



**THE UNITED REPUBLIC OF TANZANIA**  
**NATIONAL AUDIT OFFICE**



**PERFORMANCE AUDIT REPORT ON THE PROVISION OF  
WORKERS' COMPENSATION SERVICES**





**THE UNITED REPUBLIC OF TANZANIA  
NATIONAL AUDIT OFFICE**

**PERFORMANCE AUDIT REPORT ON THE  
MANAGEMENT OF WORKERS' COMPENSATION  
SERVICES**

**CONTROLLER AND AUDITOR GENERAL  
MARCH 2026**



---

## About the National Audit Office

### Mandate

The statutory duties and responsibilities of the Controller and Auditor General are outlined in Article 143 of the Constitution of the United Republic of Tanzania of 1977 and in Section 10(1) of the Public Audit Act, Cap 418.

## NAOT Vision, Mission & Motto



### Vision

A credible and modern Supreme Audit Institution with high-quality audit services for enhancing public confidence.



### Mission

To provide high-quality audit services through modernization of functions that enhance accountability and transparency in the management of public resources.



### Motto

Modernizing External Audit for Stronger Public Confidence



## Core Values



### Independence and Objectivity:

We are an impartial public institution, independently offering high-quality audit services to our clients in an unbiased manner.



**Integrity:** We observe and maintain high ethical standards and rules of law in the delivery of audit services.



**Results-Oriented:** We focus on achievements of reliable, timely, accurate, useful, and clear performance targets.



**Professional competence:** We deliver high quality audit services based on appropriate professional knowledge, skills, and best practices.



**Creativity and Innovation:** We encourage, create and innovate value-adding ideas for the improvement of audit services.



**Team Work Spirit:** We value and work together with internal and external stakeholders.

---

## PREFACE



Section 28 of the Public Audit Act, CAP. 418 gives the mandate to the Controller and Auditor General to carry out Performance Audit (Value-for-Money Audit) to establish the economy, efficiency and effectiveness of any expenditure or use of resources in the Ministries, Departments and Agencies (MDAs), Local Government Authorities (LGAs) and Public Authorities and Other Bodies which involves enquiring, examining, investigating, and reporting, as deemed necessary under the circumstances.

I have the honour to submit to Her Excellency, the President of the United Republic of Tanzania, Hon. Dr. Samia Suluhu Hassan, and through her to the National Assembly of the United Republic of Tanzania, the Performance Audit Report on the Management of Workers' Compensation Services as Implemented by the Workers' Compensation Fund (WCF).

The report contains findings, conclusions, and recommendations directed to the Workers' Compensation Fund (WCF). The Workers' Compensation Fund (WCF) was given the opportunity to review the report and provide comments. I sincerely acknowledge that the inputs provided were constructive and valuable.

My Office will conduct a follow-up at an appropriate time to assess the actions taken in implementing the recommendations outlined in this report.

I would like to thank my staff for their commitment to preparing this report. I also acknowledge the audited entities for their cooperation with my Office, which facilitated the timely completion of the audit.

A handwritten signature in green ink, appearing to read 'Charles E. Kichere', with a long horizontal line extending to the right.

Charles E. Kichere  
**Controller and Auditor General**  
**United Republic of Tanzania**  
**March 2026**

---

## TABLE OF CONTENTS

PREFACE .....	ii
LIST OF TABLES.....	v
LIST OF FIGURES .....	vii
LIST OF ABBREVIATIONS AND ACRONYMS .....	viii
DEFINITIONS OF TERMS .....	ix
EXECUTIVE SUMMARY.....	x
CHAPTER ONE .....	1
INTRODUCTION.....	1
1.1 Background of the Audit .....	1
1.2 Motivation for the Audit .....	2
1.3 Design of the Audit .....	3
1.4 Validation of the Data and Findings .....	13
1.5 Standards Used for the Audit.....	14
1.6 Structure of the Report .....	14
CHAPTER TWO .....	15
SYSTEM FOR THE PROVISION OF COMPENSATION SERVICES TO WORKERS IN MAINLAND TANZANIA .....	15
2.1 Introduction .....	15
2.2 Policy and Legal Framework Governing Management of Compensation Services to Workers in Mainland Tanzania .....	15
2.3 Manuals and Guidelines for Guiding Provision of Compensation Services .....	17
2.4 Roles and Responsibilities of Key Actors.....	18
2.5 Key Process in the Provision of Workers' Compensation Services..	19
2.6 Resources for Managing the Accessibility of Compensation Services to Workers.....	21
CHAPTER THREE .....	23
AUDIT FINDINGS.....	23
3.1 Introduction .....	23
3.2 Extent of Settlement of Workers' Compensation Claims by WCF ..	23
3.3 Inefficient Claims Processing.....	31
3.4 Ineffective Registration of Employers .....	43
3.5 WCF Ineffectively Collected Contributions from Registered Employers.....	50
3.6 Ineffective Awareness Provision on Compensation Services by WCF .....	60
CHAPTER FOUR .....	69
AUDIT CONCLUSION .....	69
4.1 Introduction .....	69

---

4.2	Overall Conclusion.....	69
4.3	Specific Audit Conclusions.....	69
	CHAPTER FIVE.....	74
	AUDIT RECOMMENDATIONS.....	74
5.1	Introduction .....	74
5.2	Recommendations to the Workers' Compensation Fund.....	74
	REFERENCES.....	77
	APPENDICES .....	78



ISO 9001:2015 Certified

---

## LIST OF TABLES

Table 1.1:	Selected and Visited Regions .....	9
Table 1.2:	Employers Visited .....	10
Table 1.3:	Health Care Facilities Visited .....	11
Table 2.1:	Comparison of Budget Versus Actual Collections for WCF from 2021/22 to 2024/25 .....	21
Table 2.2:	Staffing Position at WCF as of 30 June 2025 .....	22
Table 3.1:	Comparisons of Registered Claims Against Paid Claims in the Visited Regions from 2021/22 to 2024/25 .....	25
Table 3.2:	Number of Claims Rejected by WCF for the Sampled Zonal Offices from 2021/22 to 2024/25 .....	27
Table 3.3:	Performance of Claims Processing by WCF for the Sampled Zones from 2021/22 to 2024/25 .....	29
Table 3.4:	Claims Processed by Claim Assessment Officers for Calendar Years 2021-2025 .....	35
Table 3.5:	Claim Processing Timelines .....	42
Table 3.6:	Employers Registration Trend from 2021/22 to 2024/25 .....	43
Table 3.7:	Comparisons Between the Number of Identified Versus Registered Employers from 2021/22 - 2024/25 .....	44
Table 3.8:	Comparisons of Conducted Inspections with the Number of Registered Employers .....	46
Table 3.9:	Comparison of the Unregistered Employers and Issued Notices .....	49
Table 3.10:	Unremitted Employers' Contributions as at 2021/22, 2022/23, 2023/24 and 2024/25 .....	51
Table 3.11:	Efficiency in Collection of Unremitted Contributions from 2021/22 to 2024/25 .....	52
Table 3.12:	Unremitted Contributions to WCF as at the Years from 2021/22 to 2024/25 .....	53
Table 3.13:	Unremitted Contributions to WCF as at the Years from 2021/22 to 2024/25 by Selected Employers (Figures in TZS million) .	54
Table 3.14:	Compliance notices Issued by WCF for the Years from 2021/22 to 2024/25 .....	55
Table 3.15:	Uncollected Interest Charges from Non-compliant Employers .....	56
Table 3.16:	Uncollected Interests (in TZS '000) as at Years from 2021/22 - 2024/25 Zonal Offices .....	57
Table 3.17:	Delayed Remittance of Employers' Contributions as at years 2021/22 to 2024/25 .....	58
Table 3.18:	Compliance Demand Notices Issued to the Most Delayed Employers Visited .....	59

---

Table 3.19: Delayed Remittance of Visited Employers' Contributions for the  
Years 2021/22 to 2024/25 in the Zones ..... 60

Table 3.20: Comparison Between Planned and Implemented Awareness  
Activities (Financial Years 2021/22-2023/24)..... 62



ISO 9001:2015 Certified

---

## LIST OF FIGURES

Figure 1.1: Methods Used for Data Analysis .....	13
Figure 1.2: Structure of the Report .....	14
Figure 2.1: Governing Policies, Laws, and Regulations for Managing Compensation Services to Workers in Mainland Tanzania.....	16
Figure 2.2: Strategic Plans on Management of Compensation Services to Workers in Mainland Tanzania.....	17
Figure 2.3: Guidelines for the Provision of Compensation Services to Workers.....	18
Figure 2.4: Roles and Responsibilities of Key Actors in Provision of Workers' Compensation Services .....	19
Figure 2.5: Processes of Provision of Workers' Compensation Services....	20
Figure 3.1: Extent of Compensated Claims Compared to Registered Claims from 2021/22 to 2024/25 .....	24
Figure 3.2: Trend Analysis of Rejection of Registered Claims by WCF from 2021/22 to 2024/25.....	26
Figure 3.3: Extent of Unprocessed Claims from 2021/22 to 2024/25 .....	28
Figure 3.4: Average Days Taken by WCF to Process Complete and Valid Claims.....	32
Figure 3.5: Average Claim Processing Timelines.....	33
Figure 3.6: Time Taken from Registration to the Stage of Benefit Ready Claim.....	36
Figure 3.7: Comparison of Medical Bills Vetting Average Delays per Quarter Yearly .....	38
Figure 3.8: Status of Deductions of Medical Bills .....	40
Figure 3.9: Employers' Compliance Level.....	48
Figure 3.10: Suggested Areas for WCF Services Improvement .....	61
Figure 3.11: Stakeholder Groups Planned to be Reached by WCF Awareness Campaigns .....	64
Figure 3.12: Workers' Attendance in WCF Awareness Campaigns/Programmes .....	66
Figure 3.13: Extent of Awareness Reached through Posters, Brochures, Social Media, Radio or TV Advertisements .....	67
Figure 3.14: Workers' Awareness of Claim Procedures .....	68

---

## LIST OF ABBREVIATIONS AND ACRONYMS

ALMC	: Arusha Lutheran Medical Centre
BMC	: Bugando Medical Centre
CAG	: Controller and Auditor General
CAO	: Claim Assessment Officer
CCBRT	: Comprehensive Community-Based Rehabilitation in Tanzania
CMO	: Case Management Officer
HCP	: Health Care Providers
ICT	: Information Communication Technology
ILO	: International Labour Organisation
MAC	: Members' Administration and Claims Management System
MAP	: Medical Advisory Panel
MMI	: Maximum Medical Improvement
MOI	: Muhimbili Orthopaedic Institute
MZRH	: Mbeya Zonal Referral Hospital
NHIF	: National Health Insurance Fund
NSSF	: National Social Security Fund
OSHA	: Occupational Health and Safety Authority
PMO-LYED	: Prime Minister's Office - Labour, Youth and Persons with Disability
PSSSF	: Public Service Social Security Fund
RAP	: Revised Action Plan
RRH	: Regional Referral Hospital
SDG	: Sustainable Development Goals
TRA	: Tanzania Revenue Authority
WCF	: Workers' Compensation Fund

---

## DEFINITIONS OF TERMS

- Beneficiaries : The employee or their dependents, including spouses, children, and other financially dependent individuals.
- Claim : A formal request submitted by an employee (or representative) seeking compensation for an occupational injury, disease, or death arising out of and in the course of employment.
- Claims Register : An official record where all claims notified, registered, and submitted to the Workers' Compensation Fund (WCF) are systematically documented and tracked.
- Client Service Charter : A formal declaration that outlines the standards of services WCF commits to provide to its clients, including employers, employees, and other stakeholders.
- Form WCC-1 : A workers' compensation claim form is used to report occupational accidents, occupational diseases, or work-related deaths.
- Interest : The charge is applied to any overdue assessment or unpaid amount owed to the Fund by an employer.
- Processed claim : A compensation claim for the occupational injury or disease that has undergone submission, verification, and determination steps in accordance with WCF procedures. The process involves receiving the claim, having the Director General verify its correctness and sufficiency, and issuing a decision within the prescribed timelines.
- Registered claim : A claim that has been formally submitted and officially acknowledged (registered) by the Workers' Compensation Fund.
- Rejected Claim : A claim that has been submitted but, after verification and assessment, has been formally refused or denied payment by the Workers' Compensation Fund.
- Unprocessed Claim : A claim that has been submitted but has not yet undergone the formal verification, review, and determination process by the Director General.

---

## EXECUTIVE SUMMARY

### Background Information

The Workers' Compensation Fund (WCF) is a social security scheme established under Section 5 of the Workers' Compensation Act, CAP. 263. The main purpose of the Fund is to provide compensation to employees who have occupational injuries, occupational diseases arising out of and in the course of their employment, and in case of work-related cause of death, to provide support to their dependents. WCF obtains compensation funds through contributions from all employers in Mainland Tanzania. The contribution is made by both the private and public sectors, with employers paying 0.5 per cent of each employee's annual earnings<sup>1</sup>.

WCF faces significant challenges that hinder its effectiveness. One major issue is the limited public awareness of the Fund and its benefits, especially among workers. Another concern is the slow processing of claims, which can delay the much-needed support to injured workers and their families. Non-compliance by employers with the WCF monthly contributions poses risks to the Fund's financial stability. Additionally, not all rural areas can easily access online accident reporting due to network constraints; as a result, some occupational accidents are not reported to the Fund.

To assess those challenges, the audit was conducted to determine whether WCF effectively manages the provision of workers' compensation services to employees and their related beneficiaries in cases of work-related occupational injuries, diseases, or deaths.

### Main Audit Findings

#### (a) Compensation Claims not Adequately Settled

A review of claims registrations and claims payment records for the four financial years from 2021/22 to 2024/25 revealed that the WCF compensated 67% of registered claims for employees in the course of employment, who sustained injuries, contracted occupational diseases, or

---

<sup>1</sup> Government Notice No. 478f Published On 1/7/2022: The Workers' Compensation Act, CAP. 263

---

died. It was revealed that the payment rate for registered claims declined from 81% in 2021/22 to 53% in 2024/25, a 28% decrease.

A decline in the percentage of paid claims relative to registered claims was mainly attributed to a 33% increase in registered claims, from 3,693 in 2021/22 to 4,920 in 2024/25. Other reasons recorded were that the Fund rejected some of the claims for various reasons, including those submitted with insufficient supporting evidence and those submitted beyond the required statutory time limit of 12 months. The reviewed statistics on rejected claims for the Financial Years 2021/22 to 2024/25 noted that 1.24% of the rejected claims were attributed to being submitted beyond the statutory period of 12 months.

It was noted that the Fund processed an average of 87% of registered claims over the four years from 2021/22 to 2024/25. From the claims registered in the Zonal Offices, WCF managed to process from 81% to 90% of the registered claims in the five WCF Zonal Offices. The rate of unprocessed claims also increased from 1% in 2021/22 to 25% in 2024/25. Insufficient assessment of registered claims contributed to inadequate management of compensation services for workers, including inadequate claim payments.

#### **(b) Inefficient Claim Processing Process**

The audit found that the Workers' Compensation Fund (WCF) experienced persistent delays and operational inefficiencies in claim processing, medical bill vetting, and turnaround time monitoring during the period 2021/22 to 2024/25, resulting in non-compliance with statutory and service charter timelines. Claim processing timelines consistently averaged 68 days, exceeding the prescribed 30 working days for the review period, with delays largely concentrated at the claim payment stage. These delays were attributed to heavy and uneven workloads among claim assessment officers, a high proportion of claims requiring onsite investigations, incomplete claim documentation, changes in payment mechanisms, and weak enforcement of statutory timelines.

In addition, the vetting of medical bills from accredited health care providers was inefficient, averaging 40 vetting days, exceeding the required 30 working days, mainly due to the limited number of medical assessors. High and recurring medical bill deductions further indicated persistent non-compliance with billing requirements by health care providers, despite quality assurance interventions. Although improvements in processing

---

timelines were observed in 2024/25, the Fund did not consistently meet its strategic target of processing and paying 90 per cent of complete claims within 30 days.

**(c) Ineffective Employer Registration**

The Workers' Compensation Fund underperformed in registering eligible employers, constraining contribution growth and limiting worker coverage. Although the law requires registration within 30 days from the date of recruitment of the first employee, 4,676 of 12,982 identified employers were registered between Financial Years 2021/22 and 2024/25, with employers' registration performance dropping to 33% in 2024/25 from 88% in 2022/23, and the total registrations reaching 36% from the identified unregistered employers. Zonal field data revealed inconsistencies in inspection planning, execution, and reporting.

It was noted that the WCF had set unrealistic targets and conducted inadequate zonal follow-ups. There is also a lack of zonal inspection targets in Zonal offices, leading to delayed registrations and undetected non-compliance. Additionally, enforcement is limited to issuing demand notices, fines, and prosecutions, despite legal provisions, and there is a lack of standard operating procedures to track and follow up on unregistered employers.

**(d) Ineffective Collection of Contributions from Employers**

WCF did not adequately enforce compliance with contributions to employers. A sum of TZS 14.94 billion was not collected, the highest as of the year 2023/24. On the contrary, WCF managed to collect contribution receivables of TZS 13.45 billion as the highest amount as at 2024/25, with an efficiency of 28%. However, that was below the receivable collection targets. 33% of registered employers had untimely remitted contributions for the year 2024/25. It was found that the employers who delayed remitting contributions did so by an average of 2 to 12 months. There were also uncollected interest charges by WCF from non-compliant employers, amounting to TZS 3.28 billion as of 30 June 2025. The lack of employers' contributions was attributed to inadequate enforcement of compliance notices.

---

### **(e) Ineffective Awareness Provision on Compensation Services by WCF**

The audit revealed that the Workers' Compensation Fund (WCF) did not effectively raise public awareness of its services. Awareness programmes were limited in both coverage and frequency, with most workers and employers reporting minimal or no engagement from WCF. Analysis further showed that 55% of the respondents from the six visited regions had not seen or received information about WCF in the past 12 months through posters, brochures, social media, radio, or TV advertisements. Moreover, approximately 75% of workers in these regions requested awareness campaigns on compensation services, indicating significant information gaps between employees and employers.

Additionally, the audit found that WCF's awareness efforts were largely focused on Government institutions rather than high-risk workplaces in the private sector. It was noted that over half of the awareness activities targeted public-sector employees, while only 14% covered the private sector, despite 83.9% of occupational injury claims originating from the private sector. As a result, it restricted understanding of WCF's compensation services and hindered effective access to workers' benefits.

#### **Audit Conclusion**

The audit concludes that WCF did not effectively manage the provision of workers' compensation services to employees and their beneficiaries in cases of work-related occupational injuries, diseases, or deaths. This is because the audit identified various gaps, including inadequate settlement of compensation claims, inefficient claims processing, ineffective employer registration, ineffective contribution collection, and inadequate awareness of workers' compensation services.

There was a declining trend in settled claims attributed to the delayed completion of claim investigations and assessment processes, claim rejections, and the centralisation of claims administration and assessment activities at the WCF Head Office. The delays, averaging 68 days for occupational injury/disease claims and 40 days for medical bills from Health Care Providers, reflect inefficiencies in their processing. The limited number of medical assessors, coupled with manual and physical submission of medical bills, has slowed down service delivery. These issues indicate inadequate monitoring and tracking mechanisms, which undermine the Fund's mandate in providing prompt and equitable compensation and medical care to workers with occupational injuries, diseases or deaths.

---

## Audit Recommendations

The Workers' Compensation Fund is urged to:

- (i) Enforce the use of a web-based portal for all accredited healthcare providers (HCPs) to submit medical bills and supporting documents electronically;
- (ii) Enhance decentralised operations for zonal offices in employer registration and inspections by setting clear performance targets and implementing a follow-up process for unregistered and non-compliant employers;
- (iii) Take stringent enforcement measures to effectively enhance the collection of contributions (contributions compliance) from the registered employers;
- (iv) Develop measurable awareness plans that would cover all the target groups, including both private and Government employers and employees; and
- (v) Ensure Zonal Offices are formally established and recognised in the WCF Organisation Structure; allocate responsibilities to zonal officers in charge; allocate a budget; and set clear performance targets for zonal office operations, including outreach programmes, to ensure broader coverage of stakeholders.

---

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Audit

According to the International Labour Organisation (ILO), over 2.3 million people die each year due to work-related causes, around 350,000 from accidents and nearly 2 million from diseases. Additionally, 313 million suffer non-fatal injuries, and 160 million contract work-related illnesses annually. This means about 6,400 people die and 860,000 are injured each day at work. In relative terms, work-related fatalities represent 6.71 per cent of all deaths globally. The attributable fraction of work-related deaths is estimated to be highest in Africa (7.39 per cent), followed by Asia and the Pacific (7.13 per cent) and Oceania (6.52 per cent).

The Workers' Compensation Fund (WCF) is a social security scheme established under Section 5 of the Workers' Compensation Act, CAP. 263. The main purpose of the Fund is to fairly provide compensation to employees who sustain occupational injuries or occupational diseases arising out of and in the course of their employment, and for cases of work-related deaths, to support dependents. WCF obtains compensation funds through contributions from all employers in Mainland Tanzania. Contributions are made by both the private and public sectors, with each sector contributing 0.5% of each employee's annual earnings.

These pooled resources are then used to compensate workers who suffer temporary or permanent disabilities, cover medical costs, and provide death benefits to dependents of the deceased workers. Additionally, the Fund supports rehabilitation services, including physical therapy and psychological counselling, to help injured workers reintegrate into the workforce. The benefits provided by WCF include medical aid, temporary disablement, permanent disability, constant attendance care grants, rehabilitation services, compensation to the dependents of the deceased employees, and funeral grants.

The WCF also faces significant challenges that hinder its effectiveness. One major issue is the limited public awareness of the Fund and its benefits

---

among workers. Another concern is the slow processing of claims, which can delay the much-needed support for injured workers and their families. Non-compliance by employers with their WCF monthly contributions weakens the Fund's financial stability. Additionally, not all rural areas can easily access online accident reporting due to network constraints; as a result, some occupational accidents happening in rural areas or areas with limited internet connectivity are not reported to the Fund, thereby denying the victims their rights.

## 1.2 Motivation for the Audit

The audit on the provision of workers' compensation services was motivated by the following factors;

***Inadequate Employer Registration by the Workers' Compensation Fund:*** According to the 2022/23 Employment and Earnings Survey by the National Bureau of Statistics (NBS), there were a total of 87,556 employers in Mainland Tanzania, including all public-sector employers and private-sector employers with 5 or more employees. However, as of 30 June 2024, the Workers' Compensation Fund had registered only 35,007 employers. This indicates that almost 52,549 employers (equivalent to 60%) and their employees were not covered by the Fund, which contradicts the Workers' Compensation Act, CAP. 263. The Act requires all employers within Mainland Tanzania to be registered and make monthly contributions to the Workers' Compensation Fund, ensuring coverage for their employees' compensation in the event of work-related injuries or illness.

***Delays in Processing Claims:*** A concern was noted regarding the time spent processing claims before an employee was paid by WCF in Mainland Tanzania (cf. Masisa & Mwakyusa, 2021). According to Masisa and Mwakyusa (2021), dissatisfaction has been reported among claimants due to the compensation amount and the time spent waiting for it. These researchers associate payment delays with administrative procedures, including paperwork, eligibility determinations, and interactions among the government, employer, and the scheme. The other concern noted was inadequate compensation, leading to complaints because the amounts were not indexed to account for inflation.

---

The WCF Strategic Plan (2022/23-2026/27) states that the turnaround time<sup>2</sup> for claim payment, starting from the day the Fund receives complete documentation with the claim notification, is 30 days. Although WCF has set a target to process and pay 90% of completed claims within 30 days, a total of 8,874 claims were paid by June 2021. Only 2,405 claims, equivalent to 27.10%, were paid within 30 days, while 4,757 (53.61%) were paid between 31 and 90 days.

***Realisation of SDG 8 on Decent Work and Economic Growth and SDG 9 on Industry, Innovation and Infrastructure:*** Sustainable Development Goal (SDG) 8.8 calls for protecting labour rights and ensuring safe workplaces for all workers, including vulnerable and migrant groups. This aligns with the Workers' Compensation Fund (WCF) compliance framework, which tracks workplace safety and staff wellbeing through key performance indicators. Achieving this goal depends on enforcing safety standards, conducting inspections, and ensuring access to compensation. Similarly, SDG 9 (Targets 9.4 and 9.5) promotes sustainable, resource-efficient, and safe industrial practices by adopting upgraded infrastructure and clean technologies. In Mainland Tanzania, large-scale construction projects heighten exposure to workplace hazards, underscoring the need to assess how effectively WCF ensures timely, fair compensation. Auditing this area helps identify gaps in employer registration, compliance, and claim processing.

ISO 9001:2015 Certified

## 1.3 Design of the Audit

### 1.3.1 Audit Objective

The objective of the audit was to assess whether WCF effectively manages the provision of workers' compensation services to employees and their related beneficiaries in cases of work-related injuries, diseases, or death. Four specific objectives were used to address the main audit objective. These specific objectives were to assess whether the WCF does the following:

---

<sup>2</sup> Average number of days required to process and pay claims.

- 
- (a) Manages the compensation claims to ensure that intended beneficiaries are compensated on time;
  - (b) Registers all eligible employers and holds non-compliant employers accountable to increase the number of contributing employers and beneficiaries;
  - (c) Collects contributions from registered employers to ensure the Fund's financial stability in providing compensation; and
  - (d) Raise awareness among workers and employers to promote equitable access and utilisation of compensation services.

The audit questions and sub-questions that were used to address the audit objective are presented in **Appendix 2**.

### **1.3.2 Scope of the Audit**

The main audited entity was the Workers' Compensation Fund (WCF), as it is mandated to provide compensation services 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, as per the requirements of the Workers' Compensation Act, CAP. 263.

Generally, the audit focused on assessing whether the Workers' Compensation Fund (WCF) adequately managed compensation services to ensure that employees who suffer work-related injuries, diseases, or death receive timely and equitable compensation. This included assessing the effectiveness of claim management processes, from submission and assessment through approval and the actual awarding of compensation to intended beneficiaries. The assessment also covered the timelines involved in processing compensation claims and vetting medical bills. Additionally, it examined the mechanisms in place to monitor, evaluate, and improve the claim management process.

The audit also assessed the extent of registration among eligible employers to increase coverage, as well as the number of contributing employers and beneficiaries. This involved reviewing the strategies employed to identify and register employers and evaluating the extent to which these efforts have enhanced compliance and improved Fund coverage. Also, the extent

---

of systems integration with other stakeholders for effective member identification and registration was assessed.

In addition, the audit assessed the management of employers' contributions to determine whether WCF efficiently collects, records, and utilizes these funds in a manner that sustains its financial obligations, and the extent to which non-compliant employers have been required to pay the amounts stipulated in the Workers' Compensation Act, CAP. 263 as a result of delays in the submission of contributions. Moreover, the audit assessed the mechanism in place to promote awareness among workers and employers about available compensation services and the means of accessing them, and whether these efforts have led to increased access to compensation benefits.

The audit covered four Financial Years, from 2021/22 to 2024/25. This period was selected because it captured the final phase of implementing the first WCF Strategic Plan and allowed for the assessment of the status and impact of the second five-year Strategic Plan (2022/23-2026/27). Furthermore, the selected period enabled the analysis of trends in compensation activities before and during the implementation of the current strategic plan, allowing auditors to draw sound conclusions and provide relevant recommendations.

ISO 9001:2015 Certified

### **1.3.3 Assessment Criteria**

To assess WCF's performance in providing compensation services for workers, assessment criteria were drawn from various sources, including policies, legislation, guidelines, standards, good practices, and the WCF Strategic Plan. The audit criteria are detailed below.

#### **(a) Medical Bill Vetting and Claim Processing**

Paragraph 10 of the WCF Client Service Charter, 2020 states that payments under the Workers' Compensation Fund (WCF) for temporary total disablement, temporary partial disablement, and lump sum compensation to injured employees shall each be processed within 30 working days upon the receipt of a complete and eligible claim application with all the necessary documentation.

---

Paragraph 10 of the WCF Client Service Charter, 2020 states that payments under the Workers' Compensation Fund (WCF) for a complete medical bill submitted with all the required documentation, the Workers' Compensation Fund (WCF) is obligated to process and pay the bill within 30 working days.

Furthermore, Regulations 19 (1), 22 (1) and (2), and 29 of the Workers' Compensation Regulations, 2016 state that an employee who suffers disablement resulting from an accident or who contracts a disease arising out of and in the course of employment is entitled to adequate and equitable compensation. In case the accident or disease leads to the death of an employee, their dependents are entitled to compensation.

**(b) Employers' Registration**

Regulation 9(1) of the Workers' Compensation Regulations, 2016 requires that every employer shall, within 30 calendar days from the date of recruitment of the first employee, submit their particulars of registration to the Director General of WCF.

Section 72 (1) of the Workers' Compensation Act, CAP. 263 requires employers to keep a register or other records of the earnings and other prescribed particulars of all employees employed by the employer and shall, at all reasonable times, produce the register or record or a satisfactory reproduction on demand to an authorised person for inspection.

Also, Section 71(4) of the Workers' Compensation Act, CAP. 263 mandates WCF to enforce a fine not exceeding fifty million shillings or imprisonment for a term not exceeding five years, or both, against any person who fails to register with the Fund.

**(c) Employers' Contributions/Remittance**

Regulation 13(3) of the Workers' Compensation Regulations, 2016, requires that the payment of the tariff relating to a particular month be made within one month after the end of the month to which the tariff relates. The Workers' Compensation (Payment of Tariff) (Amendment) Regulations 2022 require both public and private sector employers in Mainland Tanzania to contribute equal to 0.5% of an employee's annual earnings to the Workers' Compensation Fund. Also, the Workers' Compensation (Amendment) Regulations of 2021 require the employer to pay a sum not exceeding 2% of

---

the unpaid amount as interest from the date the payment should have been made.

In addition, Regulation 9(1) of the Workers' Compensation Regulations, 2016, requires that every employer submit, within 30 calendar days from the date of the first employee's recruitment, their particulars of registration to the Director General of WCF. Furthermore, the Guidelines of the International Labour Organisation suggest a global benchmark contribution rate for workers' compensation of 0.3% to 8.0% of payroll, based on the sector's risk exposure. For example, Spain's employers' contribution is 3.24%, 0.17% in Malawi, and South Africa's contribution rate ranges from 0.3% to 8% based on work sector risk exposure.

#### **(d) Awareness Campaigns and Educational Programmes**

Paragraph 2.3.4 of the Workers' Compensation Fund Compliance Manual 2022 requires a compliance officer to impart knowledge to employers and their respective employees on matters related to the Fund. Section 13 (g) of the Workers' Compensation Act, CAP. 263 requires the WCF Board to promote public awareness of the rights and obligations of employees, dependants, and employers under the Workers' Compensation Act, CAP. 263. Para 1.2.2 of the Fund's Strategic Plan of 2022 to 2027 also requires the Fund to conduct adequate public education and awareness programmes.

Para 9.4 of the International Practices in Employment Injury Insurance for Workers in Digital Platform Employment, 2022 requires that workers be systematically educated and trained by their employers about laws, regulations, and occupational risks. The induction and follow-up training provide workers with knowledge of the procedures and steps to follow in case of an injury and the need to access first aid, medical assistance, and wage compensation.

#### **1.3.4 Sampling, Methods of Data Collection and Analysis**

The detailed methodological approach used to conduct the audit, including sampling techniques and data collection and analysis methods, is elaborated below.

---

## **(a) Sampling Techniques**

Various sampling methods were used to select the areas to be visited, as outlined below:

### **(i) Selection of Zones**

A purposive stratified sampling approach was used to ensure a balanced, representative analysis of workers' compensation services across Mainland Tanzania's geographical and administrative zones.

The volume of submitted compensation claims and the number of registered employers were selected as key variables that guided the selection of zones because they reflect both the demand for workers' compensation services and the level of employer participation in the system. High claim volumes indicate active service usage and potential operational challenges, while the number of registered employers shows the extent of coverage and compliance with the Workers' Compensation Act, CAP 263. Together, these variables helped to ensure the sample captures diverse experiences and performance levels across different regions. Out of seven zones, six were selected. The selected zones included Coastal, Northern, Central, Lake, Western, and Southern Highlands. The detailed analysis of the selected zones is presented in **Appendix 3**.

### **(ii) Selection of Regions**

After the zones were selected, specific regions within those zones were also deliberately chosen based on the volume of submitted compensation claims and the number of registered employers.

From each zone, one or more regions were selected based on the number of claims submitted and the number of employers registered. Regions with higher numbers of claims and registered employers were given more priority. This is because regions with more reported claims have a higher proportion of occupational accidents, diseases, or deaths. Thus, visiting these areas helped the audit team to assess the causes of those accidents and make recommendations accordingly. Regions with a medium or low number of reported claims were also included in the selection to account for the possibility that the low figures may not accurately reflect a

genuinely low incidence of occupational injuries, diseases, or deaths. Instead, they may result from limited awareness among employers and employees regarding the availability and accessibility of WCF services. **Table 1.1** lists the regions selected and covered during the audit, and a detailed analysis of these regions is presented in **Appendix 4**.

**Table 1.1: Selected and Visited Regions**

Selected Region	Submitted claims	Rank	Number of Registered Employers	Rank
Arusha	2,401	High	1,075	High
Dar es Salaam	7,929	High	6,986	High
Dodoma	909	Medium	447	Low
Mbeya	284	Low	334	Low
Mwanza	865	Medium	553	Medium
Pwani	2,033	High	213	Low
Tabora	193	Low	163	Low

*Source:* Auditors' Analysis on Claim Registers (2020/21-2024/25) and WCF Employer Registrations, 2025

### (iii) Selection of the Employers

In each selected region, two employers with the highest number of reported incidents were prioritised. In addition, one employer with a medium number of incidents and one with a low number of incidents were also selected. In cases where no high-incident employers were present, priority was given to medium-incident employers. The selection ensured the inclusion of employers with varying risk levels, enabling the audit to examine how compensation services were administered and accessed across different employer categories. **Table 1.2** presents the list of employers selected in each of the six regions visited during the audit. Furthermore, a detailed description of the selected employers is presented in **Appendix 5**.

**Table 1.2: Employers Visited**

Region	Employer	Number of Incidents	Rank
Arusha	A to Z Group Limited	689	High
	RED Earth Limited	180	High
	Tanzania National Parks (TANAPA)	12	Medium
	Burka Coffee Estates	8	Low
Mbeya	Mbeya University of Science	4	Low
	Mbeya Cement Company Limited	4	Low
	Mbeya City Council	14	Medium
	Tanzania Electric Supply Company (TANESCO)	24	Medium
Dodoma	Tanzania Forest Services Agency	2	Low
	China Henan International Cooperation Group Company Limited (CHICO)	34	Medium
	TEMESA	3	Low
	AVIC-Intl Project Engineering Company	61	Medium
Mwanza	China Civil Engineering Construction Lot 5 - Mwanza Section	34	Medium
	Mwanza Urban Water Supply & Sanitation Authority	23	Medium
	Nyanza Bottling Company Limited	8	Low
Pwani	AC-EE Joint Venture.	348	High
	Lodhia Industries Limited	304	High
	Kibaha Town Council	15	Medium
	Estim Construction Company Limited	3	Low
Tabora	Yapi Merkez Insaat Ve Sanayi Anonim Sirketi	54	High
	Tabora Municipal Council	5	Low
	Tanzania Building Agency	1	Low

*Source:* Auditors' Analysis on WCF Claim Register (2020/21-2024/25), 2025

**(iv) Selection of Health Care Facilities**

In each region, the health care facility with the highest total medical bills invoiced between July 2024 and June 2025 was prioritised. The selection also considered the level of healthcare facilities, i.e., National, Zonal, and Regional Referral Hospitals, to ensure that all healthcare facilities accredited by the Workers' Compensation Fund are covered. The selected healthcare facilities are presented in **Table 1.3**.

**Table 1.3: Health Care Facilities Visited**

Region	Health Care Provider	Medical Bills Invoiced (TZS)
Arusha	Arusha Lutheran Medical Centre	140,966,197
Mwanza	Bugando Medical Centre	30,736,700
Pwani	Tumbi RRH	3,897,967
Mbeya	Mbeya Zonal Referral Hospital	19,548,600
Dar es Salaam	Muhimbili Orthopaedics Institute	544,296,349
Dodoma	Dodoma RRH	8,447,670

*Source:* Auditors' Analysis on Invoiced Medical Bills, 2024/25 Quarter 4, 2025

### **(b) Methods of Data Collection**

Both qualitative and quantitative data were collected to provide strong, convincing evidence of WCF's performance in managing compensation services for workers. The audit employed various methods to collect data and information from the audited entities and other relevant stakeholders. These methods included document review, interviews, and a questionnaire, as detailed below:

#### **(i) Documents Review**

The Audit Team reviewed documents from the WCF Office, 28 selected employers, and 6 health care service providers to gather comprehensive, relevant, and reliable information on WCF's performance in managing compensation services for workers. From WCF, the audit team reviewed; Action Plans from 2021/22 to 2024/25, Performance Reports from 2021/22 to 2024/25, the Strategic Plan of 2022/23 to 2026/27, Claims Statistics of 2021/22 to 2024/25, Medical Bills Statistics of 2021/22 to 2025/25, Claims Registration Statistics of 2021/22 to 2024/25, Employers Contribution Remittance Statistics of 2021/22 to 2024/25.

From the selected employers, the audit team reviewed the Contribution Remittance Statistics for 2021/22 to 2024/25, as well as the Workers' Compensation Claims Statistics for the same period. From selected hospitals, the documents reviewed included Medical Bills (submitted, paid, and rejected by WCF) for the years 2021/22 to 2024/25. The detailed list of documents reviewed, along with the reasons for their review, is presented in **Appendix 6**.

---

## (ii) Interviews

The audit conducted interviews with officials from the Workers' Compensation Fund within the Directorate of Assessment Services, the Directorate of Operations, the Human Resources and Management Unit, the Public Relations Unit, the Legal Services Unit, and the Actuarial, Statistics and Risk Management Unit. From the selected employers, the audit team interviewed Human Resources Managers, Occupational Safety and Health Officers, and the Workers' Compensation Fund Coordinators. Moreover, the audit team interviewed Medical Doctors and Health Insurance Coordinators in the selected health care service providers. This enabled the audit team to obtain comprehensive, relevant, and reliable information on the provision of compensation services for workers. Furthermore, the interviews were used to validate information from the reviewed documents. The list of the officials interviewed is presented in **Appendix 7**.

## (iii) Questionnaires

The audit team also used questionnaires to collect data. A closed-ended questionnaire was prepared and randomly distributed to the management and operational employees at the 22 selected employers. The questions focused on assessing their awareness of WCF's existence, roles, and benefits, as well as their knowledge of claim notification procedures. Additionally, the questionnaire assessed whether employees have attended any awareness sessions or seminars on WCF and whether they felt a need for further awareness or training. Auditors distributed the questionnaire to 171 employees at 22 visited employers, resulting in an average of 8 questionnaires per employer. The distributed questionnaire is presented in **Appendix 8**.

## (c) Methods of Data Analysis

Data analysis involved examining, categorising, tabulating, and combining both quantitative and qualitative evidence to address the audit objective. **Figure 1.1** outlines the methods that were used for data analysis.

**Figure 1.1: Methods Used for Data Analysis**



*Source:* Auditors’ Analysis on Qualitative and Quantitative Data Analysis Methods, 2025

**1.4 Validation of the Data and Findings**

The Management of the Workers’ Compensation Fund (WCF) was allowed to go through the Draft Report and comment on the facts, figures, and information presented. The management of WCF confirmed the accuracy of the information presented in this report, and their comments and responses are shown in **Appendix 1**.

---

The draft report was also reviewed by subject matter experts for their comments on the accuracy, completeness, and consistency of the facts and figures presented throughout the report.

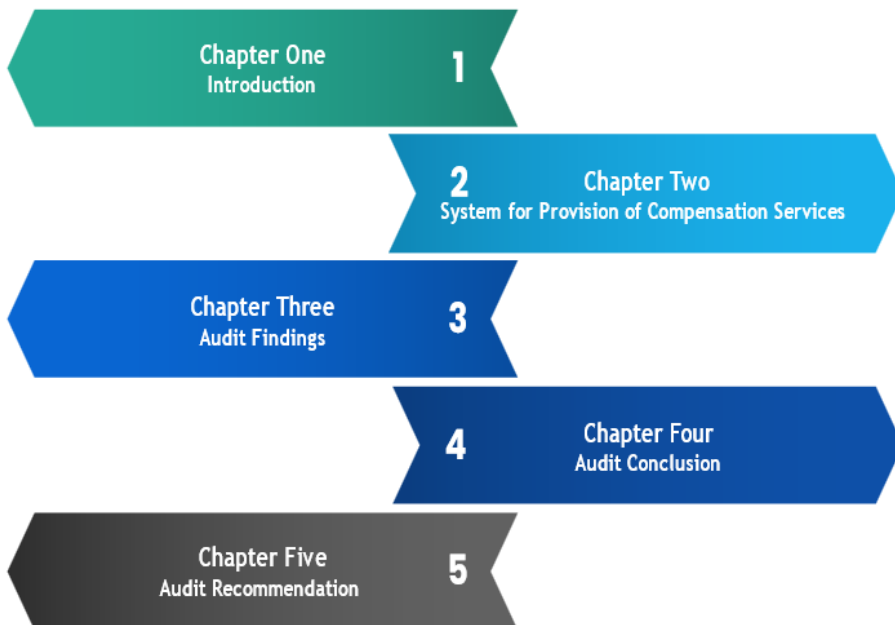
### 1.5 Standards Used for the Audit

The audit was conducted in accordance with the International Standards for Supreme Audit Institutions (ISSAIs) issued by the International Organisation of Supreme Audit Institutions (INTOSAI). These standards require that the audit be planned and performed to obtain sufficient and appropriate evidence, providing a reasonable basis for the findings and conclusions in relation to the audit objectives.

### 1.6 Structure of the Report

The main parts of this report are summarised in **Figure 1.2**.

**Figure 1.2: Structure of the Report**



---

## CHAPTER TWO

### SYSTEM FOR THE PROVISION OF COMPENSATION SERVICES TO WORKERS IN MAINLAND TANZANIA

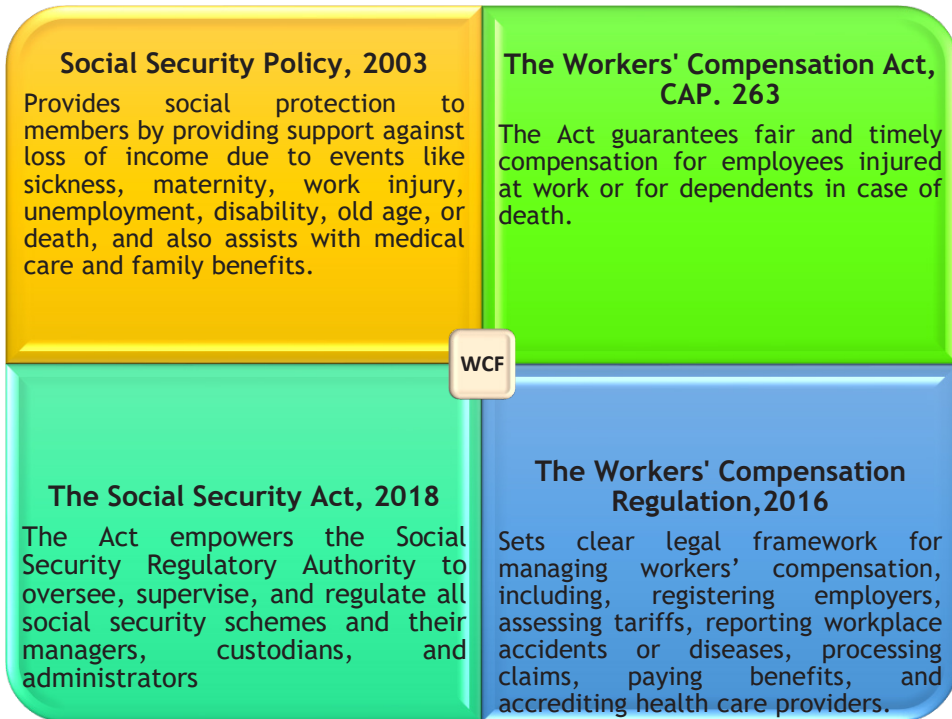
#### 2.1 Introduction

This chapter describes the system for accessing compensation services for workers in Mainland Tanzania. It covers the legislation, policies, strategies, and institutional arrangements that govern the framework for providing access to compensation services for both Government and private employees. Additionally, it elaborates on the functions, roles, and responsibilities of key players as well as the responsibilities and relationships among stakeholders.

#### 2.2 Policy and Legal Framework Governing Management of Compensation Services to Workers in Mainland Tanzania

The following Policy and Legal Framework governs the management of compensation services to workers in Mainland Tanzania. In this framework, the accessibility of Compensation Services to Workers in Mainland Tanzania is guided by the policies, legislation, guidelines, and strategies as detailed below.

**Figure 2.1: Governing Policies, Laws, and Regulations for Managing Compensation Services to Workers in Mainland Tanzania**



Source: Auditors' Analysis on Policies and Legislation, 2025  
ISO 9001:2015 Certified

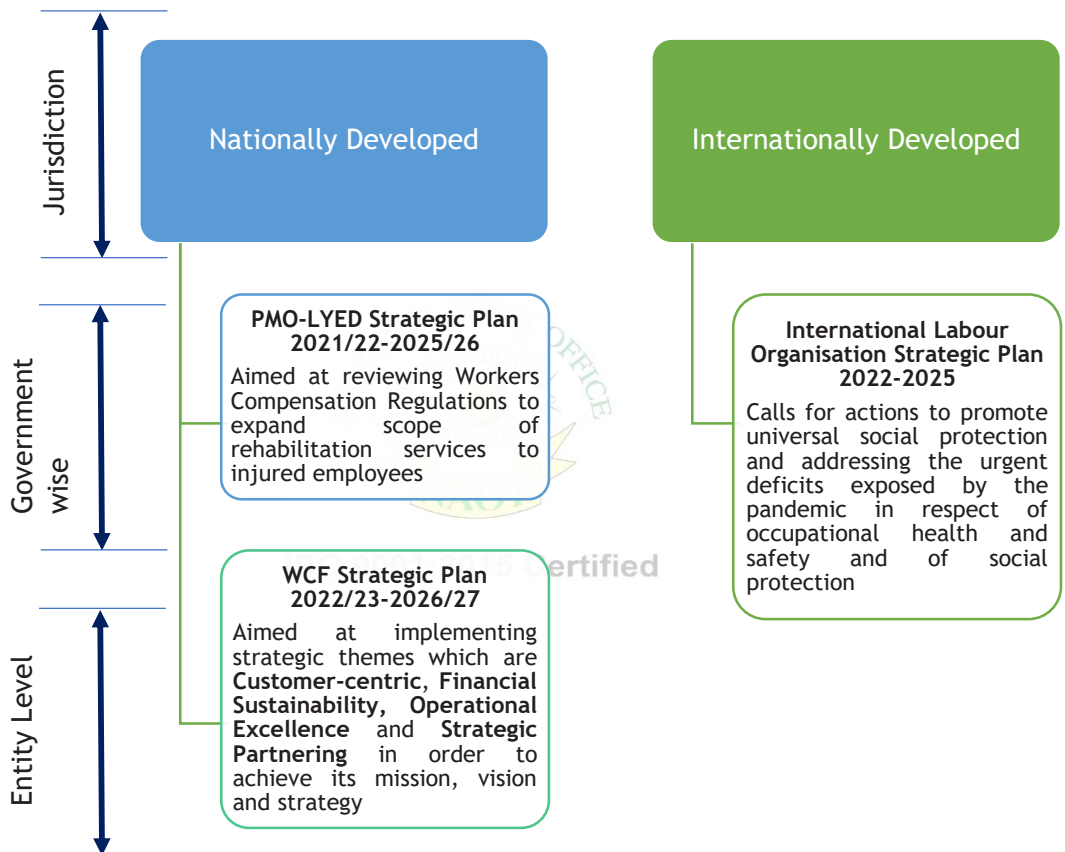
**(a) Sustainable Development Goal 8, Target 8.8**

The workers' compensation services support several Sustainable Development Goals (SDGs), particularly SDGs 1, 3, 8, and 10. They contributed to SDG 1.3 by providing social protection that prevents workers and their families from falling into poverty after job-related injuries. Under SDG 3.8, they help ensure access to health care and financial protection by covering medical treatment for injured workers. These schemes also reinforce SDG 8.5 and 8.8 by promoting decent work, safeguarding labour rights, and encouraging safer working environments. Additionally, by extending coverage to vulnerable and high-risk workers, workers' compensation advances SDG 10.4, which calls for equitable social protection policies that reduce inequality.

## (b) Strategies and Plans

This section encompasses all strategic plans that are country-wide and internationally guided, ensuring that workers have adequate access to compensation services in the country, as presented in **Figure 2.2**.

**Figure 2.2: Strategic Plans on Management of Compensation Services to Workers in Mainland Tanzania**



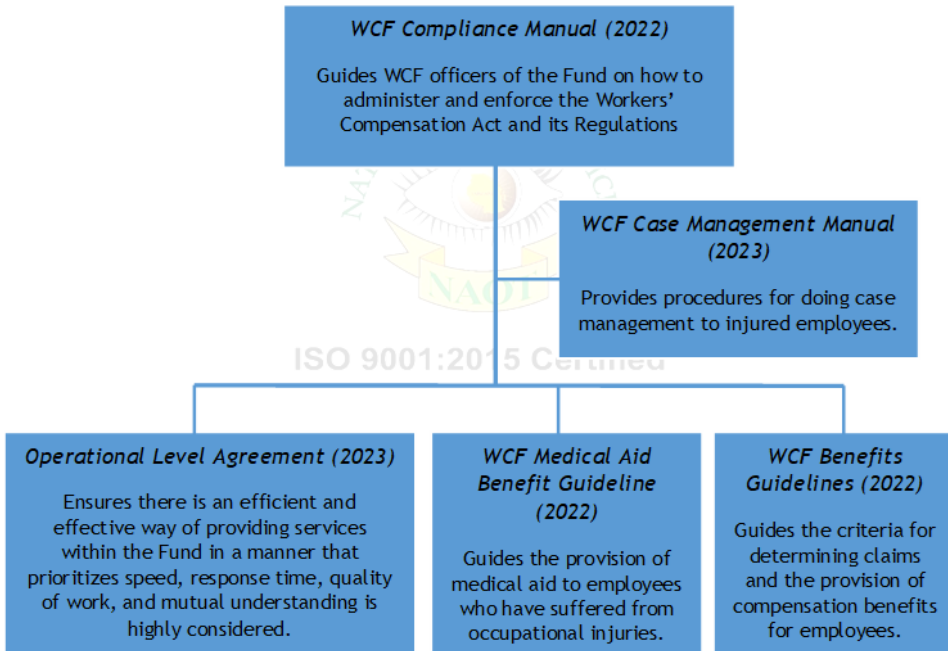
Source: Auditors' Analysis on Plans and Strategies, 2025

### 2.3 Manuals and Guidelines for Guiding Provision of Compensation Services

The Workers' Compensation Fund has developed the Manuals and Guidelines that are essential for the provision of compensation services to workers in

Mainland Tanzania. These WCF manuals and guidelines are presented in Figure 2.3.

**Figure 2.3: Guidelines for the Provision of Compensation Services to Workers**

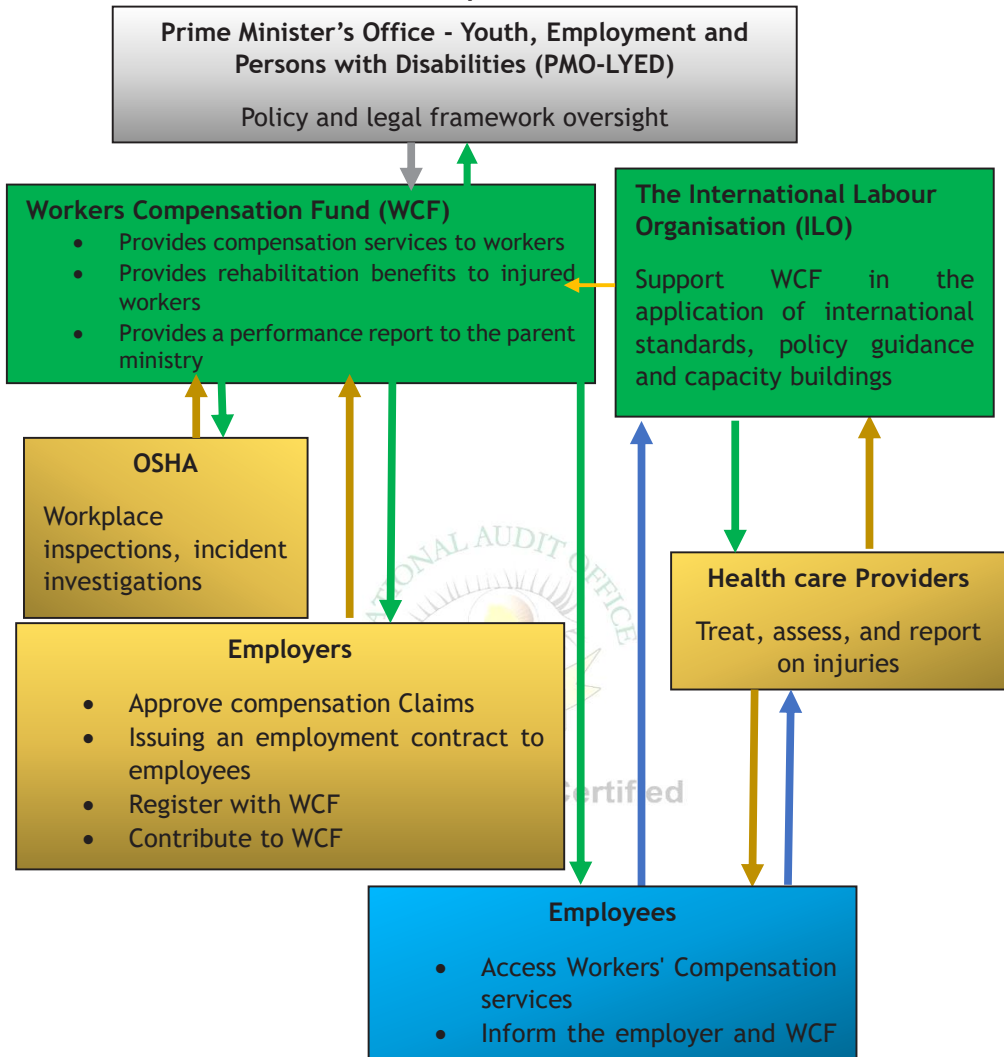


*Source:* Auditors' Analysis on WCF Manual and Guidelines, 2025

## 2.4 Roles and Responsibilities of Key Actors

Key actors involved in the provision of workers' compensation services include the Prime Minister's Office - Youth, Employment and Persons with Disabilities (PMO-LYED), Workers' Compensation Fund (WCF), Employers, Employees (Workers), Health care Service Providers, the International Labour Organisation (ILO), and the Occupational Health and Safety Authority (OSHA). **Figure 2.4** presents the roles and responsibilities of these actors.

**Figure 2.4: Roles and Responsibilities of Key Actors in Provision of Workers' Compensation Services**



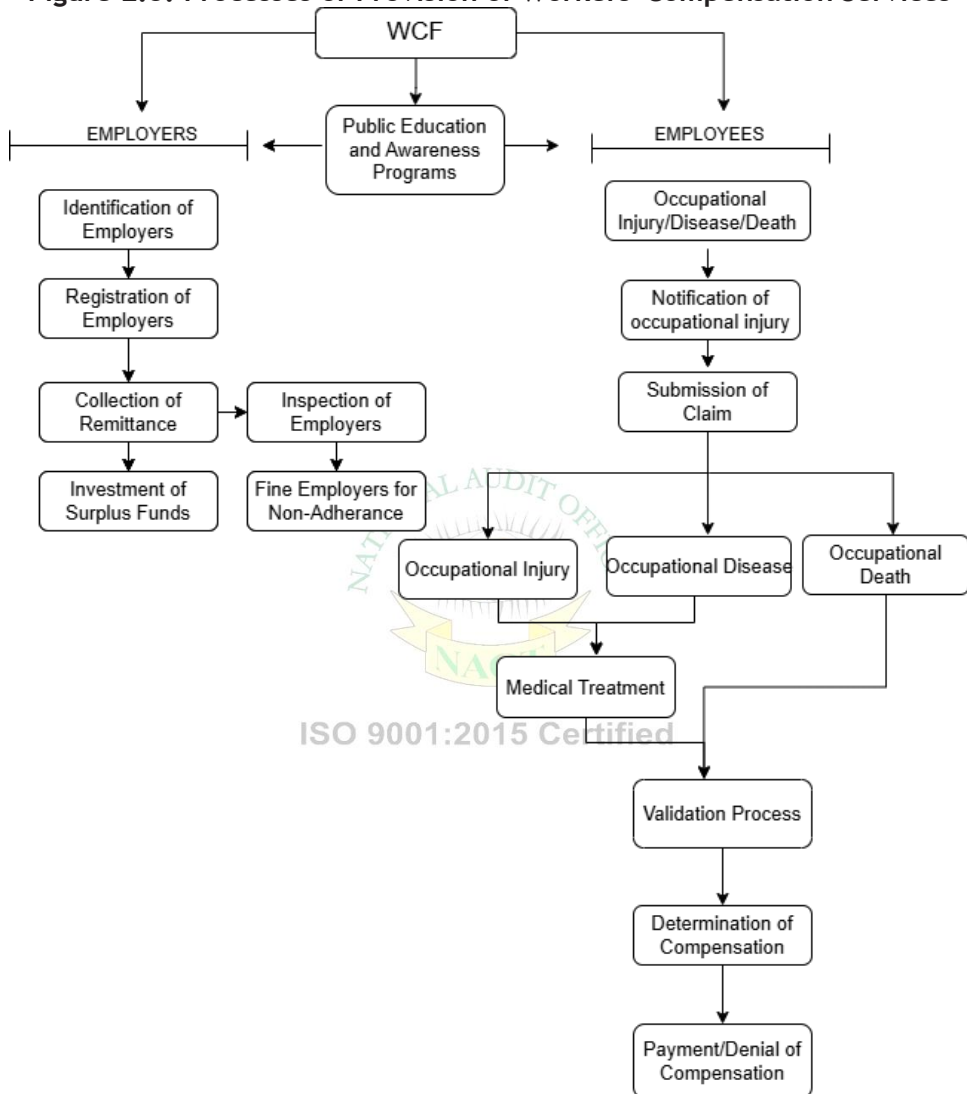
*Source:* Auditors' Analysis on the Workers' Compensation Regulations of 2016

## 2.5 Key Process in the Provision of Workers' Compensation Services

The key processes involved in the provision of workers' compensation services include identifying employers, registering employers, collecting contributions from employers, inspecting employers, determining and paying compensation claims, investing surplus funds, and providing public

education and awareness programmes. The details of these processes are illustrated in Figure 2.5.

**Figure 2.5: Processes of Provision of Workers' Compensation Services**



*Source:* Auditors' Analysis on the Processes of Workers' Compensation Services, 2025

---

## 2.6 Resources for Managing the Accessibility of Compensation Services to Workers

### 2.6.1 Financial Resources at WCF

WCF's financial resources for implementing its operations primarily come from internal sources. The primary sources of funds are contributions, investment income, maturities from various investments, and other income sources, including penalties for late contributions. The collected funds are used to finance WCF operations, specifically to provide compensation services to employees. **Table 2.1** presents budgets and collections for financing WCF's operational activities.

**Table 2.1: Comparison of Budget Versus Actual Collections for WCF from 2021/22 to 2024/25**

Year	Approved Budget (TZS billion)	Actual Collections (TZS billion)	Collection (%)
2021/22	165.70	166.67	100.59
2022/23	165.77	194.29	117.20
2023/24	189.88	194.96	102.68
2024/25	193.83	211.12	108.92
Total	715.18	767.04	107

*Source:* Auditors' Analysis on Annual Plan and Budget Performance Report for the Years from 2021/22 to 2024/25, 2025

The information in **Table 2.1** indicates that WCF exceeded the 100% revenue collection targets by 0.59-8.92% for the four Financial Years from 2021/22 to 2024/25.

### 2.6.2 Human Resources at WCF

The Human Resources function at WCF plays a vital role in supporting the Fund's mission to provide timely and effective compensation services to employees across Mainland Tanzania. The human resources scheme at WCF comprises employees who undertake various roles in the workers' compensation operation and supporting activities. The staffing portfolio comprises 184 staff members as of 30 June 2025, as shown in **Table 2.2**.

**Table 2.2: Staffing Position at WCF as of 30 June 2025**

Department/Unit	Number of Required Staff	Number of Existing Staff
Public Relations	5	5
ICT Unit	11	11
Legal Service Unit	5	6
HR and Administration Unit	29	29
Actuarial, Statistics, and Risk Management Unit	5	5
Internal audit unit	6	7
Finance Planning and Investment Department	24	25
Operations Department	68	68
Assessment Services Department	21	22
Procurement Management Unit	6	6
<b>Total</b>	<b>180</b>	<b>184</b>

*Source:* Auditors' Analysis on HR Establishment Status for the Financial Year 2024/25

Table 2.2 indicates that the Fund had 184 staff members as of 30 June 2025, for the 10 existing departments and units.

ISO 9001:2015 Certified

---

## CHAPTER THREE

### AUDIT FINDINGS

#### 3.1 Introduction

This chapter presents the audit findings regarding the provision of workers' compensation services by the Workers' Compensation Fund (WCF). The findings include assessments of the effectiveness of compensation claim settlements, the efficiency of compensation claims processes, employer registration, the enforcement of compliance with contribution collection, and the effectiveness of awareness programmes to promote equitable access and utilisation of compensation services among workers.

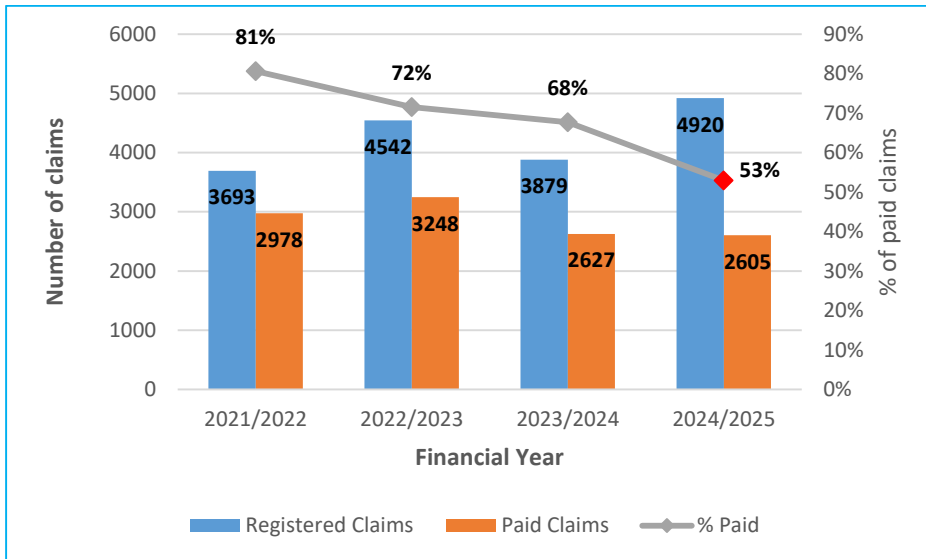
#### 3.2 Extent of Settlement of Workers' Compensation Claims by WCF

Review of WCF claims registers from 2020/21 to 2024/25 revealed that not all registered claims were settled by the Fund, contrary to Section 19(1) and 22(1) of The Workers' Compensation Act, CAP. 263, which entitles an employee to compensation on occupational injury or occupational diseases resulting in the employee's disablement or death arising out of, and in the course of the employee's employment. Where the accident or disease leads to the death of an employee, their dependent(s) are entitled to compensation. The revealed situation is further described below.

##### *Decrease in the Percentage of Compensated Claims*

A review of claims registrations and claims payment records for the period of four years from 2021/22 to 2024/25 revealed that the WCF compensated 67% of registered claims for employees who sustained injuries, contracted occupational diseases, or died in the course of employment in Mainland Tanzania, as described in Figure 3.1. This was contrary to the requirement of the Workers' Compensation Act, CAP. 263. The objective of the establishment of the WCF is to provide for compensation to employees for disablement or death caused by or resulting from injuries sustained or diseases contracted in the course of employment.

**Figure 3.1: Extent of Compensated Claims Compared to Registered Claims from 2021/22 to 2024/25**



*Source:* Auditors' Analysis on Claims Registration, Processing and Payment Records from 2020/21 to 2024/25, 2025

From **Figure 3.1**, it can be seen that the payment rate for registered claims declined from 81% in 2021/22 to 53% in 2024/25. A sharp decline in the percentage of paid claims relative to registered claims was mainly due to several factors, as explained below.

The audit noted that the number of registered claims increased from 3,693 in 2021/22 to 4,920 in 2024/25, equivalent to a 33% increase. The increase in registered claims led to greater demand for investigations, which, in turn, delayed the approval of payment claims.

The Fund also rejected claims for various reasons, including those submitted with insufficient supporting evidence and those submitted beyond the required statutory time limit of 12 months. Reviewed Statistics on the Rejected Claims for the Financial Years 2021/22 to 2024/25 noted that 1.24% of the rejected claims were attributed to having been submitted beyond the statutory period of 12 months. The decline in compensated claims was also driven by an increase in unprocessed claims from one per cent in the Financial Year 2021/22 to 25% in the Financial Year 2024/25, as further detailed in **Figure 3.3**.

Further review of the trend of compensated claims in the visited regions of Pwani, Arusha, Dodoma, Tabora, Mwanza, and Mbeya also found that not all registered claims were paid during the reviewed period from 2021/22 to 2024/25, as detailed in Table 3.1.

**Table 3.1: Comparisons of Registered Claims Against Paid Claims in the Visited Regions from 2021/22 to 2024/25**

Name of Visited WCF Zonal Office	Financial Year	Number of Registered Claims	Number of Paid Claims	Paid Claims (%)
Arusha <sup>3</sup> (Northern Zone)	2021/22	553	468	85
	2022/23	740	530	72
	2023/24	654	470	72
	2024/25	937	507	54
Dodoma <sup>4</sup> (Central Zone)	2021/22	211	155	73
	2022/23	271	203	75
	2023/24	292	174	60
	2024/25	409	119	29
Tabora (Western Zone)	2021/22	33	22	67
	2022/23	95	64	67
	2023/24	79	43	54
	2024/25	105	12	11
Mwanza (Lake Zone)	2021/22	288	220	76
	2022/23	359	246	69
	2023/24	282	184	65
	2024/25	371	160	43
Mbeya (Southern Highlands Zone)	2021/22	97	80	82
	2022/23	158	113	72
	2023/24	111	72	65
	2024/25	148	59	40

*Source:* Auditors' Analysis on WCF Claims Registration and Payment Records from 2021/22 to 2024/25), 2025

Table 3.1 indicates the declining rate of settled claims in all five WCF zonal offices located in Arusha, Dodoma, Tabora, Mwanza, and Mbeya Regions for the reviewed period of four years from 2021/22 to 2024/25. In the Northern Zone, the rate of paid claims decreased from 85% in 2021/22 to 54% in

<sup>3</sup> WCF's Arusha Zonal Office covered Arusha, Kilimajaro and Tanga Regions

<sup>4</sup> WCF's Dodoma Zonal Office covered Dodoma, Singida and Iringa Regions

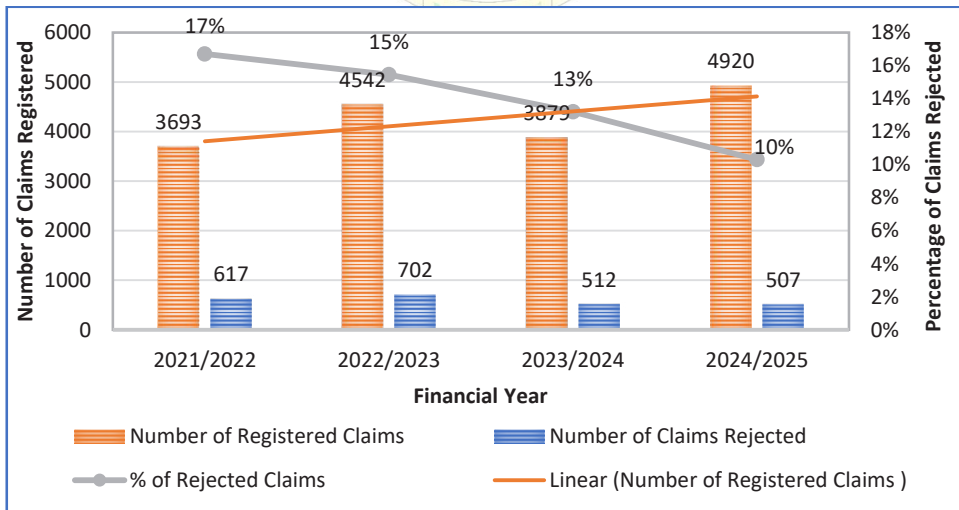
2024/25, while in the Central Zone it decreased from 73% in 2021/22 to 29% in 2024/25. The worst scenario was observed in the Western Zone, where the rate of settled claims declined from 67% in 2021/22 to 11%, compared to the Lake Zone, which fell from 76% to 43%. Furthermore, the settled claims rate in the Southern Highlands declined from 82% in 2021/22 to 40% in 2024/25.

The declining trend in the number of settled claims originating from the WCF zonal offices was attributed to delayed completion of claims investigations and assessment processes (as presented in Section 3.3.1), claim rejections, and the centralisation of claim administration and assessment activities at the WCF Dar es Salaam Sub-Head Office, as further detailed below.

**(a) Rejection of the Registered Claims by WCF**

Reviewed WCF’s claims registration and claims processing records from 2021/22 to 2024/25 revealed that the Fund rejected some of the registered claims, as shown in **Figure 3.2**.

**Figure 3.2: Trend Analysis of Rejection of Registered Claims by WCF from 2021/22 to 2024/25**



*Source:* Auditors’ Analysis on Claims Registration, Processing and Payment Records from 2020/21 to 2024/25, 2025

Figure 3.2 shows that the Fund rejected 17% of registered claims in 2021/22, down to 15% in 2022/23. Moreover, the claim rejection rate decreased from

15% in 2022/23 to 10% in 2024/25. The decrease in the number of rejected claims was attributed to the fact that, on average, 13% of registered claims for the reviewed period, from 2021/22 to 2024/25, were awaiting processing within the WCF Claims Administration and Assessment Sections. Moreover, nine per cent of the rejected claims were found to be unrelated to work, while three per cent were rejected due to the beneficiaries' failure to submit the required documents within the required period.

Furthermore, reviews of the claims registers at the selected and visited employers also identified rejected WCF claims, as indicated in **Table 3.2**.

**Table 3.2: Number of Claims Rejected by WCF for the Sampled Zonal Offices from 2021/22 to 2024/25**

Name of Visited WCF Zonal Office	Financial Year	Number of Registered Claims	Number of Rejected Claims	Claims Rejected (%)
Arusha (Northern Zone)	2021/22	553	43	8
	2022/23	740	83	11
	2023/24	654	54	8
	2024/25	937	67	7
Dodoma (Central Zone)	2021/22	211	19	9
	2022/23	271	25	9
	2023/24	292	27	9
	2024/25	409	24	6
Tabora (Western Zone)	2021/22	33	5	15
	2022/23	95	9	9
	2023/24	79	11	14
	2024/25	105	7	7
Mwanza (Lake Zone)	2021/22	288	31	11
	2022/23	359	48	13
	2023/24	282	41	15
	2024/25	371	52	14
Mbeya (Southern Highlands Zone)	2021/22	97	4	4
	2022/23	158	13	8
	2023/24	111	8	7
	2024/25	148	5	3

*Source:* Auditors' Analysis on Claims Registrations and Claims Payment Records for the period of five years from 2021/22 to 2024/25, 2025

**Table 3.2** indicates the fluctuating rate of rejected claims in all five WCF zonal offices located in Arusha, Dodoma, Tabora, Mwanza, and Mbeya regions for the reviewed period of four years from 2021/22 to 2024/25. In the Northern Zone, the rejection rate rose from 8% in 2021/22 to 11% in 2022/23, then fell to 7% in 2023/24. The Central Zone rate of rejected

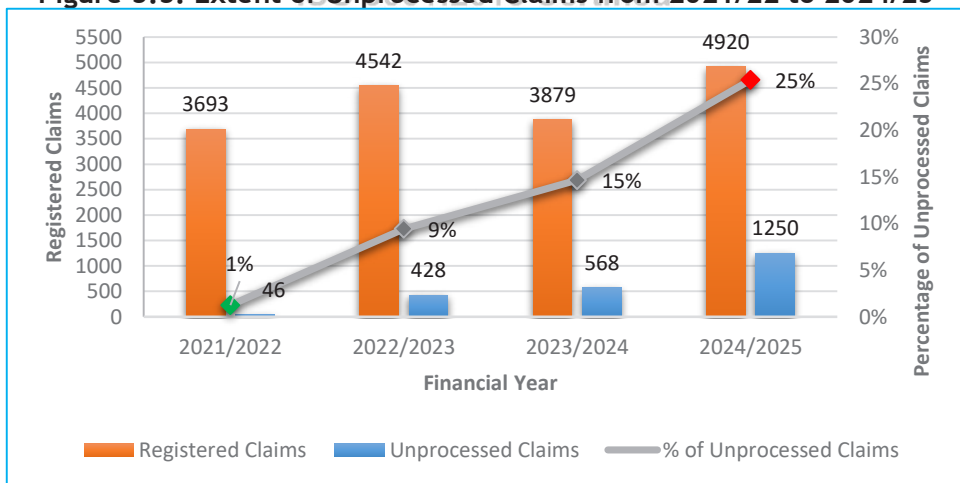
claims remained at 9% for three years from 2021/22 to 2023/24; however, it decreased to 6% in 2024/25.

Moreover, in the Western Zone, the rejection rate for claims fell to 7% in 2024/25 from 15% in 2021/22. The rejection rate in the Lake Zone fluctuated from 11% in 2021/22 to 15% in 2023/24, then decreased to 4% in 2024/25. Furthermore, the rejection rate for claims in the Southern Highlands increased from 4% in 2021/22 to 8% in 2022/23, then decreased to 3% in 2024/25.

**(b) Increase in Unprocessed Claims**

The audit team noted WCF did not process all registered claims for consideration of payment, contrary to the WCF Client Service Charter of 2020, which requires that once the Fund registers a claim for compensation on occupational accidents, diseases, or death, the claim should be administered and processed by the Directorate of Operations and the Directorate of Assessment Services, respectively. Claims processing includes the examination or investigation procedures undertaken by WCF to ultimately decide whether the registered claims should be paid, suspended, or rejected. Based on this audit, the extent of unprocessed claims is presented in **Figure 3.3**.

**Figure 3.3: Extent of Unprocessed Claims from 2021/22 to 2024/25**



*Source:* Auditors’ Analysis on Claims Registration, Processing and Payment Records from 2021/22 to 2024/25, 2025

Figure 3.3 indicates that WCF did not process 1% of the registered claims in 2021/22, rising to 25% in 2024/25. In total, WCF processed an average of 87% of the registered claims during the four years from 2021/22 to 2024/25. Inadequate processing of registered claims led to insufficient payments, as shown in Figure 3.1.

Furthermore, reviews of the claims registers on the selected and visited employers' premises also found that some claims remained unprocessed by WCF, as indicated in Table 3.3.

**Table 3.3: Performance of Claims Processing by WCF for the Sampled Zones from 2021/22 to 2024/25**

Name of the visited WCF Zonal Office	Financial Year	Number of Registered Claims	Number of Processed Claims	Number of unprocessed Claims	Claims Processed/ Assessed (%)	Average performance (%)
Arusha (Northern Zone)	2021/22	553	548	5	99	87
	2022/23	740	657	83	89	
	2023/24	654	547	107	84	
	2024/25	937	713	224	76	
	2022/23	271	248	23	92	
	2023/24	292	226	66	77	
Tabora (Western Zone)	2021/22	33	33	0	100	85
	2022/23	95	88	7	93	
	2023/24	79	66	13	84	
	2024/25	105	67	38	64	
Mwanza (Lake Zone)	2021/22	288	283	5	98	90
	2022/23	359	339	20	94	
	2023/24	282	263	19	93	
	2024/25	371	281	90	76	
Mbeya (Southern Highlands Zone)	2021/22	97	96	1	99	88
	2022/23	158	143	15	91	
	2023/24	111	99	12	89	
	2024/25	148	107	41	72	
<b>Total</b>		<b>6193</b>	<b>5236</b>	<b>957</b>		<b>86</b>

Source: Auditors' Analysis on Claim Registrations and Claim Payment Records, 2025

---

**Table 3.3** indicates that, on average, WCF processed 81% to 90% of the registered claims across the five visited Zonal Offices during the four-year review period from 2021/22 to 2024/25. This implies that, on average, at least 86% of the registered claims in the visited zones were processed by the WCF officials stationed at the Dar es Salaam Sub-Head Office. However, the inadequacy in processing all the registered claims was also attributed to the absence of claim assessors in the visited zonal offices, except for the Central Zone Office, which had a single claim assessor, and to the inadequate decentralisation of claim assessment activities at the zonal level. Consequently, the Fund was unable to process 957 of the registered claims in the visited zones during the reviewed period, thereby failing to ensure efficient management of claims, as detailed in **Table 3.3**.

**(c) Centralisation of Claims Administration and Assessment Activities**

The audit team noted that WCF implements claims assessment activities within the Claims Assessment Section at the Dar es Salaam Sub-Head Office and Dodoma Zonal Office only. These activities include investigating notifications of occupational accidents, diseases, or deaths and assessing and determining compensation claims. Information from [www.wcf.go.tz](http://www.wcf.go.tz) revealed that WCF has established nine offices, referred to as both regional and/or zonal offices, led by an in-charge in the regions of Dar es Salaam, Mtwara, Arusha, Dodoma, Tabora, Mwanza, Mbeya, Geita, and Morogoro. However, the existence and operation of these offices are not found in the approved functions and organisation structure of the WCF (Approved by the President on 5 November 2018 and communicated to WCF on 15 November, 2025 by the President's Office - Public Service Management and Good Governance).

Moreover, the audit team revealed that WCF, through the Director of Operations, developed the roles and responsibilities of Regional Officers in charge, including conducting investigations into submitted notifications, collecting relevant documents, resolving any problems related to claims, and submitting investigated claims to the Fund's Head Office for processing.

During an audit visit to the selected regional/zonal offices in the regions of Arusha, Tabora, Mwanza, and Mbeya, none of the listed responsibilities was planned and implemented by the Regional Officers-in-Charge in those

---

regions. It was found that the claims administration and assessment activities remained centralised at the WCF Dar es Salaam Office and the Dodoma Zonal Office. However, the Fund clarified that claims are processed through the automated MAC System, which allows officers to handle their duties regardless of their physical location.

The inadequate implementation of claims administration and assessment activities in the WCF regional/zonal offices was mainly attributed to the absence of an instrument that clearly documents the establishment of WCF regional offices, including their roles and responsibilities, reporting structure, action plans, and budgets.

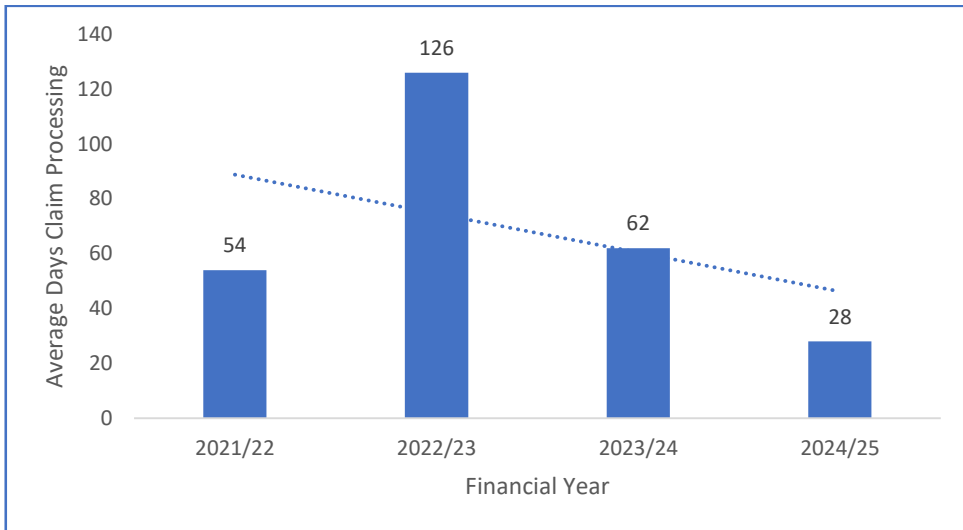
Consequently, claims administration and assessment activities at the regional level were centralised, resulting in delayed approval and settlement of claims, as further described in Section 3.3.

### **3.3 Inefficient Claims Processing**

#### **3.3.1 Delayed Claim Processing**

The audit noted significant delay in processing and approving payments to the claims submitted by workers with occupational injuries or diseases submitted between 2021/22-2024/25 contrary to Para 10 of the WCF Client Service Charter, 2020 that aimed for payments by Workers' Compensation Fund (WCF) for temporary total disablement, temporary partial disablement, and lump sum compensation to injured employees to be processed within 30 working days upon receipt of a complete and eligible claim application with all necessary documentation. **Figure 3.4** presents the average number of days WCF takes to process claims from the date of claim registration.

**Figure 3.4: Average Days Taken by WCF to Process Complete and Valid Claims**

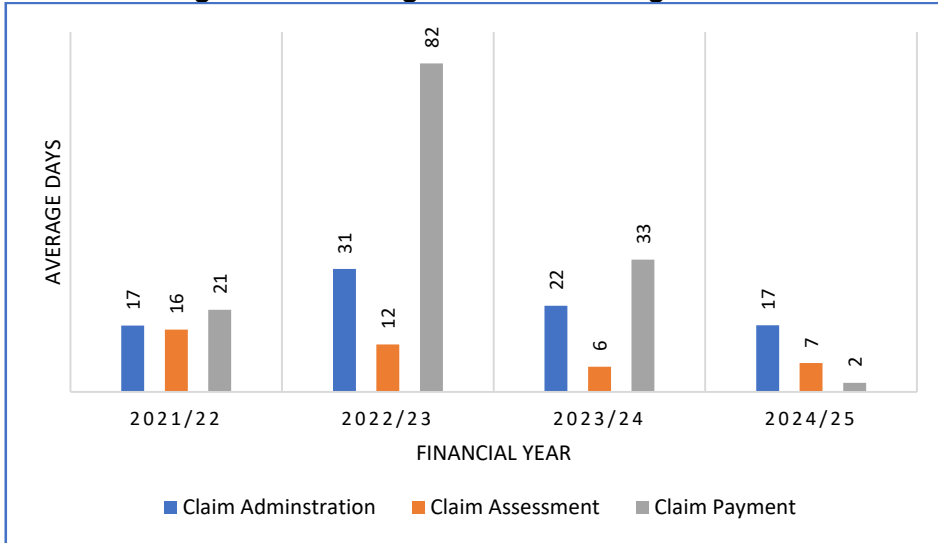


*Source:* Auditors' Analysis on Paid Claims from the Financial Years 2021/22 to 2024/25, 2025

**Figure 3.4** indicates that the average time taken to process complete and valid claims was 54 days in 2021/22, increased to 126 days in 2022/23, and declined to 62 days in 2023/24, all of which were above the 30-working-day standard. However, for the Financial Year 2024/25, 28 days met the standards set out in the Client Service Charter. Overall, claim processing improved from 2022/23 to 2024/25.

The audit reviewed Workers' Compensation Fund (WCF) claim processing data for the Financial Years 2021/22 to 2024/25 to assess the average time taken at three key stages: claim administration, claim assessment, and claim payment. The analysis revealed that the time taken to process compensation claims varied across the four years, as presented in **Figure 3.5**.

**Figure 3.5: Average Claim Processing Timelines**



*Source:* Auditors' Analysis on Workers' Compensation Fund (WCF) claim processing data for the Financial Years 2021/22 to 2024/25, 2025

**Figure 3.5** shows that the time taken to process compensation claims varied across the years. It was noted that, on average, the claim payment was the longest among all stages. In 2021/22, the average time to complete this stage was 21 days, which increased to 82 days in 2022/23, then decreased to 33 days in 2023/24, and to 2 days in 2024/25.

Regarding claim administration, the average time taken to complete this initial stage was 17 days in 2021/22. This duration then increased significantly to a peak of 31 days in 2022/23, before subsequently decreasing to 22 days in 2023/24 and returning to 17 days in 2024/25.

The average number of days for claim assessment showed a trend toward greater efficiency. The time started at 16 days in 2021/22, decreased to 12 days in 2022/23, and then achieved its lowest average of 6 days in 2023/24. The time slightly increased to 7 days in the final year, 2024/25.

Consequently, prolonged timelines across the different stages of claim processing adversely affect the overall efficiency of the compensation system. The extended period between claim registration and payment limits the Fund's ability to provide timely financial aid to injured workers, thereby

---

undermining the purpose of the Fund, which is to provide compensation services.

Further analysis indicates that the delays in claim processing were attributable to the following factors:

**(a) Heavy Workload on CAOs**

Claim Assessment Officers (CAOs) are responsible for medical and eligibility vetting, assessment of temporary and permanent disabilities, verification of documents submitted by employees, employers, and health service providers, and preparation of assessment recommendations. At various stages, these claims must be reviewed and approved by the Director of Assessment Services and other supervisory levels, increasing the processing time per claim.

In addition, claims found to be incomplete or out of order are returned for clarification or reassessment, resulting in the same claim being repeatedly handled by the same officer. The process involves extensive paperwork and multiple internal reviews. Consequently, the requirement for several approval layers and iterative reassessments significantly contributes to the high workload observed among Claim Assessment Officers. This volume of repeated handling and administrative complexity directly translated into processing delays and extended turnaround times during the period under review. The details of the analysis are presented in **Table 3.6**.

**Table 3.4: Claims Processed by Claim Assessment Officers for Calendar Years 2021-2025**

CAO(Anonymous)	2021	2022	2023	2024	2025	Grand Total
	Number of Processed Claims					
A	-	-	-	-	176	176
B	-	31	727	882	543	2,183
C	1,024	832	662	799	330	3,647
D	1,745	1,433	995	867	469	5,509
E	-	-	-	61	555	616
F	791	1,226	849	1,061	598	4,525
G	-	303	452	335	70	1,160
H	-	21	779	962	492	2,254
I	-	-	-	-	189	189
J	1,086	1,018	1,031	636	449	4,220
K	-	-	-	226	641	867
L	-	112	20	228	293	653
M	-	-	-	514	446	960
<b>Grand Total</b>	<b>4,646</b>	<b>4,976</b>	<b>5,515</b>	<b>6,571</b>	<b>5,251</b>	<b>26,959</b>

*Source:* Auditors' Analysis on Processed Claims, 2025

**Table 3.4** shows an analysis of CAOs' workload. For CAOs with at least three years of activity, the workload was clearly concentrated in a few officers, with CAOs D, F, J, and C consistently handling the largest volumes throughout the five years, together accounting for the majority of all cases; CAO D alone processed 5,509 cases, followed by F (4,525), J (4,220), and C (3,647). CAOs B, G, H, and L also recorded activity for at least three years.

This distribution uses the Round-Robin method, with claims assigned to CAOs. The results show that the sustained workload is concentrated among a few CAOs, suggesting capacity strain in claim processing and the need for a more balanced allocation of claims to improve efficiency. However, the Management of WCF responded that Staff with more experience in the claim assessment are likely to be assigned to other roles in the action plan than the less experienced ones, who are usually assigned to conduct physical impairment assessment under guidance. WCF added that the activity champion plays a central role in the mentorship, resulting in most files in the record, such as the Claims Assessment Officer No. D in **Table 3.4**.

---

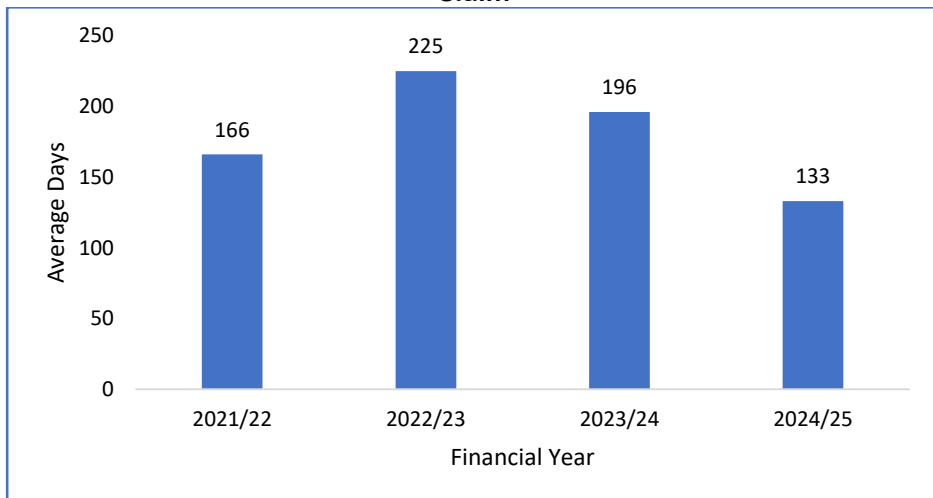
**(b) Over 40% of Claims Needed Onsite Investigation**

The review of processed claims, supplemented by interviews with Claim Assessment Officers, indicated that approximately 40% of all processed claims required on-site rather than on-desk investigation. According to the officers, this stage is inherently time-consuming, as it requires workplace visits and interviews to validate claims and mitigate fraud. They claimed that the on-site investigation is automatically sorted by the MAC system based on the information submitted by the employee/employer.

**(c) Prolonged Submission of the Required Documents for Claims to be Ready for Processing**

Delayed claim processing was also attributed to the average time from claim registration to the submission of all documents by the employer, employees, or any other person responsible for the claims. Once all necessary documentation was submitted, the Fund deemed the claims valid for processing and labelled them benefit-ready. Review of paid claims for the Financial Years 2021/22 to 2024/25 revealed that, on average, it took 180 days from registration to the claim being benefit-ready. **Figure 3.6** shows the average time taken at this stage.

**Figure 3.6: Time Taken from Registration to the Stage of Benefit Ready Claim**



*Source:* Auditors' Analysis of Paid Claims by WCF for the Financial Years 2021/22-2024/25, 2025

---

**Figure 3.6** shows the average number of days from registration to the time of benefit-ready claim for the Financial Years 2021/22 to 2024/25. For the Financial Years 2021/22, it took 166 days; 225 days for 2022/23; 196 days for 2023/24; and 133 days for 2024/25 for the responsible person to fully submit the required documents, enabling the claims to be ready for processing. The prolonged submission of the required documents was attributed to inadequate enforcement by WCF of its document submission requirements and to low awareness of WCF claim procedures among employers and employees, as evidenced in Section 3.6.

#### **(d) Change in Payment Mechanism**

The delay in the claim payment stage was highest in 2022/23, at 82 days, because the Fund changed payments from written cheques to the Enterprise Resource Management Suite (ERMS), which is still in use. The new payment mechanism required WCF employees who were to be compensated by the Fund to submit and verify vendor forms.

### **3.3.2 Inefficient Vetting of Medical Bills from Accredited Health Care Service Providers**

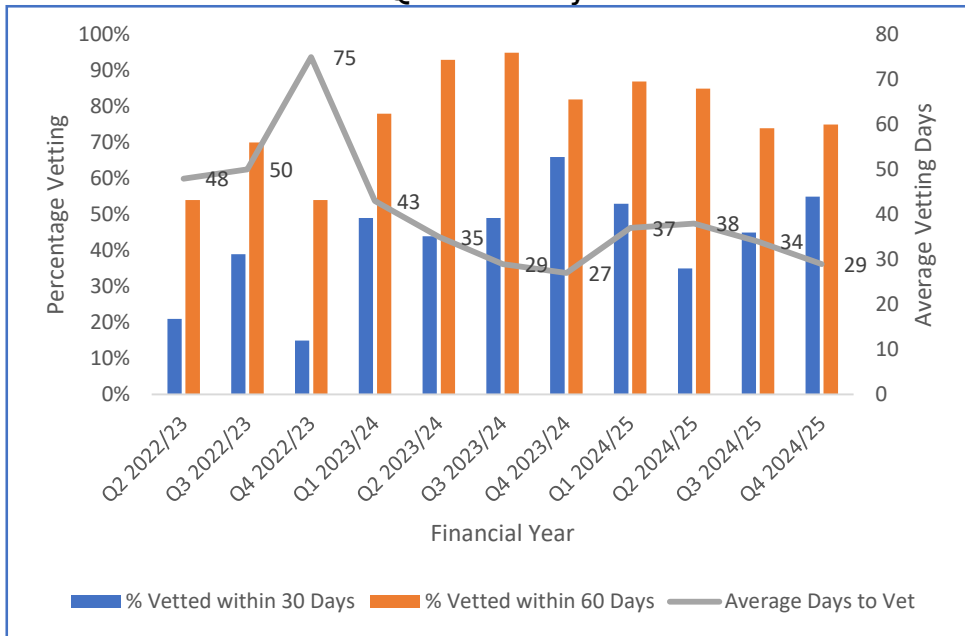
#### **(a) Delay in Medical Bill Vetting**

The audit noted that Medical Bills submitted by health care providers at WCF from 2021/22 to 2024/25 revealed significant delays in processing times, as indicated in Figure 3.7. contrary to Para 10 of the Claim Assessment Section Time Standards for Service Delivery, which requires the submitted medical bills from Health Care Providers (HCP) to be vetted within 30 working days after claim receipt, as highlighted in the WCF Client Service Charter of 2020.

Currently, only the national, zonal, and regional referral hospitals, as well as some private hospitals such as Bugando Medical Centre, Arusha Lutheran Medical Centre, and Comprehensive Community-Based Rehabilitation in Tanzania, have contracts with WCF. The primary health care facilities are currently excluded, despite having greater access to workers in the country, but the Fund has contracts with Health Service Providers (HSP) such as the National Health Insurance Fund (NHIF) and Strategies Insurance, which submit medical bills deemed to have resulted from occupational injury to WCF for compensation.

Review of the submitted medical bills from registered Health Care Providers for the Financial Years 2021/22 to 2024/25 facilities, showing the average vetting timelines indicating delays in medical bills vetting by WCF, as shown in Figure 3.7.

**Figure 3.7: Comparison of Medical Bills Vetting Average Delays per Quarter Yearly**



*Source:* Auditors’ Analysis on Medical Bill Vetting, 2025

Figure 3.7 shows vetting timelines for Health Care Providers’ medical bills, which showed persistent non-compliance with prescribed processing timelines over the review period from the second quarter 2022/23 to the fourth quarter of 2024/25. The proportion of the medical bills vetted within the standard 30 working days remained consistently low. In several quarters, fewer than half of medical bills were vetted within 30 days, with the lowest performance recorded in the fourth quarter of 2022/23, when only about 15 per cent met the 30 working-day standard.

The average time to vet medical bills was 40 days, confirming delays in the vetting process. The average vetting duration increased from approximately 48 days in the second quarter of 2022/23 to a peak of about 75 days in the

---

fourth quarter of 2022/23, before gradually declining in subsequent periods. Despite this improvement, the average vetting time largely remained above 30 days throughout the audit period, fluctuating between 27 and 75 vetting days. This indicated that, while some progress was made in reducing extreme delays, the Fund had not consistently met the statutory 30-day vetting requirement. Analysis of vetting outcomes showed that these extended durations did not correspond to an increase in the detection of billing errors. Instead, the prolonged vetting delayed payments to service providers without demonstrable improvement in quality.

The delay was attributed to the physical submission of medical bills from some health care providers to WCF offices, which were sent to the Dar es Salaam office for vetting, despite the Fund having established an online portal for medical bills from facilities. All medical assessors were based in the Dar es Salaam and Dodoma offices. Another challenge is that the Fund has only 13 medical doctors/assessors.

This centralisation, coupled with a limited number of staff, affects all providers, regardless of their zone. Additionally, the nature of processing requires claim assessors to manually review each folio/medical bill for completeness before cross-checking the services issued against the Standard Treatment Guideline.

ISO 9001:2015 Certified

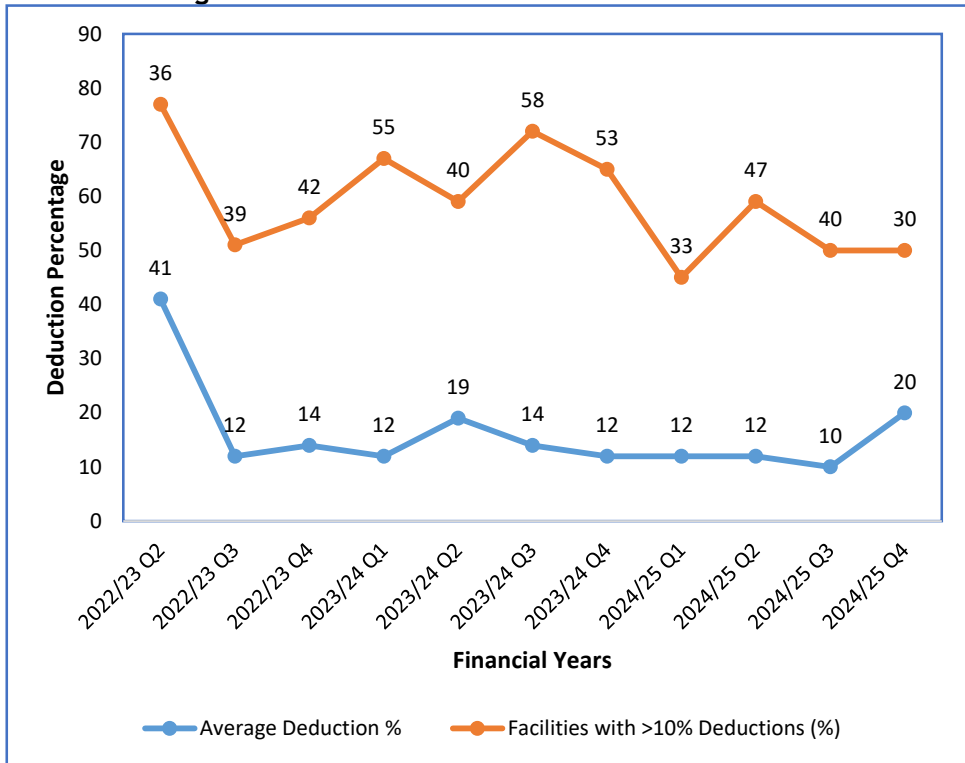
Consequently, according to interviews with medical officers in charge, the delays in checking and approving medical bills caused hospitals to face cash flow challenges, as they wait as long as six months, in the case of Bugando Medical Centre, for payment of submitted medical bills. This makes it difficult for them to purchase medicines and equipment, and to continue providing quality care to patients.

#### **(b) Increased Deductions of Medical Bills From HCP**

A review of Health care Providers' Medical Bills revealed significant trends in medical bill deductions over the 2022/23 and 2024/25 fiscal years. Initially, in the second quarter of 2023/24, the average deduction rate was 22%, indicating widespread billing inaccuracies. Specific facilities, ALMC, Bugando Medical Centre, and MOI, consistently recorded higher-than-average deductions (ranging from 18% to 28%). **Figure 3.8** shows the rate of

deduction of medical bills for each quarter for the Financial Year 2022/23-2024/25.

**Figure 3.8: Status of Deductions of Medical Bills**



*Source:* Auditors' Analysis on Health Care Providers' Medical Bills for the Financial Years from 2022/23 to 2024/25, 2025

From **Figure 3.8**, the average deduction percentage began to decline in subsequent quarters, reaching 10% in the third quarter of 2024/25, but the proportion of health facilities with more than 10% deductions increased from 30% to 58% through the audit period. This suggested that, while a few high-volume providers improved their compliance, a larger number of regional referral hospitals submitted non-compliant medical bills, as evidenced by quality assurance assessments of Health Service Providers conducted by the Claim Assessment Section in Financial Year 2023/24.

Several criteria must be met before a medical bill is paid, including accuracy checks of entered data to ensure that all medical bill forms are complete and adhere to Standard Treatment Guidelines. They then evaluate the

---

relevance of the medical services provided in relation to the occupational incident, ensuring they align with the Workers' Compensation Fund (WCF) Medical Aid Benefits Guidelines and any agreements with the health care provider.

The Fund routinely conducts quality assurance assessments to identify the causes of high deductions and prevent fraud. The review of the quality assurance reports showed that the deductions were due to unsigned patient forms, missing patient particulars and overutilisation of services. Despite these assessments and the issued recommendations, there was no improvement in the rejection rate of medical bills. Furthermore, many providers, including KCMC and Manyara RRH, failed to obtain prior approvals for specialised services as required under WCF proceedings. This administrative non-compliance is exacerbated by a lack of awareness among medical practitioners regarding the WCF-HCP agreement and the medical service portal, leading to critical errors such as overcharging at CCBRT and the use of outdated price lists at JKCI.

Consequently, rejections of medical bills increased the financial burden on health care providers, according to interviews with medical officers-in-charge. Additional funds are needed to cover the rejected medical bills, which are placing financial strain on some health care providers.

### **3.3.3 Inadequate Claim Processing Performance and Lack of Robust Monitoring Mechanisms**

According to Para 2.2.5.2 of the WCF Strategic Plan 2022/23-2026/27, the Fund aims to ensure that all deserving beneficiaries receive their entitlements in a timely, non-discriminatory manner. The Fund's performance on this objective is measured by the turnaround time<sup>5</sup> on claim payment, which represents the average number of days required to process and pay claims. The target is to process and pay 90 per cent of completed claims with supporting documents within 30 days.

The audit acknowledges that the Fund tracks the claim processing, but there was no adherence to the stipulated turnaround time. The average

---

<sup>5</sup> Turnaround time is the time taken from the date the Fund receives a claim notification with complete documentation up to the date payment is affected.

turnaround time for processing and paying claims was significantly above the 30-day requirement during most of the review period. The analysis of claim data from 2021/22 to 2024/25 revealed that the average time to complete the payment process was 68 days, with the longest delays occurring during the payment stage. **Table 3.5** shows the average number of days spent in each stage of the claim payment cycle.

**Table 3. 5: Claim Processing Timelines**

Financial Year	Claim Administration	Claim Assessment	Claim Payment	Total Processing Time
2021/22	17	16	22	55
2022/23	31	13	82	126
2023/24	22	6	33	61
2024/25	17	7	3	27
<b>Average</b>	<b>22</b>	<b>11</b>	<b>35</b>	<b>68</b>

*Source:* Auditors' Analysis on WCF Claims Data from 2021/22 to 2024/25, 2025

As indicated in **Table 3.5**, the overall processing time has improved gradually from 126 days in 2022/23 to 27 days in 2024/25. The claim payment accounted for the most delays, with an average of 35 days across the reviewed period. On average, the claim processing timeline averaged 68 days throughout the audit period.

Moreover, centralising assessment and approval functions at the Dar es Salaam Office and Dodoma Zonal Office reduced efficiency, particularly for claims originating from other regions. In some cases, delays were linked to incomplete employer documentation, requiring repeated follow-ups before assessment could proceed. Inefficient monitoring and tracking of turnaround times further contributed to the delays, as the audit found that there were no routine monitoring reports on overdue claims, and no documented enforcement of accountability measures where turnaround times were exceeded. As a result, delays persisted despite management's failure to take timely corrective action.

Consequently, the Fund did not meet the required strategic target of processing and paying 90 per cent of claims within 30 days. Although there was a notable improvement in Financial Year 2024/25, the average turnaround time still exceeded the stipulated timelines. The prolonged

delays reflected inefficiencies in the claim management process and inadequate monitoring mechanisms.

### 3.4 Ineffective Registration of Employers

The audit identified shortfalls in the Workers' Compensation Fund's registration of eligible employers. This is contrary to Regulation 9(1) of the Workers' Compensation Regulations (2016), which requires employers to register within 30 calendar days of hiring the first employee. This employer registration gap affects both the Fund's revenue base and the extent of workers' coverage under the scheme. The observations are explained below.

#### 3.4.1 WCF not Registering all Identified Employers

Review of WCF annual budget performance reports, annual operations reports, and employers' registration data extracted from Members Administration and Claims Management System (MAC) for the Financial Years 2021/22 to 2024/25, shows that WCF managed to register all the employers as per plans, as shown in **Table 3.6**.

**Table 3.6: Employers Registration Trend from 2021/22 to 2024/25**

Financial Year	Planned Number of Employer Registrations	Number of Employers Registered	Target Achieved (%)
2021/22	2,000	2,763	138
2022/23	3,000	3,092	103
2023/24	3,000	4,153	138
2024/25	3,750	4,334	116
<b>Total</b>	<b>11,750</b>	<b>14,342</b>	<b>122</b>

*Source:* Auditors' Analysis of WCF's Annual Budget Performance Reports, Annual Operations Reports, and the Members Administration and Claims Management System (MAC) for the Financial Year 2021/22 to 2024/25

**Table 3.6** shows that between the Financial Years 2021/22 and 2024/25, WCF planned to register 11,750 employers, but actually registered 14,342, equivalent to 122% of the employers' registration target.

As part of its registration process, the Workers' Compensation Fund (WCF) compares employers' data recorded in the Members Administration and Claims Management System (MAC) with external data sources, including service development levy records from the Tanzania Revenue Authority (TRA) and pension contributions data from Pension Funds such as NSSF and

PSSSF. This cross-referencing aims to ensure comprehensive identification and registration of all eligible employers.

Over the Financial Years 2021/22 to 2024/25 WCF identified 12,982 employers, but it managed to register 4,676 employers, equivalent to 36% of the identified employers, contrary to the requirement of Regulation 9(1) of the Workers' Compensation Regulations, 2016 which requires every employer to, within 30 calendar days from the date of recruitment of the first employee, submit their particulars of registration to the Director General of WCF. The analysis of the extent of identification and registration of employers through data exchange between WCF and other Government authorities is illustrated in **Table 3.7**.

**Table 3.7** compares the number of identified versus registered employers from Financial Years 2021/22 to 2024/25.

**Table 3.7: Comparisons Between the Number of Identified Versus Registered Employers from 2021/22 - 2024/25**

Financial Year	Identified Employers	Registered Employers	Percentage of Registered from Identified Employers
2021/22	5,685	1,108	19
2022/23	1,156	1,015	88
2023/24	1,949	1,181	61
2024/25	4,192	1,372	33
<b>Total</b>	<b>12,982</b>	<b>4,676</b>	<b>36</b>

*Source:* Auditors' Analysis on Employer Identification and Registration Reports, 2025.

**Table 3.7** shows that WCF registered fewer employers than the identified employers during the period under audit. In 2021/22, WCF identified 5,685 employers; however, it registered only 1,108, equivalent to 19% of those identified. In the subsequent years from 2022/23, the registration dropped from 88% (1,015) in 2022/23 to 33% (1,372) in 2024/25, a 55% decrease. This was despite the WCF's reports on employers' data exchange and analysis strongly recommending that the Fund establish a registration follow-up plan to ensure identified unregistered employers are registered to the Fund. In 2022/23, WCF achieved the highest employer registration performance, despite the identified employers (1,156) being the lowest compared to the other Financial Years of 2021/22 (5,685), 2023/24 (1,949), and 2024/25 (4,192), respectively.

---

The under-registration of employers relative to the identified employers was attributed to WCF's ineffective enforcement and follow-up to ensure that identified employers are formally registered by the responsible officials at both the head office and zonal office levels. However, over the four Financial Years from 2021/22 to 2024/25, the audit noted that 10 identified employers were not registered with the Fund due to a lack of employees.

The lack of realistic registration targets based on identification data also contributed to the inadequate number of employer registrations. Consequently, this results in a substantial number of eligible employers operating outside the WCF registration framework, which directly impacts the Fund's ability to collect contributions and extend compensation benefits to workers across various sectors. Additionally, the limited registration restricts growth in the number of contributing employers and beneficiaries.

Further examination revealed that unregistered employers were inadequately identified following the reconciliation process. This was mainly caused by the following reasons:

**(i) Inadequate Planning for Data Sharing between WCF and Other Government Institutions**

The audit noted that the failure to identify unregistered employers was primarily due to inadequate planning for the data-sharing process between WCF and key institutions. These institutions included the NSSF and PSSF for employment data, and the TRA for payroll tax compliance data. Due to this flaw, WCF relies heavily on periodic data matching exercises. This approach limits proactive and real-time identification of new or unregistered employers. This reactive approach limits the Fund's ability to promptly capture all eligible employers. This also results in non-compliant employers remaining undetected.

**(ii) Inadequate Inspection Planning and Reporting**

The review of the planned inspections found that in the Financial Year 2021/22, out of the 50 planned special inspections, WCF conducted 38, thereby falling short of the target. However, WCF performance during the Survey inspection exceeded the set target. Annual Plans and Budget

Performance Report for 2023/24 showed that the Fund did not quantify the number of inspected employers; instead, it reported only the number of identified and registered employers.

The non-reporting of the number of inspected employers indicated that employer survey inspections were not conducted in those years, despite the reported numbers of registered employers.

### 3.4.2 Inadequate Employers’ Inspections to Assess Registration Compliance Status

The audit team found that WCF did not adequately conduct either special or survey employer inspections. This was contrary to the requirement in Objective Four of the WCF Strategic Plan 2022/23 to 2026/27, which requires WCF to conduct employer inspections to ensure the achievement of the set registration compliance target. The target was to achieve 100% of the planned inspections. The comparison between planned and conducted employers’ inspections by category is analysed in **Table 3.8**.

**Table 3.8: Comparisons of Conducted Inspections with the Number of Registered Employers**

Year	Special inspections <sup>6</sup>			Survey Inspections <sup>7</sup>		
	Number of Planned inspections	Number of inspections conducted	Performance (%)	Number of Planned inspections	Number of inspections conducted	Performance (%)
2021/22	50	38	76	1,358	1,723	127
2022/23	160	160	100	2,000	Not reported	-
2023/24	300	203	68	3,000	4,136	138
2024/25	500	218	44	3,750	Not reported	-

*Source:* Auditors’ Analysis on WCF Annual Plans and Budget and Annual Plans and Budget Implementation (2021/22 and 2024/25, 2025)

**Table 3.8** reveals that WCF exceeded the survey inspection target by 27% in the Financial Year 2021/22. Additionally, the table indicates that WCF did

<sup>6</sup> Special inspections refer to a type of inspection conducted for peculiar cases upon the occurrence of an event that requires inspection involving misrepresentation, fraud, or the signs of concealing of any information by an institution.

<sup>7</sup> Survey inspection involves identification, verification, registration, and provision of funds awareness to unregistered employers.

---

not report on the number of survey inspections conducted in the Financial Years 2022/23 and 2024/25. The review of the WCF's Annual Plans and Budgets for the period under audit revealed that WCF did not set employer inspection targets at the Zonal level.

Furthermore, review of the Operational Plan for WCF's Strategic Plan (2022/23-2026/27) under objective 4, "Strengthen Compliance," revealed that the plan does not include specific targets for the number of inspections to be conducted. Additionally, the approach used to assess employer compliance lacked defined weights or criteria, rendering the risk assessment process subjective. As a result, WCF was unable to establish realistic and measurable inspection targets. This limitation weakened the enforcement of compliance among non-compliant employers, contrary to the requirements of the WCF regulations.

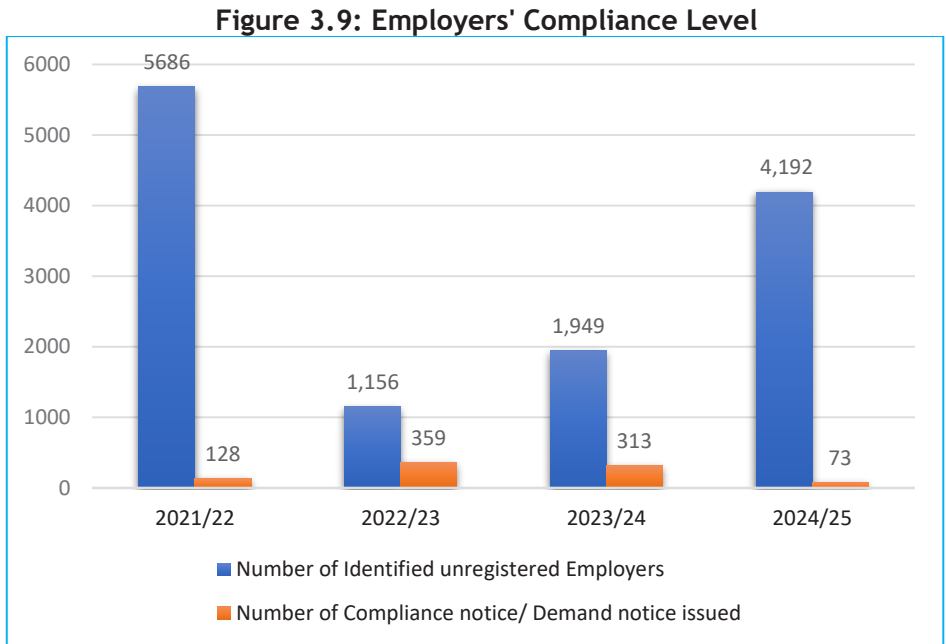
This situation occurred because WCF did not sufficiently report and document employer survey inspections, which are essential inputs for setting inspection targets and strengthening compliance monitoring.

The review of WCF's annual inspection reports for the 2020/21 and 2023/24 revealed that inspections were planned based on identified compliance gaps. These gaps were determined through data analysis and reconciliation exercises. The reconciliation involved comparing information between the Members Administration and Claims Management System (MAC) and data from PSSSF and NSSF on pension collections. Additionally, WCF analysed Pay as You Earn (PAYE) and Service Development Levy (SDL) tax data obtained from the TRA on a quarterly basis.

### **3.4.3 Inadequate Application of Compliance Measures to Unregistered Employers**

The audit team noted that the WCF issued demand notices to non-compliant employers, requiring them to register and settle outstanding amounts within the specified period. The notices were issued to notify and warn non-compliant employers to comply before other recovery measures, including legal actions, are taken as per the provisions of Section 75 of the Workers' Compensation Act, CAP. 263. However, the WCF did not send these notices to all employers that were identified as unregistered. A review of records on identification and compliance levels revealed that WCF issued demand

notices from 1% to 31% of identified unregistered employers. This was contrary to Section 71(4) of the Workers’ Compensation Act, CAP. 263, which mandates WCF to enforce a fine not exceeding fifty million shillings, or imprisonment for a term not exceeding five years, or both, against any person who fails to register with the Fund. **Figure 3.9** shows compliance trend analysis.



**Source:** Auditors’ Analysis on Records of Compliance and Employer Identification in WCF Zonal Office Reports for the years 2021/22 to 2024/25, 2025

**Figure 3.9** illustrates that in Financial Years 2021/22, 2022/23, and 2024/25, enforcement against unregistered employers was insufficient. In total, across the visited zones, the number of unregistered employers was 5,686 in 2021/22, 1,156 in 2022/23, 1,949 in 2023/24, and 4,192 in 2024/25, respectively. On the other hand, the number of issued compliance notices increased from 128 in 2021/22 to 359 in 2022/23 and dropped to 73 in 2024/25. The management of WCF claimed that compliance notices are issued to employers who fail to comply with registration requirements after being visited and provided with awareness about the Fund.

The review of demand notices in visited Zonal Offices noted the identification of unregistered employers and the number of Compliance

notices/Demand notices issued between the Financial Years 2021/22 and 2024/25, as presented in **Table 3.9**.

**Table 3.9: Comparison of the Unregistered Employers and Issued Notices**

Zone	2021/22			2022/23			2024/25		
	Unregistered	Notices Issued	Gap (%)	Unregistered	Notices Issued	Gap (%)	Unregistered	Notices Issued	Gap (%)
Northern	1,083	0	100	456	51	89	826	33	96
Southern	576	3	99	113	0	100	556	0	100
Eastern	2,497	6	99.8	5,077	0	100	2,428	4	99.8
Western	262	10	96	75	56	25	241	26	89
Lake	954	83	91	241	156	35	1,108	4	99.6
Central	314	26	92	271	96	64.6	211	4	98
<b>Total</b>	<b>5,686</b>	<b>128</b>	<b>2.25</b>	<b>1,161</b>	<b>359</b>	<b>31</b>	<b>5,370</b>	<b>73</b>	<b>1.36</b>

*Source:* Auditors' Analysis of WCF Zonal Office Reports for the Years from 2021/22 to 2024/25, 2025

**Table 3.9** shows that the enforcement gap remained high across the period. The Northern Zone reduced its gap to 89 per cent in 2022/23 but widened it again to 96 per cent in 2024/25. The Southern and Eastern zones had the lowest follow-up rates, maintaining gaps of approximately 99 to 100 per cent throughout. The Western, Lake, and Central zones improved in 2022/23, with gaps ranging from 25 to 65 per cent, but all regressed in 2024/25. Overall, most unregistered employers were not reached through enforcement actions. Moreover, para 6.7 of the Compliance Manual, 2022 states that before referring matters to the legal services unit for criminal proceedings, the compliance officer should attempt to resort to Alternative Resolution Arrangements (ARA). If the ARA efforts fail, the compliance officer should notify the compliance manager and the director of operations for further action, and ultimately, the matter should be referred to the legal services unit.

Moreover, the audit noted that there was no evidence of systematic prosecution, imposition of fines, or other legal actions taken to compel

---

unregistered employers to comply, despite the clear legal mandate. Additionally, the review of legal files for non-compliance cases revealed that WCF filed cases only for failure to submit contributions, not for failure to register. This was contrary to the Workers' Compensation Act, CAP. 263.

In addition, WCF did not apply Alternative Resolution Arrangements or criminal proceedings as enforcement measures against employers who fail to register with the Fund. The persistence of high enforcement gaps was mainly due to inadequate implementation of the enforcement process provided under the Workers' Compensation Act, CAP. 263. The Fund routinely takes legal action primarily against employers who have been inspected and issued a demand notice for outstanding contributions and have subsequently failed to comply. Regarding unregistered employers, experience shows that the majority register after receiving the compliance notice. However, WCF did not provide further evidence regarding employers registered after issuance of the demand/compliance notice during the audit period, and those who took legal action.

### **3.5 WCF Ineffectively Collected Contributions from Registered Employers**

The audit noted that WCF is unable to ensure that all eligible employers remit their statutory contributions in a timely manner and charges interest on the uncollected contributions. The inadequate collection of contributions by the Fund went against its mandate to collect contributions from employers to provide compensation to employees who suffer occupational injuries, diseases, or death, as further described below.

#### **3.5.1 Unremitted Employers' Contributions to WCF**

Through the review of employers' contributions, it was noted that WCF did not effectively collect contributions from registered employers, contrary to Regulation 13(3) of the Workers' Compensation Regulations, 2016, which requires that the payment of the tariff relating to a particular month be made within one month to which the tariff relates. WCF collected contributions from registered employers for the years 2021/22 to 2024/25, as shown in **Table 3.10**.

**Table 3. 10: Unremitted Employers' Contributions as at 2021/22, 2022/23, 2023/24 and 2024/25**

Financial Year as at	Public Sector		Private Sector		Total unremitted Contributions (TZS "000")
	Number of non-Compliant Employers	Unremitted Contributions (TZS "000")	Number of non-Compliant Employers	Unremitted Contributions (TZS "000")	
2021/22	74	404,975	7,318	4,223,344	4,628,319
2022/23	121	1,028,947	10,073	5,031,376	6,060,323
2023/24	174	8,291,223	20,335	6,646,835	14,938,058
2024/25	119	646,645	12,958	3,344,941	3,991,586

*Source:* Auditors' Analysis of WCF Receivables Registration as at the Audited Financial Years from 2021/22 to 2024/25, 2025

**Table 3.10** shows that WCF did not collect a total of TZS 14.938 billion, the highest, as of the year 2023/24, from both the public and private sectors. An amount of TZS 8.291 billion was recorded as the highest in the public sector as of the year 2023/24, due to three months of delayed payments by the Ministry of Finance, which were later paid in July 2024. It was also noted that, as of 2024/25, a total of TZS 3.99 billion was not collected, the lowest amount from both public- and private-sector employers.

The analysis also revealed that the majority of non-compliant employers were from the private sector, as shown in **Table 3.10**, where an average of 122 public-sector employers did not contribute during the audit period. An average of 12,958 private-sector employers did not remit contributions to the Fund as of 2024/25. However, over the years 2021/22 to 2024/25, WCF managed to collect receivables, as shown in **Table 3.11**.

**Table 3.11: Efficiency in Collection of Unremitted Contributions from 2021/22 to 2024/25**

Financial Year	Total Receivables (i.e., Opening Balance and Addition during the Year) (TZS'000) - (A)	Paid/Adjustment during the year (TZS'000) - (B)	Receivable Balance at the year-end (TZS'000) - (A-B)	Receivable Collection Efficiency (B/A) (%)
2021/22	74,823,267	9,771,352	65,051,915	13
2022/23	41,327,422	10,499,518	30,827,904	25
2023/24	46,472,889	7,280,102	39,192,787	16
2024/25	48,508,122	13,454,161	35,053,961	28

*Source:* Auditors' Analysis on Remitted Contributions Vs Contribution Receivables of WCF as at the Years 2021/22 to 2024/25, 2025

**Table 3.11** shows the contribution receivables collected by WCF for the years 2021/22 to 2024/25, as well as the difference between total receivables and receivables collected. WCF managed to collect TZS 13.45 billion, the highest amount paid as of 2024/25, at an efficiency of 28%. Compared to what had not been adequately enforced, which is TZS 9.77 billion as at 2021/22, at a 13% efficiency level.

The audit team further noted that WCF zonal offices did not enforce remittance of contributions from employers in their respective zones. The audit noted that there were unremitted contributions in the zones as at the Financial Years 2021/22 to 2024/25 from both private- and public-sector employers, as shown in **Table 3.12**.

**Table 3.12: Unremitted Contributions to WCF as at the Years from 2021/22 to 2024/25**

Zonal Office	As of 2021/22		As of 2022/23		As of 2023/24		As at 2024/25	
	unremitted contributions (TZS "000") Public sector	unremitted contributions (TZS "000") private sector	unremitted contributions (TZS "000") public sector	unremitted contributions (TZS "000") private sector	unremitted contributions (TZS "000") public sector	unremitted contributions (TZS "000") private sector	unremitted contributions (TZS "000") public sector	unremitted contributions (TZS "000") private sector
Arusha	1,670	410,854	3,663	383,266	33,944	929,769	34,551	919,943
Dodoma	5,682	89,587	10,337	104,486	7,301,011	22,434	13,394	322,312
Geita	5,249	30,202	29,842	34,355	37,200	142,753	32,637	169,010
Mbeya	3,683	112,004	4,178	122,428	16,260	151,818	23,287	247,994
Morogoro	17,000	42,564	25,158	49,952	32,303	138,338	5,059	172,832
Mtwara	3,769	58,548	17,636	41,331	16,386	86,876	1,777	119,276
Mwanza	5,953	231,223	7,089	300,565	44,636	454,608	68,763	528,989
Tabora	6,491	55,409	2,651	64,279	18,188	58,812	7,703	92,180
Dar es Salaam <sup>8</sup>	343,127	2,192,930	423,046	2,291,447	790,126	4,423,140	694,691	4,779,981

Source: Auditors' Analysis on WCF Receivables Registration for the Years 2021/22 to 2024/25, 2025

**Table 3.12** shows unremitted contributions in the zonal offices from 2021/22 to 2024/25, where the Dodoma office is leading with the highest amount of TZS 7.3 billion uncollected contributions as at 2023/24 for the public sector and the lowest amount of TZS 1.67 million of uncollected contributions from the public sector at Arusha Zonal Office as at 2021/22.

<sup>8</sup> Dar es Salaam has included Temeke

The audit noted that selected employers also failed to remit their contributions, as detailed in **Table 3.13**.

**Table 3.13: Unremitted Contributions to WCF as at the Years from 2021/22 to 2024/25 by Selected Employers (Figures in TZS million)**

Employer	2021/22	2022/23	2023/24	2024/25
Lodhia Industries Ltd	-	-	9.6	-
Estim Construction Company	-	-	9.1	-
MWAUWASA	1.5	1.5	22.2	45.6
Nyanza Bottling Company	-	-	1.7	-
CCEC Lot 5	-	0.05	7.9	0.9
Mbeya Cement Company	-	-	3.4	-
Red Earth Ltd	-	-	5.7	-
Burka Coffee	-	-	0.5	-
Yapi Merkezi Insaat Ve Sanayi A.Ş.	-	15.3	71.1	59.4
CHICO	0.1	0.2	1.6	-
AVIC-Intl Project Engineering Co.	-	-	5.5	13
<b>Total</b>	<b>1.6</b>	<b>17.05</b>	<b>138.3</b>	<b>118.9</b>

*Source:* Auditors' Analysis on Employer's Contribution Status as at the Audited Financial Years from 2022/23 to 2024/25, 2025

**Table 3.13** shows the contribution status for selected employers, which do not represent the entire population, with a total of TZS 118.9 million in contributions not remitted to WCF as of the Financial Year 2024/25. Also, among the visited employers, Yapi Merkez had the highest unremitted contributions to WCF during the Financial Years with the highest amount of TZS 71.1 million as at 2023/24. Also, MWAUWASA was the second employer with the highest unremitted contributions, totalling TZS 45.6 million across all years as of 2024/25. The audit noted the reason for this as detailed below.

### 3.5.2 Inadequate Enforcement of Non-Compliant Employers

The audit noted that enforcement of non-compliant employers was inadequate. Measures taken by WCF include issuing compliance notices to employers who fail to remit contributions to the Fund, but these notices were not sent to all employers who failed to remit contributions. **Table 3.14** shows the proportion of non-compliant employers reached.

**Table 3.14: Compliance Notices Issued by WCF for the Years from 2021/22 to 2024/25**

Year	No. of Non-Compliant employers(a)	No. of Compliance Notices Issued(b)	Compliance Notices vs No. of Non-Compliant employers $c=(b/a) * 100$ (%)
2021/22	7,392	4	0.05
2022/23	10,194	541	5.3
2023/24	20,509	774	3.8
2024/25	13,077	17	0.13

*Source:* Auditors' Analysis of Compliance Notices for the Years 2021/22 to 2024/25, 2025

**Table 3.14** showed that, on average, only 2.32 per cent of non-compliant employers were issued with compliance notices during the period 2021/22 to 2024/25. Before issuing a compliance notice to an employer, the Fund normally conducts contribution follow-ups through several channels, including bulk SMS, phone calls, emails, and physical visits. In accordance with the WCF Compliance Manual, 2025, demand notices are issued only after a payroll inspection has been conducted. Consequently, the Fund does not issue demand notices to every non-compliant employer before completing payroll inspection.

The audit review of Para 4.7 (ii-iv) of the Revised Compliance Manual, 2025 states that the compliance officer shall communicate with employers to ensure that all due instalments are paid before or on due dates. Thereafter, if the employer fails to comply, the compliance officer shall issue a 14-day compliance notice. If the employer still fails to comply within 14 days, the compliance officer may then request a special inspection of the employer's payroll.

WCF has not provided evidence to support the claim of the employer's failure to comply after 14 days of communication. Also, the Fund's response to issuing a compliance notice after inspection of payroll is contrary to the compliance manual requirements.

Inadequate enforcement of compliance notices to non-compliant employers will impact inadequate remittance of contributions and affect the Fund's cash inflows, which may, in turn, lead to inadequate settlement of compensation claims in the future.

### 3.5.3 Uncollected Interest Charges from Registered Employers

The audit noted that WCF was unable to collect interest charges from non-compliant employers, contrary to Regulation 13(7) of the WCF Regulations, 2016 as amended by Workers' Compensation (Amendments) Regulations, 2021(GN NO. 668 Published on 10/09/2021) which requires the employer to pay a sum not exceeding two per cent of the unpaid amount as interest following the date from which the payment should have been made, and the amount of interest shall be recovered as debt to the Fund by the employer. The interest is charged to cover the time during which the Fund operated without employer contributions, while capacitating the beneficiaries and conducting administrative operations.

During the audit, it was noted that employers who did not contribute to the Fund owed uncollected interest, as shown in **Table 3.15**.

**Table 3.15: Uncollected Interest Charges from Non-compliant Employers**

Financial Year	Public Sector		Private Sector		Total	
	No. of Employers	Uncollected Interest (TZS "000")	No. of Employers	Uncollected Interest (TZS "000")	No. of Employers	Uncollected Interest (TZS "000")
2021/22	60	102,793	6,651	779,376	6,711	882,169
2022/23	93	132,235	9,167	809,361	9,260	941,596
2023/24	181	147,012	21,622	885,571	21,803	1,032,583
2024/25	230	72,747	25,205	347,243	25,435	419,990
<b>Total</b>		<b>454,787</b>		<b>2,821,552</b>		<b>3,276,338</b>

*Source:* Auditors' Analysis on WCF Uncollected Interest Charges for the Years 2021/22 to 2024/25, 2025

**Table 3.15** shows that WCF was unable to collect interest amounting to TZS 454.79 million from public sector employers and TZS 2.82 billion from private sector employers, totalling TZS 3.28 billion of uncollected interest for the reviewed four Financial Years from 2021/22 to 2024/25. It was noted that uncollected interest charges peaked at TZS 885.57 million in the private sector for the year 2023/24, due to an increased number of non-compliant employers, resulting from inadequate enforcement of demand

notices to registered employers. The audit further analysed the uncollected interest charges in the visited zones as detailed below.

### ***Uncollected Interest Charges in the Visited Zonal Offices***

It was noted that there were uncollected interest charges in the zonal offices as at the years 2021/22 to 2024/25 from both private and public sector employers, as shown in **Table 3.16**.

**Table 3.16: Uncollected Interests (in TZS ‘000) as at Years from 2021/22 - 2024/25 Zonal Offices**

Zone	2021/22	2022/23	2023/24	2024/25
Arusha	66,780	71,866	76,521	50,599
Dodoma	22,883	26,639	33,154	22,075
Geita	8,449	10,231	16,169	7,352
Mbeya	27,879	31,261	29,848	21,753
Morogoro	13,487	18,122	25,133	11,852
Mtwara	15,269	13,195	13,014	6,393
Mwanza	46,641	64,390	66,723	36,198
Tabora	22,915	20,464	13,046	7,162
Dar es Salaam <sup>9</sup>	657,865	685,428	758,976	256,605
<b>Total</b>	<b>882,169</b>	<b>941,596</b>	<b>1,032,583</b>	<b>419,990</b>

*Source:* Auditors’ Analysis of WCF Uncollected Interest Charges as at Years 2021/22 to 2024/25, 2025

**Table 3.16** shows that, over the Financial Years 2021/22 to 2024/25, the highest uncollected interest amount was TZS 1.03 billion in 2023/24, and the lowest was TZS 419.90 million in 2024/25. This showed an improvement in the collection of uncollected interest charges, driven by a 59% decrease in uncollected contributions from 2023/24 to 2024/25.

Insufficient enforcement of interest payments resulted from delayed or failure by employers to remit contributions to the Fund, and was also attributed to inadequate issuance of compliance notices to non-compliant registered employers.

<sup>9</sup> Dar es salaam has included Temeke office data which includes Pwani data.

### 3.5.4 Untimely Remittance of Contributions from Employers

Through the review of the employers' contributions reports from 2021/22 to 2024/25, it was noted that the percentage of delayed employers reached as high as 35% in Financial Year 2023/24, contrary to Regulation 13(3) of the WCF Regulations, 2016, which requires the payment of tariff relating to a particular month to be made within one month of the tariff's expiry. However, it was noted that some employers were delayed in remitting their contributions. Delayed remittance of contributions is as indicated in Table 3.17.

**Table 3.17: Delayed Remittance of Employers' Contributions as at years 2021/22 to 2024/25**

Financial Year	No. of Registered Employers	No. of Delayed Employers	Delayed Employers (%)	Amount Delayed (TZS '000')
2021/22	25,182	6,548	26	3,021,651
2022/23	28,280	8,943	32	3,172,991
2023/24	32,437	11,260	35	3,461,897
2024/25	39,351	13,066	33	3,991,585
<b>Total Delayed Amount</b>				<b>13,648,124</b>

*Source:* Auditors' Analysis on Delayed Remittance of Employers' Contributions for the Year 2021/22 to 2024/25, 2025

Table 3.17 shows that despite the increase in the number of registered employers from 25,182 in Financial Year 2021/22 to 39,351 in Financial Year 2024/25, the percentage of delayed employers reached 35% as of Financial Year 2023/24. The delayed amount increased from TZS 3.02 billion as of 2021/22 to TZS 3.99 billion as of Financial Year 2024/25. The level of non-compliance remained high.

#### ***Extent of Delayed Remittance by the Employers in the Visited Zones***

It was noted that contributions by the selected employers, namely MWAUWASA, AVIC and CHICO, in the visited zones for the years 2021/22 to 2024/25 were delayed by an average of 4 months, respectively, across all years, and M/s Yapi Merkezi had the highest average of six months for all the years.

The delay was attributed to inadequate enforcement of WCF's contributions to employers. It was noted that WCF issued four compliance demand notices

to MWAUWASA on the same date, with reference numbers as shown in **Table 3.18**.

**Table 3.18: Compliance Demand Notices Issued to the Most Delayed Employers Visited**

Entity	Date Issued	Reference No.	Contribution Month
MWAUWASA-NANSIO PROJECT	21 March 2023	AC.535/542/01-J/7	2020-03-28 - 2023-03-28
MWAUWASA-NGUDU	21 March 2023	AC.535/542/01-J/10	2021-04-28 - 2023-03-28
MWAUWASA-MAGU	21 March 2023	AC.535/542/01-J/6	2021-04-28 - 2023-03-28
MWAUWASA-MISUNGWI	21 March 2023	AC.535/542/01-J/8	2021-04-28 - 2023-03-28

*Source:* Auditors' Analysis of Compliance Demand Notices Issued, 2025

**Table 3.18** shows the compliance demand notices issued to MWAUWASA on 21 March 2023 for unremitted contributions from 2020/21 to 2022/23.

However, MWAUWASA did not contribute on time in 2023/24 and 2024/25, and no demand notices were issued for those years. It was also noted that no compliance demand notices were issued to CHICO, AVIC and Yapi Merkezi for the unremitted years, namely 2022/23, 2023/24 and 2024/25. However, the other employers with delayed remittance of contributions had a lower average due to zero delays in the early years, as shown in **Table 3.19**.

**Table 3.19: Delayed Remittance of Visited Employers' Contributions for the Years 2021/22 to 2024/25 in the Zones**

Employer's name	Amount Delayed (TZS million)				Average Months delayed			
	2021/ 22	2022 /23	2023/ 24	2024/2 5	2021 /22	2022 /23	2023 /24	2024 /25
Tanzania Forest Services Agency-Dodoma	0	0	0.24	0	0	0	12	0
China Henan International Cooperation Group Company Limited (CHICO)	0	0	0.31	0.05	0	0	12	5
AVIC-Intl Project Engineering Company	0	0	3.16	10.8	0	0	12	5
Mwanza Urban Water Supply & Sanitation Authority	0	0	0.51	45.6	0	0	12	5
Yapi Merkez Insaat Ve Sanayi Anonim Sirketi - Tabora	0	8	43	59.4	0	12	12	2

*Source:* Auditors' Analysis of the Employers' Contribution Status as of June 2025

The continuous delay in employers' remittances to the Fund will consequently lead to inconsistencies in tracking the Fund's cash flow for compensation services and its operational activities.

### 3.6 Ineffective Awareness Provision on Compensation Services by WCF

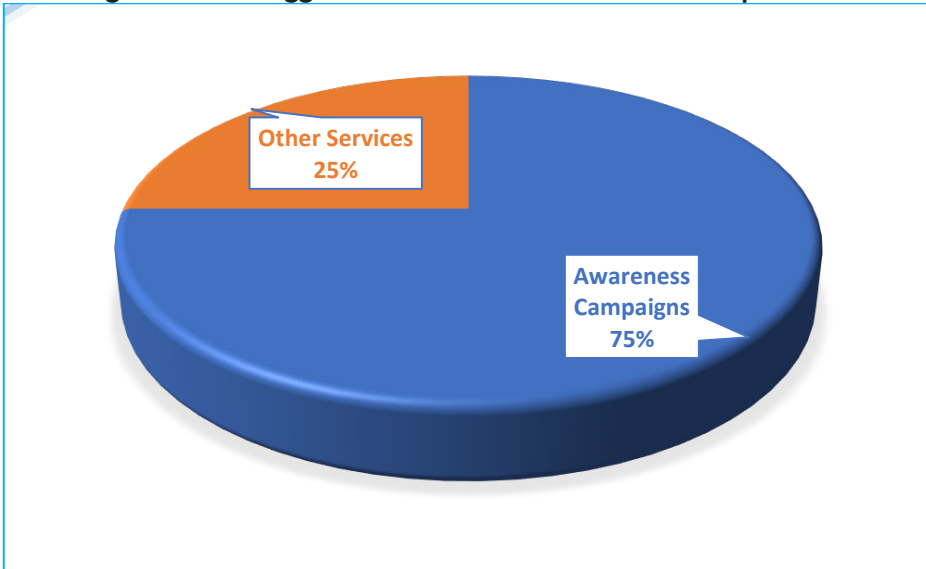
WCF's Strategic Plan for 2022-2027 identifies low public awareness of workers' compensation matters as a key weakness and risk to the Fund. Consistent with this, interviews with officials from 23 visited employers revealed that WCF rarely conducts employer visits or invitations for awareness-raising activities.

This practice is contrary to Section 13(g) of The Workers' Compensation Act, CAP. 263, and Para 3.5 (i) of the WCF Functions and Organisation Structure, 2018, which require the Fund to promote public awareness of the rights and obligations of employees, dependents, and employers, and to implement public education programmes through its Public Relations Unit.

---

Further audit evidence showed that, despite the planned awareness initiatives, 75% of workers interviewed across six regions expressed a need for awareness campaigns on WCF services for their colleagues, indicating significant gaps in outreach and communication, as shown in **Figure 3.10**.

**Figure 3.10: Suggested Areas for WCF Services Improvement**



Source: Auditors' Analysis from Questionnaires Administered to Workers from the Visited Employers in the Sampled Regions, 2025

**Figure 3.10** shows 75% of workers from the six visited regions requested awareness campaigns for both employers and employees on WCF services, while the remaining 25% suggested improvements in other WCF services, such as ensuring timely and adequate compensation for workers affected by occupational injuries and diseases. This indicates a significant gap in awareness of WCF matters as detailed below.

### 3.6.1 Inadequate Planning for Awareness Activities

A thorough comparison of WCF Annual Action Plans for Financial Years 2021/22, 2022/23, and 2023/24 showed a decline in the planned targets for awareness programmes. This is contrary to Section 13(g) of The Workers' Compensation Act, CAP. 263, which requires the WCF to promote public awareness of the rights and obligations of employees, dependents, and employers.

Table 3.20 provides further details on the deficiencies in the planned awareness programmes for the three Financial Years.

**Table 3.20: Comparison Between Planned and Implemented Awareness Activities (Financial Years 2021/22-2023/24)**

Financial Year	Activity	Awareness for Traffic Police	Promotional Materials (brochures, fliers and booklets)	Strategic Campaigns
2021/22	Target	1,250 officers	10,126	26 campaigns
	Achieved	661 officers	10,425	23 campaigns (1814 Stakeholders)
	Achieved (%)	53	103	88
2022/23	Target	5 programmes	1,000	5 groups
	Achieved	5 programmes	1,000	8 seminars (853 stakeholders)
	Achieved (%)	100	100	160
2023/24	Target	4 programmes	1,000	8 groups
	Achieved	45 officers	1,150	8 seminars
	Achieved (%)	N/A	N/A	100

*Source:* Auditors' Analysis on Annual Plan and Budget Performance Reports for the Financial Years 2021/22 to 2023/24, 2025

Table 3.20 revealed flaws in the planning, implementation, and monitoring of WCF awareness programmes. In Financial Year 2021/22, WCF planned to conduct awareness sessions for 1,250 traffic police officers. However, in FYs 2022/23 and 2023/24, the plans omitted specific coverage targets and instead reported only the number of awareness programmes to be conducted, without indicating the number of officials to be reached. Moreover, awareness plans did not specify coverage for other key stakeholder groups, such as registered employers and employees.

The audit also noted a significant reduction in planned promotional materials. While 10,126 brochures, flyers, and booklets were planned for Financial Year 2021/22, the target was reduced to 1,000 in both Financial Year 2022/23 and Financial Year 2023/24, representing a decline of about 90%. In addition, the number of planned strategic awareness campaigns targeting special groups declined from 26 in Financial Year 2021/22 to 5 in

---

Financial Year 2022/23 and 8 in Financial Year 2023/24. The special groups were not clearly defined in the annual action plans, and inconsistencies were noted between planning documents and implementation reports.

Implementation performance further demonstrated declining outreach programmes. In Financial Year 2021/22, awareness programmes reached 661 traffic police officers, equivalent to 53% of the planned target. In Financial Year 2022/23, although five programmes were reportedly conducted, the actual number of participants was not disclosed. In Financial Year 2023/24, coverage declined further, with only 45 District Traffic Police Officers reportedly reached, without clear information on the number of programmes conducted. Similarly, distribution of promotional materials dropped by more than 90%, and stakeholder outreach declined from 1,814 participants in Financial Year 2021/22 to 853 in Financial Year 2022/23.

Furthermore, interviews and file reviews at WCF zonal offices revealed the absence of zonal-level annual action plans and implementation reports for awareness activities, despite the existing responsibilities requiring zonal and regional offices to conduct such programmes. Although awareness plans were prepared centrally by the Public Relations section and shared with zonal offices, the visited zonal offices lacked plans with measurable targets tailored to their regions.

ISO 9001:2015 Certified

As a result, the lack of structured awareness planning, clear targets, and performance indicators has weakened WCF's outreach efforts at both the central and zonal levels. This has limited workers' and employers' understanding of WCF services, as evidenced by the low participation rate of only 29% of workers in WCF-organised awareness campaigns in the visited regions (see Section 3.6.2).

### **3.6.2 Ineffective Awareness Provision on Compensation Services to Workers**

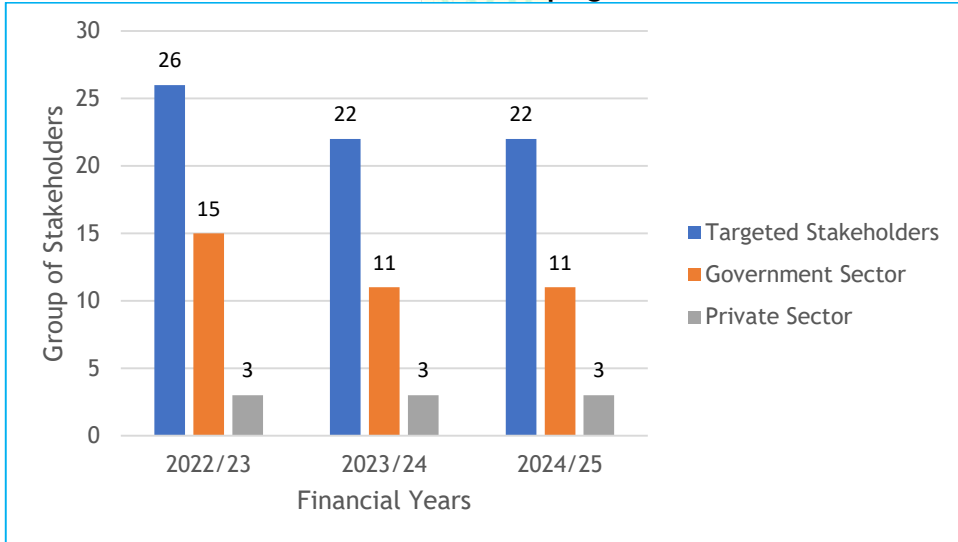
The audit revealed that WCF ineffectively provided awareness of the compensation services to workers, as reflected in the following observations:

**(a) Private-Sector Awareness Plan Coverage Remains Low Despite High Injury Proportion**

Review of the WCF Revised Awareness Plan (RAP) for Financial Year 2023/24 revealed that the Fund planned to raise awareness among 26 prioritised stakeholder groups in the Financial Year 2022/23 through various awareness programmes. As of June 2023, the Fund had reached 92.21% of its target. However, the RAP indicated that the targets were not achieved for Local Government Authorities, Government Ministries, workers' councils, and the general public through media outreach.

Further review of the RAP for the Financial Year 2023/24 and 2025/26 noted that the WCF planned to raise awareness among 26 groups of stakeholders for the Financial Year 2022/23 and 22 groups of stakeholders for Financial Years 2023/24 and 2024/25. Analysis of the targeted groups for awareness programmes revealed that more than half were from the Government sector, while only three were from the private sector, as shown in **Figure 3.11**.

**Figure 3.11: Stakeholder Groups Planned to be Reached by WCF Awareness Campaigns**



**Source:** Auditors' WCF Revised Awareness Plans (RAP) for Financial Years 2023/24 and 2025/26, 2025

---

As shown in **Figure 3.11**, in 2022/23, 58% of the groups were from Government employers and employees, while only 12% were from the private sector, and the remaining 30% represented groups that fall under both sectors. In 2023/24 and 2024/25, the proportions were 50% and 14%, respectively, while the remaining 36% represented groups that fall under both sectors. This indicates that WCF's awareness efforts are misaligned with risk distribution, as most occupational injuries (83.9%) occur in the private sector, according to the Report on Occupational Safety and Health statistics from Workers' Compensation Claims of 2023. The remaining 1,494 (16.1%) occurred among employers in the public sector.

A review of WCF's RAPs for the Financial Years 2023/24 and 2025/26 noted that the low awareness coverage in the private sector was due to an inadequate method for selecting stakeholder groups to be reached by the awareness campaigns, as selection was based solely on stakeholder feedback. Moreover, WCF management's response stated that the private sector lacks extensive internal segmentation into multiple administrative or institutional groupings, so fewer explicitly labelled private-sector categories do not necessarily indicate lower awareness efforts or outreach but rather reflect the sector's structural nature. However, the auditors' analysis indicated that WCF could have broken down awareness-raising activities for private employers and employees into sector-specific groups, such as transportation, construction, mining, and industrial.

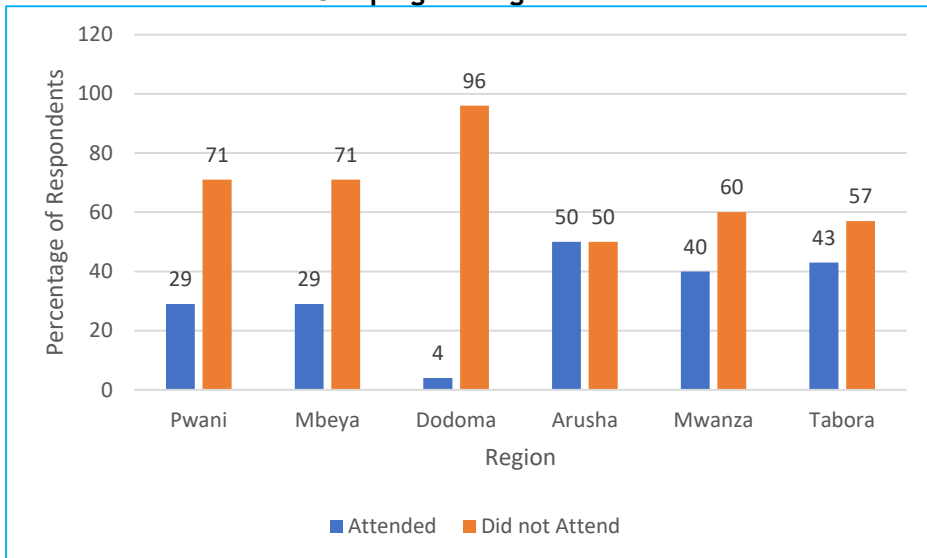
Further review of the WCF's RAPs for the Financial Year 2023/24 and 2025/26 noted that the awareness plans were guided by the WCF Strategic Plan 2022/23 - 2026/27, the Stakeholders Awareness and Satisfaction Survey 2023, changes in internal procedures, and feedback from internal and external stakeholders. This implies that WCF's awareness initiatives were not risk-driven, reducing their effectiveness in reaching the most affected sectors and limiting their ability to engage new stakeholders who had never provided feedback on WCF's awareness campaigns.

#### **(b) Inadequate Awareness among Workers Regarding WCF Services**

Auditors' analysis of questionnaires administered to workers from employers in the visited regions of Arusha, Pwani, Mbeya, Mwanza, Dodoma, and Tabora revealed that only 29% of workers had attended WCF awareness

programmes. This percentage represents a weighted average across all six visited regions, taking into account the different numbers of questionnaires completed in each region. The responses from each visited region are presented in **Figure 3.12**.

**Figure 3. 12: Workers' Attendance in WCF Awareness Campaigns/Programmes**



Source: Questionnaires Administered to Workers from the Visited Employers in the Sampled Regions, 2025

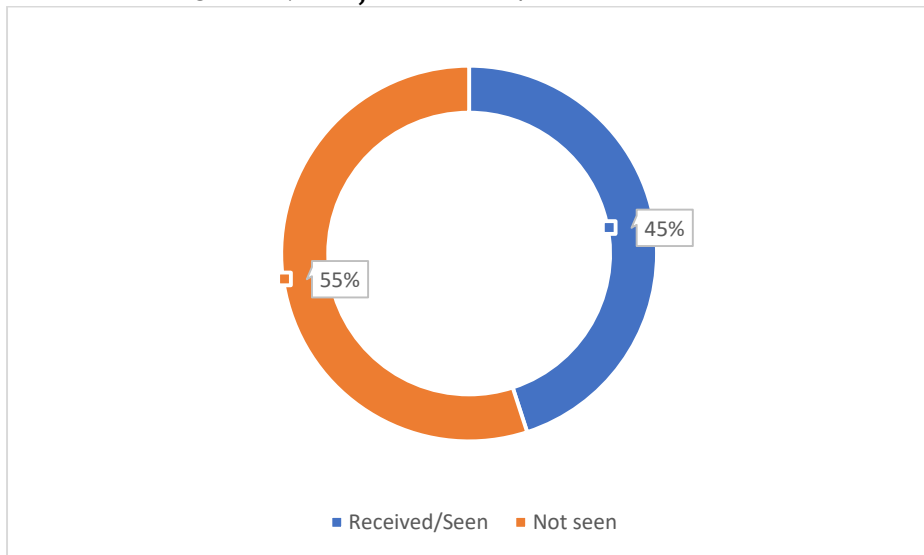
**Figure 3.12** shows that the percentage of respondents who attended WCF seminars and campaigns varied across regions. In Dodoma Region, 96% of respondents reported not having attended any seminars or campaigns organised by the WCF service for awareness-raising. Similarly, in the Pwani and Mbeya regions, 71% of respondents reported not having participated in such activities. Furthermore, the Arusha Region also recorded an equal distribution between respondents who attended and those who did not attend WCF awareness activities.

Moreover, a review of WCF’s annual plans and budgets for the Financial Years 2021/22 to 2024/25 noted that, in order to enhance public awareness on workers’ compensation matters, WCF uses various channels, including mainstream and social media platforms, to disseminate information on workers’ rights, available benefits, and WCF procedures. However, analysis

---

of the questionnaires administered to workers indicated that 55% of respondents had not seen or received information about WCF in the past 12 months through posters, brochures, social media, radio, or TV advertisements, as shown in Figure 3.13.

**Figure 3.13: Extent of Awareness Reached through Posters, Brochures, Social Media, Radio or TV Advertisements**



*Source:* Auditors' Analysis of Questionnaires Distributed to Workers from the Visited Employers in the Sampled Regions, 2025

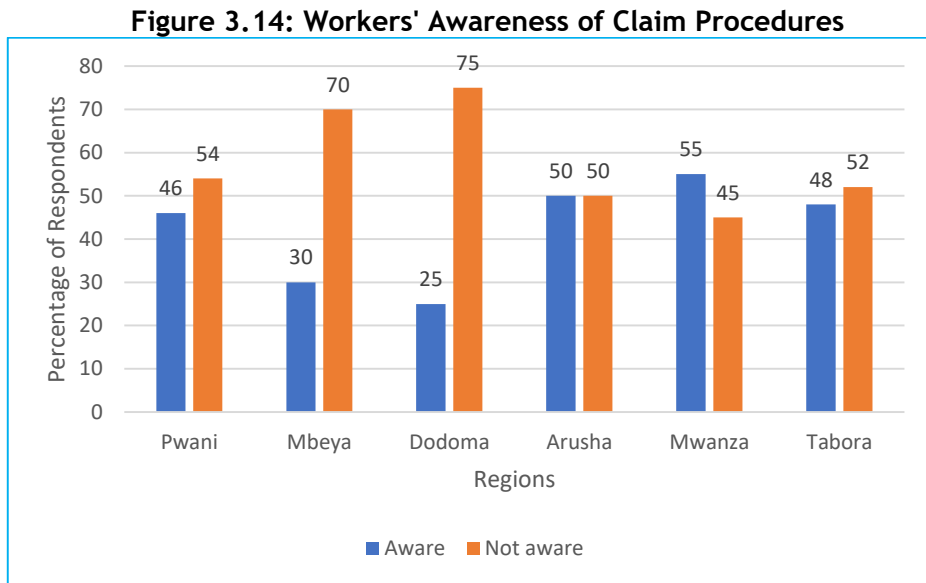
**Figure 3.13** shows that 55% of the respondents had not seen or received information about WCF in the past 12 months through posters, brochures, social media, radio, or TV advertisements, while the remaining 45% had received such information through these media. This implies that, despite WCF management's response indicating that the Fund leverages mainstream and social media platforms to disseminate essential information on workers' rights, available benefits, and WCF procedures, the audience reached remains low.

The interviews with WCF officers indicated that WCF established zonal offices to serve as champions of awareness in their respective regions. However, a review of the WCF Organisational structure shows that zonal offices were not formally recognised, lacked dedicated budgets, and had no specific targets for conducting awareness campaigns within their

jurisdictions. The inadequate awareness campaigns by WCF led to the following:

**(c) Inadequate Awareness of Claims Procedures**

Responses from workers at the visited employers indicated that, on average, 60% of employees were unaware of the procedures to follow when claiming compensation benefits from WCF. The percentage of respondents in each visited region is shown in **Figure 3.14**.



*Source:* Auditors' Analysis on Questionnaires Distributed to Workers from the Visited Employers in the Sampled Regions, 2025

As shown in **Figure 3.14**, awareness of procedures for claiming WCF compensation benefits varied across regions. The highest percentage of employees unaware of the procedures was recorded in Dodoma Region (75%), followed by Mbeya (70%) and Pwani (54%). Moderate awareness levels were observed in the Arusha and Tabora regions, where 50% and 52% of respondents, respectively, were unaware of the procedures. Mwanza Region recorded a higher percentage of respondents who were aware of the claim procedures than those who were unaware, with a 5% difference.

---

## CHAPTER FOUR

### AUDIT CONCLUSION

#### 4.1 Introduction

This chapter presents the audit conclusion based on the audit's general objective and the specific objectives provided in Chapter One of this report. The conclusion is categorised into two main parts: the overall and specific audit conclusions. These are detailed as follows:

#### 4.2 Overall Conclusion

The overall audit conclusion is that WCF does not effectively manage the provision of workers' compensation services to employees and their related beneficiaries in cases of work-related occupational injuries, diseases, or death.

Based on the findings, the audit concludes that the Workers' Compensation Fund (WCF) does not process claims and medical bills within the 30 working days required by its Client Service Charter. Furthermore, WCF does not adequately register eligible employers as required by the Workers' Compensation Regulations, 2016. In addition, the Fund does not effectively collect contributions or enforce compliance among registered employers. Moreover, WCF also fails to adequately raise awareness of compensation services among employers and workers.

#### 4.3 Specific Audit Conclusions

##### 4.3.1 WCF did not Efficiently Process Claims and Vetting of Medical Bills

The audit concludes that the Workers' Compensation Fund (WCF) did not efficiently process and pay compensation claims or vet medical bills during the audit period 2021/22 to 2024/25, resulting in non-compliance with statutory and service delivery timelines, with claims taking an average of 68 working days to process. Although notable improvements were observed in 2024/25, particularly in overall claim processing duration, the gains were not consistent across all years and stages of the claim management cycle.

Delays in claim processing are due to prolonged timelines at the claim payment stage, uneven workload distribution among Claim Assessment

---

Officers, a high proportion of claims requiring on-site investigations, and incomplete documentation submitted by employers and employees. The transition to a new electronic payment mechanism further exacerbated delays in 2022/23.

Similarly, the vetting of medical bills from accredited health care providers is inefficient and consistently exceeded the prescribed 30 working-day standard; on average, WCF took 40 working days to vet a medical bill. Centralisation of vetting functions, reliance on physical submission of bills, limited numbers of medical assessors, and manual review processes contributed to prolonged vetting periods.

Furthermore, the audit found that, despite the existence of claim-tracking mechanisms, WCF does not effectively monitor or enforce turnaround-time targets as stipulated in its strategic plan. Average processing and payment times exceeded the 30 working days target for claims in the review period, and the Fund failed to achieve its objective of processing and paying 90% of completed claims within the prescribed time frame.

#### **4.3.2 WCF did not Register Eligible Employers to ensure an Increase in the Number of Contributing Employers and Employees**

The audit concludes that the Workers' Compensation Fund (WCF) was not adequately fulfilling its statutory mandate to ensure the timely and comprehensive registration of eligible employers, as required by Regulation 9(1) of the Workers' Compensation Regulations, 2016. The regulation explicitly mandates that every employer must register with WCF within 30 calendar days of hiring their first employee. However, audit evidence from the Financial Years 2021/22 to 2024/25 reveals persistent and significant registration gaps, with WCF registering less than 50% of the identified eligible employers for the reviewed period.

Despite WCF's efforts to utilise cross-referenced data from TRA, NSSF, and PSSSF to identify unregistered employers, the audit revealed significant inconsistencies between the employers identified and those actually registered.

Furthermore, WCF's failure to effectively identify and register all eligible employers violates regulatory requirements, limits the Fund's revenue base, and exposes a large segment of workers to social protection risks. These weaknesses highlight a systemic issue in registration strategy, operational

---

execution, and regulatory enforcement, necessitating urgent institutional and operational reforms to enhance employer compliance and expand scheme coverage.

The Workers' Compensation Fund (WCF) also does not effectively implement its inspection processes to identify and register all eligible employers and employees, contrary to the strategic objectives outlined in the WCF Strategic Plan (2022/23-2026/27) and the operational guidance provided in the WCF Compliance Manual (2022).

Despite the strategic aim of achieving a 100% compliance rate with employer registration, the audit found that WCF's inspection efforts are fragmented, inconsistently reported, and reactive. In particular, zonal inspections lack set targets, an inspection reporting process, and a linkage between planned inspections and actual registration outcomes.

These deficiencies in inspection planning and execution have undermined WCF's capacity to ensure comprehensive coverage of eligible employers and employees, directly impacting the Fund's ability to collect contributions and protect workers.

The Workers' Compensation Fund does not effectively utilise its legal mandate to enforce compliance with registration requirements among employers, as provided under Section 71(4) of The Workers' Compensation Act, CAP. 263. The Act empowers the Fund to impose fines, imprisonment, or both on employers who fail to register. However, during the audit period (2021/22 to 2024/25), no legal action was taken against unregistered employers, indicating a clear enforcement gap.

Although WCF conducts inspections and identifies numerous unregistered employers, its enforcement response is limited to issuing compliance or demand notices, with no escalation to legal proceedings. This failure to act on persistent non-compliance is largely due to the absence of Standard Operating Procedures (SOPs) for legal enforcement, a lack of a dedicated enforcement unit, and inadequate follow-up mechanisms.

WCF does not effectively discharge its enforcement responsibilities to ensure employer compliance with registration requirements. The continued inaction contradicts the legal provisions of the Act and undermines the Fund's core objective of protecting workers.

---

#### **4.3.3 WCF did not Adequately Collect WCF Contributions from Registered Employers**

The audit concludes that the Workers' Compensation Fund (WCF) does not adequately collect employer contributions, contrary to Regulation 13(3) and 13(7) of the WCF Regulations, 2016. Despite the efforts made between 2021/22 and 2024/25, the Fund continues to record substantial uncollected contributions and related interest charges from registered employers in Mainland Tanzania.

The review further found consistent delays in remittances of several months' duration, which weaken the Fund's revenue performance. These challenges are caused by inadequate issuance and follow-up of compliance notices to non-compliant employers, limiting the Fund's ability to track arrears and enforce timely payments.

Consequently, the lack of enforcement in contributions and interest collection requirements threatens the Fund's financial stability and its ability to meet compensation obligations. If left unaddressed, these gaps may delay claim settlement and disrupt the Fund's operational effectiveness.

#### **4.3.4 WCF did not Adequately Raise Awareness of Compensation Services**

The audit concludes that WCF does not adequately raise workers' awareness of compensation services offered by the Fund. The Strategic Plan (2022-2027) already identifies low awareness as a key weakness. However, the decline in planned awareness targets, the lack of structured, risk-based awareness programmes, and the absence of measurable Key Performance Indicators (KPIs) at both the head office and zonal levels have hindered WCF's awareness-raising efforts.

Inadequate awareness coverage is caused by inadequate planning, limited focus on the private sector despite the Fund's accounting for the majority of occupational injuries, and the absence of zonal-level plans and a budget with clear targets and reporting mechanisms. As a result, 29% of workers from the visited regions had ever attended WCF awareness programmes, and the average was 60% lacking knowledge of claim-making procedures.

---

Moreover, the audit noted that 55% of the respondents from the visited regions had not seen or received information about WCF in the past 12 months through posters, brochures, social media, radio, or TV advertisements. As a result, the majority of workers (75%) expressed the need for enhanced awareness campaigns, indicating the existence of an information gap. This limited understanding of WCF services limits workers' access to compensation benefits and affects overall service delivery.



ISO 9001:2015 Certified

---

## CHAPTER FIVE

### AUDIT RECOMMENDATIONS

#### 5.1 Introduction

This chapter provides recommendations to the Workers' Compensation Fund to improve its performance in the management of compensation services to workers based on the audit findings in Chapter Three of this report.

The National Audit Office believes that, if fully implemented, these recommendations will improve the Workers' Compensation Fund's performance in delivering compensation services to workers in Mainland Tanzania.

#### 5.2 Recommendations to the Workers' Compensation Fund

##### 5.2.1 Recommendations to Improve Claims Processing and Vetting of Medical Bills

In order to improve claim processing and vetting of medical bills, the Workers' Compensation Fund is urged to do the following:

- (a) Enforce the use of a web-based portal for HCPs to submit medical bills and documents electronically, eliminating delays and confirming receipt instantly;
- (b) Conduct regular training for HCP billing staff on WCF guidelines, common rejection reasons, and proper documentation to reduce non-compliant submissions;
- (c) Shortening the claims approval process into a few practical steps with clearly defined financial and procedural limits; and
- (d) Digitise the case management process to automate approvals, enable claim tracking, and reduce paperwork and logistical burdens.

---

### 5.2.2 Improving the Registration of Eligible Employers

In order to improve the registration of eligible employers, the Workers' Compensation Fund is urged to do the following:

- (a) Develop a data-sharing framework with TRA, NSSF, and PSSF to identify unregistered employers through integrated dashboards and alert systems;
- (b) Enhance decentralised operations for zonal offices in employer registration and inspections by establishing clear performance targets, along with a follow-up process for unregistered and non-compliant employers; and
- (c) Develop and implement Standard Operating Procedures (SOPs) that outline enforcement steps, timelines, and responsibilities for escalating non-compliance cases, including guidelines for issuing legal action.

### 5.2.3 Improving the Collection of Contributions from the Registered Employers

To improve the collection of contributions from registered employers, the Workers' Compensation Fund is urged to strengthen enforcement measures to increase collection, reduce delays, and reduce the number of non-compliant employers across all sectors.

### 5.2.4 Enhancing the Effectiveness of Awareness Campaigns and Ensuring Wider Outreach to Workers and Employers

In order to enhance the effectiveness of awareness campaigns and ensure wider outreach to workers and employers, the WCF is urged to do the following:

- (a) Develop measurable awareness plans that would cover all the target groups, including both private and Government employers and employees; and
- (b) Ensure zonal offices are formally established and recognised within the WCF Organisation Structure; allocate responsibilities to zonal officers-in-charge; allocate a budget; and set clear performance targets for

---

zonal office operations, including outreach programmes, to ensure broader coverage of stakeholders.



ISO 9001:2015 Certified

---

## REFERENCES

- 1) The Government of the United Republic of Tanzania (2022, July 1). Government Notice No. 478f: The Workers' Compensation Act, CAP. 263. Government Printer.
- 2) The Workers' Compensation Act, CAP. 263 for the United Republic of Tanzania.
- 3) The Workers' Compensation Fund (2020). Client Service Charter (2020). Average number of days required to process and pay claims. Tanzania.
- 4) The Workers' Compensation Fund (2022). WCF Medical Aid Benefit Guidelines. The United Republic of Tanzania.
- 5) The National Health Insurance Fund (2024). NHIF Benefit Package. The United Republic of Tanzania.
- 6) The Government of the United Republic of Tanzania. (2016). The Workers' Compensation Regulations, 2016. Government Notice No. 185 Published On 27/5/2016.
- 7) The Government of the United Republic of Tanzania. (2021). Workers' Compensation (Payment of Tariffs) (Amendments) Regulations. Government Notice No. 496G Published on 30/6/2021.
- 8) The Workers' Compensation Fund. (August 2022). Compliance Manual. The United Republic of Tanzania.
- 9) The Workers' Compensation Fund. (2017). Financial Regulations. The United Republic of Tanzania.
- 10) The Workers' Compensation Fund. (November 2021). Strategic Plan 2022/23-2026/27. The United Republic of Tanzania.



# APPENDICES

ISO 9001:2015 Certified

## Appendix 1: Responses from the Workers' Compensation Fund

### A. General Responses

WCF has taken note of the recommendations and will address areas of improvement to ensure that it continues to provide adequate and timely compensation to employees who suffer occupational injuries or contract occupation-related diseases arising out of and in the course of their employment, and in case of death, for their dependents.

### B. Specific Responses

No	Recommendation	Comment (s)	Actions to be taken	Timeline
1	Enforce the use of a web-based portal for HCPs to submit medical bills and documents electronically, eliminating delays and confirming receipt instantly.	The recommendation is noted. However, the WCF has an automated medical services system in place, in which contracted Health Care Providers (HCPs) are enrolled to provide medical services to the WCF's beneficiaries and submit	WCF will establish and include in its annual plans mechanisms to sensitise the utilisation of the WCF Medical Services System by the Contracted Health Care Providers (HCP) and Health Service Providers (HSP), including review of WCF-HCP/HSP Agreements to add specific clauses that provide for the use of the Automated System in the Provision of the medical services to WCF beneficiaries by HCP.	30 June 2028

No	Recommendation	Comment (s)	Actions to be taken	Timeline
		medical claim bills for reimbursement.		
2	Conduct regular training for HCP billing staff on WCF guidelines, common rejection reasons, and proper documentation to reduce non-compliant submissions.	WCF has a quality assurance assessment process that assesses, discusses, and addresses challenges related to the implementation of agreements between WCF and contracted health care providers, including guideline requirements and billing anomalies that result in rejections	WCF will include in its annual plans the activity of conducting at least one training for HCP billing staff in each financial year starting with FY 2026/27.	30 June 2027
3	Shortening the claims approval process into a few	WCF has in place claim	Building on its experience and lessons from similar	31 December 2026

No	Recommendation	Comment (s)	Actions to be taken	Timeline
	practical steps with clearly defined financial and procedural limits.	procedures that ensure eligible claims are paid to appropriate beneficiaries while avoiding fraudulent claims.	social protection schemes, WCF will review its claim procedures and determine appropriate actions to implement, including establishing a scheme of delegation to ensure claims are addressed within agreed timelines.	
4	Digitise the case management process to automate approvals, enable claim tracking, and reduce paperwork and logistical burdens.	WCF has a Medical Services Automated System that is integrated with the MAC system to enable service approval and claim tracking during case management.	WCF will establish and include in its annual plans mechanisms to ensure that case management is done through the automated system.	30 June 2028
5	Develop a data-sharing framework with TRA, NSSF, and PSSF to identify unregistered employers	The recommendation has been noted; however, PSSF	WCF will liaise with TRA and NSSF to enhance existing data-sharing agreements to enable real-time data exchange,	30 June 2027

No	Recommendation	Comment (s)	Actions to be taken	Timeline
	through integrated dashboards and alert systems.	serves employees in the Public Sector, and WCF has registered all employers in the Public Sector.	integrated dashboards, and alert mechanisms when a new employer is registered/deregistered.	
6	Enhance decentralised operations for zonal offices in employer registration and inspections, with clear performance targets and a follow-up process for unregistered and non-compliant employers.	Initially, WCF established regional offices as liaison extension offices; later, some have been operating as zonal offices due to increasing needs, necessitating proper administration of those offices.	Based on experiences from other social protection schemes, WCF will prepare operational guidelines for zonal and regional offices to be used to administer various activities, including, but not limited to, employers' registration and inspection; performance target setting; and claim administration.	30 June 2026
7	Develop and implement Standard Operating	WCF has Standard Operating Procedure	WCF will strengthen the implementation of referred Procedures by	30 June 2027

No	Recommendation	Comment (s)	Actions to be taken	Timeline
	Procedures (SOPs) that outline enforcement steps, timelines, and responsibilities for escalating non-compliance cases, including guidelines for issuing legal action.	s (SOPs) documented in the Compliance Manual detailing enforcement steps, timelines, responsibilities, and escalation procedures, including legal action.	assessing their efficiency through quarterly targets.	
8	Enforce measures to improve contribution collection from delaying and non-compliant employers across all sectors.	The recommendation is noted for implementation.	WCF will continue to strengthen recovery measures for unpaid contributions, including setting quarterly contribution collection targets to assess the efficiency of these measures.	30 June 2027
9	Develop measurable awareness plans that would cover all the target groups, including both private and Government employers and employees.	WCF has an Awareness Plan for 2025/26 that covers target groups from the public and	WCF will continue to maintain an annual awareness plan that covers groups from the public and private sectors, with their respective measurable indicators, which will assist in	1 July 2026

No	Recommendation	Comment (s)	Actions to be taken	Timeline
		private sectors.	assessing its achievement.	
10	Ensure zonal offices are formally established and recognised within the WCF organisation structure; assign responsibilities to zonal officers; allocate a budget; and set clear performance targets for zonal office operations, including outreach programmes, to ensure broader coverage of stakeholders.	Initially, WCF established regional offices as liaison extension offices, and later, some have been operating as zonal offices due to increasing needs, necessitating proper administration of those offices.	Based on lessons learned from other social protection schemes, WCF will prepare operational guidelines for zonal and regional offices, which will be used to administer various activities, including, but not limited to, budget allocation; human resources requirements and other support services; performance target setting; and employers' compliance activities.	30 June 2027

## Appendix 2: Main and Sub-Audit Questions

This section presents the main and sub-audit questions that guided the assessment of the Workers' Compensation Fund (WCF) in the provision of workers' compensation services in Tanzania.

<b>Audit Question 1</b>	<b>To what extent does the problem of ineffective management of compensation services exist?</b>
Sub-question 1.1	To what extent does WCF effectively settle compensation claims?
Sub-question 1.2	Does WCF ensure all eligible employers and employees are registered?
<b>Audit question 2</b>	<b>Does WCF efficiently process the compensation claims in ensuring intended beneficiaries are adequately and timely compensated?</b>
Sub-question 2.1	Does WCF efficiently process compensation claims to ensure that they are finalised within the stipulated timelines?
Sub-question 2.2	Are medical bills effectively vetted within the timelines stipulated in the relevant laws, regulations, or service charters?
Sub-question 2.3	Does WCF efficiently track claims administration and assessment processes, and improve the compensation claims management processes?
<b>Audit question 3</b>	<b>Does WCF effectively register all employers to ensure an increase in the number of contributing employers and beneficiaries?</b>
Sub-question 3.1	Do WCF strategies and plans for the identification and registration of employers effectively function to ensure all eligible employers and employees are identified and registered?
Sub-question 3.2	Does WCF adequately conduct inspections to identify and register all eligible employers and employees?
Sub-question 3.3	Does the integration between the WCF members' registration system and other stakeholders' systems ensure effective member identification and registration?
Sub-question 3.4	Does WCF implement legal enforcement mechanisms to ensure that unregistered employers are registered with the Fund?
<b>Audit question 4</b>	<b>Does WCF collect contributions from registered employers to ensure the Fund's financial stability in providing compensation?</b>

Audit question 4.1	sub-	Does WCF effectively collect employer contributions to ensure the Fund's sustainability?
Audit question 4.2	sub-	Does WCF effectively collect interest charges from the employers to ensure compliance with workers' compensation regulations?
Audit question 4.3	sub-	Does WCF timely collect contributions from registered employers, as required, to ensure compliance?
<b>Audit question 5</b>		<b>Does WCF effectively raise awareness among workers and employers regarding compensation services to promote equitable access and utilisation?</b>
Audit question 5.1	sub-	Does WCF maintain stakeholders' education and awareness plans to enhance the effective accessibility of compensation services?
Audit question 5.2	sub-	Does WCF effectively raise awareness of compensation services among workers and employers across different sectors and regions?



ISO 9001:2015 Certified

### Appendix 3: Detailed Analysis for the Sampled Zones

This section provides a comparative analysis of the sampled WCF zones, focusing on the volume of the submitted claims, the number of registered employers, and each zone's relative performance ranking. The presentation of data by zone and region enabled assessment of geographical variations in claim submissions and employer registrations, which informed the sampling process for the regions to be visited.

Zone	Region	Submitted claims	Rank	Number of Registered Employers	Rank	Selected
Coastal	Dar es Salaam	7,929	High	6,986	High	Selected
	Pwani	2,033	High	213	Low	
	Morogoro	1,026	High	318	Low	
	<b>Total</b>	<b>10,988</b>	<b>High</b>	<b>7,517</b>	<b>High</b>	
Northern	Arusha	2,401	High	1,075	High	Selected
	Kilimanjaro	795	Medium	342	Low	
	Manyara	117	Low	104	Low	
	Tanga	867	Medium	266	Low	
	<b>Total</b>	<b>4,180</b>	<b>High</b>	<b>1,787</b>	<b>High</b>	
Central	Dodoma	909	Medium	447	Low	Selected
	Singida	146	Low	107	Low	
	<b>Total</b>	<b>1,055</b>	<b>High</b>	<b>554</b>	<b>Medium</b>	
Lake	Mwanza	865	Medium	553	Medium	Selected
	Geita	194	Low	243	Low	
	Kagera	163	Low	221	Low	
	Shinyanga	289	Low	171	Low	
	Simiyu	61	Low	54	Low	
	Mara	270	Low	121	Low	
	<b>Total</b>	<b>1,842</b>	<b>High</b>	<b>1,363</b>	<b>High</b>	
Western	Katavi	50	Low	35	Low	Selected
	Kigoma	107	Low	82	Low	
	Tabora	193	Low	163	Low	
	<b>Total</b>	<b>350</b>	<b>Low</b>	<b>280</b>	<b>Low</b>	
Southern Highland	Mbeya	284	Low	334	Low	Selected
	Iringa	230	Low	214	Low	
	Rukwa	46	Low	47	Low	
	Njombe	101	Low	123	Low	
	Ruvuma	132	Low	114	Low	

Zone	Region	Submitted claims	Rank	Number of Registered Employers	Rank	Selected
	Songwe	144	Low	44	Low	
	<b>Total</b>	<b>937</b>	<b>Medium</b>	<b>876</b>	<b>Medium</b>	
Southern	Lindi	109	Low	74	Low	Not selected
	Mtwara	254	Low	158	Low	
	<b>Total</b>	<b>363</b>	<b>Low</b>	<b>232</b>	<b>Low</b>	
	<b>Grand Total</b>	<b>19,715</b>		<b>12,609</b>		

*Source:* Auditors' Analysis of Claim Register for the Financial Years 2020/21 to 2024/25 and Registration of Employers by WCF, 2025.

### Key

- >1000 -High
- 500-999 -Medium
- < 500 -Low
- 



ISO 9001:2015 Certified

---

## Appendix 4: Detailed Analysis for the Selected Regions

This section presents a detailed analysis of the reasons for selecting the visited regions.

Analysis revealed that the number of reported claims across regions ranged from 46 in Rukwa to 7,929 in Dar es Salaam. Also, the number of registered employers ranged from 35 in Katavi to 6,986 in Dar es Salaam. A few regions reported more than 1,000 claims and registered employers; a moderate number reported between 500 and 999; and the majority reported fewer than 500. To ensure representation from each category, regions were selected based on the following classification:

- High: More than 1,000 incidents
- Medium: 500-999 incidents
- Low: Fewer than 500 incidents

Dar es Salaam was chosen because it had the most claims (7,929) and the most employers (6,986), indicating a busy urban area. Pwani was also selected because it had a large number of claims (2,033) and a small number of employers (213), indicating that a small number of employers accounted for the majority of claims. On the other hand, Dodoma was selected because it had a medium number of claims (909) and fewer employers (447), but it is the capital city and important for public services.

On its side, Mwanza was selected because it had medium levels for both claims (865) and employers (553). On the other hand, Mbeya was selected due to its low numbers (284 claims, 334 employers), which also represent the Southern Highland setting. Finally, Tabora was selected, despite having few claims (193) and employers (163), to ensure that low-activity areas were also studied.

---

## Appendix 5: Descriptions for the Selected Employers

This section describes the reasons for selecting the visited employers.

Employers visited were selected based on the number of occupational injury and disease incidents reported to the WCF between Financial Years 2020/21 and 2024/25. An analysis of compensation claims reported by employers in each region revealed that the number ranged from 1 to 689, with ATOZ GROUP LIMITED reporting the highest number in the Arusha region. The analysis also showed that only a small number of employers had a significantly large number of claims, while the majority reported only a single claim. Therefore, to ensure an effective categorisation that captures all categories, employers were classified into three categories based on the number of claims reported.

- High: More than 50 incidents
- Medium: 11-49 incidents
- Low: Fewer than 10 incidents



ISO 9001:2015 Certified

## Appendix 6: Documents Reviewed during the Main Study Audit and Reasons for Reviewing Them

This section presents the key documents reviewed during the main study audit to assess the effectiveness of WCF's operations and its compliance with its legal and regulatory obligations. The documents were selected to provide evidence on the Fund's processes, controls, performance, and decision-making across all audit areas.

Category	Name of the documents	Reasons for the Reviews
Annual Action Plans	WCF Annual Action Plans from 2021/22-2024/25	To assess the extent to which the plans align with the strategies illustrated in the institutional strategic plan.
Strategic Plan	WCF Strategic Plan (2022/23-2026/27)	To set up criteria for multi-year plans and targets regarding compensation claims assessment, employers and employees' registration targets, contribution collection targets, and awareness programmes.
Annual Performance Reports	Reports from selected government/private agencies for the period (July 2021 to June 2025), Notification Reports WCF Annual Operation Reports	To compare the reports from employers with those at WCF to assess the completeness of the information and compliance level.
Performance Reports	Performance/Implementation reports from employers registered with WCF	To assess the extent of compliance with contribution remittances and reported workplace injuries within an organisation.
	Annual Awareness Programmes on the workers' compensation services for the years 2021/22 to 2024/25	To assess the extent of coverage of awareness programmes in relation to the targets.

Category	Name of the documents	Reasons for the Reviews
Midterm Expenditure Framework	MTEF from 2021/22 to 2024/25	To assess the budgeting and utilisation of the financial resources versus planned activities under the reviewed period.
Medical Bills	HCPs' Medical Bills (2021/22-2024/25)	To assess medical bills submitted by Health Care Providers (HCPs) between 2021/22 and 2024 to determine whether WCF effectively managed the financial obligations associated with the treatment and rehabilitation of injured employees.
Claims	Compensation Claims (2021/22-2024/25)	To evaluate whether WCF's systems, staffing levels, and operational controls were sufficient to ensure timely and adequate compensation to beneficiaries, in accordance with statutory requirements and service delivery expectations.

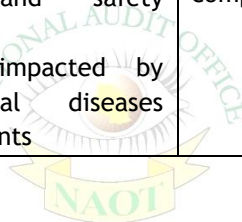
ISO 9001:2015 Certified

## Appendix 7: List of Selected Officials Interviewed during the Main Study

This section provides the list of officials who were interviewed during the main study audit, together with their respective institutions and the reasons for selecting them as key informants. These interviews were conducted to obtain first-hand insights into the implementation of WCF's mandates, operational challenges, and the effectiveness of systems and processes related to employer registration, claims processing, contribution collection, and stakeholder education.

Name of Institutions	Officials Interviewed	Reasons for Interviewing them
The Workers' Compensation Fund (WCF)	<ul style="list-style-type: none"> <li>• Head of the compliance section</li> </ul>	<ul style="list-style-type: none"> <li>• To assess the WCF registration process and timelines</li> <li>• To compare the contributions collected</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of Claims Administration section</li> <li>• Head of the claims assessment section</li> </ul>	<ul style="list-style-type: none"> <li>• To assess the claims processed</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of Workplace Risk Assessment section</li> </ul>	<ul style="list-style-type: none"> <li>• To assess the conduct of workplace risk assessment</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of the Actuarial, Statistics, and Risk Management Unit</li> </ul>	<ul style="list-style-type: none"> <li>• To assess the Fund's financial sustainability</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of ICT Unit</li> </ul>	<ul style="list-style-type: none"> <li>• To evaluate the efficiency of the MAC system performance</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of Legal Services Unit</li> </ul>	<ul style="list-style-type: none"> <li>• To evaluate the effectiveness of the legal enforcement measures in providing compensation services</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of Internal Audit Unit</li> </ul>	<ul style="list-style-type: none"> <li>• To assess inefficiencies in implementing the raised issues and internal audit comments on compensation services</li> </ul>
	<ul style="list-style-type: none"> <li>• Head of Human Resources and Administration</li> </ul>	<ul style="list-style-type: none"> <li>• To evaluate the efficiency of the available human resources in the management of compensation services</li> </ul>

Name of Institutions	Officials Interviewed	Reasons for Interviewing them
Selected Hospitals	<ul style="list-style-type: none"> <li>• Health Insurance Officers</li> <li>• Facility Health Insurance Coordinators</li> </ul>	<ul style="list-style-type: none"> <li>• To assess medical aid coverage by WCF through insurance companies</li> </ul>
Selected Employers	<ul style="list-style-type: none"> <li>• Director of Human Resources</li> <li>• Manager, Human Resources</li> </ul>	<ul style="list-style-type: none"> <li>• To assess claims, compensation accessibility and awareness of compensation services in the entity</li> <li>• To compare and evaluate challenges in the management of compensation services to workers</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Human resources officials</li> <li>• Health and safety officers</li> <li>• Officials impacted by occupational diseases and accidents</li> </ul>	To assess the extent of awareness of the WCF's workers' compensation services.



ISO 9001:2015 Certified

---

## Appendix 8: Questionnaire Distributed to Employees

This section presents the questions prepared for the purpose of collecting employees' opinions and experiences regarding their understanding of the services provided by the Workers' Compensation Fund (WCF).

The attached questions are in English; however, a Swahili translation was distributed to employees to ensure easy understanding for all respondents.

### Employee Questionnaire - Awareness of the Workers' Compensation Fund and its Services

#### Introduction

This questionnaire was prepared for the purpose of collecting employees' opinions and experiences regarding their awareness of the services provided by the Workers' Compensation Fund (WCF). The information collected assisted the audit team in assessing the level of awareness and the existing challenges, in order to improve service delivery and access to compensation services for all employees.

It should be noted that all the responses were treated with strict confidentiality. No personal identification was attached to any responses, and all information was collected and used solely for research and evaluation purposes. Participation was voluntary, and honest responses were important to the success of this study.

#### General Information

1. Name of the Institution/Organization: \_\_\_\_\_
2. Position/Job Title: \_\_\_\_\_
3. Duration at the Workplace: \_\_\_\_\_

- Less than 1 year
- 1-3 years
- More than 3 years

---

### Questions Related to the Workers' Compensation Fund (WCF)

1. Have you ever heard about the Workers' Compensation Fund (WCF)?
  - Yes
  - No
  
2. To what extent do you understand the roles of WCF?
  - 1 - Not aware at all
  - 2 - Slightly aware
  - 3 - Moderately aware
  - 4 - Very aware
  
3. Which of the following WCF services are you aware of? (Select all that apply)
  - Compensation for workplace injuries
  - Compensation for occupational diseases
  - Compensation for dependents in case of employee death
  - Rehabilitation services
  - I am not aware of any of these services
  
4. Do you know the procedures for applying for the services mentioned above from WCF?
  - Yes
  - No

---

5. How did you first receive information about WCF?

- Human Resources Department/Employer
- Official WCF training/sensitisation
- Fellow employee/friend
- Media (TV, radio, newspapers, social media)
- This is my first time hearing about it (Auditor).

6. Have you ever attended a WCF training session, seminar, or awareness session?

- Yes
- No

7. Have you ever seen or received information about WCF in the past 12 months (e.g., through posters, brochures, social media, radio or TV advertisements)?

- Yes **ISO 9001:2015 Certified**
- No

8. If your answer above is Yes, how easy was it for you to understand the information you received about WCF through the mentioned channels?

- 1 - Not understandable at all
- 2 - Difficult to understand
- 3 - Understandable
- 4 - Very easy to understand

---

9. Do you believe that all categories of employees (e.g., permanent and short-term contract workers) receive information equally about WCF services?

Yes

No

10. What is your opinion about the services provided by WCF?  
(Please explain)

11. In your opinion, what should be done to improve access to WCF services?  
(Open-ended)



ISO 9001:2015 Certified



**National Audit Office of Tanzania (NAOT)**

**4 Mahakama Road, Tambukareli**

**P.O.Box 950,41104 Dodoma**

**Tel: +255 (026) 2161200**

**Fax: +255 (026) 2321255**

**Email: [ocag@nao.go.tz](mailto:ocag@nao.go.tz)**

