



Promoting Insurance. Protecting Your Future

Uptake of Workers Compensation Insurance and the gaps therein in Uganda.

2024
Report

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Acronyms

Abbreviation	In full
FUE	Federation of Uganda Employers
GPA	Group Personal Accident
GWP	Gross Written Premium
IDI	In-Depth Interview
ILO	International Labour Organisation
IRA	The Insurance Regulatory Authority of Uganda
MoGLSD	Ministry of Gender, Labour and Social Development
NGO	Non-Governmental Organisation
OHS	Occupational Health and Safety
UIA	Uganda Insurers Association
UMA	Uganda Manufacturers Association
WC	Workers Compensation
WHO	World Health Organisation

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We extend our appreciation to all those involved, especially the team of research assistants and the UIA team that reviewed and provided insight into the report.

We hope this report will be helpful to our members, the IRA, the Ministry of Gender Labour and Social Development and other stakeholders charged with the implementation of the Workers' Compensation Act of 2000.

About Uganda Insurers Association

The Uganda Insurers Association (UIA) is the representative body for the insurance industry in Uganda and has been in operation since 1965. The Association was established to advance the interests of insurance and reinsurance companies by adopting a common strategy that encourages and promotes close cooperation, the exchange of business among members, builds on knowledge through research, influences the enactment of favourable legislation and represents views of membership to government, quasi-government and private bodies.

The Association currently enjoys a thirty-seven (37) Company-strong membership. Of these, twenty (20) are General (Non-Life) insurance companies, nine (09) are Life Insurance companies, four (04) are microinsurance companies and four (04) are reinsurance companies.

Vision

To be the most respected and effective Insurer's Association in East Africa and beyond.

Mission

To promote best practices and the highest standards within the Ugandan Insurance sector whilst safeguarding the consumers' best interests.

Values

- Integrity
- Impact
- Collaboration and partnership
- Innovation

UIA's Mandate

- I. **Promoting and fostering business development amongst members:** To promote best practices and the highest standards within the Ugandan Insurance sector safeguarding the consumer's best interests.
- II. **Lobbying and advocacy for favourable policy:** Ensuring the key identified policy, legal and regulatory issues impacting the insurance sector are brought to the attention of the key technocrats, constant engagements are undertaken and extend to the development of effective lobbying processes.
- III. **Sensitization of the public on the concept of insurance:** Ensuring that both existing and prospective customers clearly understand and appreciate the value of insurance as a concept and service.
- IV. **Research and Information Sharing:** Ensuring that the insurance sector at both company and industry levels leverages research, self-regulation measures, and capacity-building extending to stakeholders to foster growth.

Executive Summary

Workers compensation insurance is a mandatory requirement for all businesses operating in Uganda, regardless of their size. The Workers Compensation Act, 225 of 2000 was enacted to provide for compensation for workers for injuries suffered including death and scheduled diseases incurred during employment. It is a form of insurance that provides wage replacement and medical benefits to workers who are injured while on the job. In exchange for these benefits, workers must give up their right to sue their employer for negligence. Despite the benefits of this insurance, many employers have yet to take it up.

The Uganda Insurers Association (UIA) carried out a study titled “Uptake of Workers’ Compensation Insurance and the gaps therein in Uganda” to determine the extent of work-related injuries that are not compensated, even though workers’ compensation insurance is compulsory and within the law.

The survey adopted a mixed methods design that comprised both qualitative and quantitative research approaches. A semi-structured questionnaire was used to capture the quantitative data from the randomly sampled employers and their workers, while an in-depth interview guide was used to capture feedback from the IDI participants such as the regulator, Ministry of Gender Labour and Social Development, Labour officers and referral health facilities. The survey covered the 5 regions of the country, namely; West Nile, northern, eastern, western, southwestern and Central, in the districts of Kampala, Wakisso, Mukono, Masaka, Buikwe, Mbarara, Kabale, Arua, Gulu, Lira, Kasese, Kabarole, Hoima, Soroti, Mbale, Jinja, and Tororo.

A total of 422 employers were contacted for the survey, of which 94% (398) responded. Similarly, out of the 1,266 workers that were contacted, 91% (1,146) took part in the survey. The study found that 62% of the 398 respondent employers were aware of the Workers Compensation Act.

The survey results revealed that 62% (246/398) of employers who were interviewed knew the Workers’ Compensation (WC) Law. However, only 49% (122/246) had a WC policy. The survey also found that awareness of the WC law was above 50% across all sectors. But, the uptake of the policy was low for some sectors. For example, the professional services sector had a policy uptake of only 22%, logistics and distribution at 40%, hotels & restaurants at 41%, agriculture at 42%, mining and quarrying at 43%, construction at 48%, and manufacturing at 49%. In contrast, the electricity sector had the highest uptake of the policy at 100%, followed by government parastatals at 88%, banks at 72%, and NGOs at 63%.

Awareness of WC Insurance coverage was through an insurance company at 70% followed by a company lawyer at 20%, an insurance broker and their colleagues/friends and insurance brokers at 19% each. In terms of workers’/employees’ knowledge of the existence of about Worker’s Compensation policy in the company, 72% of employees were aware.

On whether workers/employees had received compensation from WC insurance, 74% of the employers with a WC said yes while 26% said no. The main reason given for their staff not getting compensated was the case was not reported to the insurance company at 47%, followed by some injuries being minor at 44%. While 66% of the employer respondents were satisfied with the process, only 42% of the worker/employee respondents who had claimed Workers’ Compensation had a good experience.

The main driver to uptake of WC insurance was because it was a legal requirement at 47%, followed by the nature of the work done at 36% while the main barrier to the uptake of WC insurance was ignorance about the policy at 56%. This was distantly followed by the cost of purchasing the policy at 32% and businesses being in their infancy stage at 18%.

Survey findings revealed that while 78% of respondent employers that had a WC insurance cover had employees/workers that experienced a work-related injury in the last 5 years, 22% did not. Of those that had no WC policy, 44% had employees/ workers that had experienced a work-related injury in the last 5 years. When employers who had Workers' Compensation (WC) cover were asked if their workers/employees who had suffered work-related injuries were compensated under WC insurance, 85% of them said that their workers were compensated, while only 15% said that their workers were not compensated.

On how employers are handling victims in the absence of WC policy, 69% of the employers provided both first aid and treatment. This is synonymous with feedback from the worker respondents who said that their employers provided treatment and support at 58%.

In the absence of the WC Policy, 80% of respondent employers spent less than UGX 1,000,000 on work-related injuries.

The study recommends the following: -

- i. Awareness of the Workers Compensation Act among employer respondents was at 62%.
 - A need for the MoGLSD of the WC Act to scale up awareness of the WC Act among employers across the country through the different media platforms, including social media and workshops held at the regional level.
 - There is a need for the UIA to partner with MoGLSD to train and motivate the Labour Officers to enforce and implement the WC Act.
 - UIA can come up with concepts that can be shared with partners for funding.
 - Engaging other relevant stakeholders i.e. FUE, ILO, UMA.
 - There is also a need to translate the Workers Compensation Act into local languages to take care of some people who may not understand English.
- ii. There was low uptake of WC Insurance policy with about 5 out of 10 employers confirming to have the policy.
 - There is also a need to ensure all employers have a copy of the WC Act for ease of reference.
 - There is a need for institutions of higher learning to train graduates on the WC Act so that they can know what their roles are and those of their employers.
 - Whereas awareness of the WC Act was slightly high across the regions, awareness of the categories of injuries provided for in the WC Act was slightly lower especially in the northern region at 33%, western at 40%, and southern at 43%. There is a need to emphasize the core components of the WC Act in the different fora where information about the Act will be disseminated.
 - There is a need for enforcement by the Ministry of Gender Labour and Social Development to increase compliance by employers; this will, in turn, lead to growth in WC insurance uptake.
 - The UIA should partner with MoGLSD to disseminate information about the Act to various employers through associations like the Federation of Uganda Employers, the Human Resource Managers Association of Uganda and other active trade unions.
 - Despite high awareness levels, uptake of WC policy was low in sectors with high-risk exposure like the manufacturing, logistics and distribution, construction, mining and quarrying, Hotels & restaurants, and professional services sectors. The UIA should work closely with the associations that bring together the employers in the mentioned sectors to disseminate information about WC insurance and its benefits.
- iii. The main driver for the uptake of WC insurance was the fact that it is a legal re-

- quirement at 47%, followed by the nature of work done by the entity at 36%.
- The MoGLSD should enhance enforcement to grow the uptake of WC policy.
- iv. The main barrier to the uptake of WC insurance was ignorance about the policy at 56%. The insurance industry needs to develop strategies to disseminate information about the WC insurance policy and its benefits to the employer institutions to attract them to buy the cover.
- Some of the suggested ways in which the industry can engage the employer institutions is through increased knowledge of WC insurance through workshops and seminars at 57%, followed by reaching out physically at 48%, sensitizing through traditional media at 34%, and sensitizing across all online platforms at 21%.
- v. While 66% of the employer respondents were satisfied with the process, only 42% of the employee respondents who had claimed Workers' Compensation had a good experience.
- The insurance industry needs to focus on quality and timely settlement of claims, shortening the length of the claim process, reduce the paperwork and bureaucracy involved to improve the experience and satisfaction rating.
 - The industry needs to put in place a mechanism to allow for filing for claims online, as this will cut down on the time for claims submission and settlement.
- vi. In the absence of WC policy, employers provided both first aid and treatment at 69%. This was synonymous with feedback from the employee respondents who said that their employers provided treatment and support at 58%.
- The industry needs to proactively engage the employers to showcase to them the value that Workers' Compensation Insurance provides to them as an employer as well as their employees.
- vii. The low support provided to employees at 56% during the WC claim process justifies that some employers are quite reluctant to play their part. There is a need for the Ministry of Gender Labour and Social Development as well as the insurance industry, to emphasize to the employers the critical role they play in the Workers' Compensation claim process since they are the owners of the policy.
- viii. The UIA should advocate for streamlining the WC claim process by establishing a WC portal and reducing the documentation needed to facilitate easier access to benefits. Additionally, it is crucial to involve the Uganda Medical Doctors Association to underscore the pivotal role of medical doctors in the claims process and address any concerns they may have.

In conclusion, the Ministry of Gender Labour and Social Development should make deliberate efforts to ensure that all employers, irrespective of their sector, obtain the policy as a way of ensuring security for their employees in case they are unable to continue with work due to any form of incapacity. Additionally, the insurance industry should sensitize employers about the WC policy as a more viable option since it offsets the financial burden from the employer in the event of employee injury. The policy also serves as a work benefit to the injured employee as they are assured of compensation if they are unable to return to work.

1.0

Introduction and Background

1.1. Introduction

The Uganda Insurers Association surveyed employers and their employees and various stakeholders of the Workers Compensation Act to understand the uptake of Workers' Compensation Insurance and the gaps in Uganda.

This report provides a detailed account of the survey methodology, findings and recommendations.

1.2. Background to the survey

The Insurance Regulatory Authority reported a 0.08% increase in the insurance penetration rate from 0.796% in 2021 to 0.885% in 2022 (IRA, 2023). However, Uganda's insurance penetration rate is still lower compared to other East African countries, such as Kenya at 2.3% and Rwanda at 1.6%. This presents an opportunity for new investment and the expansion of existing insurance products and services. The enabling policy and political environment in Uganda facilitate the demand and uptake of insurance products and services.

The Workers Compensation Act (CH 225) is one of the legal instruments referenced in the 2017 Uganda Insurance Act. This act provides compensation to workers who suffer from injuries or scheduled diseases incurred in the course of their employment (Government of Uganda, 2000). Workers' compensation insurance covers

employees who suffer from illnesses or injuries while on the job. This type of insurance aims to ensure that employees receive appropriate medical care and financial assistance to compensate for lost wages while they are recovering. In exchange for these benefits, employees waive their right to sue their employer for negligence. Workers' compensation insurance is required by law in most countries to protect workers and promote a safe working environment.

According to the International Labour Organisation, occupational injuries are a public health and economic problem globally, with about 5–7% of all fatalities in industrial countries attributable to work-related injuries (ILO, 2006). In low-income countries like Uganda, non-occupational health problems pose a bigger burden, but work-related injuries also pose a substantial burden (Elgstrand, 2010). Globally, occupational accidents or work-related diseases cause more than 2.78 million deaths annually, according to 2016 estimates. In Africa, 150,427 deaths were attributed to work-related diseases and injuries, while in Uganda, 5,843 deaths were attributable to occupational disease and injury (WHO/ILO, 2021). Since workers' compensation insurance is mandatory, it is expected that all occupational diseases and injuries would be compensated through this scheme.

All businesses operating in Uganda, regardless of their size, must have workers' compensation insurance. The Workers Compensation Act of 2000 regulates workers' compensation in Uganda. It

provides wage replacement and medical benefits to employees/workers who are injured while on the job. In exchange for these benefits, employees/workers must give up their right to sue their employer for negligence. Despite the benefits of this insurance, many employers have yet to take it up.

In 2020, the Uganda Insurers Association surveyed to understand the landscape of workers' compensation and group and individual life insurance in Uganda. The findings revealed that 44.3% of respondent employers had no workers' compensation policy. However, there was no information on the proportion of work-related injuries that were not compensated due to not taking up workers' compensation insurance, which would form a basis for lobbying government support.

Given the above, the Uganda Insurers Association conducted a survey titled "Uptake of Workers' Compensation Insurance and the gaps therein in Uganda" to determine the extent of work-related injuries that are not compensated, even though workers' compensation insurance is compulsory and within the law.

1.3. Objectives of the survey

The objectives of the survey included: -

- i. To establish awareness of the Workers Compensation Act and proposed ways of disseminating information about the Act.
- ii. To establish the uptake of workers' compensation insurance by employers.
- iii. To find out the drivers and barriers to the uptake of WC insurance.
- iv. To find out the causes of the workers' work-related illnesses/injuries.
- v. To find out the proportion of work-related incidences that were not compensated.
- vi. To find out how employers are handling the victims of work-related injuries in the absence of WC.
- vii. To find out the cost employers incur on injuries in the absence of Workers' Compensation Insurance.
- viii. To obtain suggestions to increase the uptake of Workers' Compensation Insurance.

2.0

The Research Design

The research team adopted a mixed methods design that comprised both qualitative and quantitative research approaches. The use of both approaches was aimed at facilitating the triangulation of findings.

The quantitative approach was actualized through face-to-face surveys with employers and their employees/workers while the qualitative approach entailed a review of existing literature and in-depth interviews with various stakeholders, namely; Labour officers, the Ministry of Gender Labour and Social Development, the Insurance Regulatory Authority, and referral health facilities.

The survey covered the 5 regions of the country, namely; West Nile, northern, eastern, western, southwestern and Central, in the districts of Kampala, Wakiso, Mukono, Masaka, Buikwe, Mbarara, Kabale, Arua, Gulu, Lira, Kasese, Kabarole, Hoima, Soroti, Mbale, Jinja, and Tororo.

2.1. Qualitative research approach

In this approach, the research team carried out in-depth interviews with key informants from the Ministry of Gender Labour and Social Development, the Labour Officers, the Insurance Regulatory Authority, and referral health facilities.

Selection of key informants: The research team selected the key informants purposively based on their knowledge of the subject matter. Participants were then called to book appointments for the interviews.

Qualitative data capture: - The interviews were carried out with the aid of an in-depth interview guide and all sessions were audio-recorded to capture accurate accounts. A total of 18 IDIs were conducted, as reflected below: -

Category	Number
Labour officers	9
MoGLSD	1
Insurance Regulatory Authority	3
Referral health facilities	5
Total	<u>18</u>

For quality control purposes, all interviews were audio recorded and later transcribed word for word for reporting purposes.

Mobilization of IDI participants: An assigned door opener reached out to the potential participants, screened them for suitability and scheduled them for the interviews beforehand.

2.2. Quantitative research approach

The approach was actualized through face-to-face semi-structured surveys with employers and selected employees within the sampled institutions. For the employer survey, the person in charge of Human Resources within each entity was targeted, while for employees/workers, at most, 3 staff were randomly selected to take part in the survey.

Survey locations: The survey districts were selected based on their contribution to GDP Per Capita, according to USAID estimates. These included: - Kampala, Wakiso, Mukono, Masaka, Buikwe, Mbarara, Kabale, Arua, Gulu, Lira, Kasese, Kabarole, Hoima, Soroti, Mbale, Jinja, and Tororo.

Sample size: With the aid of a semi-structured questionnaire, out of the 422 employers that were contacted for the survey, 398 responded, while out of the 1,299 employees/workers that were contacted, 1,146 responded.

Table 1: Employer survey sample distribution by region

Location	106.Region								Total
	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern	
Kampala	52								52
Wakiso		55							55
Mukono		23							23
Masaka		13							13
Buikwe		20							20
Mbarara			25						25
Kabale			21						21
Kabarole						19			19
Hoima						26			26
Kasese						15			15
Soroti							20		20
Mbale							27		27
Jinja								24	24
Tororo								7	7
Arua				20					20
Gulu					16				16
Lira					15				15
Total	52	111	46	20	31	60	47	31	398

The survey was targeted at 422 employers, out of which 398 participated, resulting in a participation rate of 94%. Out of the total participants, 52 employers were from Kampala, 111 from Central, 46 from Southern, 20 from West Nile, 31 from Northern, 60 from Western, 47 from Eastern, and 31 from the Southern region.

Table 2: Employer survey sample distribution by sector

108.Sector	106.Region								
	Total	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern
Agriculture	115	11	34	14	6	10	19	13	8
Construction	52	5	16	8	3	4	7	6	3
Manufacturing	47	7	13	5	2	3	7	7	3
Hotels & restaurants	45	6	13	5	2	4	6	5	4
Professional Services	30	7	6	4	1	2	5	3	2
Banks	27	4	7	3	1	1	5	3	3
NGOs	22	2	7	2	1	2	3	3	2
Government parastatals	19	3	4	2	1	2	3	3	1
Logistics and distribution	17	5	4	0	1	1	2	2	2
Mining and quarrying	14	1	4	2	1	1	2	1	2
Oil & gas	6	0	2	1	0	1	1	1	0
Electricity	4	1	1	0	1	0	0	0	1
Total	398	52	111	46	20	31	60	47	31

Out of the 398 employers who participated in the survey, 115 were from the agriculture sector, 52 were from construction, 47 were from manufacturing, 45 were from hotels and restaurants, 30 were from professional services, 27 were from banks, 22 were from NGOs, 19 were from government parastatals, 17 were from logistics and distribution, 14 were from mining and quarrying, 6 were from the oil and gas sector, and 4 were from the electricity sector.

Table 3: Employees / workers survey sample distribution by region

Location	102. Region								Total
	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern	
Kampala	159								159
Wakiso		157							157
Mukono		61							61
Masaka		28							28
Buikwe		58							58
Mbarara			75						75
Kabale			61						61
Kabarole						60			60
Hoima						70			70
Kasese						45			45
Soroti							49		49
Mbale							81		81
Jinja								68	68
Tororo								19	19
Arua				61					61
Gulu					49				49
Lira					45				45
Total	159	304	136	61	94	175	130	87	1,146

The employee/ workers survey targeted 1,266 employees, out of which 1,146 participated, representing a 91% response rate. The respondents were from different regions, with 159 from Kampala, 304 from Central, 136 from Southern, 61 from West Nile, 94 from Northern, 175 from Western, 130 from Eastern, and 87 from South Eastern region.

Quantitative Data Capture: Data was collected with the aid of a questionnaire that was programmed onto the KoBo Collect data collection platform. Upon completing an interview, the completed and checked interviews were uploaded onto the UIA server immediately.

3.0

Data Management and Analysis Approaches

3.1. Data management

The quantitative data files were transferred to a centralized server immediately, after which they were stored on a password-protected computer that is only accessed by the Research Officer. The data was checked for any inconsistencies, incompleteness, outliers and any that were identified, followed up with a phone call.

After the data collection phase, data editing and cleaning, including structure and consistency checks to ensure completeness of work in the field, were conducted. Secondary editing by use of the resolution of computer-identified inconsistencies and coding of open-ended questions were also done. The obvious reason for editing was to ensure that the data analysed were correct and complete. At the same time, editing was done to reduce the bias, increase the precision and achieve consistency.

3.2. Data Analysis

For the quantitative component, data analysis was performed using (Statistical Package for Social Sciences) SPSS version 26. Item-wise analysis was performed and summary statistics were calculated. Apart from quantitative analysis such as the calculation of mean/median/mode figures, qualitative responses were also coded, and a trend analysis was done to find out the most frequent responses/themes. Data from this analysis was presented graphically as well as in a tabular form.

Descriptive statistics were used to illustrate respondents' demographic characteristics. Categorical variables were measured as percentages.

For the qualitative component, the analysis process began with transcribing verbatim all the audio Key Informant interviews to obtain a written version of the discussions.

The IDI accounts did not bear the names of the participants but instead, each participant was identified by a unique code such as location and category. All information about the participants was kept anonymous to ensure confidentiality. After transcription, the team embarked on gridding, and that helped the team to quickly see the responses and thus, the emerging themes. The themes were categorized into coherent groups that shared similar or divergent dimensions.

As a way of checking on the validity of emerging data, we checked for truth value through reflection on emerging perspectives, conducted peer debriefing to assist in uncovering the representativeness of the findings about the phenomena, and revisited the audio-recorded interviews to check emerging themes and remain true to participants' accounts.

4.0

Data Quality Assurance

Quality control procedures were as follows:

- **Utilizing field supervisors:** Field supervisors were deployed to help the enumerators gain entry into employer institutions. They also conducted data scrutiny by carrying out spot checks, back checks and accompaniments.
- **Field Supervisor Accompaniments:** The Field Supervisors accompanied 5% of all interviews conducted by each of the data collection teams. Supervisors monitored the quality of surveys during all stages of fieldwork, including selection of participants and conducting the interviews.
- **Debriefing:** Every morning before heading back to the field, the Field Supervisors held debriefing sessions with the teams and then communicated any problems and areas for clarification to the teams.
- **Communication with the office:** The Field Supervisor was under strict instruction to call the office every day to share full details of work progress and their whereabouts.

5.0

Fieldwork Challenges

The field team experienced some challenges during the data collection process, as listed below: -

- Refusal by some entities to take part in the survey. In some instances, the employers either totally refused to take part in the survey or refused their employees to take part in the survey. Since research requires voluntary participation, such employer respondents and their respondents were left out of the survey.
- Difficulty in giving recommendations on the Worker's Compensation Act: - some employers did not have enough knowledge about the worker's compensation law and therefore could not reliably give suggestions on the Act.
- A number of entities, especially in the manufacturing, mining and construction sectors, had quite a number of non-permanent workers with no fixed income or expenditure set aside for Works Compensation.

6.0

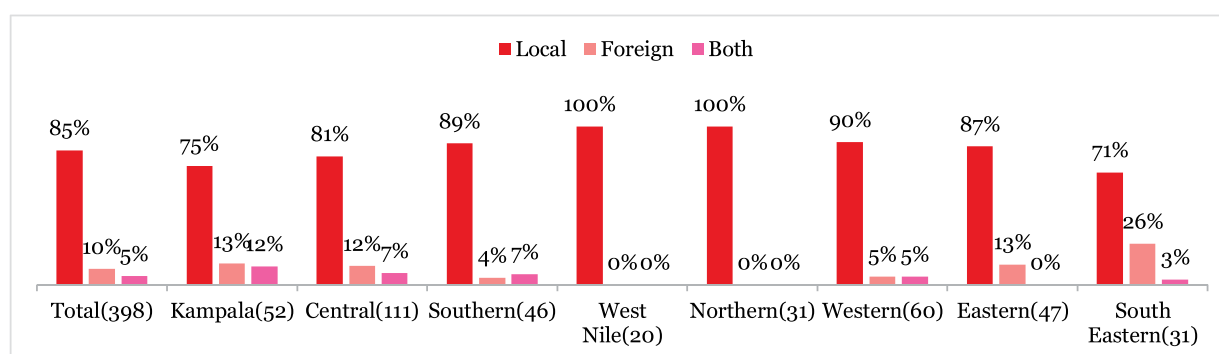
Survey Findings

The findings section has been broken down into 2 subsections. While Sub-section 1 comprises the Employer survey findings, sub-section II details the results from the survey among the employees/workers.

6.1. Demographics

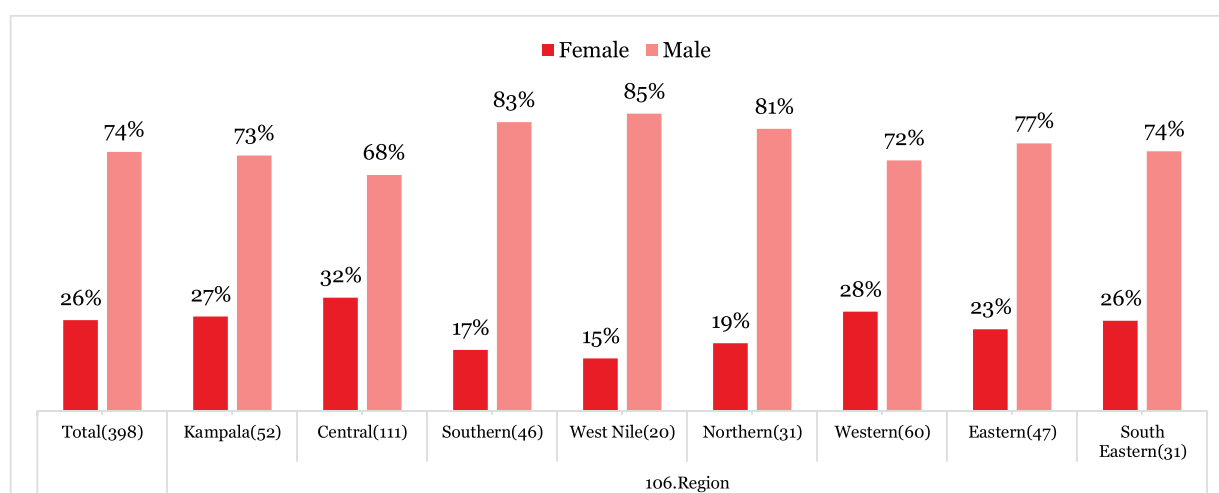
6.1.1. Employer profile

Figure 1: Nature of ownership of the employer institution



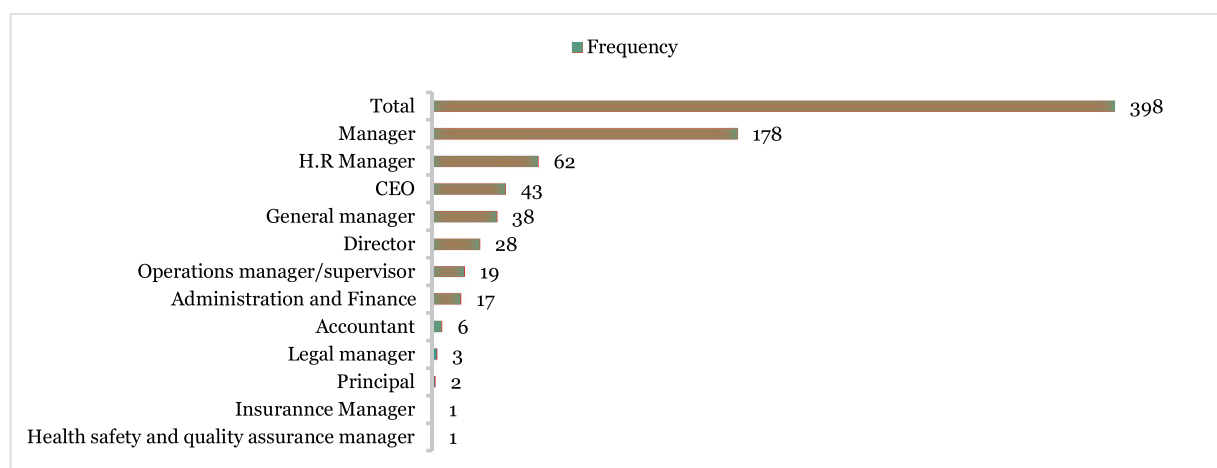
According to the survey, 85% of the employer institutions were owned by locals, 10% were owned by foreigners and 5% were owned jointly by locals and foreigners. When compared regionally, most of the participating institutions were found to be locally owned.

Figure 2: Gender of respondents



Overall, the majority of the respondents who took part on behalf of the participating institutions were males at 74%. This was true across regions.

Figure 3: Position in the organization

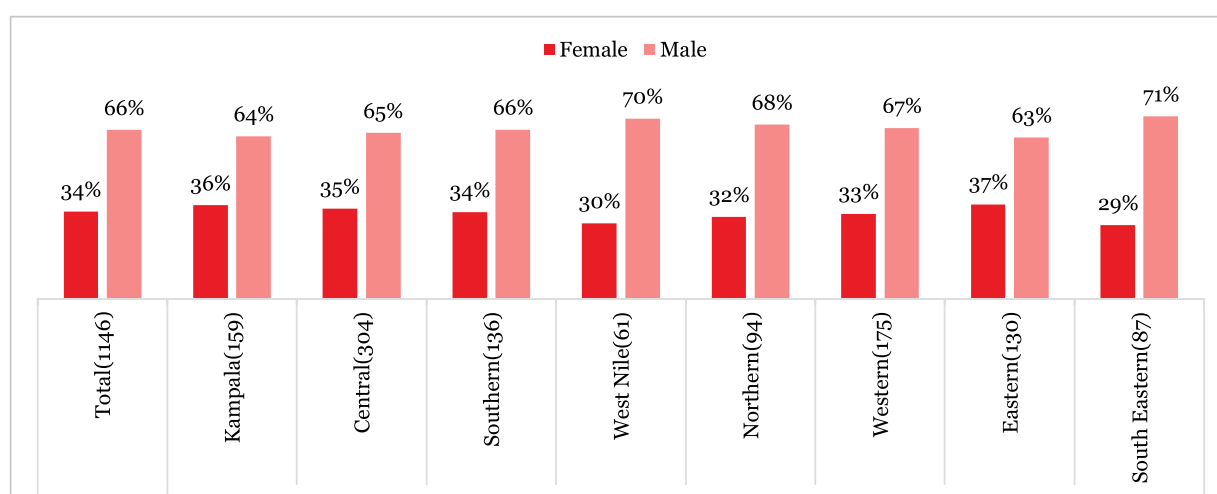


Respondents who took part in the survey on behalf of the employers were those holding positions of authority within the organization. In some organizations, the responsibility of managing human resources was vested in the Chief Executive Officer/General Manager, while in others, it was vested in human resource personnel, as shown below.

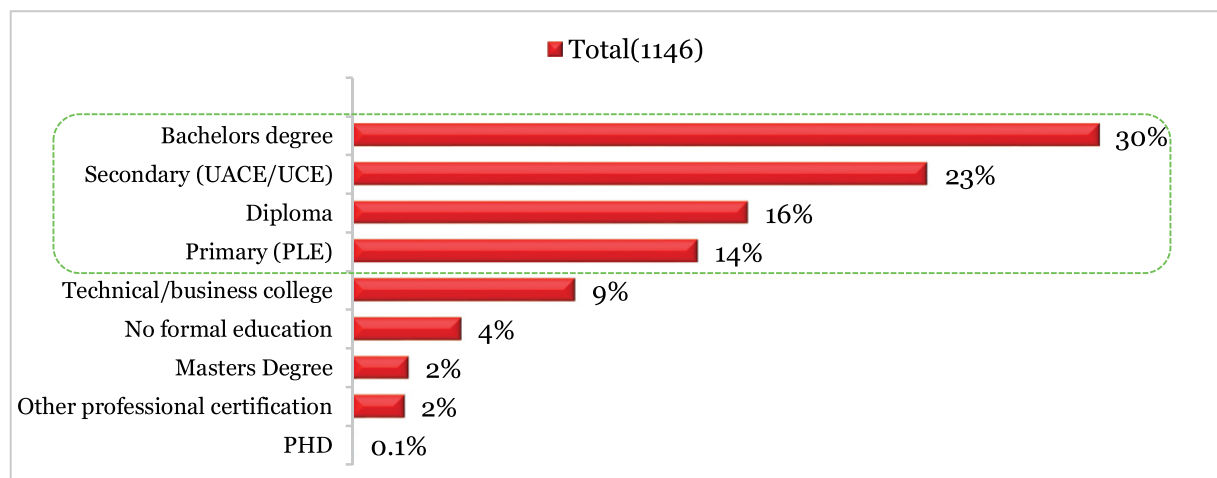
Out of the 398 respondents interviewed on behalf of the employers, the highest proportion were managers (178), followed by human resources managers (62), CEOs (43), General Managers (38), Directors (28), Operations managers (19), administrators (17), accountants (6), legal manager (3), principal (2), insurance manager (1) and HSQ manager (1).

6.1.2. Employee profile

Figure 4: Gender of the employee respondents



Out of the 1,146 employees/workers that took part in the survey, 66% were males, while 34% were females. Across survey regions, more males than females took part in the survey.

Figure 5: Employees' highest level of education completed

Results revealed that the majority of the employee/worker respondents had completed a Bachelor's degree at 30%, followed by secondary at 23%, Diploma at 16%, and Primary at 14%. The findings show that the majority of the employee respondents are literate and, therefore, can comprehend details of the WC Act and Insurance.

Table 4: Employees' / workers' highest level of education completed by regions

	Total (1146)	Kampala (159)	Central (304)	Southern (136)	West Nile (61)	Northern (94)	Western (175)	Eastern (130)	South Eastern (87)
Bachelors' degree	30%	28%	30%	29%	25%	37%	27%	36%	24%
Secondary (UACE/UCE)	23%	19%	33%	16%	16%	19%	23%	17%	24%
Diploma	16%	18%	10%	21%	23%	16%	13%	16%	24%
Primary (PLE)	14%	23%	11%	7%	10%	10%	18%	13%	16%
Technical/business college	9%	3%	8%	20%	11%	11%	9%	7%	8%
No formal education	4%	2%	5%	4%	2%	3%	7%	6%	1%
Master's Degree	2%	6%	2%	1%	0%	3%	1%	3%	0%
Other professional certification	2%	1%	1%	1%	13%	1%	2%	2%	2%
PHD	0.1%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%

Comparison by regions revealed that the highest level of education completed across regions was a bachelor's degree, followed by secondary, diploma and Primary.

6.1.3. IDI Participants' Profile

A total of 18 IDI respondents took part in the survey with emphasis given to an individual who is knowledgeable of the subject matter. Of these, 3 were from the Insurance Regulatory Authority, 1 from the Ministry of Gender Labour and Social Development, 5 were from Referral health facilities and 9 were Labour officers from Kampala, Jinja, Mbale, Lira, Gulu, Wakiso, Fort Portal Mbarara, and Masaka.

Section 1: Employer survey findings

This subsection discusses findings from the survey conducted among the employers.

6.2. To establish awareness of the Workers Compensation Act and propose ways of disseminating information about the Act

Workers' Compensation Insurance is a type of insurance that provides benefits or compensation to employees who suffer injuries or accidents while on the job. This can come in the form of wage replacement or medical benefits, depending on the circumstances of the injury.

In Uganda, Workers' Compensation Insurance is a legal requirement under the Workers Compensation Act 2000 (Ch 225). The law guarantees payment for lost wages, medical expenses, and rehabilitation costs for employees who are injured at work, regardless of who is at fault. This means that all employers in Uganda are required to have Workers' Compensation Insurance, although there is often a gap between what the law requires and what is practised.

Results from the IDI participants also showed that whereas some of them perceived the Workers' Compensation law positively as it provides compensation to a worker if they were involved in a work-related incident or exposure, others had negative views, especially in terms of its enforcement due to logistical issues, awareness by the public, and some provisions in the law as expressed below;



"... it's a good law because it talks about workers. Workers are exposed to various challenges as they work, so it's just fair that there is in place, a medium to ensure that they are compensated, should there be a problem like accidents during duty, chronic illnesses associated with their work, back problems etc...."

IDI Participant 1, IRA

"...Yeah, the Workers Compensation Act puts workers' compensation under the Ministry of Gender Labour and Social Development but we think the right home for workers' compensation was IRA. We face several challenges when we have to work with the Ministry in terms of logistics planning etc.... another challenge is awareness; people aren't aware that they need to have worker's compensation and the government doesn't use the policy"

IDI Participant 2, IRA

"...it's an act that governs the compensation of workers who have been injured, while at work. ... injury is two ways; injury by accident and also injury by disease..."

IDI Participant 3, MoGLSD

"...the Workers Compensation Act is an old law in Uganda. I know there are discussions to amend that law but as any other law, it needs to bring life into the challenges that are currently affecting our country in terms of the labour market so of course, I think it's outdated and it needs to be amended..."

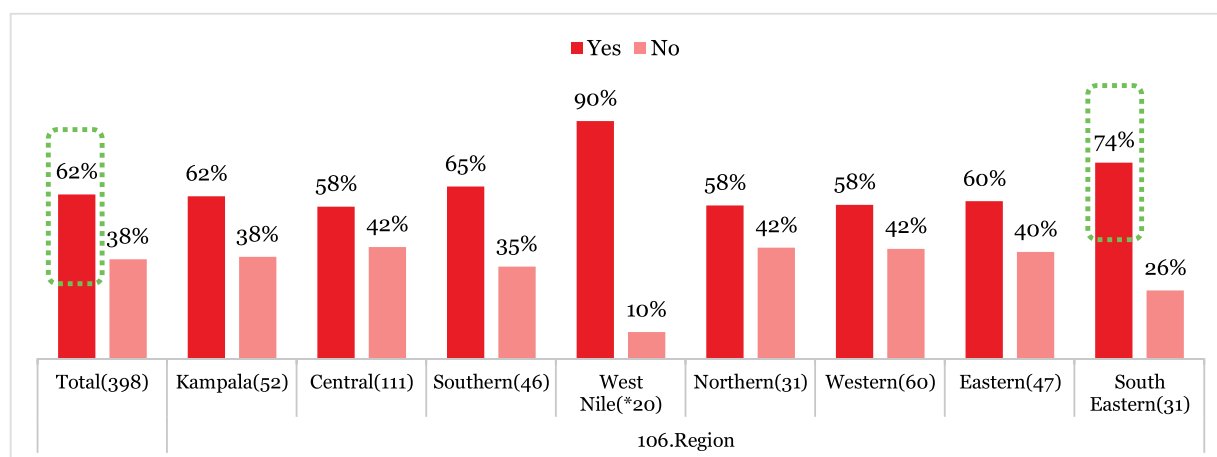
IDI Participant 4, IRA



“...it is an act that protects or a law that protects employees and their dependents just for example like me who is married, my spouse, and children to benefit in any case, any bad event like an accident or injuries while we are at work. These events range from temporal to permanent. Sometimes it can lead to disabilities, even death so it also, covers employees within Uganda apart from those in the armed forces like the UPDF, police, and prison, but all other civil servants are entitled to this worker’s compensation, act...” **IDI Participant 5, Referral Health facility**

“...Workers Compensation Act, I think it’s a law that governs the[...] that the workers who get injuries or disability at workplace are compensated...” **IDI Participant 7, Referral Health Facility**

Figure 6: Awareness of Workers Compensation Law by the employers



Regarding awareness of WC law, survey findings revealed that 62% of the respondent employers were aware of the Workers Compensation Act. Comparison by regions revealed that awareness of the WC Act was highest in West Nile at 90%, followed by in the southeastern at 74%, followed by the Southern at 65%, Kampala at 62%, Eastern at 60%, and least in the Central, Northern and Western regions at 58% each. The findings suggest a need to develop strategies to scale up awareness of the WC Act among employers across the country.

Interviews with in-depth interview respondents revealed that the main limitations of the WC Act were inadequate knowledge about what is provided for in the act by both employees and employers, unclear and lengthy claim process, too much bureaucracy, dishonesty by employers as they under-declare salaries/wages, lack of resources and technical incapacity of Labour Officer. Below is what they said...



“... inadequate knowledge by the employees. Someone can get into an accident here and go and suffer at home, the claim process is also not very clear...for example, there is one we had recently who was in a workshop and the machine cut off his finger, then we had to take his report to the Labour officer KCCA then the officer also writes a report, sends to the Ministry of Gender Labour and Social Development, from there people don’t have the patience to go through all that, the bureaucracy is also a challenge.” **IDI Participant 5, Referral Health facility**



“...Of course, there is a general lack of information about the Act, it’s difficult-to bring the private and informal sector on board yet they employ a big number of people...” **IDI participant 6, MOH**

“... Ignorance about the Act, dishonesty by those who are supposed to compensate, corruption at all levels, bureaucracy as one chases until you run out of money and give up...” **IDI Participant 7, Referral Health Facility**

“.... employers underdeclared salaries so as to pay less premium, the other tricky part is where the money is paid to the employer instead of the employee, that should be revised...” **IDI Participant 8, IRA.**

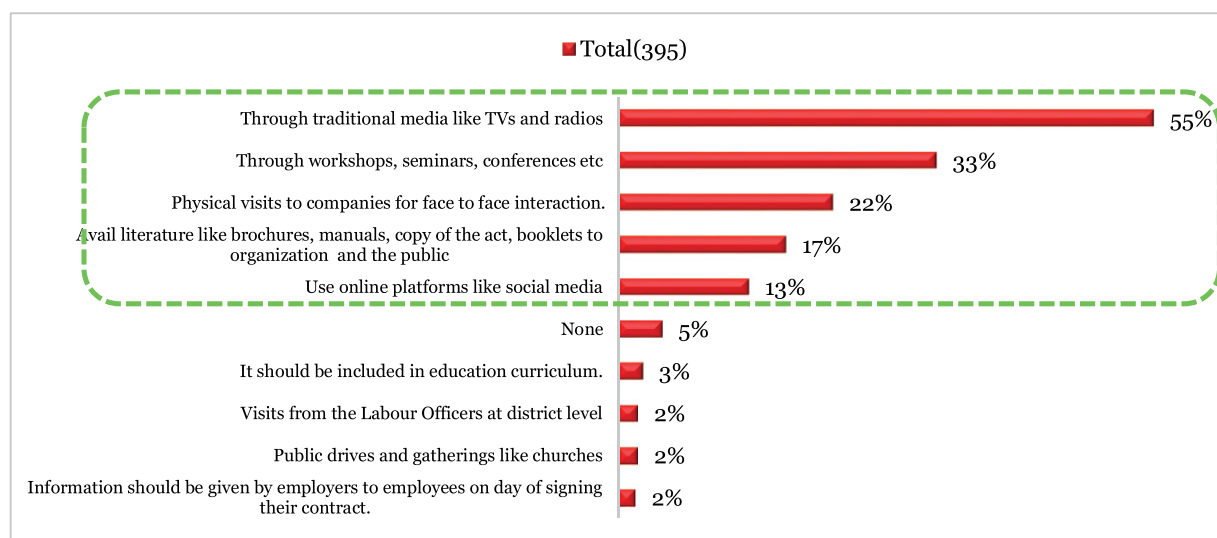
“... Labour officers lack resources and technical capacity to enforce the ACT and Workers Compensation Insurance...” **IDI Participant 9, IRA**

“...The biggest limitation is the period in which they compensate an employee. There is a section 14-15 it only talks about the period with which the employer and employee should reach an agreement on the compensation computed by the Labour officer and not when the payment will be made...” **IDI Participant 10, Labour Officer**

“... The employers don’t always want to, to report the accidents.

Just because they fear compensating the injured workers, so that is the biggest challenge that we face, because the law is there that protects people who have gotten injuries to be compensated. Then the other thing is people, the workers have really failed to understand the law...” **IDI Participant 11, Labour Officer**

“The main challenge is lack of awareness of the Act, little trust that the insurance policy will work, and of course limited resources for us to sensitize and enforce the Act...” **IDI Participant 13, Labour Officer**

Figure 7: Proposed ways of disseminating information about the Workers' Compensation Act


Survey findings revealed that information about the Workers Compensations Act should be disseminated through traditional media like TV and radio at 55%, through workshops and seminars at 33%, physical visits to companies at 22%, avail literature about the Act at 17%, and through social media platforms at 13%.

Information dissemination is the systematic way of spreading knowledge to a particular audience¹, and according to Brownson (2018), the public gets information more efficiently through different sources of media. Based on the survey results, the UIA and other industry stakeholders must partner with the Ministry of Gender Labour and Social Development to distribute information about the Act through various media platforms. This will ensure that employers and employees are aware of the Act and its provisions.

Table 5: Proposed ways of disseminating information about the Workers' Compensation Act by regions

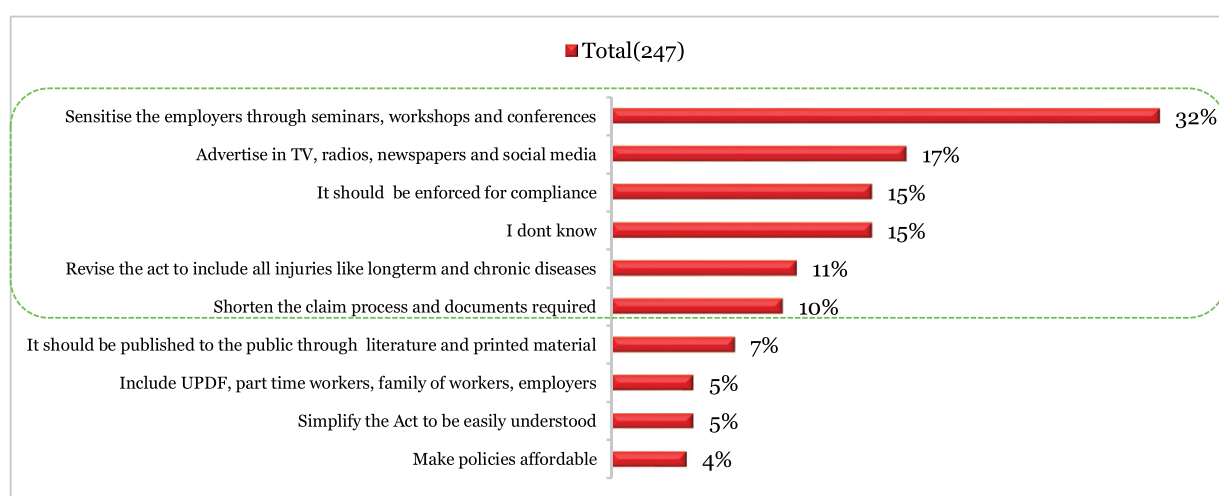
	Total (395)	Kampala (51)	Central (110)	Southern (46)	West Nile (20)	Northern (30)	Western (60)	Eastern (47)	South Eastern (31)
Sensitization through traditional media like TVs and radios	55%	43%	50%	48%	85%	67%	58%	68%	45%
Educate the public through workshops, seminars, conferences etc.	33%	29%	31%	24%	35%	27%	38%	47%	29%
Physical visits to companies for face-to-face interaction.	22%	18%	23%	33%	15%	23%	22%	17%	23%
Avail literature like brochures, manuals, copies of the act, and booklets to the organization and the public.	17%	16%	14%	22%	10%	20%	10%	26%	29%
Use online platforms like social media.	13%	18%	15%	9%	5%	17%	12%	13%	13%

¹ Marketing91, Information Dissemination - Definition, Types and Importance, retrieved November 14, 2023, at 14:21, <https://www.marketing91.com/information-dissemination/>.

	Total (395)	Kampala (51)	Central (110)	Southern (46)	West Nile (20)	Northern (30)	Western (60)	Eastern (47)	South Eastern (31)
None	5%	10%	5%	4%	5%	0%	2%	0%	13%
It should be included in the education curriculum and short courses available.	3%	0%	3%	0%	0%	7%	3%	6%	0%
Public drives and gatherings like churches.	2%	0%	1%	4%	0%	10%	2%	2%	0%
Enforcement through government agencies like labour offices and unions	2%	0%	3%	0%	0%	3%	3%	4%	0%
Information should be given by employers to employees on the day of signing their contract.	2%	0%	3%	0%	0%	0%	5%	0%	3%

Comparison by regions revealed that sensitization through traditional media, workshops, physical visits, availing literature like brochures and use of online platforms cut across all regions as channels of disseminating information about the WC Act.

Figure 8: Recommendations on the Workers Compensation Act



Survey findings revealed that the top recommendations on the WC Act were sensitizing the employers through seminars or workshops at 32%, followed by advertising on different media platforms at 17%, followed by enforcement for compliance at 15%, revising the Act to include all injuries at 11%, and shortening the claim process at 10%.

Table 6: Recommendations on the Workers Compensation Act by regions

	Total (247)	Kampala (32)	Central (64)	Southern (30)	West Nile (17)	Northern (18)	Western (35)	Eastern (28)	South Eastern (23)
Sensitise the employers through seminars, workshops and conferences.	32%	31%	27%	27%	12%	33%	51%	18%	61%
Advertise on TV, radio, newspapers and social media.	17%	25%	11%	27%		22%	20%	7%	30%
I don't know.	15%	34%	16%	17%	18%	6%		18%	13%
It should be enforced for compliance	15%	13%	27%	13%	24%	6%	9%	11%	9%
Revise the act to include all injuries like long-term and chronic diseases	11%	9%	5%	27%		22%	6%	18%	9%
Shorten the claim process and documents required	10%	3%	11%	3%	35%	11%	14%	4%	9%
It should be published to the public through literature and printed material	7%		11%	7%		6%	14%	4%	9%
Simplify the Act to be easily understood	5%	3%	3%	3%	6%		9%	14%	
Include UPDF, part-time workers, family of workers, employers	5%	3%	5%		18%	11%	3%	7%	
Make policies affordable	4%		2%	7%	18%			14%	4%

Comparison by regions revealed that the sensitizing of employers about the WC Act through seminars and workshops stood out across the regions. In Kampala, respondent employers also recommended advertising in media at 25%, and enforcement for compliance at 13%; in the Central region, they also mentioned enforcement for compliance at 27% respectively; in the Southern region, respondents mentioned advertising in media and revising the Act to include all injuries and illnesses at 27% each; in West Nile, they mentioned shortening the claim process and documents required at 35%, followed by enforcement for compliance at 24%; in Northern, Western and South Eastern regions, respondent employers also mentioned advertising on media at 22%, 20% and 30% respectively.

The results suggest a need to create awareness of the WC Act by the relevant authorities through sensitization workshops and media advertisements across the country. It is also important for the Ministry of Gender Labour and Social Development as the custodian of the WC Act to conduct enforcement to ensure compliance by all employers.

Interviews with IDI participants revealed some recommendations for the Workers Compensation Act such as carrying out sensitization to create awareness, lobbying for enforcement of the Act, a need for medical examinations before employment, revise computations not to be based on one's earnings. Below is what they said...



“...So, it is an issue of the implementation. We need civil society involvement. To lobby the government to ensure that the workers are covered. Empowering trade unions, Labour unions to do lobbying... Save for that one aspect of moving it from the Labour environment to the insurance environment...” **IDI Participant 9, IRA**

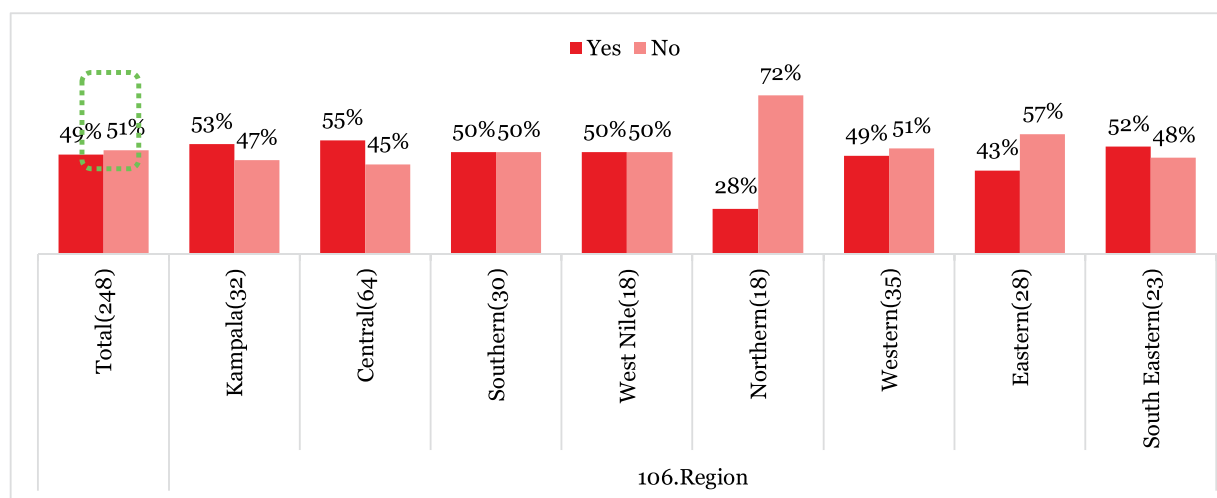
“...I think it should emphasize the fact that before someone starts work, they should be medically examined...” **IDI Participant 12, Labour Officer**

“... computations should not be based on salary but on the extent of the injury...” **IDI Participant 11, Labour Officer**

“...We need to do a lot of sensitizations through social media, TV, radio talk shows, WhatsApp and many others...” **IDI Participant 13, Labour Officer**

6.2.1. Uptake of workers' compensation insurance by employers

Figure 9: Uptake of WC Insurance Policy

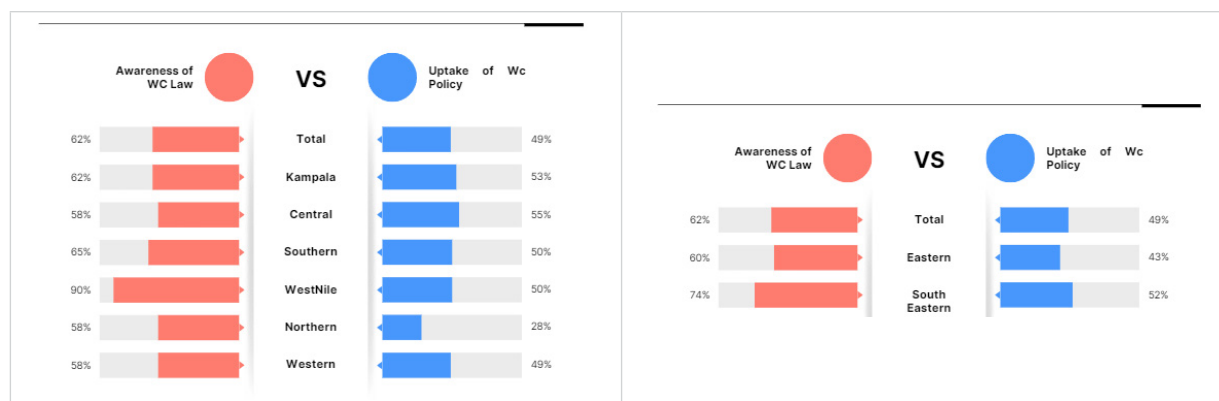


Of those respondents who said they were aware of the WC Law, overall, only 49% of the respondent employers had a WC insurance policy. Uptake of the policy was least in Northern at 28%, followed by Eastern at 43%, western at 49%, Southern and West Nile at 50% respectively, South Eastern at 52%, Kampala at 53%, and Central at 55%. Since the WC Policy is a mandatory insurance cover, there is a need for enforcement by the Ministry of Gender Labour and Social Development to increase compliance by employers.

The survey results indicate that 72% of the respondent employees working in organizations with a WC Policy were aware of its existence. These results also suggest that the Eastern region has the highest awareness of the policy, with 91% of employees being aware, followed by the South Eastern region (83%), Western region (78%), Central region (77%), West Nile region (75%), Kampala region (72%), and Southern region (55%). In contrast, awareness was last reported in the Northern region, with only

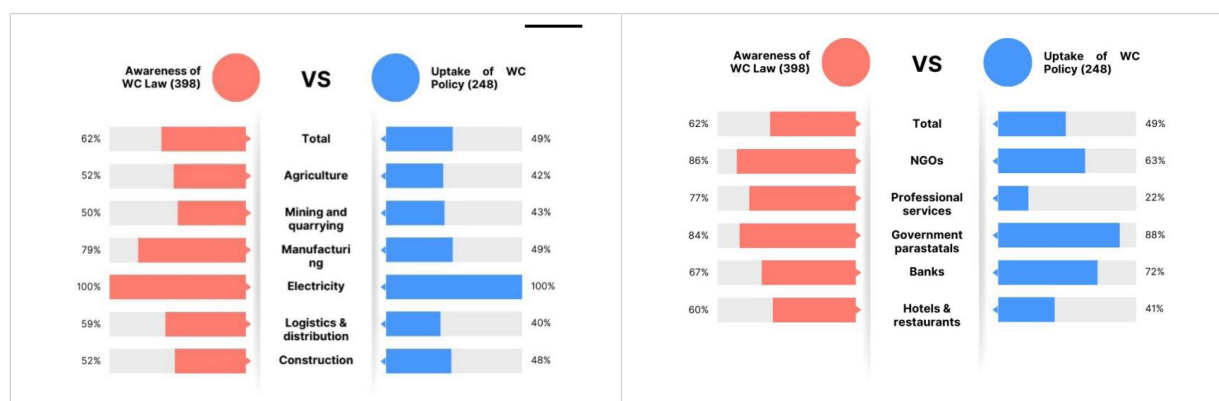
29% of employees being aware of its existence. These findings underscore the importance of promoting awareness of the WC Policy across all regions to ensure compliance and mitigate risk.

Figure 10: Comparison between awareness of WC Law and Uptake of WC Policy by Region



A comparison of study regions revealed a mismatch between awareness of workers' compensation (WC) law and the actual uptake of WC policy. This mismatch was most noticeable in the Northern region, where awareness stood at 58%, and uptake was at 28%. In the Eastern region, awareness was at 60% while uptake was at 43%. In West Nile, awareness was at 90% while uptake was at 50%, and in the Western region, awareness was at 58% while uptake was at 49%. These findings highlight the need for the industry to develop initiatives to increase uptake in the respective regions.

Figure 11: Comparison between awareness of WC Law and Uptake of WC Policy by sectors

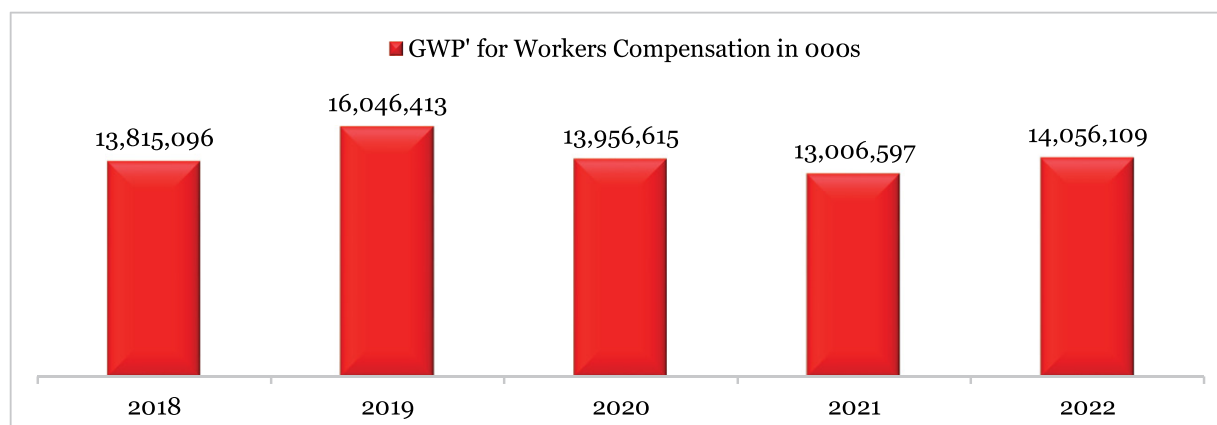


The survey results revealed that 62% of employers who were interviewed knew the Workers' Compensation (WC) Law. However, only 49% of those had a WC policy. The survey also found that awareness of the WC law was above 50% across all sectors. But, the uptake of the policy was low for some sectors. For example, the professional services sector had a policy uptake of only 22%, logistics and distribution at 40%, hotels & restaurants at 41%, agriculture at 42%, mining and quarrying at 43%, construction at 48%, and manufacturing at 49%.

In contrast, the electricity sector had the highest uptake of the policy at 100%, followed by government parastatals at 88%, banks at 72%, and NGOs at 63%. The survey revealed that uptake of the policy was low in the sectors with high-risk exposure, such as manufacturing, mining & quarrying, agriculture, construction, hotels & restaurants. This calls for the need to engage relevant sectors through their as-

sociations to ensure that they appreciate the value of the policy. This would encourage the uptake of the policy, which would be a relief for employers and a benefit for employees/workers in case of a work-related injury.

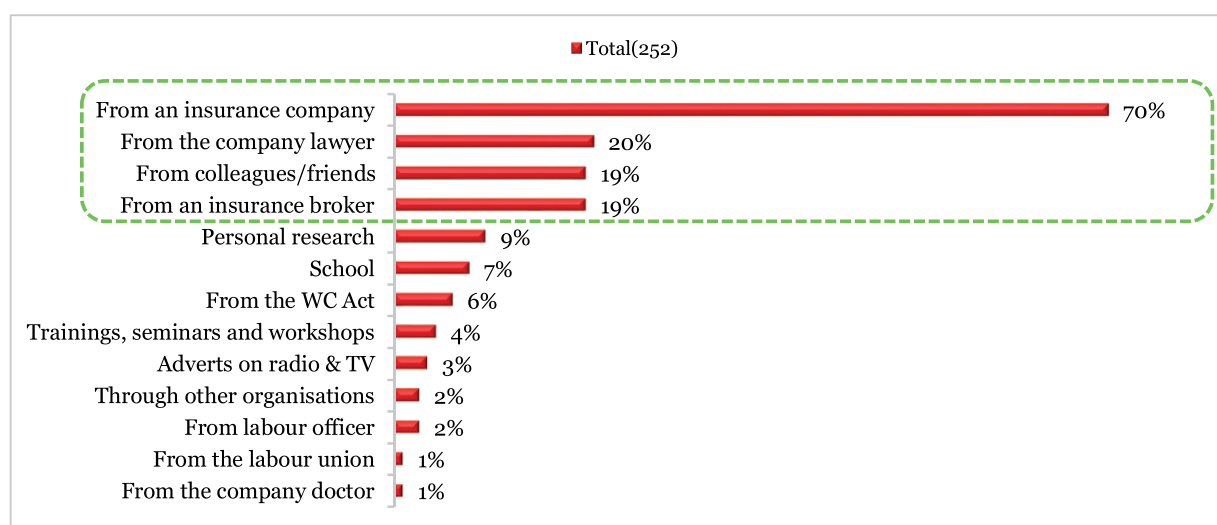
Figure 12: Industry Gross Written Premiums for Workers Compensation Insurance 2018–2022



Source: IRA, 2022 Annual Insurance Market Report

According to the 2022 Annual Insurance Market Report by IRA, for the last 5 years, growth in Gross Written Premiums for Workers' Compensation has been uncertain from UGX. 13, 815, 096,000 in 2018, UGX. 16, 046, 413, 000 in 2019, UGX. 13, 956, 615,000 in 2020, UGX. 13,006, 597,000, to UGX. 14,056,109,000 (IRA, 2023) as illustrated below. In 2022 alone, of all the non-life classes, Workers Compensation made the least contribution of about 2% (UGX. 14,056,109,000) to the non-life industry GWP (UGX. 898,097,830,000) compared to other non-life classes of insurance. The low performance of the product line could be attributed to the low uptake and compliance by the employers and also a lack of enforcement by the relevant authorities. This calls for combined efforts between the industry players to drive awareness of the policy and its benefits to the employers, and the custodian of the WC Act to enforce it to increase uptake.

Figure 13: Sources of awareness about WC Insurance

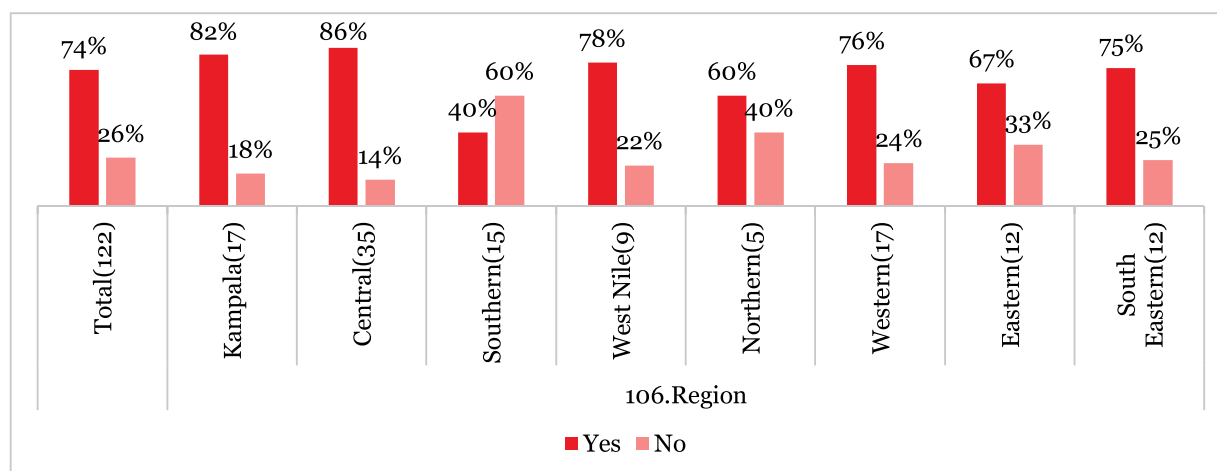


When respondent employers that had a WC policy were asked how they got to know about WC insurance, the majority said through an insurance company at 70%. This was distantly followed by the company lawyer at 20%, colleagues/friends and insurance brokers at 19% respectively. Only 3% confirm to have had about WC through media, this shows that the Insurance industry has a lot to do to relay information about WC insurance through media as it has a wider reach than any other medium.

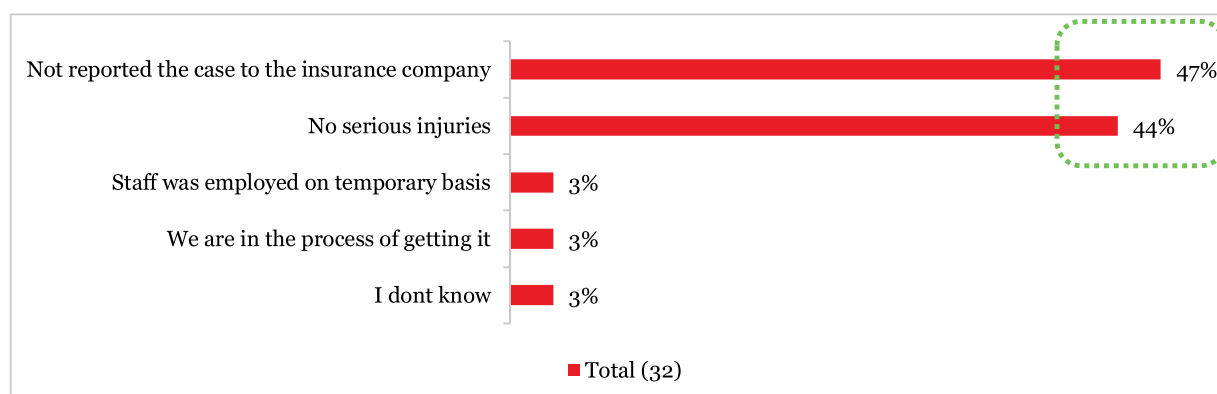
Table 7: Sources of awareness about WC Insurance by region

	Total (252)	Kampala (31)	Central (70)	Southern (33)	West Nile (19)	Northern (21)	Western (21)	Eastern (33)	South Eastern (24)
From an insurance company	70%	71%	77%	73%	78%	80%	47%	67%	58%
From the company lawyer	20%	12%	20%	13%	67%	20%	6%	17%	25%
From an insurance broker	19%	18%	23%	20%	33%	40%	6%	25%	0%
From colleagues/friends	19%	12%	14%	13%	22%	20%	0%	25%	25%
Personal research	9%	0%	11%	0%	0%	0%	0%	33%	25%
At School	7%	18%	9%	0%	0%	0%	0%	8%	17%
From the WC Act	6%	12%	3%	7%	0%	40%	0%	8%	0%
From a workshop I attended	4%	0%	3%	13%	11%	0%	0%	8%	0%
Adverts on radio & TV	3%	0%	6%	13%	0%	0%	0%	0%	0%
From labour officer	2%	0%	3%	7%	0%	0%	0%	0%	8%
Through other organisations	2%	0%	0%	7%	0%	20%	0%	8%	0%
From the company doctor	1%	0%	0%	7%	0%	0%	0%	0%	0%
From the labour union	1%	0%	3%	0%	0%	0%	0%	0%	0%

Comparison by regions revealed that across regions, insurance companies were the biggest source of information about WC insurance. The findings show that employers trust the information they get directly from the insurance companies. Therefore, insurers need to continue engaging the employers directly through their preferred mediums to appraise them more about WC insurance. In Kampala, they also got information from brokers and at their schools at 18% each and from the WC Act at 12%; in Central region, they also got the information through their company lawyer and insurance broker at 20% and 23%; in the Southern region, they also got it from a broker at 20%; in West Nile, they also mentioned company lawyer at 67%, insurance broker at 33%, and from colleagues at 22%; in the Northern region, they also mentioned an insurance broker at 40%, from WC Act at 40%, from colleagues and at school at 20% respectively; in the Eastern region they also relied on personal research; while in the South Eastern region, they also mentioned their company lawyer, colleagues and at school at 25% each.

Figure 14: Whether their employees had ever benefitted from WC Insurance_ Employer Perspective


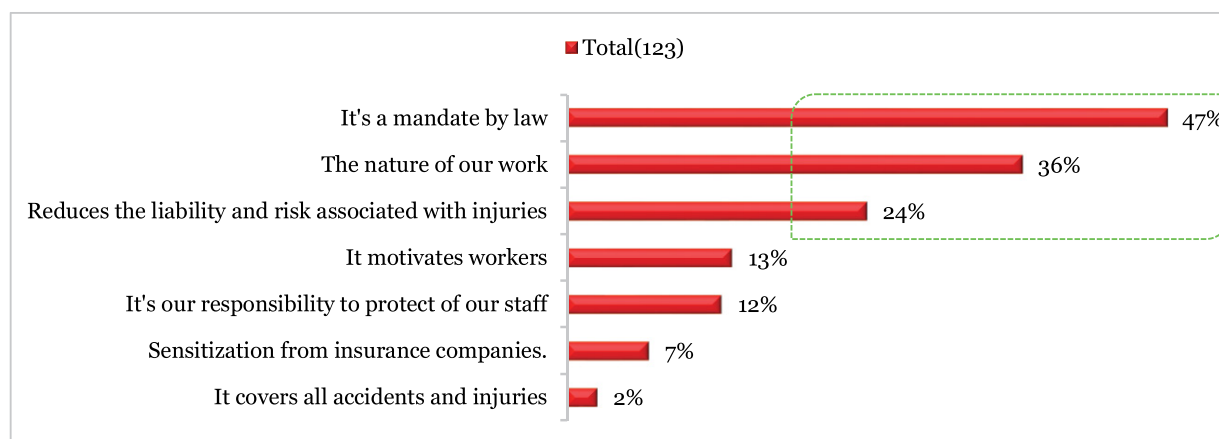
According to the survey findings, 74% of respondents stated that their employees had benefitted from WC insurance, while the remaining 26% had not. When broken down by regions, the central region reported the highest percentage of employees benefitting from WC insurance, at 86%, followed by Kampala at 82%, West Nile at 78%, Western at 76%, South Eastern at 75%, Eastern at 67%, Northern at 60%, and Southern region at the lowest percentage of 40%.

Figure 15: Reasons for not receiving benefits of WC insurance


Survey findings revealed that the main reason given for their staff not having received benefits of WC insurance was the case was not reported to the insurance company at 47%, followed by some injuries being minor at 44%. The results suggest a need for the insurance industry to inform the employers and their employees of the WC Claim process, as well as address any underlying challenges that could be hindering both employers and employees from reporting work-related incidences to their insurers.

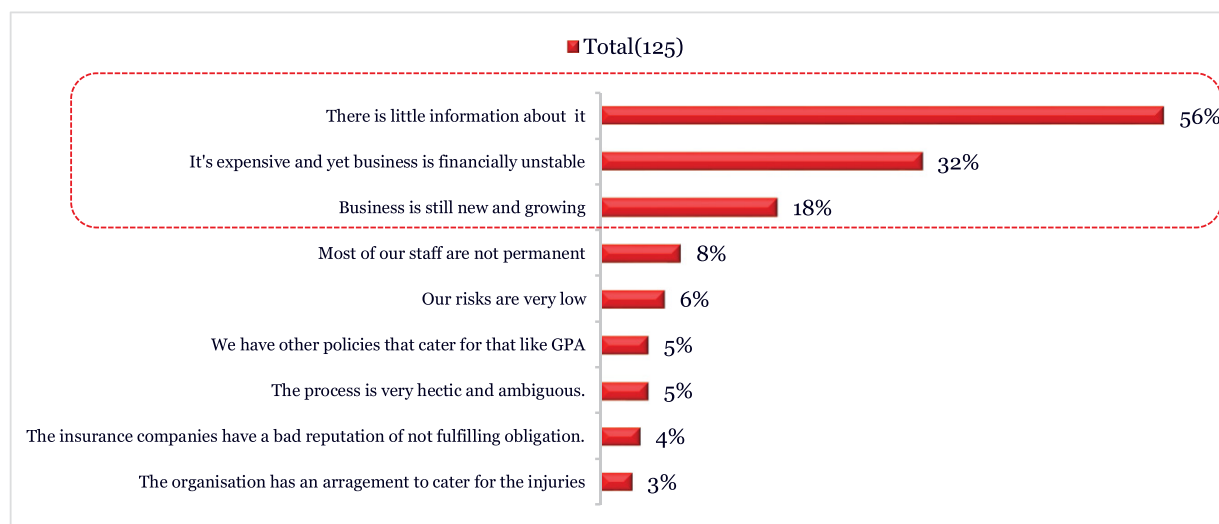
6.2.2. The drivers and barriers to the uptake of WC insurance.

Figure 16: Drivers to Uptake of WC Insurance



Survey results indicate that the primary reason for the adoption of workers' compensation (WC) insurance was the legal mandate, which accounted for 47% of the uptake. The nature of the work done by the company was the second most significant driver at 36%, followed by the reduction of liability associated with work-related injuries at 24%, and the motivation of workers at 13%. The sample size for regional comparisons was small. The findings suggest that the legal requirement for WC insurance presents an opportunity for increased uptake of the policy if enforced.

Figure 17: Barriers to Uptake of WC Insurance



Results showed that overall, the main barrier to the uptake of WC insurance was ignorance about the policy at 56%. This was distantly followed by the cost of purchasing the policy at 32% and businesses being in their infancy stage at 18%.

This suggests a need for the industry to come up with strategies to disseminate information about the WC insurance policy to the employer institutions.

Table 8: Barriers to uptake of WC insurance by regions

	Total (125)	Kampala (15)	Central (29)	Southern (15)	West Nile (8)	Northern (13)	Western (18)	Eastern (16)	South Eastern (11)
There is little information about it	56%	34%	41%	73%	50%	62%	67%	63%	73%
It's expensive and yet the business is financially unstable	32%	33%	41%	33%	38%	38%	17%	38%	9%
Business is still new and growing	18%	13%	24%	7%	25%	31%	11%	19%	9%
Some of our staff are not permanent	8%	7%	14%			23%		6%	9%
Our risks are very low	6%		7%			8%	11%	19%	
The process is very hectic and ambiguous.	5%		7%		25%			13%	
We have other policies that cater for that like GPA	5%	13%	3%			8%	6%		9%
The insurance companies have a bad reputation of not fulfilling obligations	4%	7%	3%				6%	13%	
The organisation has an arrangement to cater for the injuries	3%	7%	3%				6%	6%	

Comparison by regions revealed that the top 3 barriers to the uptake of WC insurance across the regions were little information about the policy, the price of the policy and the fact that some businesses were still in their infancy stage.

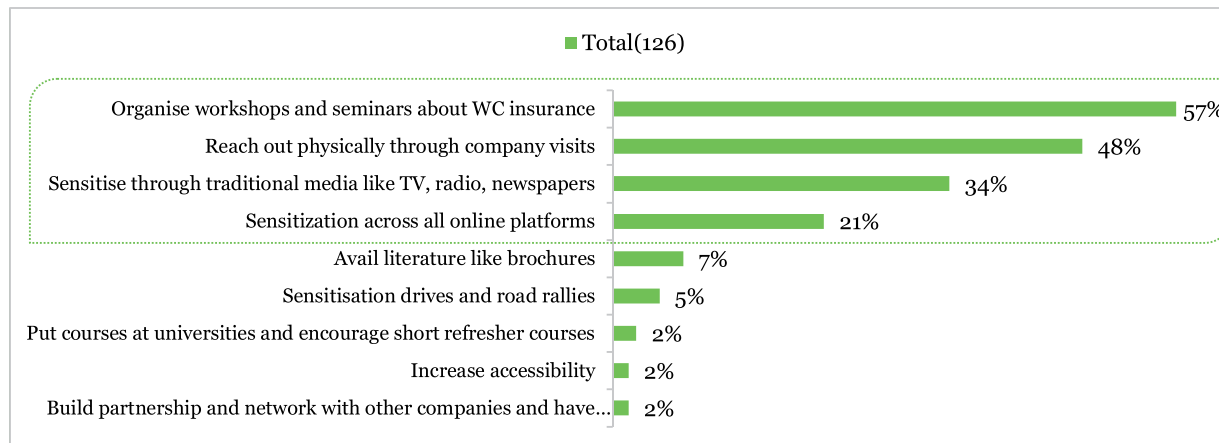
Table 9: Barriers to uptake of WC insurance by regions by sectors

	Total	108.Sector									
	Total (125)	Agriculture (35)	Mining and quarrying (4)	Manufacturing (18)	Logistics and distribution (6)	Construction (14)	NGOs (7)	Professional Services (18)	Government parastatals (2)	Banks (5)	Hotels & restaurants (16)
There is little information about it	56%	60%	50%	44%	67%	57%	71%	56%	100%	40%	50%
It's expensive and yet the business is financially unstable	32%	34%	75%	39%	33%	43%	29%	11%		40%	25%
Business is still new and growing	18%	34%		6%	17%	21%		17%		20%	6%
Some of our staff are not permanent	8%	6%	50%		17%			6%			25%
Our risks are very low	6%	6%					14%	17%			13%
The process is very hectic and ambiguous.	5%	6%		6%		7%		6%			6%

	Total	108.Sector									
	Total (125)	Agriculture (35)	Mining and quarrying (4)	Manufacturing (18)	Logistics and distribution (6)	Construction (14)	NGOs (7)	Professional Services (18)	Government parastatals (2)	Banks (5)	Hotels & restaurants (16)
We have other policies that cater for that like GPA	5%			6%			14%	11%	50%	20%	
The insurance companies have a bad reputation for not fulfilling obligations.	4%			17%	17%						6%
The organisation has an arrangement to cater for the injuries	3%			6%				6%			13%

Comparison by sectors revealed that whereas limited information, price and infancy of business cut across most sectors as barriers to uptake of WC insurance, sectors with high exposure to work-related injuries, such as mining, hotels and restaurants, also mentioned having some staff on temporary basis at 50% and 25% respectively.

Figure 18: Ways to improve Employers' Knowledge of Workers' Compensation Insurance



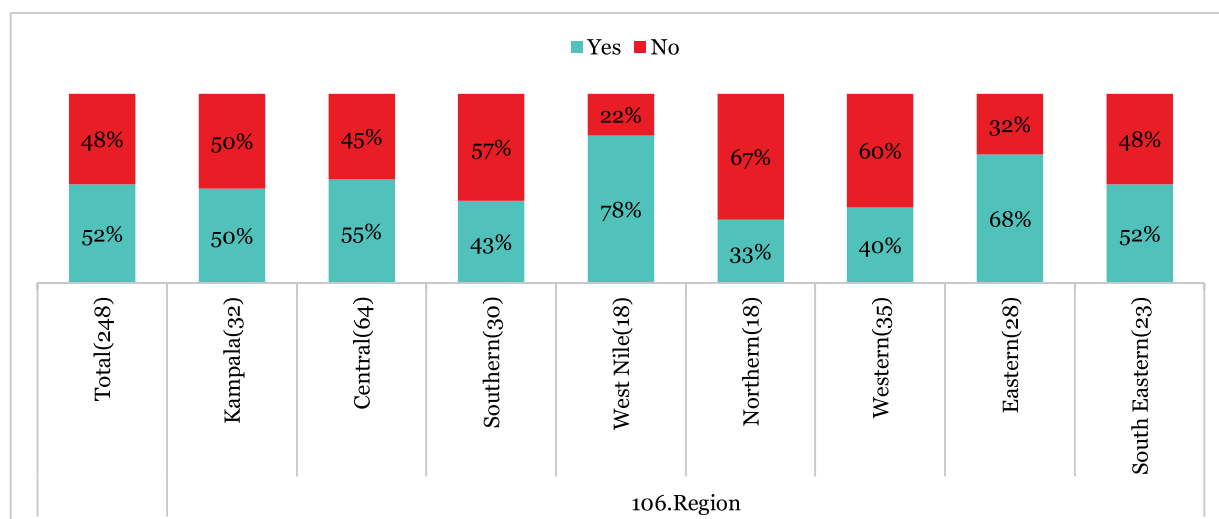
When respondent employers were asked for ways in which their knowledge of WC insurance can be improved, organizing workshops and seminars took the lead at 57%, followed by reaching out physically at 48%, sensitizing through traditional media at 34%, and sensitizing across all online platforms at 21%. The results suggest that the insurance industry should engage employers mainly through workshops and physical visits to employers as a way of sharing information about WC insurance.

Table 10: Ways to Improve Employers' Knowledge of Workers' Compensation Insurance

	Total (126)	Kampala (15)	Central (29)	Southern (*15)	West Nile (*9)	Northern (13)	Western (18)	Eastern (16)	South Eastern (11)
Organize workshops and seminars about WC insurance	57%	27%	48%	60%	67%	85%	44%	88%	55%
Reach out physically through company visits	48%	67%	59%	53%	33%	23%	56%	19%	55%
Sensitize through traditional media like TV, radio, newspapers	34%	20%	24%	27%	56%	69%	17%	69%	9%
Sensitization across all online platforms	21%	13%	34%	7%	0%	46%	11%	25%	18%
Avail literature like brochures	7%	7%	3%	7%	0%	8%	6%	25%	0%
Sensitisation drives	5%	0%	0%	0%	0%	15%	0%	13%	18%
Put courses at universities and encourage short refresher courses	2%	0%	3%	0%	0%	8%	0%	6%	0%
Build partnerships and networks with other companies and have inquiry desks stationed in all areas	2%	0%	3%	7%	0%	0%	0%	0%	0%
Increase accessibility	2%	0%	0%	0%	0%	0%	6%	6%	0%

Across all the survey regions, results revealed that the major ways to improve knowledge about WC insurance were information sharing through workshops, physical visits to the companies and sensitization through traditional media. Use of online platforms was highest in the Northern region at 46%, followed by the Central at 34%, the Eastern region at 25%, and South Eastern at 18%.

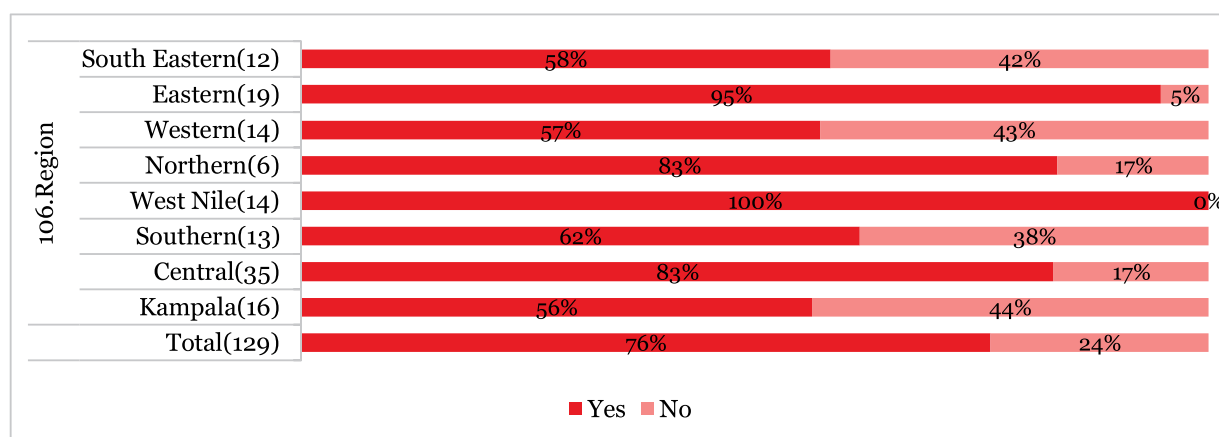
6.2.3. Causes of work-related illnesses/injuries

Figure 19: Awareness of the categories of injuries provided in the WC Act

The results of the survey have shed light on the level of awareness among employers regarding the Workers Compensation Act. The findings revealed that only 52% of the respondent employers who were aware of the Act knew about the different categories of injuries that are covered by it. Shockingly, the remaining 48% of employers did not know about the same.

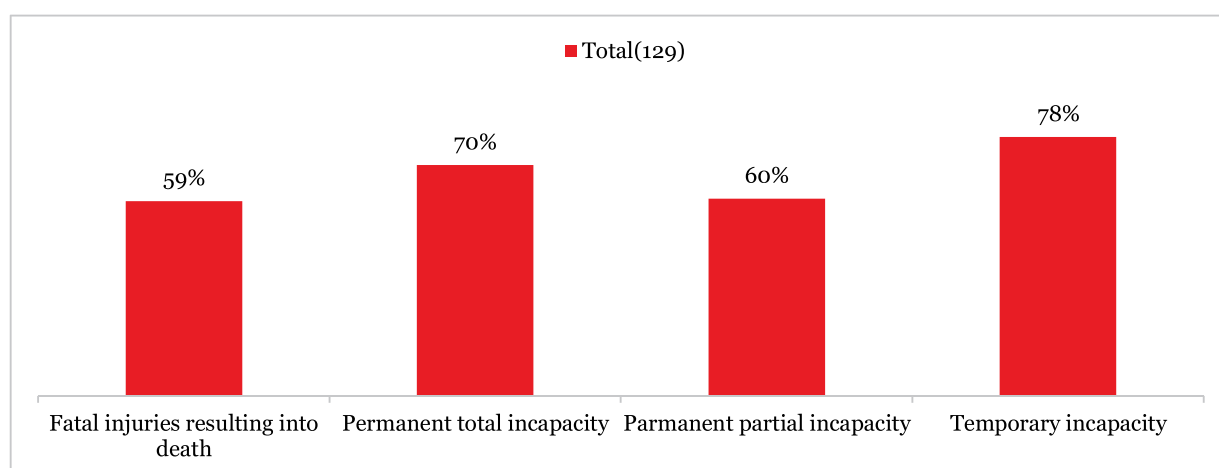
The survey also highlighted that the highest level of awareness regarding the injury categories was observed in West Nile, with a staggering 78% of respondents knowing about it. This was followed by Eastern at 68%, Central at 55%, South Eastern at 52%, Kampala at 50%, Southern at 43%, Western at 40%, and the lowest level of awareness was recorded in Northern at a mere 33%.

Figure 20: Whether categories of injuries covered under the Workers Compensation Act are satisfactory



Findings showed that 76% of respondents who were aware of the nature of injuries covered in the Workers' Compensation Act said they were satisfactory; regional samples were small for comparison.

Figure 21: Categories of injuries employers are aware of as considered under the WC Act



Survey findings revealed that of those who were aware of the categories of injuries in the WC Act, the majority (78%) of the respondent employers were aware that the WC Act considered injuries resulting in temporary incapacity, followed by those resulting in permanent total incapacity at 70%, permanent partial incapacity at 60%, and fatal injuries resulting into death at 59%.

Table 11: Categories of injuries employers are aware of as considered under the WC Act by regions

	Total	106.Region							
categories of injuries aware of	Total (129)	Kampala (16)	Central (35)	Southern (13)	West Nile (14)	Northern (6)	Western (14)	Eastern (19)	South Eastern (12)
Temporary incapacity	78%	81%	69%	92%	86%	67%	71%	95%	67%
Permanent total incapacity	70%	44%	69%	77%	36%	100%	64%	95%	92%
Permanent partial incapacity	60%	44%	54%	46%	57%	67%	64%	95%	50%
Fatal injuries resulting into death	59%	50%	57%	85%	36%	67%	71%	58%	58%

Comparison by regions revealed that across regions, respondent employers were mostly aware of injuries that could lead to temporary incapacity. Injuries that led to permanent total incapacity were mostly known by employers in the Southern (77%), Northern (100%), Eastern (95%) and South Eastern (92%) regions; the permanent partial incapacity category was mentioned mostly by employers in eastern region at 95% while fatal injuries leading to death category was mentioned mostly by those in the southern region at 85%, western region at 71% and the northern region at 67%.

Table 12: Types of injuries considered by the organizations by regions

	Total	106.Region							
Types of Injuries	Total (391)	Kampala (50)	Central (108)	Southern (46)	West Nile (19)	Northern (31)	Western (59)	Eastern (47)	South Eastern (31)
Motor accidents	41%	30%	55%	39%	42%	45%	46%	26%	26%
Cuts or pricks	37%	32%	30%	33%	53%	19%	39%	64%	35%
All injuries	25%	14%	27%	39%	5%	39%	17%	26%	32%
Fractures or broken bones	15%	12%	9%	13%	63%	3%	12%	30%	13%
None	13%	22%	15%	11%	0%	16%	8%	0%	23%
Machines accidents	11%	6%	12%	17%	5%	13%	14%	2%	16%
Falls	8%	14%	8%	7%	0%	0%	5%	17%	10%
Burns	8%	6%	8%	11%	5%	0%	12%	9%	3%
Death	5%	2%	6%	4%	0%	3%	8%	2%	10%
Back, joint, and muscle pain	3%	0%	6%	2%	0%	0%	3%	4%	0%
Dislocations	2%	0%	1%	0%	11%	3%	5%	4%	0%

	Total	106.Region							
Types of Injuries	Total (391)	Kampala (50)	Central (108)	Southern (46)	West Nile (19)	Northern (31)	Western (59)	Eastern (47)	South Eastern (31)
Animal bites like snake bites, dog stings, bee stings	2%	2%	0%	4%	21%	0%	3%	0%	0%
Electric shocks	2%	2%	2%	4%	0%	0%	2%	0%	3%
Sprains or strains	1%	2%	0%	0%	11%	3%	0%	2%	0%
Inhaling chemicals, respiratory issues, poisoning	1%	0%	0%	2%	0%	6%	0%	0%	3%

The survey results showed that many injuries were considered by the different organizations. The most common were motor/bike accidents at 41%, followed by cuts/pricks at 37%, fractures or broken bones at 15% and Machine accidents at 11%. These cut across survey locations.

Table 13: Types of injuries considered by the organizations by sectors

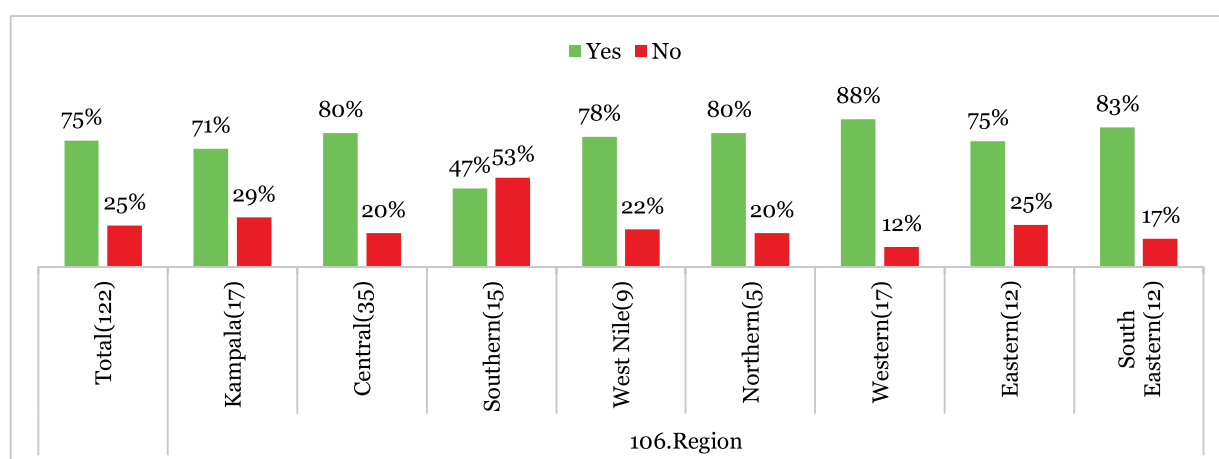
	Total	108.Sector											
Types of Injuries	Total (391)	Agriculture (111)	Mining and quarrying (14)	Manufacturing (47)	Electricity (4)	Oil & gas (5)	Logistics and distribution (16)	Construction (52)	NGOs (22)	Professional Services (30)	Government parastatals (19)	Banks (26)	Hotels & restaurants (45)
Motor accidents	41%	39%	36%	38%	25%	100%	50%	35%	45%	43%	58%	54%	33%
Cuts or pricks	37%	42%	21%	43%	25%	40%	31%	52%	14%	27%	26%	15%	40%
All injuries	25%	21%	36%	36%	50%	0%	13%	19%	32%	17%	42%	23%	31%
Fractures or broken bones	15%	18%	14%	15%	0%	0%	6%	27%	14%	7%	21%	12%	9%
None	13%	14%	7%	15%	0%	0%	19%	2%	14%	20%	0%	19%	16%
Machines accidents	11%	14%	7%	9%	25%	0%	6%	27%	0%	3%	0%	4%	11%
Falls	8%	5%	7%	6%	0%	20%	13%	19%	0%	10%	0%	4%	13%
Burns	8%	2%	0%	11%	0%	40%	0%	2%	9%	7%	11%	4%	29%
Death	5%	6%	7%	6%	25%	0%	0%	2%	9%	0%	0%	12%	4%
Back, joint, and muscle pain	3%	2%	7%	0%	0%	20%	13%	4%	5%	3%	0%	4%	2%
Dislocations	2%	4%	0%	0%	0%	0%	0%	6%	5%	0%	0%	4%	0%
Animal bites like snake bites, dog stings, bee stings	2%	5%	0%	0%	0%	0%	0%	2%	0%	3%	5%	0%	0%

Types of Injuries	Total	108.Sector											
	Total (391)	Agriculture (111)	Mining and quarrying (14)	Manufacturing (47)	Electricity (4)	Oil & gas (5)	Logistics and distribution (16)	Construction (52)	NGOs (22)	Professional Services (30)	Government parastatals (19)	Banks (26)	Hotels & restaurants (45)
Electric shocks	2%	3%	7%	0%	0%	0%	0%	6%	0%	0%	0%	0%	0%
Sprains or strains	1%	0%	0%	4%	0%	0%	0%	0%	9%	3%	0%	0%	0%
Inhaling chemicals, respiratory issues, poisoning	1%	2%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%

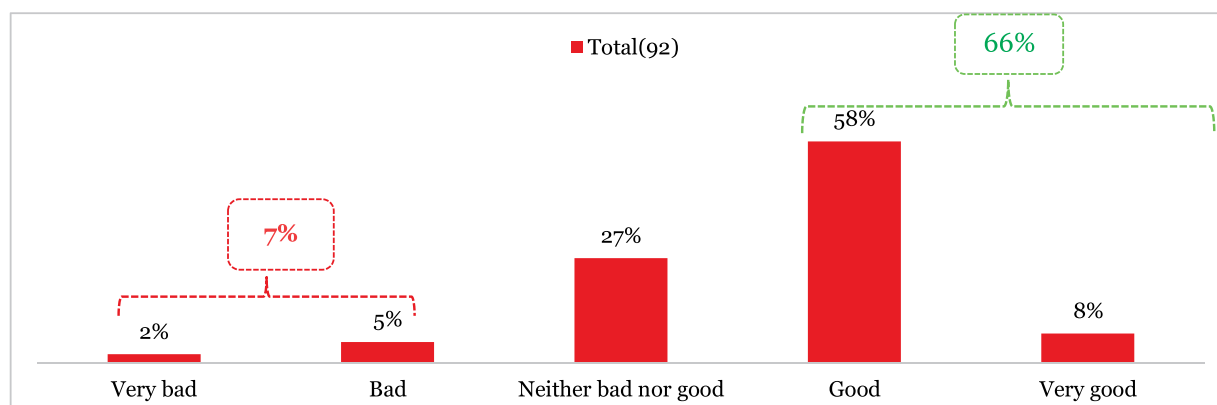
It was found that motor accidents were the most common work-related injury considered across all surveyed sectors. This was especially true for the oil and gas industry at 100%, government parastatals at 58%, banks at 54%, logistics and distribution at 50%, and NGOs at 45%. Cuts or pricks were mostly considered in the construction sector at 52%, followed by Manufacturing at 43%, agriculture at 42%, and oil and gas and, hotels and restaurants at 40% respectively. Fractures or broken bones were considered by the construction sector at 27%, followed by government parastatals at 21%, agriculture at 18%, and manufacturing at 15%. Finally, falls were most commonly considered by organizations in the oil & gas sector at 20%, followed by the construction sector at 19%, hotels & restaurants and logistics at 13% respectively.

6.2.4. The proportion of work-related incidences that were not compensated_ Employer Perspective

Figure 22: Whether the employer supported the employees during the WC claim process



Survey findings revealed that 75% of the employers provided support to their employees during the WC claim process. This was true, especially in the western region at 88%, followed by South Eastern at 83%, Central and Northern at 80% respectively, West Nile at 78%, Eastern at 75%, Kampala at 71% and least in the southern region. The results suggest a need to emphasize to the employers the critical role they play in the Workers' Compensation Process.

Figure 23: Overall rating of the experience the employer had during the WC claim process

Survey results revealed that overall, 66% of the respondent employers that provided support to their employees during the WC claim process had a good experience, while 7% had a bad experience.

Table 14: Rating of the experience the employer had during the WC claim process by region

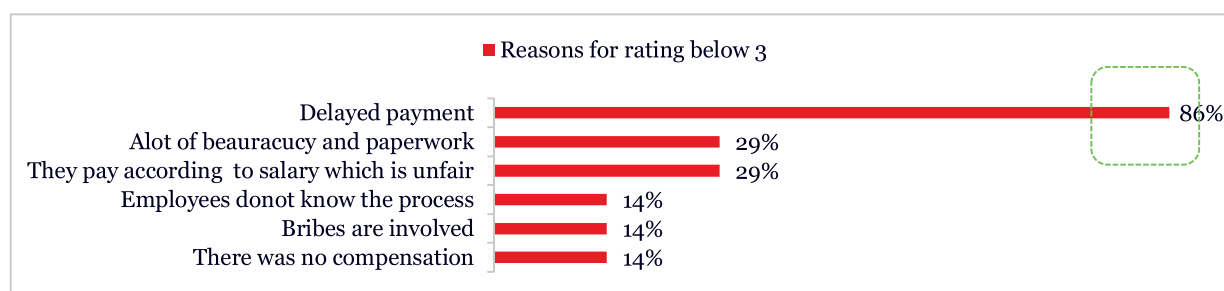
Region	Very bad	Bad	Neither bad nor good	Good	Very good
Total (92)	2%	5%	27%	58%	8%
West Nile (7)				100%	
Northern (4)				100%	
Western (15)			27%	73%	
Eastern (9)			33%	56%	11%
Kampala (12)		8%	42%	50%	
Central (28)	4%	14%	32%	46%	4%
Southern (7)	14%		14%	43%	29%
South Eastern (10)			30%	40%	30%

Comparison by regions revealed that the majority of the respondent employers had a good experience during the WC claim process across all regions. The positive experience was least reported in Kampala and central regions.

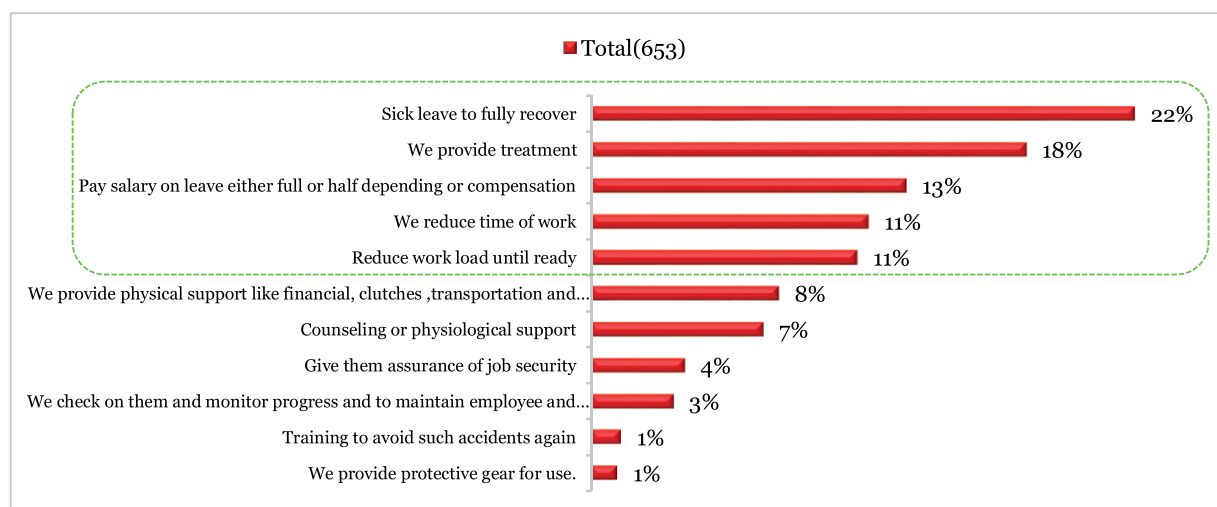
Table 15: Rating of the experience the employer had during the WC claim process by sector

		Very bad	Bad	Neither bad nor good	Good	Very good
	Total (92)	2%	5%	27%	58%	8%
108.Sector	Mining and quarrying (1)				100%	
	Hotels & restaurants (7)			14%	71%	14%
	NGOs (9)			33%	67%	
	Government parastatals (11)			36%	64%	
	Construction (8)	13%		25%	63%	
	Agriculture (20)		5%	25%	60%	10%
	Banks (12)	8%	8%	8%	58%	17%
	Manufacturing (16)		13%	31%	50%	6%
	Logistics and distribution (2)			50%	50%	
	Electricity (4)		25%	50%	25%	
	Professional Services (2)			50%		50%

Comparison by sectors revealed that across all sectors, the majority of the respondent employers had a good experience during the WC claim process, except the energy sector, where only 25% had a good experience.

Figure 24: Reasons for the bad rating

Survey findings revealed that the main treason given by those who gave a poor rating was delayed payment at 86%. This was followed by bureaucracy and paperwork at 29%.

Figure 25: Support provided by employers as employees return to work

When the employers were asked how they supported their injured employees as they returned to work, 22% provided sick leave to their injured employees to fully recover, 18% provided treatment, 13% paid salary either in full or half and reduced time of work and workload at 11% respectively. Other support measures included physical support at 8% and counselling or psychosocial support at 7%.

Table 16: Support provided by employers as employees return to work by region

	Total (653)	106.Region							
		Kampala (71)	Central (173)	Southern (69)	West Nile (40)	Northern (59)	Western (111)	Eastern (86)	South Eastern (44)
Sick leave	22%	15%	32%	23%	30%	14%	18%	21%	11%
We provide treatment	18%	27%	23%	23%	3%	17%	15%	9%	14%
Pay salary on leave either full or half	13%	10%	13%	16%	28%	14%	10%	9%	14%
We reduce the time of work	11%	18%	6%	10%	15%	8%	10%	15%	20%
Reduce workload until ready	11%	7%	6%	6%	5%	7%	23%	16%	14%
We provide physical support like financial, clutches, transportation and accommodation allowance	8%	3%	10%	10%	15%	8%	4%	9%	2%
Counselling or psychological support	7%	7%	5%	9%		15%	9%	2%	14%
Assure them of job security	4%	6%	3%	3%	3%		6%	7%	
We check on them and monitor progress and to maintain employee and employer relationships	3%	1%	2%		3%	5%	4%	8%	7%
Training to avoid such accidents again	1%	3%	1%			3%	1%		5%
We provide protective gear for use.	1%		1%			8%	1%		

Comparison by regions revealed that in Kampala, the support provided by employers to injured employees was in form of treatment at 27%, reducing the time of work at 18% and sick leave at 15%; in Central, employers provided sick leave at 32%, treatment at 23%, paid salary at 13% and physical support at 10%; in Southern region, employers provided sick leave and treatment at 23% respectively, paid salary at 16%, and reduced time of work and provided physical support at 10% respectively; in West Nile, employers provided sick leave at 30%, paid salary at 28%, reduced time of work and provided physical support at 15% respectively; in Northern region, employers provided treatment at 17%, counselling at 15%, paid salary and sick leave at 14% respectively; in Western, employers reduced workload at 23%, provided sick leave at 18%, and treatment at 15%; in Eastern, they provided sick leave at 21%, reduced workload at 16% and reduced time of work at 15%; and in Eastern region, employers reduced injured employees time of work at 20%, reduced workload, provided counselling and paid salary and provided treatment at 14% each. The results showed that employers are concerned about the well-being of their employees.

Table 17: Support provided by employers as employees return to work by region

	Total (653)	Agriculture (169)	Mining and quarrying (21)	Manufacturing (80)	Electricity (10)	Oil & gas (12)	Logistics and distribution (32)	Construction (81)	NGOs (36)	Professional Services (44)	Government parastatals (40)	Banks (46)	Hotels & restaurants (82)
Sick leave	22%	25%	14%	23%	30%	8%	19%	23%	17%	20%	20%	20%	24%
Treatment	18%	16%	14%	19%		33%	19%	19%	11%	14%	18%	15%	27%
Pay salary on leave either full or half	13%	11%	14%	16%	10%	25%	3%	12%	14%	11%	18%	15%	13%
We reduce the time of work	11%	14%	29%	10%		8%	19%	14%	6%	14%	5%	15%	2%
Reduce workload until ready	11%	11%	10%	14%			13%	10%	11%	11%	18%	15%	6%
We provide physical support like financial, clutches	8%	8%	14%	4%	10%	8%	9%	10%	11%	7%	8%		10%
Counselling or psychological support	7%	5%	5%	5%	10%		9%	4%	14%	14%	13%	11%	5%
Assure them of job security	4%	5%		5%	10%	8%	6%	2%	3%			7%	2%
We check on them and monitor progress and to maintain employee and employer relationships	3%	2%		3%	20%	8%	3%	5%	6%	7%		2%	4%
Training to avoid such accidents again	1%	1%		3%	10%				3%				2%
We provide protective gear for use.	1%	2%						1%		2%			2%

Comparison by sectors revealed that sick leave and treatment were provided to injured employees across most of the sectors. In the Agriculture sector, employers provided reduced time of work at 14%, paid salary at and reduced workload until ready at 11% respectively; in mining and quarrying, employers re-

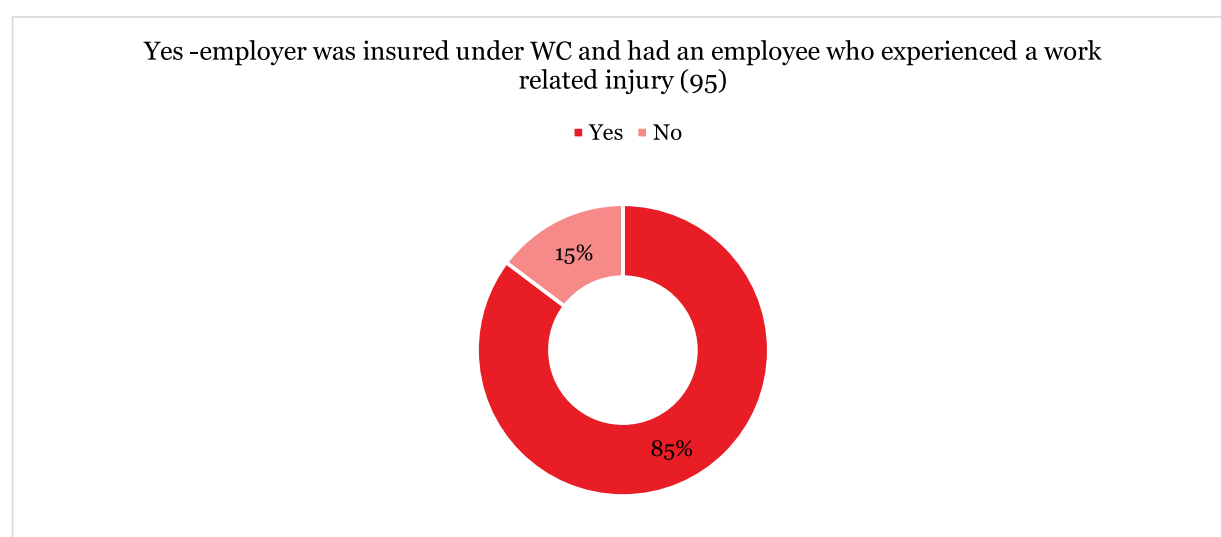
duced the time of work at 29%; in the manufacturing sector, they also paid a salary at 16%, and reduced workload at 14%; in the oil and gas sector, employers paid a salary at 25%; in logistics and distribution; they also provided reduced time of work at 19%; in the construction sector, they also reduced the time of work at 14%, and paid a salary at 12%; NGOs also provided counselling and paid a salary at 14% respectively; professional services sector, employers also reduced the time of work and provided counselling to injured employees at 14% respectively; government parastatals also paid a salary and reduced the workload at 8% respectively; in Banks, employers paid a salary to injured staff, reduced work time and workload at 15% respectively; and in the hotels and restaurants, employers paid a salary to injured staff at 13% and provided physical support at 10%. Findings suggest that across all sectors, employers are concerned about the well-being of staff.

Table 18: Whether insured employers' employees/workers had experienced a work-related injury in the last five years

		Uptake of WC Policy	
		Yes (122)	No (126)
Whether their employees experienced a work-related injury in the last 5 years	Yes	78%	44%
	No	22%	56%

Survey findings revealed that while 78% of respondent employers that had a WC insurance cover had employees/workers that experienced a work-related injury in the last 5 years, 22% did not. Of those that had no WC policy, 44% had employees/ workers that had experienced a work-related injury in the last 5 years.

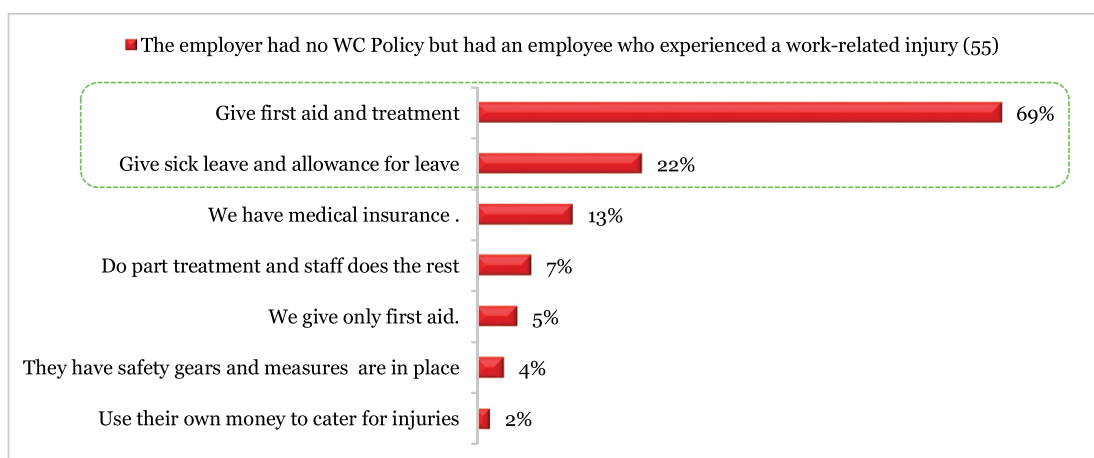
Figure 26: Whether those that experienced an injury were compensated under WC insurance



When employers who had workers' compensation (WC) coverage were asked if their workers who had suffered work-related injuries were compensated under WC insurance, 85% of them said that their workers were compensated, while only 15% said that their workers were not compensated.

6.2.5. How employers handled the victims of work-related injuries in the absence of WC

Figure 27: Ways employers handled victims of work-related injuries in the absence of WC

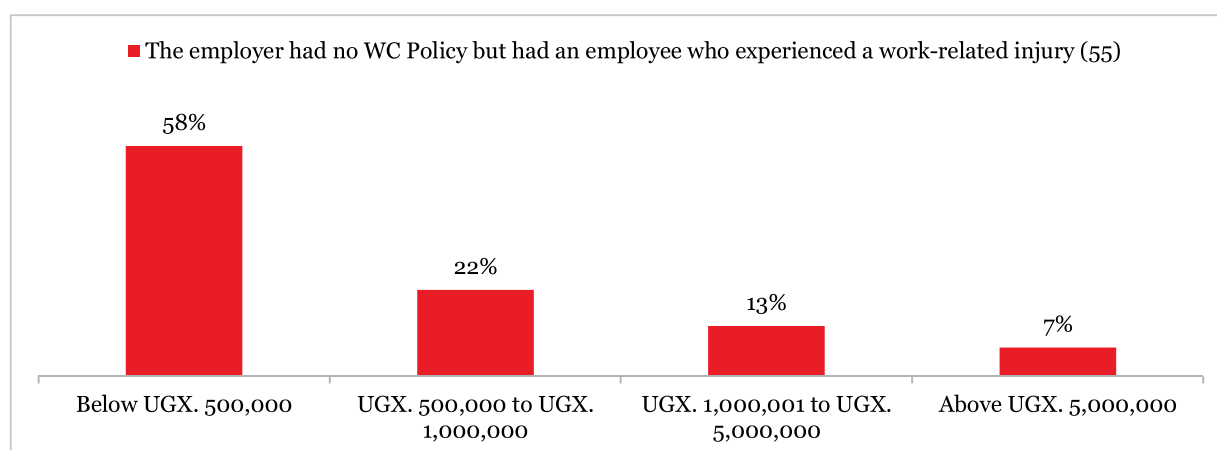


Survey findings revealed that employers who had no WC Policy but had employees/workers who experienced a work-related injury usually gave first aid and treatment at 69%. This was followed by sick leave and allowance for the leave at 22%, and 13% said they had medical insurance. The results showed that injured employees who worked with entities that had no WC cover received no form of compensation except for the treatment and first aid that were provided by the employer. This shows a need to lobby with the government to ensure that all employers have a WC policy in place to assist injured workers/employees in receiving appropriate medical care and financial assistance to compensate for lost wages while they are recovering.

According to information available on the Insurance Information Institute website, Workers' Compensation Insurance assures that injured workers get medical care and compensation for a portion of the income they lose while they are unable to return to work and it usually protects employers from lawsuits by workers injured while working². However, results from the findings show that most employers without the WC insurance policy only provide first aid and medical care. This shows a need to educate the employers about the relevance of WC insurance and also enforcement to ensure that all employers obtain the policy to protect the employees in the event they are unable to return to work.

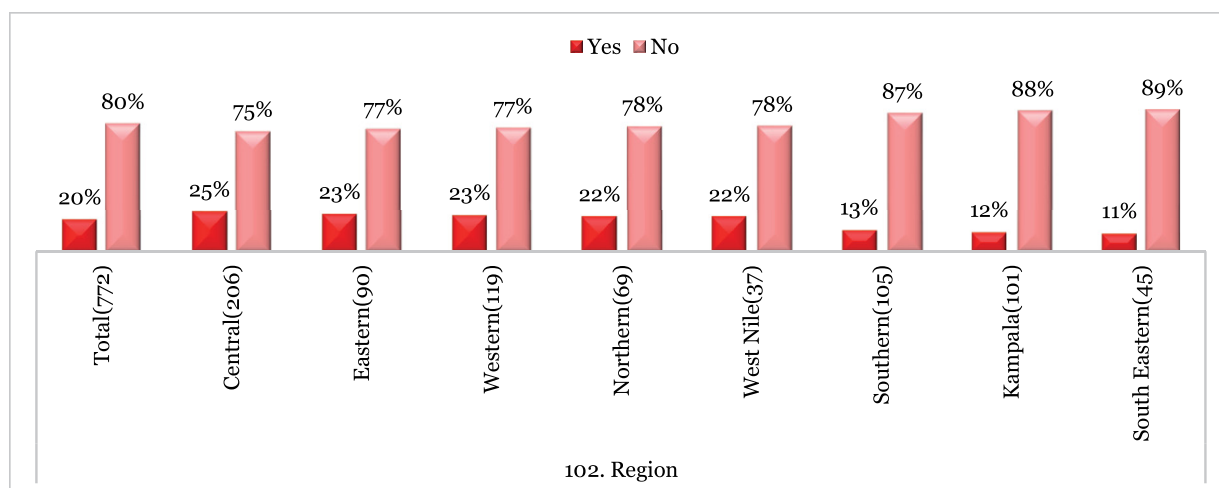
6.2.6. The costs employers incurred on injuries in the absence of WC.

Figure 28: The cost incurred by employers on injuries in the absence of WC insurance



When respondent employers that had no WC policy but had an employee who experienced a work-related injury in the last 5 years were asked how much they spent on injuries in the absence of Workers' Compensation Insurance, the majority said they spent below UGX. 500,000 at 58%, followed by 22% who spent between UGX. 500,000 to UGX. 1,000,000, 13% spent between UGX. 1,000,001 to UGX. 5,000,000 and 7% spent above UGX. 5,000,000.

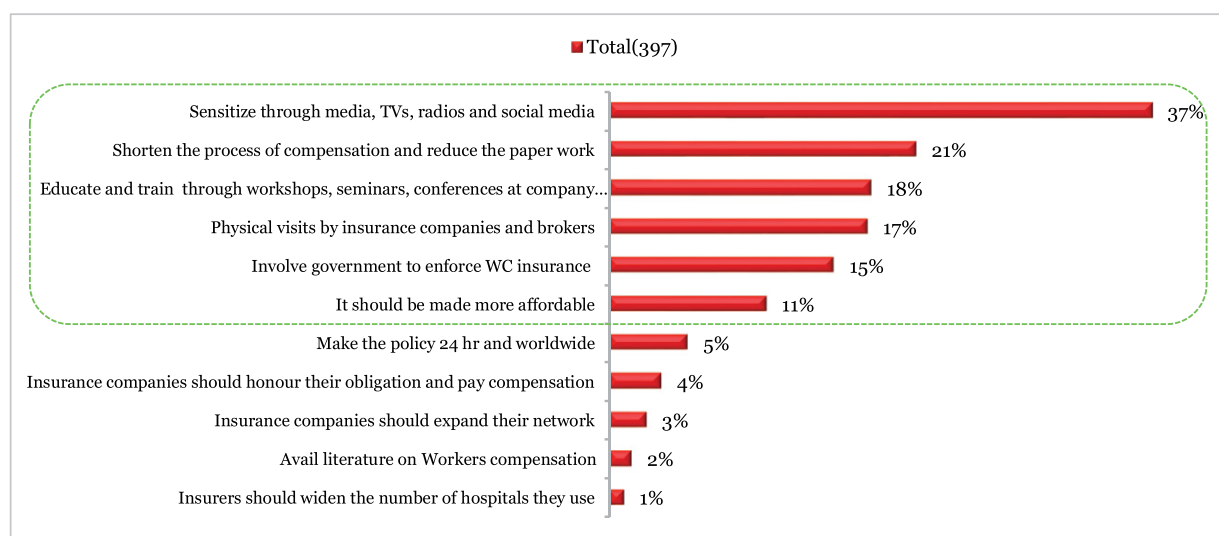
Figure 29: The proportion of work-related injuries that were not compensated because the employer had no WC insurance



Survey results revealed that 20% of the employees working for entities that didn't have a Workers' Compensation insurance policy experienced a work-related injury. This was true across regions, especially Central at 25%, followed by Eastern and Western at 23% each, and Northern and West Nile at 22% each. Since the employers had no WC policy, they could not qualify for compensation under WC insurance.

6.2.7. Recommendations on the Workers' Compensation Insurance

Figure 30: Employers' Recommendations to Increase Uptake of the Workers' Compensation Insurance



Survey results revealed that uptake of WC insurance could be increased by sensitizing about the policy and its benefits through media at 37%, shortening and simplifying the compensation process at 21%, educating the employers through workshops and seminars at 18%, physical visits by insurance companies and brokers at 17%, involving government to enforce WC insurance at 15% and making it more affordable at 11%. The results suggest a need to adopt the recommended suggestions to increase understanding and uptake of WC insurance.

Table 19: Recommendations on the Workers' Compensation Insurance

	Total (397)	Kampala (52)	Central (110)	Southern (46)	West Nile (20)	Northern (31)	Western (60)	Eastern (47)	South Eastern (31)
Sensitize through media, TVs, radios and social media	37%	35%	35%	30%	20%	45%	28%	51%	48%
Shorten the process of compensation and reduce the paperwork	21%	29%	21%	17%	30%	13%	23%	13%	19%
Educate and train through workshops, seminars, and conferences at the company level	18%	15%	14%	11%	25%	13%	25%	36%	3%
Physical visits by insurance companies and brokers	17%	6%	21%	37%	5%	10%	17%	17%	13%
Involve the government in enforcing WC insurance	15%	11%	7%	17%		17%	12%	18%	18%
It should be made more affordable	11%	10%	14%	9%	25%	10%	3%	13%	6%
Make the policy 24 hr and worldwide	5%	6%	5%	2%	5%	10%	5%		13%
Insurance companies should honour their obligation and pay compensation	4%	2%	6%		5%	10%	2%		3%
Insurance companies should expand their network	3%		5%	2%			3%		6%
Avail literature on Workers' Compensation	2%		2%			3%	2%	2%	3%
Insurers should widen the number of hospitals they use	1%	2%	1%			3%	2%	0%	0%

A comparison of different regions indicated that in the Kampala region, the most frequently mentioned method to increase uptake of WC insurance was sensitizing through media at 35%, followed by shortening the claim process at 29%. Similarly, in the Central region, sensitizations were the most prominent method at 35%, followed by shortening the claim process and physical visits by insurers at 21% each. In the Southern region, physical visits by insurers were the most popular at 37%, followed by sensitizing through media at 30%. In the West Nile region, shortening the claim process was the most prominent method at 30%, followed by educating through workshops and making it more affordable, both at 25%. In the Northern region, sensitizing through media was the most popular at 45%, followed by involving the government to enforce the process at 17%.

In the Western region, sensitizing through media stood out at 28%, followed by training in workshops at 25%. In the Eastern region, the most recommended method was sensitizing through media at 51%, followed by educating in workshops at 36%. Lastly, in the Southeastern region, the most prominent

method was media sensitization at 48%, followed by shortening the claim process at 19% and government enforcement at 18%.

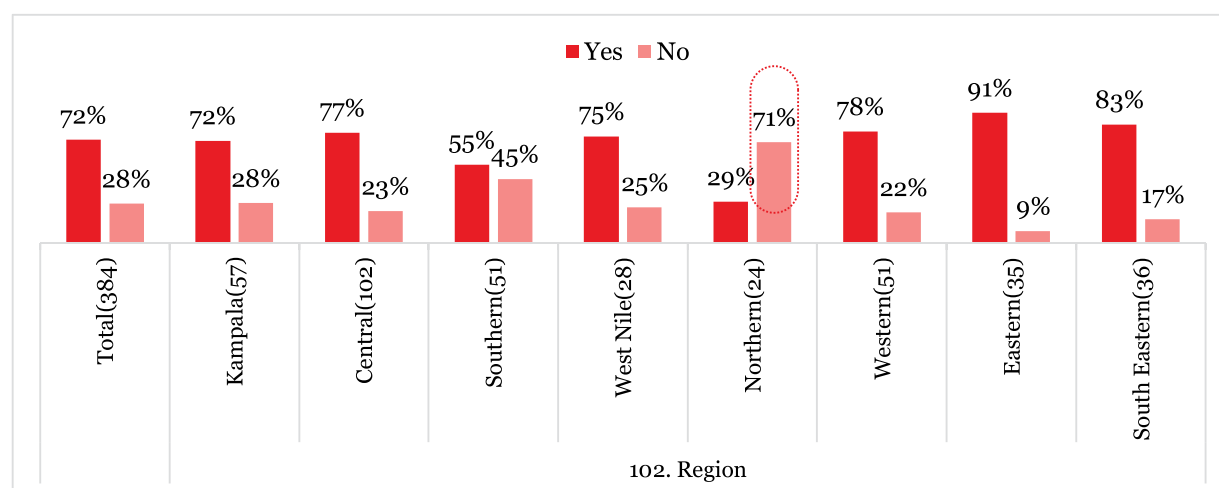
The survey results suggest that media sensitization and workshops can play a significant role in increasing awareness and understanding of WC insurance and that there is a need for the insurance industry to simplify the claim process and paperwork involved and involve the government to ensure compliance by employers.

Section 2: Employee survey findings

This subsection discusses findings from the survey conducted among the employees.

6.2.8. Employee's Awareness of WC Policy owned by the employers

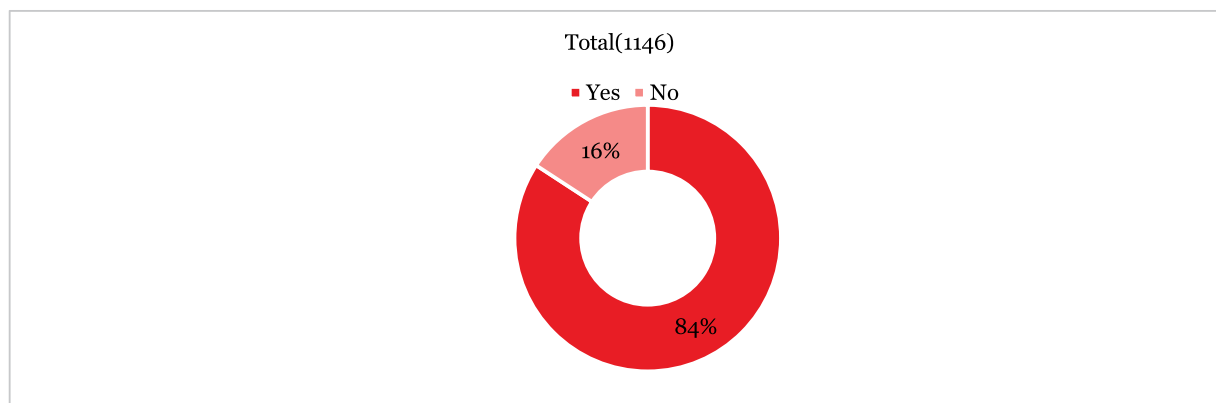
Figure 31: Employees' awareness of WC Policy owned by their employer



Survey findings revealed that 72% of the respondent employees were aware of a policy that was owned by their employer, while 28% were not. Comparison by regions revealed that awareness was highest in the Eastern region at 91%, followed by the South Eastern at 83%, Western at 78%, Central at 77%, West Nile at 75%, Kampala at 72%, and Southern at 55%. Only 29% of those in the Northern region were aware of the policy owned by their employer. This calls for a need for employers to communicate the presence of a WC policy to their staff if they are involved in a work-related incident and also as an employee benefit.

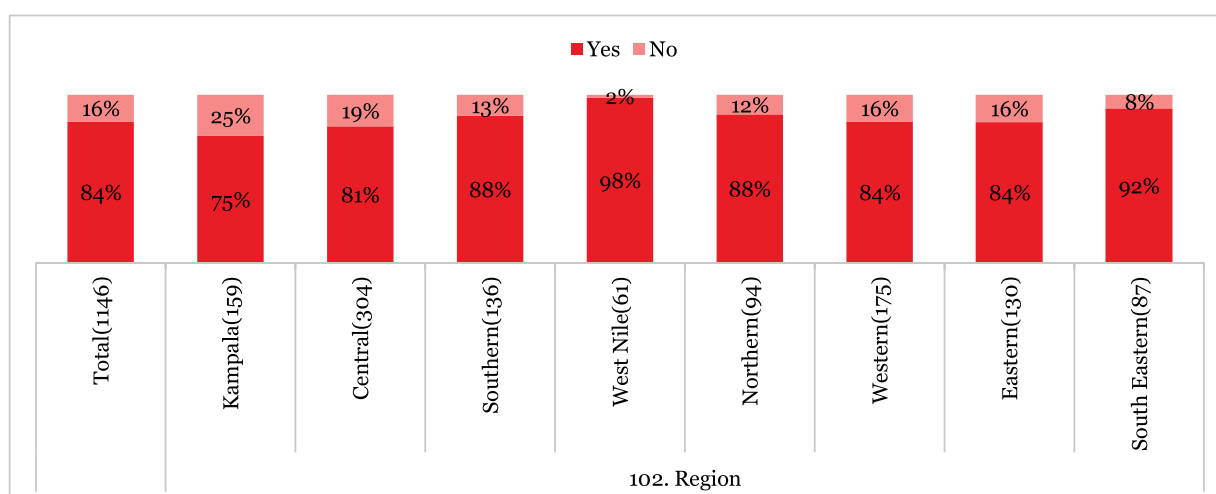
6.2.9. Employee perspective on handling of work-related incidences

Figure 32: Knowledge of the procedures taken in case of a work-related incidence



Survey findings revealed that overall, 84% of the respondent employees were knowledgeable of the procedures taken in case they were involved in a work-related accident, while 16% were not. This is commendable; however, results suggest a need for all employers to make a deliberate effort to communicate procedures for handling work-related incidents to all their employees.

Figure 33: Knowledge of the procedures taken in case of a work-related incidence by region

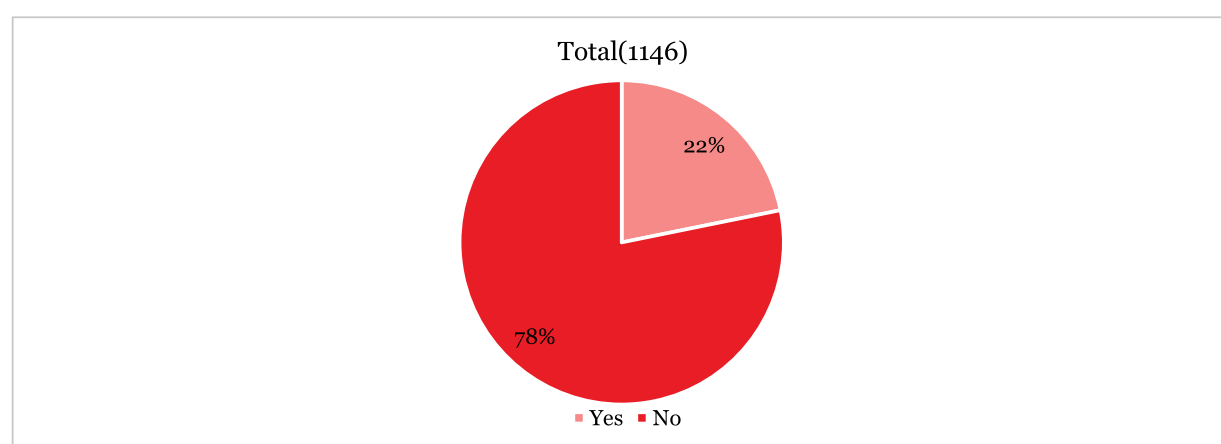


Results revealed that across survey regions, the majority of the employee respondents were knowledgeable of the procedures taken in their organizations in case they were involved in a work-related incident, especially in West Nile at 98%, followed by South Eastern at 92%, Southern and Northern regions at 88% each, Western and Eastern region at 84% each, Central at 81%, and Kampala at 75%.

Table 20: Knowledge of the procedures taken in case of a work-related incidence by sector

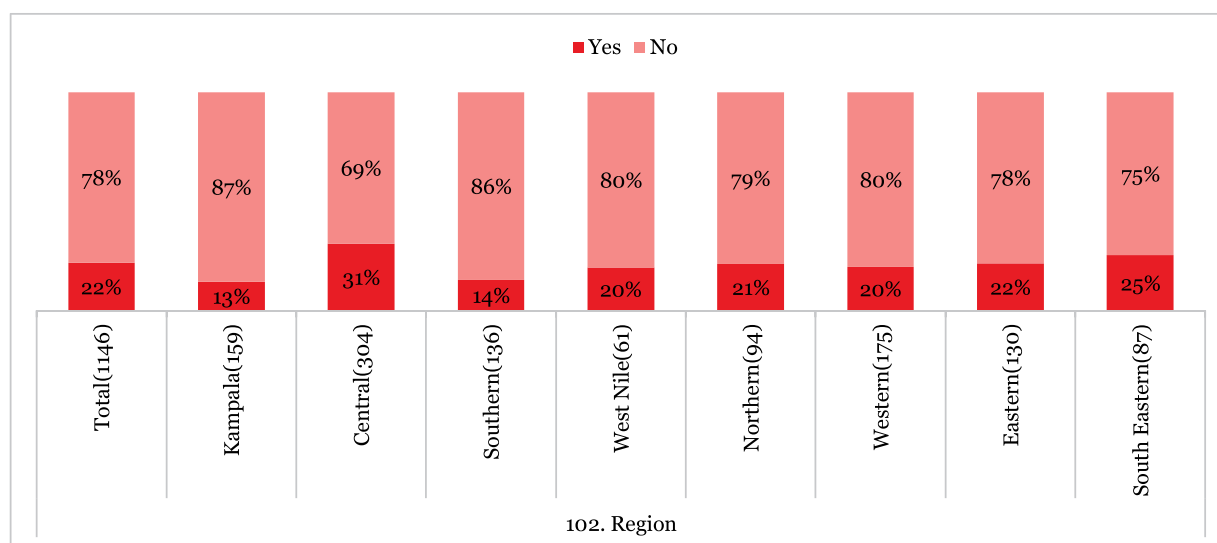
		Yes	No
	Total (1,146)	84%	16%
104. Sector	Government Parastatals (53)	100%	0%
	Banks (77)	94%	6%
	Electricity (12)	92%	8%
	Professional services (85)	89%	11%
	Manufacturing (132)	87%	13%
	NGOs (71)	85%	15%
	Construction (147)	83%	17%
	Agriculture (325)	83%	17%
	Hotels and restaurants (132)	80%	20%
	Mining and quarrying (42)	79%	21%
	Logistics and distribution (70)	69%	31%

Comparison by sectors revealed that across all sectors majority of the respondents were aware of the procedures taken in case of a work-related incident. This was commendable.

Figure 34: Whether they suffered any work-related incidences/injuries in the course of their employment

Survey results revealed that only 22% of the employee respondents had suffered a work-related incident in the course of their employment, while 78% had not.

Figure 35: Whether they suffered any work-related incidences/injuries in the course of their employment by regions

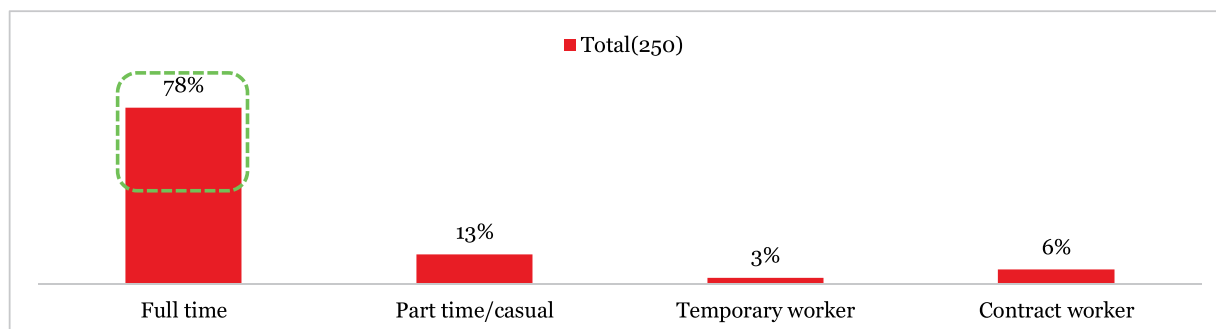


Comparison by regions revealed that experience of a work-related injury was higher in the Central region at 31%, followed by South Eastern at 25%, Eastern at 22%, Northern at 21%, West Nile and Western at 20% each, Southern at 14% and Kampala region at 13%.

Table 21: Whether they suffered any work-related incidences/injuries in the course of their employment by sector

		Yes	No
104. Sector	Total (1146)	22%	78%
	Agriculture (325)	19%	81%
	Mining and quarrying (42)	26%	74%
	Manufacturing (132)	35%	65%
	Electricity (12)	25%	75%
	Logistics and distribution (70)	24%	76%
	Construction (147)	21%	79%
	NGOs (71)	13%	87%
	Professional services (85)	12%	88%
	Government Parastatals (53)	30%	70%
	Banks (77)	25%	75%
	Hotels and restaurants (132)	20%	80%

Comparison by sectors revealed that experiencing work-related injuries was highest in the manufacturing sector at 35%, followed by Government parastatals at 30%, Mining and quarrying at 26%, Electricity sector and banks at 25% each, logistics & distribution at 24%, construction at 21%, hotels and restaurants at 20%.

Figure 36: Form of employment at the time of experiencing a work-related injury

Overall, 78% of the employee respondents that had experienced a work-related injury were in full-time employment, followed by part-time/casual at 13%, 6% were contract workers, while 3% were temporary workers.

Table 22: Form of employment at the time of experiencing a work-related injury

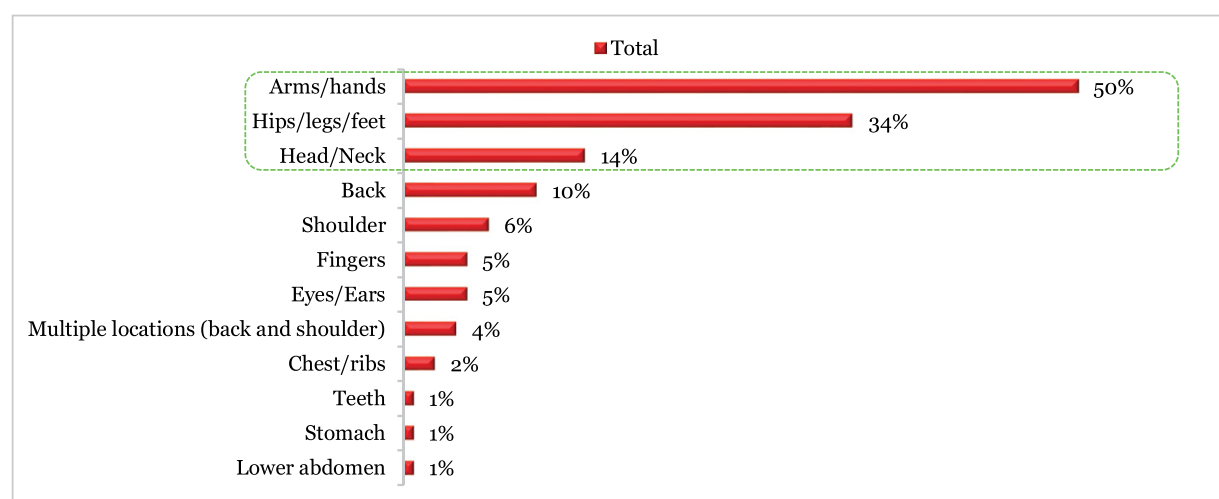
	Total (250)	Kampala (21)	Central (93)	Southern (19)	West Nile (12)	Northern (20)	Western (35)	Eastern (28)	South Eastern (22)
Full time	78%	76%	88%	84%	83%	60%	66%	75%	64%
Part-time/casual	13%	19%	8%	16%	8%	30%	23%	4%	14%
Contract worker	6%	5%	2%	0%	8%	10%	6%	11%	23%
Temporary worker	3%	0%	2%	0%	0%	0%	6%	11%	0%

Comparison by regions revealed that across survey regions, the majority of the employee respondents who experienced work-related injuries were full-time employees.

Table 23: Form of employment at the time of experiencing a work-related injury

		Full time	Part-time/casual	Contract worker	Temporary worker
	Total (250)	78%	13%	6%	3%
104. Sector	Agriculture (61)	85%	8%	7%	
	Mining and quarrying (11)	91%	9%		
	Manufacturing (46)	70%	11%	13%	7%
	Electricity (3)	67%	0%	33%	
	Logistics and distribution (17)	82%	18%		
	Construction (31)	65%	26%		10%
	NGOs (9)	100%			
	Professional services (10)	70%	10%	20%	
	Government Parastatals (16)	88%	13%		
	Banks (19)	84%		11%	5%
	Hotels and restaurants (27)	67%	30%	4%	

Comparison by sectors revealed that across sectors majority of the respondent employees who had experienced work-related injuries were full-time employees.

Figure 37: Most injured body part

Results revealed that of the employee respondents who had experienced a work-related injury, it was arms/hands that were hurt at 50%, followed by hips/legs/feet at 34%, head/neck at 14%, and the back at 10%.

Table 24: Most injured body parts by region

	Total	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern
Arms/hands	50%	57%	46%	58%	58%	65%	31%	71%	41%
Hips/legs/feet	34%	29%	38%	32%	50%	20%	40%	21%	32%
Head/Neck	14%	10%	11%	16%		5%	23%	18%	23%
Back	10%	5%	9%	16%		20%	11%	0%	23%
Shoulder	6%		8%	5%		10%	6%	7%	9%
Eyes/Ears	5%	10%	4%	5%			6%	4%	9%
Fingers	5%		6%				9%	7%	5%
Multiple locations (back and shoulder)	4%		2%	11%		10%	6%		9%
Chest/ribs	2%	5%	2%	5%				4%	5%
Lower abdomen	1%							4%	5%
Stomach	1%		2%						
Teeth	1%	5%						4%	

Comparison by regions revealed that the most injured body parts across regions were arms/hands, hips/legs/feet and head/neck.

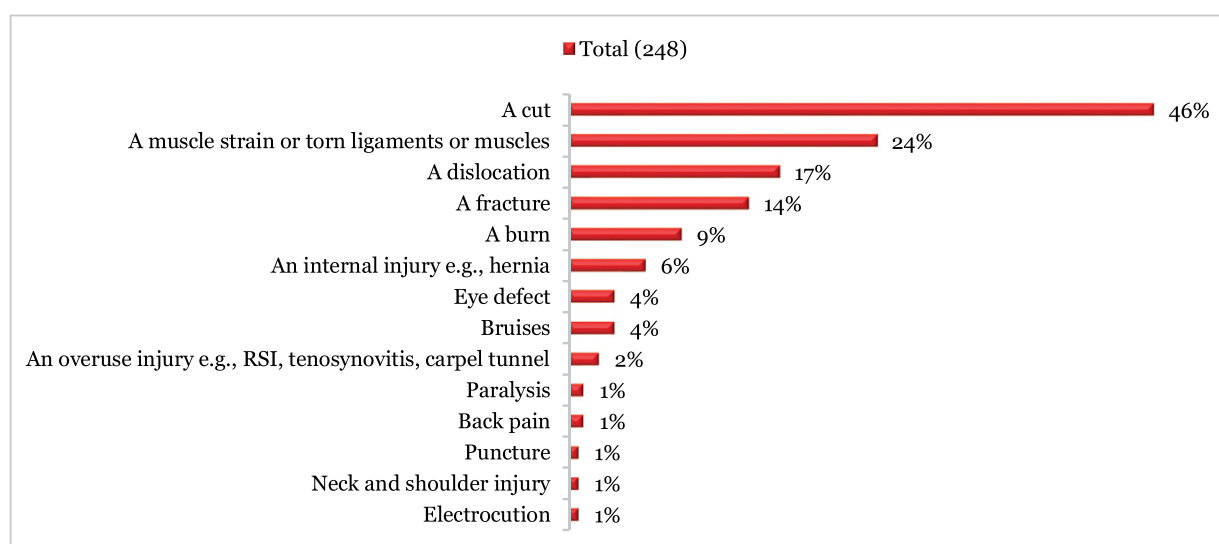
Table 25: Most injured body parts by sectors

	Total	Agriculture	Mining and quarrying	Manufacturing	Electricity	Logistics and distribution	Construction	NGOs	Professional services	Government Parastatals	Banks	Hotels and restaurants
Arms/hands	50%	41%	82%	57%	100%	35%	52%	56%	20%	44%	32%	78%
Hips/legs/feet	34%	41%	18%	28%	33%	24%	45%	33%	40%	13%	58%	19%
Head/Neck	14%	3%	9%	13%		29%	19%	11%	10%	38%	21%	7%
Back	10%	11%	9%	11%		18%	13%	11%		13%		7%
Shoulder	6%	5%	9%	7%			6%	11%		6%	21%	4%
Fingers	5%	7%		2%		12%		22%			5%	7%
Eyes/Ears	5%	3%		4%		6%	6%	11%	20%	13%		
Multiple locations (back and shoulder)	4%	2%	9%	4%			10%		10%	6%	5%	

	Total	Agriculture	Mining and quarrying	Manufacturing	Electricity	Logistics and distribution	Construction	NGOs	Professional services	Government Parastatals	Banks	Hotels and restaurants
Chest/ribs	2%	2%		2%							16%	4%
Lower abdomen	1%			2%					10%			
Teeth	1%	2%										4%
Stomach	1%	2%									5%	

Comparison by sectors revealed that arms/hands and hips/legs/feet were the most injured parts across regions. In the manufacturing, logistics & distribution, construction, government parastatals and banking sectors, they also mentioned head/neck injuries at 13%, 29%, 19%, 38%, and 21% respectively.

Figure 38: Type of injury experienced by respondent employees



Survey results revealed that the most experienced injury type was cut at 46%, followed by muscle strains at 24%, dislocations at 17%, fractures at 14% and burns at 9%.

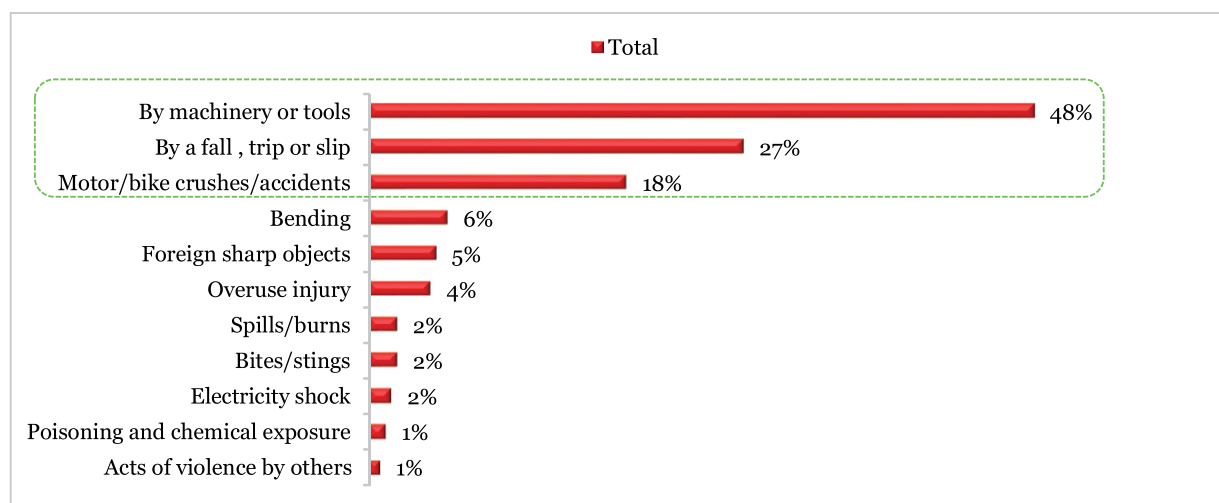
Table 26: Type of injury experienced by respondent employees

	Total	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern
A cut	46%	33%	43%	74%	17%	50%	32%	71%	45%
A muscle strain or torn ligaments or muscles	24%	29%	25%	32%	17%	35%	21%	11%	27%
A dislocation	17%	10%	16%	16%	17%	10%	21%	14%	27%

	Total	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern
A fracture	14%	5%	17%	11%	25%	10%	9%	11%	23%
A burn	9%	5%	9%	5%	17%	20%	15%	4%	
An internal injury e.g., hernia	6%		10%		8%	5%		11%	5%
Bruises	4%	5%	2%	5%		5%	9%	4%	
Eye defect	4%	10%	3%	5%			6%		5%
An overuse injury e.g., RSI, tenosynovitis, carpal tunnel	2%		4%			5%	3%		
Back pain	1%		3%						
Paralysis	1%					5%	3%		5%
Electrocution	1%	5%			8%				

Comparison by regions revealed that cuts and muscle straining were the most experienced injury types across regions. In West Nile and South Eastern, they also experienced fractures at 25% each, while in Northern they experienced 20%.

Figure 39: Causes of work-related injuries experienced



Survey results showed that the most common causes of work-related injuries experienced by the respondent employees were machinery or tools at 48%, followed by falls at 27%, and motor/bike crushes at 18%.

Table 27: Causes of work-related injuries experienced by regions

	Total	Kampala	Central	Southern	West Nile	Northern	Western	Eastern	South Eastern
By machinery or tools	48%	48%	46%	63%	17%	60%	41%	61%	41%
By a fall, trip or slip	27%	24%	26%	42%	33%	25%	15%	18%	50%
Motor/bike crushes/accidents	18%	19%	26%	0%	17%	5%	24%	14%	14%
Bending	6%	0%	4%	16%	0%	5%	9%	0%	14%
Foreign sharp objects	5%	0%	2%	16%	8%	10%	3%	7%	5%
Overuse injury	4%	5%	8%	0%	0%	0%	9%	0%	0%
Bites/stings	2%	0%	1%	0%	17%	5%	0%	4%	0%
Spills/burns	2%	0%	1%	0%	8%	10%	3%	0%	0%
Electricity shock	2%	5%	1%	0%	8%	0%	0%	4%	0%
Poisoning and chemical exposure	1%	0%	2%	0%	0%	0%	3%	0%	0%
Acts of violence by others	1%	5%	1%	0%	0%	0%	0%	0%	0%

Comparison by regions revealed that machinery or tools, falls or trips and motor/bike crushes were the most common causes of injuries across all regions. In the southern region, they also mentioned bending and foreign sharp objects at 16% each, while in the West Nile, they also mentioned injuries from insect bites or stings at 17%.

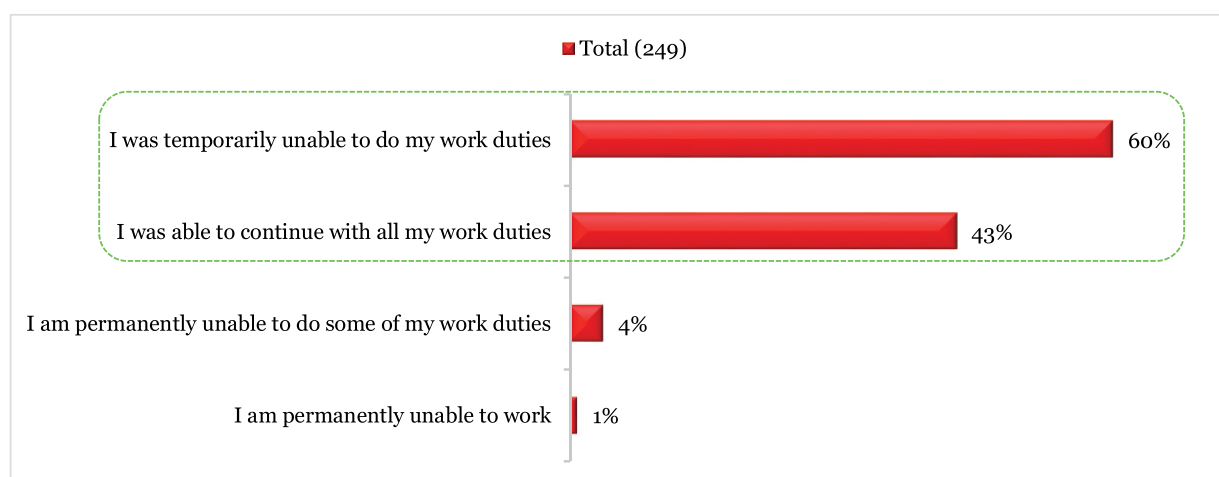
Table 28: Causes of work-related injury experienced by sectors

	Total (249)	Agriculture (61)	Mining and quarrying (11)	Manufacturing (46)	Electricity (3)	Logistics and distribution (17)	Construction (31)	NGOs (9)	Professional services (10)	Government Parastatals (16)	Banks (19)	Hotels and restaurants (26)
By machinery or tools	48%	43%	82%	65%	33%	53%	55%	33%	20%	44%	11%	50%
By a fall, trip or slip	27%	20%	36%	15%		18%	58%	33%	20%	31%	32%	27%
Motor/bike crushes/accidents	18%	23%		9%	33%	18%		33%	40%	6%	63%	15%
Bending	6%	5%	9%	11%		6%	6%					8%
Foreign sharp objects	5%	8%		2%		12%	3%		10%			8%
Overuse injury	4%	3%		2%			10%	22%	0%	6%	11%	
Bites/stings	2%	3%		2%						6%		4%

	Total (249)	Agriculture (61)	Mining and quarrying (11)	Manufacturing (46)	Electricity (3)	Logistics and distribution (17)	Construction (31)	NGOs (9)	Professional services (10)	Government Parastatals (16)	Banks (19)	Hotels and restaurants (26)
Spills/burns	2%	2%		4%								8%
Electricity shocks	2%	2%		2%	33%							4%
Poisoning and chemical exposure	1%	2%				6%			10%			
Acts of violence by others	1%											8%

Comparison by sectors revealed that machinery or tools, falls or slips and motor/bike crashes were the most common causes of work-related injuries experienced by employee respondents across most sectors. In the electricity sector, they also mentioned electricity shocks at 33%; in the NGOs sector, they also mentioned overuse injury at 22%.

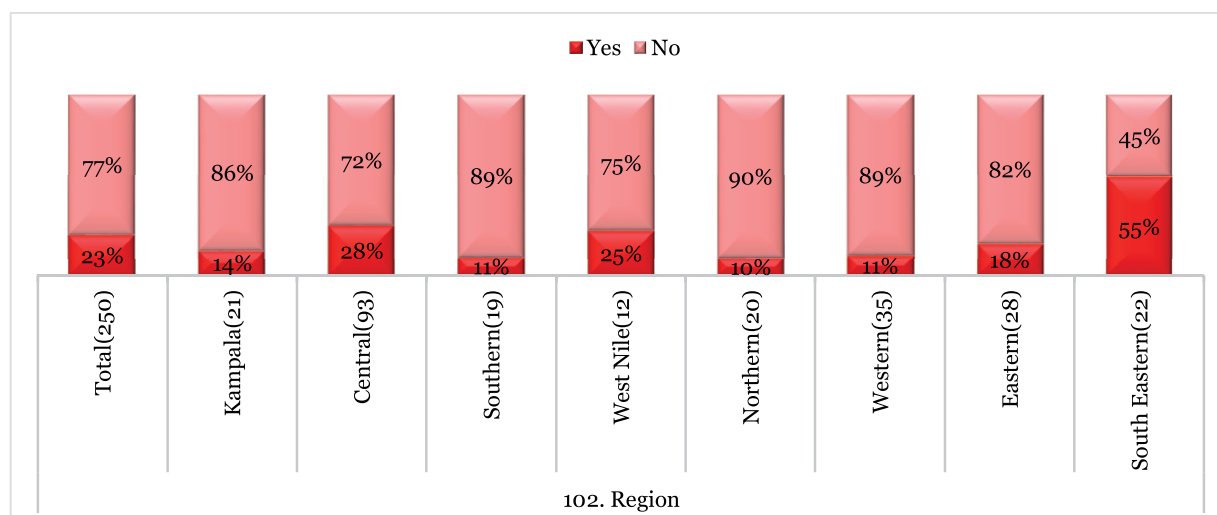
Figure 40: Effects of the work-related injury on their work



When the respondents that had experienced a work-related injury were asked about the effects it had on their work, 60% said they were temporarily unable to do their work duties followed by 43% who said it did not affect their work.

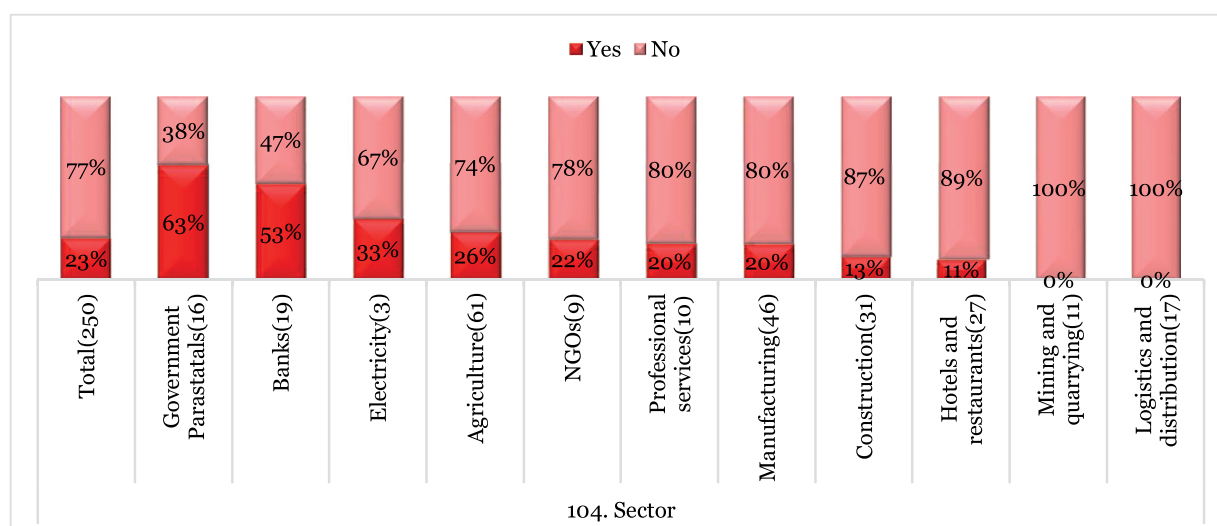
6.2.10. Workers Compensation Claim Process_ Employee perspective

Figure 41: Whether the employee respondents had claimed for Workers Compensation



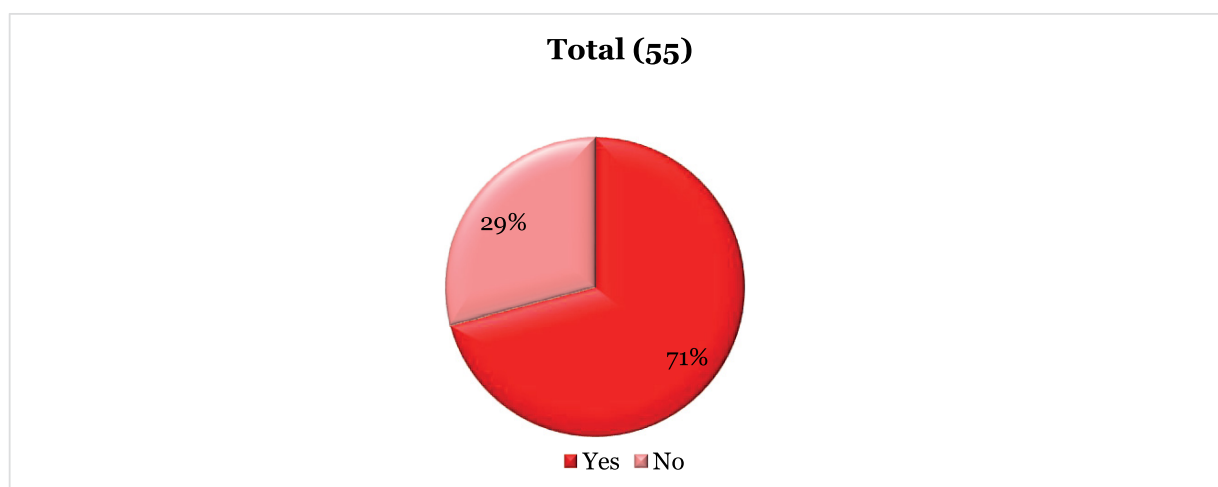
Results revealed that of all the employees who had experienced a work-related injury, only 23% had made a Workers' Compensation claim. Comparison for regions revealed that in South Eastern, 55% had made a claim, followed by Central at 28%, West Nile at 25%, Eastern at 18%, Kampala at 14%, Southern and Western at 11% each and Northern at 10%.

Figure 42: Whether the employee respondents had claimed for Workers Compensation by sectors



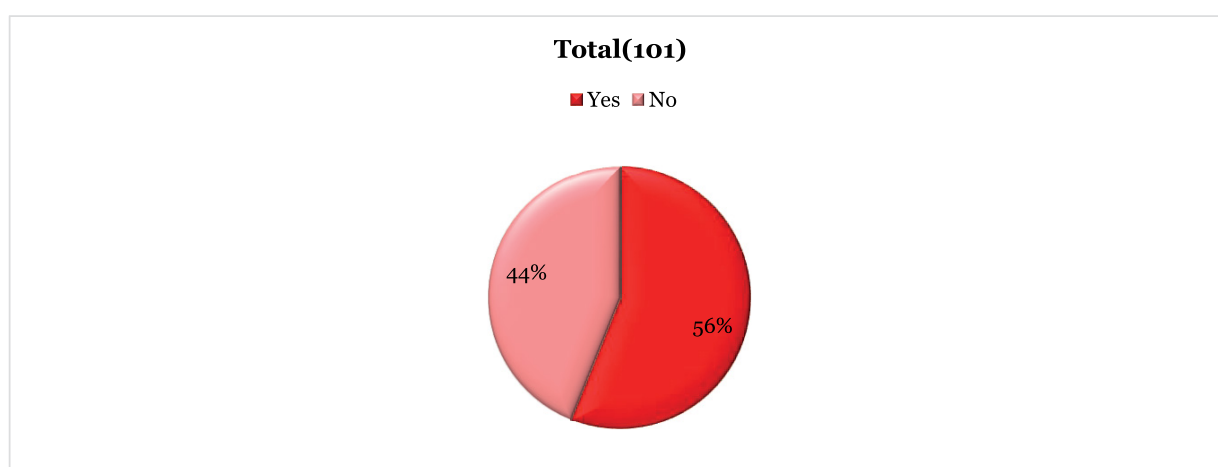
Comparison by sectors revealed that across sectors, 63% of the employee respondents that had experienced a work-related from the Government Parastatals had made a claim for Workers' Compensation Insurance, followed by 53% from the banking sectors, 33% from the electricity sector, 26% from the agriculture sector, 22% from NGOs, 20% from professional services and manufacturing sector each, 13% from construction, and 11% from hotels and restaurants.

Figure 43: The proportion of work-related incidents that were not compensated__ Employee perspective



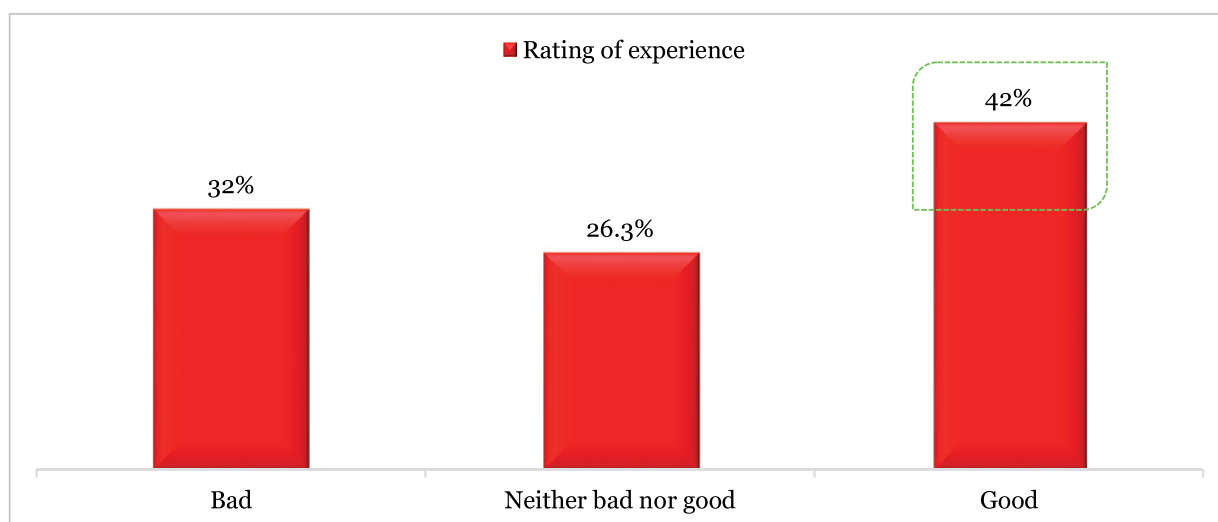
From an employee perspective, 71% of the WC claims made were compensated, while 29% of the work-related incidences were not compensated.

Figure 44: Whether the employer provided the injured employee support during the WC Insurance Compensation Process __ Employee Perspective



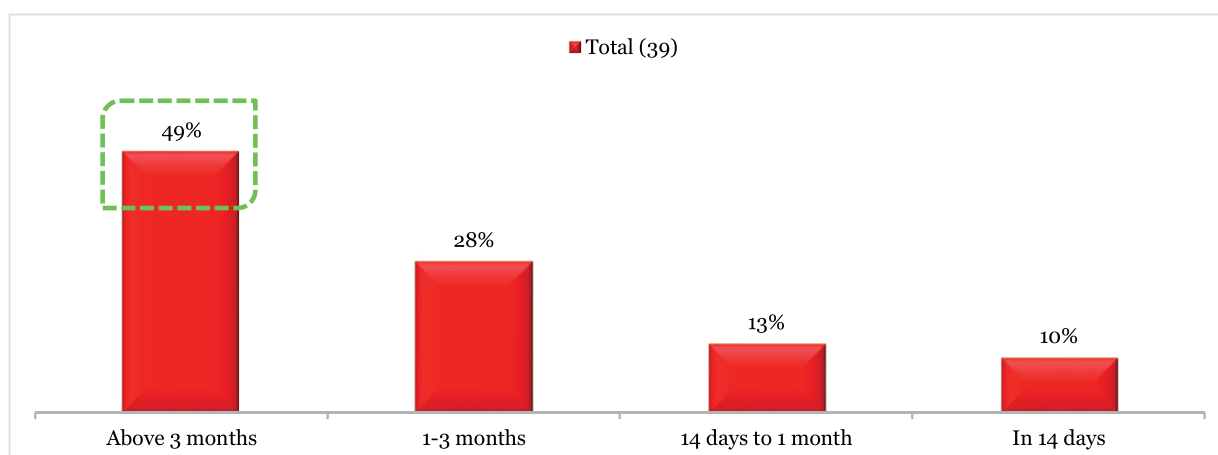
Comparison by sectors revealed that overall, 56% of the employees who had made a claim received support from their employer during the WC claim process. The support was mostly reported by employee respondents from the South Eastern region at 76%, followed by West Nile at 75%, Western and Eastern at 63% each. On the contrary, less support was provided to staff in Kampala, Northern and Southern regions. The survey results show a need for the Ministry of Gender Labour and Social Development as well as the insurance industry to emphasize to the employers the critical role they play in the Workers' Compensation claim process since they are the owners of the policy.

Figure 45: Overall rating of the employee experience with the WC insurance claim process__ Employee Perspective

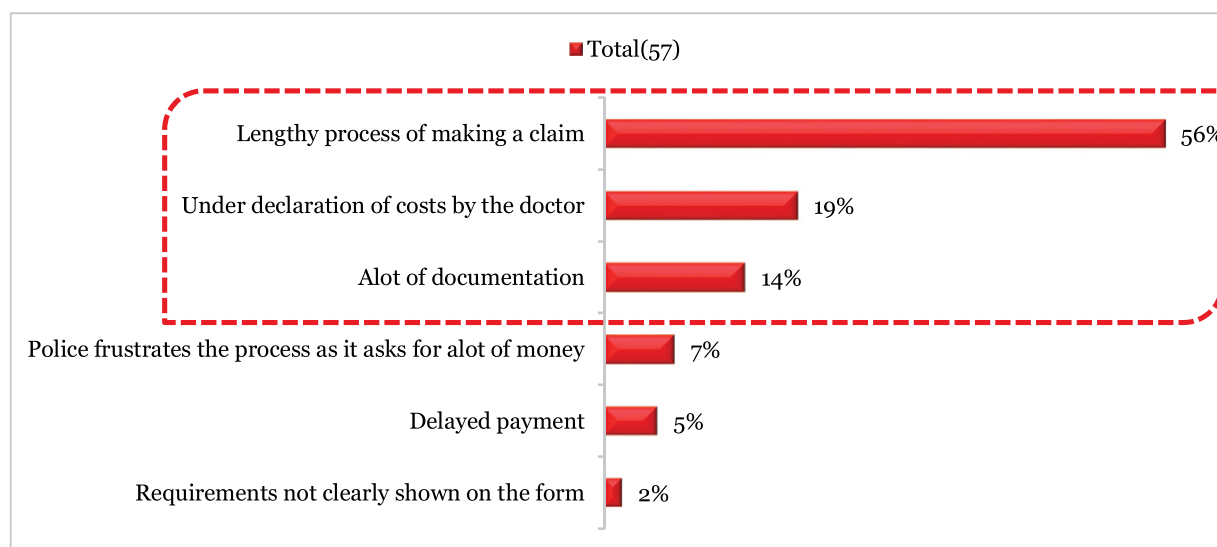


Survey results revealed that 42% of the employee respondents that had made a claim for Workers Compensation had a good experience while 32% had a bad experience. This calls for a need for the insurers to address the key concerns that may have contributed to the bad experience.

Figure 46: Length of time taken before compensation was paid



Survey results showed that respondent employees had made a claim took more than 3 months for their compensation to be paid. This was followed by 28% that took 1-3 months, 13% that took 14 days to 1 month and 10% who said they were paid in 14 days. The results suggest a need for the industry to have a standard duration within which claims are paid and also ensure that employees are well informed about exactly when they should initiate the process.

Figure 47: Challenges experienced during the WC insurance claim process __ Employee Perspective


When the employee respondents who rated the claim process were asked for the challenges faced, survey results showed that the biggest challenge faced by employees during the WC claim process was the length of the process at 56%, followed by under declaration of costs by the doctor at 19% and the number of the documentation required during the claim process at 14%. The results suggest a need for the insurance industry stakeholders to develop strategies to shorten the WC claim process, such as reducing the documentation required during the process, expanding the network of doctors allowed to conduct the review, and reducing the amount of money paid to Police.

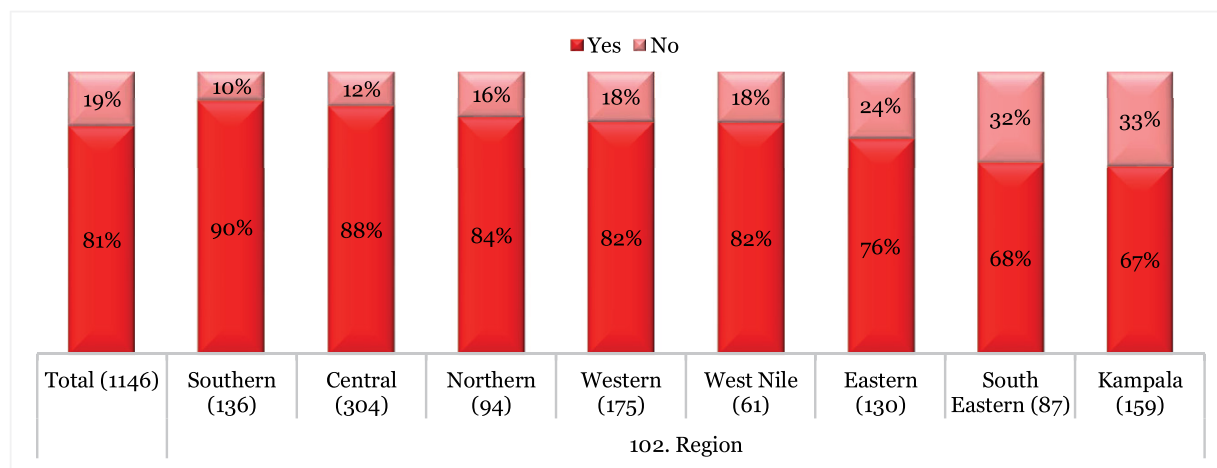
Table 29: Support provided to employees by their employers in the absence of WC insurance __ Employee Perspective

	Total (151)	Kampala (12)	Central (50)	Southern (14)	West Nile (8)	Northern (15)	Western (27)	Eastern (20)	South Eastern (5)
Employer-provided treatment and support	58%	25%	60%	50%	75%	60%	70%	50%	80%
No support provided	39%	58%	32%	43%	25%	40%	37%	50%	40%
I was given first-aid	9%	17%	8%	14%		13%	4%	10%	
I was given sick leave	5%		10%	7%			4%		
We have a GPA policy which sorted me	1%		2%						

Survey results revealed that in the absence of Workers' Compensation Insurance, from an employee perspective, employers mostly provided treatment and support at 58%. This cut across regions. Furthermore, 39% said that no support was provided to them by their employer. The results suggest a need for the insurance industry to inform employers about the benefits of Workers' Compensation Insurance as it would relieve them of expenses incurred during the treatment of their employees in case of a work-related injury. Secondly, since 39% of respondents said their employers provided no support, the MoGLSD needs to enforce the Workers Compensation Act to ensure that employees are covered if they are injured in the course of their work.

6.2.11. Occupational Health and Safety at the workplace

Figure 48: Whether their employer provides occupational health and safety precautions in the course of their work



Survey results revealed that overall, 81% of the employee respondents said that their employer-provided occupational health and safety (OHS) precautions to them in the course of their work. Comparison by regions revealed that provision of OHS Precautions was highest in the Southern region at 90%, followed by the Central region at 88%, Northern at 84%, Western and West Nile at 82% respectively, Eastern region at 76%, and South Eastern at 68%. Provision of OHS precautions was least reported in the Kampala region at 67%. This was commendable; however, there is a need for routine inspections by the Labour Officers to ensure that all organizations have the appropriate occupational Health and Safety precautions made available for their staff in the course of their work, irrespective of the sector.

Table 30: Whether their employer provides occupational health and safety precautions in the course of their work by sectors

	Yes	No
Total (1146)	81%	19%
Electricity (12)	100%	0%
NGOs (71)	89%	11%
Manufacturing (132)	89%	11%
Government Parastatals (53)	85%	15%
Construction (147)	84%	16%
Agriculture (325)	81%	19%
Hotels and restaurants (132)	80%	20%
Professional services (85)	79%	21%
Mining and quarrying (42)	74%	26%
Banks (77)	71%	29%
Logistics and distribution (70)	61%	39%

Comparison by sectors revealed that OHS precautions were provided across the majority of the sectors, with the least being logistics and distribution at 61%.

Table 31: Occupational health and safety precautions provided to employees in the course of their work

	Total (926)	Kampala (106)	Central (267)	Southern (122)	West Nile (50)	Northern (79)	Western (144)	Eastern (99)	South Eastern (59)
Safety boots	55%	44%	51%	58%	86%	56%	55%	57%	53%
Safety gloves/hand gloves	44%	33%	40%	44%	76%	51%	44%	46%	37%
Headgear/helmets	39%	32%	30%	41%	52%	41%	41%	48%	51%
Overalls/aprons	30%	35%	28%	28%	64%	38%	25%	17%	34%
Face masks/shield	23%	13%	22%	21%	38%	24%	26%	22%	24%
Fire extinguisher	16%	6%	22%	28%	6%	15%	10%	18%	12%
First aid box	15%	6%	14%	21%	18%	19%	14%	20%	7%
Reflector jackets	12%	13%	12%	10%	10%	19%	17%	10%	2%
Ergonomic chairs	4%	8%	6%	1%		6%		9%	
Eye Goggles	4%	3%	3%	4%		10%	4%	1%	5%
Training on safety at work	4%	4%	4%	7%	2%	3%	1%	3%	3%
Insurance i.e., health/life etc	3%	2%	5%	7%	4%	3%		1%	3%
Security/fire alarms	3%	2%	6%	2%		3%		4%	

Results revealed that respondent employees who said their employers provided them with OHS precautions in the course of their work said they were provided with safety boots at 55%, safety/hand gloves at 44%, headgear/helmets at 39%, overalls at 30%, face-masks/shields at 23%, fire extinguishers at 16%, first aid box at 15%, and reflector jackets at 12%. Comparison by regions revealed that there were no major regional differences.

Table 32: Occupational health and safety precautions provided to employees in the course of their work by sectors

	Total (926)	Agriculture (263)	Mining and quarrying (31)	Manufacturing (117)	Electricity (12)	Logistics and distribution (43)	Construction (124)	NGOs (63)	Professional services (67)	Government Parastatals (45)	Banks (55)	Hotels and restaurants (106)
Safety boots	55%	69%	94%	66%	92%	40%	71%	33%	21%	47%		28%
Safety gloves/hand gloves	44%	46%	68%	52%	92%	19%	54%	35%	34%	36%		39%
Headgear/helmets	39%	39%	68%	41%	83%	9%	61%	51%	21%	29%		8%
Overalls/aprons	30%	45%	32%	40%	25%	23%	25%	6%	18%	40%		25%
Face masks/shield	23%	35%	16%	24%	25%	14%	16%	11%	34%	13%	53%	15%
Fire extinguisher	16%	8%	3%	19%		44%	4%	19%	24%	38%	20%	27%
First aid box	15%	11%	3%	15%	8%	14%	14%	24%	9%	13%	16%	28%
Reflector jackets	12%	8%	23%	9%	17%	21%	20%	19%	7%	16%	22%	2%
Ergonomic chairs	4%	3%		1%		7%	2%	11%	6%	11%	11%	5%
Eye Goggles	4%	5%	13%	3%			7%		3%			1%
Training on safety at work	4%	2%		9%	8%	5%	2%	3%	4%	7%	2%	4%
Insurance i.e., health/life etc.	3%	0%	3%	1%		5%	3%	13%	1%	0%	5%	10%
Security/fire alarms	3%	0%	0%	2%	0%	5%	0%	3%	4%	7%	5%	9%

Comparison by sectors revealed that safety boots, safety/hand gloves, and headgear/helmets were provided across the majority of sectors.

7.0

Recommendations and Conclusion

7.1. Recommendations

- i. Awareness of the Workers Compensation Act among employer respondents was at 62%.
 - A need for the MoGLSD of the WC Act to scale up awareness of the WC Act among employers across the country through the different media platforms, including social media and workshops held at the regional level.
 - There is a need for the UIA to partner with MoGLSD to train and motivate the Labour Officers to enforce and implement the WC Act.
 - UIA can come up with concepts that can be shared with partners for funding.
 - Engaging other relevant stakeholders i.e. FUE, ILO, UMA.
 - There is also a need to translate the Workers Compensation Act into local languages to take care of some people who may not understand English.
 - There is also a need to ensure all employers have a copy of the WC Act for ease of reference.
 - There is a need for institutions of higher learning to train graduates on the WC Act so that they can know what their roles are and those of their employers.
 - Whereas awareness of the WC Act was slightly high across the regions, awareness of the categories of injuries provided for in the WC Act was slightly lower especially in the northern region at 33%, western at 40%, and southern at 43%. There is a need to emphasize the core components of the WC Act in the different Fora where information about the Act will be disseminated.
- ii. There was low uptake of the WC Insurance policy, with about 5 out of 10 employers confirming to have the policy.
 - There is a need for enforcement by the Ministry of Gender Labour and Social Development to increase compliance by employers. This will, in turn, lead to growth in WC insurance uptake.
 - The UIA should partner with MoGLSD to disseminate information about the Act to various employers through associations like the Federation of Uganda Employers, the Human Resource Managers Association of Uganda and other active trade unions.
 - Despite high awareness levels, uptake of WC policy was low in sectors with high-risk exposure like the manufacturing, logistics and distribution, construction, mining and quarrying, Hotels & restaurants, and professional services sectors. The UIA should work closely with the associations that bring together the employers in the mentioned sectors to disseminate information about WC insurance and its benefits.
- iii. The main driver for the uptake of WC insurance was the fact that it is a legal requirement at 47%, followed by the nature of work done by the entity at 36%.
 - The MoGLSD should enhance enforcement to grow the uptake of WC policy.
- iv. The main barrier to the uptake of WC insurance was ignorance about the policy at 56%. The insurance industry needs to develop strategies to disseminate information about the WC insurance policy and its benefits to the employer institutions to

attract them to buy the cover.

- Some of the suggested ways in which the industry can engage the employer institutions is through increased knowledge of WC insurance through workshops and seminars at 57%, followed by reaching out physically at 48%, sensitizing through traditional media at 34%, and sensitizing across all online platforms at 21%.
- v. While 66% of the employer respondents were satisfied with the process, only 42% of the employee respondents who had claimed Workers' Compensation had a good experience.
- The insurance industry needs to focus on quality and timely settlement of claims, shortening the length of the claim process, reduce the paperwork and bureaucracy involved to improve the experience and satisfaction rating.
- The industry needs to put in place a mechanism to allow for filing for claims online, as this will cut down on the time for claims submission and settlement.
- vi. In the absence of a WC policy, employers provided both first aid and treatment at 69%. This was synonymous with feedback from the employee respondents who said that their employers provided treatment and support at 58%.
- The industry needs to proactively engage the employers to showcase to them the value that Workers' Compensation Insurance provides to them as an employer as well as their employees.
- vii. The low support provided to employees at 56% during the WC claim process justifies that some employers are quite reluctant to play their part. There is a need for the Ministry of Gender Labour and Social Development, as well as the insurance industry, to emphasize to the employers the critical role they play in the Workers' Compensation claim process since they are the owners of the policy.
- viii. The WC Insurance claim process poses several challenges, including the lengthy

claim procedure, doctors' under-declaration of costs, and excessive documentation requirements. To address these issues, UIA should advocate for streamlining the WC claim process by establishing a WC portal and reducing the documentation needed to facilitate easier access to benefits. Additionally, it is crucial to involve the Uganda Medical Doctors Association to underscore the pivotal role of medical doctors in the claims process and address any concerns they may have.

7.2. Conclusion

Based on the survey findings, it was revealed that only 49% of respondent employers had Workers Compensation (WC) Insurance, despite 74% of those who had it stating that their employees had benefitted from it. This presents an opportunity for growth in the uptake of the policy. Employers who did not have WC insurance usually provided treatment and first aid to their injured staff, with 80% having spent a minimum of UGX 1 million. However, this arrangement is risky if an employee is unable to return to work due to incapacitation, and it is also costly for the employers since the injuries are not foreseen.

To address this issue, the UIA should partner with the Ministry of Gender Labour and Social Development as the enforcers to ensure that all employers, irrespective of their sector, obtain the policy as a way of ensuring security for their employees in case they are unable to continue with work due to any form of incapacity.

The UIA should also lobby with authorities such as KCCA and all those that issue annual operating licenses to add WC Insurance as a requirement to the checklist that is considered for the issuing of such licenses. There is also a need to engage with Labour unions to educate members who can, in turn, demand this cover from their employers would be valuable.

Lastly, the insurance industry should sensitize employers about the WC policy as a more viable option since it offsets the financial burden from the employer in the event of employee injury. The policy also serves as a work benefit to the injured employee as they are assured of compensation if they are unable to return to work.

8.0

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