Assessing Compensation Practices of the Nigeria Social Insurance Trust Fund on Employee Performance in Selected Private Universities in Southwest Nigeria

Ajijola Opeyemi Ebenezer (MPA, MSc)
Eusebius Achugo (Ph.D.)
Vincent Jemilohun (Ph.D.)
Afe Babalola University Ado Ekiti. Ekiti State, Nigeria
Paper Number: 240374

Abstract:

This study assessed the compensation practices of the Nigeria Social Insurance Trust Fund (NSITF) and their effect on employee performance in selected private universities in Southwest Nigeria. The Employees' Compensation Act (ECA) 2010 mandates the NSITF to provide comprehensive compensation for work-related injuries, disabilities, diseases, and death, funded solely by employers through a 1% monthly payroll contribution. Despite this statutory framework, low awareness, employer non-compliance, and weak enforcement have constrained the scheme's effectiveness. A cross-sectional survey was conducted among 356 academic and non-academic staff from six purposively selected private universities across Lagos, Ogun, and Oyo States using a multi-stage sampling technique. Data were collected using a validated structured questionnaire (NCPEPQ) with 106 items across seven sections, achieving high reliability (Cronbach's a = 0.94). Data were analysed using descriptive statistics, Pearson product-moment correlation, and hierarchical multiple regression. Findings revealed low overall awareness of NSITF provisions (mean = 2.62) and moderate implementation of NSITF practices (mean = 2.80). Significant positive relationships were found between NSITF practices and job satisfaction ($r = 0.342$, $p < 0.01$), organisational commitment ($r = 0.298$, $p < 0.01$), and productivity ($r = 0.186$, $p < 0.01$). Employee awareness significantly moderated the relationship between NSITF practices and overall employee performance ($\beta = 0.118$, $p = 0.018$). The study concludes that NSITF compensation practices positively influence employee performance, but this influence is constrained by low awareness and uneven implementation. Recommendations include intensified awareness campaigns, improved claims processing transparency, and integration of compliance into strategic human resource management.

Keywords: *NSITF compensation practices, employee performance, job satisfaction, employee awareness, private universities, Southwest Nigeria, Employees' Compensation Act 2010.*

1. Introduction

The relationship between social security provisions and employee performance has emerged as a critical area of inquiry in human resource management scholarship, particularly within developing economies where formal social protection systems are still evolving (Armstrong, 2021; Dessler, 2020). Social security schemes are designed to provide workers with protection against economic risks associated with workplace injuries, disabilities, occupational diseases, and death, thereby enhancing their psychological security and capacity to contribute meaningfully to organisational goals (Sala-i-Martin, 1996).

In Nigeria, the Nigeria Social Insurance Trust Fund (NSITF) represents the primary statutory institution mandated to provide compensation and social security coverage for employees against work-related injuries, disabilities, diseases, and death. Established under the Employees' Compensation Act (ECA) 2010, the NSITF administers the Employees' Compensation Scheme (ECS), which requires all employers in both public and private sectors to make monthly contributions of one percent of their total payroll into a consolidated compensation fund (Nigeria Social Insurance Trust Fund, 2024). This compulsory social insurance framework is designed to create a safety net that guarantees adequate compensation and rehabilitation for employees or their dependents when work-related contingencies occur (Employees' Compensation Act, 2010).

The theoretical underpinning of employee compensation schemes rests on the premise that social security provisions enhance worker productivity, morale, and organisational commitment by reducing anxiety about future uncertainties and demonstrating employer commitment to workforce welfare (Vroom, 1964; Adams, 1965). When employees perceive that adequate protection exists against workplace hazards and income disruption, they are theoretically more likely to exhibit higher levels of engagement, job satisfaction, and discretionary effort (Homans, 1958; Blau, 1964). Within the Nigerian context, the NSITF's mandate extends beyond mere compensation to encompass workplace safety promotion, rehabilitation services including prosthetics and physiotherapy, and the enforcement of occupational health standards (NSITF, 2024), all of which potentially influence the psycho-social work environment and, by extension, employee performance.

Private universities in Nigeria have emerged as significant employers of labour, particularly in the Southwest geopolitical zone, which hosts the highest concentration of private tertiary institutions in the country (National Universities Commission, 2024). These institutions face unique human resource challenges, including intense competition for academic talent, pressure to maintain institutional reputation, and the need to balance financial sustainability with competitive compensation packages (Onikoyi et al., 2025). Employee performance in university settings directly impacts

educational quality, research output, and institutional effectiveness, making the factors that influence performance including compensation and social security provisions of paramount importance to university administrators and policymakers alike.

Recent empirical evidence from private universities in Southwest Nigeria confirms that compensation management practices, including contingent pay and variable pay, have significant positive effects on employee commitment, job satisfaction, and retention (Onikoyi et al., 2025). Similarly, studies from other regions demonstrate that reward systems and benefit programmes significantly and positively relate to employee retention and productivity in private university contexts (Ehugbo et al., 2025). However, these studies have focused on institutional compensation practices rather than specifically examining NSITF-mandated social insurance provisions, indicating a gap that the present research aims to address.

Despite the statutory mandate of the NSITF and the growing private university sector in Southwest Nigeria, limited empirical research has examined the relationship between the Fund's compensation practices and employee performance within this specific context. This gap is particularly significant given that as of March 2025, the NSITF had registered over 183,528 employers and 7,616,476 employees in the formal sector (Daily Trust, 2025). By January 2026, these figures had grown further to 197,938 employers covering 7,754,883 employees, with 142,576 beneficiaries compensated between January and December 2025 (Daily Focus Nigeria, 2026). The Southwest region accounts for a substantial proportion of Nigeria's private university workforce, and employee welfare considerations are increasingly central to institutional competitiveness.

The current leadership of the NSITF has demonstrated commitment to reforming the agency for improved service delivery. The Managing Director has emphasised that performance reviews are not routine calendar events but deliberate pauses "to reflect, to evaluate performance honestly, and to reset our priorities where necessary in order to deliver better outcomes for the institution and the people we serve" (Leadership Newspapers, 2026). This orientation toward continuous improvement and accountability reflects a recognition that the Fund's effectiveness directly impacts the welfare of Nigerian workers.

This study, therefore, seeks to assess the compensation practices of the Nigeria Social Insurance Trust Fund and their effect on employee performance in selected private universities in Southwest Nigeria. By examining the implementation of NSITF-mandated compensation provisions and their relationship with employee performance indicators, the research aims to generate evidence that can inform policy formulation, institutional practice, and scholarly discourse on social security and human resource management in Nigerian higher education.

2.0 Literature Review

2.1 Conceptual Framework

2.1.1 NSITF Compensation Practices

The Nigeria Social Insurance Trust Fund operates under a comprehensive policy framework primarily defined by the Employees' Compensation Act (ECA) 2010 (Employees' Compensation Act, 2010). The Fund's mandate encompasses "provision of transparent and adequate compensation in case of work-related diseases, disabilities, injuries and deaths; rehabilitation and support as well as promotion of workplace safety and health" (NSITF, 2024). For the purposes of this study, NSITF compensation practices were conceptualised along five dimensions:

Dimension	Description
Employer Registration	Description
Contribution Remittance Compliance	The extent to which private universities have registered with the NSITF and enrolled eligible employees
Claims Processing	The regularity and accuracy with which universities remit the statutory 1% of monthly payroll
Rehabilitation Services	The efficiency and effectiveness with which claims for workplace incidents are processed
Workplace Safety Promotion	The availability and accessibility of rehabilitation services including prosthetics and physiotherapy
	The extent of NSITF-facilitated occupational safety audits, training, and awareness campaigns

2.1.2 Employee Performance

Employee performance was conceptualised as multidimensional, encompassing job satisfaction, organisational commitment, and productivity (Onikoyi et al., 2025; Ehugbo et al., 2025). Job satisfaction refers to the positive emotional state resulting from an employee's appraisal of their job experiences. Organisational commitment refers to the psychological attachment and loyalty an employee feels toward their employing organisation. Productivity refers to the efficiency and effectiveness with which employees perform their job duties and contribute to organisational objectives.

2.1.3 Employee Awareness

Employee awareness refers to the extent to which employees possess knowledge and understanding of the NSITF Employees' Compensation Scheme, including its provisions, benefits, claims procedures, and entitlements under the ECA 2010 (Premium Times, 2025). The NSITF Managing Director has identified low awareness as the greatest challenge

facing the Fund, observing that "many Nigerians are still not aware of the benefits that this scheme offers them" (The Guardian Nigeria, 2025).

2.2 Theoretical Framework

This study was anchored on five complementary theories:

Expectancy Theory (Vroom, 1964): This theory posits that individuals are motivated to act based on their expectation that effort leads to performance, performance leads to rewards, and rewards are personally valuable. In this study, expectancy theory explains how awareness of NSITF provisions influences employee motivation and subsequent performance.

Equity Theory (Adams, 1965): This theory proposes that employees compare their input-output ratios with those of referent others and strive to maintain equity. It explains how perceptions of NSITF compliance fairness affect job satisfaction and commitment.

Social Exchange Theory (Homans, 1958; Blau, 1964): This theory conceptualises the employment relationship as an exchange of effort and loyalty for tangible and intangible rewards. It explains how employer compliance with NSITF requirements signals organisational support, eliciting reciprocal commitment.

Dynamic Capabilities Theory (Teece et al., 1997): This theory focuses on how organisations integrate, build, and reconfigure competencies to address changing environments. It explains how universities' institutional capacity influences implementation effectiveness.

Positive Theory of Social Security (Sala-i-Martin, 1996): This theory posits that a well-implemented social security scheme fosters confidence and security in employees, spurring effective job performance and positive work attitudes.

2.3 Empirical Review

Recent studies have examined compensation practices in Nigerian private universities. Onikoyi, Adeyemi, Omoyele, and Odeh (2025) investigated 1,880 employees from six private universities in Southwest Nigeria and found that contingent pay and variable pay had positive significant effects on employee commitment and job satisfaction, while recognition positively influenced employee retention. Ehugbo, Ezekwe, and Omeokwe (2025) conducted a study in Cross River State private universities involving 94 employees and demonstrated that reward systems significantly related to employee retention ($r = 0.716$, $p < 0.05$), while benefit programmes significantly related to productivity ($r = 0.486$, $p < 0.05$).

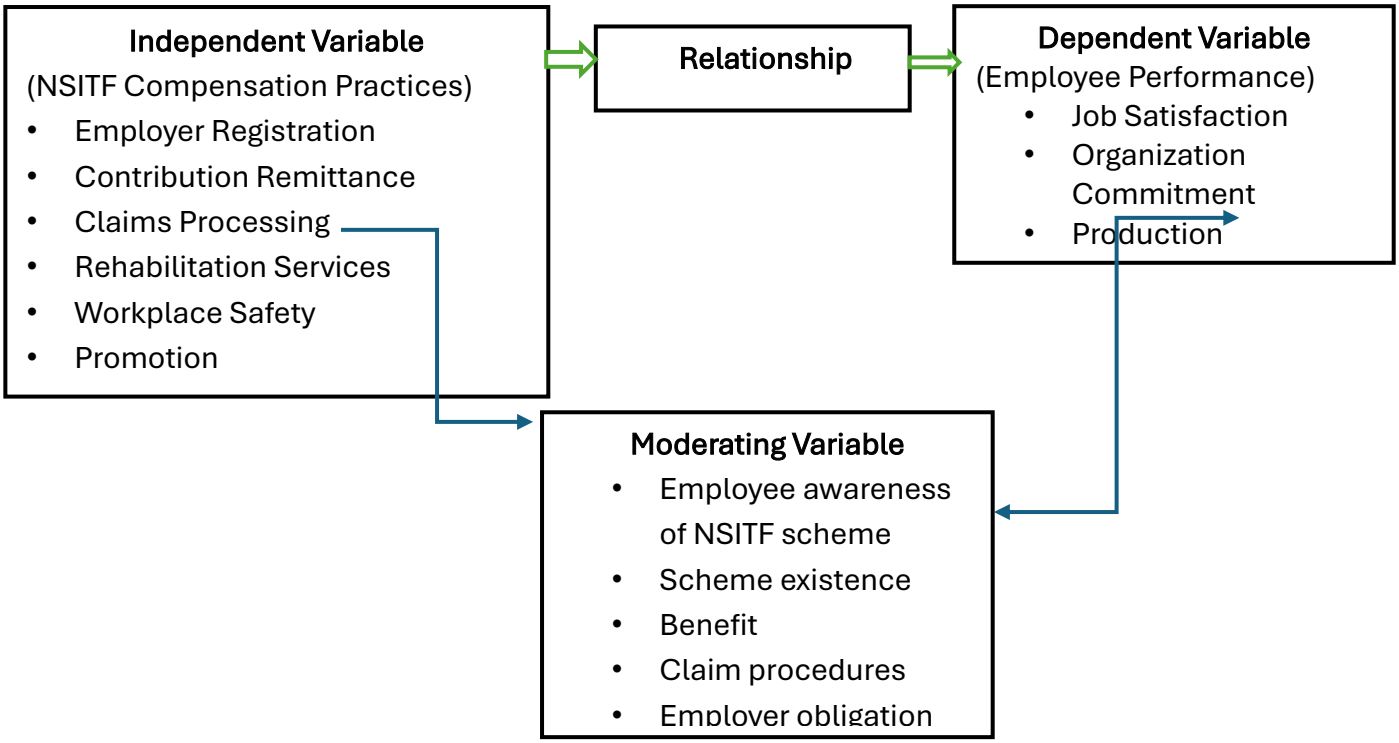
Studies on NSITF operations have documented significant challenges. The Minister of Labour described low enrollment into the ECS as "saddening," noting that fifteen years after the ECA came into law, many workers remain unprotected (Daily Trust, 2025). The NSITF Managing Director disclosed that "some employers are sabotaging its operations by under-declaring the salaries and staff strength of their organisations" (Premium Times, 2025). However, no study has specifically examined the relationship between

NSITF compensation practices and employee performance in private universities, establishing the gap this research addresses.

2.4 Conceptual Framework and Hypotheses

Based on the theoretical and empirical review, the conceptual framework (Figure 1) proposes that NSITF compensation practices (independent variable) directly influence employee performance outcomes (dependent variable), including job satisfaction, organisational commitment, and productivity. Employee awareness (moderating variable) is posited to strengthen the relationship between NSITF practices and employee performance.

Conceptual Framework



SOURCE: Author's Conceptualization 2026

The following null hypotheses were formulated:

H_{01}: There is no significant relationship between NSITF compensation practices and employee job satisfaction.

H_{02}: There is no significant relationship between NSITF compensation practices and employee organisational commitment.

H_{03}: There is no significant relationship between NSITF compensation practices and employee productivity.

H_{04}: Employee awareness has no significant moderating effect on the relationship between NSITF compensation practices and employee performance.

3.0 Methodology

3.1 Research Design and Study Area

This study adopted a cross-sectional survey research design. The study was conducted in Southwest Nigeria, comprising six states: Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo. This region was selected because it hosts the highest concentration of private universities in Nigeria (National Universities Commission, 2024; MonoEd, 2026).

3.2 Population and Sample

The target population comprised all academic and non-academic staff of selected private universities in Southwest Nigeria. Six private universities were purposively selected from Lagos, Ogun, and Oyo States (two per state) based on the following criteria: licensed by the National Universities Commission, in operation for at least five years, willingness to participate, and accessibility. The total estimated population was 3,200 employees.

Sample size was determined using the Yamane formula: $n = N / (1 + N(e)^2) = 3,200 / (1 + 3,200(0.05)^2) = 3,200 / (1 + 8) = 3,200 / 9 = 355.56$, approximated to 356. To account for non-response, an additional 10% was added, resulting in a target sample of 392 respondents.

A multi-stage sampling technique was employed: (1) purposive selection of Lagos, Ogun, and Oyo States; (2) purposive selection of two private universities per state; (3) stratified random sampling of faculties/departments; and (4) systematic random sampling of academic and non-academic staff proportional to size.

3.3 Instrumentation

Data were collected using a structured questionnaire titled "NSITF Compensation Practices and Employee Performance Questionnaire (NCPEPQ)." The questionnaire comprised seven sections:

Section	Content	Number of Items	Scale
A	Demographic information	10	Categorical
B	Employee Awareness of NSITF Scheme	20	5-point Likert (1=Not Aware to 5=Very Aware)
C	Implementation of NSITF Practices	25	5-point Likert (1=Strongly Disagree to 5=Strongly Agree)

D	Employee Performance	21	5-point Likert
E	Perceptions of NSITF Impact	10	5-point Likert
F	Institutional Support	10	5-point Likert
G	Challenges	10	5-point Likert
Total		**106**	

3.4 Validity and Reliability

Face and content validity were established through review by six experts: three in Human Resource Management, two in Research Methodology, and one NSITF senior official. The Scale-Level Content Validity Index (S-CVI/Ave) was 0.92, exceeding the acceptable threshold of 0.90 (Lawshe, 1975). Construct validity was established through Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). The total variance explained was 68.8%, exceeding the minimum acceptable threshold of 50%. The CFA fit indices indicated acceptable fit (CFI = 0.92, RMSEA = 0.06).

Reliability was assessed using Cronbach's alpha coefficient. A pilot study with 50 respondents from a private university not included in the main study yielded the following results:

Section	Dimension	Cronbach's Alpha
B	Employee Awareness	0.88
C	NSITF Practices	0.89
D	Employee Performance	0.91
Overall	**All Sections**	**0.94**

Test-retest reliability (two-week interval) yielded an Intraclass Correlation Coefficient (ICC) of 0.86, indicating good reliability.

3.5 Data Collection and Analysis

Questionnaires were distributed personally by the researcher and six trained research assistants. A total of 392 questionnaires were distributed; 363 were retrieved (92.6% retrieval rate), with 345 fully completed and usable (88.0% effective response rate).

Data were analysed using IBM SPSS Statistics Version 26. Descriptive statistics (frequencies, percentages, means, standard deviations) were used to address research questions 1 and 2. Inferential statistics (Pearson product-moment

correlation and hierarchical multiple regression) were used to test hypotheses H_{01}–H_{04}. The significance level was set at $p < 0.05$.

4.0 Results

4.1 Demographic Characteristics of Respondents

Table 1: Demographic Characteristics of Respondents (N = 345)

The demographic profile shows that respondents were predominantly male (53.9%), aged 35-44 years (41.2%), held Master's degrees (41.2%), were academic staff (54.5%), and had 6-10 years of service (40.0%).

Variable	Category	Frequency	Percentage
Gender	Male	186	53.9
	Female	159	46.1
Age	25-34 years	98	28.4
	35-44 years	142	41.2
	45-54 years	72	20.9
	55 years and above	33	9.6
Educational Qualification	PhD	78	22.6
	Master's Degree	142	41.2
	Bachelor's Degree/HND	98	28.4
	Others	27	7.8
Staff Category	Academic	188	54.5
	Non-Academic	157	45.5
Years of Service	1-5 years	112	32.5
	6-10 years	138	40.0
	11-15 years	62	18.0
	16 years and above	33	9.6

4.2 Objective 1: Level of Awareness of NSITF Provisions

Table 2: Descriptive Statistics for Employee Awareness

Awareness Dimension	Mean	SD	Interpretation
Scheme Existence	3.12	0.89	Moderate
Benefits Available	2.48	0.94	Low
Claims Procedures	2.21	0.88	Low
Employer Obligations	2.65	0.92	Low
Overall Awareness	**2.62**	**0.78**	**Low**

The results show that overall awareness of NSITF provisions among employees was low (mean = 2.62). While awareness of scheme existence was moderate (mean = 3.12), awareness of specific benefits, claims procedures, and employer obligations were low. This finding empirically confirms concerns expressed by NSITF leadership that "many Nigerian workers remain exposed to avoidable workplace risks" (The Guardian Nigeria, 2025).

4.3 Objective 2: Extent of Implementation of NSITF Practices

Table 3: Descriptive Statistics for NSITF Compensation Practices

NSITF Practice Dimension	Mean	SD	Interpretation
Employer Registration	3.45	0.82	Moderate
Contribution Remittance	3.18	0.91	Moderate
Claims Processing	2.35	0.86	Low
Rehabilitation Services	2.12	0.79	Low
Safety Promotion	2.88	0.88	Moderate
Overall Implementation	**2.80**	**0.72**	**Moderate**

The results show that overall implementation of NSITF practices was moderate (mean = 2.80). Employer registration and contribution remittance were moderately implemented, suggesting basic compliance. However, claims processing (mean = 2.35) and rehabilitation services (mean = 2.12) were low, indicating that employees perceive these aspects as poorly implemented.

4.4 Objective 3: Relationship between NSITF Practices and Job Satisfaction (H_{01})

Table 4: Correlation between NSITF Practices and Job Satisfaction

Variable	Mean	SD	N	r	p-value	Decision
NSITF Practices	2.80	0.72	345	0.342	< 0.01	**Reject H_{01}**

The results show a positive and significant relationship between NSITF compensation practices and employee job satisfaction ($r = 0.342$, $p < 0.01$). The null hypothesis (H_{01}) was therefore rejected. This indicates that as implementation of NSITF practices increases, employee job satisfaction tends to increase. The correlation coefficient of 0.342 represents a moderate positive relationship, explaining approximately 11.7% of the variance in job satisfaction.

4.5 Objective 4: Relationship between NSITF Practices and Organisational Commitment (H_{02})

Table 5: Correlation between NSITF Practices and Organisational Commitment

Variable	Mean	SD	N	r	p-value	Decision
NSITF Practices	2.80	0.72	345	0.298	< 0.01	**Reject H_{02}**

The results show a positive and significant relationship between NSITF compensation practices and employee organisational commitment ($r = 0.298$, $p < 0.01$). The null hypothesis (H_{02}) was rejected. This suggests that effective NSITF implementation enhances employees' psychological attachment to their universities.

4.6 Objective 5: Relationship between NSITF Practices and Productivity (H_{03})

Table 6: Correlation between NSITF Practices and Productivity

Variable	Mean	SD	N	r	p-value	Decision
NSITF Practices	2.80	0.72	345	0.186	< 0.01	**Reject H_{03}**

The results show a positive but weak significant relationship between NSITF compensation practices and employee productivity ($r = 0.186$, $p < 0.01$). The null hypothesis (H_{03}) was rejected. The correlation explains approximately 3.5% of the variance in productivity, suggesting that while NSITF practices contribute to productivity, other factors also play substantial roles.

4.7 Objective 6: Moderating Effect of Employee Awareness (H_{04})

Hierarchical multiple regression was conducted to test the moderating effect of employee awareness. A composite employee performance variable was created by averaging job satisfaction, organisational commitment, and productivity scores.

Model shows that NSITF practices significantly predict employee performance ($\beta = 0.312$, $p < 0.001$), explaining 9.7% of the variance. Model 2 adds employee

awareness, which significantly predicts performance (β = 0.214, p < 0.001) and increases explained variance by 4.5%. Model 3 adds the interaction term (Practices × Awareness), which is significant (β = 0.118, p = 0.018) and increases explained variance by an additional 1.4%.

The significant interaction term indicates that employee awareness positively moderates the relationship between NSITF practices and employee performance. The null hypothesis (H_{04}) was therefore rejected. The relationship is stronger for employees with higher awareness levels.

5.0 Discussion

5.1 Level of Awareness of NSITF Provisions

The finding that overall awareness of NSITF provisions is low (mean = 2.62) empirically confirms concerns repeatedly expressed by NSITF leadership. The Managing Director has stated that "the greatest challenge is the lack of understanding and awareness about NSITF's role" (The Guardian Nigeria, 2025). The Minister of Labour similarly described low enrollment as "saddening" (Daily Trust, 2025). This awareness deficit limits the motivational potential of the scheme, as employees cannot claim benefits they do not know exist or appreciate the security the scheme provides.

5.2 Extent of Implementation of NSITF Practices

The moderate implementation (mean = 2.80) reflects a mixed picture. While basic compliance through registration and remittance is occurring, the aspects most visible to employees—claims processing and rehabilitation services—are perceived as poorly implemented. This aligns with documented operational challenges, including claims processing delays and manual processes that slowed the Fund (Premium Times, 2025). The NSITF's ongoing digital transformation, including the development of a claims tracking portal, aims to address these concerns (New Telegraph, 2026).

5.3 Relationship between NSITF Practices and Employee Performance

The significant positive relationships between NSITF practices and all three performance dimensions (job satisfaction: r = 0.342; commitment: r = 0.298; productivity: r = 0.186) extend previous research by demonstrating that statutory compensation provisions matter for employee outcomes. These findings align with expectancy theory, which suggests that employees who are confident in compensation protections experience reduced anxiety and enhanced focus (Vroom, 1964). They also support social exchange theory, which proposes that employer compliance signals organisational support, eliciting reciprocal commitment (Blau, 1964). The NSITF Managing Director's assertion that the

scheme solidifies "the confidence of employees in giving their best in their place of work" finds empirical support in these results.

5.4 Moderating Effect of Employee Awareness

The significant moderating effect (β = 0.118, p = 0.018) is a key finding. It demonstrates that the impact of NSITF practices on performance depends on employees' awareness of the scheme. This validates the NSITF Managing Director's observation that "laws alone do not change behavior. The Employees' Compensation Act is robust, but its effectiveness depends on awareness, trust, and consistent engagement" (Premium Times, 2025). The finding also aligns with expectancy theory's assumption that awareness is necessary for instrumentality—employees cannot perceive performance-reward links without knowledge of available rewards.

6. 0 Conclusion and Recommendations

6.1 Conclusion

This study assessed the compensation practices of the NSITF and their effect on employee performance in selected private universities in Southwest Nigeria. The findings lead to the following conclusions:

First, awareness of NSITF provisions among private university employees is low. While employees are moderately aware that the scheme exists, they lack detailed knowledge of specific benefits, claims procedures, and employer obligations. This awareness deficit limits the motivational potential of the scheme.

Second, implementation of NSITF practices is moderate but uneven. Basic compliance through registration and remittance is occurring, but claims processing and rehabilitation services are perceived as poorly implemented.

Third, NSITF practices significantly and positively relate to employee job satisfaction, organisational commitment, and productivity, demonstrating that statutory compensation provisions matter for employee outcomes.

Fourth, the relationship between NSITF practices and employee performance is stronger for employees with higher awareness levels, highlighting the critical role of awareness in translating compensation provisions into performance outcomes.

Overall, the study concludes that NSITF compensation practices have significant positive effects on employee performance, but these effects are constrained by low employee awareness and uneven implementation.

6.2 Theoretical Contributions

This study contributes to the literature in several ways. First, it extends expectancy theory, equity theory, and social exchange theory to the context of

statutory social security provisions in a developing economy. Second, it demonstrates the moderating role of employee awareness in the compensation-performance relationship. Third, it provides empirical evidence linking NSITF compensation practices to employee outcomes, addressing a significant gap between NSITF operations and human resource management scholarship.

6.3 Practical Recommendations

For NSITF:

1. Intensify awareness campaigns targeting private university employees, moving beyond general scheme existence to detailed information about specific benefits and claims procedures
2. Accelerate implementation of digital transformation initiatives, including unified databases and real-time claims tracking, to improve claims processing transparency (New Telegraph, 2026)
3. Strengthen the visibility and accessibility of rehabilitation services

For Private University Administrators:

1. Proactively inform employees about NSITF entitlements by including information in staff handbooks and orientation programmes
2. Establish clear procedures for facilitating employee claims
3. Recognise NSITF compliance as a strategic human resource practice, not merely a statutory obligation

For Policymakers:

1. Support the NSITF's reform agenda, including digital transformation and enhanced enforcement
2. Strengthen tripartite governance of the NSITF to maintain stakeholder confidence
3. Consider integrating ECS awareness into broader labour legislation, requiring employers to provide information about the scheme at hiring

6.4 Limitations and Future Research

The study has several limitations. The cross-sectional design limits causal inference. Self-report measures may be subject to social desirability bias. The study focused exclusively on private universities in Southwest Nigeria, limiting generalisability. Future research should adopt longitudinal designs, incorporate objective performance measures, and extend the study to other regions and sectors.

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