

African Newsletter

ON OCCUPATIONAL HEALTH AND SAFETY

Volume 19, number 1, April 2009

Accident prevention - a safe workplace



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Improving working conditions through microfinance programming

Richard Carothers, Mamdouh Foad and Jennifer Denomy
CANADA, EGYPT

Photo Carl Heibert

Introduction

As young teenage girls, Soumaia and Samaa used to head off to the local market each morning to bring back supplies of vegetables and help prepare their family grocery store for the arrival of customers. “We used to have to get up very early and the loads we carried were heavy. Some people used to bother us on the way to the market as it was still dark and the traffic was always a worry.” But Soumaia and Samaa and their father Khaled were clients of a microfinance programme run by EACID (the Egyptian Association for Community Initiatives and Development) and they were about to negotiate a new loan. In a conversation with the EACID loan officer they realized that if they were able to increase their loan size from USD 1,000 US to USD 1,400 they would have enough cash on hand to negotiate with the wholesaler for home delivery of vegetables. Since Khaled had a good credit history with EACID, and the business was doing well, the loan officer agreed to increase the loan size. Now Soumaia and Samaa unload the donkey cart that arrives outside their shop each morning. Their work has become much easier, they are both able to spend more time on school-work and plan to become computer operators.

EACID along with its Canadian partners PTE (Partners in Technology Exchange) and MEDA (Mennonite Economic Development Associates) have developed a series of intervention tools to improve working conditions within micro-enterprises that are part of EACID’s microfinance programme. This work has been supported by the Canadian International Development Agency (CIDA) and grew out of earlier CIDA support programmes that helped women and poor families in Upper Egypt start and sustain micro and small businesses. EACID had found that although it was able to successfully manage a loan fund, and its clients were expanding their businesses and improving family incomes, the quality of work within the businesses was not always safe or healthy. In addition, children often worked alongside adults as the family businesses grew and required additional labour. EACID was concerned about the social impact of its programmes and felt it needed to do more for its clients.



Interventions

EACID realized early on that by making credit available to business owners it was well placed to influence the type of work that was taking place within these businesses. EACID had:

- a positive and supportive relationship with business owners through its loan officers, who make regular visits to businesses to follow up on their loans
- the ability to provide resources through its loans to improve business performance through existing processes, and also to change these processes to improve working conditions for workers within businesses
- frequent and on-going contact with business owners and a mechanism to provide advice and ongoing monitoring of the effects loans have on working conditions
- a self-financing microfinance programme that can continue to reach large numbers of businesses over time.

Improving working conditions through the lending process required the introduction of a new “dual purpose” loan product that would allow EACID’s loan officers to provide larger loans to meet normal financial needs as well as provide some additional funds to cover the costs of improving working conditions. Dual purpose loans are generally those loans that help improve business profitability while also having a positive social effect. In EACID’s case the additional funds from the dual purpose loan could be used to purchase safer

machinery, improve production line layouts, upgrade electrical installations, address lighting or ventilation problems or support other agreed workplace health and safety improvements. In all cases, the loans still had to meet EACID’s normal lending requirements, and business owners had to continue to maintain good repayment records.

EACID worked with business owners and workers to develop a **code of conduct** that now governs working conditions within the business and has become part of the loan contract. The first draft of the code of conduct was developed through a participatory process with the business owners themselves and then reviewed and revised with workers, including working children. The final code of conduct emerged through a consensus reached between business owners and workers and now governs working hours and training on equipment, as well as other safety and health issues. Copies of the code of conduct are posted on workshop walls.

To support its loan officers, EACID also developed a training programme on the **identification, analysis and mitigation of workplace hazards**. Loan officers are taught to first identify and classify workplace hazards into several categories:

Categories of hazards

- Accidents and injuries
- Chemical hazards
- Physical hazards



- Ergonomic hazards
- Biological hazards
- Workplace conditions
- Socio / psychological hazards

See also Table 1 for more detail on these categories of hazards.

Hazards are then ranked according to their severity and frequency or likelihood. Generally, hazards that are found to be severe and frequent are prioritized for mitigation, but the cost of mitigation and the readiness of individual business owners to make a particular change influence the starting point. EACID has found that change happens incrementally and over time by working through a collaborative process with business owners. It is often important for loan officers to begin the hazard mitigation process with smaller, easily solvable issues in order to gain the business owner's support for workplace safety improvement.

Once a particular hazard has been

Effectiveness	Mitigation
	1. Eliminate hazards through system design
	2. Engineering out the hazard or reduce risks by substituting less hazardous methods or materials
	3. Provide warning systems or administrative controls
	4. Provide personal protective equipment

identified for mitigation, the loan officer works with the business owner, and at times with other local technical experts, to develop a strategy for eliminating or mitigating the hazard. A tool to examine the hierarchies of interventions is used to help identify the most effective type of intervention that is possible for the specific business that is being examined. In some instances, it is possible to change the production process to eliminate the hazard altogether (as was the case for Soumaia and Samaa). In other instances, safer machines or production processes and materials can reduce the level of risk within the workplace. In the family restaurant business shown below both Ahmed and his older brother had lost fingers in accidents with unsafe equipment. Low cost safety upgrades now reduce the level of risk involved. When hazards remain, then warning systems and administrative controls over how equipment is used reduce the level of risks as much as possible. Administrative controls are those instituted by business owners, such as restricting specific machines or processes to personnel who are trained and able to operate the equipment safely. Personal protective equipment is also used, although this is considered to be the least effective way of mitigating hazards and is used when other approaches are not feasible or only partially effective.

The training of workers themselves in occupational health and safety issues, as well as workers' rights within the workplace, has been an important part of improving working conditions. When workers are aware of hazards and understand the code of conduct, they can and do initiate discussions with business owners that result in positive changes within the work environment. An innovative initiative in the training of young workers has come through the development of a computer game called "Ba'alty," or "My Shop" in Egyptian Arabic. The game is available on the internet (www.baalty.org) and teaches young people about entrepreneurship and business ethics, including the importance of creating a safe workplace.

Hazard Type	Examples of Hazards in Various Business Sectors
Accident	<ul style="list-style-type: none"> • Machines (cuts or lacerations, limbs caught in moving or intake parts) • Misuse of cutting tools resulting in injuries • Misuse of power tools resulting in injuries • Falls, trips, slips • Falling objects causing injuries • Becoming trapped in isolated spaces (e.g., behind doors, machines or furniture)
Chemical	<ul style="list-style-type: none"> • Exposure to crop dust, fibres in textile industry, paper manufacturing • Exposure to mineral dust in glass factories, mines, car brake manufacturing • Exposure to toxic chemical agents via inhalation, skin absorption or ingestion • Exposure to exhaust or fumes from engines or other production equipment
Physical	<ul style="list-style-type: none"> • Heat and cold (direct-indirect) • Electricity (dynamic-static) • Noise • Vibration • Lighting • Ventilation • Radiation (ionized-non ionized) • Gases under pressure
Ergonomic (Musculoskeletal)	<ul style="list-style-type: none"> • Lifting, carrying or moving heavy objects • Repetitive movements • Awkward postures, especially over long periods • Poorly designed tools which require poor posture • Poorly sharpened tools which require more effort
Working Conditions	<ul style="list-style-type: none"> • Long working hours • Income security, job security • Poor sanitation and housing • Lack of health care • Isolation • Stress • Physical abuse
Biological	<ul style="list-style-type: none"> • Contact with biological wastes or fertilizers • Contact with domestic or wild animals • Contact with harmful plants
Socio /psychological	<ul style="list-style-type: none"> • Humiliation • Verbal abuse • Sexual abuse • Isolation • Lack of learning / lack of career as part of future plans • Encouragement to take risks

Table 1. Categories of hazards



ICOH2009 in Cape Town

The 29th ICOH International Congress, ICOH2009, was successfully hosted on 22–27 March 2009 in Cape Town, South Africa. This was the first time ever that an ICOH Triennial Congress took place in Sub-Saharan Africa. A total of about 1,400 experts from 81 countries attended a most fruitful Congress.

About 100 participants from 40 developing and transitory countries received financial support enabling them to attend.

The 1,292 presentations of the ICOH2009 Congress were distributed evenly: 406 oral presentations in special sessions, 443 oral presentation in topic sessions, and 443 posters. In addition, on every day of the Congress, the programme began at 8:00 a.m. with three keynote lectures.

ICOH gave its first Student Presentation Award, which went to Ntombizodwa Ndlovu of South Africa for her presentation “Damaged Goods Return to Sender: A Review of the Records of Migrant Gold Miners in South Africa: 1904-1913”.

Opening Ceremonies

The Congress was opened on Sunday afternoon, 22 March 2009. In addition to the welcoming addresses of the ICOH President, Professor Jorma Rantanen, and the ICOH2009 Congress President, Professor Daan Kocks, the participants were bid welcome by Dr. Maria Neira of WHO and Dr. Sameera Al-Tuwajri of ILO, both through video presentations. The two international organizations emphasized the importance of occupational health and safety in meeting the Millennium Goals and provided their strong support for collaboration with ICOH in further development of working conditions and workers’ health throughout the world. Dr. Lindiwe Ndlovu of the Ministry of Health of South Africa brought the greetings of the Government of South Africa.

In addition, the sister organizations of ICOH – represented by Professor David Cople, President of the International Ergonomics Association (IEA), Mr. Tom Grumbles, President of the International Occupational Hygiene Association (IOHA), and Mr. Hans-Horst Konkolewsky, Secretary General of

The use of simple guards and tools will help prevent further injuries in the restaurant business run by Ahmed’s family.

Impacts

A recent externally conducted impact assessment found that over 90% of EACID’s clients were actively involved in improving safety within their workplaces while none of the businesses in a non-EACID control group were aware of or active in improving workplace safety. The majority of workers within EACID’s businesses was aware of the code of conduct and had experienced changes within their work (such as shorter working hours) as a result of the code of conduct. Young workers found the Ba’alty computer game to be both a fun and an interesting way of learning about workplace safety. Workers also felt that the monthly visits of EACID staff, along with the code of conduct, encouraged them to negotiate with their business owners for increased safety and other improvements within the workplaces.

EACID has found the dual purpose loans to have comparable repayment rates to other loans and the time for the MFI to administer loans is only marginally higher than normal loans. EACID expects to be able to sustain this type of programming over the long term and sees these interventions as positive for the organization’s reputation, both locally and internationally. The programming enhances its social impact, improving the branding of its services within local communities and increasing its opportunities for attracting loan fund capital from ethical or socially oriented investment funds.

Sharing experience

A series of training manuals on children’s rights, workplace safety and hazard identification and mitigation have been developed and are now being used to train other microfinance institutions that are interested in improving working conditions within the work-

places and businesses that they serve. With close to one million active clients of microfinance programmes in Egypt, and approximately 200 microfinance institutions that provide lending services, the potential exists for the EACID’s experience to reach large numbers of businesses and workplaces.

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