Pick Work
PPICW

Hazard Assessment and Mitigation in the Workplace

MEDA

Partners in Technology Exchange

EACID

Canadian International Development Agency

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PPIC-Work Hazard Assessment and Mitigation:
Sample Training Agenda

DAY 1	**Session 1**	**Introductions and Overview of Training Session** **Introduction to the hazard assessment tools** **Tool 1: categories of hazards**	2.5 hours
		coffee break	
	Session 2	**Assessing Hazards for Specific Groups**	1 hour
		Lunch	
	Session 3	**Hazard Scoring Tool**	2 hours
		coffee break	
	Session 4	**Sector Specific Hazards**	2 hours
DAY 2	**Session 5**	**Hazard Control Hierarchy and Case Study**	2 hours
	FIELD VISIT	**HAZARD ASSESSMENT FIELD VISIT**	Half to full day
		Discussion: Debriefing on Field Visit	2 hours or as appropriate. Can be moved to Day 3
DAY 3	**Session 6**	**Documentation and Monitoring**	2 hours
	Session 7	**Discussion: Mitigating hazards – practical suggestions from the field**	
	Session 8	**Action planning: taking the hazard tools to your organization**	2 hours

PPIC-Work Capacity Building Series

The PPIC-Work Project has developed training manuals and program guides for each of its main interventions. The interventions are organized around three themes: working conditions, learning opportunities and key processes that support children's involvement in programming.

The specific interventions and accompanying training materials are:

Improving Working Conditions

- Dual Purpose Loans Manual
- Creating a Code of Conduct

This guide →

- Hazard Assessment and Mitigation in the Workplace Manual

Improving Learning Opportunities

- Education Support Program Guide
- Learning Through Work Guide
- Ba'alty Guide (Computer Based Learning)

Key Processes

- Children's Rights Manual
- Gender Equality Manual
- Programming with Children Manual

Promoting and Protecting the Interests of Children who Work "PPIC-Work"

PPIC-Work improves the working conditions and learning opportunities of working children who are engaged in the growing micro and small enterprise sector in Egypt. Utilizing a gender-sensitive, rights-based approach PPIC-Work is able to serve the interests of large numbers of working children by working with and through self-financing microfinance institutions.

PPIC-Work was funded by the Canadian International Development Agency from 2002 to 2009 and implemented through locally owned MFIs working in collaboration with Canadian development agencies. Interventions that were first developed in Aswan have been adapted and adopted for use in other parts of Egypt by PPIC-Work partner MFIs. These institutions work through the lending process to upgrade production processes and business performance while improving the lives of working girls and boys.

PPIC-Work partners recognized that children worked in many of their client businesses for a variety of reasons but the principal motivations were poverty and failures within the formal educational system. By developing interventions that support working children MFIs have been able to improve the social impact of their programs while continuing to meet conventional microfinance best practice standards.

Working children along with their families and business owners have collaborated with PPIC-Work partner agencies to develop a series of intervention tools that can be integrated into microfinance programs. These interventions are organized around three main themes: working conditions, learning opportunities and key processes that support children's involvement in the project. The specific interventions are:

Working Conditions
- Dual Purpose Loans
- Workplace safety assessments and hazard mitigations
- Code of Conduct

Learning Opportunities
- Education Support
- Learning Through Work
- Computer Based Learning (particularly Ba'alty, an interactive computer simulation)

Key Processes
- Child participation
- Gender Equality
- Child Rights

Training manuals and program development guides have been prepared for each intervention to allow other organizations to adopt and adapt the PPIC-Work experience.

Acknowledgements

The PPIC-Work team would like to thank the following people for their assistance in developing this training manual:

- Curtis Breslin, Institute for Work and Health, Toronto, Canada
- Amr Taha, Consultant on Occupational Health and Safety (former director of ILO IPEC Egypt), Cairo, Egypt
- Nadia Zibani, Population Council, Cairo, Egypt
- Kiran Kapoor, Industrial Accident Prevention Association (IAPA), Canada
- Management and staff at our partner agencies: EACID in Aswan and Kom Ombo, Zenab Kamel Hassan Foundation in Cairo and ARUWD in Qena.

This manual was developed with financial support from the Canadian International Development Agency (CIDA).

Canadian International Development Agency   Agence canadienne de développement international

Glossary of Terms

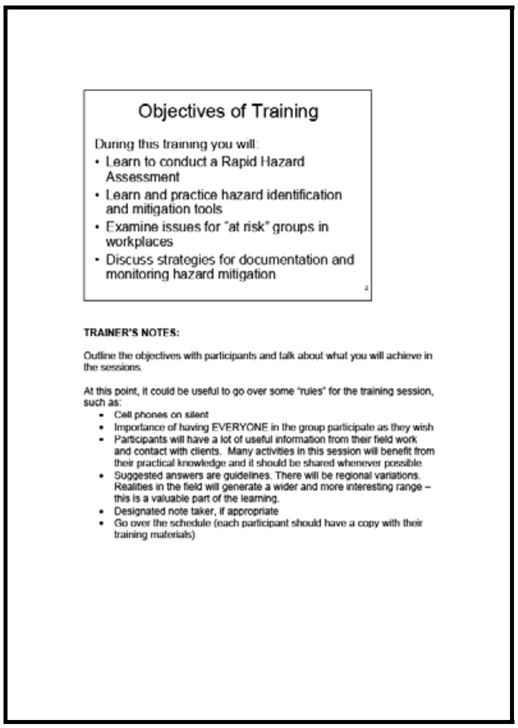
ARUWD	Association of Rural and Urban Women's Development
BO	Business Owner
CEOSS	Coptic Evangelical Organization for Social Services
CIDA	Canadian International Development Agency
EACID	Egyptian Association for Community Initiatives and Development
MFI	Microfinance Institution
NGO	Non-Governmental Organization
PPIC-Work Project	Promoting and Protecting the Interests of Children who Work
ZKHF	Zenab Kamel Hassan Foundation

Section 1: Trainer's Notes: Introduction to the Manual

This training package on Hazard Assessment and Mitigation in the Workplace is designed to provide maximum support for the trainer.

It is anticipated that few, if any, of those conducting this training will be specialists in Occupational Safety and Health.

Each page of the trainer's manual is set up as follows:



Objectives of Training

During this training you will:
- Learn to conduct a Rapid Hazard Assessment
- Learn and practice hazard identification and mitigation tools
- Examine issues for "at risk" groups in workplaces
- Discuss strategies for documentation and monitoring hazard mitigation

TRAINER'S NOTES:

Outline the objectives with participants and talk about what you will achieve in the sessions.

At this point, it could be useful to go over some "rules" for the training session, such as:
- Cell phones on silent
- Importance of having EVERYONE in the group participate as they wish
- Participants will have a lot of useful information from their field work and contact with clients. Many activities in this session will benefit from their practical knowledge and it should be shared whenever possible.
- Suggested answers are guidelines. There will be regional variations. Realities in the field will generate a wider and more interesting range – this is a valuable part of the learning.
- Designated note taker, if appropriate
- Go over the schedule (each participant should have a copy with their training materials)

Slide from power point presentation

Trainer's Notes

Additional Information

Trainers should read material ahead of time to anticipate questions, activities and timing. The trainer's manual can be used during the training for slide by slide guidance and support.

Session 1: Introduction to Hazard Assessment Tools

Trainer's Notes

Timing: This section takes approximately 2.5 hours.

Preparation:

- Slide 3: have icebreaker activity prepared
- Slide 19, Training Activity 1: Write categories of hazards on flip chart paper, one category per page.
- Slides 21 to end, Training Activity 2: Select / prepare photos on PowerPoint slides

Hazard Assessment and Mitigation for MFI Staff

PPIC-Work Capacity Building Series

1

Objectives of Training

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- Learn and practice hazard identification and mitigation tools
- Examine issues for "at risk" groups in workplaces
- Discuss strategies for documentation and monitoring hazard mitigation

2

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- Designated note taker, if appropriate
- Go over the schedule (each participant should have a copy with their training materials)

INTRODUCTIONS

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TRAINER'S NOTES:

Introductions and Ice Breaker Activity

Whether or not the group members know each other, an ice breaker is a valuable way to begin the session. If the trainees do not know each other, make sure everyone gives a brief introduction with their name, organization and job title. Name tags are helpful for group members – and the trainer!

Possible ice breakers (choose one or two):

- Break into pairs and introduce your partner to the group
- List three things you hope to learn in this training
- Find three things you have in common with your partner
- Talk about something you accomplished this year

Note: This activity is to introduce people who do not know each other or who do not know each other well and to set a tone of openness and participation. It should not last longer than 20 minutes, depending on the size of the group.

PPIC-Work and Risk Assessment

The goals of the PPIC-Work project are to improve:

- the working conditions and
- the learning opportunities of working children.

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The tools being presented in this workshop were developed under the PPIC-Work project, a CIDA-funded initiative in Egypt between 2002 and 2009.

PPIC-Work focuses on improving working children's lives through partner microfinance institutions. This hazard assessment training is part of an integrated set of training manuals which deal with a range of topics affecting working children and the social impacts of microfinance.

Further information on PPIC-Work can be found in the "Overview: What is the PPIC-Work Project" in the trainer and trainee manuals and in the training module "Introduction to the PPIC-Work Approach."

Microfinance and Children's Work

- Microfinance – tool to fight poverty
- Credit – low income families expand businesses
- Children – important part of business expansion, often drawn into work
- Children's work:
  - Benign
  - Some hazards but mitigation possible
  - Inherently hazardous

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Microfinance is increasingly being recognized as an effective tool in fighting poverty. Poor and low-income families with access to credit can expand their businesses and increase their income, steps which will begin to move the family out of poverty.

Children are often active participants in this process, working in family businesses or supporting their families by taking on a share of the household chores. When families receive credit to expand their businesses, children are often drawn into work.

Save the Children has divided children's work into 3 categories:

- benign
- some hazards but mitigation possible (many / most micro enterprises fall into this category)
- inherently hazardous (mitigation not possible)

Microfinance and Safety at Work

Children's work in microenterprises – usually in second category (work with some hazards, mitigation possible)

MFIs – loan officers can positively influence safety conditions because:

- Positive relationship with business
- Regular contact with business (owner and child)
- Can give credit to solve safety issues (DUAL PURPOSE LOANS)

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In most cases, children's work in microenterprises falls into the middle category and MFIs are well placed to intervene with minimal impact on existing best practice principles and methods.

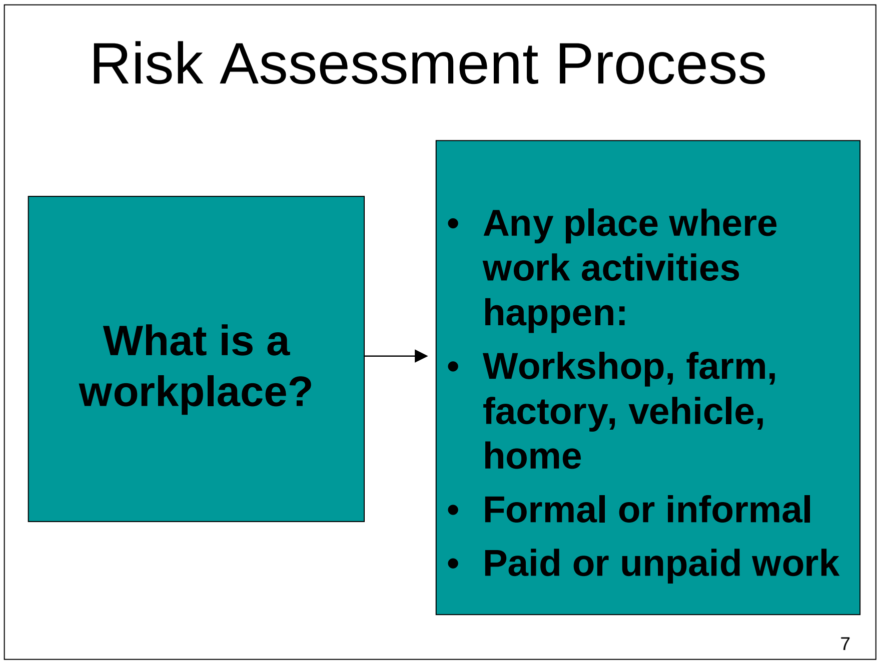
- Some hazards are sector-specific and may require knowledge of a particular industry or production process. Much of this information can be learned from business owners and workers.
- Other hazards exist across sectors and can be identified and mitigated with the help of people already involved in micro enterprises and more specialized knowledge can be brought in to support this process.

In both cases, an individual who has a positive working relationship with the business owner and workers has the potential to make positive changes in the working environment which will impact on workers, especially young workers.

In the PPIC-Work project, this individual is the credit officer or social officer connected to the microfinance institution. The credit officer has a trusting, constructive relationship with the business owner and can catalyze change in the workplace with the help of the business owner.

It is especially important to mitigate hazards for young workers because their age, size and possible inexperience (both professional and in life) may expose them to greater risks than their adult counterparts.

More detail on special risks for young workers will be discussed later.

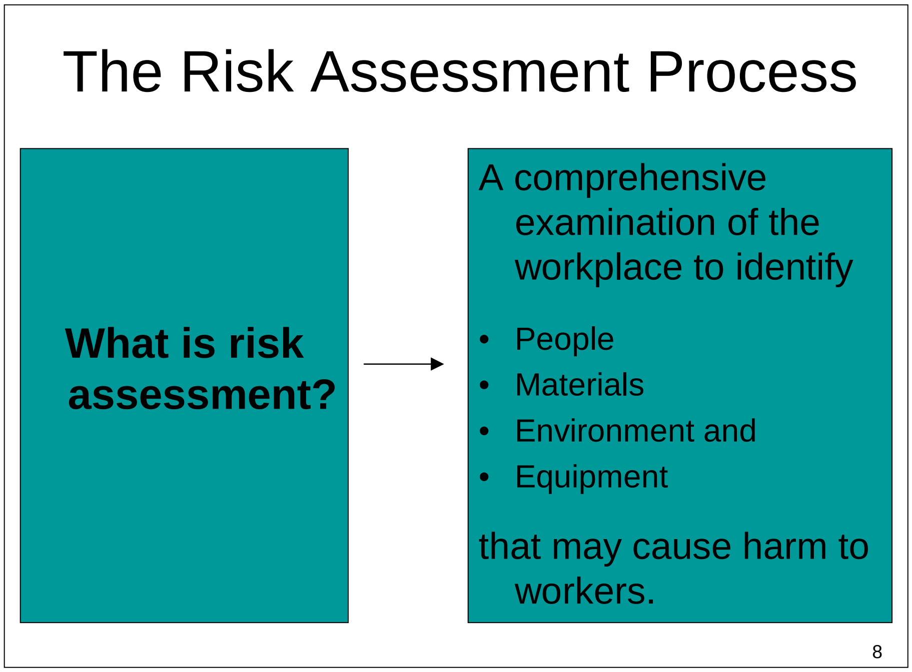


TRAINER'S NOTES:

Emphasize here that a workplace is not only an office, workshop, etc. A workplace is any location where work happens.

Work can be formal or informal, paid or unpaid.

A good activity here is to briefly brainstorm different workplaces with participants, using the slide as a starting point.

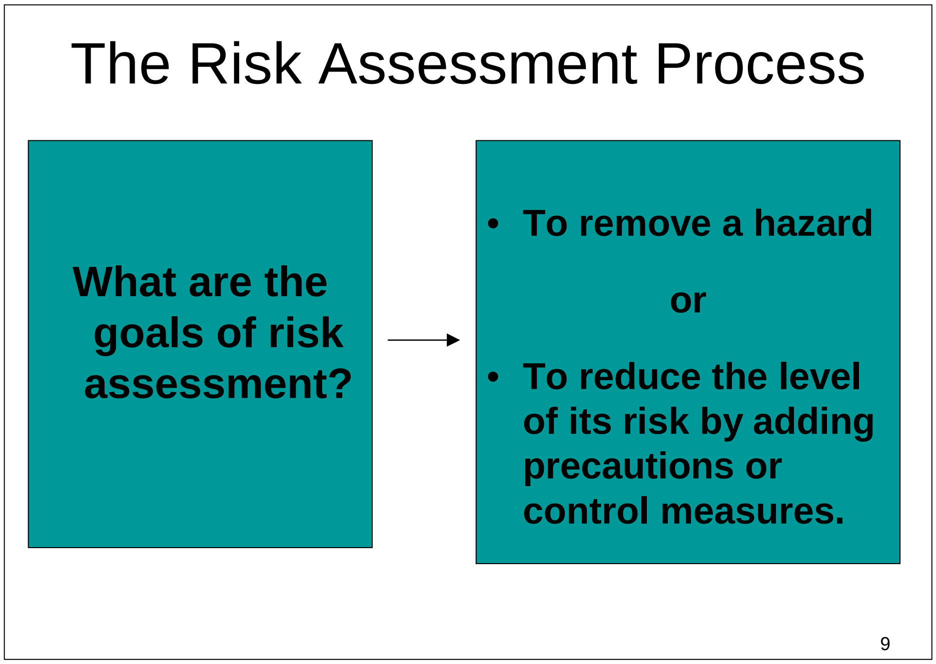


TRAINER'S NOTES:

This slide introduces the main factors that can cause risk for workers. Each element (people, materials, environment and equipment) can also play a part in improving the workplace.

BRAINSTORM: examples of each element (10 minutes)

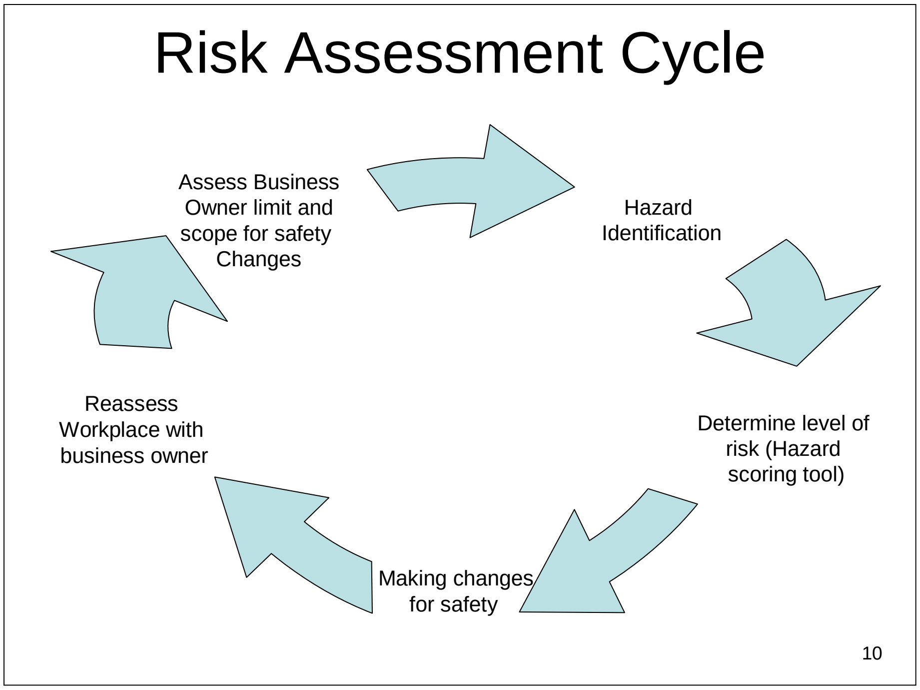
People: workers, colleagues, supervisors, customers, suppliers, etc.
Materials: wood, paint, chemicals, metal, animals, etc.
Environment: agricultural fields, workshops, home, office, shops, factory, vehicle, etc.
Equipment: vehicle, tools, machinery, etc.



While the goal is to remove hazards completely, this is not always possible. Often, a more gradual process is needed to reduce the risk.

Remember – this process of assessing and reducing hazards will be MUCH more successful if it includes the business owner and the workers.

Solutions must be practical and affordable within the context of the business. Most micro and small businesses owners must consider their bottom line first when making any changes in processes or production. Involving them in the risk identification and reduction process is more likely to result in sustainable improvement in the workplace.



Ideally, risk assessment is an ongoing process that STARTS with assessing the Business Owner's limit and scope for safety changes. It is not linear, but a cycle that continues as long as you have contact with the business.

Because the process is ongoing, it may be easier to influence the business owner to make smaller changes at the beginning. You may identify large hazards immediately when you visit a workplace, but they may be more challenging to fix. Making small changes initially can get a business owner onside with the hazard mitigation process.

Key points:

- Involve the business owner
- Don't try to make all necessary changes at the beginning.

Participants also have a more detailed version of this diagram, found on the following page.

Overview of the Risk Assessment Process

Step 1
Assess the business owner's limits, motivation and scope for workplace safety and changes.

↓

Step 2
Hazard identification
Find and record possible hazards in the workplace. It will be helpful to include people who are familiar with the work area.

Specifics: assess special risks related to
- **workers' age**
- **experience level**
- **gender**
- **sector of work**

↓

Step 3
Determining the level of risk (Hazard Scoring Tool)

↓

Step 4
Solving the Problem: Implementing Hazard Control and Mitigation Options

↓

Step 5
Re-assessing the workplace:
Have changes caused or revealed any new hazards that need to be addressed?

Ongoing monitoring of people, equipment, materials and environment.

Step 1: Assessing Business Owner Limits

Risk assessment ⟶ participatory.

- Include the business owner (BO) and workers when assessing the hazards and deciding on precautions
- First: discuss with the BO what hazards he/she sees as a problem.
  - Discussions about safety - part of the long-term relationship between BOs and the workers on one side and credit officers and MFIs on the other.

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To gain or keep the business owner's trust, it is important to remember that the business is their first priority. Discussions about safety should not be confrontational. Many loan officers already know a lot about the business and its processes, but this is a good way to begin gathering information about hazards.

Discussions about safety can often begin indirectly, in the context of improving the business overall.

Step 1: Assessing Business Owner Limits

Questions which may be raised over the course of these discussions include:

- What hazards or potential hazards do the workers and BOs see in the business/workplace?
- What have they done in the past to improve safety?
- Have they had successes in improving safety in the past?
- What would they like to change in the business/workplace to make it safer in future? (processes or physical changes)

Risk mitigation is an ongoing process: a way to improve safety conditions, rather than an ideal solution.

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TRAINER'S NOTES:

Brainstorm more possible questions that could be asked during a discussion with business owners. (10 minutes)

Important points to keep in mind:

- The questions should never be confrontational
- They should recognize that the business owner is the "expert" and should draw on his or her knowledge, rather than trying to impose a solution
- Questions should be open ended. You may be very surprised by the hazards you end up finding. Keep an open mind!

Step 2: Find and Record Potential Hazards

Loan officers - not experts in all categories of potential hazards.

Knowledge of range of risks will make it easier to identify hazards in a variety of different workplaces.

In identifying hazards, look at all aspects of the work, such as:

- Working with different machines
- Working with electricity
- Working position (sitting, standing, reaching)
- Range of different tasks

Goal: find and record hazards and potential hazards in the workplace.

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Loan officers are not experts in all sectors or hazards. However, they generally bring a wide range of experience with many different types of business. Business owners themselves bring depth of knowledge on a sector, which complements the loan officers' scope of knowledge.

Step 2: Find and Record Potential Hazards

- Include non-routine activities, such as maintenance, repair or cleaning – often even more dangerous than routine tasks.
- Ask BOs and workers for accident or “near miss” stories
- Look at predictable unusual conditions (for example, power outages – and how these might impact on hazard control procedures)
- Include an assessment of different groups of young people, inexperienced workers, young workers, girls and boys.

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TRAINER’S NOTES:

Points for participants to keep in mind when they are meeting clients

- It’s important that the input comes from as many sources as possible. The business owner is an important source of knowledge, but so are the workers and other people involved in the business.
- This must be balanced with ensuring the business owner does not feel threatened by the process.
- Knowledge of the community is important. What are the attitudes of the community about accidents? Do they believe it is “out of their hands” or unlikely to affect them? You may need to convince them – for example, with stories of hazards that have affected their community or neighbours.
- Knowledge of the community can also provide information on frequently occurring or likely hazards, such as power outages that affect equipment.

Categories of Hazards: Tool 1

7 categories of hazards or potential hazards in workplaces

Identified by ILO IPEC (International Program for the Elimination of Child Labour)

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A summary of occupational safety, health and psychosocial hazards was developed by the ILO IPEC (International Program for the Elimination of Child Labour).

TRAINER'S NOTES:

First look at all 7 categories of hazards with the participants (on the following three slides). There is a degree of overlap between the categories and sometimes a hazard will seem to fit in more than one. Explain to the participants that the classification tool is partially to train their eye to see possibilities they may not have considered before. The actual category in which they place hazards is not rigidly defined.

Do not brainstorm or give many examples while going through the categories. Immediately following the descriptions of the 7 categories is a brainstorming activity for the participants.

Categories of Hazards: Tool 1

- Accident hazards

  (e.g., wet or uneven surfaces, accidents with cutting or power tools, motor vehicles or machines)
- Chemical hazards

  (e.g., exposure to crop dust, fibres, exhaust, mineral dust or toxic chemical agents)
- Physical hazards

  (e.g., noise, vibration, heat and cold, electricity, poor ventilation)

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Categories of Hazards: Tool 1

- Ergonomic hazards

  (e.g., lifting carrying or moving heavy objects, repetitive motions, awkward postures, poorly designed or sharpened tools)

- Biological hazards

  (e.g., contact with biological wastes, animals or plants)

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Categories of Hazards: Tool 1

- Working conditions

  (e.g., long hours, lack of security, poor sanitation and housing)

- Psychological hazards

  (e.g., abuse, humiliation, isolation, lack of learning opportunities, stress)

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Training Activity 1: Brainstorming Hazards

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TRAINER'S NOTES:

Loan officers are often familiar with a range of workplaces and businesses. When given the 7 categories of hazards with illustrative examples, they will likely be able to produce a relatively complete listing of hazard descriptions (as outlined in Appendix A).

An effective and participatory training activity is to list the 7 categories on flipchart paper, whiteboards or handouts and have workshop participants brainstorm examples or descriptions of hazards that fit into each category.

Timing: 45 minutes total
5 minutes explanation and set up
25 minutes in small groups, brainstorming
15 minutes – take up answers as whole group

TRAINER'S NOTES:

Activity: The first step in reducing hazards in the workplace is becoming aware of them. Show photos like those below (preferably with projector) to group and have them describe the categories of hazards they can see using the above chart. Workshop participants do not need to memorize the categories, but should be aware that there is a range of different types of hazards. Using the chart will help to familiarize participants with these.

(Note: for training purposes, these photos would be presented as PowerPoint slides so detail is visible. **Photos should reflect local contexts and industries that trainees will encounter regularly**.)

Below is a selection of photos showing children working in micro-enterprises in Egypt. A range of hazards are visible or can be extrapolated.

See following section for suggested answers.

Laundry

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TRAINER'S NOTES:

Show photo, trainees should talk about potential hazards they see using Category Tool (accident, chemical, etc.). Try to elicit answers from a range of categories.

Suggested answers on next slide, many other possible answers can be correct.

Participants should use the photos as a starting point for thinking of possible hazards in this workplace. Many more can be extrapolated.

Laundry

Potential Hazards:

- Accident: wet or uneven surfaces, machines
- Chemical: chemical agents, bleach, soaps
- Physical: heat, steam, electricity, vibration, poor ventilation, lighting
- Ergonomic: lifting and carrying, repetitive movements

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Restaurant

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Restaurant

Possible Hazards:

- Accident: knives and sharp implements, hot oil, machines
- Chemical: cleaning agents, gases
- Physical: heat and cold, electricity, ventilation, lighting
- Ergonomic: lifting and carrying, repetitive movements, poorly sharpened tools
- Biological: biological wastes (from food preparation)

24

Carpentry
Shop

25

Carpentry Shop

Possible Hazards:

- Accident: machines, power tools, cutting tools, falling objects, uneven surfaces
- Chemical: dust, chemical agents
- Physical: heat and cold, noise, vibration, electricity, poor ventilation
- Ergonomic: lifting and carrying, repetitive movements, awkward postures, poorly designed or sharpened tools

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Street Vendor

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Street Vendor

- Accident: motor vehicles, wet or uneven surfaces
- Chemical: exhaust, toxic chemicals
- Physical: heat and cold, noise
- Ergonomic: lifting and carrying, repetitive movements, awkward postures
- Biological: contact with animals, biological waste

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Textiles Workshop

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Textiles Workshop

Possible Hazards:

- Accident: machines, isolated spaces
- Chemical: dust, dyes, chemical agents
- Physical: heat and cold, electricity, noise, vibration, lighting, ventilation
- Ergonomic: awkward postures, poorly designed tools, repetitive motions

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SUMMARY OF SESSION

Any questions?

31

TRAINER'S NOTES:

Wrap up session as appropriate. Possibly review the seven categories, answer any questions or record them for later, if a break is needed.

Session 2: Assessing Hazards for Specific Groups
Age and Gender Differentiated Hazards

Trainer's Notes

Timing: This section takes approximately 1 hour.

Preparation: all necessary worksheets are found in the Participant Manual. Ensure each participant has a copy.

Assessing Hazards for Specific Groups:

Age and Gender Differentiated Hazards

1

Assessing Hazards for Special Groups

Different groups of young workers may be at special risk because of their

- experience level and judgement
- age and physical size and/or
- gender

2

When assessing hazards, it is important to consider the increased probability of risk due to the age, experience level and gender of the worker.

A young worker's smaller build can make workplaces more risky: tools are usually designed for workers possessing adult size and strength.

Assessing Hazards for Special Groups: Inexperienced Workers

Two categories of inexperienced workers:

- New to this job (but experienced in other workplace settings)
- New to work (and inexperienced)

Working children often belong to the second category.

3

Considerations when assessing hazards for inexperienced workers:

- Appropriate training and supervision is important to both categories of new workers.
- As workers gain experience, their tasks are often changed (moving from basic to more advanced tasks) and this can create potential risk.
- New workers may be given clean up and support tasks. These may bring risks such as exposure to chemicals.

Assessing Hazards for Special Groups: Children

Definition: UN Convention on the Rights of the Child - a child is "anyone below the age of 18."

Specific Risks for Children

- Children working around hazardous materials – increased risk of health problems.

  Hazardous materials: dust, chemicals, fumes, etc.

- Harm at a young age causes more damage. Children's immune systems – not as strong as adults'

4

Definition: according to the UN Convention on the Rights of the Child (or CRC), a child is "anyone below the age of 18."

This definition has also been adopted by Egyptian law. If there are people from other countries in the group, do they know the definition of a child in their country?

Specific Risks for Children

There are risks in every job, but longer exposure increases the effect.

See Session 4: Additional Materials for more information on special risks for working children.

Working children are often considered a homogenous group.

- However, parents usually have different expectations of their sons and daughters.
- The range and nature of work situations can also be differentiated by gender.
- Gender plays a significant role in the types of work girls and boys do.

5

What are some typical jobs (sectors or tasks) that are usually done by either boys or girls?

Jobs or tasks usually done by boys	Jobs or tasks usually done by girls

6

TRAINER'S NOTES:

Have small groups of trainees brainstorm, then discuss as whole group. Time: 10 minutes.

Answers will depend on cultural and geographic context.

NOTE: Participants have this worksheet in their manuals.

Some potential hazards exist in a range of jobs and will be experienced by both boys and girls.

Brainstorm some hazards that may be experienced by both boys and girls:

7

TRAINER'S NOTES:

Have small groups brainstorm, then discuss together. Time: 10 minutes.

SUGGESTED ANSWERS: potential hazards that may be experienced by both boys and girls.

- **Accident hazards: machines, cutting tools, falling objects, slips, falls, etc.**
- **Chemical hazards: dust, fibres, fumes, etc.**
- **Physical hazards: heat, cold, noise, vibration, poor lighting, poor ventilation**
- **Ergonomic hazards: repetition, awkward posture, lifting or carrying objects**
- **Working conditions: long hours, poor sanitation, abuse, isolation**

8

TRAINER'S NOTES:

Discuss suggested answers with trainees. This is only a suggested list and geographic and cultural differences may create wide range of answers.

Brainstorm hazards which are more likely to be experienced by:

Boys	Girls

9

TRAINER'S NOTES:

Brainstorm quickly in groups.

Brainstorm hazards which are more likely to be experienced by:

BOYS	GIRLS
•Greater risk of physical harm •More often engaged in inherently hazardous work than girls, for example construction jobs •Need to prove “masculinity” for example by not wearing protective equipment	•May have less opportunity for education because of time constraints and financial limitations on family •Limited career options •Limited mobility •Possibility of emotional or sexual harrassment •Less able to meet with peers

10

TRAINER’S NOTES:

Discuss suggested answers with trainees. This is only a suggested list and geographic and cultural differences may create wide range of answers.

SUMMARY OF SESSION

Any questions?

11

TRAINER'S NOTES:

Wrap up session as appropriate. Review and answer any questions, or record them for later if a break is needed.

Session 3: The Hazard Scoring Tool

Trainer's Notes

Timing: This section takes approximately 2 hours.

Preparation:

- Slide 4: ensure that all participants have copies of handout "Definitions for Severity of Harm", found in Participant Manual
- Slide 7: have photos printed or ready to show on projector. Each group should have photos of a different workplace or sector.
- Slide 7 and on: Participants should have copies of the Hazard Scoring Tool, found in the Participant Manual

Determining the level of risk:

The Hazard Scoring Tool

1

Where can you find information to help you determine the level of risk?

???

2

TRAINER'S NOTES:

Brainstorm with group where they can get information that will help them to determine how risky situation/piece of equipment/workplace might be.

Where can you find information to help you determine the level of risk?

- **Knowledge of the business owner and the workers**
- **Information about previous injuries, illnesses or “near misses”**
- **Knowledge of local specialists (electricians, plumbers, etc.)**
- **Product information or manufacturer documentation**
- **Other?**

3

Each hazard should be studied to determine its level of risk. Sources of information include:

- Any product information or manufacturer documentation
- Industry or local best practices
- The expertise of an occupational health and safety professional, if available
- Information about previous injuries, illnesses or “near misses”
- Knowledge of the BO and the workers
- Local technical specialists (e.g., electricians, plumbers, etc.)

Remember to include factors that contribute to the level of risk, such as:

- The work environment (layout, condition, etc.)
- The capability, skill and experience of the workers who do the work
- The systems of work being used and
- The range of foreseeable conditions

What hazards should you focus on first?

The hazard ranking tool is used to assess potential risks in two ways:

- PROBABILITY: How likely is the hazard to occur ?
- SEVERITY: How serious would the hazard be if it occurred?

4

TRAINER'S NOTES:

Participants have been discussing ways to identify a wide range of hazards and potential hazards in workplaces. The tool being introduced in this section of the training will help them to rank hazards.

Ranking or prioritizing hazards is one way to help determine which hazard is the most serious and which you might, therefore, want to focus on first. Priority is usually established by taking into account the employee exposure and the potential for accident, injury or illness. By assigning a priority to the hazards, you are creating an action list.

The hazard scoring tool is used to assess potential risks in two ways:

- How likely is the hazard to occur ? → ***PROBABILITY***
- How serious would the hazard be if it occurred? → ***SEVERITY***

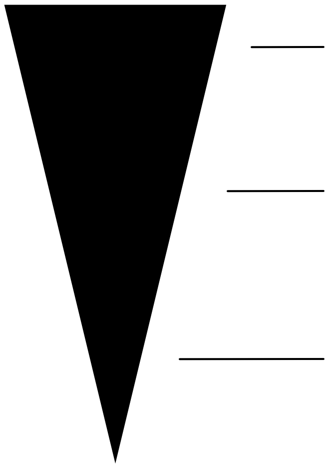
Risks that score high in both categories (i.e., high probability and serious severity) should be addressed first, if possible.

When assessing potential risks with the hazard scoring tool, it is important to talk with business owners and working children.

TRAINER'S NOTES:

At this point, have the trainees read the document in their notes entitled: "Definitions for Frequency and Severity of Harm." (Following pages)

Definitions for Frequency of Harm



High: typically experienced at least once every six months by an individual

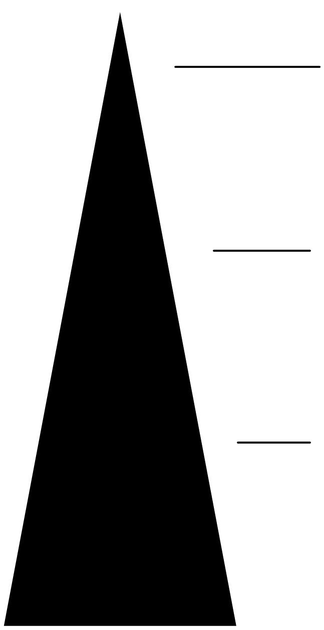
Medium: typically experienced once every five years by an individual

Low: typically experienced once during the working lifetime of an individual (or less)

Definitions for Severity of Harm

When establishing potential severity of harm, information about the relevant work activity should be considered, together with:

- The part(s) of the body likely to be affected
- The nature of the harm, ranging from slight to extremely harmful



Minor: treatable, probably temporary
(e.g., superficial injuries, minor cuts and bruises, eye irritation from dust, nuisance and irritation, ill-health leading to temporary discomfort)

Moderate: disability
(e.g., lacerations, burns, concussion, serious sprains, minor fractures, deafness, dermatitis, asthma, work-related upper-limb disorders, ill-health)

Serious: possibly leading to permanent disability or death
(e.g., amputations, major fractures, poisonings, multiple injuries, fatal injuries, occupational cancer, other severely life-shortening diseases, acute fatal diseases)

In small businesses the risks associated with accidents that are unlikely or very unlikely may not be recognized or acknowledged by child workers, adult workers and even BOs. These accidents almost never occur on the level of individual workshops; they may occur once in a district or once in a community over a given period of time. However, while these accidents may be infrequent, they may also be extremely harmful, resulting in serious injury or even death. See story of the Laundry, inset.

Rare but Serious Hazards: the Laundry

Traditional laundry businesses hold many potential hazards for both adult and child employees. Workers can be exposed to chemicals, dangerous machines and hazardous wiring.

One of EACID's clients in Aswan was a laundry in which a boy was killed while operating a machine. The faulty wiring resulted in electrocution.

This accident happened before the business became involved with the PPIC-Work project. Now, the laundry receives loans which allowed the owner to expand his business, but also to improve working conditions. The first loan was used to address the most serious problem, which was the electrical wiring. The second and third loans were used to buy equipment – equipment that was more efficient, but also safer.

The laundry is now safe and modern with new equipment and an expanded clientele. The business is now able to respond to tourism related industry, which has been very profitable.

Though the accident had tragic results, it was a major factor in motivating the business owner to seek financial assistance for upgrading the equipment in the laundry. He has begun to accept that many accidents are preventable and that safety is an important part in building a business to be successful in the long-term. He now acts as a spokesperson for advocating safety in the workplace, training peers in his community.

The challenge for loan officers is to take the rare experience to the broader community of businesses. The potential for harm is there, but the experience of this harm is not.

The Hazard Scoring Tool

Severity / Probability	Serious	Moderate	Minor
High Probability	High ☠☠☠☠	Medium ☠☠	Medium ☠
Medium Probability	High ☠☠☠	Low ☠☠	Low ☠
Low Probability	Medium ☠☠	Negligible 😐😐	Negligible 😐

5

There are two axes on the Hazard Scoring tool – horizontally, the tool measures how severe an accident would be if it occurred and vertically, it measures how likely a particular accident is to happen.

A high probability accident may be experienced by a worker every few months. A low probability accident may occur once in a lifetime.

The tool also measures how severe an accident would be ***IF*** it occurred. A serious accident could result in poisoning, multiple fractures or even death. A minor accident could include cuts and bruises, eye irritation (due to dust or fumes) or temporary ill health.

- When possible, address HIGH risks first
- However, it is important to start with simple and inexpensive solutions.
- Solutions that involve radical restructuring of production may be successful in reducing risks, but are less likely to happen.

6

Things to consider when trying to make workplaces safer.

Training Activity:

- Each small group works on a photo or group of photos showing workplaces in a single sector (such as automotive, carpentry or textiles)
- Brainstorm hazards associated with this sector and using the hazard scoring tool, decide
  - how frequent and
  - how severe the hazards are likely to be.

7

TRAINER'S NOTES:

Make small groups and give each group a workplace photo or group of photos showing a workplace or a sector. They should brainstorm a list of hazards associated with this (ergonomic – repetitive motions, chemical – fumes, paint, exhaust, etc.) and then write these hazards into the hazard scoring tool. Trainees should have copies of the blank tool in their training materials.

More than one hazard can fit into a single box, and some boxes will be blank.

The Hazard Scoring Tool

Severity / Probability	Serious	Moderate	Minor
High Probability			
Medium Probability			
Low Probability			

8

TRAINER'S NOTES:

This is the blank hazard scoring tool. Trainees should have a copy, but the slide can be displayed while they work in small groups, and when groups are giving their solutions.

See photo section of manual for examples of workshops to use in this activity. Print the photos for participants or show them on the projector.

Session 4: Sector Specific Hazards

Trainer's Notes

Timing: This section takes approximately 2 hours.

Preparation:

- Be prepared to set up activity and role play with participants.

Sector Specific Hazards: Constructing a Checklist

1

Sector Specific Hazards

- Some hazards – common to many or all industries (e.g., electrical hazards)
  - Role of MFIs
- Useful to group workplaces that do similar tasks (e.g., bakeries and food services)

2

Some hazards may be common across many or all industries, such as electrical risks. MFIs should consider ways in which these common risks can be handled with economies of scale and information sharing, with the MFI acting as an information hub.

However, when assessing hazards, it is also useful to group together workplaces which do similar tasks. For example, bakeries and food services may share many hazards. Many hazard checklists are organized by industry.

Checklists will be most effective when constructed as a negotiation with the business owners.

Restaurant Safety Checklist	YES / SAFE	NO / UNSAFE
Restaurant Layout		
•Is there enough space between furniture to walk?		
•Is the floor clean and dry?		
•Are knives and sharp objects stored safely when not in use?		
Gas and Ovens		
•Is there appropriate ventilation to disperse heat, gas and oil?		
•Are there guards on grills, ovens and frying equipment?		
•Are extra or empty gas cylinders stored away from ovens and flames?		
•Is personal protective equipment available (gloves, safety glasses, footwear, headwear, etc)?		
Electricity		
•Is the wiring safe?		
•Are outlets high enough to avoid accidental contact with wiring?		
Hygiene and Sanitation		
•Is there a place for workers to wash their hands before eating?		
•Are there washroom facilities?		
•Is waste materials and products disposed of appropriately?		
•Is there a place for workers to eat, away from machines or chemicals?		
Working Conditions		
•Do children work appropriate hours (not too long, not too late)?		
•Are children protected from abusive or difficult customers?		

TRAINER'S NOTES:

This is an example of a sector specific checklist for a restaurant.

Point out the different categories (layout, etc.) and talk about which of them apply generally, which do not.

Emphasize that this is a tool for the loan officer to help them identify hazards, not a rigid set of criteria to impose on the client.

The questions are NOT intended for the loan officer to ask the client. They are for the loan officer to ask themselves as they assess a business.

Creating and Using a Checklist

Tips for effective checklists:

- Gather information as widely as possible – business owner, workers, loan officers, etc.
- Active engagement with business owner: checklists most effective when constructed in negotiation with business owner

4

TRAINER'S NOTES:

Trainees will soon create their own checklist. Discuss strategies for successfully creating and using checklists with clients. Strategies may vary from organization to organization, but the key is for trainees to consider ways to integrate the methodology into their loan process.

Training Activity 1:

Creating a Sector Specific Hazard Checklist

5

Creating a Checklist

Brainstorm categories for your questions. Think about the restaurant checklist.

- Layout of business
- Electricity
- Other?

Choose a sector that is common in your region or community. Possible sectors:

- Carpentry
- Mechanics
- Textiles
- Retail
- Restaurants

6

TRAINER'S NOTES:

Divide participants groups to develop their own sector-specific checklists of hazards and potential hazards. Assign a different sector to each group. If there are enough groups, consider assigning two separate groups to each sector to provide a basis for comparison at the end of the group work phase.

Try to include sectors traditionally dominated by both male and female workers.

TIMING: 15 – 20 minutes for group work, 15 minute for discussion as whole group.

Using Checklists with Clients

ROLE PLAY WITH A PARTNER

Client visit with a loan officer and client, introducing the idea of a hazard checklist

7

TRAINER'S NOTES:

Set up a brief role play with participants in groups of three. Two people will role play (loan officer and client) and one will act as an observer.

1. Discuss with trainees the goals of role play:
   - Introduction of the idea of safety in the workplace. Why is it important?
   - Identification of some specific hazards in this workplace
   - Strategies for improving safety

Remember that this should be a negotiated process!

2. Bring all the observers together in a group for 5 minutes. Explain their role to them. They should watch the role play and take notes on the following questions and be prepared to give constructive feedback to the whole group after the role plays.

The observer should take note of the interaction, considering the following questions:

- Is one person controlling the interaction?
- Is the loan officer actively seeking information from the client?
- Does the loan officer discuss the importance of safety in the workplace?
- Are some workplace hazards clearly identified?

Note verbal and non-verbal interaction.

Timing: 10-15 minutes for role play. (Debrief on next slide)

Action Plan

- Debrief on your role play. Challenges? Successes?

- Action Plan: What strategies can you bring back to your colleagues?

8

TRAINER'S NOTES:

Bring group together and discuss the role play. What feedback do the observers have?

Timing: 20 minutes for discussion and feedback from observers and participants.

In small groups or all together, discuss their action plan. What strategies can the trainees take back to their organization and their colleagues on integrating hazard assessment into their loan processes?

Session 5: Hazard Control Hierarchy and Case Study

Trainer's Notes

Timing: This section takes approximately 2 hours.

Preparation:

- Slide 4: Ensure participants have copies of “Engineering out the Hazard: Restaurant Story”, found in Participant Manual.
- Slide 6: read case study ahead of time so delivery of this activity is clear.

The Hazard Control Hierarchy

How effective will hazard mitigations be?

1

- This tool is used to compare types of intervention.
- Some types of intervention are more effective than others, meaning they are more likely to change working conditions.

2

Solving the Problem
Once you have established your top priorities, you can decide on ways to control each specific hazard.

- **Identify sources of technical support**
    - Business owners, working children
    - Local technicians
    - Local technical schools
    - Local trade organizations
    - International labour organizations
- **Identify changes that can be made to:**
    - People (workers and supervisors)
    - Environment
    - Materials
    - Equipment
- **Provide training**
    - To credit officers: how to identify and assess hazards
    - To business owners
    - To working children

Mitigating Hazards

After you have

- identified hazards, using the different categories (safety, chemical, physical, ergonomic, workplace conditions, biological and psychological),
- prioritized hazards, using the hazard ranking tool
- and decided on which hazard or hazards to focus on through a loan,

it is time to look at how effective these measures will be.

3

The Hazard Control Hierarchy

Effectiveness	Mitigation	Examples
MOST	Eliminate the hazard through system design, "engineer out" the hazard	Restaurant story
	Reduce risks by substituting less hazardous methods or materials	Chemicals, machines, guards on machines
	Provide warning systems or administrative controls	Warning signs, educate workers, limit tasks to adults, train staff
LEAST	Provide personal protective equipment	Gloves, shoes, masks

Starting from the bottom, the least effective measures are those involving personal protective equipment. This is partially because mitigation depends on the worker voluntarily donning the equipment when they use a particular machine, tool or chemical. It is easy to forget or avoid using personal protective equipment regularly.

However, MFIs can contribute to this process by promoting or even connecting clients with businesses that provide protective equipment to facilitate more widespread use.

Administrative controls include:

- Restricting specific processes or equipment to workers over a certain age

Warning systems include:

- Warning signs (with pictures or written descriptions of potential hazards)
- Education for workers and business owners on potential risks posed by machines, tools or chemicals

Safety devices include:

- Guards on machines
- Automatic shut off controls (if a machine gets too hot or the current is too strong)

Substituting less hazardous materials or chemicals:

- Though not always possible, there are alternatives to many dangerous substances.

Engineering out the hazard – trainees will read a short case study after this explanation.

NOTE: Measures which are classified as "less effective" or "least effective" are not insignificant and should not be discounted as options in the field. This is simply a way of comparing interventions. Workshop participants should be aware that less effective measures may be less sustainable or less often used/enforced, but they are still valid options when considering how to mitigate risks.

TRAINER'S NOTES:

Trainees should read the case study entitled "Engineering out the Hazard: The Restaurant," in their manuals. Included here, below.

Engineering Out the Hazard: The Restaurant

Before: A busy, crowded restaurant holds many potential hazards, particularly for younger workers. One of EACID's clients runs a successful restaurant with the help of a 13 year old boy.

He works as a waiter, bringing food from the kitchen to the customers. The kitchen has open flames, sharp knives and cooking fuel, among other hazards (see example picture to right). He carried plates through a crowded room.

BEFORE

After: After receiving a loan from EACID, the restaurant owner expanded his business into the neighbouring building. The kitchen is now enclosed and the boy picks up food from a window, rather than going into the kitchen (see picture to right). He never goes near the knives or flames. The problem has been engineered out.

AFTER

CASE STUDY

5

TRAINER'S NOTES:

This case study is based on a real business located in Aswan, a client of EACID, an Egyptian MFI.

When using this activity in a training session, give participants the situation (first box) either on an overhead or a handout. Let them work through Steps 1 and 2 in small groups. Then tell them that the family in the case study has decided to take a loan (Situation part 2) and let them work through Step 3.

Groups can then present their work (Steps 1-3) and discuss possible mitigations.

Finally, give the Resolution (final box), which is a description of what the family actually did with their loan and how it mitigated many hazards for the girls in the business.

The loan allowed the family to change the processes which endangered the girls, "eliminating the hazards". On the hazard control hierarchy, this is considered the most effective way to mitigate hazards.

It may be important to point out to the participants that in this case, the actions taken with the loan were not specifically designed to reduce hazards; rather, they were intended to increase turnover and improve the business. However, the resulting changes accomplished both of these aims: hazard reduction *CAN* be a very important way to both improve safety conditions and improve the business.

The Situation:

Two sisters, aged 10 and 12, work in their family business. Their family has a grocery store and the girls sell vegetables.

Every morning, the girls go to market and buy the vegetables. After this, they carry them back to the store, where they sell them. They carry heavy loads for a long way. In addition, they must walk through busy areas, with lots of people and heavy traffic.

Then they begin their workday at the store. They sit outside the shop and sell to people passing the shop. They speak to customers, negotiate prices and make change for customers.

6

In small groups…

Step 1:	**Step 2:**
Use the categorisation table and see how many different types of hazards or potential hazards you can identify in the girls' working lives.	Use the Hazard Scoring Tool to decide which of these hazards are most serious and which are most frequent.

7

TRAINER'S NOTES:

Trainees should complete steps 1 and 2 in small groups. Give out copies of hazard scoring tool.

Timing: 20 – 25 minutes

The Situation: Part II

The family decides to take a loan to improve their business.

You are their loan officer. How could you advise the family on using the loan to reduce the girls' risk?

8

After the small groups have had time to work through steps 1 and 2, show this slide and move them on to step 3.

In small groups…

Step 3:

Develop a list of recommendations for the family. How could they use their loan to reduce hazards in their workplace?

Place your recommendations on the Hazard Control Hierarchy. Do you agree with the assessment of how effective these measures will likely be?

9

TRAINER'S NOTES:

Timing: 10-15 minutes

After groups have had time to complete this step, bring them together as a whole group and discuss their recommendations to the family.

Consider their solutions from the perspective of sustainability AND practicality in a business. If the loan is the mechanism of change, it is a limited amount of money and will not necessarily be suitable for an ongoing cost, such as a salary for a new employee. The solution must also be something a business owner can agree to integrate into his or her enterprise.

Encourage them to think of solutions that will have a lasting effect but not incur ongoing costs.

Case Study: Resolution

The family decided to take a larger loan from their MFI. This allowed them to contract a wholesaler, who delivered vegetables directly to their store. They were able to order larger quantities of produce than the girls had been able to carry, and the demand was high enough in their region that they could sell more vegetables.

10

Case Study: Resolution (continued)

The loan eliminated the need for the girls to go to market in the morning, so the hazards associated with carrying heavy loads through traffic were completely eliminated. Fortunately, there was still a demand for the girls to work in the store, so they didn't lose their job. (This can sometimes happen, especially in non-family businesses.

This is called "eliminating the hazard," and is considered one of the most effective ways to mitigate risks.

11

TRAINER'S NOTES:

Discuss solution and address questions and comments. How does this compare to the groups' solutions?

SUMMARY OF SESSION

Any questions?

12

Wrap up, address questions, review section as necessary.

Session 6: Documentation and Monitoring

Trainer's Notes

Timing: This section takes approximately 2 hours.

Preparation:

- Slide 8: Ensure that participants have a copy of "Successful Data Collection: Considerations and Tips" found in the Participant Manual.
- Slide 13: Ensure participants have Data Collection Table
- Slide 15: This is probably the last section of the training, before participants develop Action Plans. Prepare a review activity of materials covered (some suggestions on Slide 15 page).

Documentation and Monitoring

1

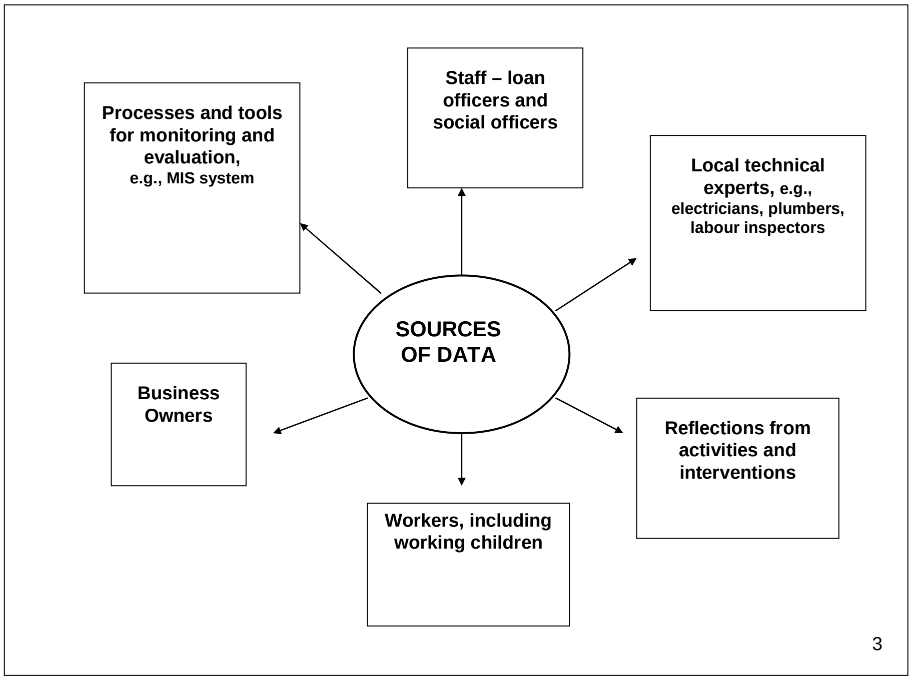
The Data Collection Process

Why should we collect data?

- to gather information about clients to customise products and services
- to make operations more efficient
- to review, analyse and learn more about processes
- to solve social problems in the community (with working children, families and businesses)

Data should be collected and updated regularly.

2



TRAINER'S NOTES:

Ask participants for any other sources of information they can use when collecting data.

Regular Reporting

Data Collection → Share data with:

- -management
- -staff
- -clients (if possible)
- -anyone else?

Regular reports should be made to management so that data from the field can inform decisions about daily operations and products.

4

TRAINER'S NOTES:

Discuss the importance of developing a set of indicators early in the programming.

Discuss with participants which of the hazard identification and ranking tools learned in this training session can be used as monitoring tools.

Using Data

Regular reporting allows loan officers and management to answer questions:

- Are clients making improvements in the workplace?
- Are problems in the workplace being solved?
- Are we as an organisation learning from the process of solving problems?
- Are patterns emerging from the data?

5

Goal: safer workplaces

However, it is not as simple as finding a problem and implementing a solution.

Challenges:

- Are clients actually implementing changes that will solve the problem(s)?
- If so, are the changes actually solving the problem?
- If the identified problem is solved, do other problems remain?
- What role did working children play in the problem solving process?
- Has the solution to one problem created another potential problem?

These are all questions that documentation can help to solve.

6

TRAINER'S NOTES:

Read trainees the following mini case study illustrating some of the issues above:

A safer machine is brought into the workplace to resolve a safety problem. The new machine holds fewer possibilities of injury to workers. However, if it requires high voltage or a stronger motor, it might cause other safety concerns that need to be addressed. Solutions may include training for staff, restricting use of the machine to adult workers only or improved wiring (possibly requiring a new loan).

New hazards may be connected to the intervention (i.e., the new machine), or may be unrelated to earlier problems. For example, a new machine may require more ventilation than earlier equipment.

Child Rights and Hazard Reduction

Questions to consider about children's involvement:

- **Were children involved in identifying the problem/hazard?**
- **Were children involved in finding a solution or mitigation?**
- **Were children aware of changes in their workplace? Do they feel safer now?**

7

TRAINER'S NOTES:

The PPIC-Work approach is informed by a "Rights Based" framework. The United Nations Convention on the Rights of the Child states that children have the right to participate in age-appropriate ways in decisions that affect them (Article 12 of the Convention, see UNHCR's website). Accordingly, an important measure of an intervention's success is the level of children's participation.

Data Collection Methods: Observation

8

TRAINER'S NOTES:

With this introductory slide showing, ask the trainees about the advantages and disadvantages of using observation as a data collection method.

Advantages include:

- No specialized equipment necessary (e.g., recording devices)
- May be less intimidating for clients, as observation should not be invasive

Disadvantages include:

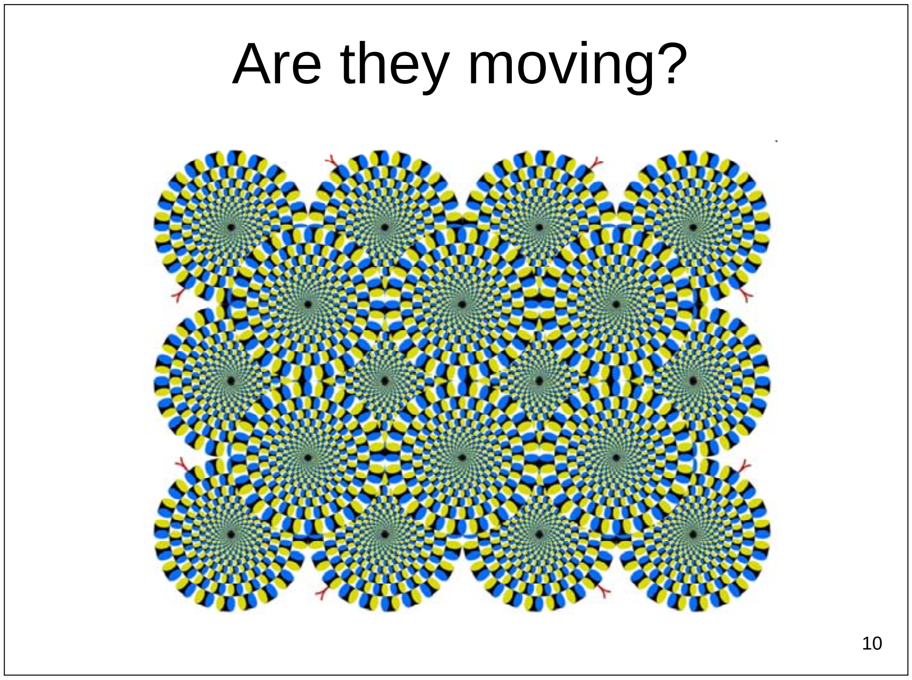
- Can be subjective
- Results might be difficult to replicate at a different time or in a different workshop

What do you see?

9

TRAINER'S NOTES:

There are three pictures in this frame: one is a young, black haired woman with her face turned away, wearing a white hat with a feather. The second is an older woman facing the viewer with black hair and a white scarf on her hair. The profile of the young woman's face is the older woman's nose. The third is an eagle (white part only).



TRAINER'S NOTES:

This picture and the previous picture are designed to point out some of the potential limitations with observation as a data collection tool. Our eyes play tricks on us sometimes – as with the above picture which may appear to be moving. In the previous picture, it is possible to overlook different interpretations of the visual evidence in front of us.

Gathering useful, objective data through observation requires practice, awareness and some use of systematic tools. We will examine ways to make observation more effective in this part of the training.

Data collection tool 1: Observation

Observation – viewing or witnessing workplace hazards – is one of two methods for collecting data

11

Observation: Some Suggested Tools

1. *Checklists*
2. *Scaled Ratings*
3. *Interval Observations*
4. *Narrative comments*

12

TRAINER'S NOTES:

Trainees should look at the participant's manual for examples of each of these types of observation tool. Have them read the section entitled **A Systematic Approach To Observation: Some Suggested Tools.**

Observation As A Data Collection Tool

Observation as a tool means either:

- Conducting a real time assessment ("on the spot")

OR

- Drawing on your experiences (using recent memories of a situation or workplace)

13

The Two Tests

Reliability and Validity

Reliability: how dependably or consistently an observation measures a characteristic.

Validity: depends on the purpose of the analysis. Does your observation give an accurate and complete picture?

14

TRAINER'S NOTES:

Brainstorm the following question with trainees:

When gathering data in a workshop, how can observations be unreliable or invalid?

Some possible answers:

- **Who is in the workshop?** If a worker is intimidated by the owner or by a colleague, the worker might behave differently in their presence.
- **When do you visit the workshop?** If you visit on a school day, the children may not be present or may have come to work after a day at school and may be more tired than usual. This may result in higher risk to the workers.
- **How busy is the workshop?** When demand for the products or services is higher, the volume of work will be higher and workers may be under more pressure.

Maximizing Observation

AAD – Appropriate, Adequate and **Documented**

1. Use **Appropriate** samples of performance.
2. Is your sample **Adequate?** Is there enough content to make a reasoned assessment?
3. **Document** the assessment.

15

Appropriate:

- Is the sample large enough?
- Are you observing enough tasks?
- Are there enough variables in time, task, workers, etc.?

Adequate:

- Have you spent sufficient time to get an accurate picture of what goes on in the workplace?

Document:

- Systematic documentation is important to compare across workshops and over time

Data Collection Tool 2: Interviewing

Main types of interview for data collection:

1. the informal conversational interview
2. the interview guide approach
3. the standardized open-ended interview
4. the fixed-response interview

16

TRAINER'S NOTES:

Trainees should read **Interviewing As A Data Collection Tool** in the participant's manual.

Training Activities:
Collecting Data

17

TRAINER'S NOTES:

Make sure trainees have page on "Successful Data Collection: Considerations and Tips" as support for the next activities.

Asking Sensitive Questions

You want to ask a business owner the following question:

"How much money do you pay your employees?"

- Why might this be sensitive?
- Are there better ways to ask the question?
- How can you structure the discussion with the business owner to get this information?

18

TRAINER'S NOTES:

Give trainees time to discuss the questions in small groups – 10 – 15 minutes.

Discuss as a whole group why the question might be sensitive and alternatives.

Some possible answers include:

- asking the question indirectly
- asking when no other people are around
- asking the question at the end of a discussion, after trust has been built
- lead up to the question by asking about other expenditures in the business
- frame it in a positive way so the answer does not seem potentially embarrassing (i.e., they are paying too little)

Validating Information

The business owner says he pays his assistant, 15 year old Ahmad, 70 LE per week.

You need to verify this information.

How can you do this?

19

TRAINER'S NOTES:

Give participants 10-15 minutes to discuss in groups.

Possible answers:

- triangulate information by asking the same question to multiple informants (parents, business owner, other employees in business)
- ask indirectly – what does the child do with the money he earns?
- ask the same question in comparable businesses. This will not result in complete validation, but will give an idea of the range of salaries for such a job in such an enterprise.
- Think about the rest of the interview: were other answers coherent and consistent? How likely is it that this is a true answer?

Interviewing Young People

You need to ask 12 year old Mohammed about the ergonomic hazards in his job.

Describe how you would set up and conduct the interview.

- Types of questions?
- Location and setting?
- Mannerisms, body language?
- Other?

20

TRAINER'S NOTES:

Give participants 10-15 minutes to discuss in groups.

Possible answers:

- Make sure the interview happens in a place where the child feels safe. Offices may be intimidating and the child's workplace may be inappropriate for an interview about work.
- Who else is present? There should be an adult the child knows and trusts.
- Consider interviewing a group of children together, rather than singly.
- The interview should be fun – if possible, begin with an activity and consider providing a snack.
- Discussing abstract concepts, like ergonomic hazards, can be challenging for children. Concepts should be illustrated with examples, stories or pictures.

Interviewing Young People – 2

Now imagine that you want to have the same discussion with Mona, his 12 year old colleague.

Any changes?

21

All considerations given above apply and may require added sensitivity than for boys. In many cultures, girls should not be interviewed alone and the interview should not feel like a formal process. Be aware of cultural and community perceptions.

Client Records

- Brainstorm the data you collect (or would like to collect) on clients.
- What additional data you would collect on young workers?

22

TRAINER: refer to Data Collection Table – Data from Business Owners and Working Children, below. Participants have a copy in the Participant Manual and should refer to after brainstorming activity.

Data from business owners	**Data from Working Children**
• Loan identification number • Client identification number • PPIC-Work project number • How many loans disbursed • Client name • Gender • Type of business • Location of business • Loan status (active, paid) • Amount of loan • Typical clients of business • Education loans • Status of education loans • Amount of education loan • Targeted child • Loans for business improvement • Amount of business improvement loan	• Child identification code • Business/Client identification number • Child's name • Gender • Birth date • Number of children in business related to business owner? • Number not related to BO? • Working conditions (seasonal, full or part time) • Number of working hours • Child's education level • Type of work and responsibilities for child • Child's home address • Problems the child faces in this type of work • Child's view of solutions to safety issues

Activity: Creating a Client Record

Think about a client you visited yesterday or a young worker you know.

Develop a client data form on the worker or business that would allow you to monitor safety improvements.

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TRAINER'S NOTES:

Using the sample PPIC-Work Client Data Information Form, have participants develop and fill in (as far as possible) a client record on a young worker. Form is included in the Participant Manual.

Summary and Conclusion

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TRAINER'S NOTES:

This is likely the conclusion of the training session. Before closing the session, review some of the key learnings and wrap up. A quick review of concepts is an important way to finish the training session, especially in an active and fun way.

Possible concluding activities:

- Have each organization create an action plan on how they will implement hazard assessment and mitigation
- Divide participants into two groups and hold a quiz. Have 20 or 25 questions prepared to review the concepts in the training. (E.g., how many of the 7 categories of hazard can you name, things to consider when asking questions to business owners, things to consider when interviewing children). Give prizes!

Hazard Assessment and Mitigation Training:
Guide to Conducting a Field Visit

A field visit provides a valuable opportunity to practice the tools that are taught during this training session in an authentic context. If possible, arrange a field visit for the trainees that will provide exposure to representative enterprises.

It is important to be sensitive to client reactions. Select only clients who have a history with the MFI and who will be comfortable having a training group visit. Schedule the visit in advance and explain that it is a training exercise.

Ideally, the field visit will last a half or full day and will take place after trainees have learned the basic hazard categorization and prioritization tools.

Preparation

- Select businesses that know the MFI and if possible, have their loan officers present during the field visit to make the clients as comfortable as possible. Schedule the visit ahead of time and explain that it is a training exercise for staff.
- Select different types and sectors of business to observe a range of potential hazards.
- If possible, choose businesses in different stages of the loan cycle, i.e., some longstanding clients and some newer ones.
- Arrange transportation to and from the businesses and ensure that there is space nearby for discussion and debriefing. DO NOT point out hazards and discuss while still in the business.
- If the group is larger than can comfortably fit in a business (i.e., 4-6 people), break into smaller groups and ensure that a trainer accompanies each group.
- Select businesses carefully. Don't choose business owners who will be intimidated by the process.

In the Field

- At all stages, the tone of the visit should be positive, engaging and non-confrontational.
- Encourage trainees to engage with the business owners and workers as far as the business owner is comfortable.
- Before entering the business, review the categories of hazards.
- DO NOT DISCUSS THE HAZARDS OPENLY IN THE BUSINESS! This is inappropriate and can be misinterpreted. There should be no criticisms and no suggestions made while in the business. This is for observation only.
- Stay in each business 10 – 15 minutes – no longer.
- Regroup in the car or far enough away from the business that the business owner cannot see you and make sure no one from the business is nearby.
- Debrief on the process and the information found. Here, trainees can discuss possible changes that would be appropriate.
- The trainer should monitor the interaction during the visit. Are trainees asking open questions? Are they gathering appropriate and sufficiently detailed information?

Debriefing

After the field visit or the next day, the whole group should come together and share their observations.

Trainees should discuss the following questions with the group:

- Was it easy to get information?
- Were you able to gather information in a friendly, engaging way?
- How long did it take you?
- Did you think about the tools? Did they help to generate ideas?

Discuss the hazards the group observed:

- Which hazards were specific to one sector and which were found in many types of business?
- How did gender play a role?
- Which hazards were affected by age?
- What solutions would you suggest?
- How could the MFI / loan process support these solutions?