



Improving Occupational Safety and Health through Microfinance

Improving OSH through the provision of MF, MI and Banking Services

December 2009





EACID's OSH Interventions

Origins:

Children worked in many client businesses ... how to respond ?

Developed a series of interventions with working children and business owners including:

- Hazard analysis and mitigation by loan officers
- Code of conduct
- Dual purpose loans



EACID's OSH Interventions

During routine visits loan officers work with business owners to identify how to improve working conditions including OSH

Costs of improvements are included in the dual purpose loan that improves business performance as well as OSH



EACID's OSH Interventions

Tire repair shop ...

... installation of guarded machinery



EACID's OSH Interventions



Laundry ... installation of modern equipment and a safer production line layout





EACID's OSH Interventions

Rationale for loan officer involvement ...

- Incentives
- Professional development
- Organizational culture



EACID's OSH Interventions

Rationale for an MFI ...

- Social mandate
- Risk reduction / portfolio quality
- Organizational reputation with clients and government / community
- Accessing loan fund capital



Training Loan Officers in OSH

PPIC-Work training manual

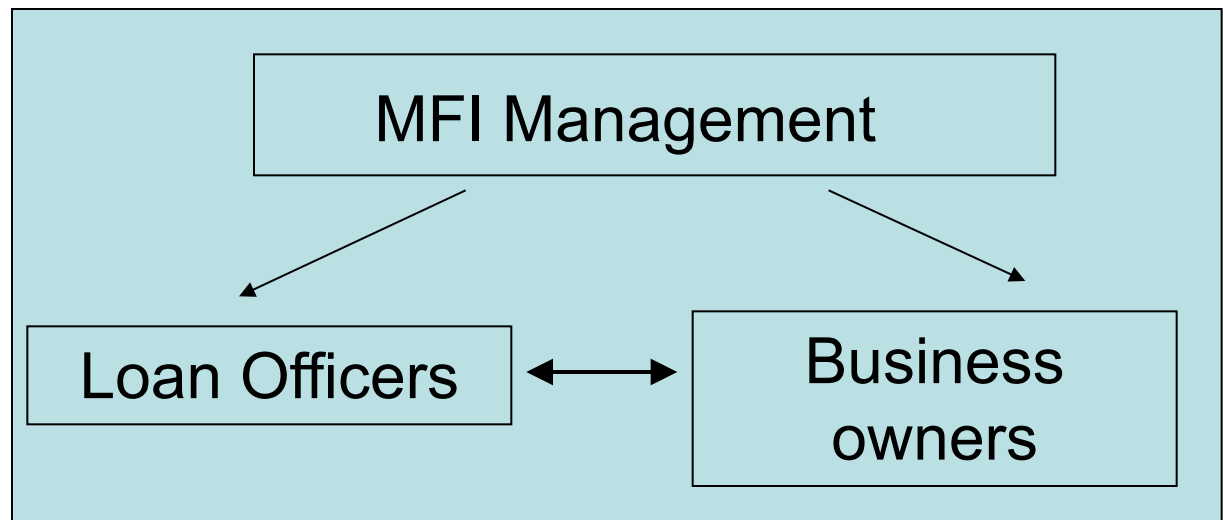
- Loan officers and other MFI staff
- 3 day training
- Maximum support for trainer (usually non-OSH specialist)

Goals:

- teach non-OSH specialists to see a range of hazards
- understand mitigation techniques

Microfinance and OSH

Main actors:



Successful hazard mitigation:
process of negotiation



Instructor's Training Manual

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

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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



Key Tools for Assessing Hazards

Type of Hazards	Examples in the Workplace	Possible Mitigation
Accident		
Chemical		
Physical		
Ergonomic		
Working Conditions		
Biological		
Psychological		



Key Tools for Assessing Hazards


The Hazard Scoring Tool

<i>Severity</i> <i>Probability</i>	Serious	Moderate	Minor
High Probability	High _____	Medium ____	Medium _
Medium Probability	High ____	Low ____	Low _
Low Probability	Medium ____	Negligible __	Negligible _



Key Tools for Assessing Hazards

The Hazard Control Hierarchy

Effectiveness	Mitigation	Examples
MOST  LEAST	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
	Provide personal protective equipment	Gloves, shoes, masks



***Thank you
very much***