

Asian-Pacific Newsletter

ON OCCUPATIONAL HEALTH AND SAFETY

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**Healthy and safe
workplaces**



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Finnish Institute of
Occupational Health





Worker in a microenterprise, who sprays picture frames, uses a poorly designed ventilation system that spreads hazardous solvent vapours throughout the workspace - the Philippines.



Worker in a small enterprise that makes boxes, who sprays wood with coal tar, a confirmed human carcinogen, and other hazardous substances, has daily dermal exposure - the Philippines.



Small-scale shoemaker, who applies glue using fingers, has dermal exposure to the contents of the glue - Egypt.

Richard Rinehart, Roberto Ocon

Innovations to improve OSH in the informal economy: Opportunities for Microfinance Institutions

The International Labour Organization (ILO) is a tripartite UN agency that brings together partners to promote *Decent Work* throughout the world.⁽¹⁾ Decent Work involves opportunities for work that is productive and delivers a fair income; security in the workplace and social protection for families; better prospects for personal development and social integration; freedom for people to express their concerns, organize, and participate in the decisions that affect their lives; and equality of opportunity and treatment for all women and men. Some of the aspects of Decent Work under Social Protection include occupational safety and health (OSH). Others include, but are not limited to, child labour, inclusion and gender, enterprise promotion and job creation, risk management, and the formalization of employment and workplaces. This paper describes the beginning of a unique initiative by the ILO Social Finance Program (SFP), a programme that uses financial instruments to promote Decent Work, to stimulate innovations by microfinance institutions (MFIs), and to address Decent Work issues among their clients.⁽²⁾ Their clients are generally the working poor in the informal economy, including

women's groups and microenterprises that create jobs. The ILO estimates that the informal economy comprises 65% of non agricultural employment in developing Asia, 51% in Latin America, 48% in North Africa and 72% in Sub-Saharan Africa. These figures would be significantly larger if they included employment in the agricultural sector.⁽³⁾

Community leaders, government officials, labour leaders, and others at the ILO and elsewhere believe that MFIs have the potential to make a significant contribution to Decent Work because of their deep reach into the informal economy. MFIs provide small loans and other financial and nonfinancial services to microenterprise owners and the self-employed who otherwise do not have access to capital or business information. Nevertheless, Decent Work is far from being a reality for millions of the working poor. Approximately 1.5 billion people live on less than USD 2 a day. Many also conduct work under extremely hazardous conditions, be it daily exposure to toxic substances or frequent contact with unsafe tools and machines. Thanks to the access to the workplaces of the working poor that MFIs provide, stimulating innovations to improve OSH through their programmes and serv-

ices could be a triple win opportunity for the (1) MFIs themselves, (2) their clients (mostly microenterprises and self-employed women), and (3) their clients' workers.

The Microfinance for Decent Work Action Research Program

In 2008 the ILO/SFP launched the Microfinance for Decent Work Action Research Program (MF4DW), funded by the German Government. Among other activities, it supports 22 MFIs worldwide to test innovative adaptations to products, services and delivery techniques that may result in tangible increases in decent work for their clients. At least seven of the 22 MFIs are developing proposals specifically to promote good OSH practices.

The ILO/SFP conducted a preliminary scoping survey among the clients of the 22 MFIs in late 2008 to get a sense of potential Decent Work issues. Each MFI administered the survey to approximately 200 clients - and a total of 4 748 clients took part in the interview process. One section of the survey focused on OSH. The summary findings indicated that some clients experienced lost work-day injuries, were concerned about overexposure to



Woman micro-entrepreneur, who makes charcoal from coconut shells next to her home, exposes her family to polycyclic aromatic carbons and other carcinogenic byproducts of combustion - Malaysia.

Worker in a small auto body repair shop, who spray-paints cars in an enclosed space, has routine high inhalation exposures to solvents and other ingredients of the paints - the Philippines.



hazardous substances, and incurred lost productivity due to OSH-related problems.

The ILO/SFP hosted a workshop on 5–6 February 2009 for brainstorming among peers, to discuss survey findings, to present their innovation proposals, and to make plans for the future of the MF4DW programme. More than 70 people attended, including representatives from the 22 MFIs, delegates from the ILO social partners (workers, employers, governments), and technical specialists from the ILO Geneva and field offices.

The next steps for the MF4DW programme are listed below:

- Spring 2009: Funding of selected MFI innovation proposals.
- Spring/Summer 2009: The ILO/SFP will work through the 22 MFIs to conduct a more comprehensive baseline survey by asking each MFI to interview 1000 clients.
- Nov/Dec 2009: The ILO/SFP will conduct an evaluation survey of programme progress, and from then on, surveys every six months.
- 2010: The ILO/SFP will conduct regional meetings with MFIs.
- 2011: The ILO/SFP will arrange a ma-

• jor international conference to present results from the MF4DW programme and its plans for further diffusion of MFI innovations.

MFIs Promoting Good OSH Practices

During the workshop, several MFI representatives reported that the initial scoping survey opened their eyes to OSH problems and motivated them to propose innovative steps to improve the situation. Problems mentioned were:

- Some clients cannot repay loans because of unexpected expenses due to worker injuries and deaths, medical expenses, equipment repairs, and fires.

- Some clients show concerns regarding exposure to hazardous chemicals, fatigue due to poor posture during work, poor ventilation, poor or no lighting, use of inadequate tools, lack of basic sanitation (clean water and washroom facilities) and lack of knowledge or understanding of hazards.
- Some MFIs are concerned about their ability to help their clients improve working conditions and OSH while still staying solvent.

Several ideas were also put forward during plenary and breakout sessions to address the problems and promote improvements. These include the following:

- Educating loan officers and their supervisors on the benefits of improving OSH and how to recognize, suggest, and manage improvements.
- Creating prerequisites that address OSH before loans are approved.
- Creating conditions for loans to monitor and ensure that good working conditions are maintained.
- Improving opportunities for dialogue between loan officers and clients on OSH issues during initial and follow-up meetings. Loan officers commonly have monthly or bimonthly meetings with clients to collect payments and address problems.
- Promoting the ability and interest of loan officers to visit clients' workplaces with simple tools and checklists, to provide support, and to discuss OSH at the site.
- Considering dual-purpose loans that include routine business activities and provide for additional amounts to address specific OSH deficits.
- Developing financial and non-financial incentive schemes to motivate and reward clients who improve or maintain good OSH practices.
 - a. Financial incentives could consist of access to lower interest rate loans, increased amounts of credit, or preferred access to other financial products.
 - b. Non-financial incentives might include free seminars and consulting services on business development.
- Developing microleasing products for proper tools and machinery to help improve safety and productivity.
- Developing microinsurance products to relieve clients from the burden of unexpected emergency expenses, so that microfinance funds can be used to improve the business and address Decent Work issues.
- Promoting involvement of the ILO social partners and participation of other agencies (NGOs, unions, co-operatives, trade associations, etc).
- Promoting day-to-day interaction between clients and their workers.
- Developing an awareness campaign about the importance of working conditions that addresses occupational safety and health using highly visual, simple pamphlets, flyers, and information kits.

Conclusions

To date, the MF4DW workshop has been the first major meeting of microfinance institutions that included occupational safety and health on its agenda. It was publicly acknowledged at the workshop that these concepts had

not been addressed openly by MFIs in the past.

The workshop provided a unique opportunity for 22 MFIs from around the world to network, discuss, and share innovative ideas and strategies to alleviate Decent Work problems through their normal business transactions with clients in the informal economy. They were also able to discuss these issues in an open dialogue format with worker, employer, government representatives, and ILO technical staff in different units in Geneva and the regions.

There is great potential for MFIs to promote OSH in the informal economy. They have access to the poor and poorest on the planet – most of whom engage in some form of income earning activity; sometimes quite hazardous. The 22 MFIs that attended the workshop have millions of clients – mostly micro-enterprises and self-employed women – and combined assets and loans of more than one billion U.S. dollars. There are thousands of other MFIs throughout the world and their potential to alleviate poverty is touted by the Millennium Development Goals.⁽⁴⁾ If MFIs were to begin systematically addressing OSH and other Decent Work issues during their routine business activities, their positive impact on public health and well-being could be enormous.

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ILO SafeWork

- 1) See www.ilo.org for descriptions of Decent Work
- 2) See the Circular 246 that was adopted by the ILO governing body to endow the ILO with a policy on microfinance for decent work <http://www.ilo.org/public/english/employment/finance/download/c246en.pdf>
- 3) The Informal Economy, Enabling Transition to Formalization - Tripartite Inter-regional Symposium on the Informal Economy, Geneva 27-29 November 2007. publication ISIE/2007/1.
- 4) The Millennium Development Goals (MDGs) are eight international development goals that 192 United Nations member states and at least 23 international organizations have agreed to achieve by the year 2015. They include reducing extreme poverty, including "Decent Work for all," reducing child mortality rates, fighting disease epidemics such as AIDS, and developing a global partnership for development. See: http://en.wikipedia.org/wiki/Millennium_Development_Goals [accessed February 23, 2009/9]



Basic Occupational Health Services (BOHS)

In December 2003, the 13th ILO/WHO Joint Committee on Occupational Health discussed the new approach to the development of occupational health services for all, and approved the Basic Occupational Health Services (BOHS) concept and approach as a new way of increasing the coverage of services to all working people (1). The aim was to achieve the level of occupational health services set in the ILO Convention No. 161.

What does BOHS mean?

- Basic Occupational Health Services (BOHS) are an essential service for the protection of people's health at work, for the promotion of health, well-being and work ability, and for the prevention of ill-health and accidents.
- BOHS provide services by using scientifically sound and socially acceptable occupational health methods through the primary health care approach.

The basic BOHS guideline is available at: www.ttl.fi/BOHS. In order to facilitate the work of the actors at both national and grass-roots levels, seven very practically-orientated guides with checklists have been produced. These guides are currently being tested in China and in Finland.

Small-scale enterprises and the informal sector

In Korea, as in virtually all countries of the world, enterprises with fewer than 50 employ-