



International
Labour
Office
Geneva

The Other-WISE

Improving Productivity in Microenterprises
by Reducing Occupational Safety and Health Risks



Yusra Hamed
Vittorio di Martino



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**Improving Productivity in Microenterprises
by Reducing Occupational Safety and Health Risks**

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Vittorio di Martino

Developed and piloted within the Action Research
Microfinance for Decent Work (MF4DW)

Social Finance Programme

INTERNATIONAL LABOUR OFFICE • GENEVA

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First published 2013

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Hamed, Yousra; Di Martino, Vittorio

The Other-WISE: improving productivity in microenterprises by reducing occupational safety and health risks / Yousra Hamed and Vittorio Di Martino ; International Labour Office. – Geneva: ILO, 2013

ISBN: 9789221280163; 9789221280170 (web pdf)

International Labour Office

ergonomics / occupational safety / occupational health / labour productivity / work environment / microenterprise

13.04.1

ISBN 978-92-2-128016-3 (print)

ISBN 978-92-2-128017-0 (web pdf)

ILO Cataloguing in Publication Data

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This publication was produced by the Document and Publications Production,
Printing and Distribution Branch (PRODOC) of the ILO.

*Graphic and typographic design, layout and composition,
printing, electronic publishing and distribution.*

PRODOC endeavours to use paper sourced from forests managed
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Code: WEI-REPRO

Foreword

Good working conditions provide the foundation of productive and successful enterprises. The Work Improvement in Small Enterprises (WISE) methodology is an established and much appreciated ILO training approach that encourages and supports efforts in improving occupational safety and health (OSH) and productivity in small and medium-sized enterprises around the world.

It is not simply a training package, but a process in which entrepreneurs and managers are empowered and supported to address working conditions through the identification, sharing and implementation of local and affordable good working practices.

WISE was first published in 1988 and comprises of a series of training modules and guides. Until now, these have provided guidance on eight technical areas of safety, health and working conditions, all of which address the physical organization of the workplace and work processes and simple ways to alter these, so as to improve OSH and increase productivity. These manuals have been used, adapted and translated in more than ten countries in Africa, Asia and Latin America, demonstrating the flexibility and effectiveness of the WISE approach.

The Other-WISE Action Modules extend the reach of WISE to new target groups. Whereas WISE focused largely on improving the workplace environment in SMEs, The Other-WISE addresses issues and suggests solutions that are more adapted to microenterprises.

As with WISE, The Other-WISE identifies both practical and low-cost improvements. The focus is to introduce working practices and measures that can make a difference to workplace safety and health as well as the abilities of microentrepreneurs and employees to perform their job and, consequently, to improve businesses productivity.

The action manual has been developed in the framework of the German-funded action research “Micro Finance for Decent Work – MF4DW” (2008-2012). In partnership with 16 microfinance institutions in 14 countries, the Social Finance Program (SFP¹) investigated the impact of innovations (financial and non financial services addition or adjustment) on the welfare of clients. The initiative is part of a continuing effort to measure and maximize the impact of financial innovations on occupational safety and health and productivity, child labour, job creation, vulnerability, formalization and other decent work issues.

1. Finance that seeks a double bottom line, i.e. both profitability and client benefits, is Social. Within the ILO, the Social Finance Program coordinates the use and mainstreaming of financial instruments for Decent Work.

Access to finance for households and enterprises is a key condition for Decent Work. An increasing number of financial institutions are striving to improve their social performance, to enhance the social benefits of their clients while providing sustainable financial services. Decent work aspects are a subset of social performance.²

For example, [Tamweelcom](#), a leading microfinance institution (MFI) from Jordan, decided to help clients [increase productivity](#) by reducing occupational health and safety risks. For the first time, the WISE action manual was adapted for microenterprises and translated to Arabic. The MFI chose “Kafaa³” as the title for the Jordanian adaptation of WISE. Loan officers, who regularly visit clients’ businesses, were trained as Kafaa facilitators. They were responsible for training clients and monitoring any improvements. An OSH sensitisation campaign was also developed.

The Other-WISE has benefitted from lessons learnt with Kafaa as well as examples and pictures of clients from [Al Amana](#), a microfinance institution in Morocco that was also part of the first phase of the action research.

The examples and the training process of The Other-WISE have been adapted to the realities and constraints of microentrepreneurs. During the pilot phase in Jordan, it was realized that microentrepreneurs could not always gather in each other’s workshops or workplaces because of long distances to travel and/or they cannot afford to close their business to attend a meeting. Hence the adaptation of the methodology to also include one-on-one sessions focusing on specific modules according to the participants needs. When possible small group’ discussions were conducted when entrepreneurs were in the same locality.

At the heart of WISE is the onsite checklist exercise. The Other-WISE adaptation brought another *modus operandi*. Rather than visiting a work place and completing the check list, the microfinance client would complete the first page of each module (‘do you know’ and the self assessment) and then, together with the facilitator, look at the pictures and identify good practises, practises that needed improvements and those applicable to his/her situation. Persons familiar with WISE will know that the checklist is an invaluable tool that facilitates the identification of good local working practices, as well as areas where improvements can be made and productivity benefits realized. We anticipate The Other-WISE substitute to this checklist will be as successful in bringing many benefits to micro entrepreneurs.

Guidance on delivering this training package, preparing Action Plans, and on ensuring essential follow-up work, is included in The Other-WISE Facilitators’ Guide.

The Other-WISE is a natural extension of the original WISE manuals. It reflects the global recognition of the importance to provide microentrepreneurs with solutions to increase their productivity through a safer and more efficient work environment. This is key to maximising the contribution of microenterprises in developing economies where they are usually major actors.

The ILO welcomes the feedback of entrepreneurs and practitioners who will use and adapt the methodology to the many realities of workplaces around the world.

2. For more details on how financial institutions can enhance the productivity of their clients, please contact the Social Finance Programme. sfp@ilo.org

3. Efficiency, in arabic.

Acknowledgments

We are indebted to many individuals and institutions for ideas and examples used in this action manual.

This action manual could not have been developed without:


- The occupational safety and health specialists at the ILO who contributed technical comments and a critical eye: Mr Tsuyoshi Kawakami, Mr Andrew Christian and Mr Claude Loiselle from LABADMIN/OSH branch and Mrs Ingrid Christensen from Decent Work Team- ILO Bangkok.
- Tamweelcom's project managers: Hasan Jamil, COO, who implemented this project with passion as a trainer and project manager; Issam Shnoudeh, Credit Manager who supported the project; and Ziad Al Rifai, Tamweelcom's CEO who took the innovative step of experimenting with OSH and productivity in the microfinance institution he is heading.
- Tamweelcom's loan officers. They embraced a subject that was completely foreign to them, acquired expertise, adopted the product even applying it in their homes and with their families. Most importantly, they facilitated its adoption to their microfinance clients with enthusiasm and provided feedback on implementing the programme.
- We are grateful to the microentrepreneurs, clients of the microfinance institution, who adopted The Other-WISE and implemented the improvements that are reported in pictures in the document. They allowed us into their businesses and homes and contributed their practical knowledge and fervour.

The pictures used in this manual were taken primarily by the loan officers to document the improvements implemented in 6 different branches of Tamweelcom (Rawan, Hind, Fadi, Ola, Moayad, Rula, Mohammad, Lores, Mamon, Jafaar, Melad, Maher, Jihad and Hasan). Two pictures were taken by Richard Rinehart in the framework of a consultancy for the action research (© ILO). A few pictures were taken by Claude Loiselle and Vittorio di Martino (© ILO) in Morocco and others by Yousra Hamed (© ILO) in Jordan.

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Action module 1

Materials storage and handling

Do you know?

- In some workplaces, workers spend 30% to 50% of their time handling materials and products
- 30% of accidents are caused by handling materials
- Material handling does not add value, just cost

Look around at your workplace

	YES	NO
Have you enough space to work?	<input type="checkbox"/>	<input type="checkbox"/>
Can you easily find what you need?	<input type="checkbox"/>	<input type="checkbox"/>
Can you move things around without impediments?	<input type="checkbox"/>	<input type="checkbox"/>

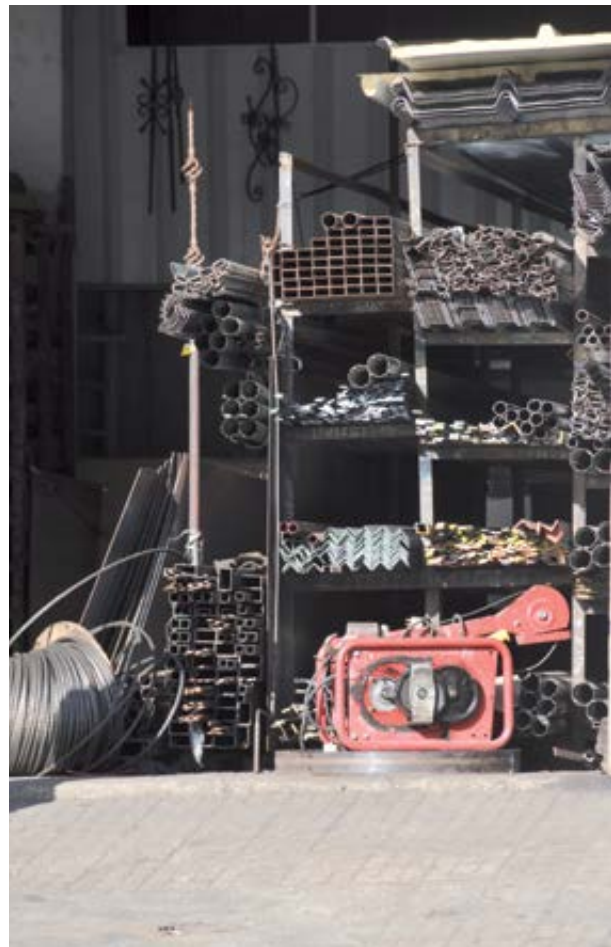
If you have marked “NO” for one of the above questions, then there is room for improvement

Look at the pictures and answer



1. Can you identify good working practices in this picture?
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4. What do you suggest for further improvements?

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Some practical advice

-  If in doubt, take it out
-  Avoid placing materials on the floor
-  Save space by introducing multi-level shelves and racks
-  Provide a “home” for each tool and work item


-  Use push-carts, hand-trucks and trolleys




-  Don't lift loads higher than necessary

-  To manually raise a heavy load, get closer, keep the back straight and use the muscle power of the legs



-  Two or more people should work together for handling very heavy loads manually

-  Use lifting devices which are simple, ready-to-use in varying lifting situations



TAKE A DECISION NOW!

Undertake action now by preparing an action plan

ACTION PLAN – Materials storage and handling

Enterprise name: Sector of activity:

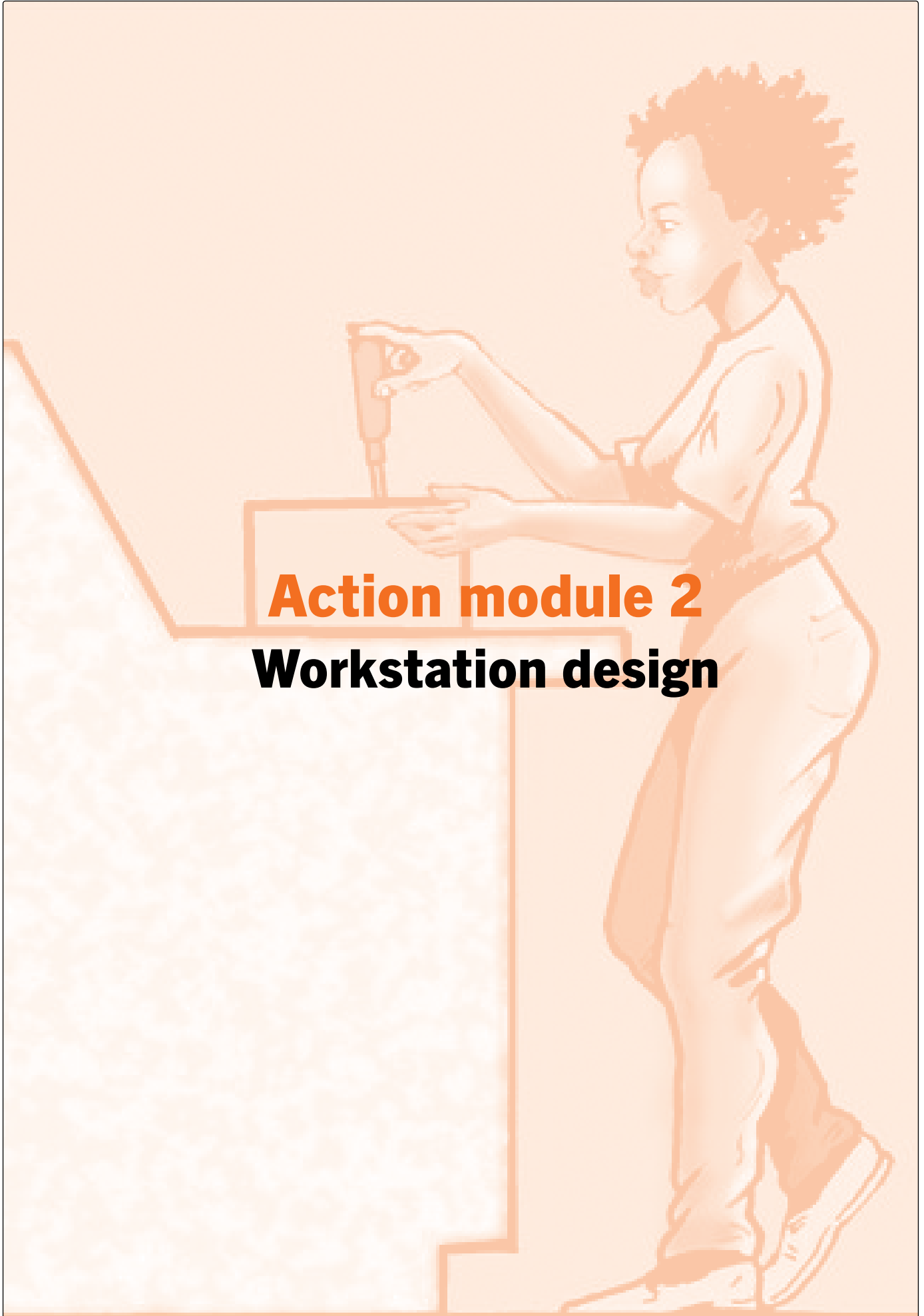
Name of the financial institution staff member in charge of monitoring:

Description of the situation to improve	Location of proposed improvement	Improvement description	Foreseen duration for completion	What do you need to make these improvements ?	Improvements status x: started xx: almost done xxx: done



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Action module 2

Workstation design

Do you know?

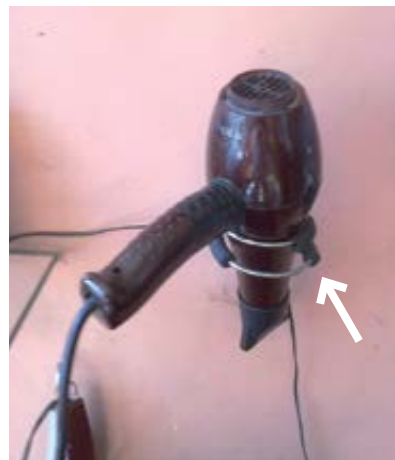
- Awkward work postures mean greater fatigue and lower productivity
- Time and effort are lost in reaching and retrieving material
- There are higher risks to health

Look around at your workplace

	YES	NO
Have you enough space to work?	<input type="checkbox"/>	<input type="checkbox"/>
Can you easily find what you need?	<input type="checkbox"/>	<input type="checkbox"/>
Can you move things around without impediments?	<input type="checkbox"/>	<input type="checkbox"/>

If you have marked “NO” for one of the above questions, then there is room for improvement

Look at the pictures and answer



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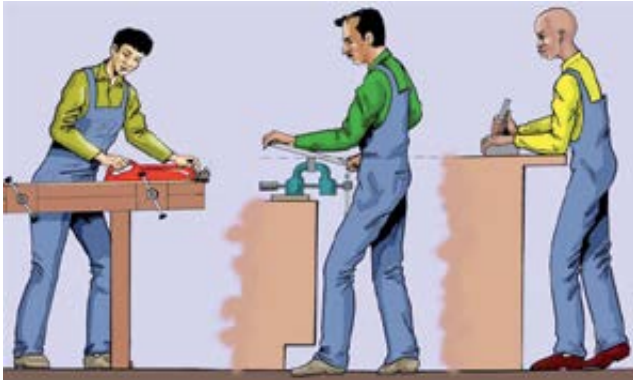
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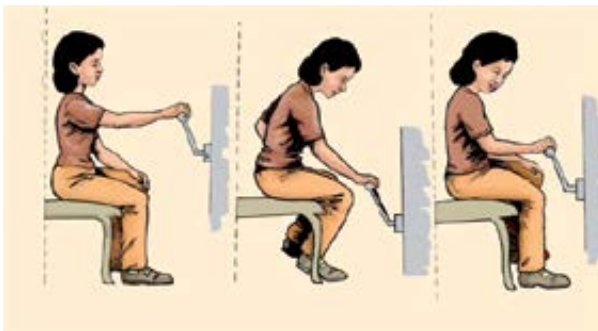
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4. What do you suggest for further improvements?

Some practical advice

- 👉 Do work at elbow height



- 👉 Use platforms for smaller workers
- 👉 Provide good chairs
- 👉 Provide leg space
- 👉 Keep materials, tools and controls within an easy reach



- 👉 Make mutually related dials and controls grouped together
- 👉 Use different shapes or colours for different types of switches
- 👉 Label dials and switches clearly according to their function

TAKE A DECISION NOW!

Undertake action now by preparing an action plan

ACTION PLAN – Workstation design

Enterprise name: Sector of activity:

Name of the financial institution staff member in charge of monitoring:

Description of the situation to improve	Location of proposed improvement	Improvement description	Foreseen duration for completion	What do you need to make these improvements ?	Improvements status x: started xx: almost done xxx: done



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Action module 3

Machine safety

Do you know?

- Unprotected machines only make work easier in appearance
- In fact they require more attention and generate tension
- There is a higher risk of accidents

Look around at your workplace

	YES	NO
Do you always feel safe at work?	<input type="checkbox"/>	<input type="checkbox"/>
Are all your machines well maintained and safe?	<input type="checkbox"/>	<input type="checkbox"/>
Do you always use personal protective equipment?	<input type="checkbox"/>	<input type="checkbox"/>

If you have marked “NO” for one of the above questions, then there is room for improvement

Look at the pictures and answer



1. Can you identify good working practices in this picture?
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 Yes No
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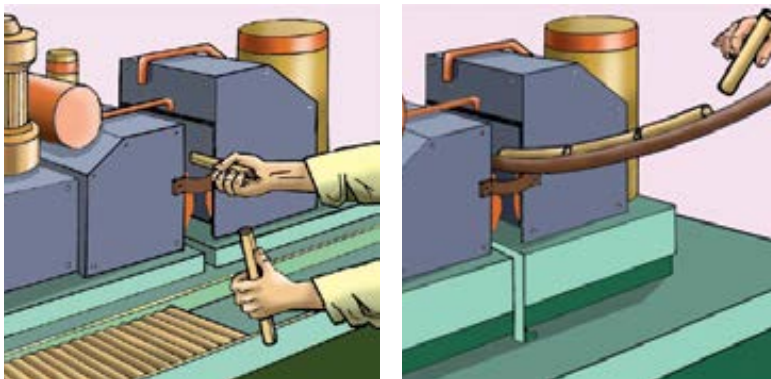
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4. What do you suggest for further improvements?



Some practical advice

- 👉 Buy/Use safe equipment
- 👉 Properly maintain equipment
- 👉 Train workers to use equipment
- 👉 Increase workers safety consciousness
- 👉 Use feeders and ejection devices to increase productivity and reduce machine hazards



- 👉 Install efficient equipment guards which do not reduce productivity
- 👉 Use personal protective equipment

TAKE A DECISION NOW!

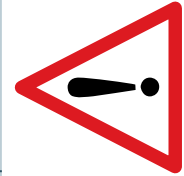
Undertake action now by preparing an action plan

ACTION PLAN – Machine safety

Enterprise name: Sector of activity:

Name of the financial institution staff member in charge of monitoring:

Description of the situation to improve	Location of proposed improvement	Improvement description	Foreseen duration for completion	What do you need to make these improvements ?	Improvements status x: started xx: almost done xxx: done



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Action module 4
Control of hazardous substances



Do you know?

- A polluted working environment interferes with efficient and quality production
- Chemical exposure can cause illness
- Substances evaporating from open containers are direct losses that raise your costs

Look around at your workplace

	YES	NO
Do you suffer from fatigue, headache and dizziness?	<input type="checkbox"/>	<input type="checkbox"/>
Do you suffer from irritation of eyes or air passages?	<input type="checkbox"/>	<input type="checkbox"/>
Are you not always sure whether a substance you use is dangerous and how much?	<input type="checkbox"/>	<input type="checkbox"/>

If you have marked “YES” for one of the above questions, then there is room for improvement

Look at the pictures and answer



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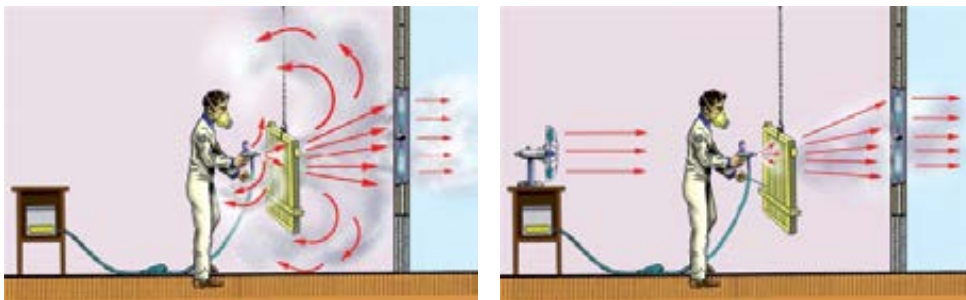


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4. What do you suggest for further improvements?



Some practical advice

- 👉 Replace a dangerous substance with a less dangerous one
- 👉 Use enclosures or separate rooms to minimise risk areas
- 👉 Use lids or covers to reduce dangerous and wasteful evaporation of chemicals
- 👉 Use natural air flow to reduce air contamination



- 👉 Make local ventilation cost-effective
- 👉 Clean properly – don't spread dust
- 👉 Use personal protective equipments the last resort

TAKE A DECISION NOW!

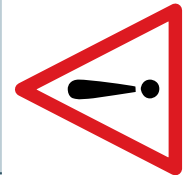
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ACTION PLAN – Control of hazardous substances

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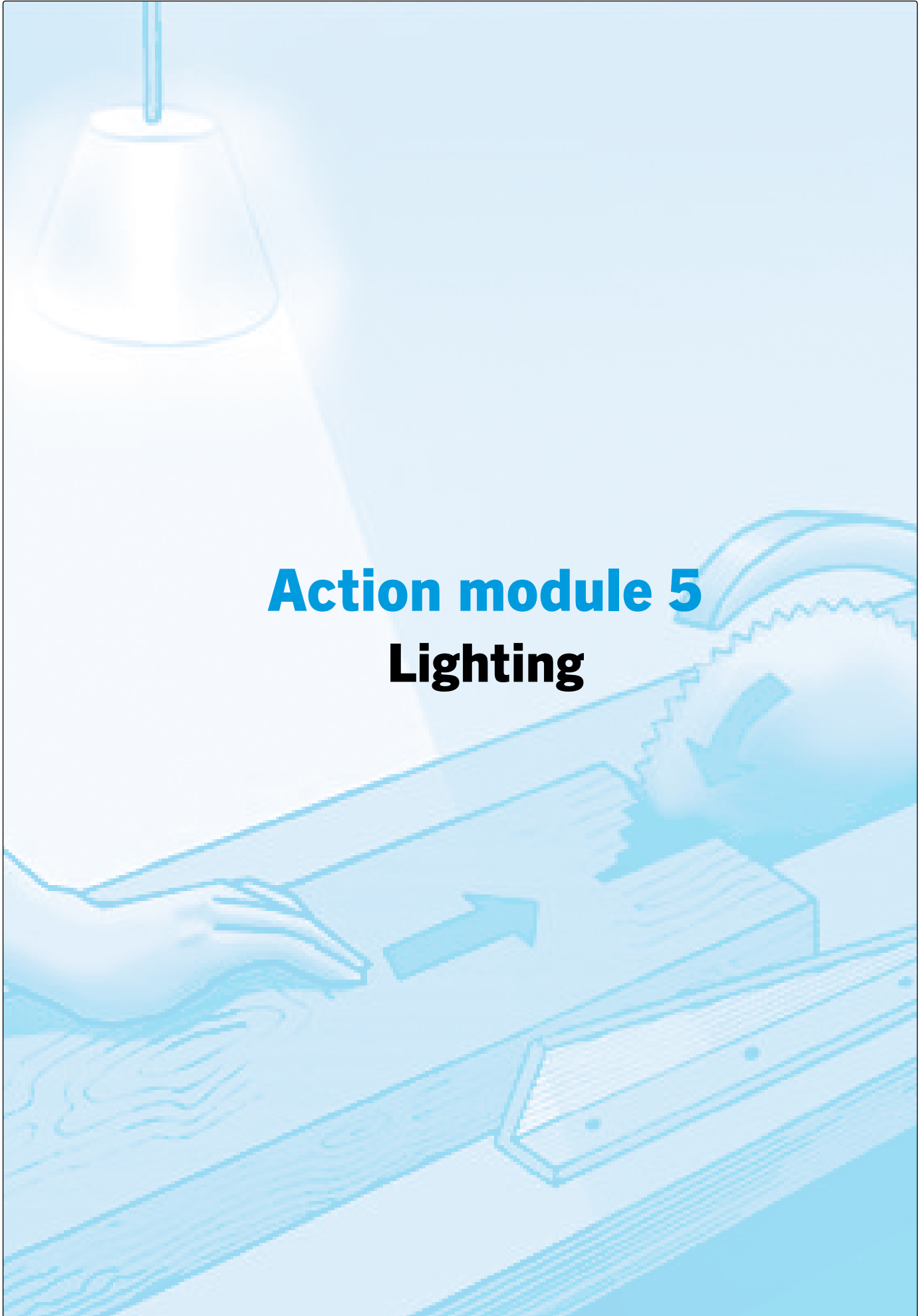
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Action module 5

Lighting

Do you know?

- 80% of all information is received through our eyes
- Improvements in lighting conditions often result in reduction of production errors by 30%
- Improvements in lighting conditions often result in 10% productivity gains as well as reduction of accidents

Look around at your workplace

	YES	NO
Can you see without problems all sides and corners of your workplace?		
Can you distinguish without problems all the details of your machines and workstations?		
Do you never suffer from eye strain, fatigue and headaches?		

If you have marked “NO” for one of the above questions, then there is room for improvement

Look at the pictures and answer



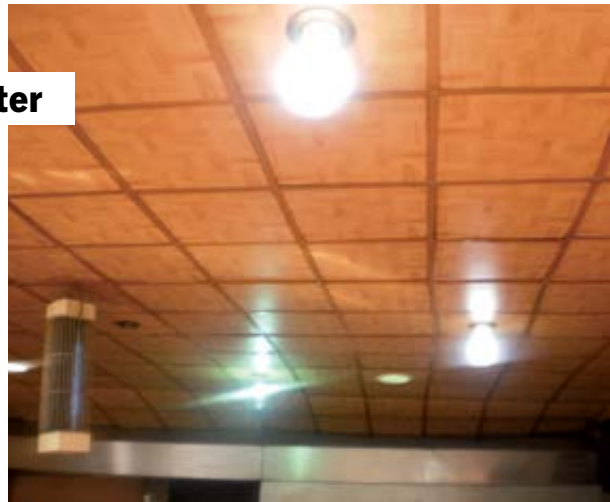
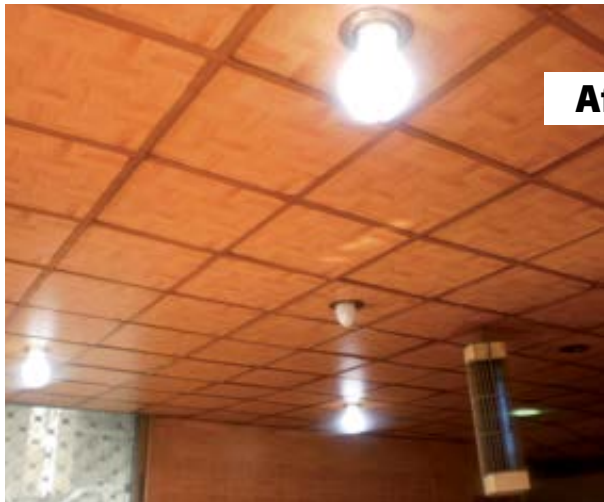
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Some practical advice

- ☞ Make full use of daylight
- ☞ Find the right place for light sources changing the position of light sources or work-stations
- ☞ Distinguish an object from its background
- ☞ Reveal its shape
- ☞ Apply shades low enough or high enough to ensure that light bulbs are outside the normal field of view



- ☞ Use blinds, curtains, shades and trees
- ☞ Use mat surfaces without reflected glare
- ☞ More and cleaner windows and skylight

TAKE A DECISION NOW!

Undertake action now by preparing an action plan

ACTION PLAN – Lighting

Enterprise name: Sector of activity:

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Action module 6









Work premises



Do you know?

- Poor ventilation negatively affects workers motivation, work performance and productivity
- An excessively hot environment negatively affects health and performance
- Unwanted noise negatively affects security, production quality and performance

Look around at your workplace

	YES	NO
Are your premises excessively hot?		
Are they poorly ventilated?		
Are they too noisy?		
Do you have appropriate fire fighting equipment and suitable fire exits?		

If you have marked “YES” for one of the above questions, then there is room for improvement

Look at the pictures and answer



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3. Can you identify working practices to be improved?
4. What do you suggest for further improvements?



Some practical advice

- ☞ Protect your work place from outside heat and cold
- ☞ Let nature help you
- ☞ Reserve free space in the work area
- ☞ Allocate sufficient passageways and make sure that they are kept clean



- ☞ Let natural air-flow improve ventilation



- ☞ Eliminate or isolate sources of pollution
- ☞ Ensure that electrical circuits are enclosed, insulated and earthed
- ☞ Be sure that all electrical wiring is identified and protected

TAKE A DECISION NOW!

Undertake action now by preparing an action plan

ACTION PLAN – Work-related welfare facilities

Enterprise name: Sector of activity:

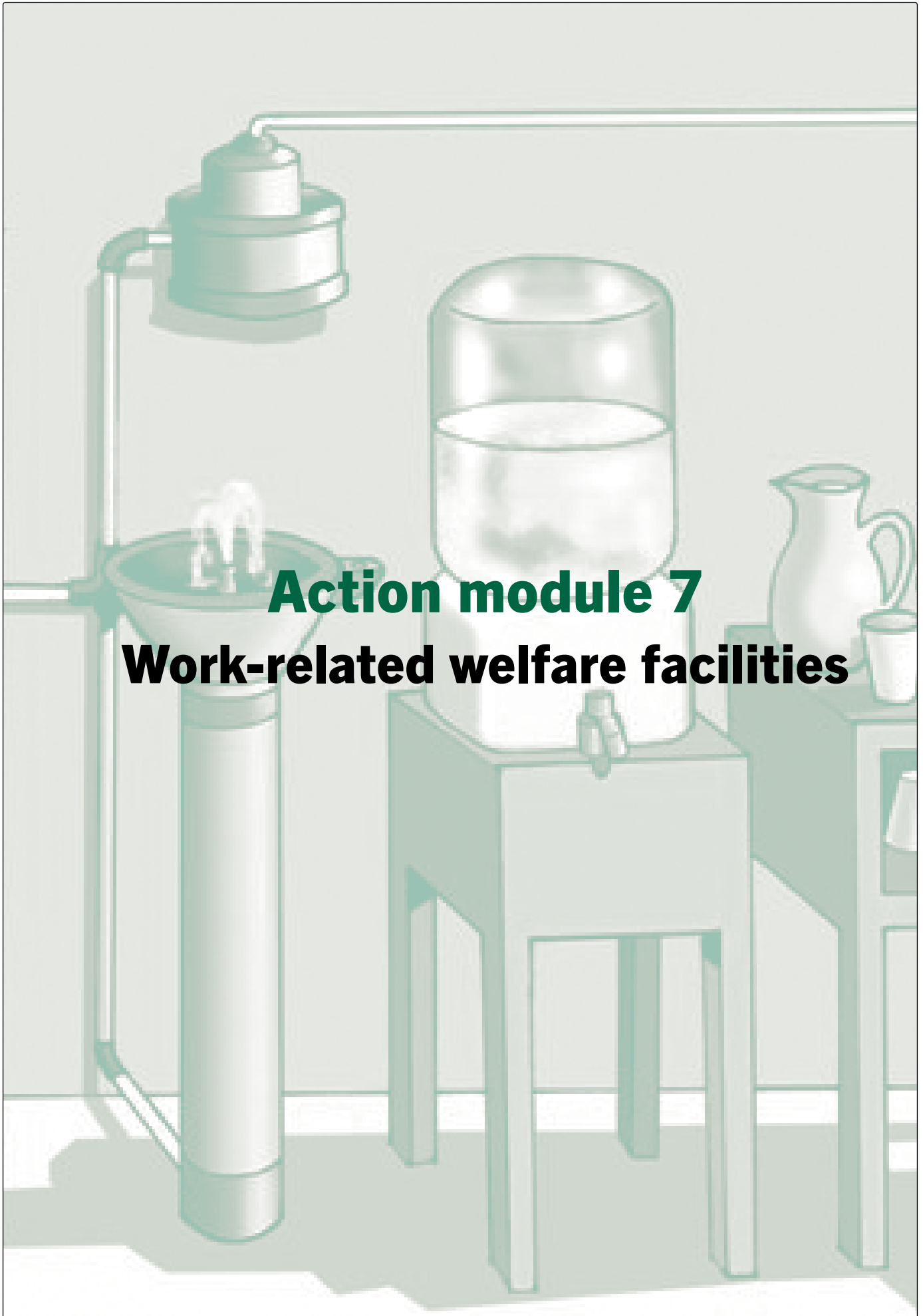
Name of the financial institution staff member in charge of monitoring:

Description of the situation to improve	Location of proposed improvement	Improvement description	Foreseen duration for completion	What do you need to make these improvements ?	Improvements status x: started xx: almost done xxx: done



REMEMBER!

Your action with the **Other-WISE** can improve your **PERFORMANCE**, **COMPETITIVENESS**, and your final **PROFITABILITY**



Action module 7

Work-related welfare facilities

Do you know?

- The risk of dehydration, especially when working in hot climates, can be high if proper supply of water is not provided
- Lack of proper toilets, first-aid kits, lockers and lunch facilities can generate demotivation and negatively affect productivity
- Rest periods alleviate fatigue and increase productivity

Look around at your workplace

	YES	NO
Do you have proper toilets?	<input type="checkbox"/>	<input type="checkbox"/>
Are lockers and first-aid kits available?	<input type="checkbox"/>	<input type="checkbox"/>
Is drinking water at hand?	<input type="checkbox"/>	<input type="checkbox"/>

If you have marked “NO” for one of the above questions, then there is room for improvement

Look at the pictures and answer




1. Can you identify good working practices in these pictures?
2. Can you apply the same or similar practice in your work place? Yes No
3. Can you identify working practices to be improved?
4. What do you suggest for further improvements?




Some practical advice

Use low-cost facilities to attract and retain workers:

 Work clothes




 Locker and changing rooms

 Eating areas

 First-aid kits



 Transport facilities

 Recreational facilities (in common with other enterprises)

 Child-care facilities (in common with other enterprises)

TAKE A DECISION NOW!

Undertake action now by preparing an action plan

ACTION PLAN – Work-related welfare facilities

Enterprise name: Sector of activity:

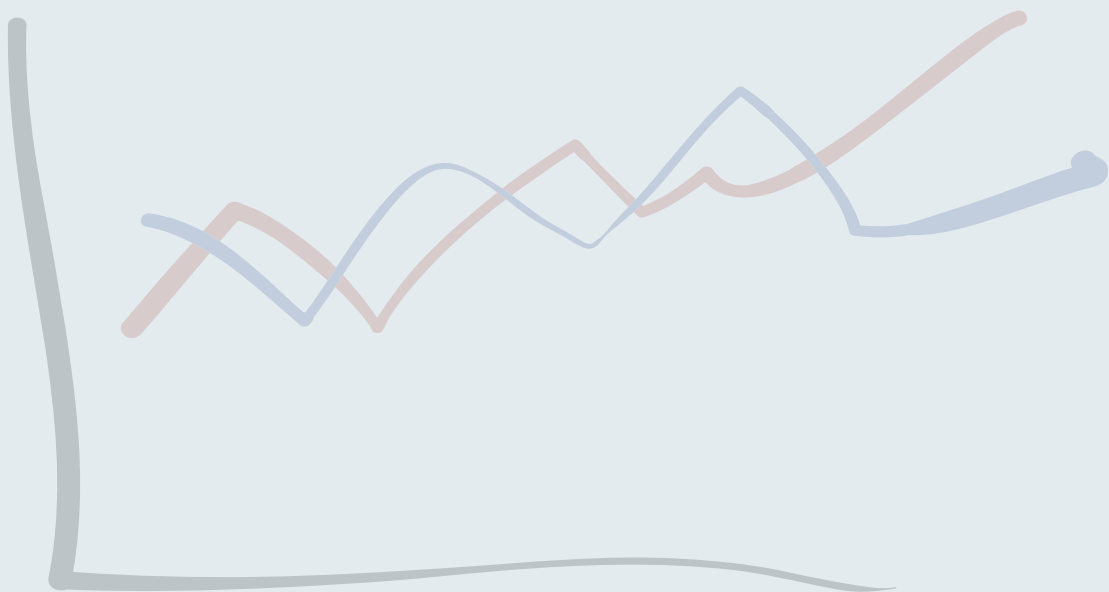
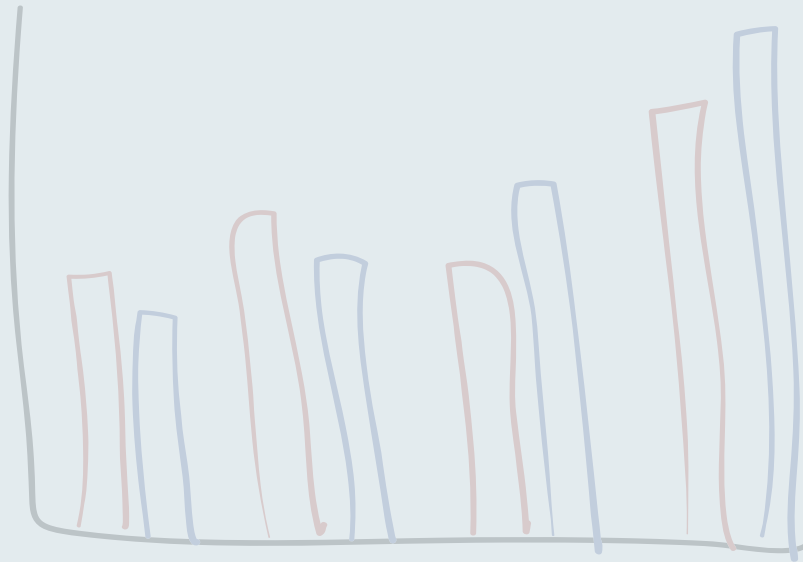
Name of the financial institution staff member in charge of monitoring:

Description of the situation to improve	Location of proposed improvement	Improvement description	Foreseen duration for completion	What do you need to make these improvements ?	Improvements status x: started xx: almost done xxx: done



REMEMBER!

Your action with the Other-WISE can improve your **PERFORMANCE, COMPETITIVENESS, and your final PROFITABILITY**



Improvements after ONE month

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

Improvements after THREE months

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

Improvements after SIX months

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

Your appreciation after SIX months

	Very much	Much	Average	Little	Very little
Do you find your workplace SAFER?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you find your workplace more COMFORTABLE?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you find your workplace better ORGANISED?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you find your workplace more GRATIFYING?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you find your workplace more PRODUCTIVE?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will you continue introducing OTHER-WISE in your workplace?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HAVE I BEEN SUCCESSFULL?



ISBN 978-92-2-128016-3



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