The Other-WISE
Improving Productivity in Microenterprises by Reducing Occupational Safety and Health Risks

Yousra Hamed
Vittorio di Martino
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Developed and piloted within the Action Research Microfinance for Decent Work (MF4DW) Social Finance Programme

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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 (SFP) 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 “Kafaa” 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.

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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, Jehad 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.
The Other-WISE consists of seven Action Modules. It is based on the following innovative and forward-looking principles that embody the very spirit of the methodology.

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**Principles**

1. Build on local practices
2. Focus on achievements
3. Link working conditions to management goals
4. Use learning-by-doing
5. Encourage the exchange of experience
6. Promote worker involvement

**EVALUATION**

63
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

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
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</thead>
<tbody>
<tr>
<td>Have you enough space to work?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Can you easily find what you need?</td>
<td></td>
<td></td>
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<tr>
<td>Can you move things around without impediments?</td>
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</table>

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?
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?
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
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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

- 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:  

<table>
<thead>
<tr>
<th>Description of the situation to improve</th>
<th>Location of proposed improvement</th>
<th>Improvement description</th>
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<th>What do you need to make these improvements?</th>
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</tbody>
</table>

REMEMBER!
Your action with the Other-WISE can improve your PERFORMANCE, COMPETITIVITY, and your final PROFITABILITY
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

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you enough space to work?</td>
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<tr>
<td>Can you easily find what you need?</td>
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<tr>
<td>Can you move things around without impediments?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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?
1. Can you identify good working practices in this picture?
2. Can you apply the same or similar practice in your workplace? □ Yes □ No
3. Can you identify working practices to be improved?
4. What do you suggest for further improvements?
1. What is the good point in this picture?
2. Can you apply the same or similar practice in your work space?  ☐ Yes ☐ No
3. Do you suggest any further improvements?

1. Can you identify good working practices in this picture?
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?
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

- 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: ___________________________

<table>
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<tr>
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<td></td>
<td>xx: almost done</td>
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<td></td>
<td>xxx: done</td>
</tr>
</tbody>
</table>

**REMEMBER!**

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

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you always feel safe at work?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are all your machines well maintained and safe?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you always use personal protective equipment?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you have marked “NO” for one of the above questions, then there is room for improvement
Look at the pictures and answer

1. What is the good point in these pictures?
2. Can you apply the same or similar practice in your work space?  □ Yes □ No
3. Do you suggest any further improvements?

1. Can you identify good working practices in this picture?
2. Can you apply the same or similar practice in your work place?  □ Yes □ No
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1. What is the good point in these pictures?
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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?

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2. Can you apply the same or similar practice in your work space?  
   □ Yes  □ No
3. Do you suggest any further improvements?

1. Can you identify good working practices in this picture?
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

👍 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: ____________________________________________

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</table>

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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

<table>
<thead>
<tr>
<th>Question</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you suffer from fatigue, headache and dizziness?</td>
<td>![Green]</td>
<td>![Red]</td>
</tr>
<tr>
<td>Do you suffer from irritation of eyes or air passages?</td>
<td>![Green]</td>
<td>![Red]</td>
</tr>
<tr>
<td>Are you not always sure whether a substance you use is dangerous and how much?</td>
<td>![Green]</td>
<td>![Red]</td>
</tr>
</tbody>
</table>

If you have marked “YES” 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?
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?

1. What is the good point in this picture?
2. Can you apply the same or similar practice in your work space?  □ Yes  □ No
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1. Can you identify good working practices in this picture?
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?
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

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!
Undertake action now by preparing an action plan

ACTION PLAN – Control of hazardous substances

Enterprise name: ___________________________________________  Sector of activity: ___________________________________________

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

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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

<table>
<thead>
<tr>
<th>Question</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can you see without problems all sides and corners of your workplace?</td>
<td><img src="#" alt="Green" /></td>
<td><img src="#" alt="Red" /></td>
</tr>
<tr>
<td>Can you distinguish without problems all the details of your machines and workstations?</td>
<td><img src="#" alt="Green" /></td>
<td><img src="#" alt="Red" /></td>
</tr>
<tr>
<td>Do you never suffer from eye strain, fatigue and headaches?</td>
<td><img src="#" alt="Green" /></td>
<td><img src="#" alt="Red" /></td>
</tr>
</tbody>
</table>

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?
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?

1. Can you identify good working practices in these pictures?
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3. Can you identify working practices to be improved?
4. What do you suggest for further improvements?
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

- 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: .................................................................

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

<table>
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<tr>
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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

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are your premises excessively hot?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are they poorly ventilated?</td>
<td></td>
<td></td>
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<tr>
<td>Are they too noisy?</td>
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</tr>
<tr>
<td>Do you have appropriate fire fighting equipment and suitable fire exits?</td>
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</tr>
</tbody>
</table>

If you have marked “YES” 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?
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?
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?
1. What is the good point in this picture?
2. Can you apply the same or similar practice in your work space?  □ Yes □ No
3. Do you suggest any further improvements?

1. Can you identify good working practices in this picture?
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?
Before

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

After

3. Can you identify working practices to be improved?

4. What do you suggest for further improvements?
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

- Protect your workplace 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**

<table>
<thead>
<tr>
<th>Description of the situation to improve</th>
<th>Location of proposed improvement</th>
<th>Improvement description</th>
<th>Foreseen duration for completion</th>
<th>What do you need to make these improvements?</th>
<th>Improvements status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>×: started</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>××: almost done</td>
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<td>×××: done</td>
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</tbody>
</table>

**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

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have proper toilets?</td>
<td><img src="green.png" alt="Green" /></td>
<td><img src="red.png" alt="Red" /></td>
</tr>
<tr>
<td>Are lockers and first-aid kits available?</td>
<td><img src="green.png" alt="Green" /></td>
<td><img src="red.png" alt="Red" /></td>
</tr>
<tr>
<td>Is drinking water at hand?</td>
<td><img src="green.png" alt="Green" /></td>
<td><img src="red.png" alt="Red" /></td>
</tr>
</tbody>
</table>

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**

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</table>

**REMEMBER!**

Your action with the Other-WISE can improve your PERFORMANCE, COMPETITIVNESS, and your final PROFITABILITY
Evaluation
Improvements after ONE month

1. .................................................................................................................................
2. .................................................................................................................................
3. .................................................................................................................................
4. .................................................................................................................................
5. .................................................................................................................................
6. .................................................................................................................................
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11. .................................................................................................................................
12. .................................................................................................................................
13. .................................................................................................................................
14. .................................................................................................................................
15. .................................................................................................................................
### Improvements after THREE months

1. 
2. 
3. 
4. 
5. 
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10. 
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12. 
13. 
14. 
15.
Improvements after SIX months

1. ..........................................................................................................................
2. ..........................................................................................................................
3. ..........................................................................................................................
4. ..........................................................................................................................
5. ..........................................................................................................................
6. ..........................................................................................................................
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12. .........................................................................................................................
13. .........................................................................................................................
14. .........................................................................................................................
15. .........................................................................................................................
## Your appreciation after SIX months

<table>
<thead>
<tr>
<th>Question</th>
<th>Very much</th>
<th>Much</th>
<th>Average</th>
<th>Little</th>
<th>Very little</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you find your workplace SAFER?</td>
<td></td>
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<tr>
<td>Do you find your workplace more COMFORTABLE?</td>
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<tr>
<td>Do you find your workplace better ORGANISED?</td>
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<tr>
<td>Do you find your workplace more GRATIFYING?</td>
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<tr>
<td>Do you find your workplace more PRODUCTIVE?</td>
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<tr>
<td>Will you continue introducing OTHER-WISE in your workplace?</td>
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</tbody>
</table>
HAVE I BEEN SUCCESSFUL?

How many improvements have you achieved?

If none or to little, please explain why

If you satisfied, please tell others about your success in the Other-WISE

START AGAIN WITH A NEW ACTION PLAN