»» Coronavirus disease (COVID-19)
Guidance for Employers

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Purpose of this document

Since the outbreak of COVID-19 caused by the novel corona virus, the world has been trying to control the situation and reduce the risks caused by the virus. There are numerous guidance documents by international and national institutions describing which precautions every one of us needs to take. **With this note, we do not intend to repeat all these recommendations but would rather like to provide summarized recommendations for employers, specifically from the perspective of international guidance on social topics and occupational health and safety (e.g. the IFC Performance Standards).** Not all measures will be relevant for your operation and there is no fit-for-all solution. Please pick what is relevant for you and let us know if you would like to discuss specific topics or if you feel topic-related guidance is missing from this document. **We can also offer targeted and free of charge advice by health experts to your organization. Contact your DEG Investment lead for further information.** We will review and revise the document from time to time to make sure that latest developments and lessons learned are integrated.

Addressees: This guidance is addressed to companies and different types of service providers, project developers, private equity funds and financial institutions and can be distributed within your organization and – as appropriate – to portfolio companies. Please also extend your considerations to external parties and let the measures you take with your direct employees also translate to external workers and suppliers operating on your premises.

Other business risks: This document is not intended to provide advice on details of business continuity planning or other business risks that companies may be facing as a result of COVID-19. If you are facing or anticipating any risks to revenue or business continuity, please speak to your DEG Investment lead.

Practical steps that employers can take to avoid an outbreak of COVID-19

It is possible to catch COVID-19 by breathing in droplets coughed up by a person with COVID-19 and reaching the eyes, nose or mouth of another person, by microdroplets exhaled by a person with COVID-19 that linger in the air and are then inhaled by another person, or by touching eyes, nose or mouth after handling a contaminated object or surface. Contamination might also be transferred from workspace surfaces to the body, clothes, bags or other accessories and from there transferred further to the eyes, etc. All sections of society – including businesses and employees – must play a role if we are to stop the spread of this disease. We therefore encourage our investees to identify the business activities that could expose workers or others and follow the practical steps suggested below to prevent the spread of COVID-19.

Steps will vary depending on the nature and location of the industry, potential exposure to the virus, supply chains, etc. The following steps and measures are far from exhaustive and should be reviewed and updated as the situation evolves.

Important note

This guidance does not constitute medical advice and is not a substitute for professional advice from international public health organisations such as the WHO, national public health authorities, and national governments, which should be consulted for qualified and more detailed information. We strongly encourage our partners to seek daily updates from these sources as COVID-19 spreads/ evolves.

How can you immediately manage the risk of COVID-19 spread in your organization?[1]

If a company does not have a risk assessment process in place, then they can follow a hierarchy of control approach to identify and mitigate risks.

– Advise employees to stay at home when sick and to seek medical advice if they develop a fever, cough and/or breathing difficulties

– Practice social distancing whenever possible

– Where not possible, install physical barriers such as (transparent) partitions

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[*] The information in this document has been adapted and complemented based on a briefing document compiled by CDC (UK's DFI) and amended with support by the health advisory EPOS and the Labour Advisory IMPACTT.

- Wear face masks (and face shields if aerolisation might occure through spraying or other activities) in places/situations where staff will come into contact closer than ~ 2 meters

- Promote respiratory hygiene and exhibit posters showing how to do so throughout the workplace

- Promote and enforce frequent handwashing and provide sufficient number of hand sanitizers throughout the workplaces. Discourage touching eyes, nose, mouth and provide staff that do not wear glasses with goggles in places where aerolisation may take place

- Ensure workplace is clean and hygienic, and regularly disinfect surfaces and objects

- Identify which workers can work from home, if possible, and provide them with the appropriate technology

- Encourage alternative methods for interaction where possible, for example phone calls instead of in-person meetings

- Avoid customary social contact (e.g. handshakes)

- Companies that have fingerprint biometric systems should consider replacing them with card entry systems

- Make hand sanitizer and/or ablution facilities with soap available in all areas where risk of transmission is identified (e.g. upon entry to the premises, in canteen, in toilets, etc.)

- Where hand sanitizer is not available due to shortages, the importance of personal hygiene and the practice of proper handwashing with soap will be essential

- Where possible, consider use of infrared laser thermometers to check workers' and visitors' temperature before entering the premises

- Where possible, reduce number of workers present at time in the workplace to enable social distancing, supported by appropriating additional space, e.g. conference rooms, to allow people to spread out

- Develop measures to ensure the temporary transfer of responsibilities of affected personnel to their colleagues. Consider shift rotation systems with teams on standby to step in for affected people and colleagues exposed to them.

- Identify areas of transmission risk through e.g. food preparation, engagement with the public, etc. and implement appropriate measures of personal protection

- Communicate good practices to workers and visitors at key areas, such as entry points or lavatories, through posters and signs as well as reminders from designated staff like receptionists

- Companies with direct-to-consumer sales should consider hygiene practices when dealing with cash and products

- Consider whether transmission could occur through materials e.g. packaging and respond accordingly

- Where possible, communicate with surrounding communities and supply chain to confirm awareness of the virus and discuss good hygiene practices and precautionary measures

- If restrictions on site access will impact the community, e.g. by closing access paths, clearly communicate this with community leaders and discuss the implications

- Avoid overcrowding in any company premises and in company transport

- Provide effective ventilation with air, renovation and minimize air recirculation

- Supplement general ventilation with airborne infection controls like forced exhaust or High Efficiency Particulate Air filtration

- Conduct training or instruction sessions to all staff in order to ensure the measures are well understaood and practices

What can a (bigger) risk management framework for COVID-19 entail?

With COVID-19 the responsibilities of human ressources management have increased: Alongside increased business risks (i.e. closures after outbreaks) employers have more impact on and responsibility over workers lives.

Companies should establish (if not yet existing) a Health and Safety Committee to conduct a risk assessment and develope specific policies and a plan outlining procedures to identify risk factors for infection and contamination, eliminate those and prevent or mitigate the plotential impact, and respond to instances of COVID-19 in a formalized manner. These steps may include:

- Conduct detailed risk assessment

- Develop hygiene and infection prevention procedures covering basic hygiene, cleaning and disinfection, engineering measures of workplaces, organizational (e.g. workflow, staff movement, etc.) arrangements, provision of protective equipment, customer engagement, supplier management, and visitor management

- Develop policies and procedures on how to determine and manage suspected and identified cases

- Updated working condition policies as appropriate including flexible working arrangements to maintain employees' focus, talent and loyalty

- Increased efforts to seek and consider workers' feedback and suggestions.

- Revise working arrangements where appropriate (eg assignment of staff into shifts/cohorts working together at the same time) in order to limit the risk of transmission to a reduced number of staff

- Stakeholder engagement procedures where operations or changes to operations might impact the community

- Strong two-way communication systems with your workforce

Once developed, policies and procedures should be communicated clearly to workers and, as applicable, to contractors/sub-contractors, workers in worker accommodation sites, visitors, customers, supply chain, and the surrounding community. They should be reviewed in line with the latest advice and requirements from regional and international authorities. Some companies may be required to report cases and/or follow specific protocols, in line with national mandates.

If current employment policies are inadequate to provide protection in the case of a worker or their family member falling ill, or in case of reduced or closed operations, companies should review, consult with workers and update policies and procedures

to cover these extenuating circumstances. These circumstances may include but are not limited to sick leave, extended paid leave, leave for caretaking responsibilities, contractor payment terms, flexible working arrangements, etc.

It may be appropriate to develop and communicate a clear **policy of non-discrimination** to reduce stigma **and to make paid leave available so that employees feel safe reporting illness** of themselves or within their families.

In addition to the OSH measures, it will be important to develop Business Continuity Plans to deal with problems arising from supply chain issues or problems of other relevant service providers that your company relies on (telecommunication, etc.).

When COVID-19 community transmission has decreased and the authorities allow business to go **back to work**, it is necessary to assess the workplace readinesss to manage a safe return to operations. Protective measures to reduce transmission among workers have to be in place, and the company needs to be able to maintain healthy business operations in a heathy work environment.

How can you improve communication with employees and other stakeholders?

It is important to maintain **frequent and supportive communication** between management and workers, providing **clear and regular updates** on the preventive measures and precautions taken to protect workers. Given uncertainties about COVID-19, staff morale should be monitored. Companies might expect to face increased absences due to illness and the desire not to spread infection to other employees or for fear of contagion. Where possible, clearly communicate that **employment contracts will be honoured in case of absence due to illness** to discourage workers from coming in sick. Senior leadership should consider providing regular updates to the entire workforce, including contractors and other stakeholders, with information on:

– Current status of COVID-19 and how it may impact the workforce and, as appropriate, other relevant stakeholders such as the company's clients

– Summary of how different areas of the business will operate and key risk mitigation priorities

– Actions being taken on different areas including travel, working from home, meetings, conferences, screening processes, social distancing in the office, hygiene, and transportation

– Workers' rights including information on relevant workplace flexibilities and protections including medical evidence requirements for sickness, sick leave and pay, working from home

– If appropriate, and in close consultation with local health authorities, updates on any cases within the workforce and advice for anyone who might have come in contact with the affected individuals

– What is needed from the workforce (mindset, hygiene, personal health)

– Request workers to inform management of suspected cases within their families and social circles (respect national laws on data privacy)

– Any new standards being implemented e.g. approvals for or cancellation of all non-essential travel and conferences

– Resources for any physical or mental health concerns, noting that this can be a stressful time

Focal points or dedicated hotlines/email addresses should be set up and communicated so workers can direct questions or concerns accordingly. In addition to email and verbal communication, companies should consider the use of SMS messaging to keep workers informed. Companies are recommended to establish proceedures to encourage workers to ask questions and make suggestions, to consider these in decition making and address them when providing information.

It is recommended to place pictorial guidance on symptoms of COVID-19 and good hygiene techniques in prominent places around company premises and this should be accompanied by training or instruction sessions. Please note that the WHO has developed many documents for this that can be downloaded and printed or else adapted by companies.[2]

All policies and procedures should be clearly communicated alongside contact information and access to a **grievance mechanism** should employees have questions or concerns. Where applicable, proactive communication with the community should also be part of the COVID-19 response.

Which sectors may be exposed to a higher risk?

Some industry sectors and company interactions may present a higher risk of coming into contact with affected people or spreading COVID-19. **Each company must assess the risks to their workforce, operations, and community.** Sectors and company interactions listed below are selected examples where COVID-19 may be more easily transferred among workers or service users. This list is intended to highlight health risk and may not reflect sectors at higher financial risk. See also general and sector-specific guidance further below.

– **Healthcare** including hospitals, laboratories, clinics, dentists, ambulances, and pharmacies.

– **Funeral homes and operators.**

– **Nursing homes.**

– Solid waste and wastewater management.

– Projects that involve **construction and/or worker accommodation camps**, where social distancing and robust hygiene measures may be more difficult to implement.

– Businesses where there is a **large number of workers that may be concentrated closely together**, particularly those where it is difficult to work remotely.**Food and agriculture** including food processing and those handling live animals and animal products, should practice good personal hygiene and follow food safety guidelines. The only few reported cases of animal-to-human transmission have been in minks raised in farms. Domestic dogs and cats have tested positive for COVID-19 but there is currently no evidence that these animals can transmit the disease to humans[3].

– **Education sector** (though schools often shut in affected countries).

– Consumer businesses where workers may come into **regular contact with customers,** including barbers, massage parlors, hotels and retail.

– Businesses where workers come into contact with **suppliers and supply chains** operating in affected areas.

– **Tourism** and related sectors linked to travel and mobility.

- **Logistics and transport**, where workers come into contact with a large number of people over potentially a large geographic region.

Who is considered specifically vulnerable to COVID-19, both from a health and a social perspective?[4]

- Those with **underlying health conditions and older people** are most at risk of developing serious health issues.

- **Women** are over-represented in more affected sectors (such as services) or in occupations that are at the front line of dealing with the pandemic (e.g. nurses). Pregnant women are also advised to take all preventive actions to avoid infection. Women also have less access to social protection and will bear a disproportionate burden in the care economy, in the case of a closure of schools or care systems.

- Unprotected workers, including the **self-employed, casual and gig workers**, are likely to be disproportionately hit by the virus as they do not have access to paid or sick leave mechanisms, and are less protected by conventional social protection mechanisms and other forms of income smoothing.

- **Migrant workers** are particularly vulnerable to the impact of the COVID-19 crisis, which will constrain both their ability to access their places of work in destination countries and return to their families. Employers' responsibilities may extend beyond the end of the employment contract if workers are stranded in their country of work. This includes making efforts to mitigate financial burdens on migrant workers, for example loan repayments.

What social consequences of COVID19 could affect your business?

Economic and social stresses, crowded homes, limited financial stability, pressure at work, limited access to services, reduced peer support among others increase the risk of **Gender based and domestic violence (GBV)** during COVID19[5].

It has been reported that the increased number of people staying at home also increases the risk for **domestic violence**. This is particularly a challenge for business resulting in significant impacts on workers' employment, health, safety, and losses to productivity[6]. The employer faces economic loss including e.g., the costs for sick days, lower productivity, poor concentration and turnover costs such as for recruitment and re-training..

GBV in the form of sexual assault can occur **in your company premises.** Construction sites and workers' accommodations could especially increase the chances for sexual violence during lockdown. On the one hand, crowded workers' shelters imply lack of privacy for accompanying families, thus girls and women, which is a risk factor for sexual violence. On the other hand, sexual assault can happen in semi-deserted or deserted construction sites.

Stress due to increased workload could end up in turnover. Employees' workload at home has increased during lockdown. Male or female employees, who bare the burden of care activities at home such as home schooling due to the closing of school, work an approximate three shifts per day. This new normality increases stress levels and potentially turnover. Women are at more risk to be affected by this.

How can you help your employees (along the value chain)?

- Inform on the side risks of the lockdown: GBV in the forms of domestic and sexual violence, and mental & emotional stress due to uncertainty and increased workload

- To support the health of your employees, advocate a policy of open ears and raise awareness for the topic.

- Establish a strict internal code of conduct to mitigate the risks of sexual violence or harassment in shelters, construction sites and at work

- Spread messages among employees of care responsibility and positive masculinities to promote the equal repartition of work load at home

- Provide employees with a list of referral numbers for medical, legal and psychosocial support in case of GBV and mental stress.

How should you manage retrenchment?

Retrenchment means the elimination of a significant number of employee positions or the dismissal or layoff of a significant number of employees by an employer, generally because of plant closure or for cost savings. Retrenchment does not cover isolated cases of termination of employment for cause or voluntary departure.

According to DEG's policies our partners need to

i. Consider **alternatives for retrenchment**. Consider the true costs of retrenchment when evaluating alternatives (i.e. severance pay, outstanding holiday and wage payments, recruitment and training costs once the business recovers increases) and reseach whether your company may be eligible for any COVID relief funds.

ii. If retrenchment is unavoidable and if there are no alternative cost cutting measures, prepare a **Retrenchment Plan** in line with IFC PS 2 requirements and the IFC Good Practice Note on Managing Retrenchment.

See below some of the key principles underpinning such a **Retrenchment Plan**:

- **Impact mitigation:** During the process, efforts should be made to reduce the number of jobs that will be lost and mitigate the effects of the job losses on individuals, groups, and communities. Consider workers vulnerability, i.e. a job loss may have a more severe and longer lasting impact on low skilled workers, on women, migrants or minorities. Mitigate impact and retain talent essential to the business operation through considering cutting management costs first.

- **Consultation:** The plan should be founded on widespread consultation (particularly with workers and their representatives such as trade unions) and integrate feedback on the plan.

- **Develop and document fair selection criteria:** Ensure that the selection of workers for dismissal is based on principles that are fair and transparent and do not discriminate against particular groups. More typically, selection criteria involve one or a combination of the following factors: length of service, performance record, disciplinary record, absence record, skills, knowledge.

- **Grievance mechanism:** Each individual has the right to put forward reasons why he or she should not be selected for

dismissal or to raise complaints about the way in which the process has been handled. Develop or communicate the existence of an appeal and grievance procedure to ensure the sense of fairness. Where possible, a manager other than the one who effected the dismissal should hear any appeal or grievance.

– **Communication:** The process should be transparent and communicated to workers in writing and, for workers who are non-literate, in a way that they can clearly understand.

The organization shall comply with all legal and contractual requirements related to notification of public authorities, and provision of information to, and consultation with workers and their organizations. The organization shall ensure that all workers receive notice of dismissal and severance payments mandated by law and collective agreements in a timely manner.

Please inform your DEG counterpart in case of planned or past workforce retrenchment or if there are any questions related to job protection/ labour regulations. DEG may offer free of charge advisory to your organization to accompany the process.

How do you deal with large worker camps, e.g. at remote construction sites?[7]

People living in large workers camps and camp-like settings (hereinafter called collective sites) can be **particularly vulnerable to COVID-19** in part because of the health risks associated with movement/migration and also living in crowded places. Actions should aim to:

– **Communicate:** Communicate critical risk and information to all communities, and counter misinformation:

i.   Provide clear and unequivocal messages focusing on (i) what people can do to reduce risk (ii) which actions to take if they think they may have COVID-19 and (iii) the measures that are put in place and why. Do not instill fear and suspicion among the population. Do not use medical language in communication with the general public (for example say 'people who may have COVID-19' instead of 'suspected cases').

ii. Perceptions, rumours and feedback from camp residents and host communities should be monitored and responded to through trusted communication channels, especially to address social stigma.

iii. Monitor workers wellbeing and consider measures to improve the morale to prevent conflict. (i.e. providing mobile data packages or good wifi, organizing social media activities, providing counselling).

iv. Do not further restrict freedom of movement beyond any international guidances and government regulations.

– **Prepare and Prevent:** Limit human-to-human transmission, including reducing secondary infections among close contacts and healthcare workers, preventing transmission amplification events, strengthening health facilities:

i.   Promote **basic infection prevention** (refer to "How can you immediately manage the risk of COVID-19 spread in your organization?" in this document)

ii. Wherever possible, **reduce overcrowding**: If possible, re-plan the site, taking into consideration adequate infection prevention and control, social distancing, crowd management, camp access and prevent large gathering of people. Plan modalities of services and activities on site, like canteens and shops (food and other distributions etc.) in light of these measures; consider alternative means to provide for such services. Negotiation for additional space for potential isolation needs to be carried out, ahead of cases being identified.

iii. **Personnel (Facility services, e.g. canteen staff)** working in collective sites need to understand the risks of COVID-19 introduction and propagation at the site, be trained and monitored on self-protection measures and the rational use of Personal Protection Equipment (PPE) (technical guidance link). Personnel with potential risks of exposure to COVID-19 off-site shall not come to work for 14 days after the day of exposure; those experiencing signs and symptoms suggestive of COVID-19 should not be allowed to work at the site either, until COVID-19 is ruled out and/or they have completed the isolation period and are fully recovered.

iv. Should a COVID-19 case be confirmed at a site, personnel and residents who are identified as contacts shall **follow the procedures applied by the national authorities for contacts, for self-quarantine and/or monitoring.** There should be mechanisms in place to ensure that personnel and residents on isolation are able to continue receiving essential services available on site. Follow your national guidelines for reporting to the authorities.

v.   When a COVID-19 case is confirmed at a collective site, **contacts need to be identified and monitored for 14 days**, even when quarantine or isolation is not possible. Emphasis should be on restriction of contact with others and limitation of movements outside of home. Of importance in this context is the consideration of cultural/social coping mechanisms linked to the scarcity of space in available accommodation. Consider obstacles to women's and girls' access to support services, especially those subject to violence or who may be at risk of violence in quarantine.

– **Care:** Identify and provide optimised care for infected patients early.

i.   **Health facilities** capable of providing clinical care for suspect and confirmed cases of COVID-19 need to be identified, and the necessary coordination established for referral, treatment and discharge.

ii. **Site business continuity plans** should be developed for the event of a temporary absence of a significant number of personnel and external disruptions related to COVID-19 propagation, to ensure essential services are maintained to the best extent possible, including through strengthening of community mechanism for governance and self-management.

iii. Should it be feasible and required, **a plan for site decongestion** needs to be developed which should be coordinating with all stakeholders to ensure the availability of hygiene supplies crucial to prevent COVID-19 infections

iv. Ensure **routine health services remain available** to all site residents and host communities inside the health facility's catchment area. It is important to separate people accessing routine services from suspect and confirmed COVID-19 cases.

v. **Procurement plans** need to take into consideration the size of the population to be served – site residents and surrounding host communities and potential market disruptions.

Important: Make sure that your EPC/contractors/third party camp providers follow the same recommendations and provide them with support if they lack capacity and knowledge. Implementation should be monitored.

Which implications for security might you face?

Companies should be vigilant concerning risks to workers and contractors arising from potential social unrest associated with COVID-19. Should social conditions deteriorate and companies feel that their workers are at risk, they should discuss with their security providers the best way to ensure worker safety while maintaining business continuity. It is key to prevent social unrest through strong two-way communication (i.e. keep workers informed and engage to monitor their wellbeing) and meassures to maintain moral.

The use of security personnel should always be conducted in line with IFC Performance Standard 4, which is guided by the principles of proportionality and good international practice to ensure appropriate conduct towards workers and affected communities.

Further resources and responses to frequent questions

The WHO and its Information Network for Epidemics (EPI-WIN) are providing daily updates on COVID-19 as well as helpful responses to frequently asked questions:

– WHO Daily Situation Updates: https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/

– WHO Q&A: https://www.who.int/news-room/q-a-detail/q-a-coronaviruses

– EPI-WIN myth busters: https://www.epi-win.com/advice-and-information/myth-busters

General business guidance

The following international guidance has been provided for businesses. It is strongly recommended to regularly check advice from national organisations in your country/countries of operation.

– WHO: Getting your workplace ready for COVID-19

– Center for Disease Control and Prevention: Interim Guidance for Businesses and Employers

– OSHA: Guidance on Preparing Workplaces for COVID-19

Sector-based guidance

– Healthcare

  o WHO: Technical guidance for healthcare workers

  o WHO: Rational use of PPE for COVID

  o WHO: Q&A on infection prevention and control for healthcare workers caring for patients with suspected or confirmed 2019-nCoV

  o Center for Disease Control and Prevention: Information for Healthcare Professionals

  o Center for Disease Control and Prevention: Interim guidance for laboratories

– Education

  o WHO: Key Messages and Actions for COVID-19 Prevention and Control in Schools

  o UK Government: Guidance for education settings

– Food and agriculture

  o WHO: Recommendations to reduce risk of transmission of emerging pathogens from animals to humans in live animal markets

– Solid waste and wastewater management

  o WHO: Water, sanitation, hygiene and waste management for COVID-19

Return to Work

CDC Guidance on

– labour and workforce considerations

– occupational health and safety

Guidance on Retrenchment

– IFC Performance Standard 2 (link)

– IFC Good Practice Note: Managing Retrenchment (2005) (link)

– EBRD Performance Requirement 2 (link)

– CDC COVID-19 Guidance for investors and financial institutions on job protection (link)

For more information/ feedback/ questions, please contact your counterpart at DEG or contact us at:

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[1] https://www.osha.gov/Publications/OSHA3990.pdf

[2] https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public

[3] https://www.who.int/emergencies/diseases/novel-coronavirus-2019/question-and-answers-hub/q-a-detail/q-a-coronaviruses?gclid=EAIaIQobChMI1Y30q_rC6gIVyeFRCh0i0w9_EAAYASAAEgIiEvD_BwE#:~:text=pet

[4] https://www.ilo.org/global/topics/coronavirus/impacts-and-responses/WCMS_739047/lang--en/index.htm

[5] https://www.un.org/en/coronavirus/un-supporting-%E2%80%98trapped%E2%80%99-domestic-violence-victims-during-covid-19-pandemic

[6] DFID (2015). Addressing Violence Against Women and Girls Through DFID's Economic Development and Women's Economic Empowerment Programmes – A Part. https://www.oecd.org/dac/gender-development/DFID-Addressing%20Violence%20Against%20Women-GuidanceNote_PartA.pdf

[7] This information is an adapted abstract of the IASC guidelines to prevent COVID-19 in camp and camp-like setting (written for refugee camps but full of useful advice for workers camps, too):

https://interagencystandingcommittee.org/system/files/2020-04/IASC%20Interim%20Guidance%20on%20COVID-19%20for%20Outbreak%20Readiness%20and%20Response%20Operations%20-%20Camps%20and%20Camp-like%20Settings.pdf