KfW Development Bank

⟫ Corona virus disease (COVID-19)
Info-Sheet on Preventing and Managing related Environmental, Social, Health and Safety (ESHS) risks

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[1] The information in this document has been adapted and complemented supported by
DEG's Sustainability and Corporate Governance Department
based on a briefing document compiled by CDC (UK's DFI)

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Introduction

Purpose of this document

Since the outbreak of COVID-19 caused by the novel corona virus, the world is 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 Info-Sheet, we do not intend to repeat all these recommendations but rather like to raise awareness for some topics that might be overlooked when dealing with the virus in a development finance context, specifically from the perspective of international guidance on social topics and occupational health and safety (*e.g.* the Environmental and Social Standards (ESS) of the World Bank or IFC Performance Standards (PS)). Not all measures will be relevant for our financial cooperation measures (Project) and there is no "fit-for-all" solution. Please pick what is relevant for you. With this Info-Sheet we would like to share information collected from other development finance institutions, international organisations and other partners facing this global crisis. We will review and revise the document from time to time to make sure that latest developments and lessons learned are integrated.

Addressees: This Info-Sheet is addressed to project executing agencies, implementation consultants, EPC contractors, projects developers, private equity funds and financial institutions and at the same time to internal staff of KfW Development Bank to raise awareness for risks in our portfolio. It can be distributed within your organizations and – as appropriate – to external stakeholders. In this context, please, also extend your considerations to external parties and let the measures you take with your direct project staff and employees also translate to external workers on your projects and facilities and to suppliers.

Practical steps to avoid an outbreak of COVID-19

It is possible to become affected by COVID-19 either by breathing in droplets coughed up or exhaled by a person with COVID-19 or by touching eyes, nose or mouth after shaking hand with an infected person or handling a highly contaminated object or surface. All sections of society – including government agencies, businesses and employees – must play a role if we are to stop the spread of this disease. Therefore, it is useful to identify the activities that could expose workers and local communities and follow the practical steps suggested below to prevent the spread of COVID-19.

Steps will vary depending on the nature and location and status of the Project, the sector, 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, always following the competent national authorities and /or WHO guidance.

Important note: *This Info-Sheet 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.*

Which sectors may be exposed to a higher risk of COVID-19?

Some sectors and Project activities may present a higher risk of coming into contact with affected people or spreading COVID-19. **Each Addressee must assess the risks to their workforce, operations, and community or portfolio.** Sectors and activities/interactions listed below are selected examples where COVID-19 may be more easily transferred among workers, the local community 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, medical stations, laboratories, clinics, dentists, ambulances, and pharmacies.
- **Food and agriculture** including food processing and those handling live animals and animal products, should practice good personal hygiene and follow food safety guidelines. According to the WHO, based on available information, it is not known whether COVID-19 has any impact on the health of animals and no particular event has been reported in any species.
- **Education sector** (though schools often shut in affected countries).
- 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.
- **Project preparation activities** that require personal contacts such as social baseline surveys, stakeholder consultation, land acquisition and resettlement etc.
- Businesses where workers come into contact with **suppliers and supply chains** operating in affected areas or **transport** where workers come into contact with a large number of people over potentially a large geographic region. Businesses where there are a **large number of workers that may be concentrated closely together**, particularly those where it is difficult to work remotely

Guiding Questions and Recommendations

How to immediately manage the risk of COVID-19 spread in my organization?[i]

If Addresses (used from here on excluding internal KfW staff) do not have a risk assessment process in place, then they can follow a hierarchy of control approach to identify and mitigate risks always following national regulation (the following points are not in order of importance):

- Promote and enforce frequent handwashing and respiratory hygiene.
- Discourage touching eyes, nose, and mouth.
- Ensure workplace is clean and hygienic, and regularly disinfect surfaces and objects.
- Advise employees to stay at home when sick and to seek medical advice if they have a fever, cough and/or difficulty breathing.
- Practice social distancing where recommended.
- Stay informed and follow advice from international health organisations such as the WHO and the national health organisation and government.
- 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 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.
- Identify areas of transmission risk through e.g. food preparation, engagement with the public, etc. and implement appropriate measures in line with international recommendations of personal protective equipment (PPE).[ii]
- 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.
- Entities with direct-to-consumer sales should consider hygiene practices when dealing with cash and products.
- 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.

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

Addressees should consider developing specific policies and procedures to prevent, identify, mitigate, and respond to instances of COVID-19 in a formalized manner. These may be informed by the risk identification and mitigation process below and can include:

- Prevention procedures covering basic hygiene, cleaning and disinfection, PPE, customer engagement, supplier management, and visitor management.
- Policies and procedures on how to determine and manage suspected and identified cases.
- Updated working condition policies as appropriate.
- Stakeholder engagement procedures where operations or changes to operations might impact the community.

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 worker family member illness, or in case of reduced or closed operations, companies should review and – if at all possible – 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, etc. where possible.

It may be appropriate to develop and communicate a clear **policy of non-discrimination** to reduce stigma **so that employees feel safe reporting illness** of themselves or within their families. All policies and procedures should be clearly communicated alongside contact information and access to a **grievance mechanism** should employees have questions or concerns.[iii]

How to improve communication with employees and other stakeholders?

It is important for senior leadership to provide **clear and regular communication** about preventive measures and precautions to workers and, where applicable, contractors, the supply chain, customers, and the wider community (see also Endnote iii). Senior leadership should consider providing regular updates to the entire workforce, including contractors, 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 or other mobile means to keep workers informed.

It is recommended to place pictorial guidance on symptoms of COVID-19 and good hygiene techniques in prominent places around the premises or in adjacent communities. Support these efforts with training as necessary. Please note that the WHO has developed many documents for this that can be downloaded and printed or else adapted by companies.[iv]

Where applicable, proactive communication with the community should also be part of the COVID-19 response.

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

- 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). 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. Pregnant women are also advised to take all preventive actions to avoid infection.
- **Indigenous people,** in particular members of closed communities face a high risks due to a lack of an adequate immune response or access to medical services; specifically community members who are involved in Project activities or live close to project areas and hereby would potentially contribute to the spread of COVID-19 in their communities.[vi]
- 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 leave 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.

How to psychologically support the employees?

It is important to maintain **frequent and supportive communication** between management and 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.

It has been reported that the increased number of people staying at home also increases the risk for **domestic violence**. To support the health of your employees, advocate a policy of open ears and raise awareness for the topic.

Which implications for security might be faced?

Addressees should be vigilant concerning risks to workers and contractors arising from potential social unrest associated with COVID-19. Should social conditions deteriorate and Addressees 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.

In particular health sector facilities may face resistance from local communities regarding construction or expansions of health facilities in their vicinity due to perceived exposure to COVID-19. Therefore, additional security staff might be required to secure safety for construction and health staff as well as for patients. At the same time, this will lead to an increased level of stakeholder engagement to explain risks and behaviour patterns to the local community and include them in the planning.

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

Careful instruction and stakeholder engagement might also be relevant where military forces have to be used to ensure law enforcement with respect to any COVID-19 measures.

How to deal with large worker camps, e.g. at remote construction sites or large work force in general?[vii]

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 (a) what people can do to reduce risk (b) which actions to take if they think they may have COVID-19 and (c) 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.
- **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 to improve communication with employees and other stakeholders*" 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 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 restricting contact with others and limiting 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 or high levels of infection, 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. This shall also include to ensure for food and hygiene supplies and potential emergency measures.

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

Recommendations for managing retrenchment, apart from contractual requirements

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. KfW Development Bank considers retrenchment as a significant social risk, where a "good practice" approach, as provided in the IFC Good Practice Note on Managing Retrenchment, can avoid and mitigate considerable social risks.

See below some of the key principles for retrenchment:

- Consider **alternatives for retrenchment**.

- **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.
- **Consultation:** in particular, with workers and their representatives such as trade unions.
- **Development and documentation of 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, and 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. Therefore, the development or communication of the existence of an appeal and grievance procedure is required 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 Addressee 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 Addressee shall ensure that all workers receive notice of dismissal and severance payments mandated by law and collective agreements in a timely manner.

Keeping contact to KfW Development Bank

Please, contact your KfW counterpart if you have questions and inform us about any changes to procedures related to COVID-19 in projects supported by KfW, independently from regular reporting requirements.

Useful Links and further supporting information

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

- **General Technical Guidance**
  - WHO:https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance

- **Healthcare**
  - WHO: Technical guidance for healthcare workers
  - WHO: Rational use of PPE for COVID
  - WHO: Q&A on infection prevention and control for healthcare workers caring for patients with suspected or confirmed 2019-nCoV
  - Center for Disease Control and Prevention: Information for Healthcare Professionals
  - Center for Disease Control and Prevention: Interim guidance for laboratories

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

- WHO:https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance/guidance-for-schools-workplaces-institutions

- **Food and agriculture**
  - WHO: Recommendations to reduce risk of transmission of emerging pathogens from animals to humans in live animal markets

- **Solid waste and wastewater management**
  - WHO: Water, sanitation, hygiene and waste management for COVID-19

Supporting docs from KfW (on request)
Currently, KfW Development Bank is collecting an adapting supporting and template documents in particular for stakeholder engagement and health care projects. If you are interested please, contact your counterpart at KfW Development Bank and we will share the information as soon as they are available:

- Technical Note: Public Consultations and Stakeholder Engagement in KfW-supported operations when there are constraints on conducting public meetings

- Environmental and Social Management Framework (ESMF) for COVID-19 response in health care projects.

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i. https://www.osha.gov/Publications/OSHA3990.pdf
ii. https://apps.who.int/iris/bitstream/handle/10665/331215/WHO-2019-nCov-IPCPPE_use-2020.1-eng.pdf
iii. https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance/risk-communication-and-community-engagement
iv. https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public
v. https://www.ilo.org/global/topics/coronavirus/impacts-and-responses/WCMS_739047/lang--en/index.htm
vi. http://www.fao.org/indigenous-peoples/covid-19/en/
vii. 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)