

## Safety and Health Practices in Financial Intermediation Industry: 2008

*(Eleventh of a series on Industrial Relations Practices)*

The Bureau of Labor and Employment Statistics (BLES) in coordination with the DOLE Regional Offices conducted the 2007/2008 BLES Integrated Survey (BITS) covering 6,460 non-agricultural sample establishments employing 20 or more workers nationwide. The main objective of the survey is to generate integrated data sets on employment of specific groups of workers, occupational shortages and surpluses, safety and health practices, occupational injuries and diseases and labor cost of employees.

This report focuses on the results of the survey on safety and health practices adopted and implemented by establishments in the financial intermediation industry as of June 30, 2008. It provides information on the safety and health of persons at work, as well as on the protection provided for other individuals against risk to their safety and health in connection with or as affected by activities of persons at work.

### OVERVIEW

The financial intermediation industry is primarily made up of banks and non-banks, insurance, pension funding, pre-need plans and credit card institutions which provide financial assistance and services to their client individuals and other establishments.

At a glance, safety and health is a primary concern in the industry. Workers not only have to endure longer hours of work but are also exposed to a lot of stress and threats on their safety and health due to accompanying risks related to their work.

This issue looks into the various aspects of safety and health practices in the industry.

### SURVEY HIGHLIGHTS

The following are some of the health and safety practices implemented by establishments engaged in financial intermediation:

#### **... as to available facilities provided**

Almost all establishments in the financial intermediation industry provided the following facilities: water tank/fire extinguisher (98.9%); access to clean and hygienic comfort rooms (98.8%); well-maintained office building (98.6%); adequate space that allow sufficient freedom of movement to perform duties (98.1%); adequate supply of safe drinking water (97.0%); adequate lighting (96.9%); separate toilets for men and women (96.5%); and adequate aisles/passageways (96.1%).

Least provided were sports and recreational facilities (18.8%) and separate locker rooms for men and women (11.1%). (Table 1)

#### **... as to reasons for non-provision of some facilities**

Some reasons cited by establishments for the non-provision of some of the facilities were as follows: not needed/not necessary (67.0%); not

applicable/suitable (41.5%); no available space (31.1%); too costly (19.6%); very few workers (17.2%); and not required by law (3.1%).

**... as to occupational safety and health programs/services implemented**

Majority of the establishments in the financial intermediation industry adopted free health plan coverage by a health maintenance organization (HMO) (87.4%); conducted regular inspection and maintenance of equipment (87.2%); and provided free health and/or accident insurance by a private insurance company (81.5%).

The least occupational health programs/services implemented were HIV/AIDS policy program (15.5%) and family planning program (11.0%). (Table 2)

**... as to preventive and control measures implemented**

Majority of the establishments provided portable/built-in fire extinguishers (90.4%) as a preventive and control measure against fire hazards in their workplaces. Other control measures implemented include the observance of proper operational procedures in doing the job (84.1%) and proper posting of safety signages (81.9%). (Table 3)

**... as to occupational safety and health trainings/seminars provided**

Six out of every 10 establishments in the financial intermediation industry conducted trainings/seminars on good housekeeping (59.8%); safety drills (57.3%); and first aid (56.7%).

Meanwhile, only 1 out of every 10 establishments provided trainings on family planning and reproductive health (10.7%) and principles of ergonomics (10.2%). (Table 4)

**... as to services/assistance of agencies**

Nearly one-third of the total establishments sought the assistance of DOLE Regional Offices (29.5%) in the conduct of OSH trainings/seminars. Others got the assistance from NGOs/Universities/Academic Institutions (26.8%); Industry Associations (20.6%) and Employers' Associations (20.3%).

Only few availed of the services of the Bureau of Working Conditions and the Association of Safety Practitioners of the Philippines, Incorporated at 2.1% each.

DOLE Regional Offices	29.5%
NGOs/Universities/Academic Institutions	26.8%
Industry Associations	20.6%
Employers' Associations	20.3%
Bureau of Working Conditions	2.1%
Association of Safety Practitioners of the Philippines, Inc.	2.1%

**... as to person responsible on the implementation/monitoring of safety and health practices**

Human resource managers were primarily responsible in the overall implementation and monitoring of health and safety practices in 6 out of every 10 establishments (61.9%) in the financial intermediation sector.

Other personnel responsible were the general manager (45.5%); managing proprietor/owner (22.9%); and production/operations manager (14.7%).

Human Resource Manager	61.9%
General Manager	45.5%
Managing Proprietor/Owner	22.9%
Production/Operations Manager	14.7%
Health Professionals	11.2%
Health and Safety Committee/ Officer	11.1%
Health Associate Professionals	2.4%
Labor-Management Committee	2.4%
Pollution Control Officer	0.6%
Industrial Relations Manager	0.4%

### **... as to health personnel who administered medical services to employees**

In terms of provision of medical and health needs of their employees, most of the establishments relied on the services of the nearest medical clinic/hospital (68.4%). Some hired trained first-aiders (22.7%) while other establishments had physicians (15.9%) and registered nurses (13.3%). Only very few had dentists (5.7%) to provide the dental services.

Nearest Clinic/Hospital	68.4%
Trained First-Aider	22.7%
Physician	15.9%
Registered Nurse	13.3%
Dentist	5.7%

### **... as to maintenance of occupational safety and health records**

More than half of the establishments in the financial intermediation industry kept records of Annual Medical Report (54.4%) while more than one-fourth had Employees Work Accident/Illness Report (28.0%). The rest had Annual Work Accident/Illness Exposure Data (4.7%) and Minutes of Meeting of Health and Safety Committee (2.2%).

Annual Medical Report	54.4%
Employees Work Accident/Illness Report	28.0%
Annual Work Accident/Illness Exposure Data	4.7%
Minutes of Meeting of Health and Safety Committee	2.2%

### **... as to method used in communicating safety and health practices**

Seven out of every 10 establishments (65.5%) made use of the employees' general assemblies/ meetings

in communicating safety and health practices to employees. Others disseminated it through newsletter/staff bulletin (30.3%); conduct of drills (23.7%) and posters in conspicuous places (20.2%).

### **... as to frequency of management consultation on occupational safety and health matters**

Majority of establishments in the industry reported that employee representatives or union officers were "sometimes" (52.6%) consulted by management on matters concerning occupational health and safety. Some establishments conducted the consultation "always" (30.0%) while a small proportion reported they "never" (9.9%) conducted any consultation on occupational safety and health matters.

### **... in terms of international standards certification held**

Only few establishments in financial intermediation sector had certifications from the International Organization for Standardization (ISO). Below are the percentage shares of establishments who had acquired various ISO certifications:

ISO 9001:2000 - Quality Management System	3.8%
ISO 14001 - Environmental Management Standard	0.5%
ISO 27001/27002 - Information Security Management	0.4%
ISO 12006 - Building Construction	0.1%

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#### **FOR INQUIRIES:**

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Regarding other statistics and technical services contact **BLES DATABANK at 527-3000 local 317**

Or Write to BLES c/o **Databank, 3/F DOLE Bldg. Gen. Luna St., Intramuros, Manila, 1002**

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**TABLE 1 - Number and Percent Share of Non-Agricultural Establishments Employing 20 or More Workers in Financial Intermediation Industry by Type of Facilities Available/Provided, Philippines: June 2008**

FACILITIES AVAILABLE/PROVIDED	Number	% Share
<b>Total</b>	<b>1,135</b>	<b>100.0</b>
Availability of water tank and functioning fire extinguishers within reach	1,123	98.9
Access to clean and hygienic comfort rooms	1,121	98.8
Well- maintained office building (regular upkeep and repairs are done)	1,119	98.6
Adequate space that allow sufficient freedom of movement to perform duties	1,114	98.1
Adequate supply of safe drinking water	1,101	97.0
Adequate lighting (in work areas, aisles, passageways) including emergency lights	1,100	96.9
Separate toilets for men and women	1,095	96.5
Adequate aisles/passageways	1,091	96.1
Unobstructed fire exits at the workplace	1,055	93.0
Adequate exhaust system	1,055	93.0
Proper ventilation in work areas	1,047	92.2
Parking space for employee	996	87.8
Pantry (small room used as eating area of employees)	973	85.7
Ergonomically designed seats/tools/machines (to prevent musculoskeletal disorders and related injuries)	967	85.2
Proper waste (includes chemicals, pesticides & hazardous materials) disposal system	812	71.5
Designated smoking area/s	710	62.6
Washing facilities and facilities for changing/storing working clothes	638	56.2
Comfortable rest area for workers	638	56.2
Elevator for buildings with at least four floors	621	54.7
Clean canteen for employees	455	40.1
Facilities for persons with disabilities	391	34.4
Pipe-in music at the workplace	309	27.2
Medical/dental clinic or treatment room	281	24.8
Sports/recreational facilities	213	18.8
Separate locker rooms for men and women	126	11.1
Other facilities	3	0.3

Note: Details do not add up to total due to multiple responses.

Source of basic data: Bureau of Labor and Employment Statistics, 2007/2008 BLES Integrated Survey.

**TABLE 2 - Number and Percent Share of Non-Agricultural Establishments Employing 20 or More Workers in Financial Intermediation Industry by Type of Occupational Safety and Health Programs/Services Implemented, Philippines: June 2008**

OCCUPATIONAL SAFETY AND HEALTH PROGRAMS/SERVICES IMPLEMENTED	Number	% Share
<b>Total</b>	<b>1,135</b>	<b>100.0</b>
Free health plan coverage by a health maintenance organization (HMO)	992	87.4
Regular conduct of inspection and maintenance of equipment	990	87.2
Free health and/or accident insurance by a private insurance company	925	81.5
Availability of first-aid kits	893	78.7
Regular monitoring of hazards such as fumes, dust, noise level and heat in work areas	851	75.0
Free/subsidized medical care other than those provided thru the HMO or private insurance	764	67.3
Emergency response preparedness program	636	56.0
Accident prevention program	611	53.8
Drug-free workplace policy/program	486	42.8
Anti-sexual harassment program	472	41.6
Physical fitness program	407	35.9
Random drug testing	300	26.4
Tuberculosis prevention and control policy/program	224	19.7
HIV/AIDS policy program	176	15.5
Family planning programs	125	11.0
Other health programs/services relative to the maintenance of safety and health conditions at the workplace	3	0.3

Note: Details do not add up to total due to multiple responses.

Source of basic data: Bureau of Labor and Employment Statistics, 2007/2008 BLES Integrated Survey.

**TABLE 3 - Number and Percent Share of Non-Agricultural Establishments Employing 20 or More Workers in Financial Intermediation Industry by Type of Preventive and Control Measures on Safety and Health Implemented, Philippines: June 2008**

PREVENTIVE AND CONTROL MEASURES ON SAFETY AND HEALTH IMPLEMENTED	Number	% Share
<b>Total</b>	<b>1,135</b>	<b>100.0</b>
Portable/built-in fire extinguishers	1,026	90.4
Observance of proper operational procedures in doing the job	954	84.1
Proper posting of safety signages	930	81.9
Regular maintenance of mechanical and electrical facilities	842	74.2
Regular pest control treatment	791	69.7
Use of video camera on alarm system	741	65.3
Correction action programs and performance audits	738	65.0
Conduct of emergency drills (fire, earthquake, chemical spills, etc.)	700	61.7
Security measures to reduce violence	687	60.5
Emergency/evacuation plan	673	59.3
Information or advisory services on occupational safety/health	666	58.7
Availability of safety manuals, labels or maintenance procedures	644	56.7
Proper storage and labeling for chemicals, pesticides and hazardous materials	640	56.4
Instruction/training on health and safety	538	47.4
Provision of protective clothing/equipment to employees (e.g., gloves, head gear, footwear, etc.)	475	41.9
Sewage treatment plan	470	41.4
Appropriate number of trained health and safety officer	379	33.4
Provision of adequate machine guarding/railing or casing on moving parts	362	31.9
Institutionalization of health and safety committee	353	31.1
Conduct of process analysis for potential problems	315	27.8
Availability of safety measures to reduce exposure to radiation and airborne contaminants (e.g., solvent, heavy metals, mineral dust, virus, bacteria)	149	13.1
Availability of Material Data Safety Sheets (MDSS) for chemicals	70	6.2
Other preventive and control measures	14	1.2

*Note: Details do not add up to total due to multiple responses.*

*Source of basic data: Bureau of Labor and Employment Statistics, 2007/2008 BLES Integrated Survey.*

**TABLE 4 - Number and Percent Share of Non-Agricultural Establishments Employing 20 or More Workers in Financial Intermediation Industry by Type of Occupational Safety and Health Trainings/Seminars Provided, Philippines: June 2008**

OCCUPATIONAL SAFETY AND HEALTH TRAININGS/SEMINARS PROVIDED	Number	% Share
<b>Total</b>	<b>1,135</b>	<b>100.0</b>
Good Housekeeping (e.g., 5S+1)	679	59.8
Safety Drills (e.g., fire, earthquake, etc.)	650	57.3
First Aid	644	56.7
Total Quality Management	508	44.8
Safe Work Procedures	495	43.6
Safety Management	494	43.5
Conflict Management	471	41.5
General Safety and Health Provisions	441	38.9
Safety Audit	431	38.0
Safeguarding the Environment	413	36.4
Stress Management	376	33.1
Prohibited Drugs	357	31.5
Accident Investigation	316	27.8
Emergency Preparation to Work Hazards (provides overview of health and safety guides to various emergencies)	299	26.3
Handling of Hazardous Materials	174	15.3
Prescribed Basic Occupational Safety and Health (BOSH) Training	156	13.7
Health Hazard Evaluation	149	13.1
Family Planning and Reproductive Health	122	10.7
Principles of Ergonomics (to address musculoskeletal disorders/injuries in the workplace)	116	10.2
Other OSH trainings/seminars on safety and health	2	0.2

*Note: Details do not add up to total due to multiple responses.*

*Source of basic data: Bureau of Labor and Employment Statistics, 2007/2008 BLES Integrated Survey.*