# NEW LOGO MUSCCO

**MALAWI**



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**MALAWI SAVINGS AND CREDIT COOPERATIVE**

**(MUSCCO)**

**HIV and AIDS Policy**

**2013**

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**ABBREVIATIONS AND ACRONYMS**

MUSCCO - Malawi Union of Savings and Credit Cooperatives

SACCO - Savings and Credit Cooperatives

HIV - Human Immunodeficiency Virus

AIDS - Acquired Immune Deficiency Syndrome

PLWA - People Living with HIV/AIDS

HTC - HIV testing counselling

PEP - Post-exposure Prophylactics

AGM - Annual General Meeting

IEC - Information, Communication and Education

PMTCT - Prevention of Mother To Child Transmission

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# INTRODUCTION

## Background and Rationale

HIV and AIDS is the greatest development threat for Malawi as it affects all other aspects of development in the country. Roughly 14% of the adult population is infected and the incidence rate is highest among 15 – 49 year olds. These are the people who are the most economically active and who are predominantly the major contributors to the household and national economy. HIV & AIDS is also a workplace issue as income is lost when employees fall ill or die, or are absent from work because of time spent caring for infected family members. There is also a high labour turnover, and lower returns to investment in training, which are all economic costs.

MUSCCO is a member based organization made up of Savings and Credit Cooperatives in Malawi, founded in 1980. MUSCCO aims to be a leading financial Cooperative Development Centre of Excellence in Malawi and effectively channel savings to help meet the social economic development needs of its members and the country in general. Currently there are 46 SACCOs countrywide affiliated to MUSCCO with a combined membership of more than 110,500.00.To date, SACCO members have saved about MK 3.3 Billion which demonstrates the importance of the SACCO movement in the development of Malawi. However, the movement has been affected by the AIDS pandemic because the majority of people who are affected are those who are in the most economically productive age group. When members are infected or affected by the disease; they become less economically productive. When members are not productive, they may not be saving as much money or repaying loans on time, which has a negative impact on the financial performance of the SACCO. As an organisation of SACCO’s, MUSCCO is also negatively affected by HIV and AIDS, because if SACCOs are performing poorly financially, MUSCCO will suffer financially as well.

Directly, MUSCCO recognizes that HIV/AIDS is also workplace issue as such in 2009 the first HIV and AIDS workplace policy was developed. HIV and AIDS have a negative effect on the workplace because of losses of human capacity and finances. When employees or their families are infected or affected by HIV and AIDS, the SACCO experiences losses due to absenteeism because of illness or caring for a sick relative. With the death of an employee, the organization also loses experience, capacity and institutional memory. Financially, HIV/AIDS in the workplace leads to losses through medical expenses, loans and funeral coverage. Investments made in employee education and capacity building is also lost when employees or their families fall sick.

Accordingly, MUSCCO reviewed the old policy and has adopted this HIV and AIDS policy to ensure that a safe and healthy working environment is created, that is free of discrimination and that is supportive to those employees and their family members who are infected and affected. The more the MUSCCO does to mitigate HIV/AIDS in the workplace, the more financial and human resources they will be able to devote to the growth and development of the organization. With this policy, the MUSCCO can ensure that it fulfills its vision being a stepping stone to financial freedom.

The private sector in Malawi contributes greatly to the country’s economy by providing employment and it is therefore imperative that all private sector institutions take responsibility to actively participate in the fight against HIV and AIDS in order to protect its workforce and profits. The Malawi Business Coalition against HIV & AIDS coordinates private sector efforts against HIV and its mandate is to ensure that all member organisations have established HIV & AIDS workplace policies. As a member of MBCA, MUSCCO has produced this policy to ensure that it fulfills its vision of safe and sound SACCOs for everyone in Malawi.

MUSCCO is responsible and accountable for complying with this policy, and through its implementation, MUSCCO commits to becoming one of the agents in the country in the fight against HIV and AIDS pandemic in conformity with the National HIV and AIDS Policy of Malawi, and the *ILO Code of Practice on HIV and AIDS and the World of Work*.

As a national Association of SACCO’s ,MUSCCO will encourage and provide guidance for member SACCO’s to develop HIV and AIDS policies which will help SACCO’s be more productive and will fulfill MUSCCO vision to be a leading financial cooperative development centre of excellence in Malawi. Developing a workplace policy is in line with Malawi HIV and AIDS policy responses to the fight against HIV.

## Purpose of the Policy

The main purpose of this policy is to facilitate the mainstreaming of HIV perspectives into all policy structures, systems, programmes and activities of MUSCCO in order to manage them and contribute to the effective achievement of HIV & AIDS prevention and management in the work force.

## Preamble

MUSCCO is still committed that there is a need to develop strategies for dealing with HIV/AIDS which will mitigate the impacts of the disease on employees and their families and members, and will also aim at contributing to the reduction of HIV prevalence rate. As a member of MBCA and the Malawi Microfinance Network (MAMN), MUSCCO would like to contribute to the reduction of the HIV prevalence rate and also improve enjoyment of rights by all in the workplace in order to ensure that the organization continues to grow and reach its potential. MUSCCO also recognizes that as an employer, they are mandated to protect employee rights regarding HIV and AIDS according to the National Policy on HIV & AIDS.

## Goal

To establish and maintain a supportive and healthy working environment which is free of stigma and discrimination, and to mitigate the impact of HIV & AIDS amongst MUSCCO employees and their families as well as to prevent the spread of new infections.

## Objectives

MUSCCO HIV& AIDS workplace policy will achieve the following:

### Increasing the knowledge of employees, the Board of Directors, their families and the community of their rights with regard to issues of HIV and AIDS

### Creating a culture of respect within MUSCCO that dispels stigma and discrimination and prevents unfair prejudice on the basis of real or perceived HIV status.

### Educating employees on ways available and their families and discouraging high-risk behaviour.

### Supporting employees and their families who are infected or affected with HIV and AIDS

### Ensuring that HIV and AIDS perspectives is mainstreamed into programmes , policies and projects

### Enabling management to respond appropriately in the event of an HIV and AIDS related case.

## Guiding Principles of the Policy

### Recognition of HIV &AIDS as a workplace issue

Recognizing HIV/AIDS as a workplace issue is important because not only does it affect the workplace productivity and profits, but also the communities and families of the employees. It is therefore necessary that HIV/AIDS be given the attention just like any other life threatening illness at the workplace.

### Leadership and Commitment

Strong leadership from the MUSCCO Board of Directors and senior management is needed to ensure proper execution of this policy. There must also be full commitment from the organization as a whole, as commitment from all levels of the organization is essential to ensure the sustained and effective response to HIV and AIDS.

### Non-Discrimination and protection of Human Rights

There should be no discrimination of employees on the basis of real or perceived HIV & AIDS status. This is in the spirit of respect for Human Rights, and dignity of persons infected or affected by HIV and AIDS. MUSCCO recognizes that disregard for human rights and a climate of discrimination and stigmatization on any grounds leads to a vulnerability to HIV infection and HTC lack of care and support if infected or affected. Therefore, MUSCCO is committed to upholding basic human rights of women, men, boys and girls as outlined in the Universal Declaration of Human Rights, such as article 2 of the declaration which states that:

*Everyone is entitled to all the rights and freedoms … without distinctions of any kind , such as race, colour, sex, language, religion, political, or other opinion, national or social origin, property, birth or other status*

### Mainstreaming

HIV and AIDS perspectives will be mainstreamed into all existing policies as well as any and all new policies, procedures and programs. MUSCCO will also develop HIV/AIDS specific activities and well incorporate a component of HIV and AIDS in all its other activities.

### Good governance, transparency and accountability

All finances that the MUSCCO designates for the implementation of this policy will be carefully monitored as to provide transparency. There will also be accountability on the part of the management and Board of Directors to uphold all principles of this policy and fully implement the procedures outlined within it.

### Inclusion

This policy was created on the basis of contributions by the Board of Directors, management and employees. In the spirit of inclusion and cooperation, MUSCCO therefore dedicates itself to ensuring full inclusion of all those in the organization in regards to services and opportunities, regardless of status. Inclusion and involvement of PLWHAs is also essential in order to more effectively mainstream HIV/AIDS throughout the organization.

### Gender Equality

It should be recognized that there is a gender dimension to HIV and AIDS. Women are more likely to become infected due to biological, sociological and economic reasons, and are more often adversely affected because the burden of care falls upon them. As gender equality refers both men and women, it is imperative that an equal relationship exists between men and women, as well as the empowerment of women, in order to successfully prevent the spread of HIV infection and enable women to cope with HIV and AIDS.

### Multisectoral approach and partnerships

In order to maximize the effectiveness of the MUSCCO’s response to HIV/AIDS, it is important throughout implementation of the policy and programme to network with other HIV/AIDS organizations so as to share resources, best practices and expertise.

### Reasonable Accommodation

HIV positive individuals shall be allowed to work without being discriminated against and shall be allowed to continue working as long as they are medically fit to do so. Reasonable accommodation will be considered for those that are critically ill and the organization will not use HIV/AIDS status as a cause for termination of employment.

## Scope

This policy applies to all employees of MUSCCO and their immediate family in all aspects of work, formal and informal. Immediate family refers to the spouse of an employee and up to three other immediate family members.

## Definitions

**AIDS:** Acquired Immune Deficiency Syndrome. It is a life threatening condition and is characterized by the destruction of healthy cells in the body. This destruction leads to opportunistic infections, which eventually cause death.

**ARV**: Anti Retroviral Drugs. These drugs are used to treat HIV (although it is important to remember there is no cure for HIV) and prolong the onset of AIDS.

**Discrimination:** To treat people differently from the way in which you treat other people, because of their race, skin colour, religion, sex, real or perceived HIV status etc.

**Empowerment:** Is about people – both men and women – taking control of their lives; setting their own agendas, gaining skills, building self confidence, solving problems and developing self reliance. It is not only a collective, social and political process, but an individual one as well – and it is not only a process but an outcome too. Outsiders cannot empower people, only people can empower themselves to make choices or to speak out on their own behalf. However, institutions can support processes that increase women’s self confidence, develop their self reliance and help them to set their own agendas.

**Equal participation:** making full use of all women’s and men’s visions, competencies and potential.

**Gender:** refers to the socially constructed roles and responsibilities of women and men. The concept of Gender also includes the expectations held about the characteristics, aptitudes and likely behaviours of both men and women (femininity and masculinity). These roles and expectations are learned, dynamic, and variable within and between cultures. Gender analysis has increasingly revealed how women’s subordination is socially constructed, and therefore able to change, as opposed to being biologically predetermined and therefore static.

**HIV**: Human Immunodeficiency Virus. HIV attacks the immune system, which helps to defend the body against infections. Eventually the virus overpowers the immune system. The body is then not able to successfully defend itself from opportunistic infections and the disease progresses to AIDS.

HIV can be transmitted through:

* Sexual intercourse
* Mother to child during birth/breast feeding
* Blood exchange (e.g. through sharing of infected needles, blood transfusion)

HIV cannot be transmitted by:

* Casual contact
* Swimming pools or toilet seats
* Sharing bed linen, kitchenware and food
* Mosquito or other insect bites

**Post-Exposure Prophylaxis:** A course of Anti-retroviral drugs taken within 72 of exposure to HIV which is thought to reduce the risk of contracting the virus.

**PLWA:** People living with HIV and AIDS

**Serostatus:** A term used to describe the presence or absence of HIV in the blood stream. Once tested, a person will know if they have a positive or negative serostatus. It is important to know your status as once it is known, you can receive the care, treatment and support that is required to live a healthy, positive life.

**STIGMA:** A mark of shame or discredit.

**HTC:** HIV Testing Counselling: This includes a pre and post – test counselling session in order to assist the person in dealing with their test results.

**Vulnerable groups:** Include women, children, orphans, widows, widowers, young people, the poor, persons engaged in transactional sex, mobile populations, persons engaged in same-sex activities and people with disabilities. These are people who are often underprivileged economically and socially and therefore more vulnerable to the risks of HIV and AIDS and disproportionately affected by the consequences of HIV and AIDS.

# Prevention Information and Education

## Rationale

Education programmes and workplace information are a vital aspect to MUSCCO’s fight against HIV and AIDS. Education is needed in order to create a strong and vibrant workplace free of stigma and discrimination, and to combat the further spread of the disease. The education aspect of this policy is multidimensional and includes all individuals and groups targeted by this policy. When employees, their families and members are equipped with the knowledge of HIV and AIDS and how to protect themselves, MUSCCO will be able to continue to grow and develop, both institutionally and financially. Therefore, it is important that information provided by MUSCCO be sensitive, accurate and up to date to enable people to best protect themselves and be aware of their rights.

## Policy Statements

### Employee Education and Sensitization

* MUSCCO will conduct HIV & AIDS sensitization training for all members of staff. Where practical and appropriate, the training will include information on the following:
  + Understanding of AIDS and how HIV is, and is not transmitted including information on Mother to Child Transmission.
  + Knowledge and reduction of high-risk behaviour and information on how employees can protect themselves and their families.
  + Dispelling myths around HIV and AIDS.
  + The impact that HIV and AIDS is having on individuals, the workplace and communities.
  + Education on treatment such as PEP, ARVs and positive living.
  + Possibilities for care and support.
  + Encouragement to go for HTC and to know status.
  + Basic human rights for people living with HIV and AIDS, such as non-discrimination.
* All education programs will be gender-sensitive, and should recognize the specific vulnerability of women to infection and to the effects of HIV and AIDS.
* All MUSCCO trainings, Annual General Meetings (AGM) and staff meetings will include a component of HIV and AIDS information.
* MUSCCO will promote information sharing and lesson learning through the provision of Information, Education and Communication (IEC) materials that will be made freely available to employees and members in the form of booklets, posters and other educational material which will be placed in the MUSCCO offices.
* Stationery, such as passbooks and loan application forms, which MUSCCO provides to the SACCOs, will have HIV & AIDS awareness messages.
* The MUSCCO Annual Report, newsletters & MUSCCO website will include articles and information on MUSCCO’s HIV&AIDS activities.

### Promotion of Safer Sex

* In efforts to encourage employees and members to decrease high-risk behaviours, male and female condoms will be made available in the MUSCCO office washrooms.
* Education programs will include information on the effective use of condoms and on other ways to reduce high risk sexual behaviour.

### Networking and Linkages

* MUSCCO will link up with other organizations to facilitate support groups and counselling services which will be offered to employees, their families and members with HIV.
* MUSCCO will network with HIV and AIDS organizations in order to bring education and materials to all employees, their families, Board of Directors and members.
* MUSCCO will support both international and national events, such as World AIDS Day, in order to show its commitment and solidarity to the world wide fight against HIV/AIDS.

# Healthy and Safe Working Environment

## Rationale

Ensuring a healthy and safe work environment is an important component of MUSCCO’s HIV and AIDS policy, as a healthy environment facilitates optimal physical and mental health of employees. Openness, acceptance and support are critical of an inclusive and healthy workplace.

## Policy Statements

### Non-Discriminatory Environment

3.2.2 No employee who is infected or affected by HIV & AIDS will be discriminated against in any way.

3.2.3 Employees who are ill because of HIV infection will have the same rights and benefits as employees who are ill through any other cause and this shall apply to all employees, including short term employees.

### Privacy, Confidentiality and Disclosure

Employees and members will not be required to disclose their HIV status to MUSCCO. However, disclosure will be encouraged as to assist individuals to get proper support.

* If any employee or member does disclose his or her status, MUSCCO guarantees that this information will remain confidential as per the wishes of the employee or member.

### Sexual Harassment

Sexual Harassment will not be tolerated at the workplace.

Any act of sexual harassment towards an employee or member will be considered an Act of Misconduct and will be treated as such in accordance with the MUSCCO’s Conditions of Service.

### Universal Precautions

* MUSCCO will ensure that precautions and measures are taken to reduce the risk of HIV infection both in the field and at the workplace through accidental exposure by maintaining protective materials and First-Aids kits for the employees.
* If an employee is accidentally exposed to HIV, or in situations of rape, the MUSCCO will facilitate arrangement to post-exposure prophylaxis (PEP).

# Testing, Care and Support

## Rationale

Encouraging employees and members to be voluntarily and confidentially tested is important as once a person’s status is known, they can take the necessary steps to remain healthy and reduce the risk of infecting their loved ones. Solidarity, care and support are also critical elements that are included in the MUSCCO’s HIV & AIDS policy. It is important that proper mechanisms be in place so that once an employee, their family member knows they are positive they can be assure that the MUSCCO will be supportive and provide assistance medically, financially and emotionally.

## Policy Statements

### Voluntary Counselling and Testing

* MUSCCO will educate employees, their families and members on the benefits of HTC and provide information on locations of HTC facilities.
* MUSCCO employees, their families and members will be encouraged to go for HTC, although this will not be compulsory.
* Employees will not be forced to disclose their status, however they will be encouraged to, as this will ensure they receive the proper treatment, care and support. Members will also be encouraged to disclose their status.

### Illness and Reasonable Accommodation

* If an employee becomes weak due to HIV, all efforts to reasonably accommodate that employee, in order to keep him or her gainfully employed at the MUSCCO shall be made.
* The work load or responsibilities of an employee may be lightened if that employee is not fit enough to undertake his or her regular job duties.

### Provision of Anti-Retroviral Therapy

* In the event that an employee or their family member is diagnosed with HIV, MUSCCO will facilitate that they have access to ARVs.

### Death

* In the event of the death of an employee due to AIDS, all standard procedures and benefits will apply to the deceased and his or her family without discrimination, as stipulated in the Conditions of Service.
* MUSCCO will cover funeral costs including the purchase of the coffin and transportation of the deceased and immediate family to the place of burial as stipulated in the condition of services.

### Financial Support and Benefits

* MUSCCO will ensure that all medical expenses of employees and their families will be covered as per the applicable medical policy and staff grade at the time of seeking medical assistance. Preferably where necessary MUSCCO will consider upgrading an employees medical scheme.
* Personal advances will be available to all employees regardless of serostatus.

# Human Resource Protection

## Rationale

Human capacity and resources are perhaps the most valuable part of any organization, and therefore must be protected. Non-discrimination at the workplace is vital so as to ensure that staff capacity continues to grow and that the skills and knowledge that each and every individual brings to MUSCCO are not lost solely because one is infected with HIV or AIDS.

## Policy Statements

### Recruitment and Retention

* No applicant for employment in any position on MUSCCO will be required to have an HIV test or disclose their status when applying for a position.
* Job position access, status, promotion, security or training opportunities will not be influenced by a person’s HIV status as long as they meet job requirements.

### Sick and Compassionate Leave

* Employees living with or affected by HIV/AIDS shall be subject to the same conditions relating to sick personnel and compassionate leave as applicable to any other employees as specified in the MUSCCO’s Conditions of Service.

### Termination of Employment

* No employee shall be dismissed from work merely on the basis of HIV status and HIV status must not influence any retrenchment procedures.
* When a member of staff can no longer carry out his or her job, standard procedure of involuntary termination of employment for medical reasons will pertain without discrimination.

### Complaints

* A mechanism for handling complaints of discrimination will be developed and made aware to all employees and members. Complaints will be handled in an appropriate manner, as per other complaints, in accordance with MUSCCO’s Conditions of Service.
* Disciplinary action will be taken against anyone involved in discrimination, violence or breach of confidentiality.

# Finances

## Rationale

In order for this HIV/AIDS policy to be implemented and its goals achieved, finances need to be allocated to fund education programs, support infected and affected employees and their families, and for other initiatives. It is imperative that any funds allocated for the implementation of the this policy be managed in a transparent and accountable manner so as to ensure the success of the policy

## Policy Statements

### Transparency and Accountability

* All funds mobilized for the implementation of the policy will be carefully monitored as to provide transparency and accountability.

### Resource commitment

* MUSCCO shall source its own funds for this initiative.

# Monitoring and Evaluation

## Rationale

Monitoring and Evaluation is essential to assess the implementation and success of MUSCCO’s HIV & AIDS policy and to guide future strategies and interventions.

## Policy Statements

### Steering and Implementation

* A steering committee made up of MUSCCO staff will be established to take the responsibility of overseeing the implementation of the HIV/AIDS policy and to ensure that it is mainstreamed into all projects and programmes.

### Monitoring

* A systematic method of collecting and analysing information will be used to monitor progress and evaluate the impact of implementing this policy
* MUSCCO will ensure that monitoring of the policy takes place regularly at all levels of the workplace using relevant tools of data collection such as surveys and questionnaires.

### Revision

* MUSCCO will ensure that there is participatory yearly review of the policy.