

GLOBAL HEALTH INITIATIVE

Private Sector Intervention Case Example

Driving behavioural change through a
multi-tiered peer educator, education
and awareness model

Case categories

Company: **Nedcor Group**

Industry: **Financial Services**

Location: **South Africa**

Programme: **HIV/AIDS**

Key questions

- What method is most effective in deploying, monitoring, evaluating and improving the effectiveness of a peer education programme involving more than 600 peer educators?
- Is an on-site voluntary and counselling and testing service a necessary component of a comprehensive HIV/AIDS programme, or can external providers fulfil this need?
- Given that the treatment programme is provided through an external management programme, are there certain on-site workplace services that could enhance the external programme?

Overview

Company

Nedcor is a major South African financial services company.

- Nedcor has operations throughout South Africa, and branches in London, Hong Kong, Singapore and the Isle of Man, as well as representative offices in Beijing and Taipei. Nedcor and its affiliates provide retail-banking services ranging from low-end retail banking to private banking services for high-net-worth individuals. Nedcor and its affiliates also provide investment-banking services for southern Africa.
- In 2001, Nedcor employed approximately 19,180 employees, including approximately 660 employees living outside of South Africa. Nedcor estimates that it also employs approximately 1,320 workers through external contractors. In 2001, Nedcor's net income was US\$ 378 million.
- In June 2002, Nedcor and BOE announced that they are merging, creating the largest financial institution in South Africa. The companies are currently in the process of integrating operations.

Business Case

Nedcor has recognized the seriousness of HIV/AIDS and its social and economic impact on the workplace and its employees. Nedcor is determined to create a workplace environment free of life-threatening diseases, in particular HIV/AIDS.

- A 2001 Knowledge, Attitude and Practices (KAP) survey and economic impact assessment demonstrated that the financial services industry in South Africa will be exposed to a much larger HIV/AIDS risk than executives previously believed possible. The survey also identified that without an intervention, employees with HIV would experience discrimination, and managers would not possess the tools required to manage the impact of the epidemic.
- Nedcor's 2002 HIV/AIDS workplace prevention budget is US\$ 100,000, which corresponds to US\$ 5 per employee per year.

Project Description

Nedcor is developing interventions initially focusing on awareness and prevention activities with an aim to address high-risk behaviours, reduce discrimination, increase the company's ability to manage the disease, and increase the enrolment of HIV+ employees in the company's treatment programme.

- Management and labour approved Nedcor's HIV/AIDS policy in June 2002. This was done through a breakfast seminar where all the stakeholders could sign the Nedcor pledge, providing visible support for the initiative.
- Nedcor recently launched its HIV/AIDS prevention and awareness campaign, which focuses on management workshops, peer educators, intervention manager/master trainers, and condom distribution.
- Voluntary Counselling and Testing (VCT) is available through external medical providers and is covered through the employee medical scheme. Aggregate VCT usage statistics are not currently tracked. Nedcor is currently evaluating the applicability and demand for on-site VCT services.
- HIV+ employees gain access to Nedcor's treatment programme, including access to Highly Active Anti-Retroviral Treatment (HAART).

Project Evaluation

Nedcor is still developing its self-evaluation process, but already has an evaluation plan and review committee. It also plans to conduct an un-linked sero-prevalence survey and KAP assessment.

In the future, the programme hopes to develop a more robust VCT and wellness programme and extend its activities into the community.

Business Case

Vision

Nedcor is determined to create a workplace environment free of life-threatening diseases, in particular HIV/AIDS.

- Nedcor will ensure that all employees have access to accurate HIV/AIDS information.
- Nedcor will reach 100% of Nedcor employees through peer education by 2004.
- Nedcor will encourage HIV+ employees to enrol in the Nedcor Medical Aid for HIV/AIDS programme.
- Nedcor will improve knowledge, attitudes, and practices relating to HIV/AIDS.

Case for Action

Nedcor is aware of the serious current and future socio-economic impact of HIV/AIDS on South African businesses. A 2001 KAP survey and economic impact assessment demonstrated that the financial services sector will be exposed to a much larger risk than executives previously believed possible. The survey also identified that without intervention, employees with HIV would experience discrimination, and managers would not possess the tools required to manage the impact of the epidemic.

- In 2001, UNAIDS estimated the HIV/AIDS prevalence in South Africa to be 20.1%. Nedcor has conducted two prevalence estimates based on the company's demographic profile, but given their wide range of predictions, Nedcor questions the validity of an assessment not based on a sero-prevalence survey. Nedcor plans to conduct a prevalence survey in the first quarter of next year.
- In December 2001, Nedcor commissioned an impact analysis from NBC Employee Benefits and a KAP assessment by Sian Dennis and Associates. The KAP assessment surveyed 670 employees and the impact assessment surveyed 15,820 employee records.
- The studies identified the following risk characteristics, which debunked previous beliefs that the financial services sector would not be severely affected: (1) 67% of the workforce is female; (2) 56% employees are 16-35; (3) 59% of employees work in Gauteng and Kwazulu Natal where prevalence is higher; (4) 10% self-report STIs; (5) 35% practice behaviours that place them at risk for contracting HIV/AIDS.
- The survey also identified that without intervention HIV+ employees have a high chance of being discriminated against by other employees and that managers would not be able to safeguard productivity, sustain performance, and minimize the loss of intellectual capital.
- Although Nedcor has estimated the financial impact of the HIV/AIDS on the workplace, this is built in part on prevalence assumption. These estimates will be re-evaluated once the company has conducted a sero-prevalence survey.

Financing

Nedcor's 2002 HIV/AIDS workplace prevention budget is US\$100,000, which corresponds to US\$ 5 per employee per year.

- **Nedcor's 2002 workplace HIV/AIDS prevention budget is US\$ 100,000.** These funds are spent on communication and awareness campaigns, formal education and training of managers and peer educators. Nedcor also provides employees with access to **confidential professional counselling** (which can include, but is not limited to HIV/AIDS related issues). The 2002 budget for counselling services is US\$ 147,957.
- **Nedcor Foundation's 2002 programmes that have a direct link to HIV/AIDS provide funding totalling US\$ 416,000.** Nedcor also supports a number of other initiatives that are indirectly linked to the impact of HIV/AIDS not included in this estimate (e.g. programmes addressing the effects of homeless, unskilled, out of school youth).
- Based on the initial uptake for Nedcor's HIV/AIDS management programme, Nedcor estimates that the **average employee enrolled spends US\$ 130 per month for treatment.** Nedcor provides **coverage for up to US\$ 2,000** of those HIV/AIDS management expenses per year.

Policy

Project Description

Management and labour approved Nedcor's HIV/AIDS policy in June 2002. This was done through a breakfast seminar where all the stakeholders could sign the Nedcor pledge, providing visible support for the initiative.

- **Non-discrimination:** (1) employees will not be dismissed based on their HIV status; (2) Nedcor will not undertake pre-employment testing for HIV, therefore prospective or existing employees will not be required to undergo HIV testing as a condition of the selection procedure for employment or job advancement; (3) no other pre-employment medical testing is required.
- **Confidentiality and disclosure:** (1) employees are not obliged to disclose HIV status; (2) status can only be disclosed to a third party with the prior written consent of the infected employee.
- **Benefits:** (1) No discrimination in the allocation of employee benefits based on the employee's HIV status; (2) **approximately 70-80% of employees are currently enrolled in Nedcor's health insurance scheme;** (3) employees with medical insurance can register on the Nedcor Medical Aid HIV/AIDS management programme and qualify for the **annual limit of US\$ 2,000 per beneficiary;** (4) this benefit includes any chronic medication and blood tests required for the treatment of this condition; (5) dependants registered with the Medical Aid programme will also have access to these benefits; (6) a medical examination demonstrating that the applicant is HIV negative is required for employees applying for more than 2x the limit of the group life insurance policy.
- **Ill health retirement/disability:** (1) Employees, management or Human Resources can initiate an ill-health retirement or disability application; (2) application for disability to be submitted with relevant doctor's reports to the insurance provider; (3) the employee cannot be compelled to have a HIV test or disclose his HIV status as part of the proceedings; (4) employees with HIV/AIDS to be treated the same as employees with other life-threatening diseases; (5) the ill-health benefit will be payable and the employment relationship will remain intact until one of the following events occur: the employee reaches retirement age or elects early retirement, the employee dies and the surviving spouse or eligible children receive the normal pension benefits, the employee recovers sufficiently to resume normal employment; (6) the disability plan will start paying the disability benefit of 75% of the member's pensionable salary after completion of the three month waiting period (the disabled employee will receive a full salary during this 3 month waiting period).
- **Contractors:** There is no explicit contractor HIV/AIDS policy.

Prevention and Awareness

Nedcor recently launched its HIV/AIDS prevention and awareness campaign, which focuses on management workshops, peer educators, intervention manager/master trainers, and condom distribution.

- Nedcor has established an **integrated awareness communications strategy** targeting specific days. For World AIDS Day on 1 December 2002, a package was sent out to every employee including (1) the HIV/AIDS policy repackaged as a calendar, with a specific message for each month; (2) a letter from the Chairman; (3) a red ribbon and a condom. Nedcor also distributed posters and pamphlets as well as promoted an interactive HIV/AIDS intranet site, which provides access to accurate and relevant information. Other media that are utilized are e-mails, print media in the form of internal publications, talks and seminars.
- **Management Workshops** - One-day management workshops offer comprehensive coverage of the issues and allow for greater depth and interaction. Training is provided by HIV Management Solutions. It is recommended that every key management person in the organization attend a one-day workshop before implementing additional components of the HIV/AIDS strategy. The goal is for anyone who manages employees to be exposed to this training. The management workshops, which were first offered in June 2002, have already trained 580 managers through November 2002. The programme aims to train 640 managers by the end of 2002.

Prevention and Awareness

(...continued)

Project Description (continued...)

- **100 peer educators (192:1 ratio).** Volunteers from all levels, locations and functions within the organization are solicited. From those who volunteer only those with the specified personality traits will be selected for training. These volunteers attend a detailed and intensive **four-day workshop facilitated by HIV Management Solutions, including lectures by specialist guests.** The programme has a **goal of a 1:30 ratio**, which would require approximately 640 peer educators, but this ratio will vary based on the specific requirements of different branches, departments, and regions. These peer educators are essential for Nedcor's plan to **reach every employee** in the organization with **one-to-one contact.**
- **20 Master Trainers/Intervention Managers** have already been trained. Each master trainer/intervention manager takes responsibility for the intervention within his/her specific business unit, region or function. Each master trainer will be expected to manage approximately 20 peer educators, which will correspond to approximately 30 to 35 master trainers across Nedcor. Master trainers/Intervention Managers attend a **four-day advanced programme designed** to equip them with the tools needed to: (1) ensure the effective deployment and monitoring of the peer educators; (2) enable feedback and communication between the grass roots and strategic decision makers. **On an on-going basis they will:** (1) oversee all peer educators within their area; (2) proactively offer support and advice as required; (3) ensure that there is optimal coverage of peer educators in their business unit and or region.
- Since June 2002, Nedcor has installed more than 1,000 **condom dispensers** throughout nearly all Nedcor branches and office buildings, thereby distributing free government male condoms,. Although each dispenser was initially stocked with 300 condoms, aggregate condom usage is not currently tracked.
- Employees with medical insurance have access to treatment for **sexually transmitted infections (STIs)** through external medical providers. Nedcor does not currently track aggregate STIs treatment rates.

Voluntary Counselling and Testing

Voluntary Counselling and Testing (VCT) is available through external medical providers and covered through the employee medical scheme. Aggregate VCT usage statistics are not currently tracked. Nedcor is currently evaluating the applicability and demand for on-site VCT services.

Care, Support and Treatment

HIV+ employees gain access to Nedcor's treatment programme, including access to Highly Active Anti-Retroviral Treatment (HAART).

- Employees and dependants can join the **Nedcor Medical Aid HIV/AIDS Management Programme.** All information adheres to Nedcor's confidentiality policy.
- The HIV/AIDS Management Programme allows a benefit of US\$ 2,000 per beneficiary including coverage for medication and pathology. In the five months since the programme's launch in June 2002, it is estimated that approximately 83 employees have enrolled in the programme, corresponding to 0.4% of all employees.
- **A programme HIV case manager** is available to assist the member with all questions regarding the condition, its treatment, social issues or any concerns that the individual might have.
- Nedcor provides **confidential, professional counselling** to employees and their household family members through its Employee Assistance Programme. Nedcor has pre-paid four sessions for each employee at the **Centre for Human Development**, which has a nationwide, network in South Africa. A **24-hour toll free line** is also available to make appointments and to deal with crisis situations. This counselling is available for all personal or work related problems, including issues relating to HIV/AIDS.

Key Success Factors

Although Nedcor has only recently launched its HIV/AIDS programme, they have already established the following lessons.

- **Communicate regularly with employees** regarding current and future activities to provide a tool to harness employee and volunteer enthusiasm.
- **Involve all regions and stakeholders**, including top management and labour, from the beginning of policy and programme development. It is also crucial to make sure that the involvement is 'visible' to the constituents from these regions and stakeholder groups.
- **Provide a structured education programme.** Ensure that there is a system to monitor what peer educators are doing and that there is some support and recognition process in place.
- **Offer tailored training.** Managers need different training that peer educators. Management workshops provide managers with the skills to deal with HIV in the workplace and ensure their support for the peer education process in their business units.

Self-evaluation Process

Nedcor is still developing its self-evaluation process, but has already developed the following evaluation plan.

- The Employee Wellbeing Unit, prepares regular reports on the progress of the intervention and presents results to the **national strategic intervention committee**.
- The **national strategic intervention committee** is composed of: (1) the director of HIV Management Solutions; (2) an intervention manager/master trainer from each geographical region or division; (3) a union representative; (4) additional stakeholders. This committee will act as a link between the programme strategy and implementation. The committee will also report results to the CEO, the Chairman and other top executives. Also, when appropriate the group will present decisions to the board for approval. This committee meets on a quarterly basis.
- At the start of 2003, Nedcor plans to conduct a prevalence assessment to estimate Nedcor's current HIV/AIDS exposure. At the end of 2003 Nedcor plans to conduct a KAP survey to assess the impact of the programme to form future programme strategies.
- The following activities and processes are tracked: the number of manager, master trainers and peer educators trained; the number of people registered on the medical aid HIV/AIDS management programme; the number of condoms distributed.

Future Goals

In the future, Nedcor plans to focus on the following areas:

- Nedcor will continue to improve and develop the current HIV/AIDS programme, with input from the various stakeholders.
- Conduct prevalence testing, preceded by a major awareness campaign in early 2003.
- Set up a VCT initiative linked with a 'know your status' campaign.
- Continue training managers and peer educators in all business units and regions.
- Extend employee involvement and commitment into the community. Share employee achievements and initiatives.
- Extend the initiatives to the BOE employees during the integration of the firms.

Case-specific HIV/AIDS Resources

Documents

[Nedcor HIV/AIDS Workplace Policy \(June 2002\)](#)

[Nedcor HIV/AIDS Strategy \(2002\)](#)

[Nedcor HIV/AIDS Progress Report \(August 2002\)](#)

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This case study uses the following exchange rate: 10 South African rands to 1 United States dollar.

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