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**HUMAN RESOURCES POLICY**

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| **Title:** | **Human Resources Policy** | |
| **Document number:** | **CSHD/001** | |
| **Policy applicable to:** | **All Bank Staff** | |
|  |  | |
|  | **By:** | **Date** |
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**Policy:** Human Resources Policy

**Level:** Bank wide

**Type:** Human Resources Management

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**Date:** TBA.

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1. **Policy Statement**

This section provides essential background information that forms the foundation of the policy. This section may consists of the following paragraphs:

* 1. **Overview**

This Policy aims to provide a coherent framework and an agenda for the many people challenges that will need to be addressed to allow the Bank to realise its vision to be the Employer of Choice. The goal of becoming the Employer of Choice is aspirational and motivating. It requires a multi-year commitment to continuous improvement and organisational transformation.

* 1. **Purpose**

The purpose of this Human Resources Policy is to provide staff throughout the IDBZ with a source of continuing guidelines. In compiling this Policy, the principle of equal opportunities for all whereby no staff member shall be discriminated against, on the grounds of race, colour, creed, nationality, gender, sexual orientation, gender identity, religion, age, marital status or family status, pregnancy, handicap, or any other legally protected status. This policy is gender-neutral, meaning it compensates men and women equally for equal work.

* 1. **Scope**

This Policy applies to all employees of the Bank.

* 1. **Compliance**

It is mandatory for all Bank Staff to comply with this Policy. Any exceptions to this Policy shall require Board Approval.

* 1. **Related Information**

This Policy should be read in conjunction with:

1. ILO Conventions on Labour Practices;
2. Constitution of Zimbabwe Amendment (No. 20) Act 2013;
3. The Labour Act [Chapter 28:01];
4. The Public Entities Corporate Governance Act [Chapter 10:31];
5. The Public Finance Management Act [Chapter 22:19];
6. Statutory Instrument 15, Labour (National Employment Code of Conduct Regulations, 2006 (for professional level and management staff);
7. Statutory Instrument 273 of 2000 Collective Bargaining Agreement for the Banking Undertaking: Code of Conduct for Corporate Support Staff (unionised);
8. Standards on Safety, Health, Environment and Quality;
9. Investigations Policy;
10. Integrity Management Plan;
11. Communication Policy;
12. Information Disclosure Policy;
13. The Human Resources Procedure Manual;
14. Delegation of Authority Matrix (DAM);
15. IDBZ Staff Handbook; and
16. Any other related documents.
    1. **Policy Administration**

Director CSHD.

# ACRONYMS and DEFINITION OF TERMS

**BFOD** Best Fare of the Day- defined as the best priced airfare available for the day

**CEO** Chief Executive Officer

**CS** Corporate Support

**CSHD** Corporate Services and Human Resources

**HIV** Human Immune Virus

**HR** Human Resources

**HRM** Human Resources Management

**ML** Management Level

**PL** Professional Level

**SHE** Safety, Health, and Environment

**TOIL** Time off in Lieu

**CILL** Cash in Lieu of Leave

**OIC** Officer In Charge

**SI** Statutory Instrument

**CRPU** Credit and Policies Unit

**Promotion** refers to the appointment of existing members of staff to another post or office at a higher grade than the one previously held.

**Staff Members** refers all regular, temporary, or contract Staff members, including volunteers.

**Business with the Bank** means that within 12 months of offering a gift, the would-be gift giver 1) has or will submit a bid or proposal to the *Bank* to perform services or provide supplies or equipment, or 2) has or will submit an application for a permit, license or regulatory approval of any kind.

**Gift** means any bestowal of money, any item of value, service, loan, thing or promise, discount or rebate for which something of equal or greater value is not exchanged. Payments for travel, entertainment and food are gifts. “Gift” does not include 1) any discount or rebate made in the regular course of business and offered to the general public without regard to the individual’s connection with the Bank 2) inheritances, 3) plaques or trophies, and 4) charitable contributions.

**Entertainment** includes all hospitality received including accommodation, meals (for example working lunches, dinners and breakfasts), drinks and paid-for outings of all kinds. Tea, coffee or light refreshments, e.g. biscuits received at the offices of a third party do not constitute entertainment**.**

**Individual Consultant** is an individual engaged by the bank to provide services in an individual capacity.

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# PREAMBLE

The Infrastructure Development Bank of Zimbabwe (“IDBZ/the Bank”)’s goal is to be the ‘***Employer of Choice’*** working towards gender equality/equity, social inclusivity, sustainable infrastructure development and green growth. The Bank will endeavour to attract and retain a high-quality work force necessary to deliver on the objectives of the Bank’s Medium-Term Strategy (MTS) 2020/2030, of supporting Zimbabwe’s development thrust towards an empowered society and a growing economy.

The Bank aims to create an open and conducive environment to attract, retain, develop and reward top quality staff that has the necessary skills and competencies. People are at the heart of the work carried out by the Bank. This Policy aims to provide a coherent framework and an agenda for the many people challenges that will need to be addressed to allow the Bank to realise its vision to be the Employer of Choice. The goal of becoming the Employer of Choice is aspirational and motivating. It requires a multi-year commitment to continuous improvement and organisational transformation.

The Bank has strong values, a clear and energizing mission and a deep sense of purpose which drives its ability to attract experienced, talented and committed professionals. The institution has embraced diversity and inclusion which are key drivers in establishing greater staff member engagement, commitment and improved performance. The Bank offers the chance for deeply satisfying work, significant skill development and experience. We are characterised by a strong sense of community – values that can be elusive in large organisations. The Bank is valued for the strong expertise of its workforce, its in-depth knowledge of the country’s developmental issues and its responsiveness to its clients. Bank staff are connected to the Bank’s mission; they find their work interesting and relevant and appreciate the Bank’s diversity; job security and the Bank’s generous benefits packages are recognised as a valuable asset. Our goals are deeply founded on values that recognise staff members as individuals from nuanced families and therefore strive for a conducive environment which caters for such.

The purpose of this Human Resources Policy is to provide staff throughout IDBZwith a source of continuing guidelines. In compiling this Policy, the principle of equal opportunities for all whereby no staff member shall be discriminated against, on the grounds of colour, creed, sex, marital status, religion etc has been strictly adhered to. This policy must be read and operationalised together with the Human Resources Procedures and Processes Manual. Each Director/Head/Manager of the Department/Unit/Division – as a practicing human resource practitioner – is responsible for the interpretation of these policies in his/her area of jurisdiction. Where doubt exists as to the correct interpretation of these policies, the CSHD will be consulted.

CSHD through its Director shall be the custodian of the Policy and its Manual and shall ensure uniformity in its application and interpretation in liaison with respective Office holders of Departments/Units/Divisions.

Any deviation from the policy shall require the express approval of the Chief Executive Officer upon recommendations by the Director: CSHD arising from any suggestions related to recurrent problems or changed circumstances.

This Policy elaborates on the basic conditions of service of staff members. Together with the staff handbook, the Human Resources Policy and its Manual forms a part of the contract between the Bank and each staff member and set out the rights, duties and obligations of staff members on the one hand and of the Bank on the other. They express the internal regulations of the Bank governing the employment relationship between staff members and the Bank. The following sections are covered in this Policy:

* **Chapter 1:** EMPLOYMENT
* **Chapter 2**: COMPENSATION AND BENEFITS
* **Chapter 3**: LABOUR RELATIONS
* **Chapter 4**: WORKPLACE CONDUCT
* Chapter 5: JOB EVALUATION AND SALARY STRUCTURE
* **Chapter 6**: PERFORMANCE MANAGEMENT
* **Chapter 7:** TRAINING AND TALENT DEVELOPMENT
* **Chapter 8:** SPORTS, CORPORATE WELLNESS AND WELFARE
* **Chapter 9**: GENDER, DIVERSITY AND SOCIAL INCLUSION

# CONTEXT

This Policy should be read in conjunction with:

* ILO Conventions on Labour Practices
* Constitution of Zimbabwe **Amendment (No. 20) Act 2013**
* The Labour Act [*Chapter 28:01*]
* The Public Entities Corporate Governance Act [*Chapter 10:31*]
* The Public Finance Management Act [*Chapter 22:19*],
* Statutory Instrument 15, Labour (National Employment Code of Conduct Regulations, 2006 (for professional level and management staff)
* Statutory Instrument 273 of 2000 Collective Bargaining Agreement for the Banking Undertaking: Code of Conduct for Corporate Support Staff (unionised)
* Standards on Safety, Health, Environment and Quality
* The Human Resources Procedure Manual
* Employment Conditions hand book
* Any other relevant Human Resources Policies
* Any other Statutory Instruments

# INTRODUCTION

This document has been issued strictly for internal business purposes of the IDBZ. It is not for distribution to outside parties such as other banks, prospects, interested borrowers or any other institution or individual. Every staff member of the Bank who accesses this document is bound by its terms and conditions whether impliedly or expressly. It is an offence for any official of the Bank to copy, reproduce, republish, download or distribute either in whole or in part to any person or entity outside the IDBZ except with the express permission in writing from an authorized representative of the IDBZ in compliance with the Bank’s Communication and Disclosure Policies.

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# BANK’S AMBITION

We are committed to providing our staff members with good working conditions, a safe and healthy work environment, and flexible employment possibilities that support a better balance of private and professional life consistent with our ambition as the employer of choice. As such, we provide flexible working conditions whenever possible and encourage our staff members to have outside interests especially community involvement. Those with line management responsibilities are required to take personal ownership of safety and health within their area of responsibility and are encouraged to develop their capability in this area. Our commitment due to the nature of our work goes beyond our own staff members. We care and value all the people working inside or outside our premises under contractual obligations with service providers and we insist that they also take steps so that adequate working conditions are made available to them. We believe that it is essential to build a relationship based on trust and respect of staff members at all levels. We do not tolerate any form of harassment or discrimination. Therefore, managers are committed to build and sustain, with their teams, an environment of mutual trust, inclusion and equity. Human Resources ensures that a respectful dialogue is present, and the voice of the staff members is heard to improve the Bank’s functions. In line with the Bank’s mandate, we encourage all staff members to embrace the Bank’s vision and be part of the greater picture in promoting economic development and growth, as well as improving the living standards of all Zimbabweans.

# CHAPTER 1: EMPLOYMENT

Considering that employment is dependent on growth, all factors that influence growth ultimately impact employment creation. This is particularly important given that the demand for labour is derived. Thus, macro-economic performance, in as much as it affects growth, is critical for employment creation. The Bank shall provide opportunity for all men, women, youth and the disabled among other disadvantaged groups to be employed in a safe, health and descent space and allow career growth for all Bank staff. This Chapter outlines Bank’s recruitment and selection policies, conditions of service and code of ethics among others. It also highlights expectations for its staff members and lists what staff members can expect from the Bank as an employer of choice.

* 1. **Objective**

The purpose of the Employment section of the Policy is to ensure that the Bank articulates policy guidelines in respect of:

1.2 Recruitment and Selection

1.3 Induction

1.4 Conditions of Service

1.5 Gratuity and Long Service

1.6 Travel and Subsistence

1.7 Leave

1.8 Termination and Retirement

## **Recruitment and Selection**

The General objective of this section is to source and select best possible talent to meet the Bank’s business needs using varied effective recruitment methods. The selection criteria will be gender sensitive and have an inclusivity approach. The Bank will aim to prevent all forms of unfair discrimination, *nepotism* and favoritism that could arise in the recruitment and selection of staff.

The specific objectives are:

* To have a pool of suitably qualified applicants on time.
* To create a favourable image of the organization, making it an employer of choice.
* To optimise recruitment costs.

### Staff Promotions

Staff promotion is when a staff member is elevated to a higher role/position than the current role. This often necessitates a change in grade from a lower grade to a higher grade. The promotion is accompanied by an increase in salary. Other benefits may also change, but there is a possibility that some benefits remain the same.

IDBZ will aim to fill certain vacant positions using internal Human Capital whenever possible. The purpose of staff promotion is to recognize the achievements and development of IDBZ staff and their demonstrated capacity to contribute to the Bank’s mission and strategic goals by undertaking duties and responsibilities at a higher level than their current appointment.

This is aimed at:

* Generating loyalty through the recognition of individual merit and improved morale by fulfilling staff members’ need for increased status.
* Making Succession Planning/Career Development and business continuity a reality.
* Increasing productivity and inculcating a culture of performance in all staff members.
* Enhancing Performance Management; Training and Development

1. **Eligibility**

* All IDBZ staff may be considered for promotion;
* Staff who have successfully completed probation;
* Individual performance should meet or exceed requirements, as determined through the Performance Management System;
* A staff member may be promoted by applying when a vacancy arises or through having been recommended by a superior following performance appraisal.

1. **Responsibility**

The CEO is responsible for approving the submitted promotions on the recommendations of the Line Management in liaison with CSHD.

### Skills Inventories/Competency Framework

A skills-inventory/competency framework will be conducted annually to get personal information of all staff members, including such as but not limited to qualifications, competencies, skills, performance, promotion and experience for internal or external movements such as career development planning secondments and staff exchange programs. The Director CSHD may, from time to time, request a special skills inventory and competency framework from Departments/Units/Divisions.

### Recruitment of Fixed Term Contract Staff

The Bank may, from time to time, enter into contracts with individuals on a fixed-term contract basis. The employment offer for contract staff and contract renewals will be made in accordance with the provisions of the Labour Act.

### Recruitment of CEO and Other Senior Staff Members

The Board of Directors shall engage the CEO and other senior staff members in line with the requirements of the Public Entities Corporate Governance Act *[Chapter 10:33]* (“PECGA).

### Engagement of Consultants, Investees and Executing Entities

The Bank will apply the standards set out in this policy insofar as the same is applicable. The Bank will ensure that all engaged contractors/long term consultants have the requirements such as medical insurance and life cover or short-term medical and life cover planned during that period or before recruitment is done. It will be the responsibility of an Independent Contractor to take care of their medical insurance life cover insurance and health and safety aspects. Such Standards are outlined in the Environmental and Social Sustainability Manual and shall be stipulated in the Contractors or Executing Entities Contract Agreements.

1. **Purpose**

To provide guidelines for engaging and remunerating individual consultants who provide professional services (consulting services) to the IDBZ on specific assignments.

1. **Scope**

This policy covers all hiring and management of all forms of short-term individual consultants in the Bank.

1. **Compliance**

All Bank functions must comply with this policy. Any exceptions to this Policy shall require Board approval.

1. **Related Information**

This Policy should be read together with the Banking Act (Chapter 24:20); Infrastructure Development Bank of Zimbabwe Act [Chapter 24:14]; Labour Act [Chapter 28:01]; Human Resources Policies; Procurement Policies; Policies, Operations Guidelines and Manuals (POGM) document and any other related policies and documents.

1. **Policy Administration**

Director CSHD

1. **Definition of Terms**

• An Individual Consultant is a recognized authority or specialist in a specific area or field and is engaged by the Bank to provide those services in an individual capacity. This includes non-professional individuals and former staff members who may not have any “specialist” authority or expertise.

1. **Background**

IDBZ considers its human resources to be its most important business asset. The personnel working for the IDBZ are fundamental to the Bank achieving its mandate. The people resourcing strategy of the Bank will determine the effectiveness and efficiency of the institution regardless of whether a Staff member is permanent, on a fixed-term contract, a consultant or an intern. For this reason, the Bank ensures that its policies and procedures enable the full application of its resourcing strategy following international standards of efficiency and transparency in human resources management. The primary objective is to ensure that the Bank delivers world-class service as a result of having competent and appropriately managed human resources. The Bank’s resourcing policy will focus on ‘core’ activities and the shedding of ‘non-core’ activities. This has to do with, core competencies, dealing with complexity and change as well as size and resources. The IDBZ’s resourcing strategy will, therefore, adopt structures along the lines of Hendy’s Three Leaf “Shamrock” Model. This will entail a bank that has a permanent core team, contractors and a flexible labour force (i.e. part-timers, temporary staff, consultants, etc.):

This policy provides direction and guidance concerning the hiring of short-term individual consultants and rehiring of former Staff members as short-term individual consultants.

1. **Objectives**

To provide guidelines for:

1. Engaging and remunerating individual consultants who provide professional services (consulting services) to the IDBZ on specific assignments;
2. Complying with procurement, labour and all other relevant laws and regulations that govern the procurement of professional services into the bank; and
3. Hiring former Staff members as short-term individual consultants.
4. **Hiring Of Short-Term Individual Consultants**

The IDBZ will from time to time engage experts under individual contracts to work on short-term assignments as consultants. The functions of a consultant are result-oriented in their area of expertise. The assignment may involve full-time or part-time functions. The Bank shall seek external service providers only after due consideration of internal and available resources has been taken against the assignment to be executed.

1. **Time Frame of Contract**

Generally, such contracts shall not exceed 12 months per assignment and can only be renewed once, (subject to meeting defined parameters) otherwise the functions being carried out may be considered a full-time job. It is deemed that a period of 12 months is sufficient for training and skills transfer.

1. **Termination of Contract**

The contract shall clearly outline the conditions under which it will be terminated, including such conditions as completion of work, non-performance by either party, the lapse of a specific time frame, etc., together with the type and time of any notice requirement.

### External Recruitment Sources

The Bank shall use various platforms such as print and digital media platforms, roadshows, e-recruitment, agencies, campus recruitment and head-hunting. All positions should be recruited through open advertisements where applicable. The Bank shall also conduct roadshows to cultivate an interest in the institution by the potential staff members, e.g., University students.

### Exclusion of family members/relatives from employment

Family member/relative refers to any person related to an IDBZ staff member by blood or marriage within the third degree. This also covers cases where our staff members live with a person in a domestic partnership or children acquired through adoption*, (****i****.e. parent, brother, sister, cousin, spouse, child, grandparent, grandchild, brother-in-law, sister-in-law, parent-in-law, son-in-law, and daughter-in-law, step-parents, grandparents, in-laws, spouses or domestic partners, step-children, adoptive children, grandchildren, siblings, uncles, aunts, nieces and nephews)*

1. The Bank shall not offer any employment to family members or relatives.
2. The Bank does not encourage romantic relationships between Bank Staff. When one staff member of IDBZ marries another staff member of IDBZ while both are still employed by the Bank, steps need to be taken to guarantee that they do not report to each other in their respective roles. The action includes transferring one of the partners away from this conflictual reporting relationship.

### Security and Health Checks

The employer will carry out security checks for all positions before hiring them. These may include:

1. **ZRP clearances**
2. **Credit clearances**
3. **Physical Medical Examinations**
4. **Reference checks**
5. **Academic Qualifications Verification**
6. **Name Screening against the Sanctions**
7. **For certain roles there will be security vetting at national level**

The Bank will carry out routine medical examinations, excluding chronic illnesses such as but not limited to HIV and Cancer. The Bank will also facilitate comprehensive medical examinations and shall not use medical results to discriminate against staff members.

1. **Selection Methods**

The Bank selection criteria will be based solely on the requirements and competencies required for the job. The Bank shall use the following methods, Applications (submission of CVs), Panel Interviews. At least five applications are to be shortlisted for interviews for each position.

Psychometric Testing – the Bank may ask potential candidates to undergo psychometric tests.

### Transport, Accommodation for Shortlisted Candidates

The Bank will pay or reimburse candidates’ approved travel and subsistence allowances and accommodation to attend face-to-face interviews for candidates out of town/Zimbabwe as guided by the travel policy. For successful candidates joining the Bank same conditions shall apply, however, in the instance that a new staff member (whose relocation and accommodation costs have been financed by the Bank) resigns within six months of employment, they shall reimburse the full amount incurred by the Bank.

### Appointment

All letters of appointment should be signed by the relevant authority, and acceptance of a job offer should be made in writing in all instances.

## 1.3 Induction

Induction is a human resource management activity that introduces new staff members to the IDBZ and the staff member’s new roles, management and work groups. Induction is meant to facilitate the introduction of new staff members into the Bank’s employment and familiarize them with the activities, goals and objectives of the Bank. The importance of induction is to ensure that the recruitee not only understands how the Bank operates and how their job is organized but also embodies the organisation's culture, including understanding its policies, procedures and systems.

The specific objectives are:

* To enable the new staff member to achieve production standards within a shorter time, thus reducing the costs involved in taking on new staff members;
* Assist in eliminating a new staff member’s initial uncertainty and anxiety, enabling them to approach the new task with a positive attitude;
* Help to create realistic staff member expectations that will make an important contribution towards bringing expectations into line with reality; and
* Help to create job satisfaction and a positive attitude towards the Bank

Responsibility for the induction programme will be split between Human Resources (HR) and the respective Director/Head/Manager.

Every staff member the Bank engages will be placed on probation as provided for in the Labour Act. The intention is to enable the new staff member to assess whether they enjoy the work opportunities offered by the Bank on the one hand and to allow the Bank to assess whether the new staff member has the ability, initiative, and capacity to meet the minimum performance required for the job.

## **1.4 Conditions of service**

Terms and conditions of service are a broad framework within which the relations between the Bank as the employer and its staff members are regulated. The fundamental principles are that there should be cooperation among all staff within the Bank to foster a positive, family-friendly environment and that the rights of all parties should be protected and acknowledged. This section covers aspects on:

* Remuneration
* Hours of Work, Overtime and Flexitime
* Relocation, Staff Transfers and Other allowances
* Acting and Promotion
* Gratuity/Long Service
* Travel & Subsistence
* Termination of Service

### Bank Remuneration and Salary Structure

Staff remuneration will be on a month-to-month basis on a calendar day that will not go beyond the 25th of each month. Such remuneration shall be pegged in line with the salary market or any other framework to be determined by the bank from time to time. Remuneration shall be guided by the Bank`s Board approved Salary Structure.

1. **Salary Structure and Review**

In recognition of the work and effort being put by staff members into their day-to-day duties, the Bank shall strive to provide effective, equitable, and market-relevant rates of compensation to the incumbents for all staff CS, PL and ML positions. The program will identify salary levels needed to be sufficiently competitive to attract and retain highly qualified staff members. The IDBZ Board shall set the remuneration level to attract and retain the required competent Human Capital. Currently, the IDBZ Board-approved market remuneration level is the median market salary level for its staff.

The salary structure for staff shall consist of a prescribed set of salary bands and zones with minimum and maximum rates.

To ensure internal equity, starting salaries shall be determined based on the applicant’s prior experience and education directly related to the position. With appropriate justification and documented approval by the CSHD a hiring official may offer higher starting salaries in consultation with the CEO based on the demand and quality of the skills at hand.

Salary review will be informed by cost of living, years of service and growth in one’s career. Growth in one’s job support skills continuity and reduces staff turnover. Some components can include:

* Salary growth—rewarding staff monetarily for significant contributions and increased skills/competencies while working in their current job – based on person change.
* Career growth—recognizing and promoting staff for meaningful job changes with ever-increasing job responsibilities—based on job changes

All employment-related decisions, including compensation, are based on an individual's qualifications, performance and behaviour, or other legitimate business considerations, such as (though not restricted to) the profitability of the Bank or the division and department of the individual and the strategic needs of the Bank.

All plans implemented under this Policy can be modified or terminated at the Bank’s discretion at any time.

We will conduct regular market surveys to gauge the competitiveness of our remuneration practices. Such surveys may inform changes to remuneration with a special focus on affordability and sustainability.  Overall we will strive to ensure our remuneration components are competitive with our target markets at the market median/50th percentile.

We place equal importance on internal(established through job evaluation) and external equity (established through salary surveys), and both will be used to support the Bank’s remuneration strategy.

### Hours of work, Overtime and Flexi-time

IDBZ believes in providing healthy working hours to its staff members. This policy establishes guidelines for governing the hours of work and attendance for all staff members of the Bank. Hours of work shall be in line with relevant statutory instruments and individual employment contracts.

The basic full-time work week is 40hours over five consecutive days from Monday at 0800hrs to The basic full-time work week is 44 hours over five consecutive days from Monday at 0800hrs to Friday at 1630hrs with a 1-hour lunch break provided between 13:00hrs -14:00hrs and Saturday between 0800hours and 1130hrs. Hours of work shall be in line with relevant statutory instruments and/or individual contracts of employment. The bank practices a 4-week accounting cycle. Staff members are entitled to a 1-hour lunch break provided between 13:00hrs -14:00hrs

All Staff members shall be given a tea-break of fifteen minutes at a time of their convenience.

Staff members are obligated to comply with the company’s working time as a mandatory requirement of employment.

Staff members are not entitled to deduct time not taken for lunch from the working day to leave work early or come to work late, unless by prior arrangement with the line manager. Lunch breaks not taken may not be accumulated and shall be forfeited by Staff members. Travelling to and from work does not form part of normal working hours. Travelling to and from meetings and other work-related premises on work-related matters may be included as part of normal working hours.

Staff members shall not be late for more than 15 minutes from the reporting time. On approval of the reporting manager, Staff members are allowed to leave early or arrive late in exceptional cases. On being late more than 3 consecutive times, the Staff member will be notified about the same. If the behaviour keeps being repeated, any day that the Staff member arrives late would be considered unpaid leave.

#### **Overtime**

All CS staff members will be eligible for payment for overtime worked at the prescribed rate upon approval by the line manager. Staff members shall not be required to work more than 8 hours of overtime per week. Where a staff member is eligible to be paid for any overtime work, the rate paid for overtime work will be one-and-a-half times during working days and two times during Sundays and Public Holidays. The rate paid for overtime will be in accordance with SI 273 of 2000 Collective Bargain Agreement for the Banking Undertaking.

In cases where a staff member is not eligible for payment for overtime worked, they may request leave in lieu of overtime worked (toil). The leave will be taken within a given period, and no overtime premium will be paid.

#### **Flexi-time/ Remote Working**

The Bank recognizes the need for Flexi Time practice arrangements as it enables staff members to balance work and home life without compromising the efficiency and quality of the services and products provided to its clients and stakeholders. Implementing and applying flexi-time will be guided by the nature of individual and Business Unit functionality and remote working policy. In this regard, the staff members may be allowed to work from home subject to a discussion with and recommendation from the Business Unit Manager and CSHD and approval by the CEO.

### Relocation and staff transfer

To optimize the use of its human resources, all staff members of the Bank are subject to transfer on short-term or long-term assignments in another Division or to different locations within the Country or department within the same Division or to a different position within the same department.

All costs associated with the Bank initiated transfers will be borne by the Bank if the transfer results in relocation. The affected staff member can only stay in a hotel or lodge for up to two weeks. Any extension of this period shall be dealt with on a case-by-case basis. However, should the individual staff member decide to stay beyond the two weeks, the excess accommodation shall be charged to them. The Bank will meet all the costs associated with the transfer, including travel, removal of personal household effects and temporary accommodation.

Staff member-initiated transfer requests must be processed through the Departmental Head in collaboration with the CSHD. The staff member shall bear the cost of the transfer.

1. **Time Limit for Relocation**

Staff members may be transferred from Head Office to any other IDBZ Office. In such instances, the Bank shall cater for all expenses associated with the transfer, including a relocation allowance.

#### **Relocation Allowance and Logistics**

There shall be a once-off relocation allowance equivalent to 100% of the staff member’s monthly basic salary subject to tax. This shall apply to staff members who will be away for a minimum period of 30 days.

1. **Temporary Relocation of Staff Members On Bank Business**

The following policy shall cater for staff members temporarily relocated on Bank business for a minimum period of 30 days.

* Staff members may be temporarily transferred and assigned to specific Bank businesses away from their usual place of work.
* The Bank shall meet all the relocation costs for the staff member, i.e. travel, storage and/or transportation of property.
* The staff member is expected to have secured decent **accommodation within a period of 1 month,** and the Bank will pay 100% of the deposit required since it is refundable after the duration of the stay.
* The Bank shall assist the staff member by subsiding their monthly accommodation/rental costs and will cover **60%** of the market monthly rental costs pegged on a standard three-bedroomed house, while the staff member is expected to pay **40%** of the same.
* This shall be applicable for the entire duration of the assignment. In such instances, the staff member is required to seek decent accommodation in a middle-density neighbourhood to protect the Bank`s image and reputation and ensure their safety.

Respective Divisional Managers shall assist the staff member in securing accommodation.

### Acting

It is expected that from time-to-time staff members may be required to relieve a staff member when they are away on leave/training/official duty. For vacant positions, the acting period will be for up to six (6) months, during which an initial assessment will be made after three (3) months. The acting allowance shall be 25% of the superior position in which the staff member is acting in. Acting allowances are only payable to staff members if they take on full responsibility for a continuous period of at least twenty-six (26) working days in a position that is senior to their substantive position. Acting allowances are also paid to staff members acting in a higher position that has fallen vacant and to which they may be promoted. If positions fall vacant, the Management will appoint the most senior officers in an acting capacity. The one acting on the vacant position may be considered to fill that post.

(3) the Bank may terminate the acting period on the following basis:

* Unsuccessful performance
* Abolished post

The Bank may appoint the acting candidate subject to a satisfactory performance review or hire another candidate where the acting candidate is unsuccessful.

* + 1. **Officer In Charge**

A staff member maybe appointed as the Officer In Charge (OIC) in the absence of their immediate supervisor for a period of less than thirty days. In such instances, he/ she will not be required to make any decisions in the OIC capacity and if there is need for a decision to be taken, it will be elevated to the next senior management office.

## Gratuity and Long-Term Service

Recognition and appreciation of long and loyal service staff members is the Bank’s initiative to reward, motivate and engage staff while reinforcing the message of rewarding loyalty.

### Gratuity

In recognition of long and loyal service and subject to this Policy, the Bank will award its

Managerial staff a gratuity calculated in accordance with the provisions of this Policy. CS Staff will also be rewarded in accordance with CBA, Banking Undertaking as

shall be amended from time to time. Payment of a gratuity under this Policy shall be over

and above the statutory entitlements stipulated in the laws governing the payment of terminal

benefits. Gratuity for ML and PL staff shall be paid per the table below.

|  |  |
| --- | --- |
| Years Of Services | % of monthly salary |
| 5 Years | Up to 30 % |
| 10 Years | Up to 40% |
| 15 Years | Up to 50% |
| 20 Years | Up to 75% |
| 25 Years | Up to 90 % |
| 30 Years | Up to 100% |

1. **Gratuity for the CEO and Senior Staff Members**

Gratuity for the CEO and Senior Staff Members, i.e. Directors, shall be paid in accordance with the provisions of the PECG Act. At the expiry of their contract, the Staff member shall, subject to approval by the line Minister as ratified by shareholders at an IDBZ Annual General Meeting per s.21 of the Public Entities Corporate Governance Act [Chapter 10:33], be entitled to a taxable gratuity equivalent to four (4) months basic salary. However, should the contract be renewed, the Employer shall not pay the gratuity.

1. **Eligibility and Qualifying Criteria for Gratuity**

A gratuity shall be payable to PL and ML staff on the termination of employment after continuous service of not less than five years and for CS staff in line with the CBA Banking Undertaking as amended from time to time.

### Long service

Where a regular staff member has served for a stipulated minimum number of years, they shall be eligible for a long service award. Long service shall be a minimum of five years and thereafter at every five-year interval. Such a quantum of the award shall be determined from time to time by the CEO and Management in line with best practice.

In line with this Policy:

1. Staff members become eligible for awards when they complete the appropriate years of service.
2. All Gratuity awards granted in terms of this policy or the CBA, Banking Undertaking shall be subject to tax in the month they are granted.

## Travel and subsistence

This section defines the conditions that apply to staff members, consultants, board members or other persons who undertake travel on behalf of the Bank and where the Bank contributes to the expenses associated with travel.

The Bank will approve local and foreign travel to be undertaken when it can be demonstrated that travel is necessary for the transaction of Bank business and is in the Bank’s best interest. This includes local and foreign, Bank and externally funded travel. Such expenses will be paid in accordance with the Bank’s travel policy.

### Accommodation

Accommodation for Travellers must be convenient, value for money, fit for purpose to where business is being conducted and be able to withstand external scrutiny, i.e. staff should not stay in a place that exposes them to greater risk or brings the Bank’s image into disrepute. A Traveller, where the business unavoidably entails one or more nights to be spent away from home, may stay in a hotel, motel, guesthouse or bed and breakfast establishment.

A Traveller using their own accommodation shall ensure that it meets the Bank’s standards of safety, suitability, image, and security, particularly safeguarding the person and Bank assets such as computers and motor vehicles.

The Standard Lodging Rate will be part of the Schedule of Per Diem and Food Allowance Rates and shall be reviewed from time to time.

1. **Exception to Accommodation**

Travellers attending conferences where accommodation is part of the conference package or where, through group bookings at events, workshops and conferences, the accommodation has been sourced and secured by the event organiser.

Staff members with children up to the age of 18 months are eligible to travel with their children on Bank business. The Bank will bear the travel costs for the child and the childminder. Should staff bring their childminder, the Bank will meet the costs and other incidental expenses.

### Medical Insurance during travel

The Bank shall have a foreign travel and medical insurance policy covering authorised foreign travel periods. Such travel insurance policy must cover all previous existing conditions, including pregnancy.

For local travel, **t**he Bank does not provide separate local travel insurance as this is covered by the general insurance policies on bank assets and medical cover provided under conditions of service. However, in the case of fixed-term contracts for at least a year, such insurance shall be paid for.

1. **Class of Travel**

The class of air travel shall be prescribed in accordance with the travel policy and the procedures.

* CEO - travel shall be business class.
* The rest of the Bank staff shall be by economy class.
* Where the class of air travel is specified in a staff member’s employment contract, the staff member is entitled to that class of travel.
* If the journey is six hours or more, a Traveller shall be booked into business class.
* Where a third party sponsors the travel, the policies of that third-party regarding class of air travel shall apply unless it will be to the staff member's detriment, especially regarding their health and well-being.

1. **Per Diem Rate**

The per diems for staff members at both local and national levels shall be pegged on the rates promulgated by the United Nations’ International Civil Service Commission DSA Circular Report (UN DSA Report) as revised from time to time. The per diem rates in the UN DSA Report cover lodging, meals, gratuities and other expenses of travellers.

For the Bank’s purposes, the UN DSA Report per diem rate for a city/town or business district which is in the same location or near the location where the business, training or conference is being conducted shall apply subject to the hotel rating, where applicable, of a maximum of four (4) star.

1. **Refunds and Acquittals**

If a Traveller has received per diem and other funds on a trip or training which provides for these fully, such a Traveller is required to return all such funds they would have received from the Bank.

Travellers other than Bank Staff in this category include consultants, board members and other persons not employed by the Bank but for whom the Bank has agreed to pay travel expenses.

Tips are a reimbursable expense and should be appropriate to the location, service level and local protocol and never to exceed 10% of the total bill or an equivalent of US$20, whichever is lower. Staff members shall submit their travel returns within 5 working days. If, after 10 working days of travel, a staff member has not submitted their travel returns, the Bank will assume that the staff member did not travel, and the amount initially issued will be deducted from the payroll.

1. **Use of Bank Vehicles and Mileage Allowance**

Travellers are encouraged to use Bank vehicles where possible while undertaking Bank business. The use of Bank vehicles will be in accordance with Asset Care Policy.

The use of private vehicles on Bank missions must first be authorised by the Director – CSHD, and staff using private vehicles are eligible to claim a mileage allowance in accordance with the rates provided by the Automobile Association of Zimbabwe.

1. **Vehicle Hire**

Any vehicle hire should be approved before the hire and from the Bank’s approved service providers.

## Leave

It is expected that staff should have a work-life balance from time to time, including staff on probation. This is in line with constitutional and other regulatory frameworks. In certain circumstances, staff may fall sick or have personal needs that require time off. This section aims at regulating all forms of leave to staff, covering the granting and taking of such leave. Absence from work without approval or a valid reason for more than 5 days shall be regarded as misconduct. A staff member’s annual leave cycle shall commence on the date of employment with the Bank.

The policy will guide the following categories of leave:

* Annual/ Vacation Leave;
* Advance Vacation Leave;
* Maternity Leave
* Paternity
* Sick Leave
* Special/Compassionate Leave
* Casual Leave/ Time off Lieu
* Unpaid Leave
* Adoption Leave
* Study Lave

### Annual Vacation Leave

Vacation leave is accrued at the rate of 30 days per year up to a maximum of (90) days. A staff member cannot accrue more than (90) days of vacation leave. In calculating vacation leave, weekends and holidays are included. In terms of the Labour Act, a staff member must have completed one year of service with the employer to qualify for paid vacation leave. Leave shall be accumulated at 2.5 days per calendar month or per the individual’s contract.

Where a staff member can go for only part of their leave days, they do not forfeit the balance they have not used. If a staff member falls ill during the vacation leave, they can cancel it and take sick leave instead. If the staff member has not accrued any vacation leave, they can still be given vacation leave, but it will be without pay.

Should a staff member retire, become medically disabled, die before retirement age, or leave the Bank for any other reason, any leave accumulated by such staff member, shall be paid out to such staff member or their dependents.

Cash in lieu of leave may be granted. Such payments will be for a minimum of seven (7) days and a maximum of thirty (30) days. Cash in lieu of leave can be paid with or without the staff member proceeding on leave. Where a minimum of ten (10) days of vacation or annual leave is taken, payment in lieu of additional accrued leave days may be paid.

### Advance Vacation Leave

A staff member may take a maximum of five (5) working days leave (excluding Saturday, Sunday and Public Holiday) per service year in cases of emergency. These are additional days to their thirty (30) day vacation leave, provided the CSHD approves it. Reasons for applying for leave more than the normal entitlement should accompany the leave application and should be noted/recommended by the relevant Superior before approval by CSHD. Subsequent leave applications will not be approved/ processed until the negative leave balance has been eliminated. If a staff member takes more than his annual leave balance without prior approval, the excessive days constitute absence from the office without permission, which may be construed as an act of misconduct.

### Maternity Leave

Maternity Leave seeks to ensure that no staff member is unfairly discriminated against due to pregnancy, intended pregnancy, or any reason related to her pregnancy. A staff member is entitled to 98 leave days with full pay regardless of how long she has served the Bank.

A staff member can go on maternity leave as often as she wishes while working for the IDBZ.

Female workers are entitled to paid nursing breaks (at least one hour or two 30-minute breaks) for the period they nurses their child or six months, whichever is the lesser. The breastfeeding/nursing breaks can be combined with a staff member's normal breaks. Staff members may also utilize the Bank’s Diversity Centre for nursing breaks. However, the grant of such breaks is to be done without disrupting the normal work process in the Bank. Any additional breaks required by a staff member shall be granted by line Management. Staff members on maternity leave may be granted sick leave if the illness is not maternity related. In proceeding on maternity leave, a staff member shall ensure that she shall not work within six weeks after childbirth.

A staff member who has a miscarriage during the second and third trimester of pregnancy or bears a stillborn child is entitled to maternity leave for six weeks after the miscarriage or stillbirth, whether the staff member had commenced maternity leave at the time of the miscarriage or stillbirth.

Should the staff member return to work upon expiry of the approved period of paid and unpaid maternity leave, her job or similar work will be guaranteed at the same rate of remuneration.

### Paternity Leave

In line with gender inclusivity, sustainable development goals and ensuring a work-life balance, paid paternity leave of up to 5 working days after childbirth shall be granted to a male staff member.

### Sick Leave

During any one year of service, an employer shall grant up to ninety days' sick leave on full pay at the staff member's request, supported by a certificate signed by a registered medical practitioner.

If, during any one year of service of a staff member, the staff member has used up the maximum period of sick leave on full pay, an employer shall, at the request of the staff member supported by a certificate signed by a registered medical practitioner, grant a further period of up to ninety days.

Sick leave on half pay where, in the opinion of the registered medical practitioner signing the certificate, it is probable that the staff member will be able to resume duty after a such further period of sick leave.

If, during any one year of service, the period or aggregate periods of sick leave exceed—

(a) ninety days’ sick leave on full pay; or

(b) one hundred- and eighty days sick leave on full and half pay;

The employer may terminate the employment of the staff member concerned.

### Special Leave/Compassionate Leave

Special leave for all staff members shall be as per the provisions of the Labour Act (28:01) unless more favourable conditions are provided for either under an Act of Parliament, Statutory Instrument or contract of employment.

This leave is available on full pay for up to **12 days per year** in terms of the Act. Special Leave shall be only available for a staff member who is required to be absent from duty for:

* **Medical reasons** on the instructions of a medical doctor because of contact from an infectious disease.
* Been subpoenaed to attend Court as a witness,
* The staff member who must attend a trade union meeting as a delegate representing staff members,
* The staff member whom police have detained for questioning,
* The death of a spouse, parent, child or legal dependantor
* Such other justifiable compassionate ground.

### Casual Leave/Time off in Lieu

In recognition of a work-life balance and the need to attend to personal welfare, all staff members will be entitled to a non-cumulative casual leave of 12 days per annum. These accrue at one day per month and do not accumulate; therefore, they are forfeited at the end of the year. The days may not be exchanged for cash.

### Unpaid Leave

Leave without pay may be granted on good cause only to those staff members who have used their full leave entitlement, including accumulated leave. Unpaid leave will not be considered for a period of more than (three) 3 months.

Approval for unpaid leave will be granted as follows:

* Less than one (1) month – the Director in charge of Human Resources
* More than one (1) month – the Chief Executive Officer

All applications for unpaid leave and reply thereto must be in writing. In all cases of unpaid leave, provisions must be made by the staff member to maintain their contribution towards any related benefits.

### Adoption Leave

A paid leave of up to one month shall be given to a staff member to support them at the time of formal/legal adoption. The Bank will take into consideration the following, among others:

* Type of adoption
* Age of the child
* Gender dynamics

### Study Leave

Staff members are entitled to study leave. This is to provide staff with an opportunity to ensure that their personal/professional development investment is maximized and recouped. A staff member shall be eligible to take study leave during exam days. The days may be prorated per semester depending on the studies they undertake. A day before the exams will also be eligible as study leave. A letter from the learning institution confirming enrolment and the exam timetable shall be presented to the Bank as part of the study leave application. Study leave shall apply to all regular staff. Staff can take up to a maximum of 10 days’ study leave in a calendar year for studies that are relevant to the work for the Bank.

### Part-Time Study and Sabbaticals

The Bank encourages staff to study in line with its vision and mandate. It also understands that individuals develop certain passions that may or may not fit within this scope. For this section, the Bank will recognise studies that fit within its mandate and vision. The Part-time studies and Sabbaticals will be as follows:

|  |  |
| --- | --- |
| **Level** | **Educational / Professional Qualification** |
| **Corporate Support Level** | 1. Ordinary Level and Advanced Level 2. Certificate 3. Diplomas 4. Undergraduate degree |
| **Professional Level** | 1. Post graduate Certificates and diplomas 2. Post Graduate Degree or equivalent professional qualification in the relevant fields |
| **Managerial Level** | 1. Post graduate Certificates and diplomas 2. Post Graduate Degree or equivalent professional qualification in the relevant fields |

1. **Eligibility**

A Sabbatical of a maximum of two years shall be given to staff members who have been with the Bank for at least two years. This shall apply to relevant courses in line with the Bank mandate. Different rules may apply for courses that are not in line with the Bank mandate, and express written approval of the CEO shall be sought. The CEO may make any exceptions to requests for earlier sabbaticals. Staff members who go on sabbatical leave will not be paid a salary/benefits for the duration of the sabbatical. Upon return, the staff member’s position before going on a sabbatical is not guaranteed. The staff members may be transferred or re-assigned to another position within the Bank on their return.

## Termination or separation

There are various ways of termination or separation. Notice of termination by both parties shall be done in accordance with the provisions of the Labour Act. Termination of employment services may occur under the following circumstances: Resignation, retirement, discharge and retrenchment. The provisions of this policy must be read in conjunction with the applicable legislation; where a conflict arises, the provisions of the Labour labour statutes shall prevail.

* The termination of part-time staff may be made by giving such notice as agreed between the Bank and the staff.
* Upon termination of service, a staff member is entitled to payment for unused vacation leave up to a maximum of 90 days.

### Clearance of Debt and Surrender of Bank Assets

On termination of service with the Bank, staff members will be liable for repayment of all outstanding balances of loans, and if loans are not repaid within the agreed period, the loan interest rates shall be converted to prevailing commercial interest rates. The staff member shall be required to surrender all Bank assets.

1. **Conditions on Departure from Bank Employment**

If a member of staff ceases to be a staff member of the Bank through:

1. ***Resignation* or Dismissal**: The member shall pay the Bank any amounts outstanding on or before the last day of work or later if an undertaking is received from the new employer. The concessionary interest rates shall immediately lapse and be changed to the ruling commercial rates.

The notice period for staff members shall be as follows:

1. Three months in the case of all regular staff.

2. Two months in the case of a contract staff member whose contract of employment is for one year or more but less than two years.

3. One month in the case of a contract staff member whose contract of employment is for six months or more but less than a year

4. Two weeks in the case of a contract staff member whose contract of employment is for three months or more but less than six months

5. One day in the case of a contract staff member whose contract of employment is for fewer than three months or in the case of casual worker or seasonal work.

6. One day for staff members on probation

For staff members who resign while occupying critical and sensitive positions, the Bank may exempt such staff from serving notice and initiate the staff exit process.

Any amounts owing to the Staff Member leaving the Bank’s employment in the form of cash in lieu of leave or pension (if any) will first go towards reducing or clearing the loan.

1. ***Death***: All outstanding staff loan balances will be recovered from the late staff member’s dues (including pension due). For death benefits, refer to the compensation and Benefits Policy.

*The Bank will hand the matter to CRPU after (3) months if the loan remains uncleared for whatever reason due to recovery processes.*

### Exit Interview

All staff members leaving on resignation will have to undergo an exit interview before they leave. The bank values feedback from its Staff Members when they leave as it helps them improve staff member satisfaction and business processes. The exit interview is to receive an honest opinion about staff members' work experience with the Bank, their reasons for leaving and ideas for improvement.

* Exit interviews will focus on collecting information from staff members and understanding the company from their point of view.
* If interviews unearth serious incidents (e.g. harassment, discrimination, embezzlement), HR should act immediately and according to company policy. They should inform staff members that they may have to disclose some of their feedback to legal authorities.
* Interviewers should let exiting staff members know that some of their feedback warrants disclosure due to its importance.

### Retirement

Retirement is the permanent separation from the bank’s payroll due to a staff member having reached retirement age. The purpose of this is to ensure that retirement, a major factor to be considered in individual career plans, is appropriately considered and planned by the bank and staff members. Staff members may consider early retirement upon attaining the age of 55, subject to approval by the Bank. Normal retirement age is 65 years.

### Cooling Off Period / Re- Employment

No staff member who resigns or is disengaged from the Bank shall be eligible for reappointment to the Bank unless at least two years have lapsed since they last served as a staff member (the cooling-off period).

Should a staff member request to remain with the Bank after having reached the retirement age, the Bank may, at its discretion, re-employ the staff member immediately for a maximum period of five years.

### Certificate of Service/Confirmation of Service

Staff members who leave the Bank will be given a Certificate of Service upon retirement. Upon resignation, a staff member may request a confirmation of service.

# CHAPTER 2: COMPENSATION AND BENEFITS

The Bank provides competitive compensation and benefits to its staff members to retain staff and safeguard them from liabilities. This section seeks to articulate policy guidelines in respect of the following;

* 1. Staff Loans
  2. Tuition, Fees and Levies
  3. Bonuses
  4. Medical Aid
  5. Funeral
  6. Pension
  7. Holiday Travel

## Staff Loans

The Bank offers financial assistance in the form of Staff Personal loans to qualifying staff members as part of its social responsibility toward the welfare needs of staff members. The total loan entitlement at any given point shall be up to 40% of a staff member’s gross monthly salary. Depending on the financial commitments or constraints of the Bank, the following are the basic provisions and conditions applicable when Staff are applying for personal loans.

### Personal Loan

When all staff personal loans have been considered, the total amount of the deductions should not exceed **40%** of a staff member's basic salary except with the express approval of the Chief Executive Officer. The repayment period for personal loans is 3 years (36 months). However, in instances where the available funds are limited CSHD will issue loans based on the following priority list:

* Medical Emergency
* First Time Beneficiaries
* First come first served basis

#### **Eligibility**

Only staff members who have completed probation and are furnished with a confirmation letter of employment are eligible to access staff loans. This provision does not apply to new staff members where IDBZ has already agreed to take over the loan incurred with another employer. IDBZ staff members must be creditworthy and take personal responsibility to maintain a credit worth financial management system.

1. **Personal Loan Takeovers**

The Bank will consider taking over the personal loans of a member of staff joining the Bank depending on the criticality of the job to the Bank. Once such loans are taken over, the conditions applicable to the IDBZ staff personal loans will apply in respect of the portion of loans taken over from the staff member’s previous employer

#### **Interest Rate**

The interest rate on the personal loans shall be concessional in line with the Bank’s cost of funds. The Bank reserves the right to adjust the interest rate from time to time in line with prevailing market conditions.

### Vehicle Loan

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The Motor Vehicle Loan facility is given to qualifying Staff to enable them to purchase cars for their use. Depending on the financial commitments or constraints of the Bank, the following are the basic provisions and conditions applicable when Staff are applying for motor vehicle loans. The loan shall not be used to purchase commercial vehicles.

#### **Eligibility**

* Eligibility shall be three (3 months) following confirmation to permanent appointment/engagement.
* Staff must be holders of a valid driver’s license

#### **Interest Rate**

The interest rate on the vehicle loans shall be concessional in line with the Bank’s cost of funds. The Bank reserves the right to adjust the interest rate from time to time in line with prevailing market conditions**.**

#### **Repayment Period**

The maximum repayment period for any motor vehicle loan shall be **5 years**. Priority in accessing the motor vehicle loan facility is afforded to first-time applicants; second-time applicants will only qualify after completing the first car loan.

#### **Conditions of Car to Be Purchased**

The Bank will only allow qualifying staff to purchase vehicles which are ten (10) years old or below, depending on the mileage on the clock and the general condition of the car. All cars purchased under this loan scheme must be subject to an acceptable Automobile Association (A.A.) or V.I.D. report. Without A.A. or V.I.D. reports, the Bank may allow staff members to obtain similar reports from reputable garages.

In all cases, the vehicle must be free of any lien and be the seller's legal property.

The vehicle purchased under this loan scheme must not be sold or disposed of during the tenor of the loan without the Bank’s authority. In the event that the car is disposed of or sold, the vehicle loan should be immediately cleared. All vehicles purchased under this scheme shall be comprehensively insured.

### Housing loans

The Bank recognizes the need for its staff members to own property in the form of housing and provides financial assistance to qualifying staff. Depending on the financial commitments or constraints of the Bank, the following are the basic provisions and conditions applicable when Staff are applying for housing loans.

#### **Eligibility**

Eligibility shall be after at least one year of continuous service with the Bank. In exceptional circumstances where there is a need to retain or attract key personnel, the Chief Executive Officer may use his discretion to reduce the qualifying period for eligibility for housing loans. The full qualification amount shall cater for all costs involved that is purchase price, bond registration fees and property valuation fees. A spouse's salary shall not be considered in calculating the total loan limit.

#### **Interest Rate**

Qualifying Staff will enjoy concessionary/subsidised interest rates on the housing loan; however, the Bank reserves the right to adjust the interest rate from time to time in line with prevailing market conditions.

#### **Repayment Period**

The repayment period shall be up to 20 years or the period to attaining retirement age, whichever is shorter.

#### **Selection Criteria**

Priority in accessing housing loan facility is afforded to first-time applicants. A staff member can only be assisted in acquiring one property at any given time on the condition that one does not have two housing loans with the Bank running concurrently.

If one has an existing housing loan and wishes to access a fresh one, approval of a new loan shall be on the condition that any sale proceeds from an existing property are applied to purchase the new house.

#### **Mortgage Bond Take Overs**

The Bank will consider taking over the Bond of a member of staff joining the Bank depending on the criticality of the job to the Bank. Once such bonds are taken over, the conditions applicable to the IDBZ staff housing loans will apply in respect of the portion of loans taken over from the staff member’s previous employer.

#### **Facilitation to Access the Housing Loan Benefit**

The Bank facilitates the purchase of complete houses or flats under normal circumstances. However, as a way of assisting staff members to purchase affordable and decent properties, given the escalating prices of houses vis-à-vis the level of staff basic salaries, the Bank will relax some of the requirements pertaining to the type of properties which it will be prepared to finance without compromising risk management thereof.

Qualifying staff members may therefore be allowed to purchase a stand provided the following requirements are met: -

* The property is within the staff member’s entitlement.
* It is affordable in terms of repayment criteria.
* The property has title deeds or its Bank owned

#### **Prohibited Purchases**

The Bank will not fund purchases of properties under litigation, with caveats or judgments against them, subject of an unfinished deceased estate belonging to a minor child or being sold at an auction.

#### **Disposal of Bank Funded Property**

Where the housing loan is not fully paid, no disposal of Bank funded property shall be made before a written consent to the cancellation of the Bond is given by the Bank. All proceeds from the disposal shall go towards clearing the housing loan balance and any other short-term advances that may be outstanding from the Member of Staff concerned.

#### **Conditions for Transferred Staff with Mortgage Bonds**

Staff on transfer who have Bank mortgage bonds have the option to purchase a new property in the new location provided that the staff member meets the eligibility criteria for accessing a housing loan as set out in this policy. The Bank shall only finance the purchase of a new property once the old one has been paid off or sold and proceeds of any such sale applied towards the purchase of the new property at the new workstation.

#### **Conditions Applicable to Staff Who Already Own Property**

Staff who own a house financed by IDBZ or the former ZDB loans or transferred their loan from another Bank to IDBZ should be afforded a housing loan provided the initial loan has been paid off.

#### **Registration of Mortgage Bonds**

All mortgage bonds shall be registered in favour of the Bank. Title deeds shall be registered in the name of the staff member. Mortgage Bonds shall be registered before funds are disbursed or simultaneously with transfer through offices of reputable conveyancers. Property mortgage bonds should cover the value of the total loan.

#### **Mortgage Protection**

It shall be a requirement for all staff members who access housing loans to take a Mortgage Protection Policy, which is equivalent to the housing loan advanced. As an option, an ordinary Life Policy whose sum is equivalent to the amount of loan advanced may be ceded to the Bank.

#### **Fire Insurance**

It shall be a requirement for all staff members who access housing loans to take a Fire Insurance Policy based on the replacement value of the house, which policy shall be ceded to the Bank.

## Tuition fees, levies

The Bank shall provide tuition fees and levies for up to four biological children or dependants where the staff member is a legal guardian. The benefit shall apply in respect of Early Childhood Development (ECD A and B) as recognised by the Ministry of Education up to High School. A valid invoice showing the fees and levies from the learning institution must always be produced. Fees and levies shall be pegged using a leading Government school at primary and secondary levels. School fees shall include tuition, levies, and boarding fees of the approved schools.

* + 1. **Corporate Support Staff (CS) and Professional Level Staff (PL ):**

CS and PL staff members shall be entitled to school fees allowance for up to four biological children or dependants where the staff member is a legal guardian.{ Government Schools (Primary & High)}. School Fees for this category in respect of both Boarding and Day School shall be paid at the rate of 100% of invoice value per term.

High Schools (Private or Mission School): School Fees for this category in respect of both Boarding and Day School shall be paid up to a maximum amount equivalent to the Boarding and Day Fees payable at Prince Edward High School.

Primary Schools (Private or Mission School): School Fees for this category in respect of both Boarding and Day School shall be paid up to a maximum amount equivalent to Dudley Hall Primary Boarding fees or Alexandra Park Primary School/Dudley Hall Day Fees, respectively, whichever is higher).

TREAT PL STAFF SEPERATELY

Set figures for school fees benefit every term via surveys

1. **Managerial Level (ML) Staff :**

A staff member will be entitled to school fees assistance of either up to 100% Government Schools or up to 50% of invoice for Private Schools per term for a maximum of four children from the nucleus family. The Benchmark school for private schools is Peterhouse. The Bank shall pay the full invoice fees in the event that 50% of the invoice for private/mission schools is lower than the benchmarked school fees for primary and secondary schools, respectively. The benchmark for determining school fees payable for Private/Mission school fees for both day and boarding school shall be benchmarked by Prince Edward High School boarding or day fees and Alexandra Park or Dudley Hall Primary Schools, respectively.

All school fees payable to staff shall comprise Tuition, Standard Development Levy, Practical Fees, General Purpose Fees and Boarding Fees. The school fees rates stated above will be reviewed from time to time in line with relevant changes. All school fees benefits shall be processed on the basis of invoices submitted to the Bank. At no point will a staff member (CS, PL and ML) get a school fees benefit which is more than the invoiced amount per child per term.

For staff members whose children learn outside Zimbabwe, their school fees benefit will be benchmarked in line with the provision of their respective job levels as indicated above.

The Bank will not pay school fees twice for the same grade or form.

## Bonuses

IDBZ seeks to reward staff members for contributing to the organisation’s success wherever possible. For all CS staff, the bonus payment shall be mandatory per SI 273 of 2000.

1. **The following will apply to PL and ML staff:**

PL and ML are eligible for a performance bonus between 0-10% of their annual salary and actual quantum to be paid in any given financial year and shall be subject to performance as assessed by Management. For the CEO and other senior staff members, payment of a bonus shall be subject to the approval by the Board.

## Medical aid

The Bank shall pay 100% of the medical aid contribution expenses. The medical aid shall cover the staff member, their spouse and up to four biological children or dependants where the staff member is a legal guardian. The children shall be covered up to the age of 24 years or up until the children become self-sufficient, whichever is earlier. The staff member will be responsible for paying for additional beneficiaries added to the medical aid insurance.

## Funeral

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The Bank shall cover 100% funeral assurance through a selected service provider. The Bank shall contribute to the funeral costs upon the death of a staff member, their spouse/recognised partner and or biological children. The Bank shall assist staff members and the bereaved family through the existing funeral insurance cover.

The recommended additional benefit provisions are as follows:

* Following the death of a temporary or permanent staff member, the full salary and emoluments due to the deceased staff member for the whole month during which the death occurred shall be paid to his/her beneficiaries.
* Following the death of a staff member, a death benefit equivalent to three (3) months’ salary and benefits of the deceased shall be payable to his/her beneficiaries.
* The benefits granted under this Rule shall be in addition to any entitlements of the staff member, his/her dependants or his/her beneficiaries.
* School fees payment for children to continue up to the end of the current academic calendar year of each child in line with Bank policy on school fees
* Funeral Assurance cover for the nucleus family for three (3) months
* Medical Aid cover for the nucleus family to continue for three (3) months

1. **Eligibility**

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The Policy will cover permanent staff members, including Graduate Trainees and their immediate family (spouse and biological children). Where the staff member wishes to include other family members such as parents, siblings etc, the staff member will be solely responsible for the additional insurance premiums.

1. **Payment of Premiums**

The Bank shall pay 100% of the premiums for all qualifying staff members on the agreed funeral policy premium.

1. **Upgrading**

Where a staff member wants to upgrade their policy for a better one, the Bank should be informed of the intention to do so for purposes of facilitation. In such a case, the Staff Member should provide the necessary top-up amount from their salary.

1. **Transport**

The Bank will provide suitable transport to ferry staff willing to attend the funeral. Where the burial is to be conducted in the rural areas, the Bank shall provide suitable transport to a few staff members selected by the CSHD in close liaison with the Department/Unit/Division Head of the staff member affected/ or deceased.

This policy is subject to review by the Board from time to time.

## Pension

This is a retirement plan that the Bank provides monthly towards a staff member’s retirement plan. Subject to the provisions of the Pension Fund Rules (as amended from time to time). Pension shall be paid towards a staff member’s surviving dependents upon their death in consideration of past service, age and surviving dependents.

The staff member will contribute 7% of their basic salary monthly, and the Bank will contribute 14% towards the staff member’s pension. The 14% also includes the life cover/insurance.

## Holiday Travel

1. **CEO Holiday Travel**

* The CEO shall be entitled to two business class tickets every 12 months, whose cost shall not be in excess of that to any destination in Europe/Asia.
* The CEO shall be paid a per diem allowance appropriate for the chosen destination for up to seven (7) days or the actual number of days if lower than seven days.
* The CEO may, in exceptional cases and with the approval of the Board, encash the holiday travel benefit if they cannot travel for any reason.
* For encashment, the air ticket value shall be based on the Harare to London route.
* To encourage staff to go on holiday, the staff member may not be permitted to encash the holiday benefit for (two) 2 consecutive years.

1. **Directors Holiday Travel**

* The Director shall be entitled to two economy class tickets every 12 months whose cost shall not be in excess of that to any destination in Europe/Asia.
* The Director shall be paid a per diem allowance appropriate for the chosen destination for up to seven (7) days or the actual number of days if lower than seven days.
* The Director may, in exceptional cases and with the approval of the **Chief Executive Officer**, encash the holiday travel benefit if they are unable to travel for any reason.
* For the purpose of encashment, the air ticket value shall be based on the Harare to London route.
* To encourage staff to go on holiday, the Director may not be permitted to encash the holiday benefit for two (2) consecutive years.

# CHAPTER 3: LABOUR RELATIONS

The Policy's purpose is to ensure that the Infrastructure Development Bank of Zimbabwe (IDBZ) articulates policy guidelines in respect of Industrial Relations. The Policy is intended to form a basis for consistently implementing labour relations objectives throughout the Bank and applies to all staff members. The policy covers all staff members of the Bank**.** Labour Relations is the function of management which seeks to maximise the effectiveness of the relationship between the employer and staff members. In this regard, the Bank has developed a Labour Relations Policy, which will form the basis of Labour Relations guidelines and practice.



### Specific Objectives

The Bank Labour Relations Policy promotes the following objectives:

* To ensure the existence of sound relationships between management, staff members and staff member representatives
* To contribute to the achievement of corporate goals and objectives.
* To ensure effective communication within the Bank.

### Principles

* The Bank shall have a comprehensive set of Labour Relations guidelines, including the National Code of Conduct provided by the Ministry of Labour. These guidelines are designed to deal with all aspects of labour relations, guide management on the use of appropriate procedures, and ensure the consistent application of Labour Relations Policies and Procedures throughout the Bank.
* All staff member’s grievances shall be handled in accordance with the provisions of the Code of Conduct.
* Disciplinary hearings shall be conducted as provided for in the National Code of conduct.



### Rights and Obligations

The Bank recognizes that the relationship between the employer and staff members contains elements of common interest and elements of conflicting interest which should be managed well to achieve positive results.



### Staff member Obligations

* To comply with the terms of the employment contract.
* To further the Bank's business interests.
* To meet standards of work requirements.
* To abide by the Bank’s policies and procedures.
* To carry out legitimate management instructions.
* To observe all legal requirements

### Staff member Rights

* The right to safe workplace free of dangerous, toxic substances and other potential safety hazards
* The right to decent work
* The right to fair remuneration and conditions of employment.
* The right to be a member of a trade union.
* The right to negotiate and bargain collectively.
* The right to raise workplace issues with his/her Head of Department or Supervisor.
* The right to job security and protection against unfair labour practices.

### Management Obligations and Duties

Management has the right to manage and lead in their respective areas of responsibility without interference. The bank encourages all managers to observe all the staff members' rights indicated above as these are statutory.

In keeping with this responsibility, management accepts the following obligations and duties:

* To uphold the interests of the Bank at all times
* To abide by all applicable labour legislation
* To pay staff for their services rendered and not deduct any unlawful amounts from their salaries/wages.
* To provide job related benefits.
* To abide by the terms of the contract of employment.
* To provide a safe working environment.
* To provide a certificate of service.
* To protect Staff from victimization and intimidation
* To honour all contractual agreements
* To deal with staff members in fairness, equity, transparency and good faith.
* To provide appropriate safety clothing where necessary
* To facilitate effective communication and teamwork with all staff.
* To establish sound relationships with all staff
* Attend to staff member grievances in a timely and transparent manner
* Share important information which concerns Staff.
* Help worker representatives understand their responsibilities.
* Provide facilities for workplace forums/ Works Council meetings.



### Management Rights

To meet its obligations and in keeping with the responsibility to manage the Bank, management has the following rights, among others:

* The right to lead and instruct
* The right to control employment
* The right to direct access to staff members
* The right to enter into contracts of employment
* The right to maintain efficiency
* The right to further and uphold the Bank’s business interests
* The right to give legitimate instructions
* The right to maintain discipline
* The right to demand acceptable performance levels

## 3.4 Recognition of a Workers Committee

The Bank will recognize the existence of a workers committee in line with the Labour Act Provisions

## 3.5 Recognition and Rights of Works Council

The Bank recognizes the importance of the Workers’ Committee and its importance in maintaining cordial relationships between Management and Staff. The Bank will use the Works Council system to promote harmonious communication between Management and all staff members across the Bank. The Bank will encourage the resolution of relevant issues at Works Council meetings before referring any matter to third parties.

## 3.6 Grievance and redress

The Bank will strive to ensure that all staff members are treated fairly and their complaints are dealt with promptly. All staff members will be informed of different avenues/methods to escalate their complaints within the organization and their rights if they are not satisfied with the resolution of their complaints. The Bank’s Human Resources Division and Management will work in good faith and without prejudice towards the interests of the staff members.

The grievance and redress mechanism shall involve an appropriate level of management and address concerns promptly, using an understandable and transparent process that provides timely feedback to those concerned without any retribution. The mechanism will allow for anonymous complaints to be raised and appropriate follow-up sections (such as through the Deloitte Tip Offs Anonymous Service). The mechanism will not impede access to other judicial or administrative remedies that might be available under the law, through existing arbitration procedures, or substitute for grievance mechanisms provided through collective agreements.

The grievance handling procedure is the same for unionised and non-unionised staff members.

# CHAPTER FOUR: WORKPLACE CONDUCT

At all times, those that serve the IDBZ will comply fully with the letter and spirit of the laws of any country in which the IDBZ operates. The IDBZ will adhere to best business practices in every area of its activity. The IDBZ operates mainly through multidisciplinary teams. Any interaction with clients and stakeholders will be by team members operating in a coordinated manner. Team members will always be accorded respect, and independent input is encouraged.

**4.1 Objective**

The Bank has expectations regarding staff behaviour towards their colleagues, supervisors and overall organization as it strives to deliver on its mandate it has expectations to promote freedom of expression and open communication. All staff members are expected to follow the workplace conduct policy that avoids offending, participating in serious disputes and disrupting the workplace. Staff members are expected to foster a well-organized, respectful and collaborative environment.

**4.2 Specific Objectives**

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* To deliver on the Bank’s mandate.
* To ensure that all staff protect the Bank’s interests and comply with all environmental and safety issues
* To enable all staff to practice ethics and be responsible when dealing with the Bank’s finances, products, partnerships and public image.
* To provide a sense of respect, non-discriminatory behaviour irrespective of gender
* Discourage [harassment](https://resources.workable.com/workplace-harassment-company-policy) or victimization among staff.
* Ensure all staff conform to the [equal opportunity policy](https://resources.workable.com/equal-opportunity-company-policy) in all aspects of their work, from recruitment and performance evaluation to interpersonal relations
* All staff to care for Bank assets
* To establish internal mechanisms to manage staff engagement in outside interests.
* To regulate the amount of Bank time permissible in external activities

Workplace conduct is governed by different policies, which include issues with ethics, safety, health and environment, travel management and handling sexual harassment, among others. This section seeks to articulate policy guidelines in respect of the following:

* 1. Code of Ethics
  2. Gift
  3. Employment Equity
  4. Client Confidentiality
  5. Money laundering and Financing of Terrorism
  6. Safety, Health, Environment, Wellness and Quality
  7. Public Statements
  8. Use of Bank Assets (Computer; Internet and e-mail Usage)
  9. Business Communication, Data and Transport Policy
  10. Emergency response and security
  11. Alcohol, Smoking and Drugs Abuse
  12. Firearms /Dangerous Weapons
  13. Election of IDBZ Staff to a Political Affiliation
  14. Sexual Harassment
  15. Bullying and Harassment
  16. Disability and Accessibility
  17. Dress Code

## Code of Ethics Policy

* + 1. **Introduction**

The Infrastructure Bank of Zimbabwe (“IDBZ” or “the Bank”) is committed to the highest standards of conduct in its relationships with the Bank’s Directors, staff members, customers, shareholders, regulators and the public at large. In line with this philosophy, it is the responsibility of the Board to ensure that the business of the Bank is conducted in accordance with all applicable laws and regulations. All actions of the Directors and Bank Staff should, therefore, demonstrate ethical leadership and promote a work environment that upholds the Bank’s reputation for integrity, professionalism, honesty, equity, sustainability, environmental preservation, ethical conduct and trust. It is also expected that the Directors and staff members will take a personal responsibility to maintain and uphold the IDBZ’s public image.

* + 1. **Purpose of the Code**

The purpose of the code is:

1. To provide a statement of the fundamental ethical principles applicable to IDBZ directors and staff;
2. To ensure that the Board and staff of the IDBZ are honest, efficient, competent and accountable;
3. To ensure that the Board and staff devote themselves wholeheartedly to achieving effective service delivery by the Bank.
   * 1. **Applicability of the Code**

This Code is applicable to Members of the IDBZ Board of Directors, Senior Management and all Bank Staff members.

* + 1. **Application of Other Laws**

In addition to this Code, members of the IDBZ Board and staff are expected to familiarise themselves with and adhere to the following:

1. The Public Entities Corporate Governance Act [Chapter 10:33].
2. Infrastructure Development Bank of Zimbabwe Act [Chapter 24:14]
3. The Public Finance Management Act [Chapter 22:19], section 45, states that staff members of public entities must:
4. Comply with the Banks’ financial management systems
5. Ensure that the Banks’ resources and assets are used effectively, efficiently, economically and transparently
6. Prevent irregular, pointless and wasteful expenditure, and
7. Manage and safeguard the Bank’s assets.
8. The Labour Act [Chapter 28:01]
9. Statutory Instrument 15, Labour (National Employment Code of Conduct Regulations, 2006 (for professional level and management staff)
10. Statutory Instrument 273 of 2000 Collective Bargaining Agreement for the Banking Undertaking: Code of Conduct for unionised Corporate Support Staff; and All Bank Policies
    * 1. **Basic Duties of Board and Staff Members**

Under the various regulations and this Code, Board Members and staff members owe the following basic duties towards the State, the Bank and its stakeholders and towards each other:

1. **Honesty and integrity**

Board Members and staff members:

* Must perform their duties honestly, in good faith and in the Bank's best interests. In their private life, Board
* Members and staff members are expected to show integrity and complete honesty.
* Must be honest and accountable in dealing with public funds and must use the Bank’s property and other resources effectively, efficiently and only for authorised official purposes.

1. **Duties to the State and Government**

Board Members and staff members:

* Must be loyal to Zimbabwe;
* Must abide by the Constitution and obey the law when carrying out their duties and private lives. If they do not know what the law is, they must take reasonable steps to find out; and
* Must co-operate with public institutions established under the Law and the Constitution.

1. **Relationship with the Public**

Board Members and staff members:

* Must serve the public in an unbiased and impartial way to create confidence in the Bank;
* Must be polite, helpful and reasonably accessible in their dealings with the public, treating members of the public as clients who are entitled to receive high standards of service;
* Must respect the concerns and needs of the public in performing their duties;
* Must treat all members of the public with equal respect, regardless of their nationality, race, colour, tribe, place of birth, ethnic or social origin, class, religious belief, political affiliation, opinion, custom, culture, sex, gender, marital status, age, pregnancy, disability or economic or social status;
* Must not abuse their positions to promote or prejudice the interest of any political party or interest group; and
* Must recognise the public’s right to obtain information about the Bank, apart from information that is specifically protected by law.

1. **Relationships with Co-workers**

Board members and staff members:

* Must co-operate fully with other members and staff members to advance the public interest and, in particular, the interests of the Bank
* Must carry out all lawful instructions given to them by their superiors;
* Must treat their subordinates with proper respect and must never abuse their authority over them by inducing them to breach their duty to the Bank or to do something against the law;
* Must not engage in nepotism, i.e. they must not:

1. Employ their spouse, relatives or friends in the Bank or improperly influence or encourage the Bank to employ their relatives or friends, or
2. Favour spouses, relatives or friends in work-related activities
3. Must use the proper channels to air their grievances;
4. Must not solicit benefits to which they are not entitled;
5. Must deal fairly and professionally with their co-workers, regardless of their nationality, race, colour, tribe, place of birth, ethnic or social origin, class, religious belief, political affiliation, opinion, custom, culture, sex, gender, marital status, age, pregnancy, disability or economic or social status, and
6. Must not engage in any party-political activities in the workplace.
7. **Performance of Duties**

Board members and staff members:

* Must put the public interest first when carrying out their duties;
* Must do their best to achieve the objectives of the Bank cost-effectively and in the public interest;
* Must try to be creative in carrying out their duties, seeking innovative ways to solve problems and increase effectiveness and efficiency;
* Must be punctual in reporting for work and, except for proper reasons, must work diligently during working hours;
* Must carry out their duties promptly, professionally and competently;
* Must keep proper records of what they do, particularly regarding financial matters;
* Should try to avail themselves of continuous training and self-development throughout their careers;
* Must report fraud, corruption, nepotism, maladministration or other conduct which is criminal or prejudicial to the interests of the Bank or the public, and must encourage others to report such conduct;
* In the case of Board Members and senior staff members,

1. Must ensure adequate protection for those who report fraud, corruption, nepotism, maladministration or other criminal or prejudicial conduct;
2. Must give their superiors honest and impartial advice, based on all available relevant information, whenever required to give advice;
3. Except when authorised or required by law to disclose it, or when disclosure is clearly in the public interest, must respect the confidentiality of information they acquire in the course of their work with the Bank, and

* In the case of Board Members, must:

1. Be independent in their judgments and actions
2. Diligently analyse all proposals placed before the Board, and
3. Take all reasonable steps to satisfy themselves as to the soundness of all decisions of the board.
4. **Conflict between Official Duties and Private Interests**

In order to maintain the highest degree of integrity in conduct of IDBZ’s business and to maintain their independent judgement, Board Members and staff members:

* Must not do anything that prevents or hinders them from carrying out their official duties impartially. In particular:

1. They must not give preference to or favour a supplier in exchange for any personal benefit to themselves or their families or friends; they must not have a personal interest in any business transaction they conduct on behalf of the Bank;
2. They must withdraw from any official action or decision-making process which may result in improper personal gain to themselves
3. They must not use their positions for personal gain
4. They must not engage in any activity that competes with the Bank or interferes with or hinders its activities or business, and
5. They must not take advantage of the Bank’s property or use its property for personal gain or to compete with the Bank.

* Must make full disclosure of any personal interest they may have in any decision that is being taken or transaction conducted on behalf of the Bank in accordance with the guidelines set out herein;
* Must disclose receipt of any gifts, payments, hospitality or other benefits that are or may be intended to influence or sway their judgement or prejudice their impartiality;
* Must not make improper use of the information they acquire as board members or staff members;
* Must disclose their assets fully when required to do so by law;
* Must disclose to the Board their Directorship(s) on the Board(s) of any other Bank, public or private, on which they sit, as well as any shareholding or interest, direct or indirect, they or any associate may have in other entities/companies; and
* Must not participate in any discussion on any topic of conflict or potential conflict and vote on it.

1. **Personal dress and Conduct**

Board members and staff members when carrying out their duties:

* Must dress and behave in a way that upholds the reputation of the Bank;
* Must not consume alcohol or other intoxicating substance when on duty;
* Must act responsibly in the use of alcohol or other intoxicating substances when off duty, and
* Must not, whether in their official capacity or in their personal lives and dealings, engage in conduct likely to bring discredit upon the Bank.
  + 1. **Compliance with the Code**

The Bank shall appoint a member of its staff to be an Ethics “Compliance Officer”. It shall be the responsibility of that officer to ensure that, once per annum or upon revision of this Code, every Board Member, every member of Senior Management and all staff members of the Bank shall acknowledge and provide written affirmation that they are aware of the Code and has complied with the provisions thereof.

New Board Members and all new staff members at all levels shall sign such acknowledgement (of awareness of the Code) at their appointment.

1. **Reporting**

Whilst it is the responsibility of every Board Member, every member of Senior Management and all staff members of the Bank to ensure their compliance with the Code, all violations of the provisions of the PECG Act, its accompanying Regulations as well as the provisions of this Code must be immediately reported to the Board through the Compliance Officer.

1. **Safeguarding Bank Assets**

Each Director and staff member have a duty to safeguard IDBZ's assets, including its physical premises and equipment, records, customer information and Bank names and trademarks. IDBZ assets should be used for the business of the Bank only.

Without specific authorization, the Directors and staff members may not take, loan, sell or otherwise dispose of any IDBZ property or use IDBZ property for purposes other than the IDBZ Act and related enactments.

1. **Confidential Information**

The Directors and staff members may receive or have access to confidential, sensitive and non-public information about the Bank, its customers and other stakeholders. It shall be presumed that any information received about IDBZ, its clients, or other stakeholders through their work as Directors or staff members is confidential and, therefore, should not be disclosed or made public, except when disclosure is authorized or legally required.

The Directors and staff members are obliged to safeguard confidential information, whether generated internally or acquired from others, and to use it only in performing their responsibilities/duties. The obligation to preserve the Bank’s confidential information is ongoing even after an individual's service/employment ends.

1. **Insider Trading**

Directors and staff members shall seek and obtain the advice of the Chairperson and CEO, respectively, before transacting or having a transaction carried out by a third party on securities of Group companies or of any related security, as well as any similar transaction related to companies for which they possess any information by virtue of their relationship with the Bank.

1. **Fraud, Bribery and Corruption**

The IDBZ conducts its business activities in compliance with Zimbabwe's applicable anti-corruption and anti-bribery laws. The Bank and its Directors, officers, staff members and agents are prohibited from giving or offering to give money or anything of value to a political party, a party official, a candidate for political office or representative of a competitor, client and suppliers to influence official acts or decisions of that person or entity, to obtain or retain business, or to secure any improper advantage.

Directors and staff members may not engage in any activity involving the IDBZ in violating any applicable laws dealing with fraud, bribery and corruption.

1. **Reporting Illegal or Unethical Behaviour**

The Bank promotes ethical behaviour and encourages an environment in which Directors and staff members are encouraged to report illegal or unethical behaviour. No one will be subject to retaliation for a good-faith report of suspected misconduct.

Any suspected or substantive violations of this Code should be reported promptly to the Ethics Compliance Officer. Directors and staff members shall be free to use whistle-blower facilities like the Tip-Offs Anonymous platform.

1. **Provision of Information and Enforcement of the Ethical Code**

The Directors and staff members are obliged to disclose information timeously upon becoming aware of the situation regarding a deviation from this Code, including but not limited to any situation that involves, or may involve, a conflict of interest or lack of impartiality as defined.

The disclosure of information shall be made in writing to the Ethics Compliance Officer, or where circumstances are such that a report cannot be made to the Officer, to the Chairperson for the time being of the Corporate Governance, Ethics and Sustainability Committee (hereafter “the Committee”). In consultation with the Corporate Governance, Ethics and Sustainability Committee, the Officer shall determine appropriate actions to be taken in the event of violations of this Code of Ethics. Such actions shall be reasonably designed to deter wrongdoing and promote accountability for the Code's adherence.

In determining what action is appropriate in a particular case, the Officer and the Committee shall take into account all relevant information, including the nature and severity of the violation, whether the violation appears to have been intentional or inadvertent, and whether the individual in question had been advised prior to the violation as to the proper course of action. Any appeal to the decision of the Officer and the Committee shall be referred to the Board for final determination.

1. **Respect for the Environment, Culture and Sustainability**

Directors and staff members shall endeavour to preserve the natural environment, culture, and heritage of Zimbabwe in the execution of their duties. All available resources shall also be used sustainably.

1. **Waivers of the Ethical Code**

The Bank will waive the application of the policies set forth in this Code only where circumstances warrant granting a waiver. Waivers of the Code for individual Director may be made only by the Board of Directors. Waivers should be in writing or as minuted resolutions of the Board Meeting and should be reviewed periodically for continued appropriateness.

* 1. **GIFT POLICY** 
     1. **Purpose**

Establish a uniform policy relating to accepting gifts, including gratuities or rewards.

* + 1. **Scope**

The Policy applies to all staff members. Board members, Executive Directors, Directors and Heads of Division may, where necessary, propose to customise the provisions to meet the specific needs of their divisions. But these rules are a minimum. Stricter rules and standards will be required when staff have direct commercial involvement with an organisation or individual through their work—for example, purchasing, tenders and contracts, and financial market operations. Business areas will also need to consider their approach to receiving entertainment offers and gifts when individuals engage in activities or projects that might result in unusual business contact.

* + 1. **Compliance**

Compliance with the policy is mandatory for all staff. The following will apply if non-compliance occurs:

1. Failure to adhere to the policy requirements constitutes an act of misconduct
2. Disciplinary action shall be taken against the breach.

## Employment Equity

All staff members have the right to work in an environment which is free from any form of discrimination, directly or indirectly, on any arbitrary ground, including, but not limited to race, gender, sex, ethnic or social origin, sexual orientation, age, disability, religion, conscience, belief, political opinion, culture, language, marital status or family responsibility. Staff members should report any actual or suspected discrimination to their line manager or the Human Resources Manager.

## Client Confidentiality

All the IDBZ’s dealings with suppliers, potential suppliers and financial institutions will be conducted with transparent sourcing policies and ethical procurement practices. Client information, which is not public information, will be treated as confidential and may only be made available to a requester in terms of the Policy on Information Disclosure. The Bank’s information and intellectual property are important corporate assets which must be protected and not disclosed to unauthorized persons. Anyone associated with the IDBZ will maintain a keen interest in the preservation of its integrity**.**

## Money laundering and Financing of Terrorism

IDBZ supports the objectives of the government of Zimbabwe and global efforts to combat money laundering activities. Accordingly, IDBZ shall always adhere to anti-money laundering and anti-terrorist financing legislation and all applicable regulations. IDBZ will not be associated with any or suspected money laundering or unlawful activities. Staff should refer to the Anti Money Laundering Policy.

IDBZ may decline or terminate any business relationships or transactions where there appears to be a risk of its services or infrastructure being used for money laundering or promotion and furtherance of unlawful activity.

Staff members shall report any suspected money laundering activities following the procedures.

## Safety, Health, Environment, Wellness and Quality

The Bank undertakes to carry out all its activities in a highly responsible, professional and competent manner and strives to continuously improve performance towards an ultimate objective of zero harm (zero complaints, zero fatalities, zero injuries and zero environmental incidents). Management of the IDBZ is committed to achieving the highest standards of quality and recognises and accepts its responsibility in protecting the integrity of the natural environment, welfare of communities where it conducts business, the safety, health and wellness of staff members, clients, contractors and other third parties in relation to the Bank’s business activities. The IDBZ is committed to taking every reasonable precaution to ensure a safe work environment for all staff members. Staff members who become aware of circumstances relating to the IDBZ’s operations or activities which pose real or potential health or safety risk should report the matter to their line manager or the Human Resources Manager.

The IDBZ is committed to Legal frameworks and policies that address the environmental impact of its business activities by integrating pollution control and waste management activities into operating procedures. The Legal and Policy guidelines are as stated in the Environmental Management Act [Chapter 20: 27]. Staff should give appropriate and timely attention to environmental, social and gender issues*.* Equally, so our clients should also comply with social environmental legal frameworks and Policies.

This section outlines IDBZ’s Safety, Health, Environmental, Wellness & Quality (SHEWQ) commitments. The following are the policy statements and actions:

* To consistently provide services and products that meet or exceed the requirements and expectations of our clients and stakeholders;
* To provide a safe and risk-free working environment for all staff members, clients, and other stakeholders in gender and inclusionary manner;
* To create and maintain a working environment which is sex, gender, environmentally and socially friendly;
* To promote the safety and health of the Bank’s staff members, clients and other stakeholders;
* To ensure that staff members are aware of their responsibilities to take reasonable care of themselves and others and to protect the environment in which they work;
* To assess work activities by identification of hazards, evaluation of risks and control of the hazards;
* To provide the necessary safety, health, environmental and wellness awareness and training to all staff members;
* As a minimum, adhere to and comply with all applicable occupational safety, health, environmental and wellness laws and regulations
* Promote a consultative approach, encouraging and recognising staff input into safety, health, environment and wellness issues
* Actively promote the reporting of all accidents, incidents and near misses and the sharing of lessons learnt to improve current working practices and prevent future recurrences;
* Prepare and keep an up-to-date emergency response plan identifying the different forms of emergencies and the procedures for dealing with them;
* Prepare and keep an up to date emergency operations plan to maintain essential business services during an incident or emergency;
* Identify and manage all environmental and social risks and impacts and ensure the sustainable use of resources, climate change mitigation and adaptation and protection of ecosystems;
* Encourage and facilitate that contractors meet the Bank’s quality, health, safety and environmental requirements;
* Ensure that staff members are provided with adequate Personal Protective Equipment (PPE) and clothing appropriate for the duties they perform. All visitors to Bank project sites will be required to put on appropriate PPE as determined by the site manager;
* Monitor all aspects of the SHEWQ Policy through inspection and auditing, both internally and by external parties; and
* Review this Policy regularly to ensure that it remains relevant and sufficient to meet the needs of the Bank and its stakeholders.

## Public statements

Staff members are discouraged from making unauthorised public statements concerning the Bank and its affairs. If approached by the media, staff should immediately contact their immediate supervisor or Communications Office. Any such communication will be done so in line with the Communication Policy.

## Use of Bank assets

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The Bank recognises that there are different enablers that are required to assist staff in carrying out their work more efficiently, effectively and timeously. Hence, different assets and gadgets are issued to staff to enhance their capacity in conducting the Bank duties. It is recognized that from time to time damage to Bank property may occur, hence, in the event of misuse and/or damage to organization property, the Bank should act to address such actions. Damage may be intentional or unintentional. In the event of damage to organization property occurring, the staff member causing such damage or any individual noticing such damage shall bring it to the attention of his or her immediate Supervisor. This section shall be read together with the IDBZ

* + 1. **Asset Care and Disposal.**

An enquiry shall immediately be constituted under the chairmanship of the Head in close liaison with Human Resources Division and the Security Service, depending on the magnitude of the damage.The Infrastructure Development Bank of Zimbabwe recognizes the need for its key Staff at various levels to communicate effectively and efficiently. Due to diversity and location, it is cumbersome for all Staff Members to be at their work stations all the time. Accordingly, the use of cell phones by certain Staff Members of the Bank allows for the effective discharge of duties at least cost and is convenient.

## Business Communication, Data and Transport Policy

The Bank recognizes the need for its key staff at various levels to communicate effectively and efficiently. Due to diversity and location, it is not possible for all staff members to be at their work stations all the time. To assist staff to carry out their work efficiently, and timeously, the bank provides cellphones, tablets and other key devices. Staff are also provided with appropriate transport to enable mobility when carrying out Bank duties.

Unless the job or specific responsibility requires to drive after dark, staff members are discouraged from driving after dark particularly on the highways between the hours of 07:00pm and 05:00am the following day. This policy will be read together with the Bank Issued Vehicle Policy

#### **Monthly Rental, Air Time and Data**

1. The Bank shall be responsible for the payment of all rental charges, data and cost of airtime for all Bank issued cell phone lines and iPad/tablets up to the limit applicable to the respective grade of the Staff Member. The Bank may in some cases recover the airtime cost above the authorized limits if there are no justifiable reasons for the excess expenditure.
2. Staff are encouraged to exercise due care and responsibility on the bills they run to avoid instances of heavy monthly salary deductions. In some cases, the high salary deductions do not automatically result in Staff Members being granted personal loans to cover their shortfalls.
3. In circumstances where staff members are required to work remotely, the Bank will provide data bundles in line with set thresholds.

|  |  |
| --- | --- |
| Level | Data |
|  |  |
|  |  |

#### **4.11.2 Maintenance of Gadgets and Vehicles**

The Bank will meet the maintenance costs arising from normal wear and tear. However, all repair costs arising from abuse, contact with fluids or other careless behaviour by the holder of the instrument, will be borne by the responsible Staff Member.

Such abuse contact with fluids, or careless handling will be gleaned from service and repair reports from Repair Agents/Centres appointed/used by the Bank during normal repairs and maintenance services. The maximum airtime and data bundles permissible per gadget per month shall be subject to directives issued by the Bank from time to time.

## Emergency response and security

Emergencies and critical incidents in the workplace can affect people physically and psychologically and affect the business continuity of the IDBZ. The staff of the Bank shall conduct themselves in a manner that will promote the smooth functioning of the Bank by adhering to the security provisions and conditions as provided in the Bank’s Emergency Response Plan. The security conditions are not meant to obstruct business operations but to facilitate business in a secure environment which does not put the Bank into disrepute. Emergency management planning prepares for events or incidents that stretch our ability to cope beyond normal day-to-day capacity. The Bank will prepare for and effectively respond to emergency situations and critical incidents through the appropriate use of resources and ensure that all staff are trained to respond to emergencies. The prevention and effective management of emergencies and critical incidents can assist in minimising the negative impact of an unexpected event.

IDBZ will seek to swiftly and effectively respond to emergencies, with the foremost goals of preserving life, protecting the organisation’s property, and restoring operations as quickly as possible. Critical incidents can be a threatening experience and appropriate support mechanisms are required to minimise long-term effects from exposure to the trauma.

Expected outcomes:

* Emergency situations are prevented as far as practical.
* The negative impacts of emergencies and critical incidents are minimised through effective management.
* Ensure business continuity during and after an emergency by activating the Disaster management policy.

## **Alcohol, Smoking and Drug Abuse in the Workplace**

The Bank is interested in maintaining a safe, healthy, effective and professional environment for all its staff members. The Bank regards drug and alcohol abuse as serious social and economic problems. Staff members under the influence of alcohol or drugs present safety and health risks to themselves and fellow staff members and have a detrimental effect on high standards of performance conduct.

It is the Bank’s policy to:

* Maintain a safe and healthy environment for all staff members free of the influence of alcohol and drugs to ensure the excellent reputation of the Bank and its staff members and that service is maintained at the highest possible standard.
* Help staff members who seek assistance in overcoming dependency upon, or problems with, alcohol or drugs through referrals to appropriate Bank’s and ensure confidential documentation.
* Ensure that Alcohol is not consumed on the Bank’s premises except during sponsored events approved by Management or get-together occasions after working hours.
* Staff members should exercise moderation if they consume alcoholic beverages whilst on organization business (i.e. not to exceed the legal limit).
* All bank work spacings are smoke-free zones.

## Firearms and dangerous weapons

The purpose of this section is to outline the Bank’s view regarding carrying firearms and dangerous weapons on Bank property. While it is accepted that some individuals may be required or may choose to carry firearms/dangerous weapons as a measure of self-protection, the Bank will not allow such firearms/dangerous weapons to be brought into the building without necessary clearance.

Therefore, staff who have permits to carry firearms/dangerous weapons shall declare to the Manager IILD.

Displaying of such weapons at work or threatening of a work mate shall be considered as a serious offence.

Some individuals may be required to carry firearms for self and bank asset protection

## Standing for Political Office

The Bank recognizes, acknowledges and embraces the supremacy of the Constitution of Zimbabwe Amendment (20) Act 2013, as the highest law of the land and in this regard, further recognizes, acknowledges and embraces the following fundamental constitutional rights and freedoms: the right to equality and non – discrimination, freedom of assembly and association, freedom of trade, profession and occupation, labour and political rights. The same Constitution limits political activity by standing as a candidate for elections and any level. This is due to the Conflict of interest, which arises from one serving all members of the public regardless of their political affiliation and the duty of trust among clients.

In this regard: All Bank staff shall have the right to exercise their constitutional entitlement to participate in national presidential, parliamentary and local authority elections provided that:

1. Any staff member who wishes to participate in national presidential, parliamentary and local authority elections shall declare, in writing, his/her political interests to the Bank’s Chief Executive Officer upon winning primary elections (where applicable) and in any event prior to engaging in any public campaigns, and
2. Such staff member shall, resign from the Bank at the time of submitting his/her declaration of interest in terms of paragraph (a) above, to the Chief Executive Officer stating his/her wish to participate in a national presidential, parliamentary or local authority election.
3. Staff members shall under no circumstances be allowed to electioneer, canvass support or promote any political party on the premises of the IDBZ.
4. This includes the distribution of pamphlets of information on notice boards, holding political meetings or wearing of political clothing and colours

## Sexual Harassment

The Bank is committed to providing a safe environment for all its staff members, free from discrimination on any ground and from harassment at work, including sexual harassment. The Bank will operate a zero-tolerance policy for any form of sexual harassment in the workplace, treat all incidents seriously and promptly investigate all allegations of sexual harassment. Any person found to have sexually harassed another will face disciplinary action, up to and including dismissal from employment. The Policy should be non-discriminatory, respect confidentiality, build trust and confidence to the staff members. This Policy section should be read together with the Labour Act [*Chapter 28:01*], IDBZ Act [*Chapter 24:14*], HIV and AIDS Policy, and related policies and documents.

Sexual harassment is unwelcome conduct of a sexual nature which makes a person feel offended, humiliated and/or intimidated. It includes situations where a person is asked to engage in sexual activity as a condition of that person’s employment, promotions as well as situations which create an environment which is hostile, intimidating or humiliating for the recipient.

Sexual harassment can involve one or more incidents and actions constituting harassment which may be physical, verbal and non-verbal. This Policy ensures that staff members work in an environment that is free of all forms of sexual harassment. The Policy aims to make known the Bank’s concern for the well-being of its staff members at work, and its commitment to providing a work environment free of sexual harassment or of inappropriate behavior and language that may make some staff members uncomfortable. It also outlines the process for dealing with sexual harassment situations and seeks to increase staff member awareness by creating credible and even-handed mechanisms.

All complaints of sexual harassment will be taken seriously and treated with respect and in confidence. No one will be victimised for making such a complaint. Anyone can be a victim of sexual harassment, regardless of their sex and of the sex of the harasser. The Bank recognises that sexual harassment may also occur between people of the same sex. What matters is that the sexual conduct is unwanted and unwelcome by the person against whom the conduct is directed.

The Bank recognizes that sexual harassment is a manifestation of power relationships and often occurs within unequal relationships in the workplace, for example between manager or supervisor and staff member. Anyone, including staff members of the Bank, clients, customers, casual workers, contractors or visitors who sexually harasses another will be reprimanded in accordance with this internal policy.

The IDBZ will not tolerate sexual harassment. Without limitation, sexual harassment may involve solicitation of sexual favours or the initiation of unwelcome sexual advance by one staff member towards another. It may also involve sexually related physical or verbal conduct as well as social media that have a sexual content. The creation of a work environment that is hostile, intimidating or offensive to an individual or group because of gender or sexual orientation may also constitute sexual harassment

All sexual harassment is prohibited whether it takes place within the Bank premises or outside, including at social events, business trips, training sessions or conferences sponsored by the Bank. Anyone who is subject to sexual harassment should, inform the alleged harasser that the conduct is unwanted and unwelcome, recognizes that sexual harassment may occur in unequal relationships (i.e. between a supervisor and his/her staff member) and that it may not be possible for the victim to inform the alleged harasser.

If a victim cannot directly approach an alleged harasser, he/she can approach one of the designated staff members responsible for receiving complaints of sexual harassment. This person could be another supervisor, a member of the human resources department, etc. The policy covers all staff members of the Bank. It is always mandatory for all staff members of the Bank to abide by the policy.

Examples of sexual harassment may include:

1. **Physical contact**

* Unwelcome physical contact, including patting, pinching, stroking, kissing, hugging, fondling, or inappropriate touching
* Physical violence, including sexual assault
* Sexual advances

1. **Verbal conduct**

* Unwelcome sexual comments, stories and jokes
* Sexual advances
* Repeated and unwanted social invitations for dates or physical intimacy
* Insults based on the sex of the worker
* Sending sexually explicit messages (by social media)
* The use of job-related threats or rewards to solicit sexual favours

1. **Non-verbal conduct**

* Display of sexually explicit or suggestive material
* Sexually-suggestive gestures
* catcalling
* Leering
* stalking

The Bank commits itself to the promotion of preventing sexual harassment in work place. All staff members have a responsibility to report and refrain from sexual harassment.

#### **Sexual Harassment Complaint handling**

This will be done with the strictest confidentiality and in accordance to the Human Resources Procedure Manual. Key policy tenets when a report is made are:

* Immediate recording of the dates, times and facts of the incident(s)
* ascertaining the views of the victim as to what outcome he/she wants
* Ensuring that the victim understands the company’s procedures for dealing with the complaint
* Keeping a confidential record of all discussions
* Ensure that the victim knows that they can lodge the complaint outside of the company through the relevant country/legal framework.

#### **Sanctions and disciplinary measures**

The sanctions will depend on the gravity and extent of the harassment. Suitable

deterrent sanctions will be applied to ensure that incidents of sexual harassment are not treated as trivial. Certain serious cases, including physical violence, will result in the immediate dismissal of the harasser.

The Bank will ensure that this policy is widely disseminated to all staff and clients on the Banks web page. It will be included in the staff handbook. All new staff members must be trained on the content of this policy as part of their induction into the company. Every year, the Bank will require all staff members to attend a refresher training course on the content of this policy. It is the responsibility of every manager to ensure that all their staff members are aware of the policy.

#### **Monitoring and evaluation of Sexual Harassment Policy**

The Bank recognises the importance of monitoring this sexual harassment policy and will ensure that it anonymously collects statistics and data as to how it is used and whether it is effective. Supervisors, managers and those responsible for dealing with sexual harassment cases will report on compliance with this policy, including the number of incidents, how they were dealt with, and any recommendations made. This will be done on a yearly basis. As a result of this report, the Bank will evaluate the effectiveness of this policy and make any changes needed.

## Bullying and Harassment

The Bank shall not tolerate any form of harassment, discrimination or bullying which amounts to an inappropriate action regarded as unacceptable. Harassment consists of repeated offensive behavior through vindictive, cruel, malicious or humiliating attempts to undermine an individual or group of staff members. Ranges of behavior include ostracism, ridiculing, shouting and verbal abuse.

Any form of harassment, discrimination or bullying amounts to an inappropriate display of power and is regarded as unacceptable by the Bank. It lowers the individual's morale on the receiving end and threatens the overall work environment. All staff members are expected to comply with this and take appropriate measures to ensure it doesn’t occur. The Bank will take appropriate disciplinary action against any staff member who violates such policies, including dismissal for serious or persistent offences.

## Disability and Accessibility Policy

*“Every person has the right not to be treated in an unfairly discriminatory manner on such grounds as their nationality, race, colour, tribe, place of birth, ethnic or social origin, language, class, religious belief, political affiliation, opinion, custom, culture, sex, gender, marital status, age, pregnancy,* ***disability****, or economic or social status, or whether they were born in or out of wedlock[[1]](#footnote-1)”.*

This is in line with the obligations set out by the Constitution of Zimbabwe Act no 20 of 2013 and the Labour Act [28:01); which are binding on every person, natural or juristic, including the State and all executive, legislative and judicial institutions and agencies of government at every level with equality of all human beings as a key founding value and principle. The same obligations arise from Constitutional national objectives of which the Bank, at every level, must endeavour; to facilitate rapid and equitable development and must take measures to:

* Protect and enhance the right of all people to equal opportunities in development.
* Facilitate that local communities benefit from the resources in their areas.
* Endeavour to enable and take measures to empower, through appropriate, transparent, fair and just affirmative action, all marginalised persons, groups and communities in Zimbabwe.
* Ensure that appropriate and adequate measures are undertaken to create employment for all Zimbabweans.
* Identify disability discrimination and imbalances resulting from past practices and policies.
* Ensure accessibility to buildings, infrastructure and resources
* Ensure persons with disabilities constitute 15% of the staff members and contractors of the Bank, which is a governmental body established by an Act of Parliament.

The policy will adopt a multi-faceted approach of disability mainstreaming alongside strategic directive initiatives, in alignment with the approach of the Sustainable Development Goals

whereby disability is underscored in all the goals through their definition of vulnerability, as well as being explicitly referenced in parts related to education, growth and employment,

inequality, and accessibility of human settlements. To realize its mission of championing sustainable infrastructure while supporting inclusive socio-economic development, the IDBZ is committed to the fulfillment of this Policy, both at an Institutional and programming level.

IDBZ envisions a Zimbabwe with robust, inclusive and sustainable growth and development. The Bank exists to champion sustainable infrastructural development in Zimbabwe. IDBZ recognises that disability is a fundamental driver and amplifier of poverty and is therefore committed to establishing an environment that allows for true accessibility and inclusion to promote inclusive socio-economic development in all its operations, advancing disability rights through various avenues of empowerment. Furthermore, given the urgency of the climate crisis, this Policy intends to support actively engaging persons with disability in all efforts to build resilience to, and combat, climate change.

The Bank’s disability vision is in line with the National Disability Policy that aims to “reduce inequalities and to empower persons with disabilities so that they may be able to improve their own standard of living and that of their families, as well as contribute towards the mainstream national development agenda”.

## DRESS CODE

1. **Philosophy**

It is the Infrastructure Development Bank of Zimbabwe’s intent that work attire should compliment an environment that reflects an efficient, orderly and professionally operated organization. Staff are therefore expected to maintain a business appearance normally acceptable to the Banking industry. All staff members are expected to portray a good image to customers, stakeholders and the general public through an acceptable attire as defined in this Dress Code Policy document.

Every staff member may, at one time or another, come into contact with customers, stakeholders and the general public. It is therefore important that all staff members are dressed appropriately and present a well- groomed appearance at the office every day as this impinges on the reputation of the IDBZ.

1. **Purpose**

This policy sets out the expectations of the IDBZ in relation to the presentation of staff in terms of dressing and deportment.

1. **Context**

This Policy should be read in conjunction with the following documents:

• The Brand Manual

• Code Ethics Policy

• Work Conduct Policy

1. **Application**

This policy applies to all staff, including those on contract or attachment.

1. **Dress and Grooming Guidelines**

All staff members shall comply with the attire outlined in section 5.2 of the dress code. The following is a list of appropriate business attire:

1. **Men**
2. Suits, blazers or tailored jackets
3. Dress or tailored trousers
4. Dress shirts with buttons and collars
5. Ties
6. Sweaters, cardigans, polo necks, slipovers
7. Dress shoes or boots
8. **Women**
9. Suits, blazers or dress jackets
10. Blouses or shirts
11. Scarves or foulards
12. Dresses (knee-level or longer)
13. Dress or tailored trousers
14. Skirts or split skirts
15. Sweaters, cardigans, slipovers and polo necks
16. Dress shoes or boots
17. **The following is a list of unacceptable attire, and applies to all staff members:**
18. Jeans
19. Clothing that is torn, frayed, worn, with patches or holes
20. Evening wear
21. Revealing, and see through/transparent clothing
22. Flip flops and other o flat toe ring sandals
23. Shorts or Bermudas
24. Bomber or Wind breaker jackets
25. Stretch or tight pants/slacks/trousers
26. Tank tops, tube tops, halter tops with spaghetti straps, off the shoulder tops, midriff length tops
27. T-shirts
28. Workout clothes or shoes, athletic wear, sweat pants, tennis shoes

Should any staff member be required to work over the weekend or on public holidays, they must dress casually but not inappropriately. Staff members are expected to maintain a professional standard of cleanliness and personal hygiene. Hair should be clean, combed and neatly trimmed or arranged. Extreme and eccentric hairstyles, including unnatural hair colour, is not permissible. For men, the beard should be short and neatly trimmed.

Accessories such as jewellery must be simple and neat. Facial or body piercings is not permitted. This includes tongue or nose studs. Visible body tattoos are not allowed and if one has a tattoo, they should be appropriately covered up.

1. **Dress down Friday**

Casual Dress Day is every Friday. Smart casual dressing is as outlined below:

1. **Men**

• Blazers

• Tailored trousers or chinos

• Dress/button-down shirt (tucked in)

• Converse shoes

• Brogue shoes

• T-shirts (non branded or IDBZ t-shirts)

1. **Women**

• Tailored pantsuits

• Dress/tailored skirts or dresses

• Blouses/ tailored shirts

• Dress sandals

• Sling shoes

• Dress clogs

# CHAPTER FIVE: JOB EVALUATION AND SALARY STRUCTURE

Job evaluation is the process of analysing and assessing the content of jobs within IDBZ in order to place them in acceptable rank order. Job evaluation sets out to measure the relative value of jobs, not of the jobholders.The job evaluation shall distinguish between management, professional and corporate support staff categories. In the same light, Salaries are used to reward staff members as part of the contractual obligations between the employer and the staff member. This Section will also address Policy statements on Salary structures and review them in line with best practices.



## Specific Objectives:

* Fair graduation order of jobs
* To determine the intrinsic worth of jobs
* Ensure objective assessment of jobs
* Structure to group jobs of similar skills together
* System of job grading on which a common pay structure can be based

## Job Evaluation

Job evaluation aims to provide a consistent and agreed framework within which defensible differentials and career levels can be established and maintained. Job evaluation schemes aim to:

1. Measure the relative differences in value between jobs and group them into an appropriate career level and pay structure.
2. Ensure that, as far as possible, judgements about job values are made on the objective rather than subjective grounds.
3. Provide a continuing basis for assessing the relative value of jobs which is easy to understand, administer, and control and is accepted as fair by all concerned.
4. Once the hierarchy of the jobs within IDBZ has been determined, the framework can be used to develop a rational pay structure

It must be stressed that job evaluation does not directly determine the rates of pay for the evaluated jobs – it only establishes a hierarchy of the job structure.

* + 1. **Job Evaluation System - DFI Job Categorization**

1. Job Categories shall consist of the Management Level (ML), Professional Level (PL) and the Corporate Support Category (CS).
2. The Professional Category shall comprise Professional positions from levels PL5 to PL1.
3. The Management Category shall comprise positions from levels ML5 to ML1.
4. The Corporate Support Category (CS) shall consist of positions from levels CS2 to CS1.

# CHAPTER SIX: PERFORMANCE MANAGEMENT

The purpose of the Employment Policy is to ensure that the Infrastructure Development Bank of Zimbabwe (IDBZ) articulates policy guidelines in respect of the Performance Management Policy. The Bank believes that its Performance Management System is an essential staff development and performance improvement tool. It fosters the culture of objective setting for improved performance and enables regular review of objectives to assess performance. It is important that the Performance Management System is generally accepted as fair and legitimate. The performance management system shall be aligned with Bank Strategy, Work Programmes and Budget. Compensation is designed to direct performance and foster behaviours that are consistent with corporate work programme.



## Specific Objectives

The objectives of the policy are:

* To enhance organisational performance in line with mandate and corporate work programme;
* To improve individual performance in line with agreed performance targets;
* To promote regular performance reviews and feedback;
* To timeously identify and address performance gaps that need improvement;
* To recognize and reward performance.
* To ensure transparent career development

## Principles

The Bank’s Performance Management system is guided by the following principles:

* Transparency;
* Fairness;
* Efficiency and effectiveness;
* Objectivity;
* Equality;
* Professionalism;
* Accountability; and
* Teamwork.

## Performance Indicators

The performance in the Bank shall be measured based on the approved Key Performance Indicators (KPIs).

## Performance Incentive Policy

The Performance Incentive Scheme is the means by which the Bank aims to encourage and enable its staff to give their best. This is intended to ensure teamwork and foster productivity at all levels.

### Performance Based Bonus

The payment of bonuses shall be linked to the performance appraisal for the year for all staff in PL and ML. The payment of bonuses for PL and ML shall depend on the profitability of the Bank during that financial year. PL and ML staff are eligible to a performance bonus ranging between 0-10% of their annual salary and actual quantum to be paid in any given financial year shall be subject to performance as assessed by Management

**Table 2: Bonus Range**

|  |  |
| --- | --- |
| **LEVEL** | **BONUS RANGE** |
| ML 1-5 | 0-10% of annual salary |
| PL 1-5 | 0-10% of annual salary |

# CHAPTER SEVEN: TRAINING AND TALENT DEVELOPMENT

The section of this policy is to ensure adequacy in human resource competences to achieve higher levels of staff productivity and sufficient skills in the organization. The purpose of the policy is to guide the Bank’s approach towards improvement of the skill, knowledge or usefulness of its staff members, and in that connection to provide or assist other persons in providing facilities for training, education and research. The policy covers all staff members of the Bank and other stakeholders.

The Infrastructure Development Bank of Zimbabwe believes that its staff members form the cornerstone of its competitiveness in the marketplace. The Bank therefore recognizes and accepts the need for Education, Training, Learning and It is always mandatory for all staff members of the Bank to abide by the policy. Any exceptions to this Policy shall require Board approval. Training and development shall be provided based on identified institutional needs.



## Specific Objectives

The objectives of the policy are:

1. To identify and develop training interventions and programmes that align the Bank to a continually changing environment and developmental challenges
2. To support staff members of the Bank to acquire the skills and knowledge needed to effectively discharge the Bank’s mandate.
3. To generate and share knowledge with other stakeholders interested in infrastructure development.
4. To keep abreast with international best practices

## Principles and Values

The Bank’s Training and Development policy will be based on the following principles:

* Transparency
* Fairness
* Effectiveness
* Objectivity
* Equality
* Teamwork
  + 1. **Principles**
  1. The Bank acknowledges that it would base its learning and development policy on principles informed by scientific evidence regarding what works and what does not work when it comes to Training and Development.
  2. Training needs analysis is the key to a successful and impactful learning and development intervention. For this reason, no training will be sanctioned without scientifically-derived training needs.
  3. The training and development intervention will not rely on staff members indicating what training they need. Instead, as shown in this policy, all training needs will be scientifically derived.
  4. According to research, if staff members are not enabled to practice what they have learned, they will forget 90 percent of what they have learned within 12 months. As a result, no staff member should be sent to training if they are not immediately given the opportunity to practice the new skills on the job.
  5. All the training and development interventions will be managed on a ratio of 80/20, with 80% being on-the-job training and 20% being offsite training.
  6. A training needs analysis will be based on the combination of the following tools/approaches:
     1. If a staff member is performing below the standard, the manager must indicate if the performance gaps can be addressed through training.
     2. Where a staff member consistently underperforms regardless of the training interventions, the manager must check if the performance is emanating from:
        + 1. Lack of job knowledge - this can be corrected provided the person has the right cognitive ability for the role.
          2. Lack of cognitive ability – this cannot be corrected; therefore, the candidate may have to be moved to a role with less cognitive skills demands.
          3. Personality defects – this cannot be corrected. If the impact of personality problems is huge, the individual may have to be managed out of the organization.
          4. Lack of motivation – the manager, will need to engage the staff member to find out the best ways to make them apply themselves to the job for better results.
  7. Whether company-wide or targeted at a group of staff members or individuals, training needs analysis must be scientifically driven, focusing on job knowledge, cognitive ability, personality, and other job-related factors that individuals may not possess to enable them to deliver.
  8. The company will invest in staff development by availing training and development opportunities.
  9. Departments must create time for staff members to take advantage of development opportunities.
  10. Staff members must give their commitment to the development process.
  11. The policy focuses on developing an adequate pool of human resources with the necessary knowledge, skills, experience, and attitude to achieve present and future business goals.
  12. The company may arrange for staff to attend external training courses directly relevant to the job in certain positions. The company will pay the costs of these courses as they will benefit both the staff member and the company.
  13. The company seeks to aid its staff members in achieving their personal and career development goals, thus providing staff with various opportunities to learn and develop and taking up the costs within an allocated budget to achieve these goals.
  14. In a situation where the staff member leaves the company less than one year after attending a costly training program, the company reserves the right to require the staff member to repay all or part of the training costs.
  15. Suppose a staff member participates in Bank training outside of the country and leaves within a year. In that case, the company reserves the right to demand the staff member reimburse all or a portion of the training expenditures.
  16. The policy aims to develop staff members so that they can perform their current work roles better and then be able to grow into their next work roles.
  17. To support and accelerate skills development and limit the impact of skills shortages.
  18. To create a learning culture and environment that enables optimal individual, team, and organizational learning and growth in both competencies and behaviour.
  19. Training and development resources should be prioritized in line with roles that have the most significant impact on organizational performance.

## Training Intervention

All trainings and staff development programs, whether funded by the Bank or not, must be consistent with the Bank’s mandate. Training will consider the Bank’s Career Development of staff and identified gaps. The Bank shall support continuous staff development through paying subscriptions to professional bodies and participation costs in professional events.

## Professional Associations

The Bank will pay for staff members’ membership to relevant professional bodies. This provides a platform for networking and continuity in learning and exchange of market best practices. The Bank shall pay 100% of staff membership to one (1) professional body of their choice which is relevant to the Bank business

## Talent Development and Management

* + 1. **Purpose**

Talent management is a systematic and deliberate process for attracting, identifying, developing, engaging, retaining, and deploying staff members of higher value to the Bank. This policy specifically targets staff members with high potential for future higher-level responsibilities. The Bank recognizes that placing the finest people in the most critical positions does not happen by accident; it necessitates a methodical examination of how the organization generates value and how top talent might contribute.

* + 1. **Scope**

This policy focuses on staff members who can increase the company's performance today and in the future. This framework recognizes high potential individuals. This refers to a person's ability to take on difficult, ambiguous, and high-impact positions in the future. These roles don't have to be held by senior executives; they may be located everywhere in the business as long as they contribute to value creation in line with the organization's present and future strategy.

We think that developing and reallocating people to high-value activities is as vital as devoting resources to high-value ventures.

* + 1. **Policy Principles**
  1. The Bank believes in the capacity of every staff member but recognizes that some people possess exceptional ability and potential and proportionally contribute or will contribute more to the success of the business(High Potentials – HiPos).
  2. For this reason, the Bank will put in motion a systematic and scientific approach to identifying such individuals and nurture them.
  3. For the Bank, a systematic and structured approach to talent management is essential for the Bank to be agile and respond to changing business conditions.
  4. The Bank will benefit immensely from engaging the best and brightest individuals through targeted career development, which will position them for critical roles.
     1. **Talent Development Principles**

1. Talented individuals may not yet have the full capability for positions with more complexity, ambiguity, and size and may need better leadership and management.
2. Working with a high-potential individual to identify areas for targeted development and the best development choice is an important part of talent management.
3. The speed of advancement must be measured against the depth and breadth of expertise needed for a senior and difficult post. Stretching someone may help them prepare for a future position.

# CHAPTER EIGHT: SPORTS, CORPORATE WELLNESS AND WELFARE

The purpose of the Employment Policy is to ensure that the Infrastructure Development Bank of Zimbabwe (IDBZ) articulates policy guidelines in respect of the Corporate Wellness. This section describes the Bank’s wellness initiatives that are aimed at promoting staff member health and preventing the contraction and spreading of diseases within the workplace. It is meant in promoting a staff member friendly Bank that promotes the wellbeing of staff members through practices that will not result in dangerous physical, mental and emotional injury or distress. The policy covers all staff members of the Bank, contractors who make interface with the Bank, service providers and other stakeholders. It is mandatory for all staff members of the Bank to abide by this policy.A healthy workforce results in a more productive workforce, fewer accidents, lower health care demands, and greater overall savings by reducing and the incidence of disease, injury and disability. The section is also meant to have a sensitive work environment that supports staff members with visible and invisible disabilities as well as chronic illnesses to have a work life of dignity and which promotes quality well-being.

2. **Specific Objectives**

The objectives of this policy are:

* To build and maintain a workplace environment and culture that supports healthy lifestyle choices;
* To increase worker knowledge and awareness of health and wellbeing issues and healthy lifestyle behaviours;
* To facilitate workers active participation in a range of initiatives that support health and wellbeing;
* To support staff members with visible and invisible disabilities as well as chronic illnesses to have positive health outcomes and a sensitive work environment;
* Provision of facilities that promote corporate wellness and promote social interaction among staff; and
* Promote greater awareness to public hygiene.

1. **Principles**

The Bank’s Wellness and Welfare policy will be based on the following principles:

* Trust;
* Confidentiality;
* Gender sensitivity;
* Inclusivity;
* Equality;
* Professionalism; and
* Integrity.

1. **Roles and responsibilities**

* All staff members have a responsibility regarding their own health and wellbeing at work and to cooperate as far as possible with any initiatives extended by the Bank.
* Managers and supervisors should respond to staff members in a supportive manner, in an atmosphere of trust and confidentiality.
* Staff members’ files shall be treated in a fair, sensitive and confidential manner always.

1. **Bank Commitments**

The Bank is committed to the following:

* Promoting and supporting the physical and psychological health, safety and well-being of its staff members by developing and providing programs, tools and resources intended to foster a healthy work environment. Programs and tools, such as Wellness Matters, will continuously evolve while focusing on: lifestyle, work environment, work–life balance and management practices.
* Facilitating and encouraging staff member participation in healthy workplace initiatives.
* Building and maintaining a workplace environment and culture that encourages respect and reduces social stigma around chronic diseases.
* Fostering a collaborative atmosphere between supervisors and staff members regarding how tasks and objectives are accomplished.
* Increasing staff member knowledge and awareness of physical and psychological health and well-being issues and behaviours.
* Encouraging the participation of all staff members and all levels of management to support a positive work environment.
* Improving the nutritional offering in locations (cafeterias, bistros, vending machines) and encouraging healthier catering services for on-site meetings or events.
* Promoting emotional intelligence, self-esteem, optimism, sense of cohesion and resilience of staff members.
* Promoting the ability of and creating an enabling environment for staff members to interact successfully with stakeholders and to live up to the expectations and demands of personal roles, by learning good communication and financial skills, creating support networks with colleagues, friends and family, and showing respect for others and self.

## Workplace Sports and Recreation

The Bank seeks to invest in workplace sports and facilities as a useful asset in health, vitality and productivity of staff members. This initiative seeks to support overall improvement in the quality of life, physical, mental and moral wellbeing of the staff members of lDBZ. The Bank will subscribe all staff members to a sporting club to facilitate enhancement of physical coordination, fitness, and self-esteem as well as provide lessons about teamwork and self-discipline.

The Bank will ensure that safety clothing is provided for different games and ensure that injuries are prevented by following sports rules. In the case of an injury sustained during sports and recreation, the forms should be sent to CSHD for consideration and compensation. Staff members must note that the Bank has no jurisdiction over injuries, hence, they must abide on the decision of the Human Resources. Participation in sports or any recreational activities shall be voluntary, and the Bank will not be liable for any damages arising from the sports e.g. damages arising from travelling or accommodation.

## Occupational Health and Safety

The purpose of this policy is to ensure the safety and health of all IDBZ staff members and its clients by enforcing compliance, providing training and education, and establishing partnerships with workers as per the Occupational Health and Safety Act No. 85 of 1993 .This policy includes the Clean Air policy, Health and safety guidelines and the Life-threatening conditions policy.

It is expected of every employer to comply with the health and safety provisions of the Occupational Health and Safety regulations and this benefits staff members by creating a safe working environment thereby enhancing productivity through the reduction of accidents, health hazards and lost operation time. The bank has a more holistic understanding of occupational, health and safety standards which includes mental, emotional and invisible conditions that could arise at the workplace.

The IDBZ recognises the importance of providing a safe and risk-free environment for all staff members, clients, investors and other stakeholders and is committed in ensuring that all its staff members are alerted; and always trained in the maintenance of safety.

1. **Context**

This policy must be read in conjunction with the following Statutes and Policies:

* Labour ACT (HIV/AIDS) Regulations 1998, SI 202 OF 1998
* Public Health (Control of Tobacco) Regulations 2002 SI 264 of 2002
* NSSA (Accident Prevention and Workers Compensation) Scheme Notice, 1990, SI 68 of 1990 HIV and AIDS Policy
* ISO 9001 2015 “Quality Management System”
* ISO 14001 2015 “Environmental Management”
* Systems and OHSAS 18001 2007 “Occupational Health and Safety Assessment Series

1. **Objectives**

* To provide a safe and healthy working environment for all staff in a gender and inclusionary manner
* To ensure that staff members are trained on safety awareness
* To ensure that the IDBZ complies with all the relevant policies and legislation relating to workers’ health and safety
* To avoid penalties associated with failure to comply with occupational safety and health regulations.

1. **Principles**

The IDBZ shall develop and maintain a culture of continuous improvement focused on minimising the risk of damage to the safety, health, and welfare of both people and the environment and seek to continually improve the quality of its services and the effectiveness management systems in a gendered and socially inclusionary manner.

The bank will always put the safety of all its staff members, clients and other stakeholder first by ensuring that their work environment is sex, gender, environment and socially friendly.

All Bank staff and visiting clients and or stakeholders shall, during project site visits, be provided with adequate personal protective equipment and/or clothing appropriate for the site visited. The Bank will have a zero-tolerance culture on bullying, intimidation and physical and or sexual harassment which may lead to emotional, mental and invisible occupational hazards

The Bank will have, at all its branches, an occupational health and safety committee with jurisdiction on all matters potentially affecting the health and safety of staff and visitors to the Bank’s premises and project sites. Members of the committee shall be periodically trained on first aid and other occupational health and safety matters and will co-ordinate their activities with the Bank’s security staff. Training will also be done on emergency alertness to able to members to anticipate and manage disasters.

Gender impact assessments should be carried out on existing and future OSH directives, standard setting and compensation arrangements. The training on emergency alertness shall be conducted at least two times a year by an accredited training company and shall be made mandatory for all staff:

* To communicate this policy and associated system, through formal and informal structures, designed to promote feedback and commitment from all relevant parties. This will include customers, staff, suppliers / contractors, the public and regulatory bodies.
* To Provide a forum for the strategic development of the SHEQ System.
* Ensure appropriate SHEQ training, including induction training, is delivered to staff across all levels of the business, and extends to any subcontractors that we may deploy from time to time.
* To Provide the necessary quantity and quality of resource necessary for delivery of this Policy.
* Ensure a copy of the latest issue of the SHEQ Policy Statement is displayed in our office and is issued to all staff members.



## Medical Conditions and Disability

The Bank Recognises that there are certain chronic diseases or illnesses that staff may have due to their biological nature or because of the different gendered vulnerabilities. It also recognises that gender dynamics may expose staff members both male and female by making them more vulnerable when they have such chronic illnesses. The Bank hence commits to have gender sensitivity in its approach to corporate wellness.

It is against the law to discriminate against anyone in the workplace because they have, or are assumed to have, a disability. Staff members are protected from discrimination at all stages of employment including [recruitment](https://www.humanrightscommission.vic.gov.au/the-workplace/employer-responsibilities/recruitment), [workplace terms and conditions](https://www.humanrightscommission.vic.gov.au/the-workplace/employer-responsibilities/terms-a-conditions) and [dismissal](https://www.humanrightscommission.vic.gov.au/the-workplace/employer-responsibilities/dismissal).

Disability may include:

* total or partial loss of body function or a body part
* mental or psychological diseases or disorders
* conditions or disorders that may result in a person learning more slowly.

While staff members have no legal obligation to disclose their disability to an employer, disclosure may be practical in certain situations, such as where reasonable adjustments can be made to support them.

The Bank shall make provisions for the latter as well as staff members with physical, visual and hearing impairments, to help them have equal access to the Corporate Wellness Programme (CWP). The Bank will assist in motivating where necessary for special treatment in line with their life assurance and medical aid policies. The CEO at his/her discretion may go over and above the provisions of this section to assist a staff member or inhouse consultant who is unwell.

The Bank will provide an enabling work environment for staff who have HIV/AIDS or terminal or seriously debilitating illnesses, so the latter can continue working for as long as they are medically able to do so. This environment will be created through job redesign, job sharing, part-time arrangements, ﬂexible hours or other suitable methods.



## HIV AND AIDS in the Workplace

This section is part of a broader HIV/AIDS in the Workplace Policy which ensures compliance with the National Policy on HIV/AIDS in Zimbabwe.

It is expected of every employer to ensure that all staff are made aware through ongoing sensitisation and training on HIV/AIDS to remove stereotypes, destroy stigma and have a supportive environment for those either infected and or affected by the virus and or disease. All staff are encouraged to understand that while HIV has no cure, it is not a cause for stigma and that it is a disciplinary offence to discriminate anyone based on their status.

The Bank recognises the importance of providing a safe and risk-free workplace for all staff members and is committed to ensuring that all its staff members are alerted and trained in the maintenance of reducing infection and re-infections. The Bank therefore will ensure that there are male and female condoms that are available in all its toilets as well as informative pamphlets on HIV, its causes, symptoms and managements as well as referral systems.

The Bank shall provide all staff members a place and time during normal working hours for education and information relating to-

(a) the promotion of safe sex and risk-reducing measures in relation to sexually transmitted diseases;

(b) the acquiring and transmission of HIV;

(c) the prevention of the spread of HIV and AIDS; and

(d) counselling facilities for HIV and AIDS patients.

This Education and information shall be provided by persons who have proven sound knowledge and expertise in matters relating to HIV and AIDS and who are able to communicate information with consistency and accuracy. The design of the education programmes shall be in accordance with guidelines approved by the relevant employer and staff member organizations, in consultation with the Ministry of Health and Child Welfare and any other organization with expertise in HIV and AIDS-related matters. The provision of the education shall be at least twice a year.

1. **Rights and Responsibilities**

A healthy and safe workplace is a shared responsibility between the Bank and its staff members.

### 

1. **The Bank**

The Bank has the responsibility to ensure:

* That the working environment and working conditions of staff members are conducive to wellness;
* That basic wellness services are made accessible to staff members, and are conducted in an ethical manner;
* Protection of staff members’ rights to confidentiality, autonomy, sensitivity, timeous intervention, equality, openness and transparency;
* That staff members are informed of conditions in the workplace that may be harmful to their health and wellness;
* That staff members are not arbitrarily and unfairly discriminated against;
* Provision of counselling services to staff members particularly those facing stress within or outside the work place; and
* Provide condoms in the toilets.

1. **Staff**

Staff have the right to expect that:

* The environment in which they work is healthy, safe and conducive to wellness;
* Basic wellness services will be made accessible to them and conducted in an ethical manner;
* Their rights to confidentiality, autonomy, sensitivity, timeous intervention, equality, openness and transparency will be protected;
* They will not be arbitrarily and unfairly discriminated against as a result of their participation or non-participation in the CWP; and
* Their privacy is maintained and respected.

**The staff members shall be responsible for:**

* Familiarising themselves with the IDBZ CWP;
* Conducting their work in a manner that protects their health and wellness and those of other staff members;
* Reporting and/or take action to correct any hazardous conditions or acts in the workplace to their immediate supervisor or the CSHD for prompt remediation;
* Acquainting themselves with ways they can protect their health and wellness, both within and outside the workplace;
* Taking an initiative to seek professional intervention; and
* For a clean hygienic environment and their personal hygiene.

# CHAPTER NINE: GENDER, DIVERSITY AND SOCIAL INCLUSION

In line with the obligations set out by the Constitution of Zimbabwe Amendment No 20 of 2013; which are binding on every person, natural or juristic, including the State and all executive, legislative and judicial institutions and agencies of government at every level, gender equality and equality of all human beings are key founding values and principles for the Infrastructure Development Bank of Zimbabwe (the “Bank”). The Bank at every level will endeavour; to facilitate rapid and equitable development, and take measures to:

* + - * Ensure women constitute at least half of the staff membership of the Bank;
      * Ensure that both genders are equally represented at every level of the Bank;
      * Protect and enhance the right of the people, particularly women, to equal opportunities in resilient and inclusive infrastructure development;
      * Promote the participation and improvement of the wellbeing of staff and of local communities where the Bank is operating.
      * Endeavour to facilitate and take measures to empower, through appropriate, transparent, fair and just **affirmative action**, all marginalised persons, groups and communities in Zimbabwe;
      * Facilitate appropriate action to create employment for Zimbabweans, especially women and youths; and
      * Rectify gender discrimination and imbalances resulting from past practices and policies.

IDBZ seeks to promote gender equality and equity, protect vulnerable groups from further harm and have them participate in decision making processes from an informed consent perspective. The Bank understands that it is fundamental to recruit the most talented people to ensure success and missing out on talents is costly to the bottom line, competitiveness and the Bank’s future. Hence, the Bank is advancing action on promoting diversity and social inclusion to ensure that people are not discriminated against and there is no Bank staff who is overlooked for any unjust reasons.

Social inclusion is achieved when people are able to do well in an organisation, irrespective of their background and upbringing. Hence, this Policy is about enabling Bank staff to fully participate in their daily engagements, including their full range of roles and functions.

1. **Specific Objectives**
2. To assist in the development of a gender-just society through a gender mainstreaming and gender-sensitive approach that will achieve greater, more effective, sustainable, and equitable results, outcomes and impacts, in an efficient and comprehensive manner in both internal and external procedures and activities;
3. Maximize the impact of investments by taking a gender-sensitive approach to promote environmental, social, economic and development co-benefits;
4. Pursue affirmative action quotas for more rapid and efficient progress towards redressing gender inequality;
5. Establish capacity building and knowledge sharing programmes on Gender and social inclusion for all staff members regardless of rank (by investing in gender competencies and ensuring budgeting for gender-related activities);
6. Provide guidelines for all IDBZ staff on work and activities involved (e.g. program design, implementation, monitoring and reporting stages, staff relations, organizational culture) that enhance and promote gender equality in the daily operations;
7. To create a congenial work environment within IDBZ which enables women and men to work together in an equitable, effective and mutually respectful manner;
8. To create a robust reporting, monitoring and evaluation systems including collection of sex disaggregated data and gender-responsive performance measurements; and
9. Treat each staff member/client in a compassionate and respectful way that is mindful of individual differences, cultural norms and ethnic diversity and promote socially responsible self-determination based on individual values.
10. **Principles**
11. Gender equality and equity are central to inclusive and sustainable development and hence the IDBZ must give it due recognition Equity, diversity and supportive environments for each staff member to flourish;
12. The empowerment of women and girls is recognised as fundamental to our mission;
13. Every individual understands and demonstrates attitudes and behaviours that promote gender equality and equity, diversity and social inclusion;
14. Allocate resources for gender-related activities; and
15. Continuously collect sex disaggregated data, monitor, report and evaluate gender-responsive performance measurement indicators tracked to measure progress.
16. **Purpose**

**In pursuit of this policy, the Bank commits to undertake the following:**

1. Capacitate IDBZ operational staff, project managers and project implementing/executing partners to effect gender screening in all operations and projects, gender sensitive capacity building and knowledge-sharing programmes within IDBZ and its key stakeholders;
2. Pursue gender balance in key advisory and decision-making bodies;
3. Recruit and retain qualified women to maintain gender balance in staffing positions and senior management;
4. Ensure equality and equity in accessing the Bank’s resources and employment opportunities by women and men through timely dissemination of gender sensitive information to all potential beneficiaries within the Bank or amongst the Bank’s stakeholders;
5. Develop strategies for family friendly and flexible working policies to allow staff to fulfil care responsibilities; and
6. Mainstream gender in all Bank’s operations and projects through early gender analysis and develop objective gender action plans as necessary to close any identified gender gaps throughout the project life cycle.
7. **Priority Areas**

In its quest to achieve gender equality and equity, diversity and social inclusion, IDBZ is aware that there are some challenges that may make it difficult to implement this Policy. The challenges include and are not limited to lack of appropriate infrastructure supportive of economic productivity, increasing poverty levels, the general economic performance and lack of appropriate skills. During the gender assessment for each project, IDBZ will identify any such challenges and draft an action plan to mitigate against such challenges for the smooth mainstreaming of gender, diversity and social inclusion in all IDBZ operations, projects and financial intermediary beneficiaries.

This gender, diversity and social inclusion section targets will involve the following policy areas;

At an Institutional and Operational Level:

1. Promotion of inclusive economic growth and gender equality.
2. Prioritisation of a gender sensitive culture which includes training and regular assessment and ensuring equal pay for equal work.
3. Development of socio-economic infrastructure that serves the marginalised areas focusing on emancipation of women and the girl child.
4. Promotion of gender equality and equal employment opportunities in the Bank.
5. Encourage women participation in infrastructure development through Joint Ventures and any other forms of participation.
6. Target women and other disadvantaged groups in the Bank’s capacity building programmes with the understanding that women can be influential and effective agents of change in sustainable development.
7. Development and implementation of a framework to analyse gender disparities in all Bank projects and gender sensitive impact analysis.
8. Implementation of gender-responsive climate and environmental policies and programmes.
9. Promote gender sensitive procurement, where appropriate
10. Reduce time poverty of women and enhance women’s resilience to external shocks.
11. Increase attention to generating employment and entrepreneurship opportunities for women.
12. Enable women’s access to quality jobs in non-traditional, higher-paying sectors.
13. Support inclusive, safe, diverse and resilient designs of urban and rural infrastructure.



## Resources for the Implementation of Gender Policy Strategies

IDBZ will ensure that resources are allocated to gender work across the organization through the Bank’s Work Programme and Budget. The Bank will also maintain and update annually qualitative and quantitative information on gender-related expenditure and outcomes both internally and externally.

## **Remote Working Policy**

1. **Purpose**
2. The purpose of this policy is to establish the standards and ideal practices for staff members approved to work from home.
3. To allow staff members to work at alternate work locations for all or part of their working week while ensuring that identified risks of working remotely are managed;
4. It should serve as a guide for both management and staff members on remote working.
5. **Scope**

a. This policy applies to all staff members.

1. **Definitions**
2. Remote working- Remote work is the practice of staff members doing their work from a place other than the Bank’s offices. A staff member's home, a co-working or other shared space, a private office, or any other location other than the usual office building are all considered.
3. **Key Principles**
4. This policy applies to all Bank staff when working on official Bank business away from the Bank’s premises (i.e. working remotely including outside the country).
5. Heads of Divisions should facilitate staff members working from home where it is practicable.
6. Line managers must assess situations where staff members cannot continue to serve Bank in their usual work arrangements.
7. Divisional heads must ensure operational requirements are met and services continue to be delivered.
8. Division heads are in charge of making decisions about working from home in their units. Relevant decision-making considerations include the ability to satisfy operational requirements, as well as security, IT, and remote working capabilities.
9. Staff members should focus on delivering critical services to the Bank’s customers.
10. Division heads should evaluate how work may be adjusted and flexibility offered to accommodate working from home as needed, such as by allowing for varied working hours and other appropriate flexibilities.
11. Division heads should make arrangements to assist workers who work from home. Regular check-in arrangements, teleconferences, and other methods to ensure regular communication between staff members and their supervisors may be included.
12. This policy does not cover situations where the staff member is sick and has indicated that they will take sick leave.
13. This does not apply where staff members choose to take voluntary actions which make them unavailable for work. Staff members in such circumstances must access their existing leave entitlements in line with the Bank’s policy.
14. The staff members' official work address, however, will remain the Bank’s Head Office/ or as indicated in the terms of their contract of employment.
15. The bank shall provide staff members required to work from home by the Bank with portable computer device.
16. Any staff member engaging in remote working should be guided by the Bank’s applicable policies including the ICT policy, asset care policy, and staff confidentiality policy.
17. Adopting a flexible approach to working arrangements and remote working may be part of the staff members working pattern or may be carried out as and when required by the Bank.
18. Regardless of location, all business policies regarding conduct, confidentiality, sick leave, and other issues remain in effect.
19. Staff members must adhere to their assigned work schedules, meet deadlines, maintain high-quality standards, and produce daily reports. While considerable flexibility is permitted, the staff member is expected to regular hours.
20. Performance will be evaluated on a weekly basis, using the same measures that apply to office work.
21. Staff members' capacity to work from home will be determined by the kind of the work they must perform. Some staff members will be required to report to work for operational reasons.
22. Where practical and appropriate, technology should not be used to limit a staff member's ability to carry out work. Unit Heads should evaluate their existing remote working capabilities, IT resources, and procedures to make sure that staff have every chance to continue to do meaningful work.
23. This might involve giving staff members without internet connection access to the internet or allowing them to work from home using a laptop or other device.
24. **Temporary Work from Home**

Temporary home working will only be allowed if it can be guaranteed that the staff member's absence will not cause problems for smooth running of business.

Permission to work from home temporarily should be requested from the staff member's line manager on each occasion. The staff member shall fill in an application form which shall be accompanied by a thoroughly completed initial home working risk assessment on the first occasion.

The line manager will specify the length of the temporary home working arrangement at the time of agreement, including a start and end date. A review may be conducted during this time, and the termination date may be renegotiated.

1. **Permanent Work from Home**
2. For a staff member to work from home on a permanent basis, they should submit a formal request utilizing the procedure outlined in this policy.
3. The line manager will consider the following factors when deciding whether to approve a staff member's request for permanent home working:
4. Time management skills;
5. Self-motivation; Ability to work independently;
6. Ability to meet deadlines;
7. Home as an appropriate work environment;
8. Ability to demonstrate they have no dependent care responsibilities that would have a negative impact on their performance during contracted working hours.
9. A formal notice will be provided to the staff member stating the contract amendment and the date on which the new permanent home working arrangements will begin.

## Secondment

The Bank is dedicated to the professional growth of its employees. Secondments are a useful tool for advancing one's career as well as for strengthening an organization's capabilities.

A "secondment" is a temporary transfer or "loan" of an employee to another IDBZ Branch or to an outside organization (external secondment). Unless otherwise agreed upon, the staff member will always have the option of returning to their primary role after the secondment is over.

The three forms of secondments offered by the university are:

**Internal** (within/between several IDBZ institutes)

**External** (from IDBZ to an external organisation)

**Incoming** (from an external organisation to IDBZ)

* It is crucial for all parties to have a clear understanding of their responsibilities, expectations, and goals for any form of secondment. A sample secondment agreement has been created for use in certain situations to help with this understanding.
* All secondment applications must be approved by the CEO. This can be a secondment to other relevant government institutions
* Allowances may be paid in the case of change of country. The Bank will pay the employee their normal salary, cost of living allowance in cases where there are significant differences in cost of living between Zimbabwe and the host country. The bank will also pay for accommodation and related costs.
* All applications for Secondment will only be entertained as part of the Talent and Development Policy.
* Secondments should not in normal circumstances exceed 18 months duration. This timescale will largely depend on the purpose of the secondment.
* The secondment period should be for a minimum period of 6 months.

TIPOFF/ ANNONYMOUS

**THE END**

1. [↑](#footnote-ref-1)