



“Strengthening social dialogue – shaping European integration”:

Special project for workers’ organisations
in the Western Balkans 2017

Social dialogue in financial sector:
Quality of Work Life /

Quality of Life: We are choosing both!

October 25-27, 2017
Belgrade, Serbia



Mara Erdelj, the president of SS BOFOS, welcomed all participants and opened a seminar.

Autonomous Trade Union of Employees in Banks, Insurance Companies and Other Financial Organizations of Serbia (SS BOFOS), in cooperation with the World Organization of Workers (WOW) and the European Center for Workers' Questions (EZA), and with the support of the European Commission, organized a seminar on "Strengthening social dialogue – shaping European integration": Special project for workers' organizations in the Western Balkans 2017; Social dialogue in financial sector: Quality of Work Life /Quality of Life: We are choosing both!"

The seminar was held in Belgrade, October 25-27, 2017. The meeting was attended by colleagues from Germany, Denmark, the Netherlands, Macedonia, Montenegro, Serbia, Croatia and Slovenia.





The lecturers at the seminar were experts dealing with various aspects of problems related to the work and position of employees, as well as the impact of the working and social environment on the quality of their lives and work. We particularly emphasize the presence of employers who spoke about the topic of seminars and experiences related to the quality of work in their companies.





The seminar was aimed at introducing to the participants the elements of the working environment that affect the overall life of workers in order to increase the negotiating capacities of financial sector workers representatives for participation in the social dialogue regarding the quality of work and its impact on the overall life.

Norbert Klein from the European Center for Workers' Questions (EZA), in charge of seminars and research, conveyed greetings from the management of EZA and their desire for colleagues from the countries of the Western Balkans to get connected in the union network and cooperate.

- Personally, I am mostly dealing with issues related to social dialogue. In EZA, we run the program on European social dialogue together with the European Union. We have come to the conclusion that there were particular problems with which we need to deal in a more precise manner. There is a big problem of unemployment in this region, which affects the young people most. In addition, we noticed that multinational companies operating in the Western Balkans behave differently than in their home countries, where everything is fine.



Bjørn van Heusden, Executive Secretary of the World Organization of Workers (WOW)

agreed with his colleague Klein that multinational companies operating in the Western Balkans, in their countries of origin respect the guidelines for good business while in the Western Balkans they do not.

Allan Bruhn, a political advisor to the Danish trade union Krifa, said that the union now have about 200,000 members.

- Today we are doing everything to build our own identity. We are particularly concerned with the issues that are relevant to our country. In Denmark, there is a lot of talk about retirement years. How many years can one be present in the labor market? What are the right years when a man needs to retire? Are the years that have been spent on the labour market good ones? Are people happy with their work? Right there we see our new role as a union. The union is trying to help each individual member to have a high job satisfaction during his working life.

There are studies on job satisfaction conducted in Denmark. The results of a study in 2016, based on a sample of 10,000 people and over 3,000 responses, show that job satisfaction in Denmark is conditioned by eight factors: 1. leadership, or employee experience in relation to the behavior of a company leader; 2. the influence that an employee has on the performance of his/her job 3. the purpose, which gives meaning to the work 4. the sense of ability of the employee to perform the work given to him 5. accomplishments or results at

work 6. the balance between work and private life 7. relationship with colleagues at work and 8. salary.

Employees in large companies have the lowest job satisfaction. Working hours in Denmark are 37 hours a week. However, research shows that higher job satisfaction is achieved by those who work longer, 41 hours or even 50 hours per week, said **Allan Bruhn**.



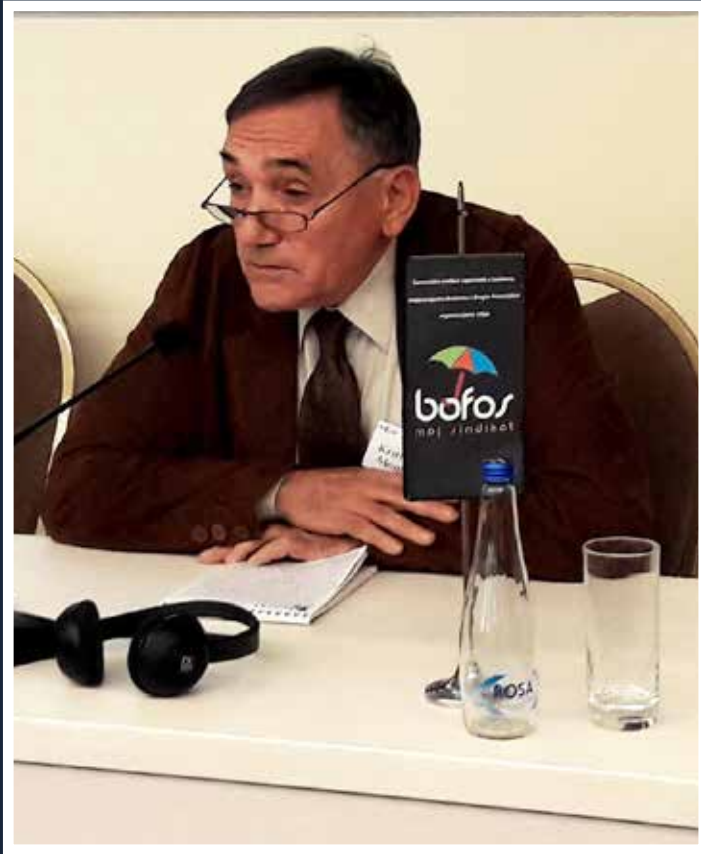
- In Serbia, as in other enlargement countries, there is a relatively high percentage of women and men experiencing conflict in the relationship between job and private life. Serbia has the highest percentage of the population experiencing the conflict in

the job-private life (80%) of all countries in which the survey was conducted. It is possible that this has to do with organizing work and inflexible working hours. Private life, to a certain extent, forms the

amount of daily housework and distribution among family members. The difference in the contribution of men and women to housework in Serbia (50 percentage points) is above average in the EU. It is higher than in Croatia (43 percentage points), but it is similar to other Western Balkan countries. In Serbia, like other enlargement countries, there is a relatively high percentage of women of working age, 49%, who are not a part of the workforce.

However, more than half of them (57%) would like to have a paid job if they could freely choose their working hours. Unfortunately, the research confirmed the stereotypes that apply to these areas. Regardless of whether they are employed or not, women work more than twice in the house, said **Lidija Kuzmanov, coordinator for employment and economic development in the Social Inclusion and Poverty Reduction Team (SIPRU)**.

COUNTRY REPORTS



Krsto Pejović, president of the Union of Financial Organizations of Montenegro, said that the quality of the work life is measured by the economic effect, which in Montenegro is at the level of survival.

- There is no specific norm in Montenegro that defines the quality of working life, while the Labor Law and the Occupational Safety and Health Law provide certain guidelines regarding the quality of working life, said Krsto Pejović, and provided the information that in 2016 the average salary in the financial sector of Montenegro amounted to 914 Euros, but top management salaries were also included, while the minimum wage was 193 Euros, and the average salary for the entire country was 509 euros. 8.6% of people live below the poverty line, and every 12th citizen of Montenegro is impoverished.

Mimoza Markovska, a representative of the Macedonian Financial Affairs Union (SFDM), stressed that in Macedonia, in the financial sector, instead of the prescribed eight hours, employees work for 10, and often even 12 hours.

- That is why we cannot talk about quality life: after 10 hours spent at work you go home, where you do housework, sleep a little and tomorrow again go to work - you are turning around in a vicious circle. In addition, overtime work is not paid as in other countries, and workers are in a constant stress. Macedonia is at the forefront of the use of antidepressants. We have become a country of pensioners, and those who have an in-house pensioner in their household to support them are lucky.

COUNTRY REPORTS



Silvana Ercegović Furlan, the president of the Erste Bank Croatia Trade Union and a member of the ESB Workers' Council, said that overtime work by many employers in Croatia is interpreted as workers' inability to do the job in eight hours.

- During the summer months, employees work much longer, and besides, they cannot use annual leave during that period in which their children are on summer holidays, which is by employers justified by the organization of work needs. The individual performance of an employee in the financial sector is evaluated instead of being assessed at the level of the organizational unit, which leads to the hostile environment created by excessive competition between colleagues. Working under pressure is a big problem for employees. There is no week that there will be no surprise-attack or bank robbery. Temporary employment has become a rule, and young mothers do not have the opportunity to get employed on permanent basis, **Silvana Ercegović Furlan** emphasized.

Marko Bohinc, a member of the NLB Bank Slovenia Employees' Council, said that the NLB Group in Southeast Europe is the most important financial group owned by 100% of the Republic of Slovenia (present in Bosnia and Herzegovina, Serbia, Macedonia, and Montenegro).

In Slovenia, at the initiative of the Trade Union of NLB Bank Slovenia, a Council of Employees was formed, which is now the largest council of employees in the banking sector in Slovenia.

"That's why we have good cooperation with the union, defined through a special cooperation agreement. As for the problems, over time work, pressures at work and mobbing are also present. We have sad, burnt out and depressed employees. This is our reality. It is positive that we have a budget of 2 million Euros for the motivation of employees at the level of the Bank, and the state has a strategy to transfer certain responsibilities to employers" said **Marko Bohinc.**



Srećko Mihailović, the director of the Unionism Development Center, said that people in Denmark are losing their jobs, too but they have a protection system that allows them to live and make it easier to change their profession or company.

- In Serbia, if you are not a high-level specialist, you will not find another job if you lose one, and you are 50 years plus old. Precarity is not a natural human feeling. By it, the very essence of the human being changes, it is an elementary disaster for every lonely person who is outside the social network. The illusion is that an individual can fight against precarity. There must be a strategy of collective action and willingness of workers to join the union to provide collective resistance to precarity. Unfortunately, the workers mostly turn to the trade unions when their backs are against the wall, when everything is over. Workers should join the trade union in a calmer time when there are no accumulated problems.

While there is fear there will be precarious work. However, if the one who brings the salary to the house and is the only employed in the family loses his job then everything finishes. Precarious workers cannot win with employers' right for a favorable collective agreement. Social dialogue is a child of the welfare state, and the unwanted stepchild of neoliberal Europe. Unfortunately, the state of well-being has come to an end. The moment the unions started to weaken, the welfare state was over. The percentage of unionization in Serbia is 20%-25%; in Scandinavian countries,

there are ¾ employees unionized, while in France the union rate is only 8%. Nevertheless, French unions have the strength and can take millions of people in the streets at any time.

Social dialogue depends on several factors, and the first is that there is a will for dialogue. The weaker side that is the union usually shows the will for dialogue. On the other hand, the state is often involved in feigning the dialogue. In Serbia, it is still thought that someone will believe everything written on a paper...

When talking about the factors of social dialogue, it should be added that partners in social dialogue should respect each other and know each other, and there should be a culture of social dialogue. Social partners need to identify common interests and jointly defend them.

Trade unions in Serbia are threaten to disappear if they do not begin dealing with themselves. There is a high fragmentation of trade unions in Serbia: we have as many as 6 trade union centers and a large number of "home unions" (trade unions at the level of the employer acting independently without the support of branches and union centers). All the "richer" trade union organizations, at the level of the employer, have moved into "home unions." In order to survive, unions must try to act differently: they must know themselves and the workers. Trade union leaders often do not know the workers and do not understand the essence of the union organization. It is important to learn and use others' experiences, said **Srećko Mihailović**.



- In order to communicate, we need to listen; we need to show that we want to listen to each other. It is also important to take notes during the dialogue, but also to paraphrase. When you repeat someone else's words, it works very well. If you are not sure of your attitude, it is better not to say anything. Silence is sometimes good, because it dampens passion, and the essence of silence is defining. Non-verbal messages are stronger than verbal, because they are much more trusted. One who wants to master the skills of non-verbal communication is a smart one, said **Olga Vučković-Kićanović, independent adviser to the Republican Agency for the Peaceful Labour Disputes Settlement**, speaking about the importance of communication and factors that are essential for success in the negotiations. She also stressed

the importance of the first impression, which, according to her words, is achieved in the first seven seconds. **Olga Vučković-Kićanović** also spoke about an incentive organization that motivates workers. "I do not like the attitude that we are all replaceable. In the crisis, the only right investment is investing in people. Employers must be aware of the fact that large fluctuation of people costs the company its profit, said **Olga Vučković-Kićanović**. She said that the most successful is the manager who knows how to motivate employees and that if it works well, he does not have to do anything else.

Isak Adižes, a consultant to companies around the world, known for advocating management based on mutual respect and trust, has defined successful control: *"The essence of successful control is to achieve a balance between flexibility and control. I call it controlled flexibility. If you are too rigid, it's not good, if there's no control, it's not good. The essence is in the right relationship, which only a real manager knows, and which brings the optimal result."*

- It is important for trade unions to point out the employer to a common interest. Much of the work is done if the employer recognizes his interest in a matter that the union wants to solve. Also, insist on good information, good information for the union is crucial. If you cannot provide better material conditions for employees, ensure better interpersonal relationships. The "Infostud" research confirmed that the highest incentive in the collective is precisely good interpersonal relations and that they are the most important ones, said **Olga Vučković-Kićanović**.



Dr Katarina Višić, a psychotherapist speaking about stress, stated that a modern man, although much more aware and educated than a caveman, reacts to the “wild beasts of today’s - stresses” in the same way as our ancestor on the appearance of a wild beast: fleeing, fighting or faking death.

- The consequences of stress for the employer are: more frequent absence of employees, reduced efficiency, employee dissatisfaction, frequent changes in the working structure of employees (instability in the collective), while the two most frequent consequences of stress for employees are reduced quality of life and stress-related diseases (cardiovascular disease, asthma, diabetes, psoriasis, migraine, depression ...).

What can help employees to alleviate stress is to clearly set job-related goals, to plan, to set priorities in work, to improve interpersonal skills and not to let their time leak. It is therefore important for them to know to manage time. One of the most important skills of the 21st century is time management. Bad time management indicators are: constant chasing and hurry, delay, low productivity, impatience and impulsiveness, difficulty in setting and achieving goals, and delaying, i.e. leaving aside and ignoring activities that are more useful if done right away. In order to manage time well it is important that you know how to plan and compare planned and achieved. So check out what obligations and tasks are being transferred to the next day and make a plan for tomorrow. Classify your work according to urgency and importance.

Every collective that fosters good relations of

members can survive every amount of work or change. Therefore, learn the skills of assertive communication; it is the key to building good interpersonal relationships. Assertiveness means taking it for yourself, without hurting other people. Make sure that over-reporting to other people, the inability to say NO (non-resilience) increases the number of irrelevant jobs. In order to reduce the level of stress, try to properly breathe, exercise, sleep enough, eat regularly. It is obligatory to enjoy during the day (coffee with a friend, reading books, listening to music, stretching ...), and social support is very important”, said **Dr. Katarina Višić**.

The seminar was very dynamic with presentations that triggered a lively discussion and active participation of the participants. It was assessed as very successful and well organized, and pointed to the need to continue with this type of activity in the future.

The work of the seminar was covered by the national television team RTS 1, and a report on the seminar was shown on several occasions in various programs: <http://www.rts.rs/page/tv/ci/story/17/rts-1/2919891/sta-radite-bre.html>

We point out that this is very useful for the BOFOS' rating in the domestic public and membership, and for strengthening its visibility in a situation where for trade unions it is very difficult to appear in the media.

EXAMPLES OF GOOD PRACTICE



Đorđe Raković, director of the APV Guarantee Fund, said the APV Guarantee Fund was a stable institution. - Our employees have no problems in financial terms, neither problems with working conditions, but also have a friendly atmosphere at work. Work assignments are fulfilled without excessive overtime, which exists, but within reasonable limits. We are a small collective of 20 employees, and the trade union operates smoothly. The founder of the APV Guarantee Fund is Autonomous Province of Vojvodina, but we are not a budget institution. We operate on the basis of profit, he said.

Branko Greganović, the president of the Executive Board of NLB Bank Belgrade, said that the management of this bank applies initiatives to increase employee's satisfaction.

- Without the synergy of customer satisfaction and employee satisfaction, there is no improvement. In this sense NLB Group has a certain code of conduct. It is important to respect colleagues and to maintain a pleasant working environment (sincerity and respect among colleagues, zero tolerance of discrimination, pleasant and safe working environment and ensuring protection of personal data of employees). We have good internal communication system, and the bank is especially proud of its Bankafe, which is intended for informal socializing of employees in a relaxed atmosphere. The idea is that this socializing is a kind of balance of professional and personal, and it is a special challenge to find such a balance. We also visit Bankafe with families. For Easter, we organized a family day. This is where we are looking for a balance between family and personal roles, said **Branko Greganović**.

He pointed out that the first NLB competition in cooking was organized, and that the sports games of the NLB Group are held with success.

- NLB AS is an annual employee rewarding initiative, which we nurture, and I am particularly pleased that we included in this story the part related to employees proposing and giving opinions about the best colleague, said at the end the President of the Executive Board of NLB Bank Belgrade.



SS BOFOS president Mara Erdelj

said that from the very beginning of the cooperation with the management of NLB Bank Belgrade, SS BOFOS has a high level of communication, and the representatives of our trade union could personally make sure that the relationship between the employer and the union in the APV Guarantee Fund is indeed an example.