

# The Finance Worker

12 February 1996

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THE UNION  
LIBRARY AND  
EDUCATION CENTRE

## Viva ! Finance workers, Speak out !

Workers in the finance sector's struggle against low wages, unfair labour practice, racial and gender discrimination by their wealthy bosses have been ignored for too long. We are seen as pencil pushers and white collar workers who earn big salaries. Now, the time has come for the truth, to put the record straight and speak as one voice through, *The Finance Worker*, our own mouthpiece, spearheaded by our union SACCAWU. SACCAWU is the only union that recognises the struggle of the comrades in the finance sector, therefore those workers who are not yet members of our union should organise and join SACCAWU to become a strong force in the finance sector. Workers at Sanlam, First National Bank, Metropolitan, Standard Bank, African Bank, Price Forbes & Alexander and others have already joined SACCAWU. The time to sit and watch our wealthy bosses (fat cats) in their flashy cars and huge palaces, whilst we go home with a starving wage, is over. We must organise, unite and support each other to fight for a living wage, better working conditions, and basic trade union rights.

**Comrades !**

*This is your newsletter and to make it a force to reckon with, it needs all your support by contributing to articles on what's happening in your companies, in your departments, so that Management's unfair practices can be exposed.*

*Please send your letters and contributions to The Editor*

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SACCAWU Western Cape  
P.O. Box 1711  
Cape Town  
8000*

*Fax : 021 461 8898*

*From the Editor. Viva SACCAWU !*

This newsletter will give all the workers in the finance sector the opportunity to have their say on worker issues. It will be up to you the workers, to make this newsletter a success and a pain in the @\$\$\$ of the bosses. We plan to publish an issue every month, depending on contributions from you, the workers. The names of workers who'll be sending in articles and other contributions will remain anonymous if they so wish, to prevent them from being victimised and intimidated by Management. SACCAWU accept full editorial responsibility for the newsletter and the production thereof.



*In this issue*

- Ndimande's Beat
- SACCAWU vs Management
- Cosatu's Big 10

- Know the law
- Who is SACCAWU ?
- On the Labour Front

## The Struggle for recognition at Sanlam

Report by Tommy Bangani  
(SACCAWU Regional Secretary : W Cape)

In 1993 SACCAWU actively embarked on a campaign to organise Sanlam workers in the Western Cape. We demonstrated that progressive trade union organisation is possible, even amongst workers in the Finance Sector.

In that same year SACCAWU made several attempts to have the union recognised by Sanlam. Initially we tried to set up meetings with Sanlam to no avail. In response workers at Sanlam started picketing, submitting petitions and having marches to present memorandums. As a result of the mass action of worker's unity, sense prevailed and SACCAWU won a hearing.

Toward the end of 1993 a few meetings were held between SACCAWU and Sanlam management. The union clarified the workers position as a representative of the voiceless and disadvantaged at Sanlam. Sanlam management then held the view that SACCAWU was racist, only representing a section of the workforce and not a 50% + 1 majority.

In 1994 we moved into the second phase of our recognition campaign, where SACCAWU further clarified the Union's position as seeking primarily basic union rights, inter alia, access for union officials, recognition of shopstewards and the right to represent workers in the absence of any other "vehicle", representing workers at Sanlam, as a step towards recognition. Sanlam used delaying tactics by writing letters to SACCAWU demanding clarification of the issues in question.

Toward the end of 1995 SACCAWU declared a dispute and proposed mediation on the basis that the parties are in no position to reach agreement on their own, as management was intransigent and refusing to identify their criteria and sticking to the 50% + 1 approach which is characteristic of backward union-bashing employers.

Our next step is to go to mediation in February and the matter of SACCAWU's recognition at Sanlam shall possibly be clarified and decided upon by that process.

Up to the end, Sanlam workers endured insults, but their determination to fight for their rights, will ensure that VICTORY is certain, notwithstanding temporary setbacks.

## The struggle at First National Bank

Report by Ndimande. M. Mtsweni  
(Chairperson : FNB / SACCAWU NSC)

SACCAWU started organising in FNB in the late eighties without success and this resulted in some workers being dismissed by the company for involvement in SACCAWU.

In 1994 SACCAWU members in FNB lobbied the Gauteng Provincial Government into drawing some commitment from FNB to start negotiating about organisational rights, collective bargaining and Affirmative Action with SACCAWU. This was done by the FNB since their bid for the provincial accounts needed that kind of commitment, but this was a bit late for the FNB, since the bid was won by another bank.

On the 3rd of February 1995, SACCAWU and FNB delegations met for the first time in Johannesburg. In this meeting SACCAWU detailed its demands and this was followed by a series of other meetings and finally there was a deadlock between the two. FNB's bosses argued that SACCAWU was not representative enough and therefore unable to accede to the Union's demands. This led to a mediation process which did not deliver much other than a stop order facility. Demands for collective bargaining rights were also equally denied by management.

FNB bosses formed a bogus Affirmative Action Forum called the **Managing Diversity Forum**. This is an elitist body, members which are appointed by management. This body has since collapsed and someone has been recruited to revive it.

FNB bosses have threatened to withhold any further Stop Order deductions in December 1995, pending on the signature of a disputed indemnity form which management wants SACCAWU to sign. This matter had since been referred to the Conciliation Board as well as an urgent reinstatement of the facility (S17 (11) filed.

It is a fact that of the top 300 positions in FNB, none is occupied by a black person. Victimisation, harassment and racism against workers is still the order of the day in this company.

**We await the latest reports from other companies in the Finance Sector (African Bank, Standard, Metropolitan, Price Forbes and Alexander and others.)**



## No going back !

by

Ndimande Marvin Mtsweni (FNB)



South Africa or should I say the New South Africa is such a different country from what it used to be in the not so distant past. South Africa continues to undergo this inevitable, sometimes loved and sometimes resented process of change. Although the process continues to be sabotaged by others, it remains a core necessity of which we, the citizens of this Motherland are to build a winning nation as against the historical South Africa we come from. It is no secret that no level headed, straight thinking and peace-loving South African would like the Old South Africa of a few, domination, murder, dictatorship and institutionalised segregation to return.

However in as much as virtually all South Africans would like and appreciate these changes we are going through, a minority of this population still are not prepared to be affected by these all encompassing changes. In other words, to them, change is acceptable and good for as long as it does not affect them and everything stays the same. How contradictory !

The sickness of having your cake and eating it does not at all help the situation in South Africa. This mentality exists in company boardrooms, offices and indeed social life. Those who are bent subtly or otherwise on opposing change for the better in this country, it is good to think again and better change their minds as they are fighting a losing battle and are bound to fall into oblivion if they don't, quickly identify and genuinely support this majority drive for change. South Africa can never and never go back to what it was.

In this column, in the coming months, we will be looking at some of these permanent, futuristic features of change in South Africa. We will discuss Affirmative Action in particular as one of these features.

Something like this !

## Affirmative action **too soon** for some !

CRIME, labour unrest and a poor investment climate have put at least one business leader at odds with the ANC's sentiments on affirmative action.

"How can a country with a lack of skills allow what we have to be lost through early retirement, emigration and by rushing blindly into affirmative action," Marinus Daling, chairman of Sanlam, asked the recent 50th Afrikaanse Handels-instituut conference.

"It is impossible to create new skills overnight by getting rid of existing ones. There must be a healthy development of new skills and recognition of existing ones," Mr Daling said.

His speech was given on the same day as Cheryl Carolus, the ANC's deputy secretary-general, expressed her disappointment with the slow progress of affirmative action in the private sector.

Speaking at an Institute of Personnel Management function, Ms Carolus said affirmative action initiatives had slowed down since last year's election and that the business sector "was moving back towards old comfort zones".

She said "serious racist overtones" stood in the

way of affirmative action's implementation.

"It irks me to find a concentration of black managers in personnel, human resource development and community liaison, at the interfaces with the public.

"One can assume it provides a comfortable buffer between the real interests of the company and the constituency seeking to challenge corporate culture," Ms Carolus said.

In his address, Mr Daling said the government was seeking economic solutions "in direct conflict with what is happening in the rest of the world".

"We persist with high taxes, exchange control, undisciplined and illegal strikes, senseless crime and violence, unrealistic wage demands and an apparently fatalistic acceptance of the wholesale loss of expertise."

Mr Daling also hit out at trade unions for failing to respect agreements and dismissed the notion that South Africa had low labour costs. "The average wage of a factory worker is up to 10 times higher than those of many countries in south-east Asia."

Article : Sunday Times, Business News

**No Affirmative Action, without SACCAWU !**

## Why join SACCAWU ?

It is common knowledge amongst Union officials that most workers, especially in the Finance Sector are afraid or sceptical to join a Union. In this column, we will inform you about a union, your union, SACCAWU.

### What is a Trade Union ?

A trade union is an organisation of workers. It is an independent organisation. It is run democratically by workers, in the interests of workers.

A trade union is based on organising the workers in each workplace. It also brings workers together at all levels :

in the shop, hotel, restaurant, bank, insurance company

in the company, e.g.. Ok Bazaars, Southern Suns, Old Mutual, Sanlam, Standard Bank.

Since the beginning of the factory system (often known as industrial capitalism) over 200 years ago, factory workers struggled to form unions. This spread to workers in the mines and shops and hotels. All over the world, workers in trade unions have fought to protect each other and for the interests of workers instead of the interests of their bosses.

### Why join SACCAWU ?

One person has difficulty in winning wage or salary increases, getting satisfaction if you have a grievance, and defending yourself against unfair attempts to dismiss you.

You may want more training and time off to pay your children's school fees and be sure that your job will be safe while you go home on maternity leave.

The union can help you win these things for all members. If we stand together, as the majority of workers in one workplace, and fight together, then that is what a union is. If we are strong, together and support each other on issues which we all discuss together, then the union will be strong.

### **An injury to one, is an injury to all !**

In SACCAWU we are part of a federation of unions of all kinds of workers in South Africa, the Congress of South African Trade Unions (COSATU). The slogan of COSATU is : "An injury to one is an injury to all".

### Who can join SACCAWU ?

#### Financial Sector

All workers in banks, building societies, insurance companies, stock brokers and the Stock Exchange, and those who work in any kind of financial institution.

#### Commercial Sector

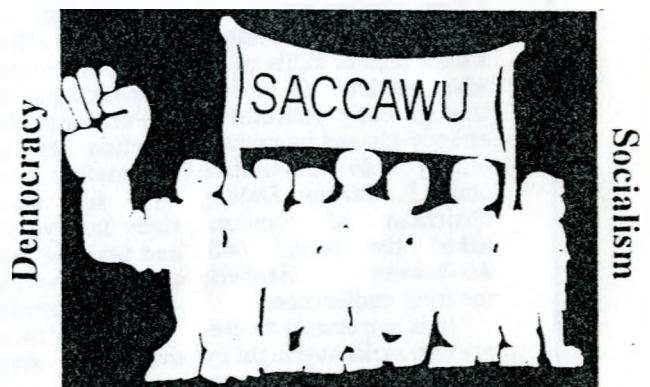
All workers in supermarkets, warehouses, butcheries, jewellers shops, chemists, book shops, bakeries, video shops, hair dressers, offices, parkades and parking lots, publishing, tollgates and all kinds of shops or distribution centres.

#### Catering Sector

All workers in boarding houses, holiday flats and lodging, hotels, sports clubs, country clubs and race courses, tea-rooms, restaurants, cafes, road houses, and take-away food outlets.

### South African Commercial, Catering and Allied Workers Union

#### Unity



**Join SACCAWU now for a better future !**

## Privatisation

Cosatu called for a 24 hour strike last month on 16 January 1996 against privatisation of government assets. The strike was called off, hours after negotiations between Cosatu and the government.

Cosatu's demands :

- The government must put a moratorium on the process currently underway in the various enterprises since they could undermine and pre-empt the process of negotiations.
- For them to reach a bilateral agreement with the government on a National Framework that will inform the process of restructuring at the enterprise or sector level.
- Information currently in the possession of management and the government, on which their positions and proposals are based, should be made available to Cosatu.
- The withdrawal of the current plan and the suspension of further announcements.

# Unions given 'decisive voice' in privatisation

By PATRICK BULGER  
AND DONWALD PRESSLEY

Cape Town — The government and trade unions breathed new life into South Africa's faltering privatisation programme yesterday with a landmark agreement that would give the unions a potentially decisive voice in the way state assets were restructured or sold off.

The agreement was approved at a cabinet meeting in Cape Town.

Alec Erwin, the deputy finance minister, said the national framework agreement would give labour a voice in the restructuring of state assets. It would also give labour the right to an independent analysis of financial motivations and a say in how job cuts should be handled if they proved necessary.

Stella Sigcau, the public enter-

prises minister, said the privatisation and restructuring programme was "now on the move".

She signed the agreement with representatives of the three main trade union federations.

The accord commits the government and the unions to a co-ordinated and negotiated approach to restructuring which would minimise job losses, redistribute wealth and promote economic growth.

The agreement follows an uproar by trade unions after Deputy President Thabo Mbeki announced in December that the government had decided to privatise some state enterprises outright and invite international partners to take shares in major state corporations.

The government's policy at the time was to privatise Sun Air, Auto-net and Transkei Airways. Mbeki

also invited strategic equity partners to inject capital technology and management expertise in Telkom, SAA and the Airports Company.

But the parties will now focus on internal restructuring to make certain enterprises more efficient. These include Portnet, Spoornet and the Rail Commuter Corporation.

Other areas of negotiation will be the regulation of monopolies and the prevention of excessive tariffs for Portnet and Petronet.

George Nkadimeng, the vice-president of Cosatu, and Erwin said that the agreement did not rule out job losses or industrial action after negotiations had been exhausted.

Restructuring should not occur at the expense of the workers and "every effort should be made to retain employment", the agreement said.

Article : The Cape Times, 9 February 1996

**United we Bargain, Divided we Beg !**

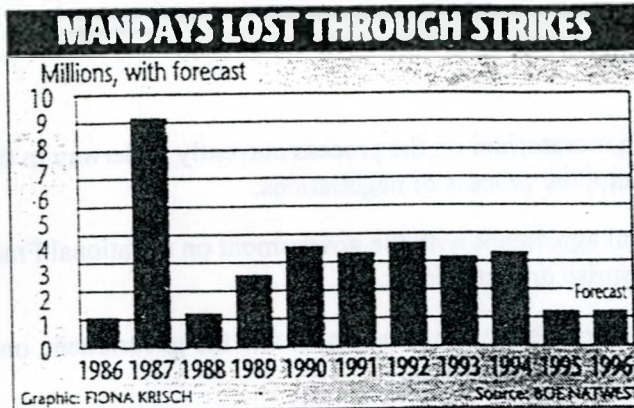
## Costs of strikes greatly exaggerated !

STRIKES and labour unrest inevitably hit the headlines, but their real impact on the economy is often exaggerated.

This became evident last year when a few high-profile strikes in the retail and motor industry led to predictions of a significant slowdown in the economy.

The slowdown never happened. Mandays lost through strike action declined by 59% to 1.6-million last year from 3.9-million in 1994. Furthermore, over 70% of the losses were in the public sector.

A report by stockbrokers BoE NatWest, co-authored by economist Nick Barnardt and labour expert J P Landman, predicts a similar trend in



labour relations this year.

The report highlights a number of issues that should place a lid on strike action in 1996 and limit the number of mandays lost to about the same level as last year:

□ A decline in union mem-

bership from 3.2-million in 1994 to about 2.9-million in 1995. The union movement has gained new members from the public sector, but not enough to offset the fall in the private sector. The exception to this trend is Cosatu, which raised mem-

bership by 19% last year. □ Increasing openness in the SA economy to international competition will force management and labour to promote labour stability.

□ The continued alliance between Cosatu and the

ANC restrains strike action by Cosatu.

□ Relatively good wage and salary increases. BoE NatWest predicts average increases of 9.5% in the private sector and 8% for public sector workers, which would imply an av-

erage salary increase of 2.5% in real terms.

Unit labour costs are likely to fall slightly as a result of an improvement in labour productivity. Labour productivity rose by about 3% last year and is expected to improve by

2% this year. Amid this relatively optimistic scenario the authors warn, however, that Cosatu could be tempted to flex its muscles over a number of key issues in the public sector. The most prominent one is the restructuring of public sector enterprises.

"Cosatu is clearly unnerved by large-scale retrenchments and job losses among its membership, particularly among the recently acquired members in the public sector."

Cosatu is determined to oppose further job losses strenuously — "hence its vehement opposition to the privatisation proposals", says the report.



SUNDAY TIMES, Business Times, February 4 1996

Sanlam workers protesting for SACCWU to be recognised by Sanlam at Sanlam's Head Office in Bellville, Cape Town

Organise

or

Starve





*Ten years of workers'  
unity and struggle*



Cosatu's 10th Anniversary was held in style at the Kings Park stadium in Durban on 2 December 1995. Thousands of workers joined in the celebrations and amongst speakers at the event were, Pres John Gomomo, President Mandela, Cosatu General secretary Sam Shilowa and Min Jay Naidoo. The crowd were entertained by local stars, Mzwakhe Mbuli, Sankomoto, Boomshaka and Jennifer Jones and others.

On 1 December 1985 hundreds of workers and other delegates around the country assembled in Durban to give birth to, in the words of Cyril Ramaphosa, then NUM general secretary, "a giant".

At the time of the launch, a low intensity war was raging in Natal and other parts of the country. But workers defied a draconian state of emergency declared by the NP's PW Botha to launch their federation. This marked the beginning of the new era in the history of workers in South Africa. Since Cosatu's launch, workers have achieved countless major victories for themselves and their families.

Within a short period of time, Cosatu became the fastest growing trade union in the world. From just over 400 000 members in 1985, they grew rapidly to over 1,6 million in 1995. They established strong regions and over 150 locals all over the country. We formed strong structures in the factories, shops, mines and farms.

In line with their principle of "one union, one industry", Cosatu rationalised and merged over 33 unions into powerful industrial unions. Today Cosatu has 19 affiliated unions. Their unions are currently recruiting and uniting workers across colour lines and historical backgrounds of which SACCAWU is one.

#### **Improvement of workers' conditions of employment**

Through vibrant and strong structures, Cosatu have scored countless victories in the war against poverty wages and slavery working conditions. In almost all sectors except for agriculture and domestic workers, they have improved wages and working conditions through hard struggles led by their affiliated unions and the federation.

#### **Workers' rights**

Cosatu-affiliated unions have fought for and won thousands of agreements with bosses at plant, company and industrial level. These have given rights to workers which were denied by the apartheid Labour Relations Act (LRA) and other laws.

Through the Workers' Charter and many other campaigns, Cosatu extended rights to many other workers, even those who were not members of their affiliates.

Cosatu defeated anti-worker and pro-boss amendments to the LRA which the bosses; NP government, was trying to push down their throats. They fought the previous health and safety laws and won some improvements through the Occupational Health and Safety Act of 1993. The Mines Health and Safety Act is currently being restructured. This year Cosatu led yet another campaign for a worker-friendly LRA which extends major rights to all workers, including domestic and farm workers.

#### **Liberation struggles**

Once launched, Cosatu immediately formed alliances with progressive organisations to defeat apartheid and national oppression. Their struggles against the pass laws, Mixed Marriages Act, Separate Amenities Act, the migrant labour system, influx control and countless other laws can never be forgotten. All members joined forces with residents to bring apartheid to its knees throughout the country. Today we have a government of our own choice led by comrade Nelson Mandela.

Cosatu salute the millions of workers who sacrificed and even laid down their lives to create a better world for all of us.

Many further challenges await workers in our long walk to economic freedom.

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# SOUTH AFRICAN COMMERCIAL CATERING & ALLIED WORKERS UNION

Date: .....

1. I, ..... (Full names)  
..... (clock no) employed at.....  
.....  
(name of employer) apply to join the South African Commercial Catering and Allied Workers Union.

2. My personal details are:

..... (occupation)  
.....  
..... (address of workplace)  
..... (home address)

3. I hereby resign from.....  
(name of other trade union, if there is one)
4. I hereby authorise the General Secretary of SACCAWU to forward any resignation notice required by this trade union.
5. I hereby revoke and cancel any previous authorisation of deductions in respect of any other trade union.

Signature ..... Date .....

STOP ORDER

## SOUTH AFRICAN COMMERCIAL CATERING & ALLIED WORKERS UNION

To: .....  
.....  
.....  
(name and address of employer)

Dear Sir

I, ..... (full names)  
..... (clock no) being a member of SACCAWU hereby request you to deduct from my remuneration an amount of R10-00 per month/R2-30 per week or such other amount as may be determined from time to time in terms of the union's constitution, in respect of membership and levies payable to SACCAWU. This authority shall only be terminable on four weeks' written notice to the union.

I hereby revoke and cancel any previous authorisation for deductions in respect of any trade union not merged with or incorporated in SACCAWU.

Yours faithfully

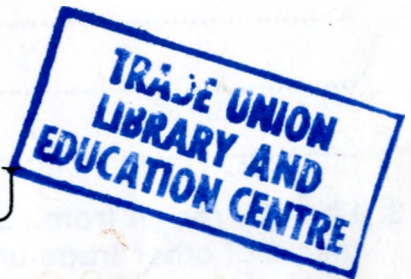
Date: .....

**Organise,**

**Strengthen**

**and defend**

**SACCAWU**



**for**

**a changing**

**South Africa !**

Workers can contact any SACCAWU Shopsteward if they need more information or application forms. The shopstewards can also forward worker's contributions to SACCAWU in Cape Town. Viva SACCAWU !