SECOND ITEM ON THE AGENDA

Effect to be given to the recommendations of sectoral and technical meetings


1. At the 304th Session of the Governing Body (March 2009), the Office submitted the conclusions of the above Forum with a brief report indicating that the full report would be submitted at the current session.

2. The attached Report of the discussion summarizes the Forum discussions and includes the conclusions that the Governing Body approved for dissemination at its 304th Session.

3. The Committee may wish to recommend that the Governing Body authorize the Director-General to communicate the Report of the discussion on the proceedings to governments, requesting them to communicate the text to the employers’ and workers’ organizations concerned; to the international employers’ and workers’ organizations concerned; and to the other international organizations concerned.


Point for decision: Paragraph 3.

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1 GB.304/STM/3/3.

Report of the discussion

Global Dialogue Forum on the Impact of the Financial Crisis on Finance Sector Workers

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Report of the discussion

Introduction

1. The Global Dialogue Forum on the Impact of the Financial Crisis on Finance Sector Workers was held at the International Labour Office in Geneva from 24 to 25 February 2009. The Governing Body of the ILO had decided at its 303rd Session (November 2008) that a two-day tripartite global dialogue forum would be held in the week of 23–27 February 2009 to assess the impact of the crisis on workers in the financial sector and to propose ways of alleviating and mitigating that impact. The Governing Body also decided that the Forum could adopt conclusions to guide subsequent action by the ILO and its constituents.

2. The Office had prepared an Issues paper 1 to serve as a basis for the Forum’s deliberations. The paper defined the financial sector; examined the background, origins and causes of the crisis; highlighted the sector’s major job occupations, their educational and skills requirements; and provided a preliminary assessment of the sector’s job losses resulting from the crisis. It also proposed possible policy responses to the crisis, including improved access to social protection; more effective active labour market policies and public employment services; social dialogue as a means of managing the effects of the crisis; and longer-term policies for a finance sector better able to serve the real economy.

3. The Forum was chaired by Ambassador Elmiger from Switzerland’s Federal Department for the Economy, State Secretariat for Economic Affairs. The Spokesperson for the Employers’ group was Mr Ferrara and the spokesperson for the Workers’ group was Mr Bang. The Secretary-General of the Forum was Ms Tinoco, the Executive Secretary was Mr Sendanyoye and the Clerk was Mr Myers, all from the Social Dialogue, Labour Law and Labour Administration and Sectoral Activities Department.

4. The Forum was attended by Government representatives from Austria, Brazil, Ecuador, France, Gabon, Ghana, Haiti, Jordan, Luxembourg, Malaysia, Morocco, Mozambique, Myanmar, Palestine, Panama, Philippines, Qatar, South Africa, Switzerland, Thailand, Tunisia, Turkey, and the Bolivarian Republic of Venezuela. Sixteen Employers and 43 Workers participated. Representatives of the International Organisation of Employers (IOE), the International Trade Union Confederation (ITUC), Union Network International (UNI), and the World Federation of Trade Unions (WFTU) participated.

Opening statements

5. Mr Dragnich, Executive Director of the Social Dialogue Sector, welcomed the participants on behalf of the Director-General of the ILO and introduced Ambassador Elmiger as the Chairperson of the meeting. The Forum was part of a wider ILO package of initiatives to support constituents in their efforts to respond to the social impacts of the crisis. The issue before them was very challenging and the timeframe was short, but he trusted their extensive collective knowledge of the industry and their close familiarity with the subject would help them to reach a consensus on how to mitigate the effects of the crisis on workers in this critical sector.

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6. Ambassador Elmiger urged participants to work by consensus and to take part in the discussions in an open and active manner. Any job loss was a tragedy and major restructuring to improve the functioning of the finance sector was inevitable. The response to the social crisis should therefore aim at safeguarding employment, taking into account the special needs of such vulnerable groups as women workers and atypical workers. It should also ensure adequate worker information and consultations. Solutions should contribute to stabilizing and resuscitating the financial system. He expressed pleasure at the presence of the Director-General of the ILO, Mr Juan Somavia, at the opening session and invited him to address the Forum.

7. Mr Somavia extended a warm welcome to the participants. He noted that the ILO, with its tripartite membership, was the logical place to examine the economic impacts of the crisis and the range of measures required to cushion the effects on working people and to prepare the recovery. The financial crisis had evolved into an economic crisis leading to a social recession, both global in nature. In each instance where enterprises closed or reduced their activities and made workers redundant, there were personal and family tragedies as well as a social crisis of major proportions. The financial industry was at the origin of the present crisis, although the deeper cause was a model of globalization in which the market was overvalued; regulation and government were undervalued, and the dignity of work and the protection of the environment were devalued. A large number of women and men who were already seeking decent work as the road to economic and social betterment prior to the crisis had seen their aspirations frustrated by growing inequality and insufficient opportunities. There was a need for a better balance between a productive market, the regulatory role of the State, and the social function of the organized representatives of society, in particular employers and workers, among other aspects.

8. Mr Somavia expressed the view that the current agenda should be to define a new vision of sustainable development, integrating economic, social and environmental dimensions into productive growth and social progress, whose benefits extended to all regions and countries. The G8, the G20 and the G192, through the UN General Assembly, needed to consider a new model for a fair and inclusive globalization to support sustainable development. The ILO had much to contribute towards a resolution of the crisis by helping, together with other international organizations, to carve a new global deal. Reform and regulation of the financial sector would be central to that effort. Through social dialogue and meetings such as the present one, experiences and viewpoints could be exchanged, compared and confronted so that practical solutions could be shaped. He counted on the participants’ inputs for genuine proposals that the ILO could, through its tripartite network, advance according to the needs of individual countries and also globally. The Forum would be making a great policy and political contribution if it could help to clarify the causes of the crisis and identify where the principal responsibilities lay; whether it was possible to return the financial sector to its boring business of lending to the real economy to invest, trade and consume; and how to rebuild trust among financial institutions, not to speak of trust in financial institutions. In reviewing these problems, one sometimes had the feeling the financial system needed a blood or a transparency test comparable to that carried out on human beings when they were sick in order to help guide doctors’ diagnoses. Citizens were entitled to know about the health of their banks – or in contemporary jargon, the levels of their “toxic products” – but, as yet, lacking the right financial doctors or adequate financial transparency, mistrust and lack of confidence persisted. He wished the participants a very successful meeting and looked forward to the Forum’s conclusions and recommendations.

9. The Employer spokesperson welcomed the opportunity the Forum provided for the ILO’s tripartite sectoral constituents to contribute to the quest for solutions to the financial crisis. It was difficult to properly evaluate the causes and effects of the crisis whose impacts extended to the economy as a whole. Discussions should focus on the employment aspects, especially in developing countries. Social dialogue, in its multi-faceted nature – ranging
from simple information, consultation and negotiation – was an effective tool to resolve this issue, whether at the national or enterprise levels and would be of great help in developing a comprehensive strategy. Employers were willing to discuss and exchange views and ideas on the crisis with the aim of contributing towards a fast recovery.

10. The Worker spokesperson congratulated the ILO on the initiative to organize the Forum, and appreciated this opportunity to discuss the issue with representatives of governments and employers. The crisis was real and growing, and its social costs were significant. It did not arise from an accident, but was rather the result of the failure of a business model and the absence of regulation and supervision. The forum should propose a road map to respond to the crisis, which took account of the social dimensions. The ILO should, among other things, submit that road map to the upcoming G20 meeting for consideration in the development of the new international financial architecture. The road map needed to be broad and be founded on basic values, and a new business model for the finance sector supported by comprehensive regulation. Governments needed to respect collective bargaining agreements and processes and recognize the workers’ role in developing measures to respond to the crisis. Similarly, trade unions had a role to play in how government bailouts were designed in order to protect workers and relieve redundancy-related suffering. Workers should have a voice in governance processes; banks should consider concluding global framework agreements with trade unions to foster more sustainable and ethical business models and collectively envisage a social contract for the finance sector.

11. Introducing the Office’s issues paper, the Executive Secretary stressed that its findings were preliminary and understated the extent of job losses. There were indications that layoffs were accelerating and redundancies were evident across all functions and positions, with women and part-time workers bearing the brunt. The paper suggested a set of policy responses the Forum might wish to discuss, including improved access to social protection, social dialogue and avoidance of simplistic solutions.

12. The Forum endorsed the three suggested points for discussion, which were as follows:

(1) How has the financial crisis impacted employment in diverse branches of financial services globally, regionally, nationally, and in enterprises? What is the scale and likely duration of these impacts?

(2) How can governments, employers’ and workers’ organizations help finance sector workers cope with the crisis? How can the local impact of changes in global enterprises be fully considered? How can social dialogue and active labour market policies help mitigate the impact of the crisis and ensure gender equity?

(3) What lessons can be learned from the crisis, which policy options could respond effectively, and what role should governments, employers, workers’ organizations and the ILO have? How can international coordination and policy coherence be improved to reduce risk of recurrence of such crises and promote more sustainable financial services?

Point 1 – Employment impact of the crisis on financial services

13. On point 1, Worker, Employer and Government representatives reported on the impact of the crisis in their respective countries. Almost all expressed deep concern with its actual or latent negative consequences on the employment situation in their countries’ banking, insurance industry or other financial services, although the magnitude of such effects varied across regions, countries, subsectors and institutions. The employment fallout was
already extensive and worsening in some countries while still negligible in others. However, some participants considered that, in their own countries, the problem remained mostly one of stagnating employment rather than outright job cuts, although second wave impacts might result in significant job losses. Some workers also noted that job losses were concentrated in financial institutions’ operations outside their home countries and that layoffs had been a result of unilateral management decisions. In a number of other countries, small banks and retail banking in general remained relatively unscathed or were even growing, while investment banks were severely distressed. As financial institutions’ faced rising bad loans and heavy losses from sharply declining profits and plunging stock prices, more and more workers in the sector could expect to lose their jobs.

Point 2 – How to help finance sector workers cope with the crisis

14. As regards point 2, various tools and instruments were identified to improve the conditions of finance sector workers. The need to expand and deepen social dialogue on both the underlying causes as well as the consequences of the crisis was emphasized, as were measures to preserve jobs such as training, lifelong learning and skills development. Experience from earlier crises – for instance the 1997 Asian financial crisis – provided valuable lessons on what worked and should inform responses to the current crisis. Assistance for workers to cope with the consequences had to be based on the recognition of their basic rights and dignity and reflect the principles of decent work. The true test of respect for decent work was not so much how employers and governments treated workers in good times, but rather how they responded in difficult times. Priority should always be on avoidance of redundancies, enabling workers to update skills and helping people to find new jobs. Special efforts should be made to provide counselling to workers in danger of losing their positions, especially with regard to the kind of training they might require to ease their transitions to new jobs. In addition, where redundancies became unavoidable, employers and trade unions should work together on criteria that safeguard contractual obligations and workers’ fundamental rights. Measures should be put in place to mitigate the impact for both those made redundant as well as the survivors, whose morale is invariably affected by colleagues’ redundancies, continuing job insecurity and increased workloads. It was important to inform workers of the likelihood of significant layoffs or downsizing plans well in advance. Active labour market policies and programmes should include assistance for workers to upgrade their skills in line with changes in labour market demand and take into account the special needs of female workers. They should include resource allocations for training, education and lifelong learning. Governments and the social partners should also work together to facilitate the placements of workers affected by the crisis. Social dialogue, including collective bargaining at appropriate levels, was a critical tool in all these processes. It should be transparent and encompass any consideration of new business models and future competences and skills and be a conduit for the provision of information on developments that affect workers’ interests. To ensure the effectiveness of such social dialogue, it was important that countries’ labour market institutions and processes were strengthened. In view of the global nature of the crisis, the 1998 ILO Declaration on Fundamental Principles and Rights at Work, the 2008 ILO Declaration on Social Justice for a Fair Globalization and the Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy (MNE Declaration) should all guide the dialogue and inform the measures adopted to respond to the crisis.

Point 3 – Lessons from the crisis, policy options, and role of constituents and the ILO

15. On point 3, a number of lessons could already be drawn from experience in responding to the crisis in different countries. Firstly, accurate and reliable labour market information
and a well-informed national debate were essential in crafting an effective response to the crisis. Secondly, particularly where job losses were anticipated, governments and the social partners should clarify the means envisaged to ensure adequate social protection for affected workers. The tripartite partners needed to meet regularly to take stock and share information. Establishing a range of tools which provided assistance to workers who had to move from one job to another was essential. It was clear that the nature of the regulatory frameworks in place in different countries and the degree of their financial industries’ integration in the international financial system had a bearing on the extent of the impact of the crisis. Although the manner in which the crisis had manifested itself varied in different regions and countries, the integrated nature of the sector and the need to learn from each other regarding the most effective responses suggested that, in addition to country-specific measures, a global coordinated response was equally needed. Social dialogue, bringing together governments, workers and employers and covering a broad range of issues, could help create a better international financial system which minimized the possibility of, or even eliminated, recurrent crises. Such changes should recognize the massive regulatory failures that contributed to the crisis; consider how the crisis could have been avoided; and introduce a more proactive approach towards avoiding or resolving similar problems in the future. This required political will and overcoming inertia among the authorities. It would also depend on more effective monitoring and supervision of banks, insurers and other financial enterprises. Such monitoring and supervision needed to take into account the increasingly global nature of the largest financial institutions. It was imperative that the ILO and its tripartite constituents be heard in the debate to reform the international financial system in order that decent work considerations are taken into full account. The ILO, along with its constituents, has a legitimate role in monitoring and advising in the social dimensions of reforms of the international financial system. Over the next 12 months, the ILO should focus on this sector; collecting data on how workers and their families around the world were affected; and also assist constituents at the national and regional levels to develop action plans to address the employment effects of the crisis. Furthermore, the issue needed to be tabled at the forthcoming ILO Governing Body session and the International Labour Conference. National bailout programmes were necessary and should be supported, but countries should avoid turning them into protectionist tools.

Consideration and adoption of the conclusions

16. Following these discussions on points 1 to 3 and drawing together the various elements that had been developed, at the end of the second day, the Forum unanimously adopted a set of conclusions.
Forum conclusions

1. The world is facing a deep and serious financial and economic crisis, which is having a direct impact on employment and livelihoods in some countries already, as well as creating a climate of uncertainty. The degree and extent of the impact vary across countries and industry segments. The ILO and its tripartite constituents need to monitor the evolution of the crisis, and anticipate its social and labour impact beyond the current countries and segments. Restoring confidence in banks and fixing the current problems in the financial system would be a first step in relaunching the global economy towards recovery.

Part 1. Giving voice to the ILO and its constituents in discussions on the financial crisis

2. Stabilizing and reforming the financial system is not only about economic and regulatory matters. Change will also affect and be influenced by the labour and social dimension (impact on jobs, employment, internal operating procedures and working conditions and practices, skills requirements, social protection and other aspects) in banks, insurance companies and other financial services.

3. The Financial Stability Forum, the G20 and other forums are actively discussing ways to improve the regulation of, and stabilize, the financial markets to avoid the problems that have led to the current crisis. These reforms are likely to be far-reaching and international. They may affect the way in which all institutions and workers in the financial services sector operate. The ILO should be actively involved in these forums and ensure that this Global Dialogue Forum’s conclusions are taken into account.

4. At the global, regional or national level, the ILO should organize activities to promote tripartite cooperation on tackling the impact of the financial crisis on employment. Among the international institutions, the ILO is the organization with the membership structure and expertise to cover this aspect in the international debate, in order to ensure that both the Organization and its constituents are fully involved. It will examine the social and labour impact of the financial and economic crisis on other sectors as well.

Part 2. Organizing the ILO’s response

5. There should be a continuous process – involving the social partners from the finance sector – to monitor the impact of the crisis and the reforms on employment and the social and labour dimension in the sector.

6. The ILO should collect data, monitor and analyse trends in employment in the finance sector, and advise on the employment, social and labour dimension of proposals on the financial crisis by international institutions. ILO constituents from the finance sector should be fully involved in this. The ILO should disseminate the results in a timely fashion.

7. The ILO should give the highest priority to activities aimed at addressing the social and labour impact of the financial crisis over the present and the next biennium, and develop

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2 These conclusions have already been approved by the Governing Body of the ILO at its 304th Session (March 2009); see GB.304/12, pp. 11–12.

3 ILO biennium, i.e. 2008–09 and 2010–11.
a specific action plan on these issues in cooperation with governments and the social partners.

8. The ILO should provide assistance at the regional and national levels for the governments and the social partners to address the social and labour dimension of the financial crisis and the reform process.

Part 3. Effective policy responses

9. In stabilizing the crisis, the reform process – including state aid and bail outs – should take due account of the 1998 ILO Declaration on Fundamental Principles and Rights at Work, including freedom of association, protection of the right to organize and collective bargaining. The process should also involve the social partners insofar as the labour and social dimension is concerned. This should cover the wide spectrum of financial institutions, from microfinance to multinationals, and from private to public enterprises.

10. Social dialogue has a key role in mitigating the effects of the crisis and in finding possible solutions. Information and consultation is also important in multinational enterprises, and voluntary global framework agreements may have a role. Restructuring should be based on dialogue between management, unions and workers’ representatives at appropriate levels. Information on restructuring should be made available to them in a timely fashion to allow for consultation.

11. Every effort should be made to explore alternatives to redundancies and to use them only as a last resort. Contractual commitments to workers should be respected.

12. Governments, employers’ and workers’ organizations should, through social dialogue, among other things, ensure workers’ employability through skills enhancement, life-long learning and active labour market policies to support adjustment. Training and retraining should be enhanced to address job displacement, providing skills that are properly aligned to the requirements of the labour market and accessible to all. Innovative approaches to training and its financing could be explored.

13. In view of the high proportion of women employed in functions that were most at risk during the current restructuring in financial services, special attention should be paid to

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4 Throughout this text when the term “workers’ representatives” is used, it refers to Article 3 of the Workers’ Representatives Convention, 1971 (No. 135), which reads as follows:

For the purpose of this Convention the term “workers’ representatives” means persons who are recognised as such under national law in practice, whether they are –

(a) trade union representatives, namely, representatives designated or elected by trade unions or by the members of such unions, or

(b) elected representatives, namely, representatives who are freely elected by the workers of the undertaking in accordance with provisions of national laws or regulations or of collective agreements and whose functions do not include activities which are recognised as the exclusive prerogative of trade unions of the country concerned.

5 The term employability relates to portable competencies and qualifications that enhance an individual’s capacity to make use of the education and training opportunities available in order to secure and retain decent work, to progress within the enterprise and between jobs, and to cope with changing technology and labour market conditions.
ensuring that the advances achieved on the objectives of equity policies are not undermined. Similarly, workers in atypical employment should be treated fairly.

14. State aid and government bailouts should be market-oriented and ensure a level playing field within industry, across branches of the sector and across countries, respecting the autonomy of the social partners in the labour relations field.

15. Better policy coherence and regional and international coordination could help to avoid protectionist policies that would aggravate the crisis.

16. The Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy (ILO MNE Declaration), the 1998 ILO Declaration on Fundamental Principles and Rights at Work and the 2008 Declaration on Social Justice for a Fair Globalization provide key principles on which the ILO’s contribution to the policy response can be developed. The 2007 International Labour Conference Conclusions concerning the promotion of sustainable enterprises are also relevant.
Evaluation questionnaire
A questionnaire seeking participants’ opinions on various aspects of the Forum was distributed before its last sitting. The following is an analysis of their responses.

1. **How do you rate the Meeting as regards the following?**

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2. **How do you consider the time allotted for discussion?**

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3. **How do you rate the practical and administrative arrangements (secretariat, document services, translation, interpretation)?**

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4. **Respondents to the questionnaire**

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5. **Participants at the Forum (including advisers)**

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6. **Female participation**

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List of participants
Liste des participants
Lista de participantes
Moderator Modérateur Moderador


Members representing Governments
Membres représentant les gouvernements
Miembros representantes de los gobiernos

ALGERIA ALGERIE ARGELIA

S.E. M. Idriss Jazaïry, ambassadeur, représentant permanent, chef de délégation, Mission permanente d’Algérie à Genève.

Advisers/Conseillers techniques/Consejeros Técnicos

M. Boualem Chebihi, ministre conseiller, représentant permanent adjoint, Mission permanente d’Algérie à Genève.

M. El-Hacène El Bey, conseiller diplomatique, Mission permanente d’Algérie à Genève.

AUSTRIA AUTRICHE

Mr Markus Weidinger, First Secretary, Permanent Mission of Austria in Geneva.

Adviser/Conseiller technique/Consejero Técnico

Ms Vanessa de Bock, Permanent Mission of Austria in Geneva.

BARBADOS BARBADE

Ms Emalene Marcus-Burnett, Counsellor, Permanent Mission of Barbados in Geneva.

BRAZIL BRÉSIL BRASIL

Advisers/Conseillers techniques/Consejeros Técnicos

Mr Ezequiel Sousa Do Nascimento, Secretary of Public Policies on Employment, Permanent Mission of Brazil in Geneva.

Mr Francisco Ciampolini, Trainee, Permanent Mission of Brazil in Geneva.

ECUADOR EQUATEUR

Adviser/Conseiller technique/Consejero Técnico

Sr. Jorge Thullen, Asesor del Ministerio de Trabajo y Empleo del Ecuador en Ginebra.

FRANCE FRANCIA


GABON GABON

S.E. M. Guy Blaise Nambo-Wezet, ambassadeur extraordinaire et plénipotentiaire, représentant permanent de la République gabonaise, Mission permanente du Gabon à Genève.

Adviser/Conseiller technique/Consejero Técnico

Mme Marion Angone Abena, conseillère, Mission permanente du Gabon à Genève.
GHANA

Adviser/Conseiller technique/Consejero Técnico

GREECE GRÈCE GRECIA

Ms Stella Kyriakou, Attaché at the Permanent Mission of Greece in Geneva.

HAÏTI HAÏTI


IRAN, ISLAMIC REPUBLIC OF IRAN, RÉPUBLIQUE ISLAMIQUE D’IRÁN, REPÚBLICA ISLÁMICA DEL


JORDAN JORDANIE JORDANIA

Mr Shukri Dajani, Special Adviser, Permanent Mission of Jordan in Geneva.
Advisers/Conseillers techniques/Consejeros Técnicos
Mr Mohammed Hindawi, Second Secretary, Permanent Mission of Jordan in Geneva.

LUXEMBOURGO LUXEMBOURG LUXEMBURGO

Advisers/Conseillers techniques/Consejeros Técnicos
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MADAGASCAR

M. Noëlison Augustin Rabearivelo, Directeur de l’emploi et de la formation professionnelle, ministère de la Fonction publique du travail et des Lois sociales, Antananarivo, Madagascar.

Advisers/Conseillers techniques/Consejeros Técnicos
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Mme Rosina Amady, attachée auprès de la Mission permanente de Madagascar à Genève.

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