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# „Healthy Workplaces: Prevention of work-related musculoskeletal disorders (MSDs) in the financial sector”

Serbia  
from 1. March to 4. March, 2023

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Republican Trade Union of Employees in Banks, Insurance Companies and Other Financial Organizations of Serbia RS BOFOS in cooperation with European Centre for Workers' Questions (EZA) and with the support of the European Commission organized a seminar with the theme: „Healthy Workplaces: Prevention of work-related musculoskeletal disorders (MSDs) in the financial sector” which was held, from 1. March to 4. March, 2023 in Belgrade, Serbia. Including keynote speakers, expert speakers and the participants themselves, the seminar was attended by over 60 people. In addition to participants from Republican Trade Union of Employees in Banks, Insurance Companies and Other Financial Organisations of Serbia- RS BOFOS (Serbia), the seminar was attended by participants from: Union Sindical Obrera -USO, (Spain), Centro Español para Asuntos de los Trabajadores - C.E.A.T.,( Spain), LDF Education Centre (Lithuanian Labour Federation Education Centre) (Lithuania),Trade Union of the National Bank of Greece -SYETE ( Greece), Bank and Insurance Employees Trade Union Turkey (BASS), Republican Trade Union of Workers- RSR (Croatia), Croatian Cultural Society Napredak- HKD Napredak (Croatia), World Organization of Workers – WOW (Belgium), Autonomous Trade Union of financial organizations of Montenegro – SFOCG (Montenegro), Trade Union of United Bulgarian Bank - UBB (Bulgaria), Trade Union of the employees in the Financial Organizations of Federation of Bosnia and Herzegovina (SFOFBIH), The Trade Union of Workers from the Financial Organizations of North Macedonia -SFOM (North Macedonia), The Trade Union of Stopanska Bank, (North Macedonia), The Trade Union of Sparkasse Bank (North Macedonia), Združenje delavcev Nove Slovenije (ZD NSi) (Slovenia), Associação para a Formação, Investigação e Desenvolvimento Social dos Trabalhadores -FIDESTRA, (Portugal), Sindicato da Energia - SINERGIA (Portugal), The Independent Albanian Trade Union of Food, Agriculture, Trade and Turism SAUATT, (Albania ) and Nezávislé kresťanské odbory Slovenska– NKOS, (Slovakia).



**Ms. Mara Erdelj**

**Ms. Marija Jovanović**

**Mr. Bjørn van Heusden**

The seminar was opened by **Ms. Mara Erdelj**, President of RS BOFOS, and the participants of the seminar were addressed by: **Mr. Bjørn van Heusden**, Executive Secretary, World Organization of Workers, WOW, and member of the EZA Council, **Ms. Dunja Cicmil**, Acting Director of the Administration for Safety and Health at Work, Ministry of Labour, Employment, Veterans and Social Affairs of Republic of Serbia, also **Ms. Jovana Stanojević**, head of the Center for EU Integration Serbian Chamber of Commerce, EEN OSHA Ambassador in Serbia, and **Ms. Krstinja Šćepanović**, Head of the Human Resources Directorate, OTP Bank Serbia a.d. Novi Sad. The opening of the seminar was also attended by **Ms. Marija Jovanović**, BOFOS deputy president and member of EO WOW.



**Ms. Dunja Cicmil**

**Ms. Krstinja Šćepanović**

**Ms. Jovana Stanojević**



The most important aspect of the seminar was the education of the participants regarding the prevention of musculoskeletal disorders. The participants of the seminar talked about: the most common diseases related to sedentary work and work with computers, which are faced by employees, especially employees in the financial sector.





Also, an important segment of the seminar was the role of the trade union in raising the quality of the working environment in terms of prevention of the most common health problems related to sedentary work and work with computers. A key segment of the seminar was examples of good practice in the prevention of musculoskeletal disorders. It was also discussed about how important it is to include the issue of prevention of musculoskeletal disorders in collective agreements.





*This seminar was special because the participants had the opportunity to learn how to exercise, and for that purpose useful physical exercises were done.*





**Dr. Maria Jose Rodriguez Ramos**

**Ms. Dr. Maria Jose Rodriguez Ramos**, Professor of Labor Law and Social Security Sevilla University, Spain expounded on the subject: Campaign: “Healthy workplaces lighten the load“, „Let’s all get involved: how to implement a policy for the the prevention of musculoskeletal disorders“, What does the „EU Strategic Framework on Health and Safety at Work 2021-2027“ bring us?

As an important fact, Ms. Dr. Maria Jose Rodriguez Ramos pointed out that Healthy Workplaces Campaigns have been running since 2000, at the level of the European Union, and that candidate countries and potential candidates will be supported in their efforts to align their legal frameworks and policies on OSH with the EU acquis. **Dr. Maria Jose Rodriguez Ramos** also said that key priorities and actions for improving workers’ health and safety in the 2021-2027 Strategic Framework EU are: 1. Green and digital transitions.

2.Economic and demographic challenges and 3. Changing notion of a traditional workplace environment. Speaking of health problems related to MSDs she said that musculoskeletal disorders cover a broad range of health problems. The main groups are back pain/injuries and Work Related Upper Limb Disorders, commonly known as “repetitive strain injuries”.Lower limbs can also be affected. There is clear evidence that MSD are strongly work-related. A large majority of employees in financial sector work at the office. Desk-based work is the inevitability in the financial sector. As a result, employees are exposed to ergonomic problems in the work environment. The types of work-related MSDs that employees in financial sector experience may include the following: back pain and neck pain are some of the most common conditions, followed by muscle weakness, curvature of the spine... In addition to musculoskeletal disorders, employees in the financial sector are prone to stomach obesity, impaired vision and stress... Speaking of measures of prevention regarding work-related MSDs she concluded that there is several measures that could be implemented such as: adequate lighting in the workplace, improvement of the working environment, avoiding repetitive movements in short intervals, avoiding sudden throwing of the head back, as well as leaning the torso too far forward, avoiding the transfer of vibrations to the body and especially to the hands.In her presentation, she especially emphasized that all psychosocial and organizational factors (too high job demands, lack of breaks at work, too long or too fast performance of work, bullying, harassment and discrimination at the workplace, as well as low job satisfaction) that lead the employee to the state of stress, fatigue, anxiety, increase the risk of MSD.



**Dr. Duško Ilić**

**Mr. Dr. Duško Ilić**, Professor at the Faculty of Sports and Physical Education University of Belgrade, Serbia, Owner and director of PROFEX Academy, Creator of the MDI method talked about procedures for people who sit for long periods of time (weaknesses of the locomotor and bone joint apparatus and other weaknesses, passivity of the chest and the benefits of breathing techniques, accelerated atrophy - the need to maintain good posture, metabolism and proper nutrition). As an important piece of information, **dr. Duško Ilić** stated that a large number of people, whether they are at home or at work, do not have the habit of exercising in the morning, while in Germany, morning recreation before starting work is common, and that the lack of such activities leads to a number of musculoskeletal problems. He also said that offices are often not equipped with adequate chairs and tables. He emphasized that most often inadequate table height, chair height and the type of chair back are the cause of musculoskeletal problems.

- Employers, in cooperation with interior designers, must emphasize the health impact that office space can have on each employee, when it comes to office space organizing said **dr. Duško Ilić**.

He added that more and more companies allow employees to work from home, and that such a way of working can have extremely negative consequences for the musculoskeletal system.

Sitting on soft surfaces, like lazybags or beds, is terrible for body statics and can have serious long-term consequences.

- When working from home, always sit at the desk, at the correct height and distance from the computer with good posture, shoes and a chair, said **dr. Duško Ilić**.

The director of the PROFEX Academy presented the correct way of sitting and advised the seminar participants that during the day, it is useful to walk on tiptoes 6 to 8 times for 60 seconds. He also emphasized the importance of legs verticalization, which enables energetic restoration of blood flow. It is worth noting that **dr. Duško Ilić**, former conditional coach of the Serbian national tennis team at the time when Novak Đoković won the bronze medal in Beijing in 2008.



**Ms. Helena Koren**

**Ms. Helena Koren**, Master of Psychology, Head of the Psychosocial Risk Management Department, Service for occupational medicine, Croatian Institute for Health Protection and occupational safety (HZZZZSR) – Croatia expounded on the subject: “Psychosocial factors as the causative agents of musculoskeletal workplace disorders.” She pointed out that although physical factors in the workplace have a greater influence on the risk of work-related musculoskeletal disorders, psychosocial factors can have a significant effect on the risk of developing MSDs. 28% of workers in the EU report that they sit at work almost all the time, and an additional 30% report that they sit a quarter to three-quarters of the time.

Sitting was reported as a risk factor of musculoskeletal disorders by 60% of workplaces in EU-OSHA’s enterprise survey – ESENER (ESENER survey 2019). This made it the third most common risk factor, said **Helena Koren**. She also stated that new ways of working (e.g remote work, telework) can be a source of new psychosocial and ergonomic work risk factors. **Helena Koren** emphasized that the financial sector has the highest representation of employees who work under tight deadlines (65%), and that there is a percentage of workers who do not know what is expected of them (8.2%), while as many as 74% have complex tasks and they do not have enough time to perform their tasks (38%). She pointed out that a study among employees in the financial sector showed that particularly long working hours are associated with a lack of physical activity, which is harmful to the health of workers. As for the psychosocial risks of MSD development in the financial sector, the most common are: work with clients, high work demands and mental effort, high intensity of ICT use, great responsibility, strict procedures, lack of control over workload...



**Dr. Marija Trajkov**

**Ms. Ilinka Aćimović**

**Ms. Dr. Marija Trajkov**, Professor at the Academy of Vocational Studies in Belgrade, Department of the High School of Health talked about the possibilities of applying therapeutic exercises in the prevention of musculoskeletal disorders for workers exposed to static body loads at the workplace, and she also gave guidelines for the protection of workers' health. She also spoke about the possibilities of applying wellness programs, physical activity and exercise for employees. According to her, wellness programs at the workplace aim to preserve health, prevent and suppress diseases, reduce health insurance costs, and increase employee productivity. She made a distinction between wellness programs - which are based on activities (walking, exercising, implementing a dietary regime), and with those programs, since they are focused on the activities themselves, there is no planned reward for employees, and wellness programs that are aimed at achieving results, i.e. to an outcome where managers can reward an employee who has achieved a certain health goal (eg weight loss) or impose some form of punitive measures on an employee who has not achieved a certain outcome. Apart from these two wellness programs, **Dr. Marija Trajkov** added that there are scientifically based wellness programs that must be scientifically verified. These programs must have real possibilities to influence the improvement of health or the prevention of diseases among the employees who participate in them. She especially emphasized educational programs for employees that provide employees with information about healthy habits at work, but also about healthy habits outside of work, taking into account ergonomic conditions at the workplace. **Dr. Marija Trajkov** also gave advice for a well-organized ergonomic workplace, such as the advice that a good chair with a backrest should be used, that the top of the monitor should be 5 to 8 cm above eye level, and that the monitor itself should not have glare. She emphasized that the employee should sit arm's length away from the computer, and that the feet should be flat on the floor or on the footrest, and that work should be interrupted by short breaks. Qi Gong instructor **Ms. Ilinka Aćimović**, Professor and health qi gong trainer, Secretary General of the Qi Gong Association of Serbia presented to the participants methods and procedures of traditional medicine as the therapy of choice in rehabilitation and physiotherapeutic practice. She emphasized that Qigong is actually a wide range of psychophysical exercises, but also the regulation of the spirit and the regulation of the mind. All exercise movements should be performed correctly and smoothly, with a sense of comfort, gently, skillfully, consistently and with full attention. By regulating the body on a physical level, through physical movements, the basis for breath regulation and mind regulation is formed. "Qi" which means: life energy and "gong" which means: work, achievement, so that qigong represents "work on life energy" In addition to the above, **Ms. Ilinka Aćimović** pointed out the need for proper breathing.

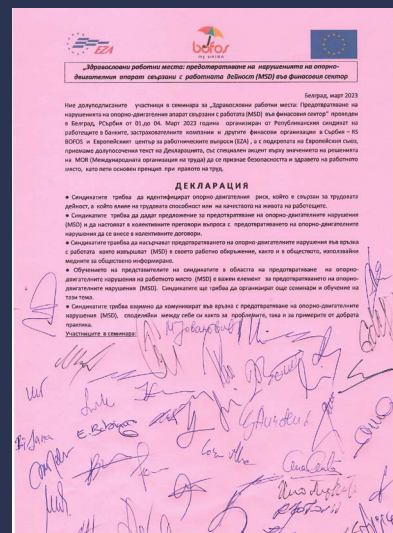
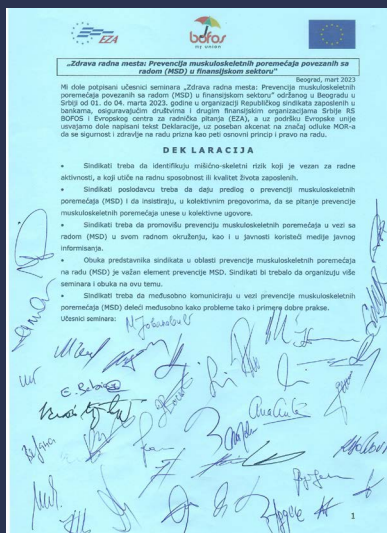
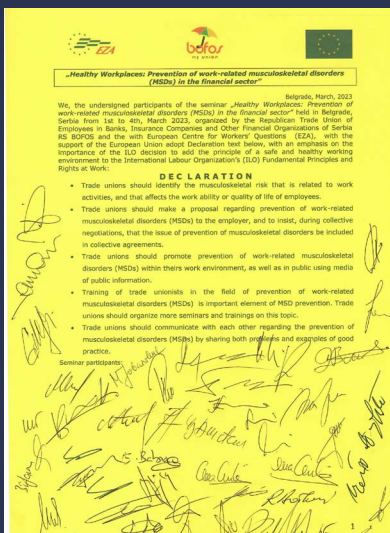


*As part of Ms. Ilinka Aćimović lecture, a special workshop entitled: "Qigong exercises" was held.*





Seminar participants adopted Declaration with an emphasis on the importance of the ILO decision to add the principle of a safe and healthy working environment to the International Labour Organization's (ILO) Fundamental Principles and Rights at Work. In Declaration they emphasized that the trade unions should identify the musculoskeletal risk that is related to work activities, and that affects the work ability or quality of life of employees. Also, as stated in the Declaration, trade unions should give the employer a proposal on the prevention of musculoskeletal disorders (MSD) and insist, in collective negotiations, that the issue of prevention of musculoskeletal disorders be included in collective agreements. Additionally, trade unions should promote the prevention of work-related musculoskeletal disorders (MSDs) in their work environment, as well as in the public, using public information media. Training of trade union representatives in the field of prevention of musculoskeletal disorders at work (MSD) is an important element of MSD prevention, according to the Declaration. Trade unions should organize more seminars and trainings on this topic. The Declaration also emphasized that trade unions should communicate with each other regarding the prevention of musculoskeletal disorders (MSDs) by sharing both problems and examples of good practice.





The seminar was covered by the media, with a report on the Radio Television of Serbia (RTS). Some organizations and speakers which participated this seminar also published reports on their Facebook pages:

**World Organization of Workers (WOW)**

<https://www.facebook.com/worldorganizationofworkers>

**PROFEX - Academy of healthy living**

[https://m.facebook.com/story.php?story\\_fbid=pfbid0xafeN3LT2Hs1VeuEu35NzQiPaTnaGU845F-3Wqnew6uaGczg55SLWaEeL5KNCcqTal&id=100063692212630&mibextid=Nif5oz](https://m.facebook.com/story.php?story_fbid=pfbid0xafeN3LT2Hs1VeuEu35NzQiPaTnaGU845F-3Wqnew6uaGczg55SLWaEeL5KNCcqTal&id=100063692212630&mibextid=Nif5oz)

## CONCLUSIONS AND RECOMMENDATIONS

Regarding seminar results participants agreed that the risks associated with sedentary work can affect all workers who spend prolonged periods of time either sitting or standing, especially workers in the financial sector. The extent of sitting at work is alarming considering the health issues associated with sedentary work and prolonged periods of sitting. Inactivity at work can cause or aggravate MSDs, such as muscle stiffness and back or spine pain. It can also contribute to the development of cardiovascular disease, type 2 diabetes, obesity, mental health issues and even premature death.

It was concluded that trade unions should influence the employer and persuade him to cooperate in this area by emphasizing the importance of this topic. Promoting healthy and active ways of working and preventing disease in the long term can increase concentration and, as a result, productivity. The conclusions state that employers should consult with the union using a participatory approach to get ideas and suggestions from the union. The results of these consultations can then provide a framework for a specific prevention policy or strategy. It was also concluded that employers should provide ergonomic equipment, appropriate wellness programs, and that it is necessary to incorporate the issue of work-related musculoskeletal disorders prevention into collective agreements and other company acts. It was also emphasized that it is necessary to draw the attention of employers to the fact that psychosocial factors are also the causes of musculoskeletal disorders in the workplace. In addition to the above, the conclusions emphasize that educational seminars, organized by the trade union, which provide trade union members with information about healthy habits at work, are very important.