



Magazine

2/2024

FREE TO PSA MEMBERS

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Occupational health and safety:

Employees' RIGHT

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"Deemed Dismissal"?

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IMPACT
on worker morale



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VISION

Enhancing the PSA's position as a politically independent trade union that is recognised and respected in both South Africa and the global labour market for its dominance and professionalism in the broader public sector, distinguished by its organisational agility, innovation, and responsiveness to labour and socio-economic issues.

MISSION

Continue to ensure the sustainability of the PSA as a Union and employer of Choice through ensuring effective member structures, Board, and Administration, expanding value-adding partnerships to protect the rights and to promote the interests of members in the relevant communication platforms.

The following values guide the PSA's conduct aimed at achieving the Union's mission:

**Loyalty, transparency,
respect, ethical conduct,
consistency, and
service excellence**

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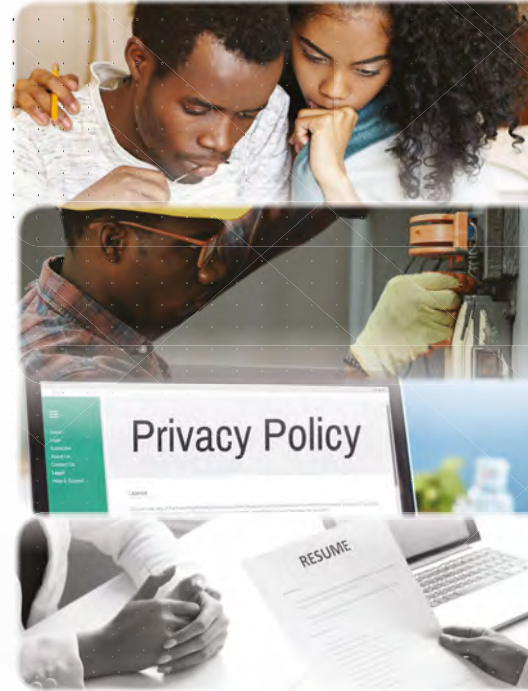
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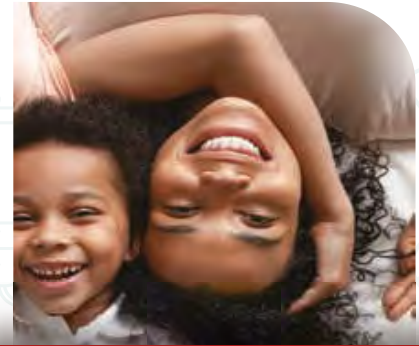
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Core of the Union

In the labour environment, the strength of a union lies not only in its structures and leadership, but also in the dedicated commitment of its elected office bearers and employees in service of members. This represents the core of a union that is focused on acting in the best interests of the collective, professionally protecting and promoting members' rights and interests, and actively participating in a range of activities aimed at enhancing members' experience with their labour home.

It is therefore essential for the PSA as a leading Union to constantly equip its employees and representatives to ensure sustained service excellence. To ensure efficiency, professionalism, and ethical conduct in upholding the PSA's values and objectives, the PSA will during 2024 roll out a series of empowering training interventions to ultimately also prevent unwarranted disputes in the public sector.

The PSA's elected office bearers and employees are vital links between Union and members. Acting in the best interest of the Union and upholding its integrity involves not only performing assigned tasks but also going above and beyond to ensure that the welfare of members is the sole goal.

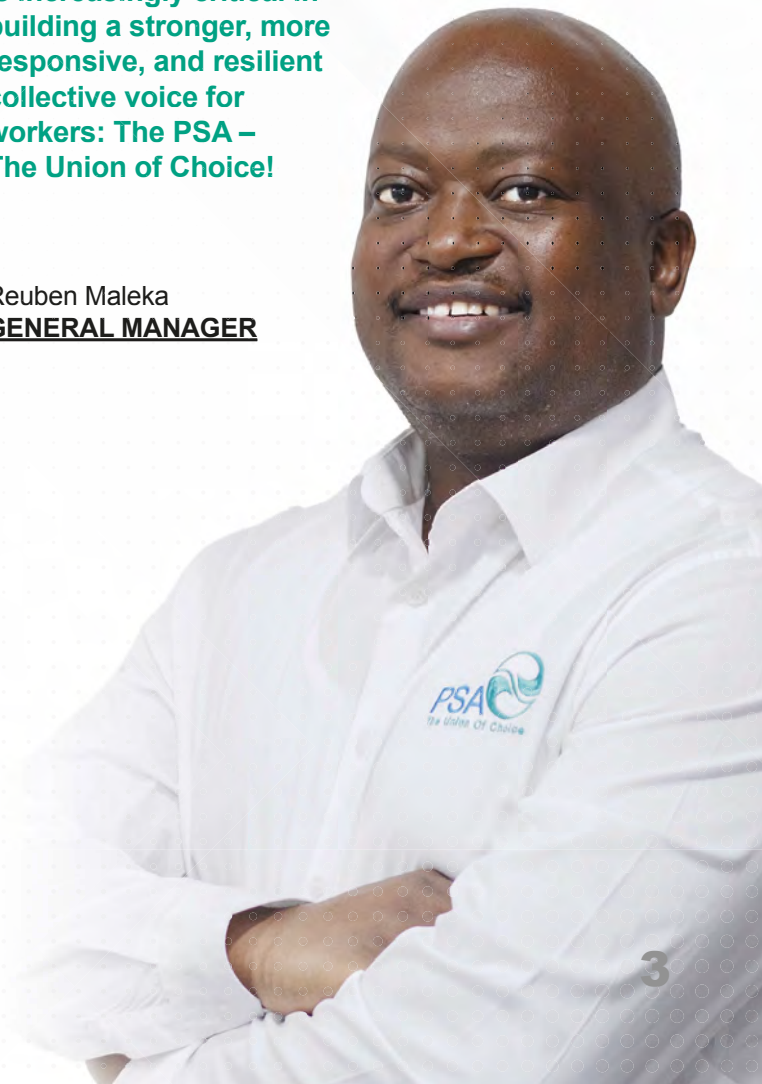
The election of PSA representatives, including shop stewards, structures, and committees in terms of the *PSA Statute* has been completed. It always remains vital for members to participate in these processes to ensure that true representatives of choice are elected and entrusted with Union responsibilities.

In the coming months, the PSA will commemorate various significant dates on the public-sector calendar. These include Workers' Day, Nurse's Day, Public Service Day, and World Day for Safety and Health at Work. These days are important reminders of the gains made by labour, whilst highlighting the ever-present challenges ahead.

I urge all members to participate in PSA activities and embrace empowerment opportunities, mandating processes, community outreach projects, and other initiatives. The synergy created through such collaboration and involvement in Union activities fosters a sense of unity and purpose and a shared vision of service delivery.

As the PSA navigates the complexities of an ever-changing labour landscape, the unwavering commitment of the Union's members, elected office bearers, and employees is increasingly critical in building a stronger, more responsive, and resilient collective voice for workers: The PSA – The Union of Choice!

Reuben Maleka
GENERAL MANAGER





Jobs were lost, income streams ran dry, families were destroyed, and assets were lost. The cost-of-living has become extremely high, and most citizens find it difficult to make ends meet with demands placed on incomes increasing year after year. The middle class, being mostly public-sector employees, is deeply in debt, with many being one salary away from bankruptcy. Accounts are in arrears and debtors are repossessing property. It has been reported that 73% of disposable household income is now being used for servicing debt repayments. Workers are losing their homes and cars as they struggle to pay mortgages.

The stress associated with not being able to keep up with the cost-of-living, is negatively impacting workers' productivity and morale. Government's failure to implement wage agreements, coupled with an ailing economy and interest rates are taking a toll on public-sector employees' financial and mental health and wellness.

At the same time, these public servants are still expected to meet service delivery goals.

Amidst these grim realities, it is important for public-sector employees and all workers to belong to a strong labour movement that can stand up for their workplace rights and interests. As the country commemorates Workers' Day, the PSA urges all public-sector employees to place their trust in the Union of Choice. The PSA has a history of more than a century of success in improving standards of working in the public sector. This includes supporting employees who are victimised, harassed, and experiencing unfair treatment.

Workers, as drivers of the economy, should continue to campaign for decent wages and safe working environments. The continued efforts of the organised labour movement, including the PSA as a leading South African union, underline the importance of collective action in the ongoing struggle for workers' rights and improved working conditions. The legacy of Workers' Day in South Africa is not only a celebration of past victories but a call to action for a more equitable and just future for the nation's workforce.

Source
<https://www.gov.za/WorkersDay2024>
<https://www.caglobalint.com/post/how-does-the-cost-of-living-crisis-affect-the-workplace/#:~:text=The%20stress%20associated%20with%20the,decline%20in%20business%20efficiency%20levels.>
 PSA Labour Relations

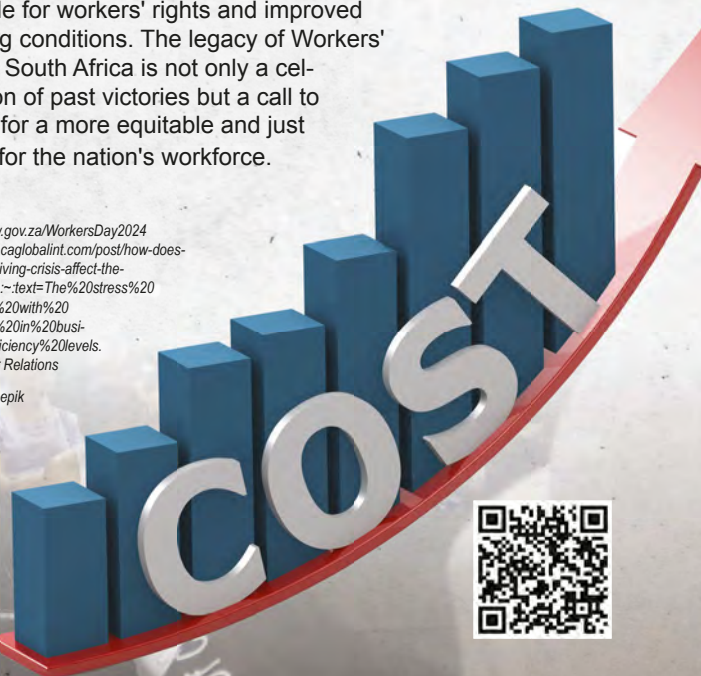
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Cost-of-Living: **IMPACT** on worker morale

Born from the struggle for workers' rights and social justice in the late 1800s, Workers' Day honours the contributions of workers and the labour movement. It is a time to reflect on workers' rights and the achievements made in improving working conditions.

In South Africa, these key changes came through worker struggles and protests, which lead to the development of several pieces of legislation including, the *Labour Relations Act*, the *Basic Condition of Employment Act*, the *Employment Equity Act*, and the *Employment Services Act*.

Despite the many obstacles that have been overcome by labour, the PSA remains fully conscious of the evolving challenges that are faced by workers including, staff shortages leading to overworking, vacancies not being filled, victimisation at the workplace, budget cuts, wage freezes, wages that do not meet the cost-of-living, inequality, and uncondusive and even unsafe work environments. In recent years, one of the biggest concerns has, however, become the soaring cost-of-living for workers. This spiral was driven by, amongst others, exorbitant increases in prices of fuel to food. Workers, in general, have not recovered from the effects of the COVID-19 pandemic.





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Occupational health and safety: **Employees' RIGHT**

Occupational health and safety (OHS) encompasses a wide range of practices and measures designed to identify, assess, and mitigate risks and hazards that may pose a threat to the physical, mental, or social health of employees.

The primary goal of OHS is to create and maintain a work environment that minimises the risk of accidents, injuries, and illnesses, promoting a culture of safety and well-being. The importance of OHS cannot be overstated, as it not only protects employees but also contributes to the overall productivity and efficiency of organisations. Employers, employees, and regulatory bodies all play integral roles in ensuring compliance with safety standards and fostering a culture that prioritises health and safety in the workplace.

The PSA, in the interests of all public-sector employees, has long driven the agenda to ensure safe and conducive workplaces for employees as well as members of the public who have to access these premises.

The PSA has over the past few years closed down several buildings that did not meet the standards of the *Occupational Health and Safety Act 85 of 1993*, which aims to “provide for the health and safety of persons at work and for the health and safety of persons in connection with the use of plant and machinery; the protection of persons other than persons at work against hazards to health and safety arising out of or in connection with the activities of persons at work, to establish an advisory council for occupational health and safety and to provide for matters connected therewith”.

The PSA has conducted inspections throughout the country and some cases exposed by the Union have shocked many. Recently, the PSA in Limpopo was informed of dangerous working conditions at the Limpopo Department of Education in Lebowakgomo. This dilapidated and neglected building houses Capricorn South, Sekhukhune East, and West Districts. Employees and clients are greeted by a stench coming from the building, caused by broken toilets that cannot be flushed. The ‘no-entry’ signs on the toilet doors are not helpful as employees and members of the public have no other options. The situation is exacerbated by chronic water shortages, as employees cannot even use buckets to flush the toilets. The PSA engaged the Head of the Department and escalated the matter to the Department of Employment and Labour (DEL) for intervention.

In Johannesburg, quick intervention by the PSA led to the issuing of a prohibition order by the DEL in respect of the Johan Heyns Community Health Centre and District Office in Vanderbijlpark. The PSA was informed by concerned employees at the Centre that there was a fire in the building on 17 January 2024, after water ran through the electricity board, causing an electrical fault. The section was evacuated on the day until 21 January. Employees were then informed to return to the workplace. On 25 January 2024, the electricity was reconnected and switched on. This caused an explosion and another electrical fire. The building is in an extremely poor and deteriorating state. There are constant water-pipe bursts, inadequate lighting in wards, inadequate ventilation, and some staff toilets have no water and broken taps. Exposed electrical wires, cracks, crumbling walls, and various other serious issues make the building unsafe for human occupation.



The swift action by the DEL, by dispatching a Labour Inspector to the building on the day the matter was reported, is commended by the PSA. The Inspector immediately issued a prohibition order that prohibits the Department from allowing employees to continue working in the building.

The PSA in Mpumalanga handled several OHS-related matters, including water supply issues at Tintswalo Hospital in Acornhoek. The PSA also attended to an issue at Hoxane Subdistrict where the Department of Health contravened safety standards by failing to service fire extinguishers at all health facilities as required by the OHS Act. The PSA also stepped in when the employer issued letters of intention to discipline members at a Labour Centre in the province, after employees opted to vacate the premises after being without water for weeks. The PSA raised tactical omissions by the employer and the matter was resolved with the intention to issue warnings being discarded.

In the Free State, the PSA raised concerns regarding the prolonged water crisis in Theunissen, which was severely affecting the local healthcare system. The inadequate water supply in the area presented significant challenges for Theunissen Clinics, jeopardising patient care and heightening the risk of infections. Clinics were grappling with a shortage of water for essential medical procedures, sterilisation, and general hygiene. The PSA took proactive measures by engaging with the management of the Lejweleputswa District. The matter was also escalated to the Free State MEC of Health and the DEL, emphasising the inherent health and safety risks posed by the water crisis.

The PSA's ongoing interventions have resulted in several dangerous buildings being closed, forcing employers to take accountability and ensure that workplaces meet the OHS Act guidelines.

The importance of reporting OHS concerns cannot be overstated in fostering a safe and secure workplace environment. Reporting incidents, hazards, and near-misses is not merely a regulatory requirement but a fundamental responsibility that contributes to the overall well-being of employees. Timely reporting results in identifying potential risks, investigating root causes, implementing preventive measures, and creating a continuous cycle of improvement. Moreover, a robust reporting culture promotes transparency, empowers employees to actively engage in safety initiatives, and ultimately helps in preventing accidents and injuries.

By prioritising the reporting of OHS matters, all stakeholders demonstrate their commitment to the health and safety of the workforce, fostering a culture where every individual plays a crucial role in maintaining a workplace that is productive and protective.

On World Day for Safety and Health at Work on 28 April 2024, the PSA encourages members to contact their shop stewards or nearest PSA Provincial Office if in need of assistance with an OHS matter.

Source
<https://www.gov.za/documents/occupational-health-and-safety-act>
 PSA Rights and Interests
 Images: Freepik



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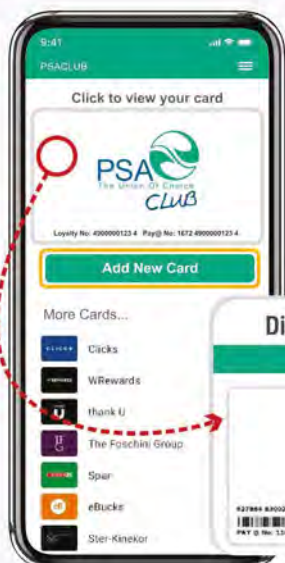
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Debt Review

A debt relief solution

In our current economic climate, many South Africans face constraints in keeping up with their monthly financial obligations.

The National Credit Regulator has since 2007 made it possible for South Africans to find financial relief through a legal process called Debt Review, also known as Debt Counselling, which is regulated by the *National Credit Act*.

Debt Review is a debt management program in which a registered Debt Counsellor reviews your financial situation to find relief. If you are found to be over-indebted, your Debt Counsellor will negotiate with creditors to create a restructured payment plan. This payment plan will include lower instalments and interest rates over an adjusted term that is in line with your current affordability.

To qualify for Debt Review you need to be over-indebted, be a South African citizen, be 18 years or older, have a regular monthly income, and debt must not already be handed over to an attorney.

Once your Debt Counsellor negotiated a restructured payment plan, a court will make the new arrangement legally binding by issuing a court order. The portion of your monthly income that forms part of the payment plan will now be deducted by debit order to a Payment Distribution Agency monthly that will, in turn, distribute the funds to your creditors accordingly.

After completion of the process, your Debt Counsellor will issue a clearance certificate and your credit record will be cleared.

Debt Review has its upsides and downsides and should be carefully considered before application is made. The benefits of Debt Review include lower monthly instalments, protection from legal action, and an improved credit rating when the process is completed.

On the downside, there are fees payable to the Debt Counsellor, your credit record is negatively impacted temporarily, and the payment term is extended over a longer period.

When all options and alternatives have been weighed against each other and you find that Debt Review is your solution, the importance to ensure that you approach a reputable Debt Counsellor with a steadfast reputation cannot be expressed enough. The Debt Counsellor must be registered with the National Credit Regulator and is obligated to be transparent in all factors throughout the process.

The success of the Debt Review process will rely on the cooperation of your creditors and your full commitment to follow through on the process to ensure your monthly payments are made. If this can be achieved, you will be well on your way to financial stability and peace of mind.

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"Whistle-blowing"

By **Wandile Mphahlele** - PSA Legal Officer

There is a common law duty on employees not to disclose confidential information gained during the course of their employment to third parties. Breach of this duty results in a breach of trust, which is at the core of the employment relationship, and if broken, such a relationship becomes intolerable, and an employee may be dismissed.

But how can employees disclose the employer's unseemly doings without breaching this duty or losing their jobs or being subjected to *occupational detriments*? The *Protected Disclosure Act*¹ (*PDA*) (*Act 26 of 2000*) defines **occupational detriment** as being subjected to disciplinary action, being dismissed, suspended, demoted, harassed, transferred, or refused promotion or otherwise being subjected to a treatment that adversely affect your employment opportunities and work security after making the disclosure. For a disclosure to be protected and fall within the ambit of the *PDA*, it must have been made in good faith and the employee must have followed procedures outlined by the *PDA*. The aim of the *PDA* is to encourage the culture of whistle-blowing, *i.e.*, to facilitate disclosure of information relating to criminal and other irregular conduct in the workplace in a responsible manner². Depending on the circumstances of the case, a contravention of the *PDA* by the employer may constitute an automatically unfair dismissal in terms of section 187(1)(h) of the *Labour Relations Act 66 of 1995 (LRA)* or an unfair labour practice in terms of section 186(2)(d) of the *LRA*.

In terms of section 1 of the *PDA*, a **disclosure** is defined as information regarding any conduct of the employer (or an employee) made by an employee who has a reason to believe that an irregular or criminal conduct has been, or is being or is likely to be committed or failure to comply with any legal obligation, or a miscarriage of justice, the endangering of the health and safety of any individual, damage to the environment, or unfair discrimination or the deliberate concealment of such issues³. Section 6 of the *PDA* provides that for the disclosure to be protected it must be made in good faith and must be made to a legal advisor, an employer, or a member of the Cabinet or Executive Council of Provinces. The employee making a disclosure must use the procedure authorised by the employer⁴.

Section 9 deals with **general disclosures** – these are disclosures made to the media and/or the society at large, not to the employer. For such a disclosure to be protected under the *PDA*, they must be made in good faith and the employee must have reasonably believed that the disclosures concerned an impropriety listed in the *PDA* and the disclosure is of interest to the public. Courts have held that it was reasonable for the employee to make these disclosures to the media as the media is one of the pillars that promote and uphold democracy. The Court continued to say that disclosures to the media will not be justified if not in public interest or have already been addressed internally or by the prescribed regulator.

In service of public-sector employees

Disclosure of *protected* information

The person claiming protection must be an employee and that employee must have reasonably believed that the disclosure of the information shows or tends to show the range of conduct that falls within the definition of disclosure under the *PDA*⁵.

In determining whether information disclosed is protected under the *PDA*, the Court will first determine whether the information is in fact a disclosure and whether the disclosure is protected. Once it is established that the information is a protected disclosure, the Court has to determine whether the employee was subjected to occupational detriment as a result of the protected disclosure. If so, the Court must consider remedies available to an employee subjected to occupational detriment as a result of a protected disclosure⁶.

Disclosures made in bad faith and for personal gain will not be protected under the *PDA*. Similarly, disclosures must be believed by an employee to be reasonably true⁷, must not be based on a rumour, and must be made according to the employer's procedure⁸. Disclosures based on speculation and aimed at embarrassing the employer or the employer's senior management will not be protected under the *PDA*⁹.

Source

¹ Act 26 of 2000

² *Tshilshonga v Minister of Justice and Constitutional Development* 2007 ILJ 195 (LC) at [169]; *City of Tshwane Metropolitan Municipality v Engineering Council of South Africa* (2010) 31 ILJ 322 (SCA) at [33]

³ See *Grogan "Dismissal" Juta & Co, 2010, Cap Town* at 132

⁴ See *CWU v Mobile Telephone Networks (Pty) Ltd* (2003) 24 ILJ 1670 (LC) at [19]

⁵ See note 8 at Para 19

⁶ See *van Jarsveld et al "Principles and practice of Labour Law" LexisNexis* at [786]

⁷ See *Radebe & Another v Marshoff, Premier of Free State Province* (2009) 30 ILJ 1900 (LC)

⁸ See *CWU v Mobile Telephone Networks (Pty) Ltd* (2003) 24 ILJ 1670 (LC)

⁹ See *Ramseemny v Wholesale & Retail Sector Education & Training Authority* (2009) 30 ILJ 1927 (LC)

Images: Freepik



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Debt Management

Debt management is a way that a person struggling with debt can implement to take control of their debts. This can be done through financial coaching and budgeting.

Understanding Types of Debts:

Separate debt according to types (Credit cards, loans, and monthly bills). Make a detailed list of all debts you have, noting how much you still need to pay, the interest rates, and the minimum amount you must pay each month.

Grouping by Installments:

Prioritize and Pay off the small loans as quickly as possible. Once that debt is paid up, redirect the money you were paying towards the other. Ideally, this process should continue until all accounts are paid off. Start by tackling debts with high interest rates to cut down on extra charges

Recognizing Urgency:

Prioritize debts that could have legal implications or harm your credit score.

Setting Budget Allocations:

Set aside some money from your budget to pay off your debts. If possible, make lifestyle changes and monitor spending habits to make room for larger payments.

Ways for Managing and Reducing Debt

Use smart approaches to handle and decrease the amount of money you owe

Negotiating with Creditors:

Reach out to your creditors about granting lower interest rates or settling your debts for a reduced amount. If you're open about your financial struggles, creditors might be willing to work with you.

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Explore the possibility of combining your debts into one payment to make things simpler and maybe even get a lower interest rate

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For more information, use one of these ways to contact Financial Journey:

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EVERY member IMPORTANT

In 2024, the PSA's Members' Rights Unit remains a core component of the Union of Choice, seeking to promote and protect members' rights through representation by PSA officials and shop stewards in disputes, including providing legal assistance. Members are represented in disciplinary enquiries, grievance meetings, at the Commission for Conciliation, Mediation, and Arbitration and at public-sector councils.

The PSA is proud of its service excellence to members in this regard, as reflected in just a few recent successful cases (for more examples, visit <https://www.psa.co.za/services/members'-rights>).

Limpopo Department of Education: A member was assisted by the PSA after the Department unlawfully deducted R12 255 from his salary, claiming that the member was on strike whilst he, in fact, was on duty. The PSA urgently engaged the Department. A grievance meeting was held where the Department acknowledged the unlawful deduction after the member proved that he was on duty on the day in question. The PSA continued to engage the Department even after it was indicated that a submission was written to the Head of Department for approval to reimburse the member. The member was subsequently repaid the amount unlawfully deducted from his salary.

Northern Cape Department of Education: A PSA Full-Time Shop Steward (FTSS) had been released and subsequently seconded to the PSA. The Department, however, did not pay the stipend to the FTSS in terms of the collective agreement for more than a year. The PSA declared a dispute and obtained a favourable award, which ordered the Department to pay R42 690 to the FTSS.

Department of Correctional Services (DCS) - Mpumalanga: A member joined the DCS as a Correctional Officer Grade 3 on 13 March 2005. However, owing to his qualifications, he was supposed to be promoted to Correctional Officer Grade 4, from salary level 5 to salary level 6. The DCS failed to promote him accordingly. As a result, an arbitration was scheduled, but the DCS failed to attend. The Commissioner ruled that all parties had been informed of the notice on 18 October 2023, and proceeded with the arbitration. The default award was in favour of the member. He was granted a promotion as of 13 March 2005, along with an amount of R962 705.65 to be paid to him.

The PSA is proud of the successes achieved in service of members of the Union of Choice!



South African **HEALTHCARE** crisis deepens

Scores of unemployed medical graduates, medical professionals, and doctors took to the streets Pietermaritzburg in KwaZulu-Natal in February 2024, staging a peaceful protest in demand of jobs. A memorandum of demands was delivered to the KwaZulu-Natal Department of Health.

The demands in the memorandum called for an end to healthcare budget cuts, additional budget to accommodate all qualified medical practitioners, including nurses, optometrists and pharmacists, the employment of adequate staff whilst reviewing the hiring process, as well as the reliable provision of work resources and tools, especially in rural areas.

This outcry protest once again highlights the healthcare crisis plaguing South Africa, as government prepares to introduce the National Health Insurance (NHI) scheme. There is overwhelming evidence indicating that the quality of healthcare in the country remains compromised by various challenges. This impacts directly on the quality of healthcare. Citizens using public health facilities must contend with long queues owing to staff shortages, shortages of medication, non-functioning equipment, a lack of water and even unhygienic facilities, placing their health at further risk.

Access to proper healthcare is a fundamental right enshrined in the South African Constitution. Without adequately supporting the healthcare fraternity, this right remains an illusion, leaving the most vulnerable without the healthcare they deserve. The continued decline in quality healthcare has resulted in a loss of trust by citizens in the country's healthcare system.

The PSA represents more than 80 000 healthcare workers employed in the Public Service and is extremely concerned about the persistent failure by the Department of Health to address the pressing challenges facing the sector. These include a severe shortage of doctors. Despite the Department's efforts to train 2 400 doctors, this pace remains inadequate to meet the demands of the National Health Insurance (NHI) and ensure optimal healthcare services. This deficiency is intensified by the obligation for doctors to dedicate a year of service in a public health facility, without assurance of subsequent permanent employment. This is especially concerning for the country's rural areas where the need for healthcare professionals is critical.

The PSA urged the Minister of Health to ensure optimal utilisation of the allocated budget for the provision of permanent employment for healthcare professionals. Failure to do so will exacerbate the current brain-drain crisis, with South Africans paying the price for government's failures. The situation places immense psychological and physical pressure on overworked healthcare workers. In addition, it also raises serious concerns about government's ability to address unemployment of skilled professionals on a broader scale. The Minister of Health blamed the situation on budgetary limitations, which he said directly impacted the employment of doctors. The PSA further urged government to take urgent measures to ensure that newly qualified doctors do not join country's growing unemployment line but rather contribute to a robust and effective healthcare system. Failure to provide a decisive plan in this regard may spell disaster for South Africa's healthcare system and the NHI.

The outbreak of the COVID-19 pandemic brought about unprecedented challenges on government services, particularly in the health and social development sector. Despite these challenges, frontline workers continued to demonstrate their commitment to combat the pandemic and assist government in meeting its mandate and responsibility. In light of the circumstances faced during the pandemic, a collective agreement was reached in respect of a token of appreciation for these workers' dedicated service. The objective of this agreement is to provide a token of appreciation for all qualifying frontline employees who provided services during the pandemic. The agreement provides for five days' special leave to all qualifying employees. Such measures go a long way towards providing moral support to overworked and over stretched workers.

Source
<https://www.iol.co.za/mercury/news/unemployed-kzn-doctors-march-to-demand-jobs-ff815d2f-005c-47d7-bf5c-3ffc21bfeda0>
PSA Collective Bargaining
Images: Pexel



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Unemployed

BALANCING WORK AND STUDY: NAVIGATING DISTANCE LEARNING FOR WORKING PROFESSIONALS

In today's fast-paced world, balancing work and personal pursuits can be challenging, especially when considering furthering one's education. However, with the advent of distance learning, working professionals now have a viable option to pursue their educational goals without compromising their careers. STADIO presents a golden opportunity for PSA Members, PSA Staff and PSA Family Members to invest in their professional development, with relevant qualifications, flexible learning options and exclusive discounts. PSA members, PSA staff and family members (next of kin) are entitled to an exclusive 10% discount on STADIO's Distance Learning tuition fees. This **10%-discount offer*** is applicable when enrolling for the first time at STADIO, current STADIO students qualify for the 10% discount when registering for new Distance Learning Qualifications.

Registration for STADIO's Distance Learning Qualifications (second semester intake) opens in May 2024.

WHY FURTHER LEARNING MATTERS FOR WORKING PROFESSIONALS

Learning is the cornerstone of personal and professional growth, regardless of one's career stage. For working professionals, continuing education offers numerous benefits:

CAREER ADVANCEMENT: A higher level of education often correlates with more significant opportunities for career advancement. Whether aiming for a promotion or transitioning to a new field, additional qualifications can enhance your resume and open doors to new possibilities.

SKILL ENHANCEMENT: Continuous learning allows professionals to stay updated with the latest industry trends, technologies, and best practices. Acquiring new skills not only boosts confidence but also increases job performance and effectiveness.

PERSONAL DEVELOPMENT: Education fosters personal growth by expanding knowledge, fostering critical thinking skills, and encouraging lifelong learning habits. It provides a sense of fulfilment and satisfaction beyond professional achievements.

TIPS FOR BALANCING WORK AND STUDY VIA DISTANCE LEARNING

Successfully managing the demands of work and study requires effective time management, discipline, and strategic planning. Here are some practical tips to help working professionals navigate the challenges of distance learning:

SET CLEAR GOALS: Define your educational objectives and establish realistic milestones. Knowing what you want to achieve will keep you motivated and focused amidst competing priorities.

CREATE A SCHEDULE: Define your educational objectives and establish realistic milestones. Knowing what you want to achieve will keep you motivated and focused amidst competing priorities.

COMMUNICATE WITH EMPLOYER: Inform your employer or supervisors about your educational pursuits. Open communication can help them understand your priorities and may lead to flexible work arrangements or support for your academic endeavours.

UTILISE RESOURCES WISELY: Take advantage of online resources, virtual libraries, and academic support services offered by your educational institution. Leverage technology to access course materials, participate in virtual lectures, and collaborate with fellow students.

PRACTICE SELF-CARE: Prioritise self-care activities such as exercise, relaxation, and socialising to maintain a healthy work-life-study balance. Remember to take breaks, stay hydrated, and get adequate sleep to optimise productivity and well-being.

EXCLUSIVE OFFER: STUDY VIA DISTANCE LEARNING AT STADIO WITH A 10% DISCOUNT

Ready to embark on your educational journey while balancing your professional commitments? STADIO, a leading institution offering comprehensive distance learning programs, presents an exclusive opportunity for working professionals. Enrolling in STADIO's distance learning programmes allows you to access high-quality education tailored to your schedule and career aspirations. With diverse programmes spanning various fields, including commerce, administration and management, law, education and more, STADIO provides flexible learning options designed to accommodate your busy lifestyle.

As a special incentive, STADIO offers 10% discount on tuition fees for all new 2024-distance learning enrolments. Do not miss this chance to invest in your future and take your career to new heights while enjoying the convenience of remote learning. For more information on STADIO Distance Learning Qualifications go to <https://stadio.ac.za/distance-learning>

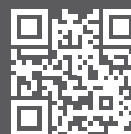
Balancing work and study via distance learning is not without challenges, but it is entirely achievable with determination, organisation, and the right support system. Education is a powerful tool that empowers working professionals to expand their horizons, advance their careers, and fulfil their potential. Take the first step towards a brighter future by seizing the opportunity to study via distance learning at STADIO. Embrace the lifelong learning journey and unlock endless personal and professional growth possibilities.

* Terms and Conditions apply.

EMAIL US: PSA@STADIO.AC.ZA

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20 VERY GOOD REASONS WHY THE PSA SHOULD BE YOUR LABOUR HOME



The PSA, a registered trade union, is the largest, politically non-affiliated, fully-representative Union in the Public Service and State-Owned Entities, with a proud history of more than a century of service to members. The PSA...

1. **Is a growing Union** with 240 000+ members served by Provincial Offices across the country.
2. **Attends to members' individual disputes FREE** of charge.
3. **Negotiates fair terms of remuneration** and represents members' interests in bargaining structures.
4. **Protects members' service benefits** (including medical aid, pension schemes, and housing subsidies).
5. **Addresses issues** such as fair and reasonable working conditions, hours of work, and leave.
6. **Is the only Union in the Public Service that serves Public Service pensioners.**
7. **Is financially stable** (complies with the *Companies Act and Labour Relations Act*).
8. **Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.**
9. **Protects members' rights** and defends them in unfair labour practices or infringements of constitutional rights and legislation (*Labour Relations Act, 1996, Basic Conditions of Employment Act, 1997, and Employment Equity Act, 1998*). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements - non-compliance with such rights is being taken care of by these institutions.
10. **Employs professional, dedicated and competent staff** to support member structures in service of members.
11. **Promotes members' interests** during collective bargaining in bargaining forums with employers.
12. **Is admitted to the various bargaining councils**, which enables the Union to resolve workplace problems in these councils, saving cost and time.
13. **Acts only on members' mandate** (mandates on collective issues are obtained from member structures).
14. **Has country-wide, extensive member structures** (national and sectoral) that are the link between the Union and members. These structures mirror the structures for collective bargaining and ensure the protection and promotion of members' rights and interests. Structures are active in all provinces to promote the organisation of members, obtain mandates and improve communication. For information on your PSA representative and structure, contact your local PSA Provincial Office.
15. **Has an impressive success rate in resolving cases** by the Union's full-time staff and thousands of democratically elected, trained shop stewards.
16. **Offers fringe benefits to members, including FREE membership of PSA CLUB!**
Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance with debt and personal loans.
17. **Provides FREE financial assistance with funeral costs at a member's death.**
18. **Provides FREE professional indemnity insurance cover** for identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).
19. **Holiday Resort** offers holiday accommodation at discounted rates.
20. **Magazine and workplace-specific newsletters** are issued to members **FREE** of charge - Update your contact details with the PSA's Membership Section (updatemyinfo@psa.co.za) to ensure that you receive all news.

The PSA effectively represents the full spectrum of the South African population and lives by the values of **LOYALTY, TRANSPARENCY, RESPECT, ETHICAL CONDUCT, CONSISTENCY** and **SERVICE EXCELLENCE!**

www.psa.co.za | ask@psa.co.za | 0861 452 452



PSA membership application

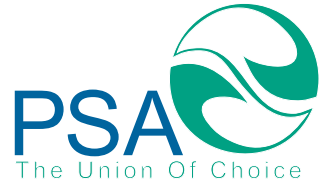
Public Servants Association of South Africa (NPC)

Reg No 1942/015415/08

In terms of the POPI Act, 4 of 2013, the PSA will only use the information provided on this application form for the intended purpose related to membership management

The PSA Privacy Policy is available on the PSA website (www.psa.co.za).

By taking up membership, I agree to the said Policy.



* COMPULSORY FIELDS

PERSONAL INFORMATION

PLEASE INDICATE YOUR CHOICE WITH A

DEPARTMENT / EMPLOYER *			
TITLE (DR, MR, MRS, MS) *	PERSAL / SALARY NUMBER *		
SURNAME *			INITIALS
FIRST NAMES *			
IDENTITY NUMBER *			DATE OF BIRTH DD MM YYYY
CELL PHONE *	TELEPHONE	FAX NO	
EMAIL ADDRESS			
METHOD OF PAYMENT *	STOP ORDER (SALARY DEDUCTION) <input type="checkbox"/>	DEBIT ORDER (BANK DEDUCTION) <input type="checkbox"/> (Noting that the Agency Fee will also be payable in this instance)	

MEMBER'S BANKING DETAILS (only when debit-order payment option is chosen)

BANK NAME	BRANCH CODE
ACCOUNT NO	ACCOUNT TYPE
ACCOUNT HOLDER	

CONSENT I consent to the PSA marketing products, services and special offers to me. The PSA may share my personal information, within the PSA and the businesses that provide special advantages to PSA members, for marketing purposes. The PSA may also contact me for research purposes. YES NO

SALARY STOP-ORDER COMMENCEMENT DATE: _____
I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) and authorise and request the Accounting Officer of my employer to deduct the applicable PSA Membership Fee (as approved by the PSA Board of Directors) from my salary as membership fee, starting from the STOP-ORDER COMMENCEMENT DATE, and thereafter to continue such monthly deductions until my further written notice.
I UNDERSTAND THAT IN TERMS OF SECTION 13(3) OF THE LABOUR RELATIONS ACT, 1995 THIS STOP-ORDER MAY ONLY BE REVOKED BY THE GIVING OF THREE MONTHS' (ONE MONTH IN THE CASE OF NON-PUBLIC SERVANTS) WRITTEN NOTICE TO MY EMPLOYER AND THE PSA.
I understand that membership fees are due to and collectable by the PSA while I am a member of the PSA.

BANK DEBIT-ORDER COMMENCEMENT DATE: _____
I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) requesting and authorising you at the same time to deduct from my account at the above bank the applicable PSA Membership Fee (as approved by the PSA Board of Directors), which covers my membership fee to the PSA, starting from the DEBIT-ORDER COMMENCEMENT DATE and continue deducting said amount monthly on theth day of each month thereafter until further my written notice.

SIGNATURE *

DATE *

RECRUITER (NOT PSA STAFF MEMBER)	PSA MEMBERSHIP NO *		TAX NO *	
	IDENTITY NO *		CELL PHONE	
	INITIALS & SURNAME			
	POSTAL ADDRESS *		POSTAL CODE	
	EMAIL ADDRESS			
	BANK NAME *	BRANCH CODE		
	ACCOUNT NO *	ACCOUNT TYPE		
ACCOUNT HOLDER				

PLEASE NOTE THAT NO HONORARIUM CAN BE PAID WITHOUT A VALID TAX NUMBER. THE HONORARIUM WILL BE PAID DIRECTLY INTO YOUR BANK ACCOUNT.

NOTE: THE PSA WILL ASSIST MEMBERS (REPRESENTATION, FINANCIALLY, OTHERWISE) ON CONDITION THAT THE CAUSE OF ACTION FOR WHICH ASSISTANCE IS SOUGHT AROSE AFTER THE PSA'S ACCEPTANCE OF APPLICATION FOR MEMBERSHIP.

FOR OFFICE USE ONLY

	WEEK NO *
--	-----------

OFFICE DATE STAMP

WEEKLY REPORT ID

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WIN ONE of **FIVE** portable power stations
valued at R7 000 each from your **UNION of CHOICE!**

Recruit new members for the PSA between
1 April 2024 and 7 June 2024
to be entered in the competition.

The **TOP FIVE RECRUITERS**
will be the **WINNERS!**



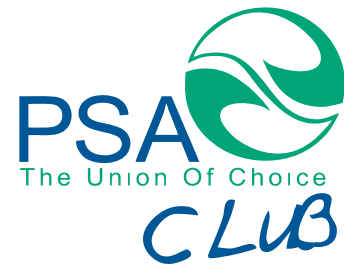
Image example only

HOW TO ENTER?

*Recruit a minimum of **24** new members (*excluding pensioner members*) for the PSA between 1 April 2024 and 7 June 2024 and submit the fully-completed, signed application forms to your PSA Provincial Office or email to competition@psa.co.za by **12:00 on 7 June 2024** to secure your entry. Only entries submitted as stipulated above and received by the PSA by the closing date, will be considered.

**Competition open for PSA members only / Entries subject to standard terms and conditions and verification of membership
In the event of a tie, the PSA General Manager will draw a winner / The winner will be contacted by 24 June 2024
Prizes not claimed within 30 days will be forfeited / Prize not exchangeable for cash.*

PSACLUB LINE: 0860 021 067



UPDATE MY DETAILS:

PLEASE INDICATE YOUR CHOICE WITH A

CELL PHONE NUMBER EMAIL ADDRESS NEW PSA MEMBERSHIP CARD (*Electronic*)

PSA MEMBERSHIP NUMBER OR ID NUMBER

PERSAL / EMPLOYEE NUMBER

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Understanding your PSA structure

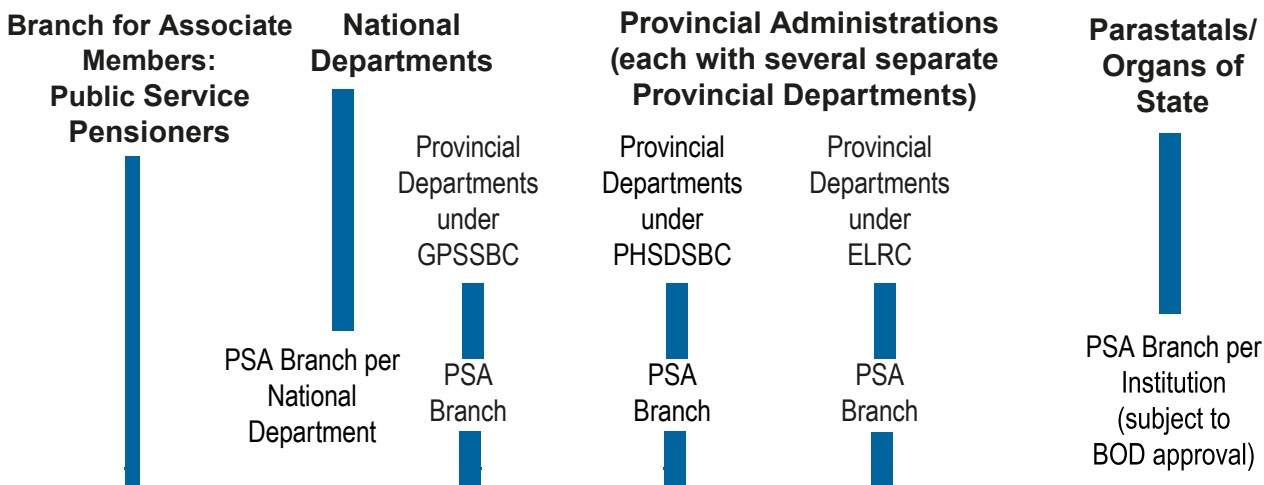
Country-wide member structures (on national and sectoral level) are the link between the PSA and its members. These structures mirror the current structures for collective bargaining and offer direction, thereby ensuring the protection and promotion of the rights and interests of members.

The PSA's Board of Directors (BOD) on 29 March 2017 resolved that in terms of the *Labour Relations Act* or an Organisational Rights agreement, a group will be entitled to elect five shop stewards. The Board may, on good cause shown, establish such a group as a branch.

These structures have been established in all provinces to promote the organisation of members, obtaining their mandates, and improving communication with members.

Details of this extensive network of committees and branches are available from the PSA Head Office as well as any of the twelve PSA Provincial Offices.

It is important to understand PSA member structures. In addition, you should be involved in these structures as active members can provide timeous, informed mandates, and ensure that skilled workplace representatives are elected.




Sub-structures for communication to grassroots level

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the PHSDSBC, is pleased to
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**(at no additional cost as part of
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covers members in the
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Chemists	Pharmaceutical Assistants
Chiropodists and Other Related Workers	Pharmacists
Dental Technicians	Physiotherapists
Dental Therapists	Professional Nurses
Dieticians and Nutritionists	Psychologists and Vocational Counselors
Home-Based Personal Care Workers	Radiographers
Medical Research and Related Professionals	Speech Therapists and Audiologists
Medical Technicians/Technologists	Staff Nurses and Pupil Nurses
Nursing Assistants	Student Nurses
Occupational Therapists	Supplementary Diagnostic Radiographers
Optometrists and Opticians	



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What is a “Deemed Dismissal”?

By **Russle Bindeman** - PSA Labour Relations Officer

In the Public Service, an employer can claim that an employee has dismissed him/herself by absenting him/herself from work without permission for a specific period of time. This is the so-called “deemed dismissal” in which the employer has accepted that owing to a prolonged absence from work of an employee without permission for a specific period of time, the employee intends to terminate the employment contract.

A common terminology is a *dismissal by operation of law*, which simply implies that the employee does not intend returning to work after a period of absence for a specific time without permission.

Public Service Act

The termination of employment through alleged abscondment is regulated by section 17(3)(a) and 17(3)(b) of the *Public Service Act, 1994* as amended. Section 17(3)(a) of the *Act* stipulates that an employee, other than a member of the service or an educator or a member of the Intelligence Service, who absents him/herself from his/her official duties without permission of his/her head of department, office or institution for a period exceeding one calendar month, shall be deemed to have been dismissed from the Public Service with effect from the date immediately succeeding his/her last day of attendance at his/her place of duty. Such unauthorised absence from official duties has to be for a consecutive period of 30 days or longer.

Employment of Educators Act

The *Employment of Educators Act* has a similar provision in relation to the *Public Service Act*, which explicitly deals with deemed dismissals of educators. In section 14(1) of the *Act*, **unless the employer directs otherwise**, permanently employed educators will be deemed to have been dismissed for misconduct for prolonged absence without authorisation for a period of 14 days or longer or if the educator resigns or takes up a new position pending disciplinary action and taking up a new position after prolonged absence.

South African Police Act

The *South African Police Act* makes provision for deemed dismissals in section 36(1) as follows: “A member who is convicted of an offence and is sentenced to a term of imprisonment without the option of a fine shall be deemed to have been

discharged from the Service with effect from the date following the date of such sentence: Provided that, if such term of imprisonment is wholly suspended, the member concerned shall not be deemed to have been so discharged.”

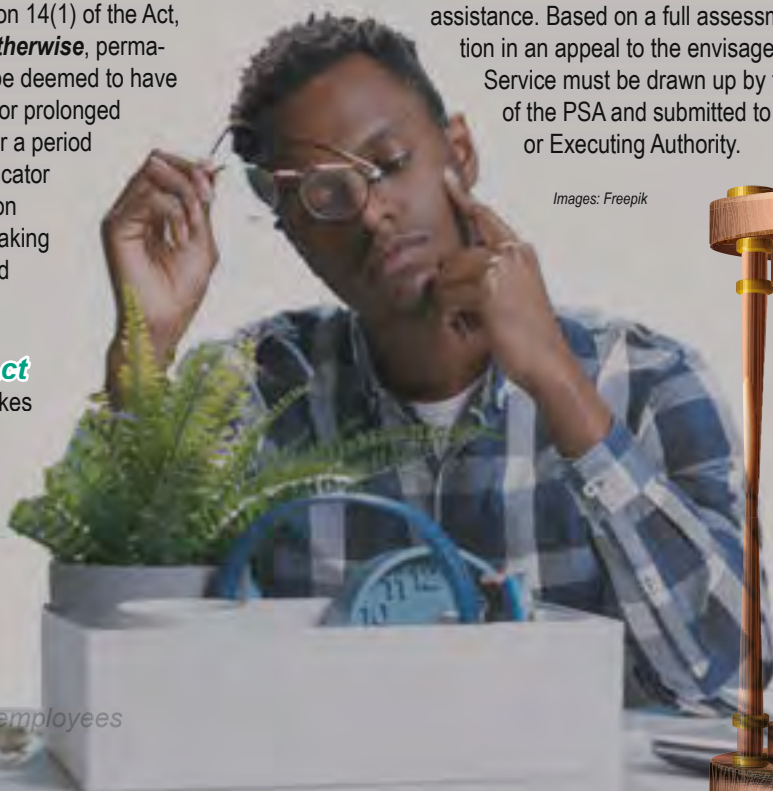
Five main elements are of paramount importance for consideration in concluding whether the employer’s decision to implement a “discharge” or a “deeming decision” to discharge has been met in order for any adjudicator, be it in a Bargaining Council or in the Labour Court, to form the conclusion that the decision is justified :

1. The employee must be an officer of the Public Service
2. The employee should have been absent
3. The absence must be for a period of 30 days (*Public Service Act*) or 14 days (*Employment of Educators Act*)
4. The absence must be without permission
5. The whereabouts of an employee in question must be unknown

Section 17(3)(b) of the *Public Service Act* and section 14(2) of the *Employment of Educators Act* further provide that if an employee who is deemed to have been so dismissed, reports for duty at any time after the expiry of the period referred to in the relevant paragraphs, the relevant executive authority may, on good cause shown and notwithstanding anything to the contrary contained in any law, approve the reinstatement of that employee in the Public Service in his/her former or any other post or position or on such other conditions as the said authority may determine.

When facing discharge owing to abscondment from the Public Service, it is of critical importance to contact the PSA urgently for advice and assistance. Based on a full assessment of the matter, representation in an appeal to the envisaged discharge from the Public Service must be drawn up by the member with the assistance of the PSA and submitted to the office of the relevant Minister or Executing Authority.

Images: Freepik





Trade union representatives' significant role in PSA

The PSA offers professional services to the Union's members and Full-Time Office Bearers (FTOBs) and Full-Time Shop Stewards (FTSS) are integral parts of this service offering.

All FTOBs and FTSS subscribe to the *PSA Code of Conduct* to ensure that quality services to PSA members are maintained. These positions are governed by agreements signed in various bargaining councils, which allow for the secondment of elected FTOBs and FTSS to the PSA for specified periods.

PSA FTSSs represent the PSA in various workplaces. These shop stewards need to be authentic and credible advocates, proud ambassadors of the PSA who embody the Union's values of loyalty, transparency, respect, ethical conduct, consistency, and service excellence.

FTSSs are elected by PSA Branches (Section 30(4) of the *PSA Statute*) and are released to work for the PSA on a full-time basis for a term determined by the agreement in terms of which they are released to the PSA, whilst still being paid by the employer. The PSA currently has such agreements in the General Public Service Sectoral Bargaining Council (GPSSBC), the Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), the Department of Correctional Services (DCS), the South African Social Security Agency, and the South African Revenue Service.

Full-Time Office Bearers (FTOBs) are members who hold an office in Branches/Committees (e.g., Chairperson, Vice-Chairperson or Secretary), and where the PSA has agreements with employers for such Office Bearers to be released to work for the PSA on a full-time basis, whilst still being paid by the employer. The PSA has such agreements with the PHSDSBC and the DCS.

Elections for FTSS or FTOBs are held when allocated positions become vacant.

The PSA is proud of its FTOBs and FTSS who serve members with distinction in various matters, ranging from disciplinary hearings to arbitrations, as well as expanding and maintaining the membership of the PSA. [For details of the PSA's FTSSs and FTOBs, visit \[www.psa.co.za/structure/shop-stewards\]\(http://www.psa.co.za/structure/shop-stewards\).](http://www.psa.co.za/structure/shop-stewards)

In addition, the PSA has more than 5 000 democratically elected trade union representatives as referred to in labour legislation shop stewards across the country in service of members. A trade union representative (better known as a shop steward) is, in most instances, the first point of contact between members and the Union. This underlines the responsibility entrusted to these leaders who are the voice of workers.

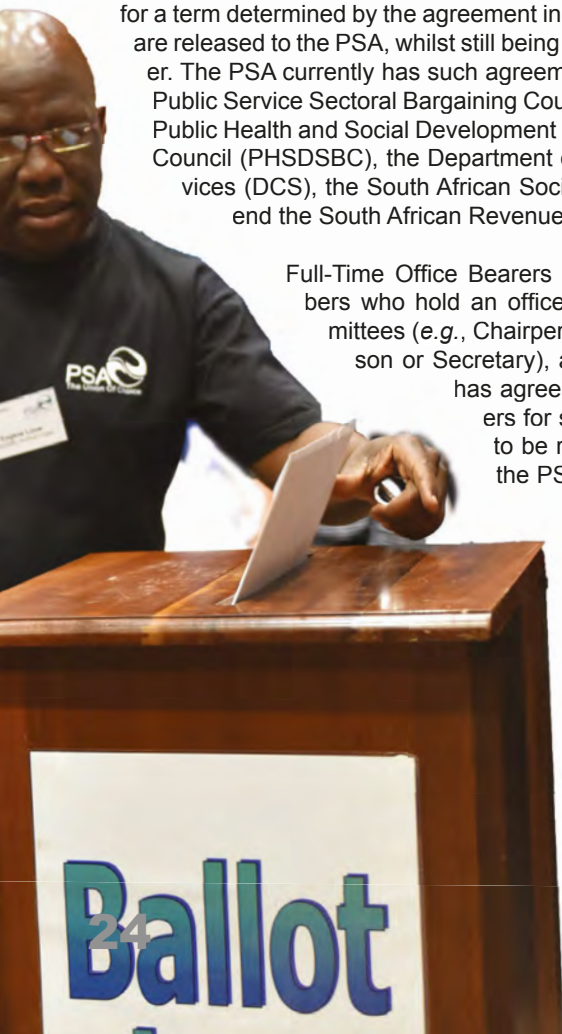
Shop stewards are elected by PSA members in a workplace. The number of shop stewards per workplace is determined by the number of members at that workplace and the Organisational Rights Agreement with the employer for that workplace (Section 30(2) of the *PSA Statute*).

Shop stewards' responsibilities include:

- Understanding union policies and collective bargaining agreements to empower members with knowledge.
- Serving as facilitator and mediator between the employer and union members.
- Enforcing basic conditions of employment.
- Being available to hear grievances of employees and working with the employer to resolve these.
- Staying informed of new agreements impacting on members.
- Alerting union leaders of issues, problems, or developments related to collective bargaining.
- Recruiting and welcoming new members to the union.

The PSA continues to invest in the training of shop stewards to support their participation in the Union. This education is directed towards action and is intended to enable shop stewards to be more effective unionists and understand the workplace environment for them to fulfil their obligations. Training programs being offered include Basic Shop Steward Training, Occupational Health and Safety, the Compensation for *Occupational Injuries and Diseases Act*, Gender Equity and Women Development at the Workplace and in the Union, South Africa's Labour Legislation Framework and Theories of Labour Relations, Workplace Dispute Resolution, Research and Policy Development, Emotional Intelligence, Monitoring and Evaluation Workshop, and Workplace Bullying.

For more information on your local shop steward, contact the relevant PSA Provincial Office.





PSA Branch Associate Members:

Public Service Pensioners - **ACTIVE**

The PSA's pensioners branch, known as the Branch for Associate Members: Public Service Pensioners, continues to serve individual members and advocating their interests. The Branch was established by the PSA's Board of Directors as a fully-fledged group branch of the PSA to serve the interests of members who have left the Public Service and opted to continue their PSA membership as associate members.

The Branch commenced with a major transformation process regarding its national structure and operation. This restructuring follows an arbitration process between April and June 2023, The ruling by the arbitrator on 18 July 2023 directed that the National Management Committee (NMC) of the Branch must

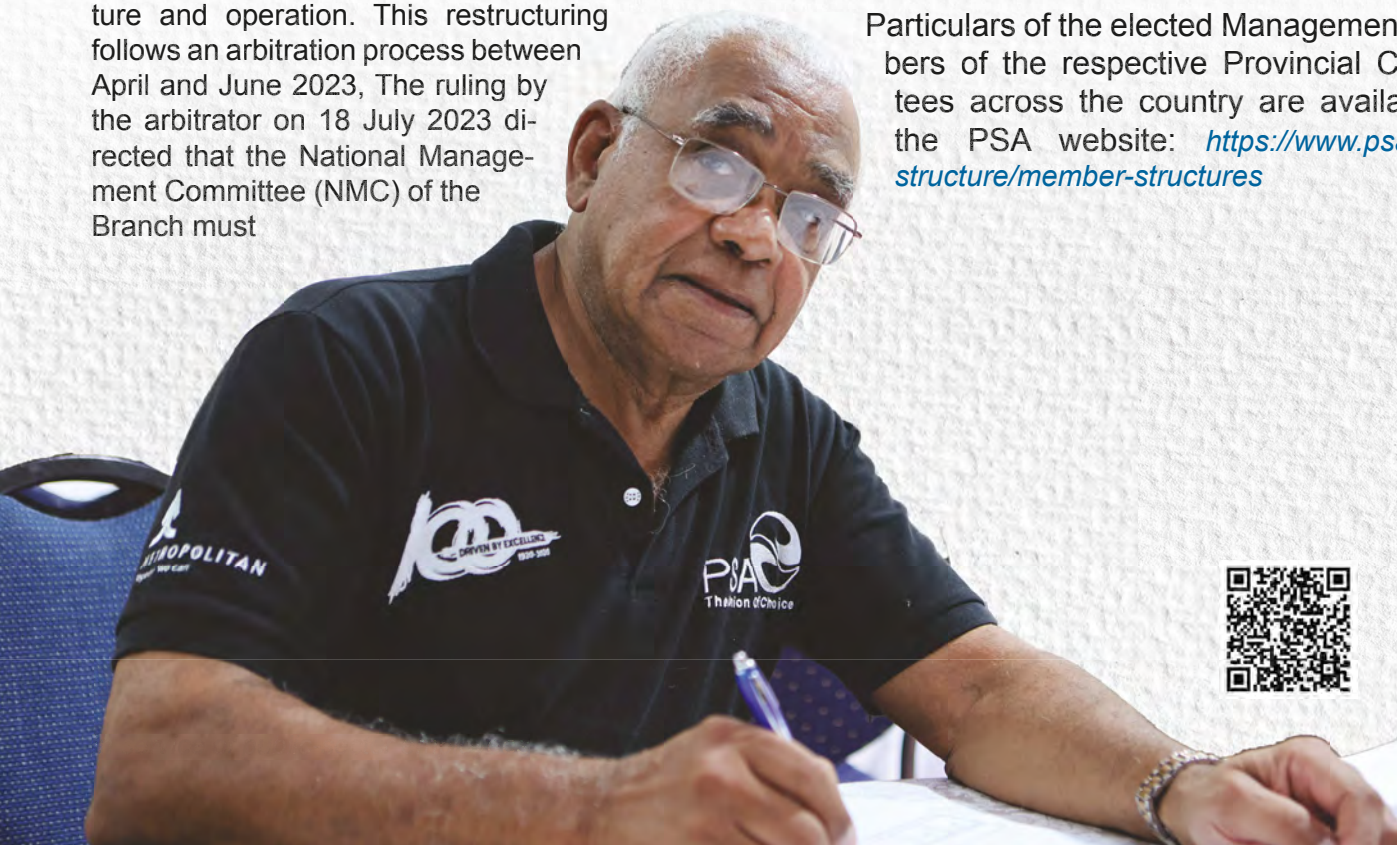
comprise the chairpersons of the various provincial committees from whom the three office bearers will be elected.

Prior to this ruling, the NMC comprised the chairpersons of four regional committees who were *ex-officio* appointees, and additional members elected from attendees at the Annual General Members' Meeting.

The PSA will thus ensure that a provincial committee is established for each province. Elections were concluded by 31 March 2024.

Particulars of the elected Management members of the respective Provincial Committees across the country are available on the PSA website: <https://www.psa.co.za/structure/member-structures>

Image: Freepik





PSA Wall of Thanks

Thank you, PSA for giving me hope

I am a PSA member who had a grievance at the Independent Police Investigative Directorate (IPID). From the very first time I registered the grievance in August 2022, I had been sent from pillar to post without any progress. My matter was then assigned to Freddy Luke (PSA Full-time Shop Steward).

When I had all but given up and resigned myself to being victimised at IPID, Freddy presented as a light at the end of a very dark tunnel. From the very moment he contacted me, this matter felt like it could be resolved. Freddy presented as a professional who takes pride in his work and consistently followed up on the matter. I would like to extend by sincere thanks to the PSA and to Freddy. Please continue to fight for the rights of all public servants.

Mildred Puley – Gauteng
Letter shortened - Ed

Thank you for successful representation

I would like to thank the PSA, Hannah Matlhatsi, and Mpho Lentswe for the splendid representation to resolve the grievance I lodged with the Department of Education, Ngaka Modiri Molema District office. On 8 November 2023, I went to the PSA Provincial Office to seek guidance as I was aggrieved by my supervisor. I was referred to Hannah to assist me and guide me on the due process to follow. She advised me to lodge a grievance, provided me with the grievance forms, and guided me on how to fill the forms.

The grievance meeting was on 22 January 2024. Attending with me was Hannah and Mpho, the PSA full-time shop steward who represented me. I was successfully represented, and the grievance was resolved amicably. The supervisor agreed to sign all the outstanding documents, including leave forms. I can confirm that the work environment is now conducive for me and my supervisor.

Anonymous – North West
Letter shortened - Ed

Making an impact for members

I am writing to express my heartfelt appreciation for what Thabile Zwane (PSA shop steward) has done with our mid-term review case. Her contribution has not gone unnoticed, and I would like to extend my sincere thanks for the effort she puts into her work. She single-handedly fought this battle with Home Affairs Contact Centre management. She refused to back down as she showed loyalty to members. Her commitment and eye for detail are admirable. She can take on any issue and turn it into success. I am one of her recipients. Thabile gives hope to those who want change but do not have a voice. She encourages those who believe they cannot be heard. We want more people like Thabile who are not afraid to stand up to management, and who is not scared to speak up on behalf of members. I thank Thabile for the impact she has made on the lives of those who needed her.

Happy Member - Gauteng
Letter shortened - Ed



PSA Snapshots



The PSA Provincial Office in Johannesburg visited Aha-Thuto Secondary School as part of the Union's #SchoolSafety project. The Office partnered with the Mobile Health Clinics Foundation and provided various health-screening services to learners.

Congratulations to Ramasela Melika Dorah Nkuna who is one of the winners of the PSA and Bramley's popular LOVEBRAMLEY competition!



The PSA's Limpopo Intersectoral Members' Meeting was held in February 2024 in Mokopane.



The PSA Provincial Office in the Western Cape visited Tiny Tods Creche as part of the Union's #Community project to donate a stove, generator, carpets, and blankets to assist the Creche.



Thanks to Dignity Funeral Scheme for sponsoring televisions as prizes awarded at the PSA's Intersectoral Members' meetings!

Congratulations to Mpho Lentswe from North West whose recruitment efforts won him a portable power station valued at R7 000 in the PSA's Recruit and Win competition!
(see page 20 for entry details)



Fake qualifications:


Consequences for public servants

More than 7.8 million South Africans are currently unemployed according to Statistics South Africa. There are few job opportunities, youth unemployment has risen above 64%, and government is failing to create new decent jobs. In addition, various other factors are driving job seekers to take desperate measures to secure employment and promotion in a competitive and limited job market.

Unemployment in the country continues to be a challenge, especially following the economic interruption caused by the COVID-19 pandemic. Under these desperate circumstances, it is easy to be tempted to do wrong for financial gain, especially when dependents need support. One such issue that is increasingly being exposed, is the use of false qualifications by individuals to gain an advantage in the job market. Allegations continue to be levelled against senior business people and government officials, including Cabinet Ministers, claiming to be in possession of qualifications from prestigious universities, including Harvard and the London School of Economics. In recent years, many prominent individuals have been exposed for this act, yet there has been very little consequence management.

Government employees are subjected to verification processes of their qualifications, whilst public representatives and politicians are not subjected to this, thus creating fertile ground for misrepresentation. At the same time, many government departments are still engaging in irregular appointment processes, including employing senior managers without verification of their qualifications or ignoring the lack of qualifications. In some instances, ministerial appointments are not open to competition as incumbents are handpicked owing to their proximity to politicians at the expense of competence.

The PSA has on many occasions called on the various stakeholders to ensure that qualification verification is conducted for all public representatives as well as all senior management.



This will support transparency and assist in eradicating misrepresentation in moving towards an ethical and clean government. Some government departments and entities take advantage of the fact that unions are not involved in the recruitment of senior employees. Senior employees are allegedly often either employed without proper qualification or with false qualifications. This affects the capacity to provide service and opens a door for use of costly consultants owing to incompetent managers.

The use of false qualifications to either gain employment or even promotion can have devastating consequences on an individual's career and future. The introduction of the *National Qualifications Framework Amendment Act 12 of 2019* now provides that misrepresentation of qualifications may result in possible imprisonment for five years, a fine or both as a measure to curb fraudulent misrepresentation by employees. **Additionally, even claiming a qualification you do not have or bragging about false qualifications on social media can now also land you in trouble, as any person is allowed to report you, not just an employer but any person who feels misled can take legal action against you.**

The PSA warns all employees who are looking for opportunities in the public sector to refrain from misrepresenting themselves on their CV or with their qualifications.

Source
<https://www.iol.co.za/the-star/news/da-guns-for-new-public-service-and-administration-minister-kiviet-over-fake-degree-2e5e8e16-0990-4f4f-ad7e-1d8b85e231b7>
<https://www.statssa.gov.za/?p=16113#:~:text=In%20the%20fourth%20quarter%20of,million%20in%20short%20term%20unemployment.>
<https://qz.com/africa/2051433/the-reason-for-south-africas-record-unemployment-rate#:~:text=Young%20people%20aged%2015%2D24,contributors%20to%20the%20weak%20numbers.> <https://www.news24.com/news24/ibi-archive/national-qualifications-framework-amendment-act-offences-for-fraud-2019-8>
Image: Freepik



**The PSA offers
financial assistance
with funeral costs
at the death of a member,
provided that the application
is received within six
months of death**

**0861 452 452
www.psa.co.za**



Metropolitan Funeral Plan

Funerals are an inevitable part of life. While we all hope to live long and happy lives, it's essential to be prepared for the unexpected. The death of a loved one can be an emotionally challenging time and without funeral cover in place, it can also become a financial burden.

The Metropolitan Funeral Plan benefits are designed to meet your unique needs.



Customise your plan

Freedom to choose the type of cover and benefits for each life individually, to best suit your needs and your budget – even as your life changes.



Memorial

This add-on benefit pays a lump sum amount of up to R20 000 to help you honour the memory of a loved one in a fitting way, for example erecting a tombstone.

You can choose to receive the money immediately or within 18 months after you made the claim.



A market-leading CashBack benefit

Pays if plan is active (in force) even if premiums are skipped.

- Get 12.5% premiums after the first 24 months, and then every 36 months thereafter.
- Pays quicker and is cheaper than any competitor benefit.



Repatriation

Transportation of deceased person's body to the nearest funeral home of your choice in South Africa at no extra cost.



Cover for your children

For their whole life or for a limited time, up to age 21.



Plan continuation

For members who did not choose Payment Protection on Death, a family member can take over the plan so that funeral cover for remaining insured lives continues.



No medical checks

We cover you as you are. Only waiting periods apply.



Claim via WhatsApp 0860 724 724

Your insurance needs should be kept easy. A Metropolitan Funeral Plan gives you the option of a paperless process and valid claims submitted via WhatsApp are paid within 4 hours.



Level premium

Premiums do not increase every year as the lives covered grow older. This helps to ensure that the premiums remain affordable.



Monthly Essentials

This add-on benefit pays a monthly payout of up to R3 000 for six or twelve months.

You can use this to help pay your family's living expenses after the death of an adult family member who used to contribute to your family's income.



Additional payment protection

Clients can choose to add-on the Payment Protection on Death and Disability and/or Retirement.

We will cover the cost of your premiums when you pass away, become disabled or retire, while the lives remain covered.



Value Protection

6% or 10% yearly premium and cover increases, to keep up with rising funeral costs (inflation).



Built-in premium waiver

You stop paying at age 85. All lives continue to have cover.



Help in tough times

You may skip up to six premiums.

You must pay the first premium before you can skip premiums.



Reinstate plans quickly

If your plan lapsed within the past three months, it could continue as usual if you meet certain criteria.

If you want to know more about these benefits or how they can be added to your existing plan, speak to a Metropolitan financial adviser or send us a WhatsApp to 0862 724 724 and start the conversation by typing "Hi".

PSA Holiday Resort

Nestled in a lush indigenous dune forest at Quenera Mouth, East of the Gonubie River and in close proximity to the beach, you will find the *PSA Holiday Resort**. Just 18 km from East London, the Resort is committed to offering you relaxation and tranquility.

The area is a bird and nature lover's paradise. Excellent saltwater fishing can be enjoyed at the Resort's beach, combined with unpolluted and uncrowded safe swimming.

The Resort has ten fully-equipped chalets - most with a sea view (choice of two or three bedrooms) and 110 semi-shaded stands for caravans and camping. To ensure absolute peace of mind, the Resort is enclosed with an electrified security fence.



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**Enquiries/bookings:
082 880 8949**

**email: psa.resort@mweb.co.za
www.psaresort.co.za**



Financial danger:

Avoid payday-loans TRAP

The lure of quick cash in times of financial strain has led many people down the treacherous path of payday loans. Whilst these loans may offer immediate relief, the associated risks can have lasting consequences on a person's financial well-being.

Understanding payday loans

Payday loans, also known as short-term, micro-loans or unsecured (no security required) loans, serve as a temporary financial solution when facing cash-flow challenges between salaries. Typically, these loans are small in amount and carry high interest rates, making them an attractive yet precarious option for persons in need of quick funds. Payday loans often come with staggering interest rates, sometimes exceeding legal limits. This can result in borrowers paying back significantly more than the initial loan amount.

Dangers of payday loans

Borrowers frequently find themselves trapped in a cycle of debt as they struggle to repay the high-cost loans, leading them to take out additional payday loans to cover existing ones. This cycle can perpetuate financial instability. Some payday lenders may engage in predatory practices, including hidden fees. Borrowers may find themselves blindsided by these additional costs, exacerbating their financial difficulties. Defaulting on payday loans can have severe consequences for a person's credit score, limiting future access to more favourable financial products such as house bonds or ordinary loans.

Avoiding the payday-loan trap

Understand terms and conditions: Before considering a payday loan, carefully read and understand the terms and conditions. Be wary of hidden fees that could escalate the total cost of borrowing.

Explore alternative financial resources: Investigate alternative lending options such as bank institutions that may offer more reasonable interest rates and flexible repayment terms.

Create a budget: Develop a comprehensive budget that prioritises essential expenses. This can help identify areas where spending can be trimmed, thus reducing the need for payday loans.

Emergency savings: Establish an emergency fund to cover unexpected expenses. Even a modest savings buffer can help mitigate the need for high-interest payday loans during financial crises.

Financial counselling: Seek advice from financial counsellors who can provide tailored guidance on managing debt, budgeting, and making informed financial decisions.

Know your rights: Familiarise yourself with South Africa's consumer protection laws and regulations regarding lending practices. Being aware of your rights as a borrower can help you make more informed choices.

In the current South African financial landscape, the dangers associated with payday loans are real and can have lasting repercussions. By proactively seeking alternative financial solutions, building emergency savings, and understanding the potential pitfalls of payday loans, persons can safeguard their financial well-being and make informed decisions that pave the way for a more secure financial future.

Source
<https://www.directaxis.co.za/make-a-plan/ways-to-avoid-debt>
<https://www.oldmutual.co.za/articles/personal-loans-vs-payday-loans/>
Images: Freepik

Loan Agreement

Accepted and entered into on this date, [Click here to enter text]
I have read and understand the terms and conditions of a loan being provided to me.
[Builder name]
[Address line 1]
[Address line 2]
[Address line 3]
Tel: [Telephone number]

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- Stretch marks
- Uneven skin tone
- Dry / itchy skin
- C-section scars



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To enter, SMS **LOVEBRAMLEY#APRIL**, your PSA membership number & email address to **37847** between **1 & 17 April 2024**.



Competition open for PSA members only. Entries subject to standard terms and conditions and verification of membership. Winners will be contacted by 15 May 2024. Prizes not claimed within 30 days will be forfeited. Prize not exchangeable for cash.

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