

Social Security VISION

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Social Security Breaks Ground **FOR CONSTRUCTION OF NEW OFFICE BUILDING** **AT PINNEY'S ESTATE, NEVIS**

On Friday May 17 2013, the St. Christopher and Nevis Social Security Board broke ground for the construction of its new Office Building at Pinney's Estate, Nevis.

To signal the official start of the proceedings, Scholarship Holder and student of the Gingerland High School, Mr. Rickell Mills presented the National Anthem via a pan rendition. This was followed by the invocation delivered by Reverend Salome James who sought God's continued blessing on the Social Security institution throughout the entire construction process and further to the people whose needs would be met by the organization.

Director of the Social Security Board, Mrs. Saphlin Lawrence gave the Welcome Remarks during which she announced that the Board was pleased to be able to better serve the people of Nevis in a new, modern facility in an area that is



Image of new Social Security Building to be constructed on Nevis

expected to be further developed for commercial business in the near future. She further stated that Social Security will continue to do its part to stimulate the economy of Nevis while injecting approximately \$19 million to fund this project; thereby creating jobs and returning contributions to the Social Security Fund.

The Director's Remarks

were followed by an overview of the project by Project Manager, Mr. Peter Jenkins. Mr. Jenkins mentioned that the three-storey concrete, steel enforced structure will feature both office space for Social Security and commercial rental space. The eco-friendly, modern facility is to be constructed on some 2 acres of land and will occupy over 46 000

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EDITORIAL

OCCUPATIONAL HEALTH AND SAFETY - A BIG ISSUE

Kamilah Lawrence, Public Relations Department

More and more each day, we hear of a colleague who has suffered a job related injury or contracted a disease. The International Labour Organisation (ILO) reports that some 2.34 million people die each year from such injuries and diseases.

Our very own data at Social Security reflect that for the year 2012, there were 257 work related accidents resulting in 401 claims of various benefits under the Employment Injury Branch. These accidents accounted for 4711 production days lost and payments of over \$300 000.00.

Occupational Health and Safety continues to be a highly debated topic with many ideas of how and what should be classified as arising out of work related incidences since workers spend most of their time away from home. What is non debatable though is the cost of these incidences and the impact on the injured, his work, his life - the whole picture.

In this feature of Vision, the articles provide great insight from both the international and local arenas on developments in the area of Occupational Safety and Health - the impact on Social Security systems, defining and identifying safety and health hazards and others; all with the aim of nurturing a culture of prevention.

Additionally, Social Security's Human Resources Department provides some introspection on Job Satisfaction and its correlation to attitudes. Can these all be related to maintaining and preventing work related mental health issues? Read on and make your assessment.

The feature is brought together nicely with the assurance that Social Security will provide coverage and social protection to all eligible persons, particularly those 'who have come of age' - Social Security age (62) that is.

Happy Reading and please feel free to drop us a line and let us know you're reading.

*Send your feedback to pabinfo@socialsecurity.kn!
We look forward to your comments and suggestions.*

Occupational Diseases: Challenges and Perspectives for Social Security

The World Day for Safety and Health at Work (28 April) promotes the prevention of occupational risks and advocates for the development of a workplace prevention culture. In 2013, the World Day focuses on the prevention of occupational diseases.

Global trends as regards the incidence of occupational accidents and work-related diseases present a complex picture. While the global mortality rate of workers arising from work-related accidents has fallen, fatality rates due to occupational diseases are stagnating. According to ILO estimates 2.34 million people die annually as a result of occupational accidents and work-related diseases. Closer examination reveals that the incidence of nonfatal workplace accidents is actually rising. Furthermore, and reflecting the changing nature of occupational health hazards, there is a trend towards more severe medical conditions stemming, for example, from exposure to carcinogens, asbestos and silica. Also, mental health issues, or psychosocial risks, in the workplace are on the increase due to a changing world of work.

A related issue is higher stress levels, due to factors such as increased work intensity, higher demands, job insecurity and even harassment and violence. As a consequence of these trends, occupational safety and health (OSH) policy is shifting from an injury and accident centred approach to one that increasingly is occupational disease-focused.

Also social security organizations responsible for insuring and compensating occupational accidents and work-related diseases are adopting a more holistic approach to the health and employability of workers.

In order to improve the prevention of work-related diseases, national lists of occupational diseases have to be revised, compensation practices reviewed and monitoring, data collection and record keeping have to improve. Multilateral organizations

such as the World Health Organization (WHO), International Labour Organization (ILO), European Commission (EC) and the ISSA, are actively supporting these developments. However, in countries where social security coverage levels are low and where the reach of OSH inspectors is limited, the true extent of workplace accidents and exposure to hazards will be unascertainable and knowledge about the incidence of occupational diseases will remain incomplete (Lund, 2012).

Defining and recognizing occupational diseases

The risk of occupational diseases exists in all economic sectors as a result of exposure to a multitude of hazards. Yet, the causal relationship between a chemical, biological, physical or psychosocial hazard and a diagnosed disease can be complex to demonstrate.

In contrast with many non-communicable diseases, which can be addressed at relatively low cost using evidence-based interventions, the incidence of occupational diseases is characterized by a different and wider set of risks, whether this is an injury, the manifestation of a recognized disease or, indeed, the death of a worker. For social insurance systems, and to adjudicate decision-making with regard to the award of compensation for occupational diseases, it is essential that national lists of recognized occupational diseases are established and regularly updated. In this regard, a benchmark used by many countries is the ILO's list of occupational diseases.

Even in cases where the worker is covered by a workers' compensation scheme, the process of assessing a claim for compensation for an occupational disease can be complex, in particular when the relation between a negative health impact and the risk exposure at work is difficult to ascertain and demonstrate. For many occupational

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Visit ISSA's official website at www.issa.int

Introducing
Online Insured Person Registration

24 Hour Access

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1. Reduces time spent in a line
2. Allows faster processing time
3. Greater convenience for customers

St. Christopher & Nevis Social Security Board
Striving for Social Justice

As part of our ongoing efforts to provide a range of electronic services (e-services) to our valued customers, the St. Christopher & Nevis Social Security Board is happy to introduce our online Insured Person Application.

This new service allows persons desirous of obtaining a Social Security card (whether new or replacement); the opportunity to apply via the web. This application however, does not absolve the user from bringing in to our offices the requisite documents to verify the application.

The portal can be accessed at the web page <https://www.ssbervices.net> or from the St. Christopher & Nevis Social Security Board web site www.socialsecurity.kn.

Upon completion of the online application form, a ticket number will be sent to the supplied email address and applicants are given five business days in which to present this ticket number along with the required documents to the relevant Social Security office (St. Kitts/Nevis) to complete the application process.

Reference to the documents required for completing the registration would be detailed in the email sent to the applicant upon completion and submission of the online application form.

This new service has tremendous benefits outlined below:

1. It reduces the amount of time the applicant would have to spend in our offices to complete the form.

2. It allows for a faster processing time for the issuance of the Social Security card.

3. It provides greater convenience for the customer, since the site can be accessed anytime or from anywhere by logging on to the internet.

Social Security is committed to providing excellent customer service and views this new service as an avenue to serve our customers even from the comforts of their homes.

What are you waiting for? Log on and register!

Disclaimer: Registrants must meet all qualifying conditions in order to complete the application for the issuance of a Social Security number/card.

Occupational Diseases: Challenges and Perspectives for Social Security

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diseases there may be a multiplicity of symptoms, for which it may be difficult to identify a common linking factor.

Physiological differences between individuals, and age and gender, will also influence the nature of the symptoms shown and the progression of a disease once it has become manifest. In terms of health outcomes, occupational risk factors may induce a variety of consequences, and weigh differently on individual morbidity and mortality rates vis-à-vis those for the average population. The onset of disease may come years or decades after the worker was exposed to the hazard. Another challenge, therefore, is the difficulty that many workers face in recognizing that their symptoms are indeed work-related. Similarly, health professionals without specialist training in occupational risk factors and hazards may have difficulty in recognizing a medical condition as work-related.

Occupational diseases – Mental Health Challenges

The global rise in mental health, or psychosocial problems presents an exacting set of challenges for workers' compensation schemes and health care professionals. Mental health problems relate to a multitude of conditions (e.g. stress, depression, burn out) and claims for worker's compensation made on the basis of mental health issues are particularly difficult to determine. Indeed, most workers' compensation schemes do not recognize mental health problems as occupational diseases. For schemes that do recognize mental health issues, a precise challenge is to separate out the possible influence of the family, community and other social influences from the work environment.

First, the mental health condition must be determined and assessed. Second, a cause-effect relationship must be established to justify that the diagnosed mental health condition is indeed work-related and; to calculate the compensation that may be due, has resulted in a measurable reduced capacity for work.

Mental health issues linked to stress are known in some instances to translate into physical disability with a clearly

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THE IMPORTANCE OF OCCUPATIONAL SAFETY & HEALTH

Shernel James, Department of Labour

According to the ILO Global Employment Trends 2011, an estimated 30 billion persons are engaged in the World of Work. These workers spend a quarter of their lifetime, and up to half of their waking lives, at work or commuting. Despite improvements in occupational safety and health (OSH) over the last several decades, workers continue to suffer work-related deaths, injuries, and illnesses. Moreover, every year, an estimated 2.34 million people die each year from work-related accidents and diseases. Of these, the vast majority – an estimated 2.02 million die from a wide range of work-related diseases. Of the estimated 6,300 work-related deaths that occur every day, 5,500 are caused by various types of work-related diseases. This is why occupational safety and health (OSH) it is very critical as it involves workers and their entitlement to decent work. Decent work sums up the aspirations of people in their working lives.

What is Occupational Safety and Health?

Occupational Safety and Health (OSH) is a cross disciplinary area concerned with protecting the safety, health and welfare of people engaged in work or employment.

It is very rare for one to encounter a discussion while involved in issues of occupational safety without any reference to issues of occupational health. These two components of the world of work are mutually linked and are of interest to the health care providers as well as to the labour administration.

Because of this mutuality, they constitute a broad discipline consisting of many specialized fields, at the same time address important aspects of labour relations practices.

Occupational Safety

Occupational safety is concerned with physical and tangible and intangible hazards in the workplace, their identification, elimination or management through protective measures. We try to identify the more obvious unsafe situations such as slippery floors, defective ladders, unguarded machines or inadequate fire protection.

Occupational Health

Occupational health deals with all aspects of health and safety in the workplace and has a strong focus on primary prevention of hazards. The health of the workers has several determinants, including risk factors at the workplace leading to cancers, accidents, musculoskeletal diseases, respiratory diseases, hearing loss, circulatory diseases, stress related disorders and communicable diseases and others.

The two main goals of occupational safety and health are:

To foster a safe and healthy work environment for every worker (workers have a right to healthy and safe work) and to a work environment that enables them to live a socially and economically productive life.

To protect co-workers, family members, employers, customers, suppliers,

nearby communities, and other members of the public who are impacted by the workplace environment as well as reduce medical care, sick leave and disability benefit costs.

Three reasons for occupational health and safety in the world of work

Moral: duty of reasonable care; unacceptability of putting health and safety of people at risk; society's attitude to moral obligations; making the moral case to senior management

Legal: the preventive (enforcement), punitive (through criminal sanctions), and compensatory effects of law

Economic: direct and indirect costs associated with incidents and/or unhealthy workplaces and their impact on the organisation (includes insured and un-insured costs)

Common workplace Hazards

Mechanical Hazards including: impact force (such as collisions and falls from heights), slips and falls, injury for machines that are not properly guarded, etc.

Physical hazards: such as poor lighting, loud noises, vibration and faulty electrical wires

Biological hazards: such as bacteria, viruses, fungi (mould), blood-borne pathogens (HIV) and tuberculosis

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SOCIAL SECURITY SUPPORTS HOMELAND SECURITY

SOCIAL SECURITY'S CONTRIBUTIONS TO HOMELAND SECURITY

Prime Minister Douglas Hands Over Donations

On Friday February 22nd, 2013, coinciding with the observance of the 35th Anniversary of the Social Security Board during the month of February, a significant donation was formally handed over to the Ministry of Homeland Security by officials of Social Security. Prime Minister and Minister of Social Security, Rt. Hon. Dr. Denzil Douglas presented the keys to two vehicles to Hon. Patrice Nisbett who received them on behalf of Her Majesty's Prisons and the National Emergency Management Agency, respectively.

The 2012 Toyota Hiace Bus and the 2012 Nissan Pick-up Truck were part of a wider array of items donated to the Ministry of Homeland Security. Also included among the donated items were building supplies to the Fire and Rescue Services and Her Majesty's Prison and a gas stove to the Sandy Point Fire and Rescue Services Unit. At the brief handing over ceremony at the Fire and Rescue Services Headquarters in Basseterre, the items valued at EC\$155,000 were gratefully accepted.

The ceremony was chaired by the Executive Director of the Social Security Board, Mrs. Sephlin Lawrence who welcomed the attendees and expressed great satisfaction

in the Board's ability to make such a donation to the Ministry. She alluded to the fact that the benefits of enhanced capabilities by these agencies provide indirect but significant benefits to all persons of the Federation.

The invocation was delivered by Chief Officer at Her Majesty's Prison Mr. Alton Liburd. He thanked God for using the Social Security Board to assist the respective units of Homeland Security and prayed for God's blessing on the Institution.

Chairman of the Social Security Board Mr. Halva Hendrickson gave brief remarks expressing gratitude for the noteworthy progress made in Homeland Security over the past two years and noted that the Institution would continue to provide support for the Nation's security forces and auxiliary branches such as the Fire & Rescue Services, National Emergency Management Agency (NEMA) and Her Majesty's Prison.

Prime Minister and Minister of Social Security, the Rt. Hon Dr Denzil Douglas remarked that he was pleased that the Social Security Board has viewed its commitment to promote National Security as an important one by its mandate to contribute annually to this essential cause.

The receiving Minister, Hon Patrice Nisbett thanked the Board for the donation and pledged his Ministry's support to the Institution. He vowed that the items donated which have



Two vehicles donated to the Ministry of Homeland Security

already been commissioned would be used for the purposes solely intended and would aid in enhancing National Security.

Chief Fire Officer, Mr. Hester Rawlins delivered the vote of thanks, lauding the Board for the significant donations. He encouraged the Board and other Institutions to continue making donations of this nature and indicated that the ambience of the Fire Station has already greatly improved.

Other delegates attending the ceremony were Mr. Elvis Newton, Head of Public Service, National Disaster Coordinator Mr. Carl Herbert, Deputy Chairman of the Social Security Board Mr. Stanley Franks Jr., and other members of the Board, staff and well wishers of the represented entities.

These donations form part of the Board's annual contribution to the Ministry of Homeland Security. Social Security remains committed to donating US \$150,000.00 each year to enhance the security and health services for the people of the Federation of St. Kitts and Nevis.

Occupational Diseases: *Challenges and Perspectives for Social Security*

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demonstrated translation of stress into musculoskeletal disorders. As a result, occupational health strategies must adopt a more holistic approach that recognizes that there may be a degree of interconnectivity between accidents at work, psychosocial working environment and musculoskeletal disorders.

Putting this into practice can be difficult. Practical challenges in many developing economies are low levels of mental health literacy generally and a shortage of expertise in clinical mental health services and occupational psychiatry and health psychology specifically (Atilola, 2012).

Impact on health care and social security systems

Globally, around 160 million new occupational disease cases are estimated to occur annually. To the extent that an occupational disease leads to reduced ability to work, it increasingly becomes a challenge for social security systems. The growth in incidence of occupational diseases raises not only expenditure for workers' compensation benefits, but similarly impacts health care, unemployment, social assistance and pension programmes.

Generally, social security initiatives can support and complement occupational risk management policies in a broad array of ways. Five important roles played by social security organizations are:

- Mitigate the cost of occupational diseases for workers, employers, social security programmes, health care systems, and society more generally through the proactive development of inspection services and prevention and health preservation and promotion programmes and

through advocating greater health awareness

- Incentivize the wider adoption of prevention measures by employers by linking the value of their contributions to the workers' compensation scheme to the enterprise's reported accident rate.
- Ensure that workers do not face economic insecurity as a consequence of possible delays in ascertaining the validity of their claim to worker compensation benefits and, thereafter, pay benefits on a timely basis to workers diagnosed with an assessed occupational disease.
- In some countries, social security organizations have broadened their role to run, or work in close cooperation with, medical clinics (including mobile examination units) to provide appropriate care and rehabilitation measures to workers with a recognized occupational disease. Also provided is patient education to help support the return to work and prevent the reoccurrence of the medical condition.
- Contribute to building effective and efficient information systems to collect and analyse occupational health-related data. As part of this, empirical research on occupational diseases may be undertaken or supported.

The broadening roles of social security organizations as regards tackling the challenges associated with occupational risks underlines the necessity of developing and implementing a holistic approach to prevention. Such an approach, by definition, requires strategic policy planning at the highest level, not least to facilitate cross-sectoral and inter-agency coordination.

The ISSA Three-dimensional Prevention Strategy

There is growing international

awareness of the economic and social benefits of investing in the prevention of workplace diseases and injuries. Greater action is still required, however, to address the status of what are often non-recognized work related diseases, including mental stress.

In Europe, for example, work-related stress is one of the biggest health and safety challenges: close to one in four workers is affected, and studies suggest that between 50 and 60 per cent of all lost working days are related to it.

The ISSA actively promotes a three-dimensional prevention strategy to be advocated by social security organizations. The three core elements of this holistic prevention strategy are the prevention of occupational risks, supporting return to work, and workplace health promotion. As part of a coordinated approach, these three elements have a combined potential to make an important contribution to reducing the incidence and mitigating the negative impacts of occupational diseases.

Prevention of occupational risks

For many occupational diseases, regardless of whether they are life-threatening, there are no effective medical treatments. Social security organizations have come to recognize that in the absence of effective treatments or where influencing changes in individual work practices is difficult, such as those causing repetitive strain injuries, the emphasis must shift to preventive measures. Such a shift entails adaptation in the conventional roles of social security organizations.

Return to work

A recognized challenge for many social security programmes is to support, where possible, the return to work of persons in receipt of disability benefits. All too often, workers who enter a disability programme do not return to work. A

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Attitudes: What do They Really have to do with Job Satisfaction?

Do you find yourself being rather opinionated about your job? If you answer in the affirmative you are probably like millions of individuals who discuss their feelings towards the job on a regular basis. Perhaps you might say that you really like what you do, or that you really like the people you work with. Or on the contrary, you might complain bitterly about the persons you work with or the lack of interest you find in your job. You might even go a bit further to relate your job to the type of boss you have or the pay you receive. These feelings relate to your attitudes towards the job. What are attitudes and do they have anything to do with how you do your job and how far you go in your job? We can find these answers through the review of the Social Information Processing Model. This model relates to the adverse effects and the adaptation of attitudes and behaviours towards the job based on information received from others.

“Attitudes are relatively stable clusters of feelings, beliefs, and behavioural intentions toward a specific object, person, or institution” (Greenberg, 2009). In this case, work related attitudes refer to beliefs, feelings and behavioural tendencies towards various aspects of the job, the people involved in the job and the work itself involved in doing the job. When we review attitudes, there are three principle components of attitudes that must be considered: There is the evaluative component which relates to how we feel about something, whether we like or dislike a person, item or activity. You might feel very positively about a project the organization has decided to undertake, or positively or negatively towards a co-worker. However, attitudes involve more than feelings, they involve the cognitive component that would form the basis of the evaluative component. For example, you might



*Charlene Bowry
Senior Human Resources
Manager*

believe that you were unfairly treated or that one of your co-workers received an award that you should have received. Whether these beliefs are accurate or false they will comprise the cognitive component of attitudes. The third and final component is known as the behavioural component of attitudes. The behavioural component refers to the predisposition to behave in a particular way consistent with the cognitive (belief) and evaluative (feelings) components. Therefore,

I believe that I was cheated from the award **and** I don't like being cheated **so** I will attempt not to be a part of that activity or other activities in the organization.

Now that we have assessed and defined attitudes, I turn our attention towards attitudes on the job. Studies have shown that job satisfaction is intricately related to positive attitudes. Allow me to take you down memory lane for a moment. It's your first day at work, you arrive on the job, fully clad, excited about your new job, eagerly awaiting to be a part of this new company and to make sound contribution in order to climb the corporate ladder you have analyzed in your cognitive processes. To your dismay, you have reluctantly discovered that your co-workers are far less enthusiastic about the same job. “This job stinks”, “I can't wait to leave”, “the people are hypocrites” are all comments you hear among other gruesome details as you socialize around the office. What happens eventually is to your disadvantage as what once was a positive outlook on the job begins to wane. Your own satisfaction begins to fade and what once seemed exciting now appears boring and who appeared once pleasant now appears snobbish. What

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Occupational Diseases: *Challenges and Perspectives for Social Security*

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major reason for this has been a lack of early intervention support offered to workers on sick leave, from the place of employment and from social security organizations and health services. However, there is greater understanding that disability management systems can be highly cost-efficient tools to ensure that injured workers can make it back to work (ISSA, 2012).

Workplace Health Promotion

Workplace Health Promotion addresses the major risk factors for preventable and non-communicable diseases (including those derived from obesity, smoking and alcohol abuse) and facilitates early intervention. The workplace is also a setting for initiating information activities and raising awareness on communicable conditions such as HIV/AIDS, as is the case in sub-Saharan Africa (Fultz and Francis, 2011).

Reducing exposure to health risks will lead, in the medium to long term, to a reduced need for social security benefits and will also improve the population's health and well-being. Workplaces must institute a culture of health, in the broadest sense of the word, in a way that values the strengths and capabilities of the entire workforce.

A global call for prevention: The role of social security organizations

That the complexity and interconnectivity of the multiple factors that underlie occupational diseases is better understood by social security organizations and health care providers is an important positive development. Heightened knowledge about occupational diseases, supported by data-collection improvements in the monitoring of workplace risks, is playing a key role in this.

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SCHOLARSHIP OFFERING!



Striving for Social Justice

SOCIAL SECURITY BOARD ROBERT E. MANNING M. B. E. UNIVERSITY SCHOLARSHIP

OFFERING FINANCIAL ASSISTANCE For TERTIARY EDUCATION

The Scholarship Committee of the SOCIAL SECURITY BOARD is pleased to invite applications for Financial Assistance to pursue studies at an accredited university under its *Robert E. Manning M. B. E. University Scholarship* portfolio.

Applicants must be of good character, in need, and show academic promise.

The following conditions must also be met:

The applicant should be entering the university into an undergraduate degree on a full time basis.

The proposed program of study should not exceed three (3) years.

Applicants must have matriculated at the university of their choice in the Faculty in which he/she intends to pursue studies

The successful candidate(s) will be expected to return to the Federation to work for a minimum of two (2) years, and to sign a bond to that effect.

Interested persons meeting the conditions outlined above should apply in writing, enclosing two testimonials to: -

The Director of the Social Security

P.O. Box 79
Bay Road
Basseterre
St. Kitts

Applications should be submitted no later than June 15, 2013.

The Importance of Occupational Health & Safety

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Chemical hazards: including acids, heavy metals (lead), solvents (petroleum), particulates (asbestos and other fine dust/fibrous materials), fumes (noxious gases/vapours) and fire, conflagration and explosion hazards: explosion.

Psychosocial issues: include work-related stress, whose causal factors include excessive working time and overwork, violence from outside the organisation bullying, which may include emotional and verbal abuse, sexual harassment mobbing, burnout, and exposure to unhealthy elements during meetings with business associates, e.g. tobacco, uncontrolled alcohol

Musculoskeletal disorders, Ergonomics badly designed machinery, chairs, tools, etc. avoided by the employment of good ergonomic design and the reduction of repeated strenuous movements or lifts

Other issues include:

Reproductive hazards
Work environment factors, such as temperature, humidity, lighting, welfare

Particulate inhalation
Prevention of fire often comes within the remit of health and safety professionals as well.

The obvious unsafe situations may lead to accidents while very often

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INCOME SECURITY IN OLD AGE IN ST. KITTS AND NEVIS

Chesil Hamilton, Public Relations Manager

The Social Security Age Pension in St. Kitts and Nevis has come of age (no pun intended) with the attainment of the highest level of pension possible under our social security system. After thirty-three-plus years of operation, many persons in our country have been able to contribute the required number of years to qualify for a pension at the highest rate of sixty percent of their average income. This average is determined using their level of incomes earned in their last fifteen years before age sixty-two. A number of these persons even qualify for the highest dollar amount of pension based on their having earned monthly incomes of \$6,500.00 per month or more in the last fifteen years before age 62. This is the established current ceiling on which Social Security will replace income as a pension.

The provision of Age Pension at such an advanced level is regarded as one aspect of the amazing success of Social Security in our country. This is viewed against the backdrop of what transpired in our society about fifty years ago when there was no adequate provision for income security for the vast majority of people. This was a time when too many of our people were reduced to undignified poverty in their old age.

There was a Sugar Workers Pension Fund between the fifties and sixties which sought to meet limited means of persons who had worked in the sugar industry. Those who were around at that time will testify that even with those pensions, retired persons were obliged to become engaged in various forms of work to make ends meet. It was commonplace to see former sugar workers traipsing to the remote hills and valleys struggling with subsistence farming and tedious animal husbandry; even when they were too feeble to do so.



Chesil Hamilton
Public Relations Manager

payments to persons at age 60. This was intended to provide an injection of money to assist such persons in the early years of their retirement. However, this also proved to be very inadequate; since monies received from the Provident Fund did not go a very long way. Within a very short time (sometimes within a few weeks or months) such persons literally ran out of money. The evidence was clear to see as the very same persons had to find similar sources of income as the retired sugar workers of earlier years.

Then came Social Security in 1978! This was a new system of comprehensive income security which was designed to ensure that even before retirement (i.e. during the active work life of persons) there was income insurance when various contingencies confronted workers. Hence during periods of sickness and maternity they were now assured of wage replacement to help in meeting their basic needs. There were many additional benefits as well.

However, the flagship benefit, which took thirty-three-plus years to reach its zenith point of sixty percent, was the Age Pension. This pension ensures that retirement is now a time when no one is forced to go back into the indignity

Between 1968 and 1978, there was a National Provident Fund which was designed to provide lump sum

of struggling for his/her basic needs at a time of his/her life when he/she should comfortably retire.

There is no longer the compelling need for persons over 62 to be 'traipsing to the remote hills and valleys struggling with subsistence farming and tedious animal husbandry' or similar pursuits. The social security Age Pension ensures a monthly income for life for every qualifying retired person.

As indicated before, most persons have attained the capability to receive a pension of sixty percent of their average earning level. Larger income earners even attain the capability of receiving that highest percentage of social security's ceiling of \$6,500 per month. Where persons' actual incomes are so small that their pension works out to be less than \$400 per month, Social Security has established that no one would receive less than its current minimum pension of \$400 per month.

This means that persons can presently qualify for a pension ranging from \$400 to \$3,900 per month. This is a guaranteed pension for life.

While there are many other benefits of social security during one's work life as well as after death, the Social Security Age Pension is undoubtedly the most impacting, as it meets the need of ensuring that the dignity of having a secure source of income in old age is maintained. There is no telling how many old beggars would be lining our streets without it.

The Public Relations Department at Social Security has developed the mantra of encouraging all persons to ensure that their contributions are paid in full and on time so that Social Security can continue to look up for the benefits that have been promised; including Age Pensions.

Attitudes: What do They Really have to do with Job Satisfaction?

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changed here? Your attitude towards the job changed not because of objective changes on the job but because you changed your outlook based on others experiences and the messages received from your co-workers.

The Social Information Processing Model plays a fundamental role in job satisfaction. This model

suggests that we must be responsible as co-workers especially because job satisfaction can be affected by subtle things as the off-hand comments we make to and around each other about others, about seniors and about the job. With this model in mind, it makes perfect sense to watch what we say as a few well chosen remarks may go a long way towards raising workers job satisfaction. The next theory we will review would be the Dispositional Model of Job Satisfaction.



OBSERVING 17 YEARS OF SELF-EMPLOYED COVERAGE

1996 - 2013

Time To Commit

Register



3356
Registered
Self Employed Persons

Contribute



132 Pensioners

Benefit



Over \$500 000 paid in
Short Term Benefits
(sickness, maternity,
funeral grants, etc.)
between 2009 - 2012

Contact Information

Email:
pubinfo@socialsecurity.kn

Head Office
Robert L. Bradshaw Building
Bay Road, Basseterre
Tel: (869) 465 2535 Fax: (869) 465 5051

Website:
www.socialsecurity.kn

Branch Office
Ivor Stevens Building
Chapel Street, Charlestown
Tel: (869) 469 5245 Fax: (869) 469 1046

The Importance of Occupational Health & Safety

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occur suddenly. They are very traumatic and elicit immediate attention and possible remedial action.

The other hazards manifest themselves in a more subtle unexpected way, over a long period of time, with nevertheless serious and long lasting consequences. These would need tireless and concerted efforts on the part of health workers, workers' representatives and government agencies to bring about remedial action in the long run, but by this time the toll had taken of valuable and productive lives.

This is why it is so important to document, analyse and evaluate the occurrence of accidents and near misses in the work place. No two occurrences are exactly the same and each provides an opportunity to learn valuable lessons in the prevention or minimization of accidents.

The reader can easily relate to his or her own work situation and identify his own peculiar hazards. Occupational Safety and Health (OSH) is an important workplace behaviour - it is the joint responsibility of all: the government (labour, health, fire & rescue, education, finance, social security, legal), the employer and the worker to make a difference in the search for a safer and healthier working environment. If we can prevent injury, illness and death at work then all Kittitians and Nevisians will benefit.

That is why it is important for us now to create a preventative culture.

WORD SEARCH

*The puzzle below contains words related to
Social Security E-services*

S C X L E S S M W C S K S Z X
 E O O P A E S I O R B N B C L
 R N D M L T Z E E N O X E H A
 V V C I X A R Y C I E A B P U
 I E F U R E O O T C T Y P T N
 C N H D S L D U P I A L D N A
 E I I C P T B L M B I A A S M
 B E O M L I O E X C E T T E J
 H N E S R P O M A A D W A E V
 P C C T O A Y T E I H S N Y Y
 N E N R E G I S T R A T I O N
 V O C I N O R T C E L E S L W
 C J V E N I L N O N I W W P T
 P A P E R L E S S Q W F Z M K
 M H O U R S Z F R H A Z R E M

ACCESS	APPLICATION	CONTRIBUTIONS
CONVENIENCE	CUSTOMER	DATA
ELECTRONIC	EMPLOYEES	EMPLOYERS
FILES	HOURS	MANUAL
MONEY	ONLINE	PAPERLESS
REGISTRATION	SERVICE	TIME
WEBPORTAL	WIZARD	

Did you know?

- The Social Security Board now offers a range of e-services to both Employers and Employees.
- The C3 Wizard is available free of cost to employers. It calculates amounts due for monthly remittances to Social Security.
- Employers can now upload employees' data and wages/salaries into Social Security's IT systems by use of the electronic c3 and web portales.
- The latest addition to e-services is the Online Insured Person Registration. Registrants can now begin the process of applying for a new or replacement Social Security Card via the web.

All these services can be accessed online at <https://www.ssbervices.net>

**If you didn't KNOW,
Now you KNOW!**

Occupational Diseases: Challenges and Perspectives for Social Security

(Continued from page 7)

The dynamic nature of the workplace and of the nature and understanding of hazards demands that investment in efforts to prevent workplace risk continue. The risks associated with emerging and new technologies, such as nanotechnologies, and a wider acceptance of the challenges posed by ergonomic and psychosocial risks, further increase the complexity of prevention.

Of importance, there is growing consensus (Zimmer, 2007) that social security organizations can take a number of concrete steps to meet the challenges posed by occupational diseases:

- Facilitate and motivate sound reporting by all stakeholders.
- Strengthen diagnostic quality by keeping medical practitioners informed on occupational diseases.
- Organize follow up on exposed workers using post-exposure medical examinations paid for by the work accident insurance.
- Periodically review/update lists of occupational diseases.

- Foster prevention of occupational diseases, including those not covered by accident insurance.
- Offer incentives, through setting rebates and premiums for accident insurances, to motivate employers to take prevention seriously.

On the occasion of the 2013 World Day for Safety and Health at Work, the ISSA joins with the ILO and other signatories of the Seoul Declaration on Safety and Health at Work to offer its continuing support for actions taken to create and enhance a national preventive safety and health culture. Guided by the competences of the ISSA's Special Commission on Prevention and the work of the ISSA's Technical Commission on Insurance against Employment Accidents and Occupational Diseases, ISSA member organizations, according to their respective mandates and capacities, are called upon to actively support the prevention of occupational diseases and work-related health challenges.

Social Security Breaks Ground **FOR CONSTRUCTION OF NEW OFFICE BUILDING AT PINNEY'S ESTATE, NEVIS**

(Continued from page 1)
square feet of space.

Chairman of the Board, Mr. Halva Hendrickson supported the comments of the Director related to the injection of funds into the local economy to spur employment over the next eighteen months, the estimated construction period.

Following the Chairman's remarks, Premier of Nevis, Hon. Vance Amory declared his Administration's full support to provide the relevant assistance to Social Security with the hope of maintaining a mutually beneficial partnership for all involved.

Prime Minister and Minister with responsibility for Social Security, Dr. the Rt. Hon Denzil Douglas delivered the final remarks underscoring the importance of the vision of the founders of Social Security to ensure that all eligible persons are able to access the benefits guaranteed by Social Security. This reference, he assured, is related to the leadership and insight of Social Security to provide appropriate facilities to serve the people - thus the construction of a new, enhanced edifice.

Director Mrs. Saphlin Lawrence, Chairman Mr. Halva Hendrickson, Project Manager Mr. Peter Jenkins, Contractor Mr. Analdo Chiverton of Chiverton's Construction, Premier Hon. Vance Amory and Prime Minister, Dr the Rt. Hon Denzil Douglas participated in the symbolic turning of the sod.

Assistant Director Branch Office, Mr. Vernel Powell delivered the Vote of Thanks while the program was ably chaired by Assistant Director, Research, Statistics and Public Relations, Mr. Elvin Bailey.



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Striving for Social Justice

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