

KNOW YOUR RIGHTS

(2019-1-IS01-KA204-051136)



I02: CURRICUM AND TRAINING PROGRAM: Iceland

Co-funded by the
Erasmus+ Programme
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IO2: CURRICUM AND TRAINING PROGRAM



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**ACCIÓN
LABORAL**



**Center for
Social
Innovation**



VEREIN
**MULTI
KULTURELL**

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PRESENTATION

The curriculum for workshop training program for peer mentors, is based on the results of the GAP analysis and best practices. The training will include an 8 hours workshop training and follow up by facilitators/trainers within the partner organization. The curriculum and training will be implemented in partner languages and adapted to the target group of bilingual migrant workers who already have some background and experience as migrant workers and peers in their perspective workplaces and/or communities/community groups. Each partner will involve 1-3 migrant workers from each language/nationality group selected to be addressed by the KYR project activities and outputs.

Facilitators of the peer training, being employees of partner's organizations, will meet, at least, once a month through Skype to review curriculum development, firstly, after the draft curriculum has been developed by ACCIÓN LABORAL. They will hold periodical meetings throughout the project, concerning pilot training and finalization of the curriculum. Teaching guides and its organization will be prepared for facilitators for the KYR peer training, including defined skills and qualifications of potential facilitators in countries that may in the future be interested to implement similar projects.

The setup of the curriculum will be both central and local. That is central training in English, presented as an outline of peer training for all KYR partners as well as other regions/countries wanting to implement the training in a local setting. The English curriculum will be translated and adapted to partners countries/regions based upon the results from the GAP analysis and taking into consideration cultural diversity and composition of the perspective groups.

A coordinating facilitator will be located in Spain as well as a local facilitator in each partner's country/region, plus that partners will involve relevant stakeholders and resources for their region, based upon an established network of stakeholders.



LEARNING OUTCOMES

The main objective of the curriculum is to offer migrant workers the knowledge and tools necessary to know their labour rights and obligations within the EU countries through a training program.

In addition, pedagogical techniques are shown and skills oriented to train learners so that they can become peer trainers, and transmit the knowledge acquired about the labour market and the rights and obligations of workers to other members of their community.

The emphasis of the curriculum is therefore focused on disseminating knowledge about supporting migrant workers, mentoring approaches and how to present key issues of interest to migrant workers about their rights in relation to:

- Employment contracts.
- Minimum wages, taxes, and payroll expenses.
- Working conditions and security standards.
- Health care and insurance.
- Labour unions and other support organizations.

At the end of the course, learners will have acquired the necessary knowledge to understand globally what their rights and obligations are related to the EU labour market, and more specifically, the labour rights and obligations in the country in which they reside. In addition, they will feel empowered to teach this knowledge to other members of their community, helping to spread more knowledge about labour rights among the migrant population.



INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER

When a training action begins, the program must be thoroughly prepared, the purpose and objectives set for developing the activity must be known.

It is considered important to build on the experience to "choose" the theoretical contents, activities, and practices to be implemented during the learning process. You should inquire about the background and characteristics of the learners with whom you are going to share experiences, knowledge, experiences, etc., during the days in which the training is going to take place.

When starting the training it is important to think that you are prepared; even to adjust the program based on the partial results that the learners are obtaining. You must be aware of the strengths and weaknesses that you have as a trainer.

However, when the activity begins, the *mise-en-scène*, it is the moment in which we are going to demonstrate whether all that previous work that has been done with care, dedication and technique is valid.

On one hand is the curriculum, the own means, and resources. On the other, there is the group in the training situation; with people and individuals who come - just like the trainer - with prior knowledge and ideas about the course they are going to take.

It is time to get to know each other, to start and start the learning machinery. This first moment is the most important, the subsequent success, the performance and results obtained will depend on the atmosphere that is achieved at the beginning of the training action.





CONDITIONS THAT FACILITATE LEARNING

- IT IS MORE EFFECTIVE THE MORE ACTIVE
- IT IS MORE EFFECTIVE THE MORE PARTICIPATORY
- IT IS CONSOLIDATED BY PUTTING KNOWLEDGE INTO PRACTICE
- UNDERSTANDING MAKES IT EASIER
- REPETITION CONSOLIDATES IT

AN ATMOSPHERE MUST BE GENERATED IN THE TRAINING SPACE THAT:

- ENCOURAGE BEING ACTIVE
- FAVORS THE PERSONAL NATURE OF LEARNING
- RECOGNIZE THE CONCEPT THAT BEING DIFFERENT IS HUMAN
- ACCEPT THE RIGHT TO ERROR AND TOLERATE IMPERFECTION
- ENCOURAGE BREADTH OF SPIRIT AND SELF-CONFIDENCE
- STIMULATE AND ALLOW THE GENERATION OF IDEAS
- FACILITATE DISCOVERY
- PROMOTE COLLABORATIVE SELF-EVALUATION

Some strategies to promote learner motivation and that help create an appropriate atmosphere:

- Know the learner, their individual characteristics, and their interaction with the group. Explore their motivations and expectations to relate them to learning.
- Report the meaning of learning, its impact on the world of work; advise and guide; relate the learning to the experiences of the learners and the context they live.
- Formulate clear, concrete objectives, and link them with the interests of the learners so that they perceive their importance and understand in which direction they are going.
- Attend to learners individually: assess their desire to learn, keep them informed about their progress, skills, difficulties and guide them to improve or overcome them.
- Create a climate of trust, participation, and respect in the group.
- Promote initiative, creativity, and cooperation.
- Plan the learning sequences and practical activities linked to the socio-occupational reality.
- Ask for and value results.





PEDAGOGICAL METHODOLOGIES

All training activities pursue the learning of certain contents and the achievement of certain objectives. However, not all actions are equally effective. This is because each training action pursues different objectives and requires the implementation of a different methodology.

The effectiveness of many training plans is that they are developed using two or three different methods. This integrative approach is essential if you want to achieve a useful training proposal.

a) Exhibition methods

They are characterized by the clarity in the presentation of the information to the learners and are supported by the oral presentation of one or more experts in the content of the didactic unit or topic that is exposed (conference, symposium, panel, round table, etc.).

What should the trainer do?

- Inform learners at the beginning of each didactic act about the objectives to be achieved, together with the content to be addressed.
- Summarize the essential points of the day, of the Didactic Units and the Modules as a way of reinforcing the concepts and contents.
- Use examples, experiences and redound and influence the most important aspects

These methods, if not alternated with less directed ones, tend to promote superficial learning, which does not favor the acquisition of technical or practical skills.

b) Methods based on practical demonstration

In training in which the acquisition of practical skills and abilities is necessary for the performance of the job, these are the methods that will find the most applicability. The



aim is for learners to learn through practical and coordinated demonstration processes of tasks (demonstration workshops, laboratory research, social research, etc.)

What should the trainer do?

- State the objectives clearly
- Explain the activity with the breakdown of tasks
- Trainer's demonstration
- Each learner performs the task

c) Methods in which the teacher and the learners actively intervene in the construction of learning

Enquiring methods, in which the communication between trainer-learner is based on the formulation of questions by the trainer. It is used in those training actions where the participants already master the knowledge under study, focusing on the interest in the participants becoming agents of their own training, through personal research, contact with the reality under study and the experiences of the working group.

What should the trainer do?

- Define the objectives of the activity before beginning.
- Raise problem situations.
- Answer the learners' questions to help the discovery process, but without solving the problem.
- Ensure that at the end of the process the procedure for solving the problem and the different solutions are clearly described.

d) Methods based on group work

The peculiarity of these methods is the active participation of the group of learners, harmonized with prior planning and carried out under the direction of a person with the necessary skills for this purpose.



SKILLS OF A TRAINER

Below are some of the main skills that a trainer should have, but the correct functioning of the training will not only depend on it since there are many factors that will alter the proposed planning. If the trainer has the majority of these skills, it will be easier to create a good atmosphere in the classroom and efficient communication between the trainer and the learners.



1. Effective oral communication

It is the competence to hear, understand and value emphatically information, ideas and opinions that the other person communicates, being able to assertively feedback the communicative process.

Requirements:

- a) Verbal and non-verbal interaction
- b) Speaking capability
- c) Presenting
- d) Active listening



2. Active listening

Ability to listen not only what the person is expressing directly, but also the feelings, ideas or thoughts that underlie what is being said.

Requirements:

- a) Understand communication from the point of view of the speaker.
- b) Learn to listen between the "lines".
- c) Do not adopt a hostile or emotional attitude while listening.



3. Decision making

Capacity to choose among several alternatives, those that are more viable for the achievement of the objectives, based on an exhaustive analysis of the possible effects and risks as well as possibilities of implementation according to priority and in a timely manner.

Requirements:

- a) Define the problem.
- b) Establish or Enumerate all the criteria (constraints).
- c) Consider or Collect all the alternatives.
- d) Identify the best alternative.



4. Energy

Ability to create and maintain an indicated activity rhythm. It shows control, endurance and the ability to work hard.

Requirements:

- a) Be always active.
- b) Do the tasks with dynamism.
- c) Show enthusiasm for new challenges.



5. Enthusiasm

It is the energy and the disposition that one must carry out work, filled by positivism and unique optimism, under the conviction and the necessary dynamism oriented towards the achievement of a particular objective.

Requirements:

- a) Speaks positively
- b) Ables to modify the environment.
- c) Likes to grow.
- d) Takes advantage of opportunities.



6. Interpersonal communication

Ability to generate and maintain an adequate flow of communication between the members of the group or organization, using the different channels that are required in each case and favour the establishment of mutually beneficial relationships.

Requirements:

- a) Manners
- b) Politeness
- c) Respectful and Friendly
- d) Kindness and Sociability



7. Leadership

Ability to lead people and make them contribute effectively and adequately to the achievement of objectives. Commit to the development of its collaborators, their evaluation and the utilization of their potential and individual

Requirements:

- a) Set goals, transmit them and perform adequate follow-up in this regard.
- b) Listens to others and is listened to.
- c) Motivates the group to achieve the objectives.
- d) Usually sought for advice



8. Management capacity

Ability to manage tasks and processes in charge quickly and reliably; making use of the resources and dynamism necessary for the achievement of the objectives.

Requirements:

- a) Defines tasks in advance, avoiding unforeseen events.
- b) Plans resources.
- c) Gets the best out of your coworkers.
- d) It adapts quickly to changes that may arise.



EXERCISES

Activity 1: TWO TRUTHS AND A LIE

Goal: To break the ice between the group members at the beginning of the training session to improve the atmosphere within the classroom.

Instructions:

1. Inform participants they should introduce themselves to each other, telling two real things or events about themselves and a fake one.
2. Ask for a volunteer to start sharing his/her two truths and one lie with the group.
3. From left to right, each participant is asked for saying which one they think the lie is, and then the volunteer must tell them which of the three sentences is in fact the lie, and if he/she wants, he/she can explain the truths in more detail.
4. The game continues until all participants have told their two truths and their lie.

Duration: 30'

Activity 2. ANIMAL RODEO

Goal: Activation of the group at the beginning of the second phase of the training session in order to recover an adequate dynamic and an optimal atmosphere within the classroom.

Instructions:

1. Ask the group members for, in silence, thinking about their favorite animal.
2. Next, ask the group members for, without speaking, positioning themselves from the largest animal to the smallest. Group members can make gestures and animal noises only.
3. After that, ask them for mentioning which animal they were and see if they positioned themselves correctly.

Duration: 15'



UNIT 1: TRADE UNIONS AND OTHER SUPPORT ORGANIZATION

CONTEXTUALIZATION

Unions play a relevant role in the structure of the labour market and decision-making around the labour rights of workers. Unions are an establishment that was created so that a series of workers, specially designated for it, defended their colleagues against possible abuses that could be carried out by the employer.

Unions are a democratic association that can be generated freely in both the public and private sectors. One of its main activities is to negotiate, on behalf of its affiliates, issues of common interest such as wages, holidays, working conditions, licenses, etc.

Union members must commit to pay union dues, attend meetings, and join actions (for example, strikes) that are agreed within the organization.

Unions elect representatives who negotiate with the employers of the organization where they work (be it a company or public body). This, regarding issues of interest to workers. This type of negotiation is called “collective bargaining” and is generally focused on reaching an agreement regarding the labour conditions that are offered to the workers during a certain period. This offer not only includes salary but also working conditions such as hours, holidays, recognition bonuses, etc.

Beside unions there are other organizations that provide labour advice and support to migrant workers, offering help through services that vary from city to city depending on the type and number of migrant support entities that are incorporated in that territory.

1. How can trade unions help migrant workers?

Trade Unions are quite helpful to inform workers about their rights and especially in some cases, they can help even more the migrant workers.

One of the main objectives of the Trade Unions focused on migrants is the fight against discrimination against them and, therefore, the defence of their interests and their social and labour rights.

A task that some unions carry out is union action in companies through advice and their legal services.

Within this support, the unions not only carry advisory work on migrants (work or residence authorizations, renewals, family reunification, nationality, etc.), but also social and union support in order to favour a more secure and effective insertion process.

This aid is an instrument of contact, a gateway for the migrant population to the union, at the service of the organization, and an essential instrument of observation and knowledge of the social and labour reality of this population.

It is also even a tool for political and institutional advocacy with competent migrant agencies and effective inclusion policies. These services are usually always free for migrants.

From these organizations, migrants are guided in all those issues that may affect them: health, education, housing, etc. referring them to the resources and services offered by municipalities and various institutions and organizations.





2. What other organizations can help solve labour disputes?

A labour dispute can be understood as a dispute between members of an organization because of differences of opinion, perception or relationship problems.

In addition, the causes that motivate these conflicts can be of various kinds, from conflicts of interest to characters, going through intolerant attitudes by one of the parties. What they always have in common is that they occur in the workplace.

Although it is kind of difficult to find other organizations that can help to solve labour disputes, we should take into account that there are several types of these trade unions that can help more specifically with the causes and points of the issue.

The main trade unions can be divided into:

- ✓ **Guild Trade Unions:** These unions are made up of workers grouped by their profession, trade or speciality.
- ✓ **Company Trade Unions:** These unions are made up of workers from the same company
- ✓ **Industrial Trade Unions:** These are made up of workers who work in one or more companies in the same industrial branch.
- ✓ **National Industry Trade Unions:** These are formed by workers who work in companies of the same industrial branch located in several states
- ✓ **Mixed Trade Unions:** These are made up of workers of various professions or trades when the number of workers of the same profession or trade is less than twenty people.

Both workers and employers have the right to create their own unions, so there are exclusive workers' unions and employer unions.



Even though, depending on the country or the specific type of trade union, these organizations offer different services for members and non-members. Their services, based on the information and the defence of workers, are hugely beneficial for migrant workers, as a group that faces greater difficulties when it comes to finding a job.

In general, its services involve the following aspects:

- Information on rights, but not only at the work level. Information about the different collectives' agreements, about how their application should be and which is the most correct in each case.
- Legal information for legal proceedings.
- Legal assistance in case of problems, breaches or violations of rights. In some cases, these services may be free for affiliated workers.
- Administrative assistance. Help for work procedures, drafting and review of documents, contracts, etc.
- Training, not only in employment issues, but also on the social and economic situation of the country or different social problems.
- Social action. Different initiatives focused on the migrant community and specific collectives within them.



Iceland: trade unions and other supporting organizations

Trade unions play a vital role in the employment market in Iceland, with 85 percent of the labour force being members of the unions their role is to reach collective agreements within the labour market. In Iceland there are four federations of unions, The Federation of State and Municipal Employees (BSRB), Icelandic Confederation of University Graduates (BHM), Icelandic Teachers Union (KÍ) and The Icelandic Confederation of Labour (ASI) which is the biggest with 2/3 of unions affiliated to them¹. The two largest trade unions are VR with approximately 38.000 members and Efling with 36.000 members and with the highest percentage of workers of foreign origin.

Collective bargaining

Unions elect representatives who negotiate with the employers of the organization that they work for (be that a company or a public body), regarding issues and interests of workers. This type of negotiation is called collective bargaining and is generally focused on reaching an agreement regarding the labour conditions that are offered to workers during a certain period. This offer not only includes salary but also working conditions such as hours, holiday, recognition bonuses, etc. Union members then vote on the agreement that has been made, either to accept or reject it. If an agreement is rejected by the workers, the union's representatives and employer must continue negotiation, considering the specific issues that the members have not agreed on. In Iceland union strikes are an important factor of the collective bargaining and are used to put further pressure from the representatives to the employers, more information on the collective bargains will be seen on the following chapter regarding minimum wages, working hours and more².

¹ Alþýðusamband Íslands. (n.d.). Ráðningarsambönd – stofnun og eðli. Retrieved from <https://www.asi.is/vinnurettarvefur/vinnurettur/rettindi-og-skyldur/radningarsambond-stofnun-og-edli/>

² Act on Trade Unions and Industrial Disputes, no.80/1938



Workplace Representation

Every workplace should elect a Confidant that is the connection between the unions and the workplaces. According to the law every workplace with five or more employees must have at least one confidant, and if employees are more than 50 the minimum is 2. The confidant's job is to be the representative of the employees and to speak on their behalf regarding issues within the workplace³. The roles of the confidant can however differ depending on the unions he's affiliated to. The most common roles are;

- To monitor if the employer is violating the collective agreements reached among the union and employer, and to step up and react if the employer is violating the rights of the workers.
- Be aware and have information regarding the collective agreements and issues that would need changes/modifications and be in contact with the unions with ideas for improving the agreements.
- Be the representative of other employees when it comes to communication with the employer and bring up any issues or problems to them.
- Introduce the activities of the trade unions to their colleagues.
- Welcoming new employers to the workplace, inform them of their rights, the trade unions role and how they can assist them.

³ Act on Trade Unions and Industrial Disputes, no.80/1938



Other important organizations

Directorate of Labor is responsible for public labour exchanges and handles operations of the unemployment insurance fund, the maternity and paternity leave fund, the wage guarantee fund, and other projects related to the labour market. It is an important organization for all individuals on the labour market but especially migrant workers, as they offer seminars, advice, counselling, and training in Icelandic. They also host a special evening for individuals of foreign origin where they go over the matter on how to register as a worker, how to apply for jobs, and other useful information on how to access the Icelandic labour market. On their website, individuals can also find valuable information related to work permits, unemployment benefits, courses, studies and more. Information can be found on their site, in polish, English and Icelandic; <https://www.vinnumalastofnun.is/en>

The Icelandic Conformation of Labor (ASÍ) consists of 47 trade unions within various industries, it plays a big role in the employment market, with 2/3 of labour unions affiliated. ASÍ, the trade unions affiliated, and Administration of Occupational Safety and Health have been working together on inspection of the workplaces, often associated with illegal workforce such as migrant workers without the right permits. ASÍ has been pressuring the government for more regulations, stronger laws against illegal employment and exploitations of foreign workers in Iceland. Further information on this initiative can be found on their website; <https://www.asi.is/english/>



EXERCISES

Activity 1: NEWS ON TRADE UNIONS AND THE RIGHTS OF MIGRANT WORKERS

Goal: To know and analyze a news published on newspapers, media or internet about the role of trade unions in the defense of migrant workers' rights.

Instructions:

1. Ask the participants for reading the news carefully.
2. Each participant must write down those aspects related to the topic discussed in this section.
3. Each participant should write a short opinion about the role of unions. **Duration:** 15'

Activity 2. DEBATE

Goal: To express and debate about the role and importance of unions in the defense of workers' labor rights.

Instructions:

1. Ask for a volunteer to share with the group his/her opinion on the role of unions.
2. The rest of the participants must express, freely, their opinion, whether they agree or disagree.
3. Continue asking each participant if you notice that they have not yet expressed their opinion.

Duration: 15'

UNIT 2: EMPLOYMENT CONTRACTS

CONTEXTUALIZATION

An employment contract is an agreement between an employer and a worker whereby the first one offers his services to the employer in exchange for a salary.

Any employment relationship between an employer and a worker must be documented through a contract. This represents an agreement by which the worker, in exchange for remuneration, offers certain services to the employer under his control and direction.

The employment contract supposes rights and obligations for both the worker and the employer, which must be respected, regardless of the company, sector or company.

The law allows formalizing an employment contract both orally and in writing.

The employment relationship ends when the employment contract is void. This can happen when the employer decides, unilaterally, the termination of a mentioned contract, either invoking a cause or not. The worker, in this case, is fired. Another possibility is the termination of the employment contract, which implies the prior agreed obligations and rights are not valid anymore.





1. What does it mean to have an employment contract?

Having an employment contract means having all the rights, responsibilities, duties and employment conditions that make up the legal relationship between an employer and employee. Usually, all kind of employment contracts can include terms which, are legally binding, for example, the employer's duty to pay the employee wages or the duty of the employee of not getting late to the workplace.

It must be considered that different kinds of contract apply, depending on the employment status of the individual. Because of that, it is key to correctly determine the employment status of the person you are going to hire before drafting the employment contract.

According to the minimums established in the European Union, an employment contract must include and clarify several points regarding the following data:

- ✓ Name and address of employer and employee
- ✓ Start and duration of employment
- ✓ Type of activity and description of its tasks
- ✓ Workplace location
- ✓ Remuneration amount (usually gross salary)
- ✓ Composition of said remuneration (base salary and supplements if any)
- ✓ Workday
- ✓ Holidays
- ✓ Deadlines for terminating the employment contract
- ✓ Reference to applicable collective agreements or company or service agreements

The contract must clarify all this information for both sides, especially, for the employee. Regarding specific aspects such as annual vacations, the length of the notice periods, workdays, remuneration or the applicable collective agreements, it is necessary to refer workers to the corresponding national/regional and administrative laws and regulations, which can heavily differ from one country to another.



Here you can see all the European information about it according to official sources of the European Union:

https://europa.eu/youreurope/business/human-resources/employment-contracts/employment-terms/index_en.htm

2. Types of employment contract

There are several types of employment contracts that must be taken into account to make clear the status of the employee and its relation with the company:

a. Permanent employment contract

These kinds of contracts are for employees who work regular hours and count on a regular salary or hourly rate. Permanent employment contracts are ongoing until terminated by either the employer or employee. On these contracts, employees can enjoy a full range of employment rights.

There are two types of permanent employment contracts:

- **Full-time contracts**

This contract is the most common type of contract, these employees usually work a full week of around 35 hours or more, depending on the country.

- **Part-time contracts**

The contract for part-time workers is similar to those who have a full-time contract, with more emphasis on the number of hours worked and how overtime is handled but can have the same stability as the full-time ones.



b. Fixed-term employment contract

This kind of contracts already has a start and end date, for example, six months or one year. Fixed-term employees have protection and can count on the same rights as permanent employees. Employers cannot offer them less favourable conditions because they're fixed-term instead of permanent employees.

c. Casual employment contract

This kind of contracts are indicated for situations where the employee commits to work with the company, but the company has no certainty about how many hours will be able to offer to the employee each week and cannot guarantee a regular working pattern. Casual employment contracts should specify the minimum number of working hours that you foresee to offer to the employee each week approximately.

d. Apprentice and trainee employment contracts

Apprentice and trainee contracts, completed and signed, are used to register the period of learning on the company.

3. Self-employment

Self-employment is an activity in which a person creates his own job and decides to be his own boss, and this can be done, among other ways, through the creation of his own business or a digital venture.

This kind of employment means that the person creates his own job, using his own capital, effort and ingenuity to work independently.

We could say that every day more people decide to choose this path and undertake business or jobs, which not only allows them to be more independent but also offers them the opportunity to generate income without having to leave their homes.

There are several advantages and disadvantages to consider regarding self-employment in comparison with contracted employment down below:



ADVANTAGES

SELF-EMPLOYMENT

- IT IS AN ATTRACTIVE WAY TO GET OUT OF UNEMPLOYMENT.
- WHEN YOU ARE SELF-EMPLOYED YOU BECOME YOUR OWN BOSS, YOU WORK FOR YOURSELF PURSUING YOUR OWN INTERESTS.
- IT OFFERS THE POSSIBILITY OF WORKING FROM HOME AND ORGANIZING YOUR TIME ACCORDING YOUR NEEDS.
- IT ALLOWS OBTAINING GREATER BENEFITS AND ECONOMIC PROFITABILITY.
- ENTREPRENEURS WHO ARE SELF-EMPLOYED OVER TIME OBTAIN SOCIAL, PROFESSIONAL PRESTIGE AND GREATER PERSONAL SATISFACTION.
- IT IS THE BASIS FOR BECOMING AN ENTREPRENEUR.
- WITH DISCIPLINE IT IS POSSIBLE TO OBTAIN GREAT BENEFITS.

CONTRACTED EMPLOYMENT

- IT IMPLIES YOU HAVE A FIXED AND STABLE INCOME PER MONTH, WHICH COVERS BASIC NEEDS.
- YOU HAVE AN ESTABLISHED SCHEDULE, SO YOUR LIFE CAN BE "PLANNED": DAILY LEISURE, VACATIONS, SHOPPING, ETC.
- THERE IS LESS RISK OF LOSING YOUR JOB, WITH LESS UNCERTAINTY.
- YOU ARE BETTER BACKED BY SOCIAL AND UNEMPLOYMENT BENEFITS, IN ADDITION TO THE COMPENSATION CORRESPONDING TO YOUR DISMISSAL.
- FISCAL OBLIGATIONS REGARDING SALARY ARE MANAGED BY THE COMPANY, NOT BY THE EMPLOYER HIMSELF.



DISADVANTAGES

SELF-EMPLOYMENT

- YOU DO NOT HAVE FIXED HOURS AND IT IS IMPORTANT TO NOTE THAT UNLIKE A NORMAL JOB YOU MUST DEDICATE AS MUCH TIME AS POSSIBLE, SINCE SUCCESS DEPENDS ONLY ON YOU AND YOUR EFFORT.
- THERE IS ALWAYS THE POSSIBILITY THAT THE PROJECT WILL FAIL.
- YOU WILL NOT BE ABLE TO BLAME YOUR BOSS FOR THE PROBLEMS.
- IF YOU DON'T WORK YOU DON'T MAKE MONEY.
- THE BEGINNINGS ARE USUALLY DIFFICULT.
- THE PAYMENT OF A "FEE" IS MANDATORY. THIS FEE CAN BE INDEPENDENT OF THE INCOME GENERATED, MONTHLY OR ANNUAL.

CONTRACTED EMPLOYMENT

- THE BIGGEST "CON" IS THAT THE EMPLOYEE DOES NOT HAVE A REAL CONTROL OF HIS/HER SITUATION: IT IS THE BOSS WHO DECIDES. THE EMPLOYEE WORKS WITH COLLEAGUES HE/SHE DOES NOT CHOOSE AND IN TASKS HE/SHE DOES NOT SELECT, BUT ARE GIVEN.
- SOMETIMES, THERE IS A "CEILING" OF GROWTH, THAT IS, A LIMIT WHEN IT COMES TO ASCENDING, AND THAT CEILING DOES NOT DEPEND ON THE WORKER.



— THERE ARE MORE FISCAL DUTIES
APART FROM INCOME TAXES, SUCH
AS THE VAT.

Some examples and ideas for self-employment could be creating a start-up, working as a freelancer, open a face to face business, offer consultancy advice on a topic of your expertise, creating an e-commerce...

In any case, self-employment is an important element of the labour market, since the creation of their own employment can be added to that fact that the workers needed to carry out the activity. In short, self-employment is about creating your own job.

Both regimes show differences depending on the country in which the worker is located. There is no EU-wide regulation that establishes important aspects such as the way incomes from work (or from other sources such as pensions, benefits, property, successions and donations, or any other sources) should be taxed or the rates or different tax obligations depending on the type of work.

Therefore, it is important that the worker is aware of the elements that must be considered to make an informed and conscious decision regarding the work regime.



Iceland: Employment contracts

The employment contract in Iceland consists of similar content as mentioned in the discussion above. It is also important to know that before engaging in a new work relationship you need to have the right permits and make sure that your education or experience is validated. This fact is of great importance because it has a direct impact on the collective agreements and the value of the salaries.

Basic information

Employment contracts in Iceland are not considered valid unless they are in accordance with wage agreements and provisions agreed upon by the collective bargains. The employment law says that; Wages and other terms of employment agreed upon shall be no lower than the minimum terms, regardless of gender, nationality and periods of employment, for all employees in the relevant area covered by the agreement. Agreements between individual employees and employers on terms that do not meet standard terms or those stipulated in the general wage agreements are illegal. Icelandic employment contracts are generally not formalized under Icelandic laws, they are therefore equivalent whether they are oral or written, on the other hand, the employees right to proof is much stronger in a case of a written agreement, and this becomes important in case of dispute or issues with the employer ⁴.

Employers should be aware that employment contracts should be made within two months of the employment and the obligation to uphold this lies with the employer. However, if a contract has been established before the employment, rights or obligations do not start until the employee has started to work. Employment contracts usually are similar to the minimum of the EU, with the additional requirement referring a pension fund (which all individuals on the employment market are obligated to pay

⁴ Alþýðusamband Íslands. (n.d.). Ráðningarsamband og ráðningarsamningar. Retrieved from <https://www.asi.is/vinnurettarvefur/vinnurettur/rettindi-og-skyldur/radningarsambond-stofnun-og-edli/stofnun-radningarsambands-og-radningarsamningar/>



into) and a trade union, either that the employer has recommended or is selected by the employee. From 2008 it has been illegal to request wage secrecy from employees, so the employer cannot demand this from their employees. Such contractual provision is not permitted and is therefore invalid. This was done to equalize the status and equal rights of women and men in Iceland⁵.

An example of an employment contract from the Directorate of Labour can be found as an additional document in the last pages of the curriculum.

Employment of individual with a foreign background

- Important to check if the professional qualifications are valid in Iceland.
- Individuals outside the EES-area need to obtain a work permit before entering the employment market.
- If in Iceland without the work permit when applying for the first time, individuals must in most cases leave the country before the permit is granted.
- Applications for work permits go through The Employment Office
- If an employer is employing workers from outside the EES area, he/she must apply for permits before they start working. In special cases, individuals from outside the area can work without permits, if it is for less than 90 days in a year. However, the employer who is going to do this has to notify The Employment Office (VST) before this actually takes place. ⁶

⁵ Bandalag Háskólamanna. (n.d.). Ráðningarsamningar. Retrieved from <https://www.bhm.is/samningar/radningarsamningar/>

⁶ Directorate of Labour. (n.d.). Work permits. Retrieved from <https://vinnumalastofnun.is/en/work-permits/work-permits>



EXERCISES

Goal: To familiarize the participants with the reading of an employment contract.

Instructions:

1. Each participant receives a copy of an employment contract (here you can put the link to a model).
2. Ask each participant for checking that all the fields mentioned above are in the document.
3. Ask the participants for trying to fill the document as if they were the employer.

Duration: 20'

Activity 2. DEBATE

Goal: To share and resolve with the group the doubts and difficulties found in understanding an employment contract.

Instructions:

1. Ask a volunteer for sharing with the group his/her doubts and difficulties related to the employment contract.
2. The rest of the participants are asked for sharing, freely, their doubts or helping other colleagues to solve them.
3. Continue asking each participant if you notice they have not yet expressed their doubts.

Duration: 10'



UNIT 3: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES

CONTEXTUALIZATION

The objective of the minimum wage is protecting workers against unfairly low pay. They help to ensure a just and equitable share of the fruits of progress to all, and a minimum living wage to all who are employed and in need of such protection.

Some of the advantages of a minimum wage that exist in a country are: boosting of productivity, reduce of the income inequality, spurring of economic growth, promotion of education and self – employment and improving employee retention.

1. What is the minimum wage and how is it structured?

The International Labour Organization defines the minimum wage as "the minimum amount of remuneration that an employer is obliged to pay its employees for the work they have done during a certain period."

The annual adjustment to the minimum wage that occurs around an agreement between the leaders of trade unions, representatives of the production unions and the National Government, is a crucial decision for the finances of all citizens, since this increase also influencing the financial readjustment of their personal finances, has a lot to do with the increase in the prices of products and services.

There are countries where there is no minimum wage, the market rules, this minimum wage may exist through collective bargaining but not by state regulation, as in countries that do count on this minimum wage.

Some countries present agreements or conventions for different sectors, based on which the salary of professionals in those sectors is set. The employees need to keep up with their agreements to avoid being included in an incorrect one with a difference set in salary and different conditions.



In the European Union, of the 28 member states, 22 have an SMI, which ranges from 286 euros in Bulgaria to 2,071 euros in Luxembourg, according to data from the Community Statistical Office (Eurostat). Denmark, Italy, Cyprus, Austria, Finland and Sweden, by contrast, lack an interprofessional minimum wage.

The wage is composed, on one hand, of the so-called "base salary" that remunerates the work provided by the worker based on the time worked, or the work carried out and.

On the other hand, the second part of the wage is the "salary supplements" that are added to the "base salary" and is destined for special circumstances or conditions of the worker.

Regarding the salary supplements, there are several types included in the wage:

- ✓ Personal supplements: Seniority, languages, special knowledge
- ✓ Supplements of job and by quality or quantity of work
- ✓ Supplements in kind
- ✓ Supplements of company situation and results

Although there is no EU-wide regulation that establishes a common minimum wage or the supplements included in the wage, in EU, workers' wage may not be less than the local minimum wage or the wage set by universally binding collective agreements in specific sectors of employment if these are in force in the host country.

The worker must be aware of the local rules, the minimum wage, its supplements and the possible collective agreements or conventions such as elements that affect salary. For that specific information, the different national Trade Unions always play an important and facilitating role.



2. What kind of taxes do I have to pay as a worker?

Mostly, there are two types of taxes paid by the worker. Payroll tax and income tax are separate groups, but you need to know both in order to withhold employment taxes.

- ✓ Payroll tax: This tax is destined to Social Security and Medicare taxes. Payroll tax is an employer-employee tax, that means both the employer and the employee will contribute to it.

- ✓ Income Tax: The income tax is a tax that governments impose on income generated by businesses and individuals within their jurisdiction. By law, taxpayers must file an income tax return annually to determine their tax obligations. Income taxes are a source for the government. These incomes are destined to fund public services, pay government obligations, and provide goods for citizens.

Besides the necessity of knowing the different types of taxes that everyone must pay. As a worker, it is important to understand the rights or benefits offered by this payment in each country.

There are no EU-wide rules that stipulate that, so, therefore, local regulations will determine the differences from country to country and the length of these services. Even then, in a general way, the monthly deduction of payrolls serves as a contribution for:

- Situations of common illness, non-work accident, maternity, paternity, healthcare, etc.
- Retirement pensions (in those countries where retirement pensions have a public profile).
- Unemployment, to cover the loss of income when the employment relationship ends.



- Situations of need derived from work accidents and professional illnesses, as well as disability, death, etc.
- Vocational training through courses whose costs can be 100% financed through this contribution for employees or unemployed.

It is also relevant that workers know the situations where their salaries' deductions or contributions are more than expected. In these cases, workers should get part of the paid amount back.

Where, when and how to declare it is something that depends on national regulations and stipulations.

Here you can see information about it according to official sources of the European Union:

https://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index_en.htm



Iceland: Minimum wages, taxes and payroll expenses

Minimum Wages

Minimum wages in Iceland are determined based on wage agreements, through collective bargains, and vary between occupations. The wage agreements stipulate monthly or hourly wages, wage benefits, holiday benefits, December bonuses, courses surcharges, overtime and more. The wage agreements also contain certain minimum terms for each profession, which is determined based on the job, employee education, experience and more. An agreement that is below the minimum term in any given time is invalid. The law however does not apply to a self-employed individual or company managers. The wages discussed below are the minimum wages in the markets, however, others apply to the minimum wage for different professions, based on education or experience. It is therefore important to be aware of the difference between occupation and how to approach wage agreements and wage rates in trade union's or other organizations relating to specific fields⁷.

The agreement between the unions and The Icelandic Confederation of Labour was agreed upon till May 2022 and is the minimum wage for full time (40 hours a week) for individuals 18 and over who have been with the employer or company for more than 4 months is the following;

1. May 2019 kr. 317.000 a month
1. May 2020 kr. 335.000 a month
1. May 2021 kr. 351.000 a month
1. May 2022 kr. 368.000 a month

A monthly supplement should be paid to salaries of the employees if they do not achieve the above income, but salaries in this context include all payments including any kind of bonuses and surcharges accrued within the above working hours. Wages for work

⁷ Act on Mandatory Pension Insurance and on the Activities of Pension Funds, no.55/1980.



above 173,33 hours per month and remuneration for expenses incurred are not included in this connection ⁸

Posting workers in Iceland are entitled to the same right and terms as that of other workers in Iceland with regards to minimum wages and other wage-related issues, overtime payments, the right to vacation pay, maximum working hours and minimum rest period.

⁸ Samtök Atvinnulífsins. (2019). Lífskjarasamningurinn. Retrieved from <https://www.asi.is/media/315424/lifskjarasamningurinn.pdf>



Taxes in Iceland

All working individuals in Iceland pay tax and tax on personal income, which is divided into two separate entities, as mentioned above in the chapter, to the state on the one hand, and the municipalities on the other. When starting a new job an employee must inform the employer in what rate he should calculate his taxes, this is especially important if the individual has more than one source of income. All taxes are shown on the pay-check and it is important to keep them for at least a year, for proof of taxation⁹.

Personal tax credit

In 2020 personal tax credit is 54.628 kr. per month, and the same applies if you have other incomes such as pension, benefits etc. When starting a new job, it is important to give the employer access to the personal tax credit, so it can be used. The personal tax credit accumulates over the year if not used but starts at zero every January. Individuals in relationships that live together or are married have the option to share their personal tax credit, this must be agreed on and done when the income tax return is filed. Information and balance regarding your personal tax credit can be seen at RSK's user login at www.skattur.is, where you log in with your electronic ID or RSK password.

- Personal tax credit per month: 54.628 ISK
- Personal tax credit per year: 655.538

Rates and Amounts in 2020

The Icelandic taxing system is divided into three parts:

- Income from 0-336.916 ISK per. month: 35,04%
- Income from 336.917-945.873 ISK per. month: 37,19%
- Income exceeding 945.873 ISK per. month: 46,24 %

⁹ MCC. (n.d.). Taxes in Iceland. Retrieved from <http://old.mcc.is/english/work/taxes/>



If monthly salary exceeds ISK 336.916 from one employer to the other, the latter must calculate income tax in a higher tax bracket for the additional amount. The capital income of married couples and cohabiting persons who are treated as married couples for tax purposes is taxed on the behalf of the spouse whose total employment income is higher, other types of income are taxed separately. The percentage only applies to the amount over the next rate, so the individual who has an income of 945.873 is taxed 35,04 % of the amount 336.916 and lower, 37,19% of the amount in there between and 46,24% of the income exceeding 945.873. It is important to calculate and study the tax payments every month on the payslip, to guaranty that everything is as it should be, as the responsibility falls on the employer to pay the right amount.

Tax Return

Individuals must file a tax return once a year, commonly in March this is done through www.skattur.is. To do this, individuals must have an electronic ID or a web key which they can order and get delivered into their online bank ¹⁰. Those who receive a salary from more than one employer need to ensure that the correct rate is used to calculate the income and municipality tax. Individuals that stay in Iceland for less than six months in a twelve-month period have limited tax liability in Iceland. Taxable income for example cash payment, wages, fees, sickness allowance and benefits of any kind. Those individuals are also allowed the same deduction for expense as residents ¹¹

More information on income taxes and tax return:

www.skattur.is

www.mcc.is/skattar/

¹⁰ Skatturinn. (n.d.). Tax return. Retrieved from <https://www.rsk.is/english/individuals/tax-return/>

¹¹ Skatturinn. (n.d.). Limited tax liability. Retrieved from <https://www.rsk.is/english/individuals/limited-tax-liability/>



EXERCISES

Activity 1: UNDERSTANDING A PAYROLL

Goal: Participants get to know how to read a payroll and understand if it is complete and okay. **Instructions:**

1. Provide participants with a payroll model without amounts (You can add here a link to a model document) and give them only the amounts of the different parts and deductions.
2. Ask the participants for doing the calculations and fill in the fields of each payroll part. (for example, Total Accrued, Total Deductions, Total Cash Receivable... etc.).

Duration: 20'

Activity 2. DEBATE IN GROUP

Goal: To share and resolve with the group the doubts and difficulties found in reading and calculating a payroll.

Instructions:

1. Ask the following questions and let the participants give their opinions freely:
 - – Do you already know how to read and calculate your payroll?
 - – Do you have any questions or are there parts that you don't understand?
 - – Do you see differences between what is calculated here and your payroll?

Duration: 10'



UNIT 4: WORKING CONDITIONS AND SECURITY STANDARDS

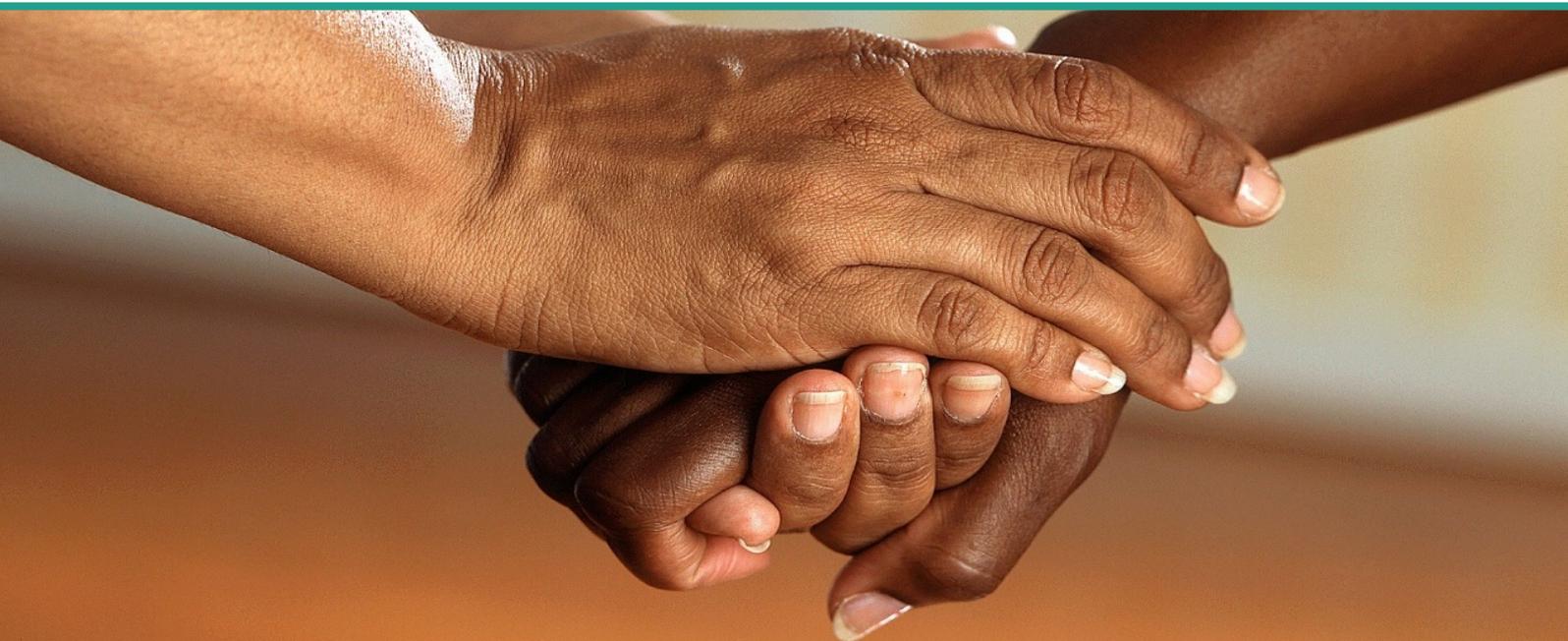
CONTEXTUALIZATION

The International Labour Organization (ILO) established in its Declaration on Fundamental Principles and Rights at Work and its Follow-up in 1998, that social progress goes hand in hand with economic progress and development, highlighting four principles and rights:

- The elimination of discrimination in the workplace.
- The abolition of child labour.
- The elimination of forced and compulsory labour.
- Freedom of association and the right to collective bargaining.

The fact that these four principles have to be established as fundamental and at the present time they are not yet 100% respected, indicates that there is still work to be done.

Based on these four undeniable principles, there are more issues which are important to attend to, regardless of the company or job position. From the moment there is an employment relation between employer and employee, both acquire the commitment to respect the other's rights and to fulfil their obligations.





1. Rights and obligations of the worker

Starting with the rights, it is important to take into account the following aspects that define the worker's working day:

- **Working hours.** As well as knowing how the working day is structured and fulfilling the mandatory hours is the first step, being aware of when is necessary to stop is also important. Every worker has to know:
 - Maximum working hours per week.
 - Maximum working hours continued.
 - Minimum rest between days.
 - Weekly minimum rest.

- **Work calendar.** Just like workers must be aware of the appropriate proportion of daily and weekly hours, the distribution of the annual calendar must be shown by the company. Every worker has to know:
 - Maximum working hours per month.
 - Weekly rest.
 - Public holiday.
 - Vacation days.

- **Overtime.** Not all days are equal for work. Employees must know if overtime is allowed, how much is paid for that overtime and what limits or maximums they must abide by.

It is not unusual that these figures are not respected by employers in certain sectors, such as hospitality, agriculture or construction, so workers' knowledge about them is fundamental for assert their rights.

There is no EU-wide regulation that establishes these rules and minimums necessary to respect. We have to descend to the national level, even more, to the specific collectives' agreements or conventions to define the minimums set.



Here you can see information about it according to official sources of the European Union:

- <https://ec.europa.eu/social/main.jsp?catId=157&langId=en>
- <https://ec.europa.eu/social/main.jsp?catId=706&langId=en&intPageId=205>

However, it is important that workers have the knowledge of what can be done if their working conditions and rights are not respected or whom to address to when this happens.

Generally, Trade Unions (and the specialized Guild Trade Unions) play the facilitating role of disseminating this information among workers and to take action in situations where workers are helpless in the national context. Although, depending on the country, the usual procedures could be:

- Filing a complaint with the Labour Inspectorate. The worker has to inform himself about what happened, but the Inspection will keep the secret about the identity of the worker who made the complaint. If there are clear indications, an inspector will appear at the workplace without any notice to check if everything is correct. It is a very effective option for breach of labour and safety conditions.
- Reporting through a lawsuit in courts. Here it is necessary to identify the worker himself (not anonymous). To carry it out, it is convenient to have legal and social assistance, professional lawyers, etc. It could be an expensive option and sometimes, more difficult form migrants.

Another important labour point to be informed about is dismissal and how the employment relation could end. Dismissal could be a sudden situation and it is critical to be aware concerning national/sectoral specifications, regulations and procedures about:

- **Disciplinary dismissal.** The employer, unilaterally, decides to end the employment relation due to a serious breach of the contract by the worker. Punctuality or indiscipline are the most common forms.



- **Unfair dismissal.** The same concept as the previous one, but without legal reasons in this case. Trade unions help and support could clarify when a dismissal is unfair, against national regulations.
- **How and when dismissal is effective.** How and when it has to be notified and how pending issues have to be managed, such as outstanding payments, pending vacations, etc.
- How ex-worker's **unemployment situation** is managed.

It is obvious that to be able to demand these rights, it is necessary to fulfil some obligations that are intrinsic in the employment contract, regardless of the worker's job position.

These duties must be taken into account in terms of discipline and following the aspects drawn in the workers' contract and the companies' agreements:

- **Working hours.** Punctuality, the fulfilment of the mandatory hours and the respect of work shifts are crucial for the satisfactory development of workers' activities.
- **Hygiene, safety, and risk prevention regulations.** For workers, employer and company's sake, these norms have to be a priority at all times.
- **Obeying direct and indirect requests of a supervisor.** Indiscipline could lead in this case to different kind of sanctions and, at the last step, to a disciplinary dismissal.
- **Respecting the contract's appointments.** Reviewing them before sign the contract is also important because contracts define any worker's duties and rights.

2. Safety at work

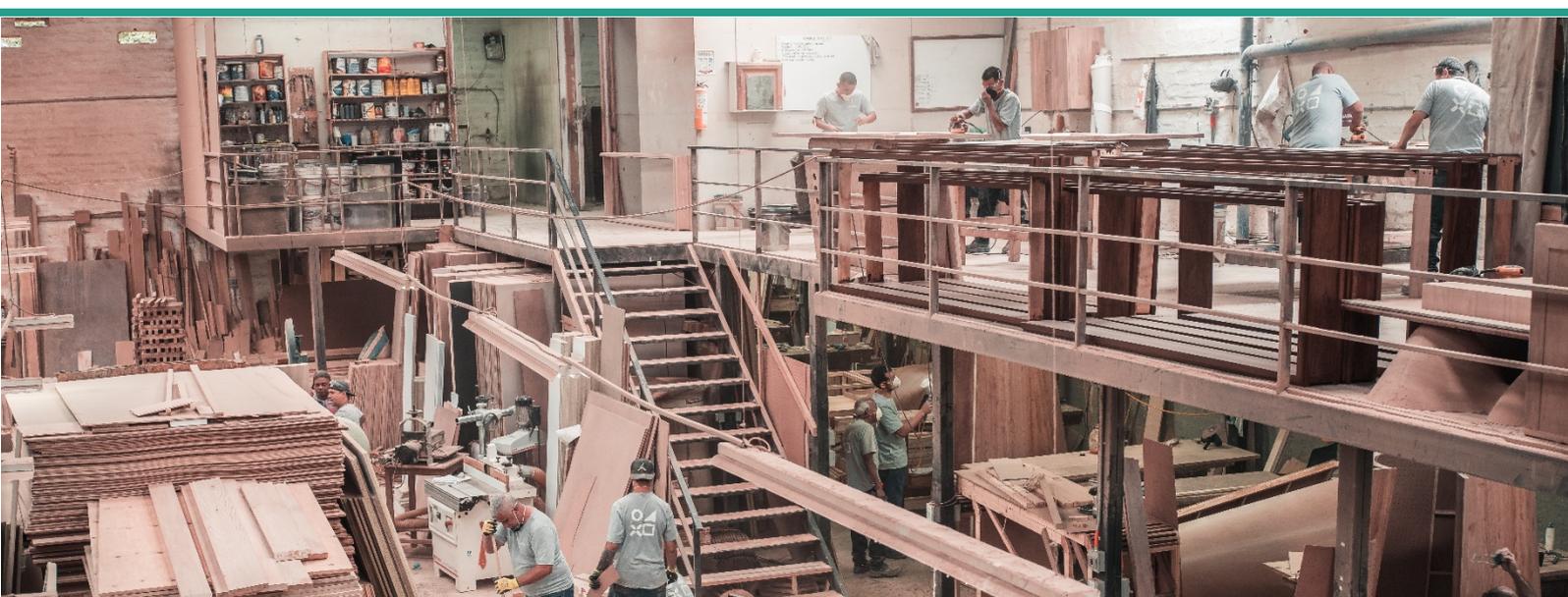
Safety at work is a right and a duty for both workers and employers and must always be present regardless of the sector, company, or job function.

Safety is an occupational risk prevention discipline; whose objective is the creation and application of measures and procedures for eliminating or reducing the risk of accidents derived from work.

Each company is a workplace that must keep the rules and have optimal conditions for employees for being able to carry out their work activities in the best possible way and with the greatest security.

Although the regulations differ from one Member State from another, their foundations are common and share the same pillars. Thus, the following aspects must be clear for every worker in every job position:

- **Keeping track concerning your job position rights and responsibilities.** Knowing the necessary safety procedures of your role, being informed of the changes that are made in the specific countries' regulations, as well as be involved in your own safety promote a good and environment at work.
- **Receiving job orientation and training concerning your workplace and job position risks.** Every company must have training workers specialized in occupational risk prevention to ensure workers have adequate knowledge to carry out their activities safely and effectively.





- **Identifying the possible risks at your workplace.** It is important to identify the types of risks that your job position could involve, as well as knowing the correct reporting and communication procedures for possible risks or accidents.
- **Having a specific equipment for the development of your activities.** If necessary, is the employer’s obligation to provide workers with the appropriate equipment and tools – Personal Protective Equipment (PPE) – as well as is workers’ obligation to demand and to use it properly.

In addition to keeping in mind our obligations and rights regarding safety in the workplace, every employee must have an in-depth knowledge of what they are exposed to while carrying out their work. The following charts show the most common type of risks, those related to accidents and those which could have consequences on employees’ health.

It is essential that every worker have complete and specific information on:

WORKING SITUATIONS WHICH COULD CAUSE AN ACCIDENT	
REGARDING WORK EQUIPMENT	REGARDING WORK ACTIVITIES
— UNGUARDED MACHINERY	— LIFTING HEAVYWEIGHT
— MOVING VEHICLES/MACHINERY	— HEIGHT
— SPARE PARTS	— ENCLOSED SPACES
— FACILITIES IN POOR CONDITION	— SUDDEN MOVEMENTS



WORKING SITUATIONS WHICH COULD IMPACT ON HEALTH	
<p>REGARDING CHEMICALS</p> <ul style="list-style-type: none"> — LACK OF OXYGEN — INHALATION, INGESTION AND ABSORPTION OF MATERIALS HAZARDOUS TO HEALTH 	<p>REGARDING PHYSICAL AGENTS</p> <ul style="list-style-type: none"> — EXTREME TEMPERATURES — NOISE — POOR LIGHT — RADIATION
<p>REGARDING ERGONOMICS</p> <ul style="list-style-type: none"> — BAD POSTURE — REPETITIVE MOVEMENTS — LONG PERIODS OF STANDING — FAST WORK PACE — INSUFFICIENT REST 	<p>REGARDING PSYCHOLOGICAL ASPECTS</p> <ul style="list-style-type: none"> — DISCRIMINATION — HARASSMENT — INSULATION

There is no EU-wide regulation that establishes these rules in a common way for the Member States. It is necessary to descend to the national and regional level, even more, to the specific collectives’ agreements or conventions to define it.

Here you can see information about it according to official sources of the European Union: <https://osha.europa.eu/en/safety-and-health-legislation>



Rights and obligations of workers in Iceland

It is important to be noted that being an employee with a foreign background in Iceland, it is against the law to be treated with prejudice and racism within the labour market and if so faced with that, he/she has to know that everyone is protected by law and should not tolerate that by any means. See the following quote from the Icelandic constitution:

All individuals in Iceland have a right to be treated with respect and discrimination based on sex, finances, skin color, family etc. is a violation of the law (65.art. Constitution of the Republic of Iceland).

Working condition, hygiene, and safety at work

The Occupational Safety and Health Administration is responsible for ensuring that laws and regulations are complied with by employers. This is done through regular inspections as well as the completion of certain standards that the employer adheres to. On their website you can also report on accidents or tip on possible violations as well as unions will help with any violations.

The Act on Environment, Hygiene and Safety at Work (no.26/2980) contains a provision on safety representatives;

- Safety representatives are for the entire workplace, but not representatives of individual unions. They should in co-operation, monitor that the environment, hygiene, and safety at the workplace are in accordance with the law.
- In companies with more than 50 employees, it is obligatory to establish a so-called safety committee. This committee is intended to plan measures regarding the environment, hygiene, and safety within the company, take care of the education of employees on these matters and supervise the workplaces by taking measures to the desired effect.



Notification of work accidents – the employer must fulfil a variety of reporting obligations to the Occupational Safety and Health Administration¹².

Protection of mothers and pregnant women – The obligation for the employer to carry out a risk assessment regarding the working conditions of pregnant women or women who have recently given birth or are breastfeeding¹³.

Bullying and sexual harassment – Employers are obliged to take special measures to prevent employees from being sexually harassed in the workplace. Employers have a duty not to allow bullying or other behavior to persist in the workplace and this must be prevented¹⁴.

Accidents at work and sickness benefits – all employers should have insurance that includes getting wage payments in cases of accidents or sickness. The minimum right is to be found in the Act on the Right of Workers to Termination of Employment and Wages due to Sickness and Accident Prejudice (No.19/1979). These rights are an integral part of everyone's salary terms, and it is not possible to negotiate other terms than those defined by the rules or waive them.

- According to the law all workers who are absent from work due to an accident at work, on the way to work or due to an occupational disease caused by it, should be paid wages for daytime work for up to 3 months according to the rates agreed in the wage agreement.
- The main rule due to employee's illness is that he/she should be financially placed as if he/she had not been absent. An employee should not benefit from his own illness, but he should not lose from it either. There are different ways in which, sick pay is paid according to law and wage agreements. In general,

¹² Vinnuverndarlög, no.46/1980

¹³ Vinnueftirlitið. (1.5.2001). Reglugerð um þungaðar konur á vinnustöðum. Retrieved from <https://www.vinnueftirlit.is/um-vinnueftirlitid/frettir/nr/772>

¹⁴ Act on Equal Rights of Women and Men, no.10/2008



however, the rule is that during the first period of illness, they would have the same pay as if they had done the work.

- In general wage agreements, parents may spend within the first 6 months of service for the employer two days for each month worked, to support their children under the age of 13, or children under the age of 16 in the event of a serious illness. After 6 months of service, the right will be 12 days in each 12-month period. This right to sickness is independent and is not deducted from the general right to sickness because one's own illness.

Termination of employment

When an employer terminates the contract, he has to adhere to certain rules; the termination must be in writing, the same language as the employment contract and the employee is entitled to an interview about the termination of employment and the reason for dismissal. The length of the notice period is variously determined by the law, wage agreements or employment contracts;

- By law, workers who have worked for one year in a row for persons engaged in business activities within the same profession are therefore entitled to one month's notice of termination of employment, after three years – two months, after five years – three months.
- Wage agreements stipulate the length of the notice period in the first year of employment, and this varies according to wage agreements. If we are negotiating a longer notice period than stated in the wage agreements, the employee must provide proof, in which case it is important to have a written agreement.
- Employment contracts, they usually stipulate a cumulative deadline. The notice period may not, however, be shorter than required by law and is non-negotiable, but a longer notice period may be negotiated.



It is common for employers not to demand that employees work out their notice period, but they do have the right to do so, and the employment relationship lasts until the end of their employment¹⁵.

Unemployment benefits are divided into two phases: basic and income-related unemployment benefit. Basic unemployment benefits are paid for the first 10 working days of unemployment, income-related unemployment then takes up to three months, after which basic unemployment benefits are paid again¹⁶. For more information on unemployment benefits and to apply for benefits you can go to the website of Directorate of Labor, in English, Icelandic and Polish; www.vinnumalastofnun.is.

Working hours

Working hours follow EU laws but are decided based on the collective agreements between the unions and SA Confederation of Icelandic Enterprise. They then follow a similar system as the minimum wages, that is that individuals outside the unions also have the same rights the collective agreement.

¹⁵ Alþýðusamband Íslands. (n.d.). Uppsögn. Retrieved from <https://www.asi.is/vinnurettarvefur/vinnurettur/rettindi-og-skyldur/uppsogn-radningarsambands/uppsogn/>

¹⁶ Directorate of Labour. (2020). Fjárhæður og greiðslur atvinnuleysisbóta. Retrieved from <https://vinnumalastofnun.is/atvinnuleitandi/fjarhaedir-og-greidslur-atvinnuleysisbota/fjarhaedir-atvinnuleysisbota>



Maximum working hours per week

Maximum working hours in continuation: It is not permitted to plan working hours that exceed 13 hours per day. A work cycle may generally not be longer than 16 hours per day¹⁷.

Minimum rest in between days: Employee's rest periods are covered by collective agreements between the union and the employers and therefore vary by profession and organization. The general rule is 11 hours, but exceptions can be found in the collective agreements for craftsmen, where there is a special provision for rest due to cases when the rest is less than 8 hours. Special rules apply to the working and the rest time of children and young people. Nearly all collective agreements with the Confederation of Icelandic Enterprises provide for a special right to the time of, if the employee has exceeded the 11 hours, he then should have a corresponding holiday in that amount or to a reduction of 11 hours, rest with 50% load, that is if the employee does not get 11 hours in rest he should get vacation time or have it paid with the salary¹⁸.

Weekly minimum rest: The maximum working hours of employees per week on the overtime, should not exceed 48 hours on average in every four months¹⁹. According to some agreements the working hours may be calculated based on a reference period which may be up to six months. If there are objectives or technical reasons or due to special nature of the work, maximum working hour of the employees can be calculated based on reference period up to twelve months, but not following the core rules of the law previously mentioned²⁰.

¹⁷ Samtök Atvinnulífsins. (n.d.). Hvíldartími. Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/vinnutimi-og-hvildartimi/hvildartimi>

¹⁸ Samtök Atvinnulífsins. (n.d.). Hvíldartími. Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/vinnutimi-og-hvildartimi/hvildartimi>

¹⁹ Act of The Occupational health and safety, no.46/1980.

²⁰ Vinnueftirlitið. (28.11.2014). Hámarksvinnutími samkvæmt lögum er 48 klst á viku. Retrieved from <https://www.vinnueftirlit.is/um-vinnueftirlitid/frettir/nr/1187>



Work calendar

The work calendar must be accessible to the employee's and needs to show a minimum of 4 weeks ahead, with 6 weeks as the standard. Being aware of the following things is important when going over the work calendar.

Maximum working hours per month: Daytime working time is generally 8 hours per day, 40 hours per week or 173,33 per month. Active working hours (daytime work without paid coffee time) are about 37 hours, and 5 minutes a week. However, deviations from this can be found and vary among the agreements made between The SA and the unions. For example, of the difference, daytime work for VR/LÍV for office workers full time is 36,75 per week. Full-time shift workers who work according to SA's restaurant agreements with SGS/Efling are on shifts 5 days a week within the time limit 17:00-09:00 are 38 hours per week. It is then important to contact the relevant union and get better information on your rights as a worker, or if possible, access the information online²¹.

Weekly rest: The maximum working time according to the law is 48 hours per week, except in the case of special cases or agreements.

Public holiday: Work on special holidays is paid a certain way, but different rules apply for shift work. On special holidays overtime pay is paid for each hour worked, and on public holidays workers should receive a special red day salary. Also, the employee keeps his daily wage if the holiday falls on Monday till Friday. Employees who do not work shifts are generally entitled to time off on the above days unless agreements have been made between the employer and employee. It is normal to inform the employee when hiring whether he or she is required to work on public holidays²².

²¹ Samtök Atvinnulífsins. (n.d.). Dagvinna. Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/vinnutimi-og-hvildartimi/dagvinna>

²² Samtök Atvinnulífsins. (n.d.). Sérstakir frídagar („Rauðir dagar“). Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/vinnutimi-og-hvildartimi/serstakir-fridagar-raudir-dagar>



Vacation days: All employees are entitled to a leave, that is leave from work for a certain number of days in addition to holiday pay that is calculated from all wages. Holiday rules can be found in the Holiday Act and Wage agreements (no.30/1987). Statutory leave is 24 working days, which is equivalent to 4 weeks and 4 days based on work from Monday to Friday. In wage agreements, it has been agreed on increased holiday entitlements for employees who have worked for a certain period with the same employer or in the same profession²³.

Overtime

Overtime is paid if working hours exceed administrative daytime working hours, according to the wage agreements of different unions. Overtime is also compensated if the employee exceeds the regular amount of the working days per month, but that varies according to wage agreements whether the full return of daytime work is based on a day, week, or month. Overtime is also paid if you work during meals and coffee hours during the daytime working hours. However not all employers allow overtime, so workers must be aware of the agreements in place, sometimes the employees will get vacation time instead of salary for the excess time worked²⁴.

More information on specific rights of workers can be found on the web pages of the unions for example:

<https://www.vr.is/kjaramal/thejektu-thinn-rett/know-your-rights/>
<https://efling.is/kjaramal/?lang=en>

²³ Samtök Atvinnulífsins. (n.d.). Lengd orlofs í samningum. Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/orlof/lengd-orlofs-i-samningum>

²⁴ Samtök Atvinnulífsins. (n.d.). Yfirvinna. Retrieved from <https://sa.vinnumarkadur.is/starfsmannamal/vinnutimi-og-hvildartimi/yfirvinna>



EXERCISES

Activity 1: TEST OF WORK ENVIRONMENT

Goal: To analyze a questionnaire to measure the work environment and understand the most important aspects to take into account in relation to this.

Instructions:

1. Give each participant the example of a work environment survey (you can add here a link to a model document).
2. Ask the participants for reading it carefully, and even fill it in to compare results.

Duration: 10'

Activity 2. DEBATE IN GROUP

Goal: To discuss with the group the most relevant aspects to take into account when analyzing working conditions and the working environment.

Instructions:

1. Ask the following questions and let the participants give their opinions freely
 - – What aspects have caught your attention the most?
 - – Do you consider that your work environment is adequate and meets the appropriate quality and safety requirements?
 - – What do you think could be done to improve working conditions and the working environment in your work environment?

Duration: 20'



UNIT 5: HEALTH CARE AND INSURANCE

CONTEXTUALIZATION

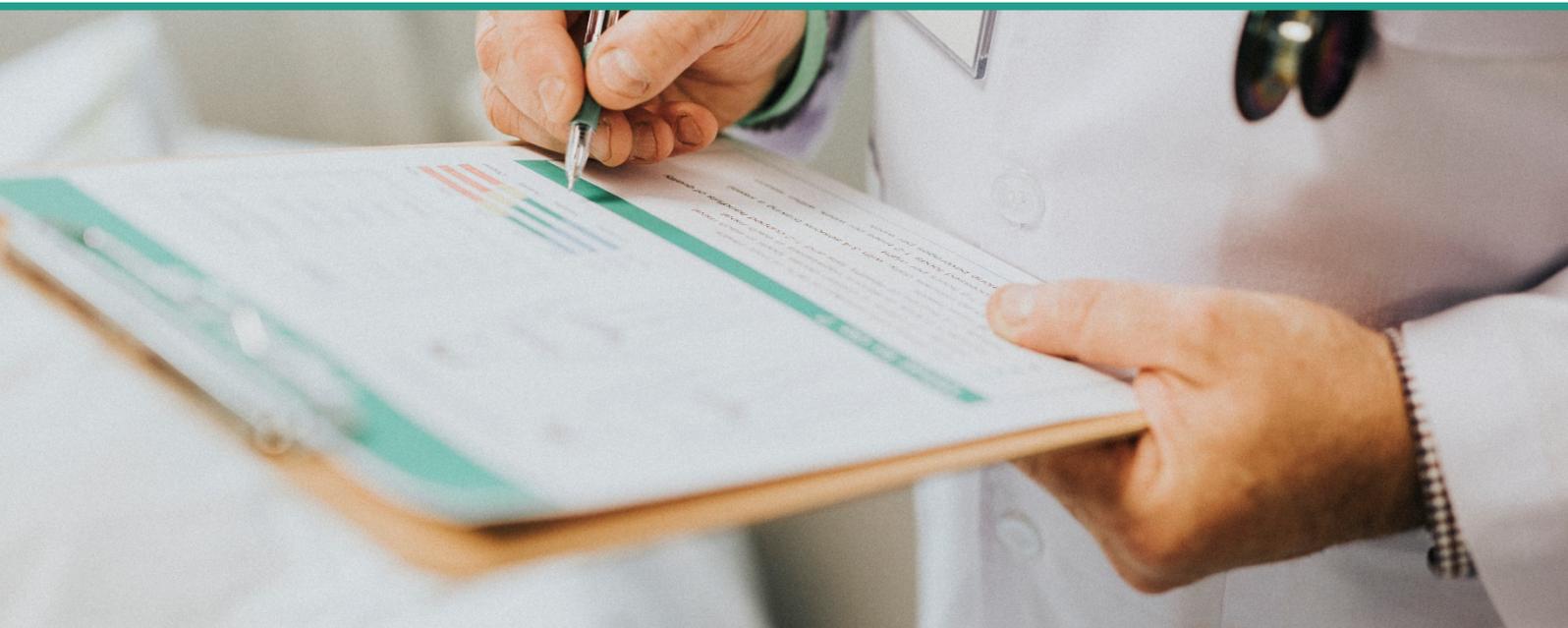
According to the World Health Organization (WHO), there is something called *universal health coverage*, which means that “all people and communities can use the promotive, preventive, curative, rehabilitative and palliative health services they need, of sufficient quality to be effective, while also ensuring that the use of these services does not expose the user to financial hardship”.

From this definition, we can deduce that:

- All people have access to the services they need, regardless of their purchase power, situation, or nationality because health is a fundamental human right.
- It includes the full range of essential health services, from health promotion to prevention, treatment, rehabilitation, and palliative care.

However, although most countries declare that healthcare is universal, it does not cover all services or all groups, with many not having access even to a healthcare card or free care.

In many cases, migrant workers find themselves in this situation, with different difficulties and complications, both in a regular and irregular situation.





1. Universal health care

There is no EU-wide regulation that establishes common rules so it is necessary to descend to the national level for specifications.

In the EU, the country responsible for social security and health cover depends on people economic status and place of residence – not nationality. So, the first step is to make sure workers understand which country's social security system should cover them.

Within health care, we can find different services or attentions. The extent and cost of these services depend directly on the specific regulations and norms of each country and, above all, on the situation of the migrant worker. So, the next step is to make sure workers understand which health services are free, which of them are paid, which are private, with the right to reclaim part of the money afterwards from the social insurance, etc in their country.

If the worker lives permanently in a new country (different from his/her home country), the state in charge of health care should be the country where the worker is carrying out his/her activity (the new one).

Thanks to a regular labour situation (i.e. a legal labour contract), workers are registered in the social security system in the host country. Depending on each national regulation, that register can mean:

- A total coverage as native people. Even, worker's dependants will then be covered by that country's social security system.
- Different coverages based on the social security contribution or the length of stay:
 - Just emergency health care (theoretically, undeniable).
 - Primary health care.
 - Various specialities health care.



It is important to identify the coverage given by the employment contract because in some cases, there are sectors/job positions which do not involve health assistance or free health assistance.

- **Temporary migrants from another European country.**

Thanks to the European Health Insurance Card, any person from another EU country has access to the necessary healthcare during a temporary stay in another European country, provided by the state. This service counts with the same conditions and at the same cost (in some countries, it is free) as people insured in that country. It is also important to highlight that this card is only available in the public sector, not the private one.

This service can be used when migrants are in unemployment situations in their home European countries or they have decided to move to another EU country to look for a job during the period they are receiving unemployment benefits but, it is necessary to pay attention in case of unemployment because the social insurance will probably only covers health care for a certain period, differing from country to country. Migrants must keep up with national requirements for these coverages.

- **Non-EU temporary migrants**

When migrants are not insured in any EU country and decide to move to another EU country to look for a job, the social security institutions of each will decide which system will cover them (probably, it would be the country they move to).

Here you can see information about it according to official sources of the European Union: https://europa.eu/youreurope/citizens/health/index_en.htm

2. Workers Health Insurance

Apart from the public one, there also exist different types of insurances for workers' health from the private sector.



In some cases, companies offer private health insurance or services as a plus of the workers' rights. These insurances can be complemented with the public assistance service or cover:

- Just health care assistance.
- Reimbursement of some medical expenses.
- Compensation or subsidy in specific cases.

Sometimes they can be complemented with certain benefits of an economic nature (for example, with coverage for personal accidents or for the collection of a temporary rent, etc.) or with other additional coverage (special treatments).

However, for a self-employed person, this type of services is often at his/her own expense.



Health in insurance in Iceland

Healthcare in Iceland is subsidized, and all residents are automatically covered by the Icelandic Health insurance (Sjúkratryggingar Íslands). That means that all legally resided in Iceland for 6 months are automatically covered by the Icelandic Health Insurance system. Once individuals have registered to the system, the maximum payment per months is 26.753 ISK or 17835 ISK for retirees and children. After the maximum payment has been reached or 26.853, they pay 4.459 a month for the rest of the year. Exempt from this are pregnant women who do not pay for healthcare during their pregnancy. The only exception is the 12-week ultrasound that is optional²⁵.

- For prescription medications, the maximum amount per month is 22.000 ISK or 14.500 ISK for children and retirees. The minimum amount after that is 4.000 per months, the Icelandic health insurance will pay the differences.
- Dental care is not covered but is free of charge for children under 18 years of age, and pensioners pay 50%.

Workers in Iceland are generally insured against accidents when providing that they meet certain conditions, as was mentioned in the rights and obligation chapter. This insurance applies generally only to workers who work and receive wages paid in Iceland. All residents can apply for accident compensation, normally this is done through independent lawyers, they can also apply for reimbursement of medical care costs, of stays in hospital, medicines, physiotherapy, ambulance, prostheses and similar aid, nursing at home, dental repairs and domestic travel expenses²⁶.

²⁵ Sjúkratryggingar Íslands. (n.d.). Greiðsluþáttökukerfi vegna læknisþjónustu, þjálfunar o.f.l. Retrieved from <https://www.sjukra.is/heilbrigdisthjonusta/greidsluthattaka/almennt/>

²⁶ Sjúkratryggingar Íslands. (n.d.). Slysabætur. Retrieved from <https://www.sjukra.is/heilbrigdisthjonusta/greidsluthattaka/almennt/>



The Trade Unions Sickness Fund

All employers are obligated to pay at least 1% of wages to the health fund unless a higher percentage has been agreed upon in the collective agreements. The role of the fund is first and foremost to pay compensations to the union members in the event of illness and accidents after the end of salary payments. The daily allowance for sickness or accidents is paid for 120 days (4 months), should not be less than 80% of the average of the wages that have been paid as union fees in the last 6 months. Individuals can also apply for payments from the sickness fund up to 90 days (3 months) in case of sickness of children under 18 or spouse²⁷.

More information on unions sickness fund can be found on the website of trade unions and on the webpage of ASÍ ; www.asi.is/vinnurettarvefur/vinnurettur/stettarfelog-og-vinnudeilur/stettarfelog/sjodir-stettarfelaga/sjukrasjodur/

Cash Sickness Benefits

If individuals are unable to work due to sickness or injury outside their workplace, they may be entitled to sickness benefits. Sickness benefit is a set amount of cash that can be paid at the 15th day of sickness, or when the individuals have finished the sick leave days gathered during their employment. Once individuals have finished their sick leave days, they then can apply for sickness benefits from The Icelandic Health Insurance (SÍ) and from their unions, it is possible to receive payments from SÍ and the unions at the same time. To be entitled to the cash sickness benefits individuals have to meet certain criteria;

- They must have health insurance in Iceland
- They must have been unable to work for at least 21 consecutive days

²⁷ Alþýðusamband Íslands. (n.d.). Sjúkrasjóður. Retrieved from <https://www.asi.is/vinnurettarvefur/vinnurettur/stettarfelog-og-vinnudeilur/stettarfelog/sjodir-stettarfelaga/sjukrasjodur/>



- They must have been working or studying in Iceland in the months before they became unable to work.
- They must no longer receive any payments from their workplace, including sick leave payments.
- They must not benefit from a full disability pension, rehabilitation pension, retirement pension, maternity/paternity leave payments or unemployment benefits.
- They must be at least 16 years of age.

The full amount of sick benefits in 2020 are 1.873 ISK per day with an additional 514 ISK per day for each child in the home. If your work percentage was less than 100 % you will receive half payments²⁸.

Migrants in Iceland

Migrant individuals that are originally citizens of a country within the European Economic Area (EEA) must register to the system. Once you have your legal residence in Iceland the system will take effect, before this the health insurances in the country of origin should cover you in Iceland. Excepted from this procedure are individuals moving to Iceland from a Nordic country who can apply for health insurance the day they apply for legal residence in Iceland.

- The person transferring their residence to Iceland from another EEA member state should obtain the E104 form confirming these insurance periods (or form PDS1) from the insurance institution where the person was last insured. These forms should be submitted to Icelandic Health Insurance with a registration form called Application for health insurance (DOC file).

Citizens that come from countries outside the EEA and those moving to Iceland from countries outside of the EEA cannot apply for health insurance from the day they

²⁸ Sjúkratryggingar Íslands. (n.d.). Cash Sickness benefits. Retrieved from <https://www.sjukra.is/english/social-insurance-in-iceland/cash-sickness-benefits/>



register their legal residence. They will have to wait 6 months, counting from the day their legal residence is registered in Iceland, where the medical assistance can be obtained but must be paid in full. It is thought strongly advised to buy private insurance for the 6-month waiting period, as those who have private insurance can apply for reimbursement from their insurance company according to their rule. Here below you can see a list of temporary insurance companies in Iceland, but there are also some foreign companies that are accepted in Iceland²⁹.

- Sjóvá - <https://www.sjova.is/en>
- TM - <https://www.tm.is/english/>
- VÍS - <https://www.vis.is/en/>
- Vörður - <https://vordur.is/>

Posting workers

Your rights as a posting worker in Iceland depends on your country of origin. If you are an EEA citizen, you are insured in the country where you work. If an employer wants to send you to Iceland for a limited time, you should get an A1 form which certifies that you remain covered by the legislation from the previous country. To do these workers have to submit S1 certificate from the country that the individual is currently insured and is issued with the A1 certificate³⁰.

- A1 form: Statement of the applicable legislation. Useful to prove that you pay social contributions in another EU country if you are a posted worker or work in several countries at the same time³¹.

²⁹ Sjúkratryggingar Íslands. (n.d.). Erlendir starfsmenn á Íslandi. Retrieved from <https://www.sjukra.is/heilbrigdisthjonusta/rettindi-milli-landa/flutningur-milli-landa/erlendir-starfsmenn-a-islandi/>

³⁰ Posting. (n.d.). Reglur um útsenda starfsmenn. Retrieved from <http://posting.is/reglur-um-utsenda-starfsmenn/slysa-og-sjukratryggingar>

³¹ European Union. (02.07.2020). Standard forms for social security rights. Retrieved from https://europa.eu/youreurope/citizens/work/social-security-forms/index_en.htm



- S1 form: Certificate of entitlement to healthcare if you do not live in the country where you are insured. Useful for posted workers, cross-border workers, pensioners and civil servants and their dependents.

Workers posted in Iceland by a foreign company who receive wages in their home country are not generally considered as being insured against accidents in Iceland.

More information on forms that certify your benefits (social security) situation when moving within the EU: https://europa.eu/youreurope/citizens/work/social-security-forms/index_en.htm



EXERCISES Activity 1: TESTIMONIES

Goal: Participants get to know different experiences and ways of acting for face health care problems.

Instructions:

1. Provide the participants videos (or interviews, or news...) with real testimonies of migrants where they talk about their experiences in health situations.

For example, in this Spanish YouTube channel, there are some videos with subtitles in which we can see real experiences.

<https://youtu.be/wchjXMizz4o> <https://youtu.be/6lwOHRxCNaA?list=PLXPK1-jJZbABEundvZR9ZtBgdy4nMG1Dq> 2. Ask the participants for watching the videos.

Duration: 10'

Activity 2. DEBATE IN GROUP

Goal: To share and resolve doubts and impressions with the group after watching the videos with real testimonials.

Instructions:

1. Ask the following questions and let the participants give their opinions freely

- – Do you know a similar case?
- – Do you know if it was resolved?
- – What would you do in that situation?

Duration: 20'



TRAINING SCHEDULE

ONE DAY TRAINING PROPOSAL

TASK	DURATION	CONTENT
PRESENTATION	30 minutes	Presentation of the project, the objective of the curriculum and the training and the learning outcomes
INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER	60 minutes	30' Explanation of concepts 30' Practical exercises
UNIT 1: EMPLOYMENT CONTRACTS	60 minutes	30' Explanation of concepts 30' Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 2: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES	60 minutes	30' Explanation of concepts 30' Practical exercises
UNIT 3: WORKING CONDITIONS AND SECURITY STANDARDS	60 minutes	30' Explanation of concepts 30' Practical exercises
LUNCH TIME	90 minutes	-
UNIT 4: HEALTH CARE AND INSURANCE	60 minutes	30' Explanation of concepts 30' Practical exercises
UNIT 5: LABOUR UNIONS AND OTHER SUPPORT ORGANIZATION, ETC.	60 minutes	30' Explanation of concepts 30' Practical exercises
EVALUATION	30 minutes	It's time to complete the questionnaires and share doubts and suggestions.



TWO DAYS TRAINING PROPOSAL

1 st DAY		
PRESENTATION	30 minutes	Presentation of the project, the objective of the curriculum and training and the learning outcomes
INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER	60 minutes	30' Explanation of concepts 30' Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 1: EMPLOYMENT CONTRACTS	60 minutes	30' Explanation of concepts 30' Practical exercises
UNIT 2: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES	60 minutes	30' Explanation of concepts 30' Practical exercises

2 nd DAY		
UNIT 3: WORKING CONDITIONS AND SECURITY STANDARDS	60 minutes	30' Explanation of concepts 30' Practical exercises
UNIT 4: HEALTH CARE AND INSURANCE	60 minutes	30' Explanation of concepts 30' Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 5: LABOUR UNIONS AND OTHER SUPPORT ORGANIZATION	60 minutes	30' Explanation of concepts 30' Practical exercises
EVALUATION	30 minutes	It's time to complete the questionnaires and share doubts and suggestions.



KNOW YOUR RIGHTS

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