

THE PEOPLE'S CAMPAIGN FOR EQUALITY, JOBS AND JUSTICE

SOCIAL AND ECONOMIC EMPOWERMENT

For Consideration and Implementation

1/2/2018



This document contains recommendations put forward by the People's Campaign for consideration and implementation by the Individual and the Government as strategies for social and economic empowerment.

SOCIAL AND ECONOMIC EMPOWERMENT

“Empowerment of People is the Root of Social Development”

(UN Economic and Social Council)

This Social and Economic Development Blueprint document represents an extension of the principles affirmed in the People’s Manifesto for Equality, Jobs, and Justice. It is a well established fact among the world’s leading economists that unrestrained inequality poses the greatest threat to national and global stability. Beyond economic and political arguments inequality represents a fundamental moral challenge to societies because it undermines the common humanity of all people by perpetuating a system predicated upon the exploitation of the many for the benefit of the few. Rev. Dr. Martin Luther King, Jr. understood this when one year to the day of his death he declared,

“I am convinced that if we are to get on to the right side of the world revolution, we as a nation must undergo a radical revolution of values. We must rapidly begin the shift from a thing-oriented society to a person-oriented society. When machines and computers, profit motives and property rights, are considered more important than people, the giant triplets of racism, extreme materialism, and militarism are incapable of being conquered. A true revolution of values will soon cause us to question the fairness and justice of many of our past and present policies.” (Beyond Vietnam)

This document affirms the idea that there must be a fundamental and radical restructuring of society around the principles of “Equality, Jobs, and Justice.” This transformation will require moral courage and conviction along with a willingness to think creatively about the challenges we face.

The recommendations in this document serve as a means by which the People’s Manifesto can be translated into substantive recommendations that will achieve the goals advanced in the People’s Manifesto and move Bermuda toward a more just and equitable society.

This document also aims to highlight key areas of focus that will promote and foster social and economic development in the lives of Bermudians with the ultimate goal of eradicating poverty, and the creation of a path that will lead to full employment, promote social integration, and improve the lives of Bermudian men and women who have been socially and economically marginalized.

Empowerment is fundamentally about power – “Empowerment builds people’s capacity to gain understanding and control over personal, social, economic and political forces to act individually as well as collectively to make choices about the way they want to be and do things in their best interest to improve their life situation”.¹

We understand social empowerment as taking steps to change society so that one’s own place within it is respected and recognized on the terms on which the person themselves want to live, not on terms dictated by others. Further, *Social Empowerment refers to the capacity of individuals or groups to autonomously foster the relationships and institutional interaction necessary for their well-being and productivity.*

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth. Economic empowerment means people thinking beyond immediate survival needs and thus able to recognize and exercise agency and choice. *Economic Empowerment is critical for poverty eradication and can be achieved if marginalized people have access to jobs and livelihoods and to basic entitlements, such as education, health and housing.*

Education/ training and Skills development

Considerations for Individuals

One major step toward social and economic empowerment is recognizing the importance of an education. We encourage individuals to commit to lifelong learning. Obtaining an education, re-tooling or developing one skills sets that will allow individuals to be an active participant in our local economy. Education obtained should be in alignment with the demands of the current and future job markets. Persons should also education themselves so that they have adequate knowledge of the local economy, political environment and laws of the land so that they can be informed citizens.

UN Economic and Social Council Commission for Social Development Report:

Social and economic mobility depends more on enabling factors, such as quality education, skills and knowledge enhancements and health care. By expanding human freedom and capabilities, Education has an empowering effect on people's lives. It is vital in obtaining decent jobs, understanding and invoking legal rights, overcoming deprivation and raising the political voice of marginalized social groups.

Consideration for Government

The Government should consider to the:

- Eliminate or reduce the barriers in education and training,
- fund skills training programs,
- Facilitate empowerment programs targeting individuals.
- Broaden career specific training initiatives,
- The granting of work permits should be linked to the training and development of Bermudian

Further Consideration for Government Based on the People's Manifesto points:

1. Every Bermudian Should have the opportunity for post-secondary education and should not be prevented from attaining education due to lack of funding.
 - A. Expansion of financial needs-based education awards
 - B. Free Bermuda College
 - C. Support lower interest rate on student loans

Resources to for individuals to utilize:

Bermuda College: www.college.bm

Bermuda Government Department of Workforce development: <http://www.dwd.bm/>

Bermuda Scholarships: <http://www.bermudascholarships.com/SitePages/home.aspx>

Employment

UN Economic and Social Council Commission for Social Development Report:

Employment and decent work are crucial means to improve living standards. They can be essential to social integration and empowerment, provided that they bring adequate remuneration and income security as well as access to social protection. Workers holding a decent job are not only empowered personally, but also socially, since their job gives them social recognition. Jobs can transform the role of marginalized groups, in particular women, both in their communities and in society more broadly. Where they promote social dialogue, employment and decent work give workers a voice and therefore allow them to play an active role in decisions that affect their well-being. All in all, decent jobs empower people by making them agents of their own actions.

Consideration for Government Based on the People's Manifesto points:

1. Every person should be entitled to a livable wage in proportion to the cost of living. That is to say, a wage that permits its citizens to meet the primary need of food, shelter, clothing and healthcare from a primary source of income.
 - A. Implement a living wage benchmark
2. Full employment for Bermudians must be a national priority.
 - A. Develop and Implement a Workforce Development Plan
 - B. Strengthen the Immigration board and expand Immigration's closed and restricted policies
 - C. Broaden career specific training initiatives
 - D. The granting of work permits should be linked to the training and development of Bermudians
3. The Government must hold all employers accountable so that all workers will be respected and afforded the same standards and working conditions.
 - A. Increase penalties against violators of employment laws and policies
4. All workers must have the right to join Union or form associations to defend their rights
 - A. Amend the Trade Union Act, with an aim to increase employee protection and the ability of managers to organize

Recourse to utilize:

Bermuda Government Department of Workforce development: <http://www.dwd.bm/>

Bermuda Jobs Board: <https://www.bermudajobboard.bm/>

Community Involvement

Considerations for Individuals

At times individuals, do not understand that they can create value for themselves and others by participating in community organizations and community programs (community clubs, churches, big brother, Mirrors, other charities). We encourage individual to add value to the lives of others through community organizations, and socially conscious cultural activities. This will help to build stronger empowered communities.

When individuals are engaged in empowering their communities they are more incline to participate in democratic processes, their confidence and skills increase and they volunteering in their communities. Better community engagement and participation leads to the delivery of better, more responsive services and better outcomes for communities.

UN World health organization Report:

Community empowerment refers to the process of enabling communities to increase control over their lives. Community empowerment, therefore, is more than the improvement, participation or engagement of communities. It implies community ownership and actions that explicitly aims at social and political change. Community empowerment is a process of re-negotiating power in order to gain more control.

Consideration for Government

The Government should consider embracing a community centered approach which will build capacity for economic development with an infrastructure of local institutions, including small businesses, local labour unions, not-for-profit community organizations, religious groups, and collaborative networks linking such institutions together. To that end Government should:

- Strengthen the role of Parish Councils
- Establish and provide adequate funding for Community Centers
- Financially support community club
- Support the formation of Community based charities

Resources to for individuals to utilize:

Center on Philanthropy: <http://www.centreonphilanthropy.org/>

Bermuda Government Department of Community & Cultural Affairs: <http://communityandculture.bm/>

Personal Financial management

Considerations for Individuals

Personal finance is the application of the principles of finance to the monetary decisions of an individual or family unit. It addresses the ways in which individuals or families obtain, budget, save, and spend monetary resources over time, considering various financial risks and future life events. Therefore, if individuals understand the importance of personal finance and personal finance basics they can build the foundations for wealth. Individuals should aim to be fully competent in the Following area:

- Budgeting
- Managing Income and Expenditure
- Investing
- Saving
- Long term planning and asset building
- Retirement
- Debt management

OECD/INFE International Survey of Adult Financial Literacy Competencies:

Financial knowledge is an important component of financial literacy for individuals, to help them compare financial products and services and make appropriate, well-informed financial decisions. A basic knowledge of financial concepts, and the ability to apply numeracy skills in a financial context, ensures that consumers can act autonomously to manage their financial matters and react to news and events that may have implications for their financial well-being. The literature indicates that higher levels of financial knowledge are associated with positive outcomes, such as stock market participation and planning for retirement, as well as a reduction in negative outcomes such as debt accumulation

Consideration for Government:

- Provide a national focus for financial literacy issues;
- Raising awareness of financial literacy and its benefits
- Working with schools to include financial literacy in all curriculums
- Partnering with employers to create opportunities for Bermudians of all ages to learn more about money through workplace education
- Working to improve the availability of quality financial literacy education resources

Resources to for individuals to utilize:

My Money: <https://www.mymoney.gov/mymoneyfive/Pages/mymoneyfive.aspx>

Entrepreneurship

Considerations for Individuals

Many individuals only picture themselves as employees and never picture themselves as an employer or one's own boss. Individuals can make a substantial contribution to alleviating financial stress through entrepreneurial activity which empowers them, their families and communities. Nine critical elements for every entrepreneur to consider featured in the recently published book, *The Startup Owner's Manual* include:

1. Value Proposition: the product/service, its features and benefits or uniqueness vs. competition; size of the market opportunity; and the MVP or minimum viable product that best illustrates the product as quickly as possible to elicit customer feedback early
2. Customer Segments: who your customer is and what problems the product solves
3. Channels: how you'll distribute and sell your product
4. Customer Relationships: how you'll create demand
5. Cost Structure: the fixed and variable costs required to operate your business
6. Key Activities: the tasks the company must perform to succeed
7. Key Resources: suppliers, commodities, or other essential elements of the business
8. Key Partners: other enterprises essential to success of the business
9. Revenue Streams: revenue and profit sources and size In the earliest stages of business model development, it's often most helpful to start with the first four elements at the heart of most businesses.

European Scientific Journey Article:

The economic importance of the entrepreneur in world history has been recognized for several decades. Entrepreneurship is a key driver of our economy. Wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals, many of whom go on to create big businesses. People exposed to entrepreneurship frequently express that they have more opportunity to exercise creative freedoms, higher self esteem, and an overall greater sense of control over their own lives.

Consideration for Government

- Ensure stable macroeconomic and framework conditions to underpin the entrepreneurial business environment.
- Ensure the reduction and simplification of administrative regulations and costs which fall disproportionately on Entrepreneurship.
- Promote an entrepreneurial society and entrepreneurial culture, in particular through education and training.

Resources to for individuals to utilize:

Bermuda Economic Development Corporation: <https://www.bedc.bm/>

Working together in family units

Considerations for Individuals

Families through their capital and resilience can contribute to the social and economic empowerment of individuals. A Family's collective capital can be utilized so that individual family members can attain their current and future goals and objectives. In Addition, strong functional families can produce better outcomes for individual family members. Family can provide both financial and emotional support to family members in need. Individuals are encouraged to:

- Actively participating and contributing to the household
- Resolving family disputes
- Working as a family to achieve more

UN Expert Group Meeting on “Promoting Empowerment of People in Achieving Poverty Eradication, Social Intergration and Full Employment and Decent work for all Report titled: *Role of Families in Social and Economic Empowerment of Individuals*”

A large and established body of research evidence has shown the significance of the family as a major institution for carrying out essential production, consumption, reproduction, and accumulation functions that are associated with the social and economic empowerment of individuals and societies. The key pathways to these functions and, in turn, to social and economic empowerment include family capital and family resilience. The concept of family capital borrows from the literature on social capital where the latter refers to “resources embedded within a person’s social network that influence decisions and outcomes by shaping a personal identity while delineating opportunities and obstacles within a person’s social world” (Belcher et al, 2011:69). Social capital has also been described as “those social relationships that allow individuals access to resources possessed by their associates, and to the amount and quality of those resources upon which people depend for social, economic and emotional support” (Belsey, 2005:17). To this end family capital provides enabling resources and strengthens the capacity of individual family members to function and attain their current and future goals and objectives.

Family resilience, on the other hand, refers to the ability of families “to withstand and rebound from disruptive life challenges” (Walsh, 2003:1) and is especially critical for the most vulnerable individuals and families who, in terms of family function, can be described as those likely to experience the following (Belsey, 2005:20): -

- the inability to meet the basic needs of their members in the areas of gender, nutrition, shelter, physical and emotional care, and the development of individual;
- Physical and psychological exploitation, the abuse of individual members, discrimination against the family or individual members, injustice in the distribution of rights and responsibilities and/or distortion of the roles of family members; and
- a higher likelihood of breaking up as a consequence of external economic, social and/or political factors.

Resources to for individuals to utilize:

The Family Center: <https://www.tfc.bm/>

Investing in Cooperative Business

Considerations for Individuals

Cooperatives play a key role in social and economic empowerment. Cooperatives are a viable option for economic development and creates jobs. The social role of cooperatives is promoted through voicing of common goals, enhanced participation in value chains, and protection of producers from unfair pricing. Cooperatives also create opportunity for networking and working in partnership with other agencies. Cooperative transforms employees and consumers into business owners.

International Labour Organization (ILO):

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. The ILO views cooperatives as important in improving the living and working conditions of women and men globally as well as making essential infrastructure and services available even in areas neglected by the state and investor-driven enterprises. Cooperatives have a proven record of creating and sustaining employment – they are estimated to provide at least 250 million jobs today; they contribute to promoting decent work and advancing sustainable development goals.

Consideration for Government:

- Adopt specific legislation and regulations on cooperatives, which are guided by the cooperative values and principles
- facilitate access of cooperatives to support services in order to strengthen them, their business viability and their capacity to create employment and income.
- Recognize the role of cooperatives and their organizations by developing appropriate instruments aimed at creating and strengthening cooperatives.
- Adopt measures to facilitate the access of cooperatives to investment finance and credit. Such measures should notably:

Resources to for individuals to utilize:

International Labour Organization: <http://www.ilo.org/global/topics/cooperatives/lang-en/index.htm>

International Co-operative Alliance: <http://ica.coop/en>

SOCIAL AND ECONOMIC EMPOWERMENT

EQUALITY

1. Quality healthcare must be accessible and affordable to all.
 - A. Create a national healthcare strategy to include the following:
 - Standardized healthcare costs
 - Improved quality
 - Improved access
2. All Bermudians must have equal treatment under the law: the criminal justice system and the civil legal system must be accessible irrespective of financial well-being and must be administered at all levels in a manner that truly demonstrates that justice is blind.
 - A. Strengthen the complaint boards for Police and Corrections Department
 - B. Review requirements for legal aid with a view of broadening who can receive the benefit
 - C. A complete review and audit of the criminal justice system

JUSTICE

3. The Government must implement a program specifically designed to provide true economic opportunities for persons who historically have been prevented access.
 - A. Introduce a new Workforce Equity Bill
 - B. Create business development incubators
4. The Government must establish regulatory constraints over the market to ensure that the business community share the sacrifices and participate in practices that serve the common good recognizing that the economy must serve the people and not the other way around.
 - A. Increase consumer protection against financial institutions
 - Create price controls
 - Concessions must be tied to employment
5. Equal rights must be the same for ALL citizens in Bermuda, as such age cannot be a barrier for access to services, capital, and employment.
 - A. Self explanatory

6. The Government does not own public property but holds it in trust on behalf of the people and therefore should exercise proper stewardship that protects the assets of the people against privatization.

A. Review and reform the use of public assets for better efficiency

References

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The People's Campaign for Equality, Jobs, and Justice

is a coalition of concerned people of goodwill who have joined together to give voice to the condition of the country.

As a group we concerned with the growing frustration
And mistrust of the political process in view of the continued rise
in unemployment, growing gap between haves and have not's,
and the unequal burden of sacrifice being placed
on the lowest and the least.