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GFI Newsletter: Providing Security to Workers in Old Age

Thank you!

The Happy Hours this month were a tremendous success!

On Thursday, February 9, we met at Guarapo in Arlington. Over 300 people supported the BeFair Campaign and helped us raise funds to purchase and deliver over 100 farmer livelihood kits!

A special THANK YOU to JT and Kelly and all the members of the 20s and 30s group who supported our initiative. Guarapo was packed and filled with positive energy!

[See pictures here!](#)



And we had a lot of fun at Madam's Organ!

A special thanks to our big contributor. Nat your



Providing Security to Workers in Old Age

Nearly 90% of the workforce in Africa and South Asia does not have access to the security of a formal pension plan. If we consider that conservative estimates put informal employment at one half to three quarters of all non agricultural employment in developing countries, we can safely say that the majority of the workforce in developing countries will have no formal pension when they reach retirement age.

In Central America and the Andean Community of South America, current pension systems are relatively inexpensive, which means countries still have time to experiment and prepare for an aging population. In Colombia, Mexico and Peru, for example, pensions comprise only 1% of GDP. Though urgent issues such as food security, safety and poverty alleviation top the agenda, focusing only on immediate relief without addressing the root of such problems will inevitably

generous donation alone helped us raise 20 kits!

Winners of a special raffle benefited from the generous gifts from [HOMEBODY DESIGN STORE](#) and [A.M. WINE SHOP](#). We are humbled by all the support the campaign keeps getting.

And all our volunteers were fantastic - thank you!



Next:

Join Us in

New Orleans

The BeFair Campaign is bringing together truly committed individuals throughout the US.

Want to be updated on events? Want to propose an event? Like us on facebook and share your ideas with us.



You Can Help

The Global Fairness Initiative launched the [BeFair Campaign](#) to bring low-cost

perpetuate long-term poverty.

When a worker goes from selling to begging in old age due to the limited retirement options, governments throughout the Americas will inevitably be forced to continue focusing on alleviation and charity to assist vulnerable populations. How can governments improve the system and break the cycle of poverty?

First, they will have to address the realities of the informal sector. Countries throughout Latin America offer different schemes to access pensions for formal workers but they inevitably reach only a minority. For example, in Brazil, civil servants account for 5% of pensioners but 50% of pension payments. Not only do pensions thus exclude the neediest; they also put most of the burden on the formal few.

Rather than focusing on simply extending pensions and other social safety nets, the ultimate goal should be the formalization of the workforce for economic growth and stability. This means equalizing the burden of tax payments while providing needed services and social safety nets to the majority of workers. Workers with little to no formal education often cannot read, write, or do math well enough to be able to fill out a questionnaire or calculate a tax payment based on percentages. Enrolling in a pension plan and paying taxes should be made easy enough that workers can make set payments that are affordable for their micro or small business. Plans can provide different levels of payments and different levels of services accompanied by technical assistance in order to grow and "graduate" to higher payments and better services.

Testing a broad range of options can build a

technologies that improve livelihoods.

Farmer Livelihood Kits use low-cost drip irrigation and specialized trainings to help farmers improve their nutrition and increase their incomes by as much as 50%. Your contribution of \$40 will deliver one irrigation kit plus technical trainings to an indigenous farming family in Guatemala.

Donate \$40 or more and receive a BeFair water bottle!



LEARN MORE AT
BEFAIRCAMPAIN.ORG

sufficiently strong portfolio for the growing population in Latin America and beyond. Access to savings will be fundamental, including "door-to-door" collection schemes in remote areas. Programs that promote associations of farmers and workers can help them access public or private pension funds under their legal registration. Partnerships with not-for-profit organizations can promote local government services and reach the poorest population effectively.

While developed countries face a looming retirement crisis, developing countries can benefit from lessons learned. Investing today in inclusion of the workforce while improving quality of social services will pave the way to modern societies.

Success Story: Security in Agriculture



Senora Prudencia was widowed thirty years ago and left to raise three daughters on her own. She labored seven days a week

farming a small piece of land close to a water source but far from her house. For years she worked tirelessly to provide for the education of her daughters, who rarely saw her because she had to spend so much time away from home. Her efforts paid off and all three daughters are now professionals in different towns and cities of Guatemala.

Thanks to affordable and easy-to-use irrigation technology through the Verapaz Community Empowerment Program (VCEP), Sra. Prudencia doesn't have to find a plot near a stream to grow her crops; she can farm right next to her house. Because

she uses less water and spends less time collecting it, today when her daughters visit, their mother is always home.

Sra. Prudencia proudly shares “Before I had to buy vegetables. Now I don’t buy, I sell!

VCEP has not only given Sra. Prudencia relief from demanding agricultural work but has also has given her a sustainable income and access to savings. With no government or retirement benefits, Sra. Prudencia relied on her daughters to send her money during tough times. Now she is thrilled about her growing savings account at the National Bank.

As a member of the newly formed Association of Agro- Producers, Sra. Prudencia can sell from a table in the new farmer’s market. Instead of fighting for space on the street and selling her products on the ground, she has a clean and safe space to work under decent conditions.

Today she has enough money to buy more seeds, soap, and other household goods that she cherishes. She has time to be at home and rest, and she has decent work conditions -- finally her hard work pays off.



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