



Cook Islands Economic Development Strategy 2030 Consultation Draft Submission & Survey Report

Working together to build quality growth

Response to the draft Strategy

Introduction

This document provides a summary of public responses to the draft Economic Development Strategy 2030 that was published in November 2020.

Comments on the draft Strategy were provided through a short online survey. A total of 26 public written submissions were also received, available on the MFEM website. A number of Facebook comments on the draft Strategy were also made.

Survey responses

A total of 30 online survey responses were received.

Q1: Do you think the objectives of the Strategy are suitable?

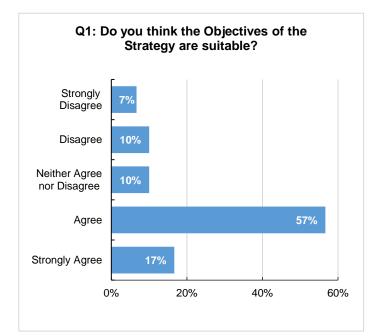
In response to the first question, the overwhelming majority of respondents (almost three quarters) agreed, 17 per cent strongly. Some 17 per cent disagreed, 7 per cent strongly, with 10 per sitting on the fence.

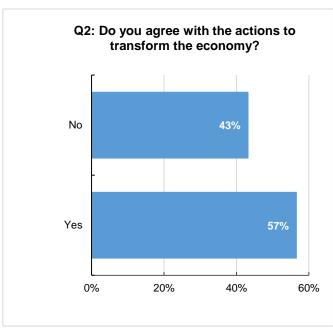


Q2: Do you agree with the actions to transform the economy?

In response to the second question, the majority of respondents (57 per cent) agreed, with 42 per cent disagreeing.

General survey comments are detailed in Appendix 1.





Written submissions

The written submissions on the draft Strategy, summarised in Appendix 2, covered a wide range of topics across all 5 objectives.

A significant number supported the Strategy approach, or individual actions. For example, Air Rarotonga states:

Kudos to the Government on the facilitating and creating a ten-year strategic document showing some key action points with timeframes and KPI's'.

Others disagreed with the Strategy and its list of actions, such as Teresa Manarangi-Trott who submits:

The actions appear to be little more than a wish list of actions over the next 10 years that is hoped will achieve GDP growth of say 2 [per cent] per annum.

Yet other submissions proposed alternative actions, such as the University of the South Pacific, which recommends establishing a full-time Bachelor of Education degree course in the Cook Islands:

Facilitating a B.Ed. full time and in-country would save the Government hundreds of thousands of dollars when compared to the

current teacher training programme offered This proposal will also help solve the teacher shortages and lack of retention of overseas teachers often experienced.

A number of submissions requested more detail on specific actions, including expected costs. For example, the Chamber of Commerce states:

> We would like to understand how and what benchmarks will be used in determining what improving the Government's welfare

system looks like. E.g. what is the base, and what is the desired outcomes, and at what cost.

Some submissions raised concerns about apparent contradictions between certain actions and objectives. For example, Martin Burr notes:

Throughout the document, there are references to the need to change and do things differently better distribute the wealth, a focus on quality growth and not quantity growth etc. However, on page 88 there is a target of increasing tourism numbers to pre-covid levels. This appears to contradict all the other pieces of the document ...

Review process

All submissions were considered on their individual merits, with a significant number contributing to more complete, and robust final Strategy.

In assessing the submissions, a number of broad factors came into play.

First, the Strategy, while identifying a substantial number of individual actions, is foremost a strategic document, one that does not spell out the finer detail of the actions, including the costs.



The Ministry of Finance and Economic Management (MFEM) is seeking public comments on the draft Cook Islands Economic Development Strategy 2030.

ollowing approval by Cabinet, Financial Secretary, Garth Hen-

cross-cutting economic issues. The aim is ness, industry and community interests. to create an economic environment in the economic development.

"The Economic Development Strategy is a critical planning document that and that the benefits of this are felt across will guide our economic development our community. I encourage everyone with path over the next ten years. We have an interest in the Cook Islands economhad a difficult year, and we need to en- ic future to continue to engage with us by sure that any economic scarring from the COVID-19 pandemic is minimised," said Mr Henderson said. Financial Secretary Garth Henderson. The draft strategy, overview and action list The draft strategy was informed by a com- are available for download on the MFEM prehensive public consultation exercise website at:www.mfem.gov.ck/eds across the Cook Islands.

Consultation included visits to the Pa Enua in September 2019 and a national derson has released the draft Economic Development Conference in strategy as part of the final con- Rarotonga in November 2019. MFEM also consulted directly with many individual The strategy is designed to address stakeholders representing agency, busi-

Mr Henderson said today, "We heard that Cook Islands that supports sustainable we need to move from 'quantity' to 'quality' growth. We need to shift our focus towards ensuring that our growth is sustainable providing comments on the draft strategy,



MFEM is seeking written submissions on the draft strategy by Friday, 11 December 2020 by Post at PO Box 120, Avarua **Email** at

MFEM.economics@cookislands.gov.ck In person at Level 1, MFEN Building, Avarua

For further information, please contact the MFEM Economic Planning

All of the actions have an identified lead organisation (or several) that will be responsible for developing the substantive detail of the action item, including costs, and submitting it through the annual Government budget process. This well-established, robust process will ensure that actions are properly resourced within the broader budget process and its fiscal parameters.

Second, moving from quantity to quality growth requires making trade-offs between the three dimensions of sustainable development: environmental, social and economic. The Strategy's 5 objectives provide a framework for making these trade-offs, a framework that applied sensibly will result in a balanced outcome – that of quality growth. This means, for example, that we can grow the number of tourists but in a more sustainable way by simultaneously improving our sanitation

and waste and waste management. We recognise that this balanced approach will not satisfy all stakeholders.

Third, unlike some economic development strategies, the Strategy is not an industry-based approach that has a chapter and set of actions for each. Rather, the approach is to address cross-cutting constraints and capitalise on opportunities, in so doing delivering an economic environment that encourages smarter, diversified private sector-led investment.

Facebook comments

A selection of comments posted on the MFEM Facebook page are provided verbatim in <u>Appendix 3</u>.



Appendix 1: Survey general comments

	Date received	Comment
1	05-12-2020	More community consultations and feedback is needed. Focus on our people first.
2	06-12-2020	Ensure these policies are adhered with.
3	07-12-2020	Kia Orana - Only when our economy is under control, can "transformational change" be considered. As I understand it - there is no monetary control in the Cook Islands. This leaves the trading banks out of control, and the whole country vulnerable. Our economy needs a structural reform, which would in effect be transformational.
5	08-12-2020	The problem with consultations despite their best intentions, is that core hurdles that block and hinder our economic growth/equity etc are structural. i.e. interest rates, we have a government owned bank and yet we don't utilise it as state vehicle to increase business opportunities by driving interest rates down. We haven't invested in technology to make our local bank the Central State Bank. Start here with education and post high school Trade/tech training facilities.
6	08-12-2020	Please fix those horrific roads. In one's lifetime we pay for two huge assets: a house and a vehicle. Those roads are ruining our vehicles!!!!
9	10-12-2020	2 year update?
10	11-12-2020	Agreed with more investments in diversifying the economy in strengthening the creative industry outside on the tourism norm. Also strengthening the accessibility via digital platforms for more robust merchandising our own original products and resources.
11	11-12-2020	Where is the disability inclusive and gender equality consideration? People with disabilities face extraordinary barriers to participation. Need to address the building issues, inaccessible transport, lack of vocational for adults with disabilities, incentivise employment of people with disabilities to get them off the benefit! Provide training for employers on disability inclusive development and health and safety. We can contribute. We make up 24%, global research shows that number will GROW! We are an important population you have missed and keep thinking of as objects of charity. For this to work, you need to push INTERNAL AFFAIRS to pick up their end of the slack and raise the efforts in the social protection area.
12	11-12-2020	In objective 5 – there's a bullet point "preparing for climate change to MITIGATE the economic and social risks of a more extreme climate" would suggest a re-word or rephrase. the word mitigate in the climate change context is relate to emissions, not trying to lessen the blow.
13	11-12-2020	Needs to focus on bringing a skilled workforce who are Cook Islanders back to the Cooks by offering incentive packages. Includes relocation expenses for families, a long term home (reuse short term rental homes) establishing their children into schooling system here, emphasis on local simple living. Have to work with internal affairs and education to make an attractive package for families to relocate. This will bring a skilled workforce back to The Cooks to develop areas such as finance structures, trust investment areas and all areas. Stack and pack with skilled workforce. Provide excellent incentive packages and they will help us find innovative ways to export goods and services without having rely solely on tourism.
14	11-12-2020	The Education targets are weak and do not adequately address targets set out in the EDS2030 (excellent document). The success of the Cook Islands in 2050-2100 will weigh heavily on successful education systems put in place 2021-2030. A revision of the Education Strategy / Biz Plan designed by Sharon Paio (former HOM of Education) is urgently required to reset targets given our dynamic situation (in the short term) and a movement towards a green economy / virtual economy of the future. Smarter Cook Islanders in the future will see a natural elimination of civic errors / faults including but not limited to alcohol abuse, petty crime, citizen health defects, family violence, low median incomes, depression, mental health deterioration and more; because Cook Islanders will make smarter decisions for themselves, their families, their country. A structured education system and program that forces fundamental literacy & numeracy at all levels; coupled with targeted training in industry sectors

Appendix 1: Survey general comments

	Date received	Comment
		relevant today, and the future, is essential for our medium term growth success. Smarter populations result in a smarter, successful country.
15	11-12-2020	(1) The strategy needs to be more explicit about how it will address structural issues to ensure further achievements in economic and development of our people can be attained. Given the uncertainty of the pandemic people are anxious about their future and need to know what steps will be taken to ensure no one gets left behind rather than promises. (2) There is very little mention of addressing future challenges of aged care. We have an ageing population and Government has a duty of care to provide financial support as well as support for community services (health promotion, rehabilitation services etc.) for our elderly. This is fundamental to a truly inclusive economy.
16	11-12-2020	We need to prioritise land tenure reforms to enable progress on most of the objectives. We need to ensure we have in place a programme towards a highly educated population to achieve many of the objectives, which includes a policy of free education, we do not need to burden our bright young people with student loan debt. We need to make robust decisions to become a nation producing niche agricultural products for export and become 100% organic to be competitive in the region. We need to reduce crime by reducing poverty and educating our people, we need to address mental health by ensuring we have a bilingual population in Maori and English, we need to decide which Maori dialect is the standard minimum. We need to grow our mental health services expertise. We do not need tourism numbers to be at pre COVID levels. Our greed for tourism meant there were fewer homes for long term rent and it destroyed our environment we need to be smarter about tourism. Increasing wetlands is an excellent objective, we must also be sure to regulate deforestation and excavation. We do not need to destroy our ocean by mining seabed minerals. We need to preserve our seabed minerals and support recycling the minerals and metals required for modern technology. Climate change is here despite the warnings in the 70s and 80s, we do not want to be saying in 2070 we should have never mined our seabed. The writing is on the wall it takes a gutsy government to read the writing and take heed. MFEM has a huge role in these objectives but doesn't have the numbers with expertise to do the work. Our expertise is growing but will not be at the levels to meet the objectives in the timeframes allowed.
17	12-12-2020	The greening economy terminology used in correct e.g. the use of word "mitigation" for climate change used incorrectly. Mitigation is reducing Greenhouse Gases emission
19	13/12/2020	I do not see government assisting by looking at themselves as a bloated inefficient identity that lives off "others people money" with no regard of spending to economic benefit but perhaps based on political gain. The private sector has a cash society that is prevalent because of the government's attitude of "do what I say, not as I do"
20	14/12/2020	Not at this time - it was comprehensive to understand but to others it may be a bit too much to comprehend
21	14/12/2020	This is a very poorly designed survey. There should be several more questions covering items in more detail
22	14/12/2020	Access to Banking Of course people want access to cheaper financing. However, banks are a business and like every other business it must meet its operational costs, as well as, return a commission to those who lend it the funds that it on lends. In order to reduce the cost of borrowing, there are several things that could help: 1. Access to lower cost funds - Government can find lower cost funds and on lend that to local banks; 2. Lower interest collected on term deposits - currently, the interest paid on term deposits in the Cook Islands are really high 3.5-4% for TDs placed over 1 year. Government funds placed on TDs currently collect some of the highest TDs. So, if the expectation is to collect less interest on TDs then the cost of borrowing can be less. 4. Tax the funds placed in overseas banks - Another reason why Government funds placed in local TDs have been given high rates is to compete with the overseas banks. It has been a way to keep the money in country instead of Government placing it with overseas banks. Perhaps a tax on funds placed overseas will encourage money to be placed in the local banks. Fortunately, due to COVID it is really unattractive to keep funds in overseas accounts at the moment. And there is a question about whether local commercial banks can use all that money if it is returned to the Cook Islands. 5. Share

Appendix 1: Survey general comments

	Date received	Comment
		Government transactional or operational bank accounts between the 3 commercial local banks - transactional or operational bank accounts currently have the lowest interest being like 1%. This is a form of low cost funds, and banks make more from this kind of fund than from a term deposit. Currently, Government puts out a tender every now and then, and award the MFEM transactional account to one of the 3 commercial local banks. This means that only 1 of the banks gets access to the lower cost funds. Government is the biggest employer in the country so obviously it has the biggest transactional accounts especially given that its personnel budget is \$50 million per year. 6. Less or More banks - they say 'more' banks means more competition. Well we have seen that this is not necessarily true. Each of the 3 commercial banks appear to have the same costs or are mirroring each other's pricing. There is very little distinction between the services and the prices on offer, so the question is: is it better to have more or less banks.
23	14/12/2020	Accelerate Seabed Minerals Mining Exploration
25	16/12/2020	In action items can the private sector be included as lead agencies also
26	16/12/2020	More action needs to be provided for the Welfare System. In particular the Govt Funded Paid Maternity Leave needs to be increased from 6 weeks to at least 6 months for all first time new Mothers. 6 weeks is barely enough time for a new first time Mother to be with her newborn child and requires more support from Government.
27	16/12/2020	I'm interested to know how the Economic Development Strategy from 2010-2020 measured up. How successful was that one? What were the lessons learnt from it? How are we going to measure the success of this Economic Development Strategy? Does this strategy have the flexible to adapt to change?
28	18/12/2020	Just know that ANZ has an e-gate that allows people to have an online store and get laid into the local ANZ bank. This should be implemented for small business to get their shop online and learning about digital market as there are no tourists here and is a good time to learn and will be up to them on how well their shop goesBergman Gallery is one and island craft are also using
30	18/12/2020	There was a point raised in the live feed in regards to the lack of translators in the country. The lack of people who is fluent in both Cook Islands Maori and English is a result of past education policies, which discouraged Cook Islands Maori. I would love to see a future for the Cook Islands where our people are bi-lingual or even multi-lingual. There are many benefits of being bi-lingual, "Research has overwhelmingly shown that when a bilingual person uses one language, the other is active at the same time. When a person hears a word, he or she doesn't hear the entire word all at once: the sounds arrive in sequential order. Long before the word is finished, the brain's language system begins to guess what that word might be by activating lots of words that match the signal". In the last few years there has been a push to teach more Cook Islands Maori and move towards full-immersion into the Cook Islands Culture. The fact of the matter is, we cannot abandon English language skills but rather look at ways to develop both languages simultaneously.

	Date received	Submitter	Topic	Key issues raised
1	24 Nov 20	USP Cook Islands	Tertiary education	Recommends export of tertiary education services to support economic growth
				Supports establishment of domestic student loan scheme for tertiary education
2	26 Nov 20	Maureen Goodwin	Secondary education	Proposes introducing distance education program in the Pa Enua: Accelerated Christian Education (ACE) Programme
				Supports establishment of Pa Enua student accommodation on Rarotonga
3	2 Dec 20	Ministry of Agriculture	Biosecurity	Suggests inclusion of biosecurity as key economic growth enabler
4	5 Dec 20	Renall Vogel	Various	Recommends police reform, investing in our children, sanitation investment and sovereign wealth fund for revenue from seabed minerals harvesting
5	8 Dec 20	Ports Authority	Carbon reduction	Provides supporting information on Ports Authority carbon emission reduction efforts and digitisation plans to transform Ports container cargo operations
6	9 Dec 20	Financial Services Development Authority	Financial services industry	Proposes inclusion of financial services industry as key player in transforming our economy through the development of new financial services and products
				Proposes actions to market and promote the financial services industry and explore new digital currencies
7	10 Dec 20	June Hosking	Economic growth	Suggests considering a zero growth strategy
			Health	Proposes staple foods for addressing NCDs and measures to relieve stress
			Pa Enua	Supports air discount scheme, suggests private sector partnerships for shipping, recommends coral rather than tar roads, supports Kaveinga Ora, supports improvements in internet services, supports Rarotonga accommodation for Pa Enua students, recommends Mauke website to support returning residents.
			Business support	Recommends more business marketing support for Pa Enua
8	10 Dec 20	Tarome's Early Learning Centre	Childcare	Supports childcare services regulation to protect children and support their learning and development
9	10 Dec 20	Cook Islands Business Chamber	Objective 1	Requests more information on the welfare review, supports land tenure review and strategic approach to Pa Enua transport, supports ILO review as precursor to minimum wage reform
			Objective 2	Recommends a clearer delineation of government agency responsibility for economic growth, in collaboration with the private sector, supports more cost

	Date received	Submitter	Topic	Key issues raised
				effective delivery of Government services with clear targets
			Objective 3	Supports a population strategy, continued for personal education, review of the education strategy, including academic/ non-academic streaming, would like to see some anti-crime initiatives
			Objective 4	Supports macroeconomic stability, submits that diversification must not be at expense of tourism industry, supports building an attractive business environment, prohibition on government competing with the private sector in providing goods and services, and review of the FDI regime and introduction of bankruptcy laws
			Objective 5	Supports strengthening of environmental legislation and more resourcing for NES, recommends tax incentives to promote eco-efficient upgrades and construction
10	10 Dec 20	Una Banaba	Foreign workers	Recommends taxing overseas remittances for foreign workers and changing the ERP wage subsidy from cash to vouchers
			BTIB loans	Proposes grace period to allow businesses time to develop
11	10 Dec 20	Grace Henry	Transformation	Supports bringing forward the Innovation Strategy and setting up working group to identify key areas for development
			Secularism and animal rights	Supports a secular Government and strengthening of animal welfare protection
			Environment	Supports import tax on plastic products, waste disposal plant for island waste and banning harmful pesticides
			Mental health	Proposes more support for mental health, including in schools
			Education & training	Supports increasing higher and tertiary education and recommends advertising campaign demonstrating value to individuals
12	10 Dec 20	USP Cook Islands	Education & training	Recommends establishing a full-time Bachelor of Education degree course in the Cook Islands
13	11 Dec 20	Climate Change Cook Islands	Climate change	Submits that the Strategy is weak in in terms of actions that directly address climate change impacts
14	11 Dec 20	John Tierney	Population	Supports incentives to encourage returning skilled Cook Islanders
			Minimum wage	Suggests a change in terminology from minimum wage to 'Equitable Employment Policy'

	Date received	Submitter	Topic	Key issues raised
			Equity	Supports equitable access to Government services, expenditure and employment opportunities across the Cook Islands
			Transformation	Supports digital transformation, clean energy transition and a restructure of the finance and banking sector
			Administration	Proposes establishment of an advisory body to guide implementation of the Strategy
15	11 Dec 20	Mia Teaurima	Education	Supports review of the education curriculum to align with future labour force demands
			Public sector workforce	Recommends review of public sector workforce recruitment, oversight and management, including a focus on ongoing development and training
16	11 Dec 20	Teresa Manarangi-Trott	Various	General: raises concerns the Strategy is Government-centric and the actions not costed; Equity: supports stronger focus on equity for Rarotongans, proposes tax free status for businesses establishing office in the Pa Enua; Transformation: recommends more support for businesses, including PPPs; People & culture: supports development & training of Cook Islanders and utilising offshore labour to address labour scarcity; Investment: advocates for PPPs, supports land reform; Environment: supports full cost recovery for Pa Enua electricity supply, recommends examining wind power
17	11 Dec 20	Te Ipukarea Society	Solid & hazardous waste	Supports the new legislation
			Wetlands	Supports the objective to increase the area, but requests more detail on how & suggest a new survey
			Seabed minerals harvesting	Supports inclusion as potential source of revenue, subject to harvesting meeting minimum environmental thresholds
18	11 Dec 20	John Webb	Strategy approach	Submits that the Strategy needs to be more explicit about addressing structural issues, requires more detail on proposed actions, including collaboration with key stakeholders and is missing a SWOT analysis
			Aged care	Requests more information on the Government's aged care plans
			Fiscal responsibility	Recommends continued fiscal responsibility as Strategy is implemented
19	12 Dec 20	Peter Huckle	Diversification from tourism	Proposes establishing Rarotonga as a retirement destination for New Zealand retirees using existing resorts, based on the NZ retirement village model
20	13 Dec 20	Angie Samuela	Population growth	Submits that population growth on Mauke be addressed several ways including reducing mortality and greater immigration

	Date received	Submitter	Topic	Key issues raised
			Development funding	Proposes establishing a Mauke economic development trust funded by Maukeans to complement Government support
			Environment	Recommends new state of the art landfill, focus on composting and planting coconut trees for oil production and carbon sink benefits
21	18 Dec 20	Air Rarotonga	Airport sealing	Supports paving of Northern Group and then Southern Group runways to reduce airfares
			Air ambulance	Proposes upgrading current capability to provide full air ambulance service covering the Pa Enua and international medevac to Auckland, Papeete or Suva.
			Pa Enua tourism support	Recommends that an enhanced Island Host Program which Air Rarotonga is supporting with Cook Islands Tourism be given early priority
			Attracting skilled Cook Islanders	Submits that retention of qualified and experienced Cool Islanders relates directly to the availability of training and career development pathways along with regionally competitive terms of employment.
			Banking services	Supports an urgent review to assess the cost and efficacy of the commercial banking sector
			Environment	Reports on opportunities to reduce Air Rarotonga's footprint and introduce new environmental management procedures
			Business survival	Submits that economic recovery requires keeping business afloat through continued wage subsidy support and additional cashflow support
			Education	Supports a review of the education system to improve pathways to acquiring marketable skills relevant to today's employment opportunities, recommends the creation Tereora National Campus incorporating the present college, CITTI and other elements, including boarding facilities
			Attracting returning Cook Islanders	Supports incentives to attract returning Cook Islanders
			Renewable energy	Supports specific goals for reducing reliance on fossil fuels
22	17 Dec 20	James Webb	Social welfare/ equity	Recommends better targeting of social welfare to vulnerable households
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Minimum wage	Suggests not linking minimum wage to tax-free threshold due to erosion of the threshold
			Shipping/ air services	Recommends against direct Government shipping intervention in favour of private sector partnerships and

Date received	Submitter	Topic	Key issues raised
			the Pa Enua air discount scheme on basis of cost and equity
		Ease of doing business	Suggests going further than proposed online One Stop Shop
		Health	Notes no interventions directly addressing NCDS & proposes consideration of sin taxes or healthy lifestyle programs
		Banking services	Submits banking competition review be broadened
		Agency reviews	Recommends efficiency improvements and an agency core functions review
		Parental leave	Recommends broadening the additional paternity leave action to parental leave
		Education	Recommends export of secondary education services to offset cost of student accommodation; and broader consideration of tertiary service exports
		Environment	Recommends actions to expand wetlands area, and mentioning sustainable fisheries or coastal protection
		Indicators	Recommends alternative to Gini coefficient to more directly measure cash-based hardship in lower quintile, harmonising all income growth indicators to reflect a 2% annual growth target in median incomes.
3 17 Dec 20	Cook Islands Investment Corporation	SOE	Recommends identifying state-owned enterprises in providing strategic infrastructure
		Pa Enua harbours	Recommends including access & dredging to buoys
		Procurement	Proposes including PPPs in Government procurement plans
		Vaikapuangi	Submits this project will deliver significant economic stimulus
		Creative industries	Supports inclusion of nascent film industry
		Indicators	Suggests adding internet communications reliability as indicator
		Utilities	Recommends extension of TMV to Aitutaki, support mention of financial viability for all utilities, potential role of TAU in providing electricity services to the Pa Enua
		Competition	Notes prevalence of SOE's in providing monopoly

	Date received	Submitter	Topic	Key issues raised
24	19 Dec 20	Martin Burr	Tourism limits	Submits that returning to pre-COVID-19 tourism levels is inconstant with environmental goals, and contributes to economic capacity and infrastructure constraints
			Banking services	Submits that banking reforms should also consider impact on lending rates, and promoting productive rather than consumptive lending
25	20 Dec 20	Ngamata Patricia Tuara	Various	General: Submits the Strategy may be too optimistic, duplicates some NSDP areas, concerns about costing the actions, recommends a Cook Islands Happiness Index, raises concerns about the Strategy consultation process and lack of reference to NGOs; Land: concerned about potential for Government to expropriate land; People: recommends using local expertise; proposes more USP scholarships; Government: supports self-reliance rather than handouts; Development: supports local sustainable development rather than big infrastructure projects.
26	20 Dec 20	Ana Tiraa	Objective 5	Supports clearer actions for Marae Moana, wetlands area expansion, inclusion of environmental education & climate financing instruments, extending low carbon incentives for all transportation
	Various	Anonymous	Public sanitation	Recommends improvements in public sanitation services to support better tourism experience
			Cybersecurity	Suggests need for cybersecurity legislation to ensure benefits of digital transformation
			Financial services	Suggests consideration of 'non-bank' alternatives to credit, submits that FSDA is drafting a Financial Technology Transformation Strategy to identify areas within (or missing from) our regulatory framework that need reform to better capture fintech developments

Appendix 3: Facebook comments

	Name	Comment
1	Pascha Carruthers	Greening the economy section is somewhat uninspired, doesn't highlight the economic benefits of things like circular economy approaches.
2	Pascha Carruthers	Might be good to analyse the job titles of the foreign labour work permits over past 5 years. Improve training in those sectors such as landscaping care giver professional housekeeping, childcare etc
3	Pascha Carruthers	Student loan payment could be subsidized (eg year end PAYE income tax offset) for returning cook Islanders. Also loan payment could be subject to same means testing as nz
4	JamesnDebbie Futter Puati	Land Tenure - Ministry of Justice needs huge support to have systems of archiving updated. Having accurate and accessible court records available will help with the presentation of cases and rulings.
5	JamesnDebbie Futter Puati	In terms of education the most fundamental intervention we need to put in place is ensuring that all teachers are fully qualified as per MoE policy with minimum of a degree. Without qualified teachers in schools everything else in these discussions is impacted.
6	JamesnDebbie Futter Puati	First 1000 days hugely important. Connection and relationships create a productive teaching workforce also as same for parent
7	Teuvira Upokotea	Use the land that's available for plant 🚏 encroaching and across the board for tourism not just a few
8	Mata Potini.	Evaluate the economy's performance by indicators of the well being of people and planet, not the growth of GDP
9	Tini Fredrick	Land Tenure is the Cook Islands is not a hot topic but a serious and sensitive topic for any land owner in Rarotonga. Land owners own their land from their ancestors and I disagree with you 4 on the panel to make this a strategic plan to decide how lands are distributed to outer islands for their housing needs since they live in Rarotonga. Un believable how lands in Rarotonga are stolen by your strategic plan. Land owners do return home and build their home when they have enough money. Stop the stealing of lands in Rarotonga. The foreign strategic ideology is a hawk and you have no right at all to anyones land. You done it to the water, road now rib lands off land owners land just like that you govt. Please reconciderland tenure again we in Aotearoa NZ is here to earn and hope to return and live. Many Rarotongans do miss home and wish to return as you've seen over the years that when their is enough money people return home.
10	Tini Fredrick	Just remember, our tax dollars is the aid money you receive to improve our people and economy. We here in a country that we in the Cook Islands are a part of it should never decide how you want the land utilise in the best way you could. Leave the land in Rarotonga alone. We are tax payers who are happily connect with the NZ economy to have you receive part of our hard earning money. Concentrate on how you better use our tax money and other aid money send to you to better improve our little tiny economy. I believe you have forgotten that we tax payers have children and mokopunas who will return to build one day. How about buildining homes in the outer islands for tourist and those who have no home in Rarotonga if they are working in Rarotonga. Buy a govt ferry that will transport them to Rarotonga to work, long term planning instead of you planning to steal our lands and not use your heads. Please re consider your 'moemoea' and 'orama', again. That a very poor idea what you have just presented here. I don't believe that you have much research done, and who are the experts you have on your panel to decide how you can transform land owners land Gath Snderson. To earn in NZ, we don't win lotto to return to Rarotonga very fast. No way, we ear to live as well. Hope you understand what it like to be live in NZ when our hearts is in Rarotonga. For example I am about to retire at the age of 65, my dream is to retire from work and return to my home and build my home and I won't allow you lot

Appendix 3: Facebook comments

	Name	Comment
		to crush my dream. I have a heart and I left it home to come here and earn better money. All this I wrote above here is my heart language hope you will realise most of the Rarotongans here know NZ is part of us the realm country of this land. To return home is our hewel dream, we have children and this matters to me and children including my siblings. The return to our own land matter to me and thousands of us. Reo patianga kia kotou tuatua ia to tatou reo rangatira kia ki te kotou i te aiteanga o te reo papa'a. Ko te parauanga ia o to tatou iti tangata. Language lost is what you plan for the transformation not someones gift you are deciding when to steal and when to sell it away. Please stop and think wisely
11	Susanna Wigmore	I think we can replace the lack of tourism with short-medium term homestay. Meaning offering our paradise as a second residence for some months to retired people and online/home workers. This is a rising international trend that can bring a floating population, supporting accommodations and increasing business, gaining in temporal residence permits revenues, etc. More: it can bring us exceptional economists, software and all sort of experts potencially helpful to collaborate in the development of this country.
12	Jean-Marie Francis	In my humble opinion, nation building starts with our youth. They are our future. Base a ten year strategic plan starting with 2021 year 10 students - mentoring and teaching communication skills, economic and environmental awareness based on the Cook Islands needs. You do this by incorporating a programme into our education stream based solely on that. By 2024, year 10 students will be eligible to vote and subsequently, so will each year ten students turning 18 within the 10 year plan - extrapolate that number for each corresponding year that's a big number of our population. Therefore, our young voters will be more confident in making informative and critical decisions for the nation based on the needs of the people and the islands. Not on current biases, familial ties and unsound reasoning. I might remind all those over 40, they will be looking after us in 20 years time. I certainly want a government that puts the needs of the majority first, and not the needs of a minority group. Just thinking out loud.
13	Ruta Upokokeu	Vocational or Trade school is the pathway to building our economy in the future we should ignite and motivate this system of education in our children so they can have a balance skills in life Academic choices is still gud but not many will head this way we should build on what they good at already and nurture them through



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