Poverty toolkit

Plan to change the world
Introduction

This toolkit will help you explore the complex issue of poverty in the developing world, where many children and their families face a daily struggle to meet their basic needs. Inside, you’ll find resources and information to help you:

- Learn about the causes and effects of poverty.
- Understand how Plan’s work addresses these causes to help break the cycle of poverty.
- Raise awareness about the extent of poverty around the world.
- Take action to support Plan’s programs that aim to eliminate poverty.

So what are you waiting for? Dive into the issues and solutions in parts of the world where poverty is much more widespread than it is here in Canada.
Learn

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Founded in 1937, Plan International is one of the world’s oldest and largest international development agencies, working in partnership with millions of people around the world to end global poverty. Not for profit, independent, and inclusive of all faiths and cultures, Plan has only one agenda: to improve the lives of children. Because I am a Girl is Plan’s global initiative to end gender inequality, promote girls’ rights, and lift millions of girls - and everyone around them - out of poverty.
**Key terms**

**Poverty:** The state of a person or community having little or no money, goods, or means of support, and being unable to enjoy the minimum standards of life.

**Extreme poverty:** According to the United Nations, people who live on less than $1.25 USD per day are classified as being in extreme poverty.

**Cycle of poverty:** Poverty is passed from one generation to the next. Poverty begins in childhood when babies are born into poor families. These children then grow into adults who have children of their own, and often these children are born into the same situation as their parents.

**Sustainable development:** Positive change in societies where individual and collective needs are met and improved for the long-term.

**World Bank (WB):** Also founded in 1945, the WB provides low-interest loans to developing countries that do not have enough government funds to support their own essential social services like education and health care. (Interest is the amount of additional money a person or country must pay back above the amount of the loan).

**International Monetary Fund (IMF):** An international organization of 188 member countries, the IMF provides temporary financial aid and technical assistance to countries, and aims to encourage international economic cooperation and growth.

**Millennium Development Goals (MDGs):** Eight goals established by the UN to meet the needs of the world’s poorest. They range from halving extreme poverty, to providing primary education for all, to reducing child mortality. All goals are supposed to be achieved by 2015.

**United Nations (UN):** Founded in 1945, the UN is a group of 193 countries (called member states) that cooperate to address global issues. Canada is a member state.
Out of the world’s population of approximately 7 billion people:

- Nearly half—more than 3 billion—live in poverty.
- 1.4 billion people in developing countries live on $1.25 a day or less, also known as extreme poverty (see map below for the percentage of people in each country who live in extreme poverty).
- 1.7 billion people lack access to clean water.
- 842 million people do not have enough to eat on a daily basis.

Almost half of the world’s 2.2 billion children are living in poverty!

- About 640 million, or 1 in 3, of these children don’t have adequate shelter.
- 400 million, or 1 in 5, don’t have regular access to safe drinking water.
- 270 million, or 1 in 7, don’t have access to health care.

Source: UN Human Development Services 2008
Understanding the cycle of poverty

Poverty in childhood is a root cause of poverty in adulthood, as children living in poverty often grow up to be parents who then bring up their own children in poverty. That’s why investing in children is the key to breaking the cycle of poverty.

THE CYCLE OF POVERTY

Poverty is passed from one generation to the next. Poverty begins in childhood when babies are born to poor, malnourished mothers. Because they are born in to families that are poor, these children have:

- Less access to food, safe water, healthcare, and school
- Low family income
- Hunger, poor sanitation, lack of education
- Depleted and unskilled workforce, unemployment
- Few work opportunities, disease, malnutrition, even death

Breaking this cycle begins with investing in children.

Last year alone we improved the lives of children in these key areas:

- **EDUCATION**
  - Plan built 2,741 schools and trained 67,647 education workers.
- **HEALTH**
  - Plan trained 226,462 health workers.
- **WATER & SANITATION**
  - Plan set up 4,809 water points and improved the sanitation facilities in 326,950 households.
- **ECONOMIC SECURITY**
  - Plan supported 4,841 microfinance organizations and trained 106,973 people in agricultural, vocational and business skills.
- **CHILD PROTECTION & PARTICIPATION**
  - Plan trained 176,341 people in child protection.

Discuss...

What kind of things can we do to help children break the cycle of poverty?

Empowering children and helping them to realize their rights is vital to ending poverty. Watch this video to learn more about children’s rights and their importance: [http://planyouth.ca/content/eliminating-poverty-with-child-rights](http://planyouth.ca/content/eliminating-poverty-with-child-rights)
Of the one billion people living in extreme poverty, 70% are women and girls. Women are usually responsible for harvesting land, grinding grain, carrying water and cooking for the family. Carrying out these household tasks makes them less likely to work for a paid wage. If these women lose their working husbands, their families are at great risk of becoming poorer, and therefore their children are less likely to be educated and healthy.

**Extreme poverty often has a greater effect on girls than on boys:**

- Families living in extreme poverty are less likely to send their daughters to school.
- In many cultures men and boys eat before women and girls, so when a family living in poverty has limited food, girls in the family may go to bed hungry. As a result, girls are three times more likely to be malnourished than boys.
- Sometimes parents are forced to marry off their daughters in order to have enough money to support the rest of the family. One in seven girls globally is married by the age of 15.

**How investing in girls is key to fighting poverty**

Investing in girls is proven to be one of the most effective ways to break the cycle of poverty. Girls who are educated and healthy will grow up to be women with greater confidence and knowledge to marry later, secure a better job and earn a higher income to support their own families.

**Gender equality is not only a human right it also makes good economic sense:**

- For every extra year a girl stays in school, her income can increase by 15 to 25%.
- If 10% more girls attend school, a country’s gross domestic product (GDP) – a standard of living indicator – increases by an average of 3%.
- Educated women are more likely to raise healthier, better educated children. This, in turn, will raise the economic status of the entire country!
- When women own their property and generate income from it, they have more power within their households and communities. This power may make them less vulnerable to gender-based discrimination and violence.
- When household income is managed by a woman, it is more likely to be used for children’s education, food, and health care.
Access to education
Low income countries are often unable to fund building new schools, paying teachers, and buying adequate school supplies — especially in rural areas. Additionally, poor families are often unable to afford an education for all of their children, and may need some of their children to work and contribute to the household income. A country’s economy cannot grow with a widely undereducated population.

Environmental issues
Deforestation, heavy pollution, limited water supply, and natural disasters contribute to conditions that lead to poverty. Infrastructure can be destroyed, human health is put at risk, and livelihoods such as farming and fishing are jeopardized.

Unemployment
When people are unable to find work, they cannot contribute to the economic security or growth of their families and countries.

Income inequality
This refers to how evenly income is distributed among people within a society. In countries with high income inequality, there is a large gap between a minority of people with a high income and the majority of people with a low-income.

Corruption
In some low-income countries, those in power may keep a large portion of government money for themselves, rather than using it to pay for services needed by the whole population that could help break the cycle of poverty.

Debt
When countries are developing, they require assistance from outside countries or organizations like the IMF to help them address certain needs. This loaned money is intended to fund social and economic infrastructure such as banks, schools and hospitals. Unfortunately, some of this money stays with those in power and doesn’t actually go towards improving the country or its economy (an example of corruption). When developing countries borrow money from institutions like the World Bank, IMF or high-income countries, they ultimately have to pay interest when they repay the money. Sometimes these countries struggle to make their repayments and, instead of spending money on essential social services, they have to use it to cover their debt.

Conflict
Conflict often has a negative impact on economies, infrastructure and social services like health care and education. Buildings like hospitals and schools may be destroyed, and people might lose their homes and belongings. In these conditions, poverty is inevitable.
Working together

There are a lot of governments, organizations and institutions working to help people around the world overcome poverty. In the year 2000, all 193 members of the United Nations agreed to set eight goals to improve people’s lives around the world. These are called the Millennium Development Goals (MDGs), and goals one and two are aimed at reducing poverty:

**MDG 1:** By 2015, reduce by half the proportion of people who live on less than $1.25 per day.

**MDG 2:** By 2015, make sure that all girls and boys complete primary education.

Where do we stand today with the MDGs?

Much progress has been made towards achieving some of the MDG targets. The number of people living in extreme poverty has been cut in half and there has been significant reduction of malaria and HIV/AIDS. However, there is still a lot of work to be done to reach the next year’s targets. 1 in 8 people remain hungry and 57 million children are still out of school!

To learn more about the Millennium Development Goals check them out here:
http://www.undp.org/content/undp/en/home/mdgoverview/

Discuss...

Do you think we are going to accomplish MDG goals one and two by 2015? Why or why not?
In 2013, Plan invested 57 million dollars in economic security programs. We created opportunities for income generation by facilitating 52,815 Village Savings and Loan Associations (VSLAs). Additionally, 61,208 people learned business and vocational skills; and 45,765 agricultural workers and farmers were trained.

**Income generation opportunities to improve financial stability**
Through VSLAs, Plan provides access to small loans, savings, and basic financial knowledge to people who don’t have enough money to open a bank account. In each VSLA, members contribute a small amount of money to create a group fund. They then take out loans from this fund to support activities that improve their livelihood (like farming or raising livestock). The group fund grows as members meet regularly to repay their loans with a small interest (the additional amount of money charged for taking out the loan). VSLA are often made up mostly of women, who are more likely to repay their loans and spend their income on family necessities.

**Skills and livelihood training to help people find jobs**
Millions of people in the developing world don’t have the opportunities to acquire the skills and knowledge they need to secure a livelihood. Plan connects adults and youth to training that will help them learn skills they can use to find a job or start their own business. For example, girls and boys are enrolled in vocational schools to learn trades like construction, hospitality, or tailoring. Additionally, since many poor families rely on agriculture for food and income, some of Plan’s programs provide training and tools to farmers so they can grow more crops of higher quality.

Plan also focuses on child-centered community development (CCCD) to bring about positive change. Attempts by adults to solve children’s problems are unlikely to succeed without the involvement of children themselves. Plan’s CCCD approach therefore helps children learn about their rights and take an active role in helping their families and communities develop solutions to overcoming poverty.

**Discuss...**

Do you think that adults can be successful without the input of the children/youth? Why or why not?
Plan project spotlight:
Promoting African Grassroots Economic Security (PAGES)

PAGES is a five-year education and economic security project in seven African countries: Ghana, Ethiopia, Rwanda, Tanzania, Mali, Senegal, and Sierra Leone. The project focuses on improving education for girls and boys in some of the poorest regions and communities within these countries. It also focuses on increasing opportunities for parents and youth to expand their income. Education and income are two of the most powerful tools for breaking the cycle of poverty.

To improve education, Plan is constructing and furnishing new classrooms, and building water points and latrines at schools to create healthy and hygienic learning environments. Additionally, teachers are being trained to improve their teaching skills and ensure that girls and boys receive the same level of attention and respect.

To improve income, parents are joining Village Savings and Loan Associations (VSLAs). These groups help people in poor communities who don’t have enough money to open a bank account. Each VSLA member contributes a small amount of money to create a collective fund. Members can then borrow money from this fund to support their farming or business activities. For example, if a woman wants to grow and sell more crops, she might need some extra money to purchase better tools and seeds. A loan from her VSLA will help her buy these resources.

The group fund grows as members repay their loans with a small interest (the additional amount of money charged for taking out the loan). VSLAs are particularly helpful to women. When women learn about saving and borrowing, and earn more money, they gain more confidence within themselves and more decision-making power within their homes and communities. It has been proven that women spend significantly more of their income on necessities, like food, education and health care, than men do.

The PAGES project is also offering vocational training to youth. By learning practical skills in areas such as construction, hospitality, or tailoring, young men and women are more likely to find jobs or start their own businesses.

The president of a VSLA in Senegal records each group member’s loans and repayments in a passbook.
Activity 1:
World wealth

<table>
<thead>
<tr>
<th>Goal</th>
<th>Learn about the global distribution of wealth and explore some of the reasons why poverty affects certain areas of the world more than others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>20-30 minutes</td>
</tr>
<tr>
<td>Participants</td>
<td>3-5 members per group</td>
</tr>
<tr>
<td>Materials</td>
<td>Make copies of chart below; provide access to research tools such as encyclopedia or internet</td>
</tr>
</tbody>
</table>

Start with a brainstorming session using these questions to guide you:

- What is wealth? How do we define wealth?
- What are the wealthiest parts of the world, the wealthiest countries, and the wealthiest people?

Next, ask your group members to discuss the questions below.

- Rank the regions based on population size (one being the wealthiest and six being the poorest).
- Rank the regions based on wealth (as measured by gross national product).
  - What are the reasons for this ranking? Why are some regions wealthier than others?
- How does the size of the population relate to the wealth – or does it?
- What are some of the reasons why you think that wealth is distributed in this way?
- Do you think it is fair? Why or why not?

Next, conduct research and use a chart like the one below to see how your assumptions matched, or didn’t match, what you found.

<table>
<thead>
<tr>
<th>Continent</th>
<th>Population</th>
<th>Wealth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asia</td>
<td></td>
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<tr>
<td>Oceania **</td>
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<tr>
<td>Europe</td>
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<tr>
<td>North America</td>
<td></td>
<td></td>
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<tr>
<td>South America</td>
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</tbody>
</table>

** (Includes Australia, New Zealand, Papua New Guinea, and the islands that make up Polynesia, Melanesia and Micronesia)
Activity 2: Test your knowledge

What do you know about poverty?
Divide into teams. Each team can work together to come up with the right answer for each question.

Give teams about 1 minute to answer each question. Ask one person from each team to put aside the answer sheet after they are finished to tally the points. Identify someone as the quizmaster who can use the answer sheet to check each team’s answers and promote discussion. Each correct answer is worth one point. The team with the most points at the end wins!

1. 1.4 billion people around the world live below $____ a day?
   a. $1.00
   b. $1.25
   c. $14.00
   d. $110.00

2. What percentage of people living in extreme poverty are women?
   a. 15%
   b. 50%
   c. 70%
   d. 75%

3. By what year are the MDG’s supposed to be met?
   a. 2000
   b. 2015
   c. 2020
   d. 2025

4. Poverty is measured solely by a family’s economic income
   True/False

5. For every extra year a girl stays in school, her income can increase from 15% to____%?
   a. 18%
   b. 20%
   c. 25%
   d. 30%

6. What region has the highest concentration of extreme poverty?
   a. South America
   b. North Africa
   c. Asia
   d. Sub-Saharan Africa

7. Microfinance projects involve:
   a. Building a well
   b. Renovating a school
   c. Providing nutritious food
   d. Providing small loans

8. In the video on child rights (page 4), how many different examples of children’s rights are given?
   a. 3
   b. 5
   c. 7
   d. 10
   BONUS: Can you name all of the examples?
Answers

1. B
2. C
3. B
4. False
5. C
6. D
7. D
8. B

Bonus: Shelter, Food and Water, Health, Education, and Play

Discuss...

1. What facts did you find most surprising?
2. Why is gender equality important in poverty reduction?
3. What do you think is the difference between poverty in Canada and poverty in the developing world?
4. Why is poverty worse in some countries than others?

Toolkit references:

- http://www.undp.org/content/undp/en/home/ourwork/povertyreduction/focus_areas/focus_gender_and_poverty.html
- Marc Frenette, Why Are Youth From Lower-Income Families Less Likely to Attend University? (Ottawa: Statistics Canada, 2007)
- theguardian.com/global-development-professionals-network/2013/oct/11/adolescent-girls-key-to-ending-poverty
- IFAD Rural Poverty Report 2011
- WHO Unsafe Water, Sanitation and Hygiene (pdf)
- UNDP State of Food Security in the World 2013
Get involved!

How to get involved with Plan in 3 easy steps:

1. Go to our website planyouth.ca

2. Pick a cause you’re most passionate about and learn about it. Plan’s website has information on the 12 issues our work addresses: Poverty, Education, Water and Sanitation, Gender Equality, Health, Food Security, Emergencies, Malaria, Child Protection, HIV and AIDS, Climate Change, War and Conflict.

3. Take action by:
   - Posting content - like blogs, video, and photos - on topics that matter to you.
   - Launching a campaign, leadership club, fundraiser, or event through our Plan 4 Change program.
   - Joining the Because I am a Girl Speakers Bureau or starting a Because I am a Girl club.

You can choose one or more activities based on your interests and free time. If you have your own ideas for how you’d like to support Plan Canada we are all ears. Just let us know your idea and we can provide guidance and resources. You can contact us at youth@plancanada.ca.

Participate in international days of action!

Here’s a heads-up on important international days on which to take action. Mark your calendar and check in with Plan to see what we’re doing.

<table>
<thead>
<tr>
<th>October 11</th>
<th>October 17</th>
<th>April 7</th>
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<tbody>
<tr>
<td>International Day of the Girl Child</td>
<td>International Day for the Eradication of Poverty</td>
<td>World Health Day</td>
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To learn more about Plan, visit plancanada.ca

Plan Canada
245 Eglinton Avenue East
Suite 300
Toronto, ON M4P 0B3
Canada

1 800 387-1418
youth@plancanada.ca
planyouth.ca
plancanada.ca
becauseiamagirl.ca

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