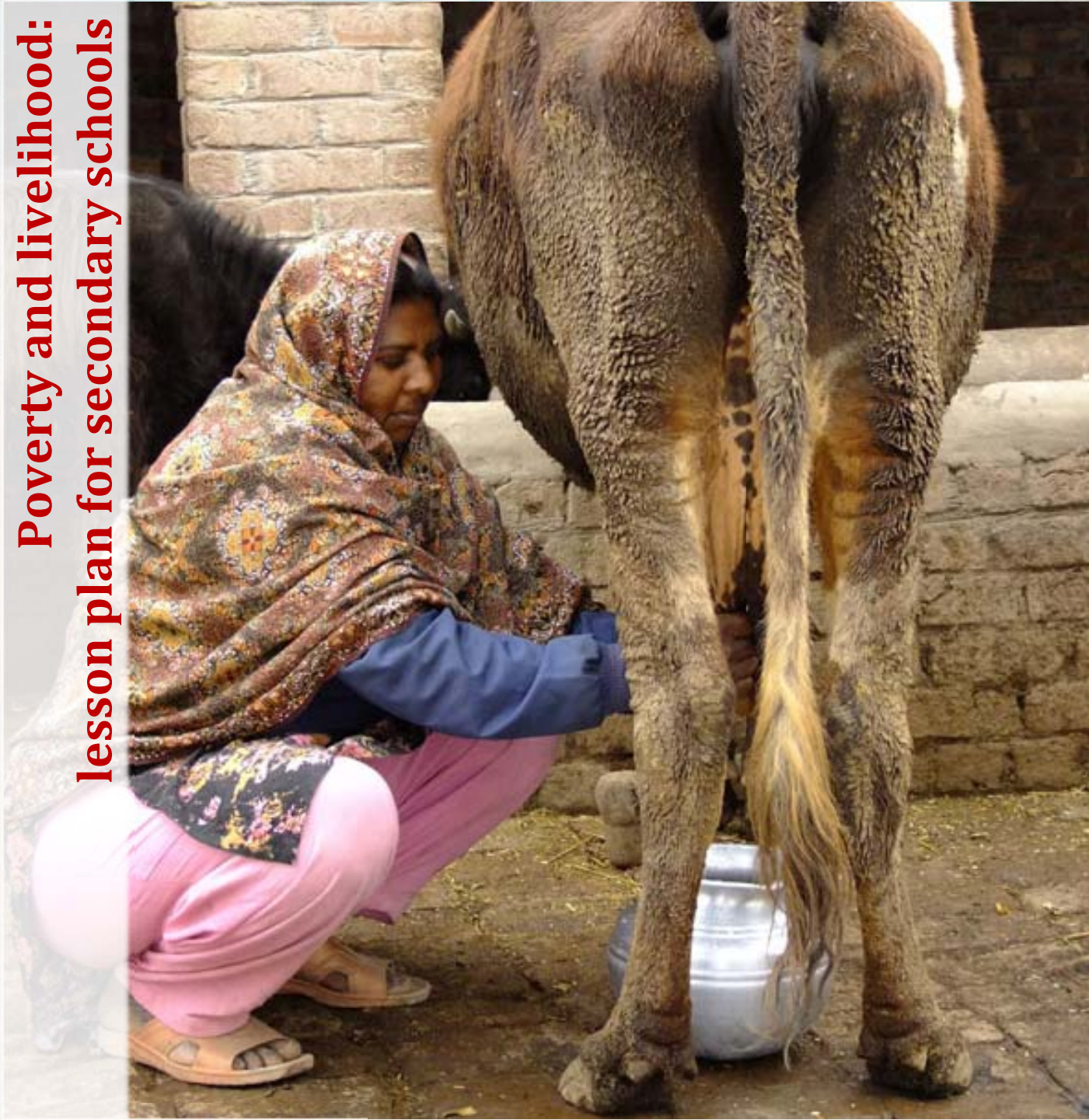


Poverty and livelihood: Lesson plan for secondary schools



**International
development**

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Aims

These lesson ideas will help you and your students explore, through discussion, music, stories, films and other activities, different attitudes to money, wealth and poverty, and learn how The Salvation Army is responding to global poverty through income generation projects. They are designed to help you plan a lesson, a series of lessons, a workshop or an RE class.

The activities are aimed at students aged 13/14-18yrs. Feel free to adapt these ideas and to pick and choose the activities you think will work best with your class.

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Poverty and livelihood: Lesson plan for secondary schools



Introduction

There are 1 billion people going hungry in our world. 1 billion more suffer from 'Hidden Hunger' – where they don't have enough of the vitamins and minerals they need for a healthy, balanced diet¹. The majority of those going hungry are actually poor farmers².

When you have 1 in 7 of the global population going hungry you know there's a problem. Yet there is actually more than enough food to feed everyone on the planet. However, it's only when you look a bit closer that the full absurdity of this injustice becomes apparent. The majority of those going hungry live in rural areas, where most people make their living from farming a small patch of land, or looking after a few

animals³. It's the people who are trying to make a living off the land who cannot produce enough food for them and their family to eat or sell.

This lack of nutrients and energy affects productivity, makes people more vulnerable to diseases and hinders their children's health and development – all of which contributes to keeping people trapped in poverty. We don't think this is right, which is why we are working with farmers all around the world to make the best use of their land to grow and raise what they need to support their families. Agricultural training, as well as animal bank schemes, are just some of the innovative ways The Salvation Army is helping to support small farmers – we need your support to continue to do this.

¹ FAO Food Insecurity in the World Report 2010

² War on Want Up Front – Food Justice Report

³ <http://www.endinghunger.org/en/educate.html>



Going Deeper: The Statistics



- There are 925 million people undernourished in our world today⁴.
- There have been at least 800 million people going hungry in our world for the last 40 years⁵.
- Another billion people are thought to suffer from 'hidden hunger', when they have enough food to eat but important vitamins and minerals are missing from their diet.
- In contrast, 1 billion people are over-consuming, resulting in many health problems.
- Despite this, we do have enough food to feed everyone.
- Food is a fundamental human right and the lack of it is a huge impediment to development.
- A huge amount of food is wasted in the Australia (\$8 billion worth a year!)⁶.
- Three quarters of the world's hungry reside in rural areas, of whom the overwhelming majority are farmers in poor countries⁷.
- Approximately 2.5 billion people in poor countries live directly from agriculture – farming crops and livestock or relying on forestry or fisheries – and 1.5 billion people live in smallholder households⁸.
- The global population is expected to rise to 9 billion by 2050, so there is also concern about what impact this will have on food supplies⁹.

⁴ FAO Food Insecurity in the World Report 2010.pdf – This is 98 million fewer than in 2009, when the global economic downturn saw the figure rise to over a billion people, having been increasing since 2006. Food price spikes in 2010 means this number is expected to increase to over a billion again in 2011.

⁵ State of the World 2011 Report

⁶ <http://www.foodwise.com.au/>

⁷ War on Want Up Front – Food Justice Report

⁸ Action Aid UK HungerFree campaign - Brief on sustainable agriculture

We live in a world with enough food to feed the entire population. However, we also live in a world where nearly a billion people are going hungry every single day. They are chronically undernourished – which means they consume less than 1800 calories a day (the recommended daily allowance is 2,500 for men and 2,000 for women. The average person in the USA consumes 3,754 and in Australia 3,135¹⁰). This is a very different type of hunger from what we usually consider. Generally we tend to view hunger in two ways:

- The hunger we feel when we have gone a few hours without eating.
- Large-scale famines that we see on the news with shocking images of extremely hungry people.

However, we very rarely view hunger as it is for these billion people – a daily struggle to have enough food to eat. A problem which often means either having to settle for one less meal or giving up your own food for the sake of our children. This chronic hunger also has a huge knock-on effect on productivity¹¹, and in children even short-term hunger can profoundly affect their growth and development, which then makes it even harder for people to work their way out of poverty¹².

‘At the global level, recognition has been growing that agricultural development is crucial if we are to reverse this trend and start making significant and sustainable progress towards lifting millions of people out of poverty and food insecurity.’

FAO State of Food & Agriculture Report 2009

The majority of those living in developing communities, especially those in rural areas, make their living through farming. This provides them with food for themselves as well as some extra to sell and earn an income. This subsistence farming is often not enough to sustain themselves, however, because they do not have enough land or because they cannot get a good enough price for their crops. The irony of this is that many of the people who make their living through farming are the same people who regularly do not have enough food to eat.

⁹ Foresight: The Future of Food & Farming Report 2011

¹⁰ <http://statinfo.biz/Geomap.aspx?lang=2&act=7753>

¹¹ A study in Sierra Leone showed that a 50% increase in calories per farm worker increased agricultural output by 16.5% (FAO – The State of Food & Agriculture 2001)

¹² *Science and Innovation for Development* by Gordon Conway & Jeff Waage



Links between hunger and other issues



There are clear links between hunger and many other development issues:

- **Link to HIV** – Good nutrition is essential to the effectiveness of antiretroviral medication and to prolonging the onset of full-blown Aids.
- **Link to climate change** – Changing weather patterns as a result of current climate change is already affecting harvests which poor farmers often rely on as their sole or main source of income and food. Climate change is also expected to make food prices more volatile in the coming years as a result of these changing weather patterns.
- **Link to trade** – The global inequality of trade often prevents farmers getting a fair price for their produce. This is most apparent for small-scale farmers who do not have the bargaining power to negotiate higher prices, and often do not have the facilities to store their crops. They are therefore forced to sell at harvest time, when the market prices are lowest.
- **Link to education** – As mentioned above, under-nourishment in children can seriously affect a child's development and impact on their education (if they go to school at all). Despite this, education is the most effective tool for development there is and educated farmers have been found to be 10% more productive¹³.

¹³ *50 Facts that should change the world* by Jessica Williams



Lesson 1. Exploring attitudes to money

Objectives: To explore how people view and spend money in our society
To begin to think about our own attitudes to money and wealth

Starter: What would you do with \$1 million? (10 minutes)

Play the song 'Cash in my Pocket' by Wiley (or another well-known money-themed song) as students come into the lesson or workshop.

To start the lesson and introduce the topic, ask the students to imagine that they have won or been given \$1 million to spend how they like.

- o What would they do with the money?
- o What would they buy?

Give students a few minutes to talk in pairs or threes and discuss their ideas, and then write their answer on a large Post-It note.

Ask some students to share their answers with the class (as many as time allows), or alternatively collect all the answers in and read them out or display them for everyone to see.

- o Are the answers selfish or unselfish?
- o Extravagant or sensible?

- **Extra discussion questions**

What if, rather than each individual being given \$1 million, the class was given \$1 million.

- o I wonder how we, as a class, would spend the money.
- o How would we decide?
- o Would we spend it more or less wisely?
- o Would we just divide it up between us?
- o Would we think more about what was best for everyone?

We all have different attitudes to money and how to spend it, usually based on our values or beliefs, and sometimes based on the amount of money we have, all of which can change throughout our lives. In this lesson/workshop/series of lessons we'll be exploring different attitudes to money, wealth and poverty and finding out about the work of The Salvation Army.

This first lesson is all about attitudes to money and spending money in our society.



Activity 1: I want to be a billionaire (10-15 minutes)

Play the song (or music video) 'Billionaire' by Travie McCoy and ask the students to listen carefully to the lyrics.

Note: some versions contain strong language so make sure you find an appropriate version of the song (radio edit) and the lyrics, eg www.directlyrics.com.

Discuss

Divide students into small groups or pairs and give them a copy of the lyrics and these five questions:

- Why do you think Travie McCoy wants to be a billionaire so badly?
- What things would Travie McCoy do if he was a billionaire?
- Do you think this is a song about selfishness or generosity?
- Is being a billionaire a good ambition to have?
- What would you do if you were a billionaire?

Activity 2: How do people view and spend money in our society? (20 minutes)

Print out copies of **the "Media Stories"** (next two pages of this document) or find similar current news stories if you prefer. Divide students into small groups and give them 5-10 minutes to read the story and discuss the three questions. Bring the class together again and go around the groups, asking them to present a summary of the story and their discussion for the rest of the class.

Alternatively, place each story/news article and accompanying questions on six tables and give groups of students a few minutes to read and discuss each one before moving to the next table, so that all the groups see all the stories.

Adapt this activity

If you have access to an ICT room, students could look up these and other similar stories using the internet, or you could do this together as a class on an interactive whiteboard with internet access.



Media Stories

Story 1:

Bag lady: Victoria Beckham's 100-strong Birkin bag collection that's worth £1.5m

It is reported that Victoria Beckham owns 100 Hermès Birkin handbags. A US financial website, thebigmoney.com, worked out that her collection of these bags is worth £1.5million. Individually they cost between £4,200 for a basic model and £80,000 for a bag which includes a threecarat diamond.

www.dailymail.co.uk/femail/article-1184169/Bag-lady-Victoria-Beckhams-100-strong-Birkin-bagcollection-thats-worth-1-5m.html#ixzz104wSVmh2

Discuss:

- Is it right to spend this much money on a handbag?
 - Can you become addicted to shopping?
 - Do you think reading about the lives of celebrities can make us feel unsatisfied with what we have?
-

Story 2:

Pope's visit: Benedict warns of cult of celebrity

On his recent visit to Britain the Pope warned against the cult of celebrity and wealth. Visiting about 4,000 school pupils and young people at St Mary's University College, Twickenham, he told them that

'money is not enough to make us happy'. (www.guardian.co.uk/uk/2010/sep/17/popes-visit-benedict-children-celebrity)

Discuss:

- Does money make people happy?
 - Do you think lots of young people today want to be like celebrities – sport and entertainment stars?
 - What do you think is the key to being happy?
-

Story 3:

The Giving Pledge

Warren Buffett, Bill Gates and Melinda Gates started an initiative to encourage hundreds of rich Americans to give the majority, or a large proportion of their wealth to charity, or to philanthropic causes. Warren Buffett has given 99% of his wealth away – read his and others' pledge letters on The Giving Pledge website. (www.givingpledge.org)

Discuss:

- Do you think the Giving Pledge is a good idea?
 - What difference has this made to Warren Buffett's life?
 - Do you think we should just let wealthy people give to charity or do we all have a responsibility to give whatever we can?
-



Story 4:

Footballer gets papa I blessing

Damiano Tommasi, an Italian footballer, asked his team to only pay him the minimum wage – £1,013 per month. An editorial called the player a fine example and said his was an ‘unusual decision... in a world where others earn hundreds of thousands of euros and in which those who already earn millions ask excessive amounts to renew their contracts’.

(www.guardian.co.uk/world/2005/nov/06/football.italy)

Discuss:

- What motivated Damiano Tommasi to make this decision? Why not take the normal salary and give most of it away to charity?
- What would his team mates have thought about this decision?
- Do you think he is a good example or role model?



Plenary ideas (5-10 minutes)

Questions

Allow some time for students to reflect on the lesson using the questions below:

- Sum up in a sentence (or picture) what you have learnt or thought about today.
- How do you feel about what you've learnt?
- What really stood out for you in this lesson?

Silent discussion

Alternatively, have a silent discussion. You'll need a large table or desk in the centre of the room with space for all the students to gather around it. Place an A1 (or bigger) sheet of paper on the table and a set of different coloured marker pens. Explain to the students that you are going to have a silent discussion.

For this to be effective no one must talk at all during the activity. Explain that in a moment you will start the discussion by writing a question or statement in the centre of the paper. Anyone can respond to the statement by taking a pen and writing down a comment, thought or idea. When they have written their comment they should put the pen back on the table or pass it on to someone else who wants to 'say' something.

They can respond to the original question or to someone else's comment. It's OK for more than one student to be writing at the same time, but encourage everyone to 'listen to' (read) what is being 'said' (written). You should end up with lots of questions, thoughts and ideas in different colours on the paper. This can be a powerful way for students to express their own response to an issue and gives everyone a chance to 'say' something, without things getting out of hand! Wait until everyone is silent before you begin.

Write a question in the middle of the paper (eg, Is wealth right in a hungry world?) then put the pen down and wait for someone to respond. Feel free to use a different question or statement relating to the lesson.

If the discussion is quite slow you can write another comment or question, and encourage students (silently) by offering them the pen.



Lesson 2: Shifting the balance

- To reflect on the unequal balance of resources in the world
- To find out how The Salvation Army is responding to poverty through income generation projects

Starter: What is poverty? (10 minutes)

Ask students – working in pairs – to write the word ‘POVERTY’ in the middle of a piece of paper. Encourage them to write down what they think of when they see that word.

- What is poverty?
- Can they think of any examples or scenarios which would describe individuals or families living in poverty?
- Ask each pair, or as many as you have time for, to feed back their ideas.

Discuss

Display or read the following quote by Mother Teresa, ‘Being unwanted, unloved, uncared for, forgotten by everybody, I think that is a much greater hunger, a much greater poverty than the person who has nothing to eat.’ It’s worth checking that all the students know who Mother Teresa is – some may not.

- Do you think it’s possible to have lots of money and experience a different kind of poverty? Is poverty always to do with money?
- In Australia, the law describes people who earn under half the average income of the country as living in poverty¹⁴.
- However, their lifestyle may seem like luxury to someone in a much poorer country. Are they still living in poverty?
- Explain the difference between relative poverty and absolute or extreme poverty.

Activity 1: Exploring the unequal balance of resources in the world (20 minutes)

There are 6.8 billion people in the world. 1.4 billion people are living on less than \$2 a day¹⁵. A further 1.2 billion people live on less than \$3 a day, which is still very little.

- Are students shocked by this?
- Do they think people in this country are aware of this fact?

Ask students to make a list of the things they use or consume in a typical day (you could limit this to food and drink, stationery, entertainment, electricity, transport). Challenge them to roughly add up what all these things might cost them per week and then per day.

- Ask them to imagine they had to survive on \$2 per day for the next week.
- What would they buy?

¹⁴ www.acoss.org.au/uploads/ACOSS%20Povert%20Report%202012_Final.pdf

¹⁵ World Bank World Development Indicators 2010



- Is it possible to survive on \$2 per day?

In August 2010 there was a campaign in Australia challenging people to 'live below the line' (the poverty line - \$2 a day). Hundreds of people signed up and took on the challenge, and at the same time raised money for poverty projects. Visit www.livebelowtheline.com to find out more.

In many developing countries people don't have access to free health care as we do. They don't get any allowances or benefits from the government if they can't work or are sick. While it may be just about possible to survive from day to day on \$2 per day, if they or their family get sick, or if the crops fail because of a drought, life becomes even more difficult and there is often no way out of this kind of poverty.

According to UNICEF¹⁶ 22,000 children die each day due to poverty, and they 'die quietly in some of the poorest villages on earth, far removed from the scrutiny and the conscience of the world. Being meek and weak in life makes these dying multitudes even more invisible in death.'

Find out more about poverty

If you'd like to do some further work on poverty, inequality and how the world's resources are distributed, visit www.globalissues.org or www.theglobalinitiative.org or www.100people.org or encourage students to do their own research using these websites.

Activity 2: The Salvation Army's response to poverty

The Salvation Army has always had a heart for the poor, marginalised and forgotten people in society and in the world. It believes this is the way Jesus lived and are trying to follow his teaching and example. Jesus invested his time in caring for people who were not considered very important in society – fishermen, tax collectors, prostitutes, widows, etc. These people would not be expected to achieve anything significant, however, as Jesus' followers, they started a revolutionary movement which became the Christian faith we know today.

The idea of someone or something small, unimportant or insignificant (in the world's eyes) being invested in, and used to do something significant, is a theme that runs through the whole Bible and also appears in many of Jesus' teachings. Read the parable of the mustard seed (Matthew 13:31-32) about something very small growing into something large.

The Salvation Army believes that every single person is significant and worthwhile and so it invests in people who may well feel forgotten by the world. Find out about Income Generation projects and the impact it is having on people by using the Income Generation power point presentation available for download from the salvos.org.au/said website:

- Show the **“Income Generation overview” power point presentation**, find out what stood out for them. How do students think other people who see the film will respond or feel?

¹⁶ UNICEF 2000 Progress of Nations report – www.globalissues.org



- Use web resources to learn about microcredit and how this works.
- Read and watch the case studies to find out about people who have been helped through The Salvation Army's projects.
- Find out about other ways The Salvation Army cares for people, fights against injustice and helps people out of poverty by visiting www.salvos.org/said

FOLLOW-UP IDEAS

- **Writing**

Use the stories, teachings and information from the lessons or workshops to write a mini-essay about wealth and poverty. A useful tool to help students recall and organise their learning on this topic is to ask them to divide an A4 page into 16 boxes (by folding it in half four times). They draw one picture in each of the boxes to represent an aspect of what they have studied.

Then encourage them to explain each picture to a partner before starting to write their ideas down. This is a particularly helpful tool for visual learners and students with dyslexia, who may even appreciate using this technique to make notes throughout the lessons.

- **Response and reflection**

Allow time for students to express their own thoughts and response to this topic by creating a piece of work (a collage, song, poster, piece of creative writing, etc) which shows the contrast between wealth and poverty or which challenges people's attitudes to money in our society.

If anyone produces anything particularly good, why not send/ get them to send it in to The Salvation Army International Development at internationaldevelopment@aue.salvationarmy.org or via their Facebook or Twitter account – see the end of the document for details.

- **Take Action**

Encourage your class to consider ways of taking action in response to what they have learnt. Here are some ideas:

- Raise awareness of the imbalance of the world's resources through leading a school assembly or creating a campaign or display.
- Think of ways to support The Salvation Army's global work and raise money for income generation projects.
- The 50 cent challenge. Give each pupil 50 cents and challenge them to swap it or trade it and see what they can generate with it. After a week, see how they got on. Some may have forgotten the 50 cent. Some may have brought it back, some may have made money or swapped it for something better. This challenge can be a lot of fun and the results can be surprising. However, it also demonstrates how difficult it can be to start with very little (there are bound to be some pupils who bring you back either the same 50 cents or a different cents as they lost the first one). It also serves as a simple illustration of microcredit and income generation.



Activity 3: A walking discussion

Walk around the classroom with this discussion sheet. Talk for one minute to someone about statement number 1. Get their initials in the box that best shows their view, and give them your initials in the box which best shows your view. Now move on and talk to someone else for one minute about statement number 2, and so on. If there's time, go through all the statements twice so that you have at least 18 different people's initials on your sheet, showing their views. Make sure you give them your views too.

	Strongly Agree							Strongly disagree		
	1	2	3	4	5	6	7	8	9	10
1. People should be able to spend their own money however they want.										
2. All possessions and money are a gift from God to be used wisely.										
3. Money can't bring you happiness.										
4. Everyone should give a percentage of what they earn to charity.										
5. Wealth is only acceptable if it is used to help others.										
6. It is the responsibility of people who are rich to support people who are poor.										
7. Many people are poor because of unfair rules and systems which help a few people to become rich.										
8. Everyone should have equal opportunities to work and earn a living.										
9. If all the resources in the world were shared out equally there would be no poverty.										



Lifestyle ideas

a. Change Hearts

The majority of the Australian population grow up in urban areas, with little or no awareness of when and where various foods are produced. Imports from around the world ensure that supermarket shelves look the same, week in, week out. Here are a few actions you can take in your life to live a more ethical lifestyle in your food consumption and consumerism which will both connect you more with small-scale farmers around the world as well as have a more positive impact for them and the environment.

b. Buy Fairtrade

Fairtrade is a great way to ensure that people in developing communities all around the world are able to improve their income and ensure that the producers are getting a fair cut of the things they are producing. The Fairtrade Mark is an independent consumer label which appears on products as a guarantee that they have been certified against internationally agreed fair trade standards. This means that you can be sure that any product carrying the Fairtrade mark has been certified to give a better deal to the producers involved. As a result, Fairtrade is helping to:

- Address the injustices of conventional trade, which traditionally discriminates against the poorest, weakest producers.
- Ensure that producers receive better prices, decent working conditions,
- improve local sustainability, and provide fair terms of trade for farmers and workers in the developing world.
- Provide a premium on top of the agreed Fairtrade price for investment in social, environmental or economic development projects, decided upon democratically by producers within the farmers' organisation or by workers on a plantation so that the whole community benefits from Fairtrade.
- There are thousands of Fairtrade products available, from food and drink to clothes and beauty products, so there's loads of ways to take action on behalf of the world's poor. Look for the Fairtrade Mark when you shop and help shift the balance for disadvantaged producers around the world. To find out more visit www.fairtrade.com.au

c. Grow your own

As well as providing you with a small insight into how the poorest farmers provide for themselves, growing your own will also make you appreciate your produce more, as well as saving you money on your fruit, veg and herb bills by growing them yourself for a fraction of the price. You can even then donate some or all of the money that you save to our projects and help small farmers grow their own too.

d. Eat Seasonably

Getting into the habit of eating seasonably can make a load of difference to you and the world. By doing so you can get more produce for your money or get the same amount for less, as the produce would have been less expensive to grow, travelled less and grown more naturally. Seasonal produce also requires less artificial input such as heating, lighting and fertilisers, which makes it better for the environment too. Also top



chefs and critics say it tastes better, so it will make your meals even more enjoyable! To find out more visit <http://seasonalfoodguide.com/>

e. Waste Less

One third of the food produced worldwide for human consumption is wasted. In developed and industrial nations, over 40% of this waste is accounted for by retailers and consumers – that’s you and me – throwing away unwanted but perfectly edible food (\$8 billion worth of this comes from Australia every year)! Not only does this use up the earth’s resources for production, it also means we are spending too much on things that are going to waste. To find out more on ways to waste less food visit <http://www.foodwise.com.au/>

f. Become a conscious consumer

Fairtrade isn’t the only way you can become more ethical when you do your food shop. It’s easy to forget that the products that we buy come from all over the world and we have a responsibility to consider what impact our purchases may have on our global neighbours around the world. Take the time to think about where the goods you buy come from and whether the producer/farmer at the other end of the production line is getting a fair price for their product. A good way to do this is to ‘buy positive’, by spending your money on goods which help both people and the Earth, whether that be Fairtrade, organic, recycled or local produce. For information on ethical shopping go to www.ethical.org.au

g. Fast fashion

Farming isn’t all about food, you know. Millions of farmers around the world rely on cotton farming to earn a living. However, subsidies and increasing demand for cheap clothing have caused the price of cotton to fall considerably in recent years, locking developing world farmers into poverty. ‘Fast fashion’ is clothing which is made cheaply and quickly to allow people to get hold of the latest styles at a low price – a practice carried out by many of the high street shops where you probably buy your clothes. As the Ethical Fashion Forum put it, ‘It’s cheap, addictive and unsustainable.’ We are now buying more clothes than we did even a few years ago, yet the price we are paying for a lot of our clothes has plummeted. Think about what the real cost of your clothes might be, and seek out more ethical alternatives to this throwaway fashion.

If you have any other ideas for how to make your money ethical, do let us know by emailing us at:

internationaldevelopment@aue.salvationarmy.org,

joining our Facebook page: [www.facebook.com/ Salvation Army International development AUE](http://www.facebook.com/SalvationArmyInternationaldevelopmentAUE).

*Some content in this page has been adapted from the Fairtrade Foundation website – www.fairtrade.org.uk



Case studies: What's the Salvation Army doing



MICROCREDIT STORY: INDIA

A group of 100 women from the three villages participated in literacy and economic skills training. The program includes literacy classes and Self Help Groups (SHG) which aims to create a community-based banking and loans co-operative. Each woman saves 100 rupees per month which is a pool for low-interest loans to the families.

Of the participants 60% are Christian and 40% Hindu. The project officer explained that this project is assisting to bring harmony back to these villages, as the Christian and Hindus meet together, train in literacy together and are working in self-help groups together. After a religious conflict in 2009, they lost all their belongings and income, all livestock was

taken and anything inside the home was burned. "If we live in brotherhood and in peace this will assist is to grow economically. Our religion is different, but we need to work together on brotherhood."

In February 2013 each member of the literacy program received two female goats. In each village a male goat is provided for breeding. The community provides the first kid goat back to the co-operative which it reaches eight months of age, which is then provided to another family.

"There are big changes. We are happy the Christians and Hindus are coming together. When the self-help group started, we became unified in our groups and started saving. Now if a family member is sick, they



can easily take them to hospital pay for the medicine. Because we became economically weak, so the Self Help Group is good for us. When we have borrowed money from a money lender, the interest was very high. Now we can borrow from the Self Help Groups, the interest is very

low, and the repayments are easy. The Self Help group can assist us to meet our children's education expenses. This opportunity to meet together helps to reconstruct harmony between us." - Ustarani Digal

MYANMAR – MICROCREDIT GOAT SCHEME



In Myanmar, the Hleing family live in a remote rural area and struggle to survive on less than \$2 a day. Last year, they were delighted to receive a microloan from us to buy goats. This is a small loan with no interest payable.

Eight months later, the goats had reproduced, and the Hleings paid back their loan by selling some of their younger stock. The family can now support themselves financially as goat farmers - and we can offer a new microloan to another family in need-.

THE SALVATION ARMY MICRO-CREDIT DEVELOPMENT PARTNERSHIP – SAMIDE TANZANIA

The SAMIDE project works in two towns, Kahama and Tabora in Tanzania. The project provides small loans and training in small business development to women and some men. The participants form solidarity groups who all make loans together and hold each other accountable to repay their loans. The main difference between this microcredit scheme and others is that it provides literacy training as well as training in small business and diversifying businesses so that they do not all compete with each other.



Therezia: I have a market stall selling some fruit and veg. With my first loan I was able to expand my business and have more for sale. I have repaid my first loan and am waiting to start my second. Because of the SAMIDE project I am able to pay school fees for my children and don't have to go to my husband for money anymore as I am earning my own income. This has given me confidence and independence.





Radhia: Radhia is one of the poorest women in Tabora who as most of women, had viable business ideas but did not have enough capital to start her own business, until when she joined SAMIDE program where she attended some basic initial training courses on how to establish and run profitable business activities.

Radhia is a widow, her husband passed away about 5 years ago

“I heard about SAMIDE and decided to join the program. We were five members and

were required to attend the initial training sessions on business management skills and later on, we were required to present our business plans to the SAMIDE loan committee.”

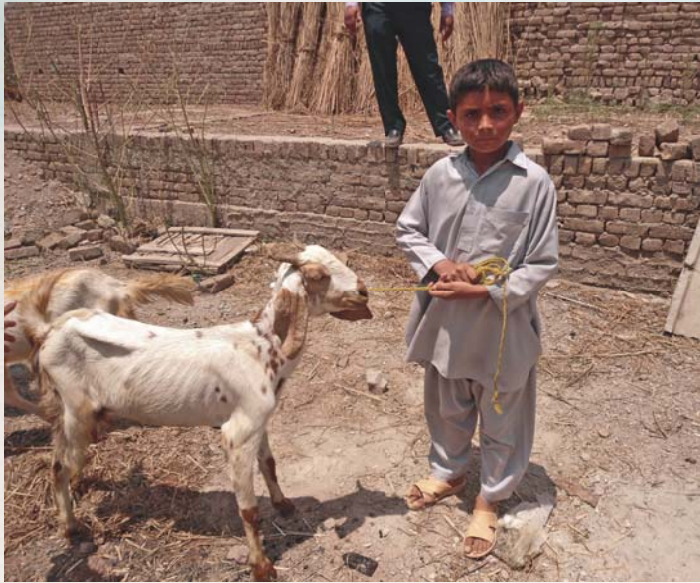
“Finally, we received news that our business plans were approved and we received our first loan cycle. I started selling some clothes, and later on, I managed to rent this shop where I am selling some food spices, clothes, some herbs, etc. After receiving a third loan, I managed to extend my business by starting selling a natural honey which I buy from villages and then pack it well in small bottles and export it in various towns”.

“I have a plan and would like to extend this business more and more”. I am happy that though I am a widow, but I am able to look after my family well. I can buy the food for my family, sending all my children to school and I can also meet their medical expenses when they are sick.”

“SAMIDE has totally improved my life and the life of my family; I am no longer dependent to my relatives”

“We would like to express our sincere gratitude and appreciation for this great support that is really improving and changing lives of women in Tabora”.

PRAISE GOATS - PAKISTAN



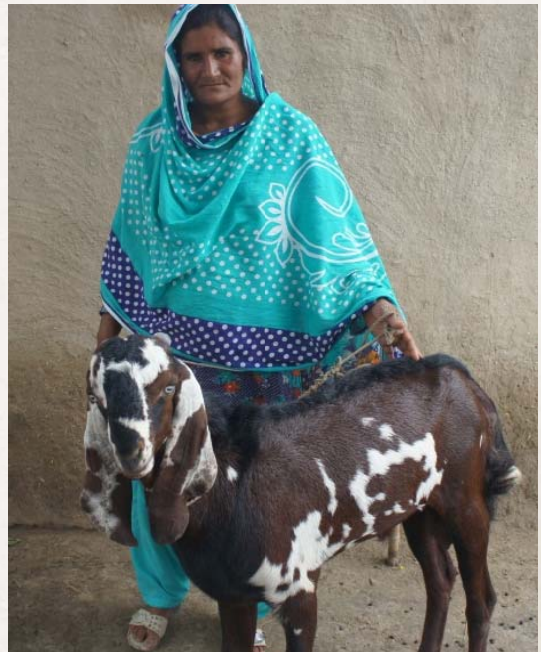
The Salvation Army Pakistan was involved in Disaster Response in all 3 major areas of the 2010 Pakistan flood. 22 million people were driven from their homes, crops, animals and livelihoods were destroyed.

130 goats have been given to families chosen as the neediest by a community committee. As part of their contribution to the project, each family contributed the first born kid (baby goat) back to the community committee. These kids were then passed onto another needy family.

Families who were unemployed, both prior to and as a result of the flood, now have the opportunity to generate income. They are reporting good income from sale of goat's milk as well as enjoying the provision of milk for themselves. On average, most goats have produced 3 additional kids, so their herd has increased.

My name is Zubaida, I live in Jhang in Pakistan. My husband is crippled and we are very poor. There is no one in our house to earn and that's why we were struggling very hard to live. With the support of The Salvation Army livestock program I am able to earn for my family with the goat I've received.

I sell milk every day. I am taking good care of goat, the goat has now delivered two kids and I'm happy so is my family as we will raise these kid goats and it will be good income and better future for our family. I'm thankful to The Salvation Army who encouraged people like me to be self-supportive and earn for their families.



Fundraising Ideas

1. Hold a charity concert / talent show / karaoke night and give all the money raised to SAID. You can also use the video and other resources from the resource pack to help you raise awareness. If you need more copies to share with people, contact us via the details given on the resource pack.
2. Grow and sell your own fruit and vegetables. Subsistence farming is a way of life in many developing countries, so why not have a go at growing your own too.
3. Bake and sell cakes and biscuits made from organic, Fairtrade or local produce and sell these instead.
4. Hold a Fairtrade tea and coffee morning. Tell people what you are raising money for and raise awareness amongst people whilst donating the profits to SAID.
5. Clear your clutter. Ask your friends and family for their unwanted goods and sell them at a boot sale, or set up your own sale at school, work or church and encourage others to bring things for sale, on the condition that they donate a proportion (or all) of their profits to SAID.
6. Buy more than just a gift. There are several gifts available in our Salvos Gifts catalogue which will help provide people with agricultural training, resources and equipment. Next time you need to buy a gift, make it a *Salvos Gift* and help support small-scale farmers.
7. Recycle your old mobile phones. Not only does this reduce the amount of waste that goes to landfill, but the money also goes towards supporting The Salvation Army's International Development work.
8. Hunt down the back of your sofa or raid your coin jar for any loose change. This money which you have not even noticed can make a real difference to the lives of farmers around the world.
9. Balance the bargain. Next time you make a saving on your weekly food shop through a special promotion, donate the money you've saved to SAID.
10. Have a sponsored silence and see if you can go without talking for a whole day as a way of standing up for all those small farmers in the world who are struggling in silence. You can then get money from those you encounter and donate the money to SAID.
11. Give up something, like we do for Lent, and donate the money raised to SAID – eg, lollies, chips or chocolate.
12. Make and sell your own compost made from your old paper-based products, fruit and vegetable peelings and other plant-based material and then give the money raised to SAID.



Resources required

1. Background music, eg, 'Cash in my pocket' by Wiley or 'Money Money Money' by Abba
2. Large Post-It notes
3. Song and lyrics – 'Billionaire' by Travie McCoy (see note in lesson 1)
4. Media stories/articles displayed on a whiteboard or printed
5. Large piece of paper and different coloured marker pens for silent discussion
6. Stories about money overview sheet
7. Case studies (films and pdfs)
8. PowerPoint presentation and information about income generation and microcredit

Contact us

To find out more about The Salvation Army International Development or for more resources contact:

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