

AP Human Geography Lesson Plan
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Chapter: Industry

This lesson is based on *Half the Sky: Turning Oppression into Opportunity for Women Worldwide*

Pbs.org/independentlens/half-the-sky

Lesson: Economic Empowerment of Women in Developing Countries

Points:

1. Describe the challenges associated with living in extreme poverty.
2. Develop a one-week budget for a family of three living on TWO DOLLARS A DAY.
3. Analysis the relationship between gender and poverty.
4. Describe the social and political context of the economic challenges faced by the women in the film module (Kenya).
Hopefully, we'll get to this on Wednesday. If we don't, we'll start with this in Thursday's class. The discussion from points 1-3 may get quite involved so it is entirely possible we will have to do this on Thursday.

Activities:

1. Living on \$2 a Day:
 - If I told you that you had to feed yourself for a whole day using just two dollars, what would you spend it on?
 - If I told you that you had to feed YOUR WHOLE FAMILY for a day with just two dollars, how would you spend your money?
 - More than one-half of the world's people live below the internationally defined poverty line of less than \$2US/day—including 97% of the population of Uganda, 80% in Nicaragua, 66% in Pakistan, and 47% in China.

Students will fill out worksheet A: Living on \$2/day

Discussion questions:

- What was the biggest challenge you faced when making the budget?
- What was your biggest expense?
- Were there any "essentials" that you could not afford? What were they? What did you have to sacrifice?
- Were you able to pay for your children's school fees?
- What do you think would happen if you or someone in your family got sick? What expenses would you cut to pay for their medical bills?

2. Global Poverty and Gender

70% of the world's poor are women and girls. Although women play a vital role in the economic prosperity of their families, communities, and countries, in every part of the world, women work longer hours than men, are paid less for their work, are at a higher risk of unemployment, and are far more likely to live in poverty.

--After perusing Handout B: Poverty and Gender, discuss the questions on the handout.

3. View introduction by Olivia Wilde (5:14)

<http://video.pbs.org/video/2274936498/>

4. View module: *Women's Economic Empowerment in Kenya* from *Half the Sky* (10:41)

<http://video.pbs.org/video/2283614868/>

--Students will fill out Handout D: Film Module Screening Guide as they watch.

--What were some of the economic challenges that the women faced?

--What were some of the unsuccessful and successful strategies for women's economic empowerment that the film highlighted?

--Ingrid Munro says that in order to "get people out of poverty you need to deal with every aspect of their life." What does she mean by this? Do you agree with this statement? Why or why not?

--While walking through the market, the women from Jamii Bora tell Nicholas Kristof and Olivia Wilde that "the men buy the sodas, the women buy the milk." Why is this exchange so significant? What does it reveal about the financial dynamics of Kenyan families?

--When we read about problems in communities, our minds tend to go immediately to aid programs and aid organizations, but what about business as a solution? What are the benefits and pitfalls of social entrepreneurship in comparison to traditional aid?

Question to possibly place on periodic one...

Many economists and development experts believe that the social-entrepreneurship model highlighted in *Women's Economic Empowerment in Kenya* ignores the bigger social and institutional issues such as discrimination, corruption, and corporate greed that are the actual roots of extreme poverty and places too large a burden on the individual. Do you think the entrepreneur approach is unfair to individual women by making them responsible for overcoming the failings of their society? What are some other strategies shown in the film that help to improve the economic security of women and their families?

Student Handout A:

Living On \$2 A Day

The Cost of Living in Liberia on \$2 per Day

Exchange Rate:
US \$1 = 50 Liberian dollars (LRD)

Living on \$2 per day = Living on 3,000
Liberian dollars per month

*all values listed in LRD

1. Housing

Monthly rent	\$12,250
Cooking gas/	\$300/month
Kerosene/Coal	
Electricity	\$14,700/month
Water	\$7,350/month

2. Transportation

One-way bus ticket to work	\$25
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3. Meal Planning

Pound of rice	\$245
Pound of sugar	\$73.50
Ten tea bags	\$98
Pound of grain	\$65
Pound of tomatoes	\$98
Pound of zucchini	\$49
Pound of onions	\$49
Bottle of Coca-Cola	\$85
Small goat	\$500
Small chicken	\$250

4. Education Fees

School fees	\$900/month/child
and materials	

5. Clothing

Work shirt	\$245
Work trousers	\$245
Shoes	\$98

6. Cost of Personal Items

Soap	\$1.50 for pack of six bars
Shampoo	\$1.50
Toothpaste	\$147
Toothbrush	\$49
Toilet paper	\$250 for six rolls

7. Medicine

Antimalaria drugs	\$343
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8. Other Assorted Items

TV	\$14,700
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Budget Worksheet

Imagine that you are part of a family (you, your spouse, and one child) living on \$2 per day in Liberia. Using the *Cost of Living Worksheet* for reference, work with your team to fill out the budget chart below.

Step 1: In the Need column, list the costs in Liberian dollars for each of the items that a family of three would need during one month. Add up the total costs and compare that total with your monthly income of \$3,000 LRD. Are your total expenses more or less than your income?

Step 2: Revisit your need list and eliminate or add items and expenses to keep your monthly budget at or below your income. List the amounts for all of the items and expenses that remain in the Can Afford column.

Step 3: List the cost of all of the items that you need but cannot afford in the Can't Have column.

BASICS	NEED	CAN AFFORD	CAN'T HAVE
Rent			
Water			
Electricity			
Cooking fuel			
School fees			
7 lbs. rice			
4 lbs. tomatoes			
5 lbs. zucchini			
20 bottles Coca-Cola			
1 lb. sugar			
7 lbs. onions			
2 small chickens			
Soap (1 bar)			
Toothpaste (1/2 tube)			
Antimalaria drugs			
TOTAL			

Student Handout B:

Poverty and Gender

Women play a vital role in the economic prosperity of their families, communities, and countries, yet in every part of the world, women work longer hours than men, are paid less for their work, are at a higher risk of unemployment, and are far more likely to live in poverty.

Fast Facts

- Approximately 70 percent of the world's poor are women and girls.
- Women earn less than 10 percent of the world's wages, but do more than two-thirds of the world's work.
- In the United States, a woman earns approximately \$0.76 for every \$1.00 that a man earns in a similar job.
- In one out of three households around the world, women are the sole breadwinners.
- Economically empowered women tend to have fewer children.
- Each additional year in school raises a woman's earnings by about 15 percent.
- Women reinvest 90 percent of their income into their families while men invest only 30 to 40 percent. In Brazil, when income is in the hands of the mother, the survival of a child increases by about 20 percent.
- Women in sub-Saharan Africa own less than 2 percent of the land, but produce more than 90 percent of the food.
- Studies show that when women have secure rights to their land, their family's nutrition and health improve, they are less likely to be victims of domestic violence, and their children are more likely to receive an education and stay in school longer.
- In developing countries, women and girls are most often responsible for household and community water management and travel great distances in search of water, which limits their time for other activities, including doing income-generating work.
- South African women collectively walk the equivalent of a trip to the moon (384,400 kilometers or 238,855 miles) and back 16 times a day to supply their households with water.

Barriers to Women's Economic Security



Financial dependence: Women who are denied the opportunity to earn and control their own income and participate in important decisions regarding their personal finances and the economic security of their families are at greater risk of poverty and domestic violence and are more vulnerable to reproductive and maternal health challenges.



Limited participation in the workforce: Worldwide, women are more likely to work in the informal sector (in jobs such as domestic services and child care), where wages are unregulated and workers lack basic rights and job security. Women who work in the formal sector are more likely to experience discrimination and occupy fewer leadership positions than their male co-workers.



Unequal pay: Despite doing the majority of the world's work, women earn on average between 10 and 30 percent less than men. According to a 2009 report by the U.S. Census Bureau, women who work full-time, year-round earn on average 23 percent less than men who work the same job.



Child care: Traditional gender roles limit women's ability to participate equally with men at work and also limit men's responsibility for child care and unpaid work duties.



Access to land: Women's ability to own and inherit land is limited or denied in many countries as a result of social and cultural traditions, legal restrictions, and the lack of information and education available to women.

Discussion Questions

- How do you feel about this information? Did it surprise you? If so, what surprised you most?
- What impact, if any, has economic equality had on your life, your family, or your community?
- How often do you see stories about women's economic empowerment in the news or depicted in the media? Why do you think that is?
- What traditional expectations or stereotypes about women might help to reinforce economic inequality? How often do we see these stereotypes represented in our media? Why do you think that is?

Student Handout C:

Kenya Past and Present

Kenya is a relatively stable African country with a truly multicultural population, whose ethnic diversity has produced a vibrant culture. It is also a country that spent 80 years fighting for freedom from colonial rule only to face four decades of political corruption that has undermined its economic and civic development and contributed to the disempowerment of millions of women.

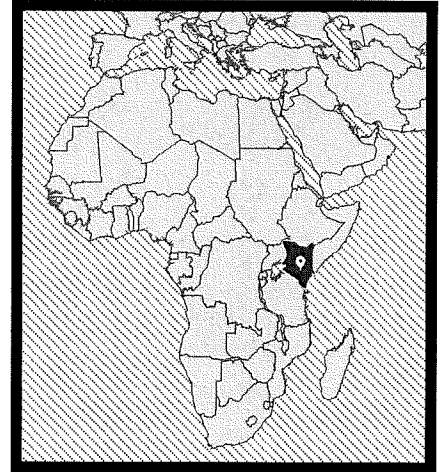
The colonial period in Kenya was a time of vicious political and cultural oppression and economic exploitation for the indigenous communities who had lived in that region for centuries. In 1894, Britain declared protectorate over Kenya, and the new state's boundaries were drawn without the consultation of Kenya's people. This act arbitrarily brought together over 40 previously independent communities into one territorial entity. The ongoing civil unrest that Kenya faces finds its roots in the painful legacy of violence and ethnic tension from the country's colonial era.

After achieving independence from Britain in 1963, Kenya's leader, Jomo Kenyatta, consolidated the political parties under the Kenya African National Union (KANU) party, and by 1969, banned all other political parties. He was succeeded in 1978 by Daniel arap Moi, who maintained one-party rule under KANU and remained in power for 24 years. In the early 1990s, violent unrest and international pressure led to the restoration of multiparty politics, but it took another decade before opposition candidate Mwai Kibaki ended nearly 40 years of KANU-party rule with his landslide victory in 2002's general election.

Despite President Kibaki's pledge to tackle corruption, mismanagement of international aid has been a continuing issue, with some donors estimating that up to \$1 billion was lost between 2002 and 2005 alone. In addition to high-level corruption and graft, Kenyans also face crippling daily challenges including high unemployment, widespread crime, reoccurring droughts, and extreme poverty, with most Kenyans living on less than one dollar a day.

For Kenyan women, poverty and pervasive traditionalism are the two major obstacles to obtaining equal rights. Although government policy, legislation, and the media favor women's rights, the traditional view of women's low status has proven difficult to overcome. Violence against women is a serious problem, with many traditional cultures permitting and even encouraging men to physically discipline their wives. The practice of female genital mutilation (FGM) is prevalent, with about 50 percent of Kenyan women having suffered FGM. Rape is also widespread despite legal prohibitions, and there is substantial evidence that incidences of child rape are growing. Underlying all of these violations of women's rights is a deeply entrenched economic discrimination linked to cultural traditions and customary laws that deny women the right to make decisions about their own resources or to inherit and own land.

Recent political improvements—including the new constitution adopted in 2010 that delegates more power to local governments and gives Kenyans a bill of rights—have inspired cautious optimism for many Kenyans. These changes are especially important for women, who hope to benefit from policies that seek to end gender discrimination and support women's leadership and participation, such as a quota guaranteeing a minimum of 47 women members of Parliament in the National Assembly.



For more information on Kenya, visit the ITVS website and view the educational materials for Taking Root, a documentary film that tells the story of Kenya's Green Belt Movement and follows Wangari Maathai, the movement's founder and the first environmentalist and African woman to win the Nobel Prize: www.itvs.org/educators/collections/womens-empowerment/lesson-plans/from-roots-to-branches.

Student Handout D:

Film Module Screening Guide

Name: _____ Date: _____

Class: _____

Take notes while watching the *Women's Economic Empowerment in Kenya* film module, using the following list of questions as a guide:

- What are some of the economic challenges that the women in the film face?
- What strategies do the women use to become financially independent?
- What impact does the women's economic security have on their lives, the lives of their families, and their communities?
- Write down two or three quotes from the film that stand out most for you and illustrate the value and role of economic empowerment in the lives of the women featured in the film.

Savings for Women That Saves Women: Ingrid Munro and the Jamii Bora Microfinance Program

Jamii Bora is the largest and fastest-growing microfinance institution in Kenya. In 1999, Ingrid Munro, a retired civil servant from the Swedish Bureau of Housing Research and former head of the African Housing Fund (AHF), founded Jamii Bora with 50 Kenyan women whose only income at the time was made by begging in the street. Ingrid agreed to loan them twice as much as they agreed to save so they could invest in starting a business and acquiring resources that would empower them to generate income and improve the quality of life for themselves and their families. The project was a success, and since then Jamii Bora, which means “good families” in Swahili, has grown to almost two hundred thousand members.

Jamii Bora’s lending is concentrated on the needs of its members, and the majority of the loans are very small. The average loan size is around \$90 and almost 80 percent of the loans are less than 10,000 Kenyan shillings (about \$119). Many of them are starter loans that could be as small as a few hundred shillings.

The first loans usually have a dramatic effect on the lives of Jamii Bora’s members. As illustrated by the organization, a potato street vendor who has saved KSh 400 can borrow KSh 800 and buy twice as many potatoes from a wholesale vendor. She earns dramatically more for every potato she sells because she bought the potatoes at wholesale price and is still selling them at the same price as before. Normally, after three to four weeks she will come back for her next loan, now having saved KSh 800 and being able to borrow KSh 1,600 to buy two sacks of potatoes. Jamii Bora has many members who started with loans of less than KSh 1,000 and who in one to two years grew into big businesses.

Where most microfinance programs in Africa have failed, Jamii Bora has succeeded. This is due in part to its microsavings model, which requires every member to participate in the savings program for at least six weeks before receiving a loan and ensures that loans are never more than twice the amount of the borrower’s savings. Its facilitators also recognize that it is not enough to just lend money—as Ingrid Munro says in the film, “Starting microfinance with the poorest of the poor is not something you should do if you’re not ready to fight problems every day.... To get people out of poverty, you need to deal with every aspect of their life.”

Sources:

- » www.halftheskymovement.org
- » www.jamiibora.org
- » www.ashoka.org/fellow/ingrid-munro
- » aitecafrica.com/user/view/Ingrid+Munro

Jane Ngoiri, a Jamii Bora member, is an example of the value of microfinance programs and how they can empower individual women and help break the cycle of poverty for their families for generations to come. Jane is a 38-year-old single mom who grew up in the slums of Nairobi, Kenya, and dropped out of school after the eighth grade. She married at age 18, but when she was pregnant with her second child, her husband informally took a second wife. She soon found herself with small children, no home, and no money. Jane became a commercial sex worker for five years in order to survive. In 1999, she joined Jamii Bora, where she was pushed to save for the future. She learned to sew, left prostitution, and used her savings and a small loan to buy a sewing machine so she could repurpose secondhand dresses into children’s clothes. Her business was a success and with the profits she bought a small home in a safe suburb and continues to provide for her children’s future. Jane still struggles with the costs of raising a family and has recently discovered that she is HIV positive, but now she has marketable skills, an established business, and a positive reputation that she can fall back on in times of crisis.

What is Microfinance?

Microfinance is the practice of providing financial services—such as loans, savings, and insurance—to people with limited income and resources, who are typically excluded from the formal banking sector. These services include small loans (sometimes as little as \$100) or savings plans to start a business or invest in income-generating projects.

Microfinance institutions (MFIs) are the organizations that provide these services; according to Women's World Banking (WWB), clients use the loans in different ways: "Some purchase a bicycle to transport vegetables to a market, or use the money to buy fertilizer for their crops, or a sewing machine to start a tailoring business. However, they all have one goal: to make a decent living and support their families' basic needs."

Microfinance was once hailed as the best strategy for poverty reduction and a major step forward in international development, but aspects of it have met with mixed results. Microcredit programs in Asia have been far more successful than programs in Africa and serious concerns have been raised about the practices of the many for-profit lenders that have emerged in the past decade.

In contrast, microsavings programs have had promising results in regions around the world and economists and development experts have been working to identify the reasons for the disparity. One possible explanation is that microsavings programs require a client to spend past income whereas microcredit programs rely on future income that the borrower may not be able to earn and cannot afford to risk. Research also suggests the different results are due to the fact that the process of saving helps the client to establish a plan of action and economic discipline in advance of spending his or her resources. By creating a long-term plan and curtailing spending in order to achieve it, clients are better prepared to manage and invest their resources when funds eventually become available.

Sources for What is Microfinance?

- » www.swwb.org
- » www.opportunity.org/what-is-microfinance
- » www.kiva.org/about/microfinance
- » www.oxfamblogs.org/fp2p/?p=5161
- » www.oxfamblogs.org/fp2p/?p=9489