

Who Owns Poverty Lesson Plan

Lesson Title:

Chapter 8: Poverty Stoplight

Chapter Summary:

This chapter begins to combine all of the information presented so far about poverty and merge it into a unifying idea on how to identify poverty and get to the source of the issue. The Poverty Stoplight is introduced and it's methodology is explained.

Lesson Topic: This lesson introduces the student to some of the tools available for poor families that are used to get them out of poverty. The pros and cons of these methods are discussed.

Students will be able to explain the concept of microfinance as a poverty reduction tool and describe the results (and criticisms) microfinance has had over the past 30 years.

Resources/Materials: Links needed for activities and assignments are in each section.

“Social Entrepreneurship in Practice: Microfinance” by Martin Burt and Dorothy Wolf

Lesson Vocabulary:

1. Naming power – The control within poor families to decide what poverty means in the context of their lives.
2. Judgement power – The control within poor familiars to decide where they stand, using thresholds determined by the poor themselves.
3. Action power – The control within poor families to do something about the various deprivations they've identified in their lives.
4. Quid pro quo - a Latin phrase used in English to mean an exchange of goods or services, in which one transfer is contingent upon the other; "a favor for a favor".

Outcome(s)/Expectation(s):

1. Explain the concept of microfinance as a poverty reduction tool.
2. Describe the results and criticisms microfinance has had over the past 30 years.
3. Describe the three states of the Poverty Stoplight tool.
4. [Advanced/College Students] Describe the concept of empowerment.

Critical Thinking Discussion Questions

1. Why do you think the author felt it was necessary to move away from the statistical measures of change and other poverty indexes that were already created?

2. Consider why it would be important for families to be able to self-diagnose their own poverty levels. Do you think families would be able to be objective enough for this to be accurate?
3. Do you agree with the Poverty Stoplight approach to focusing on families instead of individuals? Why or why not?
4. [Advanced/College Students] Looking at the question from the perspective of gender and intersectionality, what are the benefits and drawbacks that come with using the family instead of the individuals as the unit of measurement and analysis?
5. [Advanced/College Students] The author writes: “Being a member of the middle class is nothing more than being able to ask for what you want.” What do you think about this definition? What other definitions of “middle class” do you know, and how do they align?
6. [Advanced/College Students] Do you think the Poverty Stoplight is successful in shifting power to people living in poverty by giving them naming power, judgment power, and acting power?
7. [Advanced/College Students] Can empowerment happen without an external influence, such as the Poverty Stoplight?

Instructional Delivery

Activities/Motivation:

Understanding Microfinance

Skim over the following excerpted chapters of the document “Social Entrepreneurship in Practice: Microfinance” by Martin Burt and Dorothy Wolf (Be sure to click on the hyperlinks to watch the videos embedded in the sections listed below.)

- 2.1 The Birth and Evolution of Microcredit
- 2.2 Evaluating the Impact of Microcredit
- 2.3 Current Trends and Future Challenges for Microfinance

Rosenberg, Richard. “Does Microcredit Really Help Poor People?” 2010. Focus Note 59. Washington, D.C., CGAP <https://www.cgap.org/sites/default/files/CGAP-Focus-Note-Does-Microcredit-Really-Help-Poor-People-Jan-2010.pdf>

Bornstein, David. “An Attack on Grameen Bank, and the Cause of Women.” New York Times, 22 Aug. 2012. <https://opinionator.blogs.nytimes.com/2012/08/22/an-attack-on-grameen-bank-and-the-cause-of-women/>

Rosenberg, Richard. “Measuring Results of Microfinance Institutions: Minimum Indicators That Donors and Investors Should Track”, July 2009 <https://www.cgap.org/sites/default/files/CGAP-Technical-Guide-Measuring-Results-of-Microfinance-Institutions-Minimum-Indicators-That-Donors-and-Investors-Should-Track-Jul-2009.pdf>

“The Story of BRAC.” YouTube - <https://www.youtube.com/watch?v=5s0yVZIFdMU>

“The Path Through the Fields: Bangladesh and Development.” *The Economist* 3 Nov. 2012.
<https://www.economist.com/briefing/2012/11/03/the-path-through-the-fields>

[Advanced/College Students] Conceptualizing empowerment

Review what definitions and measurements of empowerment are used in the literature. Below are some starting points for your literature search.

Kabeer, Naila. 1999. “Resources, Agency, Achievements: Reflections on the Measurement of Women’s Empowerment.” *Development and Change* 30: 435–64.

Martínez-Restrepo, Susana, Laura Ramos-Jaimes, Alma Espino, Martin Valdivia, and Johanna Yancari Cueva. 2017. *Measuring Women’s Economic Empowerment: Lessons from South America*.
<http://www.repository.fedesarrollo.org.co/handle/11445/3482>.

Donald, Aletheia, Gayatri B. Koolwal, Jeannie Annan, Kathryn Falb, and Markus Goldstein. 2017. “Measuring Women’s Agency.” Policy Research Working Paper 8148. Washington, D.C.: World Bank Group Africa Region, Office of the Chief Economist & Development Data Group.
<http://documents.worldbank.org/curated/en/333481500385677886/pdf/WPS8148.pdf>.

Writing Prompts

1. In a one-page paper, answer the following question: Do you think microfinance is lifting people out of poverty?
2. Most people think of poverty and they focus only on the monetary aspects. Write a one-page summary of some of the non-monetary areas that families prioritize to get out of poverty.
3. [Advanced/College Students] The author talks about the *naming power*, *judgment power*, and *action power* that families have in the Poverty Stoplight framework. How do these concepts of power align with other conceptions of power and empowerment in the literature?
4. [Advanced/College Students] Using Freire’s concept of *conscientización* and/or Grenny’s approach of the six sources of influence, write a short reaction paper (1 page) to the following statement: “[U]sing 50 indicators to describe poverty is actually much simpler than using only one indicator.”

Final Project Assignment

For the final project, students will be required to develop and present a “Poverty Stoplight” Visual Survey Questionnaire and Results Matrix, which defines and identifies poverty in (preferably) the student’s own community.

Step 8: Determine and locate or produce visual images or photos that represent the “green”, “yellow”, and “red” levels of poverty for each of the poverty indicators you chose in point 7, to accompany your written definitions.

Information for High School Teachers: Relation to Common Core Standards

CCSS.ELA-LITERACY.WHST.11-12.1.A

Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.

CCSS.ELA-LITERACY.RH.11-12.2

Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.

CCSS.ELA-LITERACY.RH.11-12.8

Evaluate an author's premises, claims, and evidence by corroborating or challenging them with other information.

CCSS.ELA-LITERACY.WHST.11-12.4

Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.