

CHF

*Sustainable Livelihoods:  
Poverty & Quality of Life*



partners in rural development





## Lesson 2: Sustainable Livelihoods — Poverty & Quality of Life

---

### Description

*1x60 minute lesson*

In this lesson, students examine the factors that contribute to the cycle of poverty faced by many people in developing countries. Students analyze quality of life and measurement tools such as the Human Development Index. Class discussion, playing an interactive card game in small groups, and individual work are all used to address the topics of poverty and development with students.

### Subjects

Economics (Grade 11), Geography (Grades 11 & 12), Science (Grades 11 & 12), Politics (12), Social Sciences and Humanities (Grades 11 & 12)

*See the Curriculum Connections section for detailed links to courses and expectations.*

### Materials Needed

Student Worksheet ([BLM 2.1](#)) Sustainable Livelihoods Chart

Student Worksheet ([BLM 2.2](#)) Sustainable Livelihoods Score Card

Student Handout ([BLM 2.3](#)) Sustainable Livelihoods Instruction Sheet

Student Handout ([BLM 2.4](#)) Sustainable Livelihoods Playing Cards

Note: French BLMs/Student Sheets can be found [here](#).

### Lesson Preparation

1. Photocopy [BLM 2.1](#) and [BLM 2.2](#) so that each student receives a copy. [BLM 2.2](#) can be photocopied and then cut in two as each student only requires one score card.
2. Photocopy one instruction sheet per group ([BLM 2.3](#)). Photocopy, cut out and laminate the activity cards ([BLM 2.4](#) – eight pages) so that each group of 4-5 students will receive a set. Reuse next year!
3. Review the instruction sheet ([BLM 2.3](#)) to understand the rules of the game.
4. Review the Teacher Background Notes for this lesson. Also see the [Country Information](#) section and [Resources](#) section under [Extra Resources](#). The resources found under the Country Information section can be used to give students further information about the countries that appear on some of the activity cards (such as maps, statistics, flags, histories, etc.).

**CHF is a non-profit organization dedicated to enabling poor rural communities in developing countries to attain sustainable livelihoods, since 1961.**

**[www.chf-partners.ca](http://www.chf-partners.ca)**

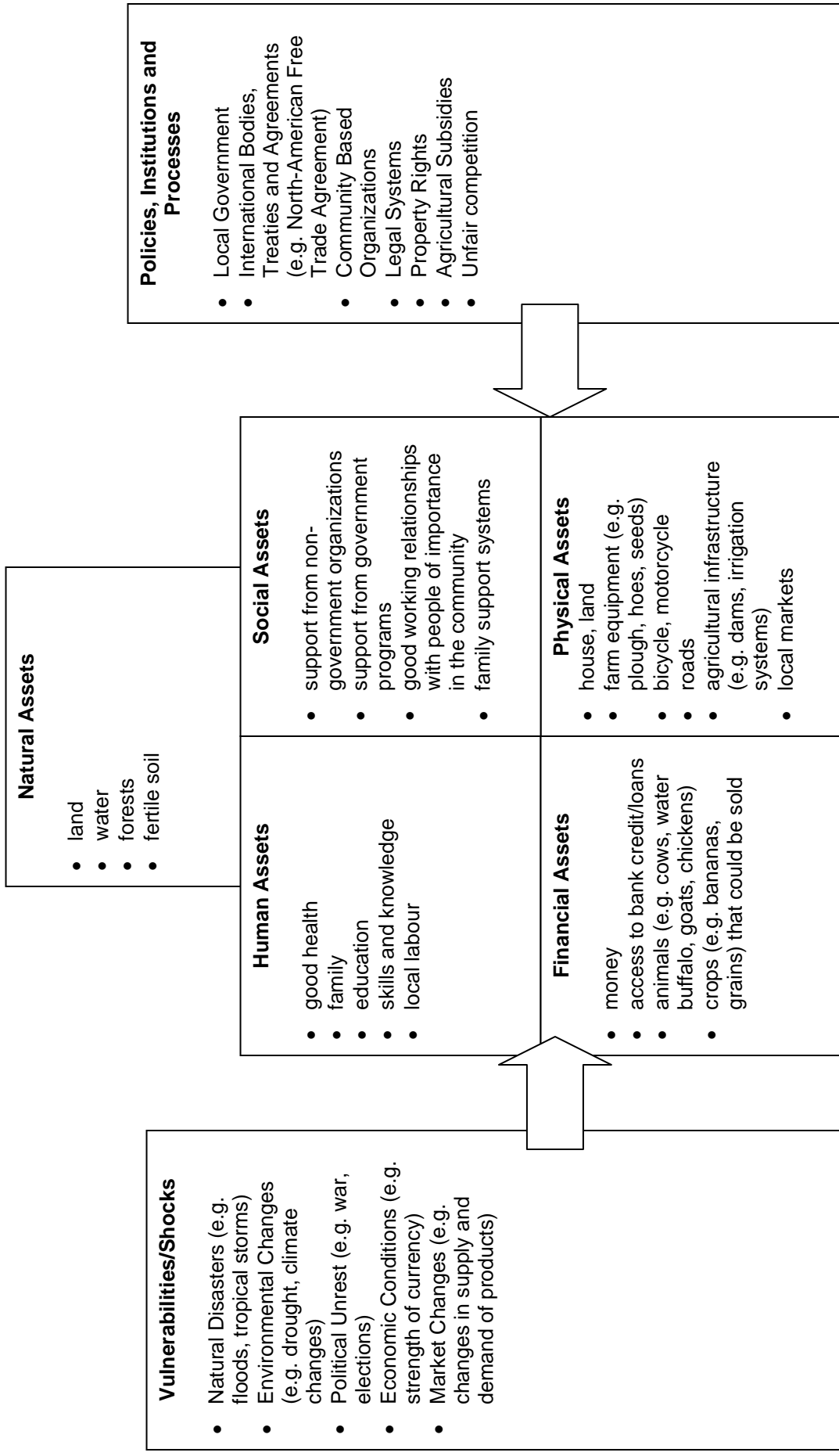
## Teaching/Learning

1. The teacher may determine students' prior knowledge about measuring quality of life by asking the students, "What methods or tools do you know of that are used to measure quality of life in the world?"
2. The teacher leads a class discussion by posing the question, "What type of assets (resources) does a person need to maintain a healthy life?" Conduct a brainstorming session as a class and have students provide examples of types of assets.
3. Introduce the concept of Sustainable Livelihoods (see Teacher Background Notes). Provide each student with a Sustainable Livelihoods Chart ([BLM 2.1](#)) to complete individually based on the discussion and the students' own ideas. See the next page for a sample answer sheet.
4. Divide the class into groups of 4 – 5 students to play the Sustainable Livelihoods card game. Distribute one Sustainable Livelihoods Score Card ([BLM 2.2](#)) to each student. Distribute one Sustainable Livelihoods Instruction Sheet ([BLM 2.3](#)) and one set of Sustainable Livelihoods Playing Cards ([BLM 2.4](#)) to each group. Allow students time to play the game.
5. As a class, debrief the Sustainable Livelihoods card game. Have each group present the person in their group who finished with the most sustainable livelihood and explain the group's reasoning for choosing that person. Did all groups use the same method for determining who had the most sustainable livelihood leading to the highest quality of life? Did groups value different asset categories in different ways?
6. The teacher introduces the concept of the Human Development Index to the class (see Teacher Background Notes). As a class, discuss the use, strengths and limitations of the Human Development Index. Class discussions should focus on the following questions:
  - How could the Human Development Index be used — by international organizations, by individual countries?
  - What is the strength of using the Human Development Index over other methods of determining quality of life?
  - What are some limitations of the Human Development Index?
  - What other criteria do you think should be included as a key indicator for Human Development? Explain your choice.

Note: If you are looking for an easier version of this game for your students, please refer The Real Survivor Game at the Grades 7-10 level.

### Sustainable Livelihoods Chart – Sample Answer Sheet for [BLM 2.1](#)

To have a healthy, sustainable way of living people must have different types of assets - these assets are the building blocks of life. Despite the assets one person may hold, there are always external forces at work. There are two categories of external forces listed: Vulnerabilities/Shocks and Policies, Institutions & Processes. Complete the diagram below by listing examples of vulnerabilities, policies and each type of asset.



## **Extension Activities**

- Students research the current Human Development Report to see where Canada ranks compared to other countries in the world in terms of quality of life. Look at the Human Development Indexes of countries over time and investigate the causes for their change in quality of life ranking. Research the Human Development Index for each of the countries mentioned in the activity cards of this lesson. Visit the United Nations Development Programme Human Development Report Website at <http://hdr.undp.org> and click on HD Reports and then Global Reports from the list.
- Students research an international development organization and complete the Sustainable Livelihoods Chart ([BLM 2.1](#)) to indicate what types of Asset are being affected by one of the organization's major projects, what vulnerabilities or risks are being mitigated and/or what policies are being adjusted to improve quality of life and break the cycle of poverty for communities in developing countries.

## **Teacher Background Notes**

### ***Sustainable Livelihoods***

“Sustainable livelihoods” is a popular phrase in the world of international development. But what does it mean?

Livelihood traditionally refers to a person's means of support or the way he/she earns money to meet the basic needs of life. The concept of livelihoods in the “sustainable livelihoods” context extends beyond just financial support. It includes all of the assets and resources in life that are used to meet peoples' needs. The sustainable component of “sustainable livelihoods” means that the means of livelihood should be able to adapt, withstand shocks and not destroy the natural environment.

Development for sustainable livelihoods puts people first, building on their strengths and their own understanding of the development needed in their lives and in their community. A sustainable livelihoods approach to development is holistic. It looks at the big picture and the many factors that influence the cycles of poverty, and not solely at one sector of development, such as economic.

### ***Human Development Index***

The Human Development Index (HDI) is a measure of human development coordinated by the United Nations Development Programme. It is a summary composite index that measures a country's average achievements in three basic aspects of human development: longevity, knowledge, and a decent standard of living. Longevity is measured by life expectancy at birth; knowledge is measured by a combination of the adult literacy rate and the combined primary, secondary, and tertiary gross enrolment ratio; and standard of living measure by Purchasing Power Parity (PPP) income.

**CHF is a non-profit organization dedicated to enabling poor rural communities in developing countries to attain sustainable livelihoods, since 1961.**

**[www.chf-partners.ca](http://www.chf-partners.ca)**

Each year a Human Development Report is produced by the United Nations. The first Human Development Index was calculated in 1990; however, data has been used to calculate HDIs back to 1975. The HDI of a country may be compared over time to measure changes in development.

Complete information on the HDI and the most current Human Development Report can be found on the website: <http://hdr.undp.org/>. Some Frequently Asked Questions, and answers, from the web site have been provided here for your quick reference.

### ***How is the Human Development Index used?***

The Human Development Index is used to capture the attention of policy makers, media and NGOs, and to draw their attention away from the more usual economic statistics to focus instead on human outcomes. The HDI was created to re-emphasize that people and their capabilities should be the ultimate criteria for assessing the development of a country, not economic growth.

The HDI is also used to question national policy choices — asking how two countries with the same level of income per person can end up with such different human development outcomes (HDI levels). For example, Vietnam and Pakistan have similar levels of income per person, but life expectancy and literacy differ greatly between the two countries, with Vietnam having a much higher HDI value than Pakistan. These striking contrasts immediately stimulate debate on government policies on health and education, asking why what is achieved in one country is far from the reach of another.

Finally, the HDI is used to highlight wide differences within countries, between provinces or states, across gender, ethnicity, and other socioeconomic groupings. Highlighting internal disparities along these lines has raised national debate in many countries.

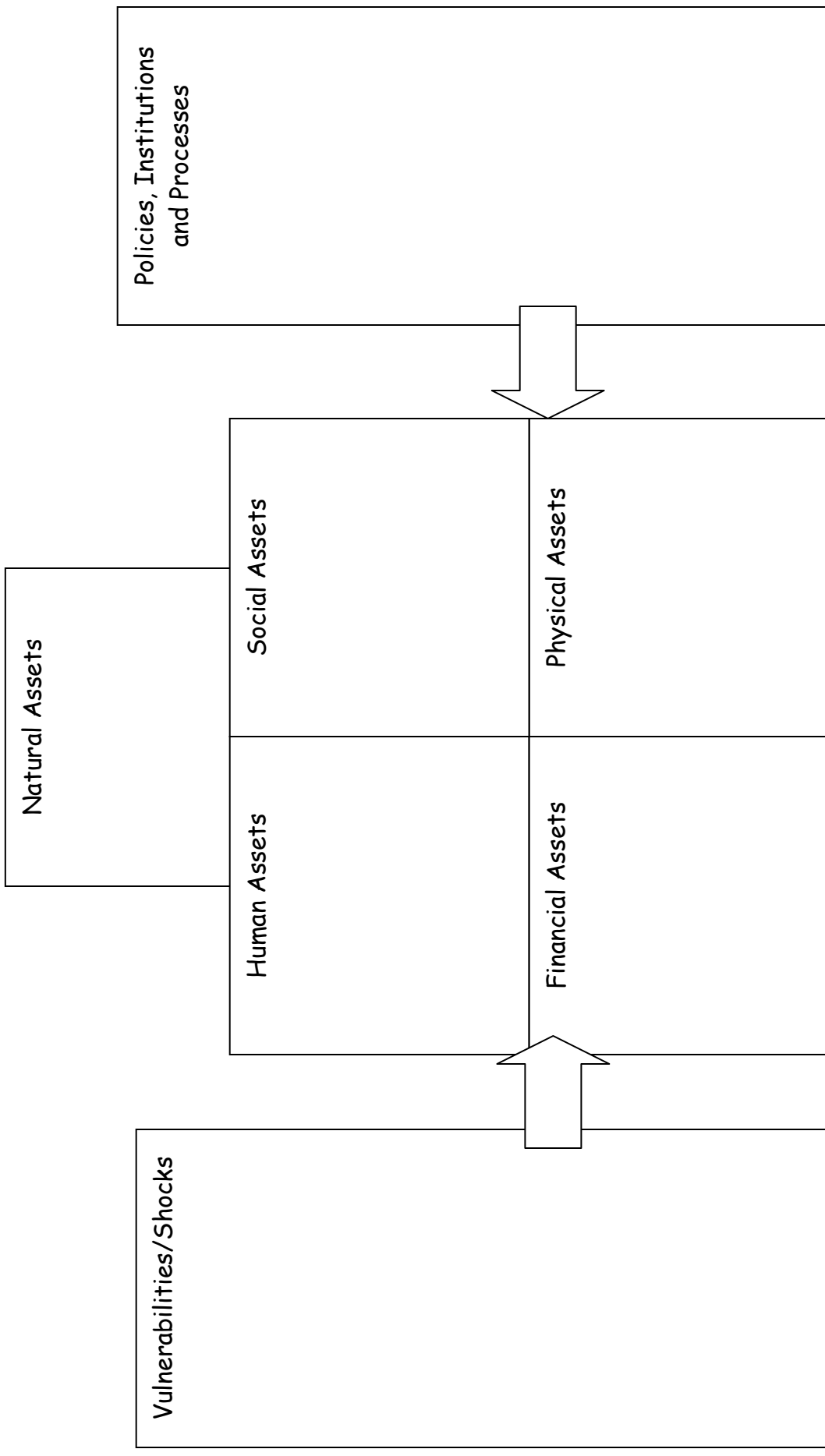
### ***Is the HDI enough to measure a country's level of development?***

Not at all. The concept of human development is much broader than what can be captured in the HDI. The HDI, for example, does not reflect political participation or gender inequalities. It also does not include important indicators such as respect for human rights, democracy and inequality. HDI can only offer a broad proxy on the issues of human development. A fuller picture of a country's level of human development requires analysis of other human development indicators and information.

**Note:** The new seeds mentioned in the game cards are of the natural selection variety and are not of the genetically modified type. Local farmers do not need special fertilizers to grow crops and can reuse seeds year after year.

## BLM 2.1 - Sustainable Livelihoods Chart

To have a healthy, sustainable way of living people must have different types of assets - these assets are the building blocks of life. Despite the assets one person may hold, there are always external forces at work. There are two categories of external forces listed: Vulnerabilities/Shocks and Policies, Institutions and Processes. Complete the diagram below by listing examples of vulnerabilities, policies and each type of asset.





## BLM 2.2 - Sustainable Livelihoods Score Card

<b>Sustainable Livelihoods Score Card</b>	
<b>Types of Asset</b>	<b>Your Score</b>
1. Natural Asset	
2. Human Asset	
3. Social Asset	
4. Financial Asset	
5. Physical Asset	
<b>Total Score</b>	

<b>Sustainable Livelihoods Score Card</b>	
<b>Types of Asset</b>	<b>Your Score</b>
1. Natural Asset	
2. Human Asset	
3. Social Asset	
4. Financial Asset	
5. Physical Asset	
<b>Total Score</b>	

## **BLM 2.3 - Sustainable Livelihoods Card Game Instructions Sheet**

### Materials

- Sustainable Livelihoods score card for each person
- Sustainable Livelihoods cards (one set per group, face down on the table in the middle of the group)

### Objective

The objective of the game is to create a sustainable livelihood for yourself by collecting the most points in each type of asset category.

*Note: You may have positive or negative point scores in the game.*

### Instructions

1. Students take turns drawing a Sustainable Livelihoods card from the middle and reading it aloud to the group. The player, or sometimes the whole group, adjusts their Asset points as indicated on the card. Each person draws only one card per turn and keeps the card chosen in their own pile.
2. Continue until all of the cards have been used.
3. At the end of the game each student tallies his/her total points.
4. Each group must decide which person in the group has achieved the most sustainable livelihood which will lead to the highest quality of life and explain their reasoning.
5. Each group presents their sustainable livelihoods winner and explains why he/she was considered to have achieved the most sustainable livelihood/highest quality of life.

## BLM 2.4 - Sustainable Livelihoods Playing Cards

<p>A forest fire has occurred in the community that will reduce everyone's food and fuel supplies.</p> <p><b>Each person in the group subtracts 2 points from your Natural Asset score.</b></p>	<p>A clean source of drinking water has been installed in your community through the support of an NGO. You now have closer access to water and are healthier.</p> <p><b>Add 2 Natural Asset points and 2 Human Asset points to your score.</b></p>
<p>You have been able to get a small loan with the assistance of a local NGO that has coordinated the loan with a nearby bank in town. With the loan you are able to start a small business.</p> <p><b>Add 3 Financial Asset points to your score.</b></p>	<p>Your new small business of raising chickens has been making a profit.</p> <p><b>Add 2 Financial Asset points to your score and 1 Human Asset point to your score.</b></p>
<p>A new road has been built giving your village better access to markets and services in nearby towns.</p> <p><b>Add 3 Physical Asset points to your score.</b></p>	<p>Your father died from malaria.</p> <p><b>Subtract 2 Social Asset points and 2 Financial Points from your score.</b></p>
<p>Congratulations! You have just been married. Your network of family and friends has doubled.</p> <p><b>Add 3 Social Asset points and 1 Financial point to your score.</b></p>	<p>Cultural celebrations are taking place all week in your village.</p> <p><b>Add 2 Social Asset points to your score.</b></p>
<p>You have just completed primary school at the age of 14.</p> <p><b>Add 1 Human Asset point to your score.</b></p>	<p>You have just completed secondary school.</p> <p><b>Add 2 Human Asset points to your score.</b></p>

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

You have just finished college/university.  
You have many loans to pay back.

**Add 3 Human Asset points to your score and subtract 2 Financial Asset points from your score.**

Your village is affected by flooding. The road to the market has washed out. You have no way to get your tomatoes to the market and they are going to rot.

**Subtract 1 Financial Asset point and 1 Physical Asset point from your score.**

A local NGO has made available to you a new variety of seeds that will better withstand dry conditions.

**Add 2 Physical Asset points to your score and 1 Human Asset point to your score.**

You have successfully sold all of your vegetables at the market for a good price by putting in practice the information and skills learned through a women's marketing group hosted by a local NGO.

**Add 3 Financial Asset points, 1 Social Asset point to your score and 1 Human Asset point to your score.**

You have been able to sell all of your extra eggs from the farm.

**Add 3 Financial Asset points to your score and 1 Human Asset point to your score.**

You planted a new crop this year — soybeans — after gaining access to seeds through a local NGO. The leaves of the soybean plant provided a high-protein food source for your cows and you were able to produce more milk than before. You sold your extra milk at the market.

**Add 1 Financial Asset point, 1 Human Asset, and 1 Physical Asset point to your score.**

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

You continue to cut trees to provide firewood to cook for your family.

**Subtract 2 Natural Asset points from your score.**

After participating in an information workshop by a local NGO, you learned about solar cookers and were able to apply for a loan. Now you are using a solar cooker to prepare your family's food which saves a lot of time because you no longer have to gather firewood so you can work more on other projects.

**Add 2 Natural Asset points to your score and 1 Social Asset point to your score and add 1 Financial Asset point to your score.**

There was an information meeting by a local NGO in your community where you learned about a new drought-tolerant seed. Seeds were provided to participating farmers. Even though there has been some drought, the community has had a decent harvest. There will be almost enough food for everyone to eat this year.

**Add 1 Human Asset point, 1 Physical Asset point and 1 Social Asset point to each person's score.**

Rainfall has been unpredictable, causing crops to be stunted and produce less food. The community has not had a good harvest and there will not be enough food for everyone to eat this year.

**Subtract 1 Human Asset point and 1 Natural Asset point from each person's score.**

A soil erosion prevention method has been implemented on your farm — the hill has been terraced (made into steps). You will have more fertile soil for years to come and will be able to sell some of your crops for income.

**Add 3 Natural Asset points, 1 Human Asset point and 2 Financial Asset points to your score.**

Your house was severely damaged during heavy rain. You had to rebuild your damaged house made of mud and grasses. It took you a lot of time, but looks great!

**Add 1 Physical Asset point to your score and subtract 1 Financial Asset from your score.**

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

<p>After an NGO provided you with the skills and initial start-up asset for your business of selling duck eggs, you now have savings in the bank.</p> <p><b>Add 3 Financial Asset points, 1 Human Asset point and 1 Social Asset to your score.</b></p>	<p>You have good relationships with your neighbours and community members.</p> <p><b>Add 2 Social Asset point to your score.</b></p>
<p>You have been elected as a community representative to the local government.</p> <p><b>Add 2 Social Asset points, 1 Human Asset point and add 1 Financial Asset point to your score.</b></p>	<p>You have a large, healthy family. With all of you working together on the farm you are able to produce a large crop with enough food for your family and extra food to sell.</p> <p><b>Add 2 Human Asset point and 1 Financial Asset point to your score.</b></p>
<p>Your children are attending a good boarding school.</p> <p><b>Add 3 Human Asset points to your score and subtract 1 Financial Asset point from your score.</b></p>	<p>You own your house and farm land.</p> <p><b>Add 2 Financial Asset points to your score.</b></p>
<p>A new tax has been imposed on goods that you sell at the market.</p> <p><b>Subtract 1 Financial Asset point from your score.</b></p>	<p>A new government has been elected that provides primary education for all children.</p> <p><b>Each person in the group adds 1 point to your Human Asset score.</b></p>
<p>A new government has been elected that provides new social programs for all women and children.</p> <p><b>Each person in the group adds 1 Social Asset point to your score.</b></p>	<p>You planted trees to replace the section of forest that was harvested.</p> <p><b>Add 1 Natural Asset point to your score and subtract 1 Financial Asset point from your score.</b></p>

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

An NGO has helped to form a water-maintenance council in your community to maintain the water well so that it can continue to supply safe drinking water for many years to come.

**Add 1 Natural Asset and 1 Social Asset point to your score.**

An NGO has brought an information network to your region, which will provide you with weather reports and market prices to help you plan for your farm management and the selling of your crops.

**Add 1 Social Asset point, 1 Human Asset point and 2 Financial Asset points to your score.**

You have received a small inheritance from a family member.

**Add 1 Financial Asset point to your score and subtract 1 Social Asset point from your score.**

Your family feels ill after drinking the local water from the nearby stream and is not able to work.

**Subtract 1 Human Asset point and 1 Financial Asset point from your score.**

A river overflows and washes away much of the fertile topsoil from your farm field. Nutrients found in the topsoil that help your crop grow are lost. You will not be able to produce as much as previous years and you will not have any extra crop to sell at the market.

**Subtract 3 Natural Asset points and 2 Financial Asset points from your score.**

Your farm tools were sold to pay for your son's medicine when he was ill. With the help of the medicine your son made a full recovery.

**Subtract 1 Physical Asset point from your score and add 1 Human Asset point to your score.**

You introduce a new variety of rice on your farm, using the knowledge and experience of a local NGO. This variety doubles the amount of rice you are able to grow in a season. You sell some of your extra rice for income.

**Add 1 Physical Asset point, 1 Social Asset point and 1 Financial Asset point to your score.**

Soybeans have been introduced to your farm for the first time. They are growing well. From the soybeans you will be able to make tofu and add protein to your diet that you currently lack.

**Add 1 Human Asset point to your score.**

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

A new integrated pest management system has been introduced on your farm that will allow you to control pests effectively and use fewer pesticides. Not having to buy pesticides will save you money for other uses.

**Add 1 Natural Asset point, 1 Human Asset point and 1 Financial Asset point to your score.**

A swarming of locusts (a type of insect pest) came and ate the crops in the field. You will have less food this year to feed your family and no surplus crop for sale.

**Subtract 1 Human Asset point and 2 Financial Asset points from your score.**

You tried to start a new business but had very few customers. You are not able to pay your loan back to the bank on time and penalty fees are accumulating.

**Subtract 2 Financial Asset points from your score.**

You and your family are illiterate. This makes it very difficult for you to get information about how to improve your farm management practices.

**Subtract 2 Human Asset points and 1 Financial Asset point from your score.**

You own one shovel and one hoe for farm equipment.

**Add 1 Physical Asset point to your score.**

After saving money for a long time, you now own a water buffalo that can be used to plough the fields and also acts like savings in a bank. It can be sold in the case of an emergency.

**Add 2 Physical Asset points and 2 Financial Asset points to your score.**

Your plot of land is very small and you are unable to grow enough food to feed your family. As a result your family is hungry and ill.

**Subtract 1 Human Asset point from your score.**

You have been able to grow rice on your land however, your family is not getting all of the nutrients they need and are very sick.

**Subtract 2 Human Asset points from your score.**



## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

You had a good harvest this year, but are still paying the loan back from when your child was sick and you needed money to pay for medicine and transportation to town.

**Subtract 1 Financial Asset point from your score.**

You took out a loan to purchase a cow. Your cow became sick and died because you did not have the knowledge and skills to treat it. How will you pay back the loan?

**Subtract 2 Financial Asset points and 1 Physical Asset point from your score.**

A local NGO has coordinated with a bank in a nearby town for you to receive a loan to purchase a cow. The NGO will provide you with training about how to provide proper nutrition and veterinary practices for your animal to ensure it stays healthy and provides maximum milk production. The milk will be used to improve your children's nutrition and some will be sold to provide a small income.

**Add 1 Physical Asset point, 1 Financial Asset point and 1 Human Asset point to your score.**

Your family's farm is having a high rate of death among the chickens that you are raising. You don't know why this is happening and you don't know what to do, or who to contact to get information. Your chickens are dying and you are unable to sell any.

**Subtract 2 Physical Asset points, 1 Human Asset point and 2 Financial Asset points from your score.**

Your father died of HIV/AIDS and now you must quit school to run the family farm. Your father did not teach you how to do everything on the farm so you are not able to produce as much food as he could. Your father used to grow enough food to sell some extra food at the market. You and your family do not have enough food to eat.

**Subtract 2 Social Asset points, 2 Human Asset points and 1 Financial Asset point from your score.**

The only source of water for your village is a river nearby. There is no water sanitation system in place. You become sick from a parasite in the water. You are unable to work on your farm for several days due to the sickness and lose 10% of your crop. You will not have any surplus crop to sell this year.

**Subtract 1 Natural Asset point, 2 Human Asset points and 1 Financial Asset point from your score.**

## BLM 2.4 Continued - Sustainable Livelihoods Playing Cards

You live in Bangladesh where a serious flood has occurred and washed away your crop. You will not have a crop this year and future years' crops will be affected due to loss of topsoil and lack of seeds.

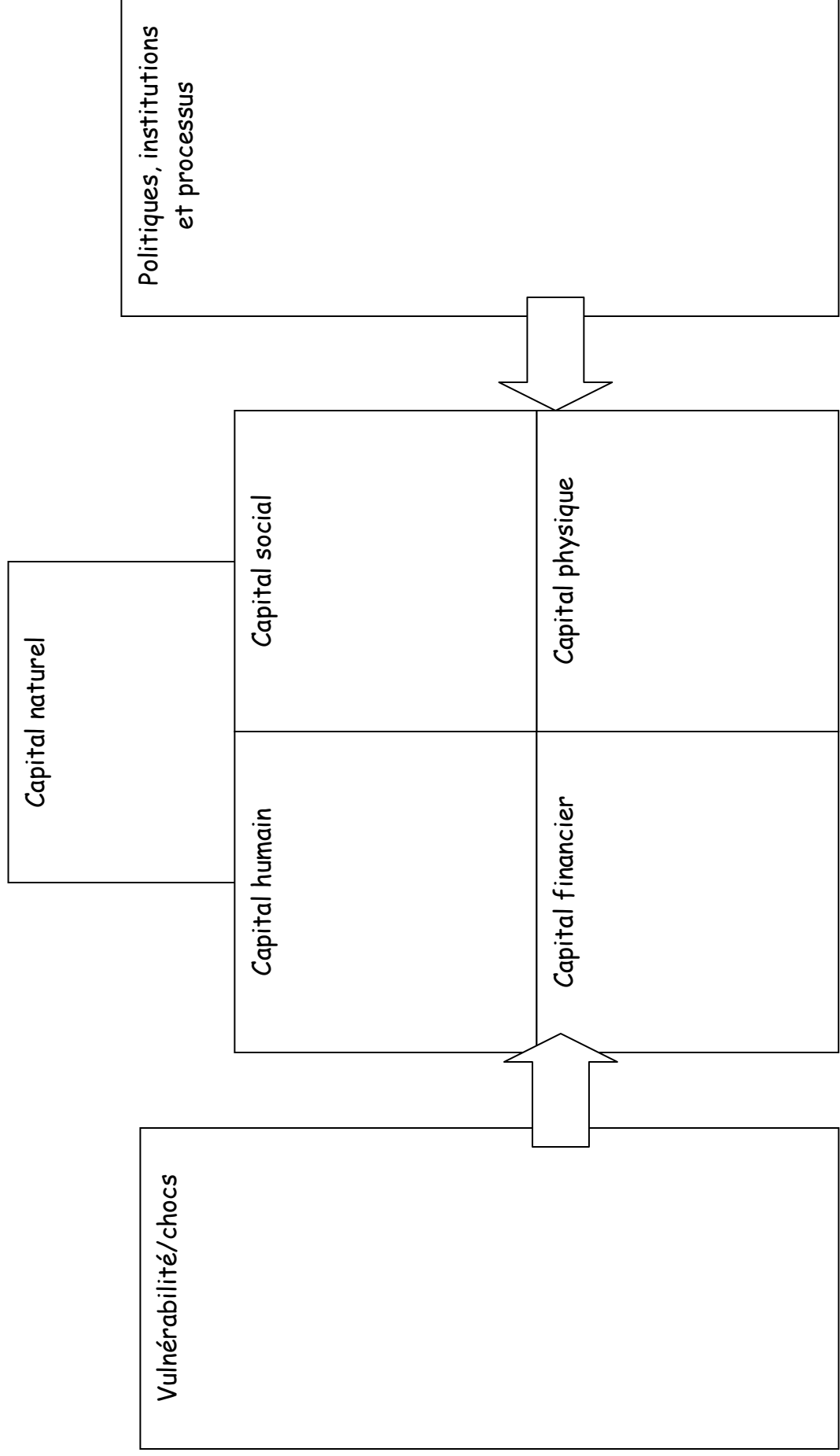
**Subtract 2 Natural Asset points, 1 Physical Asset point and 1 Human Asset point from your score.**

Your family becomes very ill from drinking water from the nearby stream. You were supposed to go to the market to sell your yams, but because of your illness you are unable to walk the long distance to the market. The yams rot before you are able to sell them.

**Subtract 2 Human Asset points and 1 Financial Asset point from your score.**

## BLM 2.1 - Tableau des moyens de subsistance durable

Pour vivre en santé à long terme, certains types de capital sont nécessaires. Ces types de capital sont le fondement de la vie. Malgré tous les capitaux qu'une personne possède, certaines forces extérieures ont toujours un impact. Voici deux catégories de forces extérieures : vulnérabilité/chocs et politiques, institutions et processus. Complétez le tableau ci-dessous en donnant des exemples de vulnérabilité, de politiques et de chaque type d'atout.



## BLM 2.2 - Tableau de pointage des moyens de subsistance durable

<b>Tableau de pointage des moyens de subsistance durable</b>	
<b>Type de capital</b>	<b>Votre pointage</b>
1. Capital naturel	
2. Capital humain	
3. Capital social	
4. Capital financier	
5. Capital physique	
<b>Total des points</b>	

<b>Tableau de pointage des moyens de subsistance durable</b>	
<b>Type de capital</b>	<b>Votre pointage</b>
1. Capital naturel	
2. Capital humain	
3. Capital social	
4. Capital financier	
5. Capital physique	
<b>Total des points</b>	

## BLM 2.3 - Directives pour les cartes du jeu des moyens de subsistance durable

### Matériel

- Carte de pointage des moyens de subsistance durable pour chaque personne
- Cartes du jeu des moyens de subsistance durable (un jeu de carte par groupe, la face retournée au milieu de la table du groupe)

### Objectif

L'objectif du jeu est d'obtenir des moyens de subsistance durable en accumulant le plus de points possible pour chaque type de capital.

*Note : il est possible d'avoir un total de points positif ou négatif*

### Directives

1. Chacun leur tour, les étudiants tirent une carte de jeu au milieu de la table et la lisent à haute voix aux autres joueurs. Soit l'étudiant ou tous les joueurs ajustent leurs points selon ce qui est indiqué sur la carte. On tire une seule carte par tour et on la garde dans sa propre pile de cartes.
2. Les joueurs tirent des cartes jusqu'à ce qu'il n'y en ait plus.
3. À la fin du jeu, les joueurs calculent le total de leurs points.
4. Ensemble, tous les joueurs déterminent celui ou celle qui a atteint l'existence la plus durable, pouvant ainsi profiter d'une très haute qualité de vie. Les joueurs doivent justifier leur choix.
5. Chaque groupe présente le joueur qui a atteint l'existence la plus durable et explique pourquoi le/la gagnante bénéficie de la plus haute qualité de vie.

## BLM 2.4 - Cartes du jeu des moyens de subsistance durable

<p>Un feu de forêt a ravagé la communauté et réduit l'approvisionnement de nourriture et de carburant de tout le monde.</p> <p><b>Chaque joueur soustrait deux points de leur capital naturel.</b></p>	<p>Une source d'eau potable a été installée dans votre communauté grâce au soutien d'une ONG. Votre point d'eau se trouve à une plus grande proximité et vous êtes en meilleure santé.</p> <p><b>Ajoutez deux points à votre capital naturel et deux points à votre capital humain.</b></p>
<p>Vous avez obtenu un petit prêt grâce au soutien d'une ONG locale, qui a négocié le prêt avec une banque de la ville voisine. Vous créez une petite entreprise avec le capital.</p> <p><b>Ajoutez trois points à votre capital financier.</b></p>	<p>Vous faites un profit avec votre élevage de poules.</p> <p><b>Ajoutez deux points à votre capital financier et un point à votre capital humain.</b></p>
<p>Une nouvelle route a été construite et votre village accède plus facilement au marché et aux services des villes avoisinantes.</p> <p><b>Ajoutez trois points à votre capital physique.</b></p>	<p>Votre père est décédé de la malaria.</p> <p><b>Soustrayez deux points de votre capital social et deux points de votre capital financier.</b></p>
<p>Félicitations ! Vous êtes nouvellement mariés. Votre réseau familial et amical a doublé.</p> <p><b>Ajoutez trois points à votre capital social et un point à votre capital financier.</b></p>	<p>Il y a une grande fête culturelle dans votre village pendant une semaine.</p> <p><b>Ajoutez deux points à votre capital social.</b></p>
<p>Vous avez terminé l'école primaire à 14 ans.</p> <p><b>Ajoutez un point à votre capital humain.</b></p>	<p>Vous venez de terminer l'école secondaire.</p> <p><b>Ajoutez deux points à votre capital humain.</b></p>

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

<p>Vous venez de terminer l'université/collège. Vous avez plusieurs prêts à rembourser.</p> <p><b>Ajoutez trois points à votre capital humain et soustrayez deux points à votre capital financier.</b></p>	<p>Votre village a été inondé. La route d'accès a été détruite. Vous n'avez aucun moyen de vous rendre au marché pour vendre vos tomates et elles vont pourrir.</p> <p><b>Soustrayez un point de votre capital financier et un point de votre capital physique.</b></p>
<p>Une ONG locale vous donne accès à une nouvelle variété de graines qui résistent mieux à la sécheresse.</p> <p><b>Ajoutez deux points à votre capital physique et un point à votre capital humain.</b></p>	<p>Grâce à l'information et aux aptitudes que vous avez acquises dans un groupe de marketing animé par une ONG locale, vous avez vendu tous vos légumes au marché et obtenu un bon prix.</p> <p><b>Ajoutez trois points à votre capital financier, un point à votre capital social et un point à votre capital humain.</b></p>
<p>Vous avez vendu tout le surplus d'œufs de votre ferme au marché.</p> <p><b>Ajoutez trois points à votre capital financier et un point à votre capital humain.</b></p>	<p>Vous avez planté une nouvelle culture cette année, des fèves de soya, après avoir obtenu des graines par le biais d'une ONG locale. Les feuilles des plantes de soya sont une grande source de protéines pour vos vaches et elles produisent ainsi plus de lait qu'avant. Vous avez vendu le surplus de lait au marché.</p> <p><b>Ajoutez un point à votre capital financier, un point à votre capital humain et un point à votre capital physique.</b></p>

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

Vous abattez des arbres pour avoir du bois de chauffage et nourrir votre famille.

**Soustrayez deux points de votre capital naturel.**

Après avoir participé à une séance d'information animée par une ONG locale, vous avez découvert les cuisinières solaires et avez demandé un prêt. Vous utilisez ce type de cuisinière pour faire à manger, ce qui vous permet de gagner du temps, parce que vous n'avez plus à chercher du bois de chauffage. Vous pouvez vous consacrer à d'autres projets.

**Ajoutez deux points à votre capital naturel, un point à votre capital social et un point à votre capital financier.**

Pendant une séance d'information animée par une ONG locale, vous avez découvert un nouveau type de graine résistant à la sécheresse. Les fermiers y ont obtenu des graines. Même s'il y a eu une sécheresse, les récoltes ont été bonnes pour la communauté. Il y aura presque assez de nourriture pour tout le monde cette année.

**Ajoutez un point au capital humain, un point au capital physique et un point au capital social de tous les joueurs.**

À cause d'une météo instable, la croissance des cultures est ralentie et moins de nourriture est produite.

Les récoltes n'ont pas été bonnes pour la communauté et il n'y aura pas assez de nourriture pour tout le monde cette année.

**Soustrayez un point du capital humain et un point du capital naturel de tous les joueurs.**

Une nouvelle méthode pour la prévention de l'érosion des sols a été mise en place dans votre ferme. La pente a été terrassée (mise en escalier). Le sol sera plus fertile dans les années à venir et vous pourrez vendre vos récoltes pour gagner de l'argent.

**Ajoutez trois points à votre capital naturel, un point à votre capital humain et deux points à votre capital financier.**

Votre maison a été endommagée à cause d'une forte pluie. Vous avez dû la reconstruire; elle était fabriquée terre et en foin. Il vous a fallu beaucoup de temps mais le résultat est beau !

**Ajoutez un point à votre capital physique et soustrayez un point à votre capital financier.**



## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

<p>Par le biais d'une ONG locale, vous avez appris les compétences nécessaires pour créer une entreprise et vendre des œufs de canne. Vous avez aujourd'hui des économies à la banque.</p> <p><b>Ajoutez trois points à votre capital financier, un point à votre capital humain et un point à votre capital social.</b></p>	<p>Vous avez des bonnes relations avec vos voisins et les membres de votre communauté.</p> <p><b>Ajoutez deux points à votre capital social.</b></p>
<p>Vous avez été élu en tant que représentant communautaire au sein du gouvernement local.</p> <p><b>Ajoutez deux points à votre capital social, un point à votre capital humain et un point à votre capital financier.</b></p>	<p>Votre famille est nombreuse et en santé. Étant donné que tout le monde travaille à la ferme, vous produisez assez de cultures pour nourrir votre famille et vendre le surplus.</p> <p><b>Ajoutez deux points à votre capital humain et un point à votre capital financier.</b></p>
<p>Vos enfants sont inscrits dans un pensionnat bien réputé.</p> <p><b>Ajoutez trois points à votre capital humain et soustrayez un point à votre capital financier.</b></p>	<p>Vous êtes propriétaires d'une maison et de terres agricoles.</p> <p><b>Ajoutez deux points à votre capital financier.</b></p>
<p>Une nouvelle taxe a été imposée sur les biens qui sont vendus au marché.</p> <p><b>Soustrayez un point à votre capital financier.</b></p>	<p>Le nouveau gouvernement élu garantit l'éducation primaire pour tous les enfants.</p> <p><b>Ajoutez un point au capital humain de tous les joueurs.</b></p>
<p>Un nouveau gouvernement a été élu et offre des programmes sociaux pour les femmes et les enfants.</p> <p><b>Ajoutez un point au capital social de tous les joueurs.</b></p>	<p>Vous avez planté des arbres pour reboiser une section de la forêt qui avait été défrichée pour les récoltes.</p> <p><b>Ajoutez un point à votre capital naturel et soustrayez un point de votre capital financier.</b></p>

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

Une ONG vous a aidé à établir un comité d'entretien des puits d'eau afin de pouvoir assurer des réserves d'eau potable pendant plusieurs années.

**Ajoutez un point à votre capital naturel et un point à votre capital social.**

Une ONG a acquis un réseau d'information dans votre région. On y diffuse des bulletins de météo et on annonce les prix du marché, ce qui vous permet de planifier et de gérer votre ferme et la vente de vos récoltes.

**Ajoutez un point à votre capital social, un point à votre capital humain et deux points à votre capital financier.**

Un membre de votre famille vous a laissé un héritage.

**Ajoutez un point à votre capital financier et soustrayez un point à votre capital social.**

Votre famille est tombée malade après avoir bu l'eau d'une rivière avoisinante et ne peut plus travailler.

**Soustrayez un point à votre capital social et un point à votre capital financier.**

Une rivière a débordé et une grande partie de la terre végétale fertile a été ravinée. Vous avez perdu les éléments nutritifs de la terre végétale qui permettent à vos cultures de pousser. Vous ne produirez pas autant de récoltes que les années précédentes et vous n'aurez pas de surplus à vendre au marché.

**Soustrayez trois points à votre capital naturel et deux points à votre capital financier.**

Vous avez vendu les outils de votre ferme afin d'acheter des médicaments pour votre fils qui est tombé malade. Grâce aux médicaments, votre fils s'est entièrement rétabli.

**Soustrayez un point à votre capital physique et ajoutez un point à votre capital humain.**

Vous plantez une nouvelle variété de riz sur votre ferme, grâce aux compétences et au savoir que vous avez acquis auprès d'une ONG locale. La variété vous permet de doubler votre production annuelle. Vous faites un profit avec le surplus que vous vendez.

**Ajoutez un point à votre capital physique, un point à votre capital social et un point à votre capital financier.**

Vous faites pousser des fèves de soya sur votre ferme pour la première fois. Elles poussent bien. Vous pourrez en faire du tofu et consommer les protéines qui manquaient à votre régime.

**Ajoutez un point à votre capital humain.**

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

<p>Vous avez mis en place un nouveau système de gestion antiparasitaire qui vous permet de lutter efficacement contre les nuisibles et d'utiliser moins de pesticides. Vous pouvez ainsi économiser de l'argent et vous en servir pour d'autres projets.</p> <p><b>Ajoutez un point à votre capital naturel, un point à votre capital humain et un point à votre capital financier.</b></p>	<p>Un essaim de locustes (type d'insecte nuisible) s'est attaqué à votre ferme et a dévoré vos cultures. Vous aurez moins de nourriture pour votre famille et aucun surplus à vendre.</p> <p><b>Soustrayez un point à votre capital humain et deux points à votre capital financier.</b></p>
<p>Vous avez tenté de créer une nouvelle entreprise mais avez peu de clients. Vous n'avez pas les moyens de rembourser votre prêt à la banque à temps et les frais de pénalité s'accumulent.</p> <p><b>Soustrayez deux points à votre capital financier.</b></p>	<p>Votre famille et vous êtes analphabètes. Il est très difficile pour vous d'avoir accès à l'information qui vous permettrait d'améliorer vos techniques de gestion agricole.</p> <p><b>Soustrayez deux points de votre capital humain et un point de votre capital financier.</b></p>
<p>Vous possédez des outils agricoles, une pelle et une bêche.</p> <p><b>Ajoutez un point à votre capital physique.</b></p>	<p>Grâce à vos économies, vous avez acheté un buffle d'Asie qui vous permet de labourer les champs et constitue une forme d'économie. Vous pourriez le vendre en cas d'urgence.</p> <p><b>Ajoutez deux points à votre capital physique et deux points à votre capital financier.</b></p>
<p>Votre lopin de terre est très petit et vous êtes incapables de cultiver assez de nourriture pour toute votre famille. Votre famille souffre de la faim et tombe malade.</p> <p><b>Soustrayez un point de votre capital humain.</b></p>	<p>Vous avez réussi à cultiver du riz sur votre terre mais votre famille ne consomme pas tous les éléments nutritifs dont elle a besoin et tombe par conséquent <u>très</u> malade.</p> <p><b>Soustrayez deux points de votre capital humain.</b></p>

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

<p>Les récoltes ont été très bonnes cette année, mais vous remboursez toujours l'emprunt que vous aviez fait pour acheter des médicaments et amener votre enfant qui était malade à l'hôpital en ville.</p> <p><b>Soustrayez un point de votre capital financier.</b></p>	<p>Vous avez emprunté de l'argent pour acheter une vache. Elle est tombée malade et elle est morte parce que vous ne saviez pas comment la soigner. Comment réussirez-vous à rembourser le prêt ?</p> <p><b>Soustrayez deux points de votre capital financier et un point de votre capital physique.</b></p>
<p>Une ONG locale vous a aidé à obtenir un prêt pour acheter une vache. Elle vous donnera également une formation en nutrition et soins vétérinaires pour ainsi avoir un animal en santé qui produit un maximum de lait. Grâce à celui-ci, vos enfants seront en meilleure santé, vous pourrez vendre le surplus au marché et faire un profit.</p> <p><b>Ajoutez un point à votre capital physique, un point à votre capital financier et un point à votre capital humain.</b></p>	<p>Il y a un haut taux de mortalité dans votre élevage de poules de votre ferme. Vous ne comprenez pas pourquoi et ne savez pas quoi faire, ni qui contacter pour obtenir l'information nécessaire. Vos poules meurent et vous êtes incapables d'en vendre beaucoup.</p> <p><b>Soustrayez deux points de votre capital physique, un point de votre capital humain et deux points de votre capital financier.</b></p>
<p>Votre père est mort du VIH/sida et vous devez quitter l'école pour gérer la ferme familiale. Votre père ne vous a pas enseigné tout ce qu'il fallait savoir sur l'agriculture et vous ne produisez pas assez de nourriture. Auparavant, votre père produisait un surplus à vendre au marché. Votre famille n'a plus assez à manger.</p> <p><b>Soustrayez deux points de votre capital social, deux points de votre capital humain et un point de votre capital financier.</b></p>	<p>Une rivière avoisinante constitue le seul accès d'eau de votre village. Il n'y a pas de système d'assainissement des eaux. Vous tombez malade à cause d'un parasite dans l'eau. Vous ne pouvez pas travailler à la ferme pendant plusieurs jours à cause de la maladie et perdez 10% de vos récoltes. Vous n'aurez pas de surplus à vendre cette année.</p> <p><b>Soustrayez un point de votre capital naturel, deux points de votre capital humain et un point de votre capital financier.</b></p>

## BLM 2.4 Suite - Cartes du jeu des moyens de subsistance durable

Vous habitez au Bangladesh et une grave inondation a raviné vos cultures. Vous n'aurez pas de récoltes cette année et celles des années à venir seront endommagées parce que la terre végétale est perdue et vous manquez de graines.

**Soustrayez deux points de votre capital naturel, un point de votre capital physique et un point de votre capital humain.**

Votre famille tombe malade parce que tout le monde a bu l'eau de la rivière. Vous deviez aller au marché pour vendre vos pois patate mais à cause de la maladie vous n'avez pas pu parcourir la grande distance à pied et vous y rendre. Les pois pourrissent avant que vous ne puissiez les vendre.

**Soustrayez deux points de votre capital humain et un point de votre capital financier.**

## Assessment

Each student's contribution to the class and small group discussions can be observed and recorded anecdotally by the teacher. A rubric is provided that can be used for assessment or evaluation purposes.

### Sustainable Livelihoods — Examining Poverty & Quality of Life

Student's Name: \_\_\_\_\_

Criteria	50-59% (Level 1)	60-69% (Level 2)	70-79% (Level 3)	80-100% (Level 4)
<b>Knowledge/Understanding</b>	Demonstrates limited knowledge and understanding of terms and concepts.	Demonstrates some knowledge and understanding of terms and concepts.	Demonstrates considerable knowledge and understanding of terms and concepts.	Demonstrates thorough knowledge and understanding of terms and concepts.
<b>Thinking/Inquiry</b>	Analysis, decision-making and critical thinking skills are applied with limited effectiveness.	Analysis, decision-making and critical thinking skills are applied with some effectiveness.	Analysis, decision-making and critical thinking skills are applied with considerable effectiveness.	Analysis, decision-making and critical thinking skills are applied with a high degree of effectiveness.
<b>Communication</b>	Expresses and organizes ideas and information with limited effectiveness.	Expresses and organizes ideas and information with some effectiveness.	Expresses and organizes ideas and information with considerable effectiveness.	Expresses and organizes ideas and information with a high degree of effectiveness.

## Glossary

---

**Canadian International Development Agency (CIDA):** The federal agency charged with planning and implementing most of Canada's international development program in order to reduce poverty and to contribute to a more secure, equitable and prosperous world.

**Deforestation:** The loss of forests due to over-cutting of trees.

**Developed Country:** A basic classification of countries with a high level of per capita income, industrialization, and modernization. Such countries usually have lower levels of population growth.

**Developing Country:** A basic classification of low- and middle-income countries in which most people have a lower standard of living with access to fewer goods and services than do most people in developed countries.

**Ecological Footprint:** A measure of how much land and water is needed to produce the resources we consume and to dispose of the waste we produce.

**Environmental Degradation:** The change in environmental conditions to a lower condition, quality or level.

**Fair Trade:** A trading method committed to social justice in which employees and farmers are treated and paid fairly, sustainable environmental practices are followed and long-term trade relationships are fostered.

**Food Security:** A state where all people, at all times, have enough food to eat and the food meets their overall nutritional requirements.

**Gender:** Culturally defined roles and responsibilities for females and males that are learned, may change over time, and vary among societies.

**Global Citizenship:** Awareness of the world as a global community and recognizing the rights and responsibilities of citizens to take action with a global consciousness.

**Globalization:** The idea, popularized in the 1960s, that the entire world and its inhabitants are becoming one large community with interconnected needs and services.

**Gross Domestic Product (GDP):** The value of all goods and services produced within a nation in a given year.

**Human Development Index:** An annual ranking of countries in which the health, education, and wealth of each nation's citizens is examined. Life expectancy, educational achievement, and standard of living are measured.

**International Development:** Efforts to assist nations, and their citizens and institutions, to develop a higher quality of living. This is often done through social or economic programs.

**Microfinance** - Small loans that help poor people who wish to start or expand their small businesses but, lack the assets for banks to lend to them; sometimes also called micro-credit.

**Millennium Development Goals:** The eight goals all 191 United Nations member states have agreed to try to achieve by the year 2015.

**Non-Governmental Organization (NGO):** An organization that is not part of the local, state or federal government.

**North American Free Trade Agreement (NAFTA):** An agreement implemented in 1994 committing Canada, the US and Mexico to the elimination of all tariffs, quotas and other trade barriers between them before 2009.

**Poverty:** The state of being without, often associated with need, hardship and lack of resources across a wide range of circumstances.

**Subsistence Agriculture:** A type of farming in which livestock is raised and crops are cultivated for local food and energy requirements rather than for sale.

**Sustainable Development:** Development that meets the needs of the present generation without compromising the ability of future generations to meet their needs.

**Sustainable Livelihood:** The capabilities, assets (including both material and social resources) and activities required for a means of living that can be maintained into the future, recover from shocks and does not compromise natural resources.

**United Nations:** An international organization formed in 1945 to promote peace and economic development.



## Country Information

---

For further information on Ghana, please see the following resources:

- World Atlas Website [www.worldatlas.com](http://www.worldatlas.com) click on Africa and then Ghana
- CIA Ghana Profile [www.cia.gov](http://www.cia.gov) click on World Factbook and then choose Ghana from the dropdown menu
- CIDA Ghana Profile [www.acdi-cida.gc.ca/ghana-e](http://www.acdi-cida.gc.ca/ghana-e)
- Ghana Government Website [www.ghana.gov.gh/](http://www.ghana.gov.gh/)
- CHF Ghana Project Description [www.chf-partners.ca](http://www.chf-partners.ca) click on Our Projects, Africa, Ghana

For further information on Zimbabwe, please see the following resources:

- World Atlas Website [www.worldatlas.com](http://www.worldatlas.com) click on Africa and then Zimbabwe
- CIA Zimbabwe Profile [www.cia.gov](http://www.cia.gov) click on World Factbook and then choose Zimbabwe from the dropdown menu
- CIDA Zimbabwe Profile [www.acdi-cida.gc.ca/zimbabwe-e](http://www.acdi-cida.gc.ca/zimbabwe-e)
- Zimbabwe Government Website [www.gta.gov.zw/](http://www.gta.gov.zw/)
- CHF Zimbabwe Project Description [www.chf-partners.ca](http://www.chf-partners.ca) click on Our Projects, Africa, Zimbabwe

For further information on countries in the Caribbean, please see the following resources:

- World Atlas Website [www.worldatlas.com](http://www.worldatlas.com) click on Caribbean
- CIA Profiles of various countries within the Caribbean [www.cia.gov](http://www.cia.gov) click on World Factbook and then choose a country from the dropdown menu
- CIDA Profiles of various countries within the Caribbean (select country name from map) [www.acdi-cida.gc.ca/Americas](http://www.acdi-cida.gc.ca/Americas)
- CHF Guyana Project Description [www.chf-partners.ca](http://www.chf-partners.ca) click on Our Projects, Americas, Guyana

For further information on Bangladesh, please see the following resources:

- World Atlas Website [www.worldatlas.com](http://www.worldatlas.com) click on Asia and then Bangladesh
- CIA Bangladesh Profile [www.cia.gov](http://www.cia.gov) click on World Factbook and then choose Bangladesh from the dropdown menu
- CIDA Bangladesh Profile [www.acdi-cida.gc.ca/bangladesh-e](http://www.acdi-cida.gc.ca/bangladesh-e)
- Bangladesh Government Website [www.bangladesh.gov.bd/](http://www.bangladesh.gov.bd/)
- CHF Bangladesh Project Description [www.chf-partners.ca](http://www.chf-partners.ca) click on Our Projects, Asia, Bangladesh

## Resources

---

### Reference Books

Hammond World Atlas 3e, by Hammond, 1999

Worldmark Chronologies, Vol. 1: Chronology of Africa, by Karen Christensen, 1997

### Web Sites

CHF [www.chf-partners.ca](http://www.chf-partners.ca)

Gifts That Matter campaign [www.giftsthatmatter.ca](http://www.giftsthatmatter.ca)

Canadian International Development Agency (See Teacher Zone) [www.acdi-cida.gc.ca](http://www.acdi-cida.gc.ca)

Grameen Bank [www.grameen-info.org/](http://www.grameen-info.org/)

Vancity (Canadian example of microfinance) [www.vancity.com/MyCommunity/](http://www.vancity.com/MyCommunity/)

Nobel Peace Prize Official Site <http://nobelpeaceprize.org/>

Earth Day Network (Quiz) [www.earthday.net/footprint/index.html](http://www.earthday.net/footprint/index.html)

Footprint of Nations [www.ecologicalfootprint.org](http://www.ecologicalfootprint.org)

Global Footprint Network [www.ecofoot.net](http://www.ecofoot.net)

Transfair Canada Website [www.transfair.ca](http://www.transfair.ca)

Make Poverty History Website [www.makepovertyhistory.ca/](http://www.makepovertyhistory.ca/)

World Bank PovertyNet [www.worldbank.org](http://www.worldbank.org) click on "Topics" and then "Poverty"

National Anti-Poverty Organization [www.napo-onap.ca/](http://www.napo-onap.ca/)

The Assembly of First Nations Website: Making Poverty History Article

[www.afn.ca/article.asp?id=2903](http://www.afn.ca/article.asp?id=2903)

United Nations Development Programme: Poverty Reduction [www.undp.org/poverty/](http://www.undp.org/poverty/)

United Nations Development Report Website <http://hdr.undp.org>

Campaign 2000 Website [www.campaign2000.ca/rc/](http://www.campaign2000.ca/rc/)

UN Millennium Development Goals [www.un.org/millenniumgoals/](http://www.un.org/millenniumgoals/)

UN Millennium Project [www.unmillenniumproject.org/](http://www.unmillenniumproject.org/)

Millennium Campaign Website [www.millenniumcampaign.org](http://www.millenniumcampaign.org)

World Bank Student/Teacher Website <http://youthink.worldbank.org/>

Global Education Network [www.global-ed.org](http://www.global-ed.org)

Updated Currency Conversion [www.oanda.com/convert/classic](http://www.oanda.com/convert/classic)

## Summary and Next Steps

---

The first step in reducing poverty and injustice in developing countries is to **look deeper** and understand the realities faced and the connections between people around the world. This is an important step in creating empathy for the rural poor in the next generation of leaders — today's students!

This guide was developed to help children understand rural communities in developing countries and some of the forces that perpetuate their cycles of poverty. More importantly, this guide is to give students hope that change is possible. Everyone can contribute to empowering communities to have the resources to be self-sufficient and break their cycle of poverty. (Please see the Head, Heart and Hand Approach on page 4 which highlights the importance of action.)

The second step is to move informed students to action. Students will see how their actions will lead to healthier children, families and communities. Their support will enable families to earn better incomes so they can afford school fees for their children as well as meet other needs. Families will feel empowered and will have more hope for their future.

Your students can help CHF improve the lives of people in rural communities in developing countries by engaging in one of CHF's activities or fundraising events. CHF has many successful stories of schools that are supporting our projects in various developing countries. Visit our web site at [www.chf-partners.ca](http://www.chf-partners.ca) and click on **Teachers** for the latest school success story.

### **CHF encourages your school to get involved!**

Sign up for our Gifts That Matter campaign today! (See page 5 for further information on this campaign).

### **For more information please contact:**

Global Education Coordinator  
CHF  
323 Chapel Street  
Ottawa, Ontario K1N 7Z2  
[gloaled@chf-partners.ca](mailto:gloaled@chf-partners.ca)  
Phone: (613) 237-0180 ext. 229 or 1-866-242-4243

