### **Preface**

The purpose of this report is to inform and educate the reader about an issue that affects individuals and communities in industrialized nations and developing countries: poverty. This report will educate the reader about poverty, an issue that many people know of, yet little is being done to find a resolution. It will also encourage the reader to seek more information on this global issue and explore possible solutions to put poverty in the past. This life-threatening issue occurs in almost every country across the world, therefore it can clearly be considered a global issue.

Poverty is defined in the Collins English Dictionary as being "the condition of being without adequate food, money, etc" (Treffry 1214). To determine who lives in poverty many countries have set a poverty line. Everyone who lives on less money than is set as the poverty line lives in poverty. Each country will have a different poverty line, and therefore a different view of 'relative poverty'. Relative poverty "is the lack of things that most people around you have" (Mason 8). Relative poverty in the United States could mean that a family could not afford clothes, telephone or a car; but in Ethiopia where there are only two cars for every thousand people, this US standard would not apply. (Mason 8). As you can see, relative poverty differs greatly from country to country.

The United Nations (UN) identifies absolute poverty as that which "occurs when people lack the basic things needed to survive" (Stearman 10). This

includes food, shelter, safe drinking water, healthcare, sanitation and education. The UN estimates that one fifth of the world's population lives in absolute poverty, which means that people live on less than one dollar a day, American currency. Approximately 70% of these are female, and many cannot read or write (Stearman 11).

Identifying poverty can be a difficult task in some regions because most of the time when people think of poverty, they imagine the most extreme situations although in many circumstances this is not the case. Poverty can be recognized by the lack of necessities, but it can also be identified by consumption, literacy and life expectancy. In terms of consumption, the richest fifth of the world's population consumes 45% of the world's meat and fish, and the poorest fifth consumes 5%. The richest fifth consumes 58% of the world's energy, and the poorest fifth consumes 4%. There are about one billion adults who are illiterate, 98% of these live in developing countries. In the more poorly developed countries, 45% of children do not attend school. In the richest countries, average life expectancy went from 67 years in 1950 to 77 years in 1995. In these same years, the average life expectancy increased from 36 to 52 in the least developed countries, although this number is falling again due to HIV and AIDS (Seabrook 28).

The UN clearly states some statistics on world poverty and although the number of people living in poverty is well known, their figures show a different light on this issue. 2.4 billion people, half the world's population, live on less than

two dollars a day. The developing world now spends \$13 in debt repayment for every \$1 they receive in grants. 12% of the world's population, who live in developed countries, use 85% of the world's water supply. Finally, the Gross Domestic Product (GDP) of the poorest 48 countries, is less than the wealth of the three richest combined (Shah, Poverty Facts).

The importance of this issue is that although we, as a global community, have the power to end poverty we have made no significant movement to do so. "Less than one percent of what the world spent every year on weapons was needed to put every child into school by the year 2000, yet it didn't happen" (Shah, Poverty Facts). We should take it as our responsibility to make a stand against poverty because it is only by chance that any of us was not born into a poverty stricken situation.

In 1998, fifty billion dollars (\$US) was spent on cigarettes in Europe, but in the same year, only forty billion dollars (\$US) would have been needed to provide basic education, water and sanitation, reproductive health for women and basic health and nutrition to all developing nations (Shah, Poverty Facts). If the global community could change that focus to the extreme poverty stricken areas of the world, it would make a large difference.

Beyond the obvious humanitarian reasons for finding a solution to poverty, there is the burden of cost of social service programs in our communities, from municipal to global. Many taxes are spent federally to find temporary fixes for poverty related problems, like a band-aid covering a deep

wound. If initially more money were spent to heal that wound instead of just a quick fix, less money would be spent in the long run.

Poverty is an extremely vital global issue that needs to be resolved because it is closely related to the foundation of many other global issues. Poverty causes desperate need, and this in turn causes the closely related relationships between global issues such as world hunger, child soldiers, genocide, terrorism and many more. These other issues cannot be solved until poverty is part of our past.

# **Table of Contents**

Headings	Page
Preface	1
Summary	6
Background	6
Expert	9
Role of Control	11
Role of Religion	13
Case Studies	
Democratic Republic of the Congo	15
Haiti	21
Bangladesh	26
International Organizations	30
Canadian Perspective	35
Possible Solutions	37
Bibliography	42

## **Summary**

This report contains an in-depth look at poverty as a global issue. It contains the definition of poverty, both absolute and relative, and describes the significance of the issue on a global level. It also explores the historical background and causes of poverty. A Nobel Peace Prize winner is analyzed, as his contributions to relieving poverty are notable. Also the role of control of the issue and how religious views impact the issue are explained. Three case studies are presented, representing three different areas of the world; the three countries are Democratic Republic of the Congo, Haiti and Bangladesh. Three international organizations are listed and described as they help relieve poverty, and the report is brought back to Canada to analyze the issue close to home. Finally, possible solutions are presented and explored so that poverty can be abolished.

Many sources are used for this report, including Internet sources, books, encyclopaedias, videos and a personal interview. These sources are used to express ideas on the global issue of poverty.

# **Background**

Extreme poverty started to become evident during the industrial revolution, in the 1700s and 1800s in Europe and North America. During this Leah Lawson, Independent Study, Poverty.

time many people moved from the country into the cities to find work at factories because agriculture began to change rapidly, with new machines replacing people (Mason 10). These new industrial cities were not ideal because living conditions were cramped and many families lived in one room. Many people did not know how to get clean, safe water or how to dispose of waste. Human waste was dumped into rivers, which caused perfect conditions for diseases such as cholera to spread. There was a cholera epidemic every year from 1849 to 1866 in Europe (Mason 11).

Imperialism in the 1800s is also closely related to the history of poverty, where many European countries took over parts of Africa, South America, Asia and the Caribbean. In all of these places today, extreme poverty is unmistakable. The colonies provided the mother countries with raw materials where they were turned into more valuable finished products. Often the mother countries would sell back the finished product to the colonies, for a much higher price. Imperialism caused most of the profit to stay in the mother countries, forcing the colonies into poverty (Mason 12).

Historical background is important as described above, but the background on the causes of poverty is vital because without knowing how an issue is fuelled, it is impossible to explore the issue and seek out solutions.

Poverty is such a large, complex issue, that there is more than one cause that contributes to poverty in developing nations (Think). Some of the causes are education, health, and government. These factors make it hard for any family to

break the cycle of poverty and therefore these are the factors that we need to target to end poverty.

Education is necessary for children who want to obtain a job that would take them out of poverty. Most well paying jobs today require some education, but children born in poverty usually do not get an education. This is either because schools are not available for the children, or the children are needed at home to help support their family. Once these children grow up, they do not have enough education to get a job, and therefore will stay in poverty (Think).

When proper health care is not present in a poverty stricken community, it often results in extreme poverty. This is because if a person who lives in poverty gets sick, that prevents him from being able to do his job to the fullest, and consequently lowers his income. Also, if an income producing family member dies as result of a preventable disease, the family will also suffer financially (Think). If a proper health care system could be installed in these regions, then the poverty would be less extreme.

Governments in developing nations are often dysfunctional, partially due to when the mother countries left the colonies; they often left them without a government system, or with a weak one. Also, many developing nations are in debt and poverty partly due to the policies of international institutions (Shah, Causes). The International Monetary Fund (IMF) require the developing nations to re-pay debt, and in order to do this, they are spending less on health and education resulting in a lower quality of life (Shah, Causes).

## **Expert**

The Nobel Peace Prize winner in 2006 was Muhammad Yunus, who is the founder of Grameen Bank. The Grameen Bank provided credit to the poorest of the poor in Bangladesh, without any collateral, in hopes to end the cycle of poverty. Yunus states, "these millions of small people with their millions of small pursuits can add up to create the biggest development wonder" (Grameen). This could only happen if terms and agreements were matched with the poor's needs, and this is what the Grameen Bank has done.

In 1976, Yunus started a research project to examine the possibility of a credit delivery system to provide banking serviced to the rural poor in Bangladesh. The Grameen Bank had these objectives when it came into operation in 1983:

- 1. Extend banking facilities to poor men and women;
- 2. Eliminate the exploitation of the poor by money lenders;
- 3. Create opportunities for self-employment for the unemployed; and
- 4. Change the low-income cycle by credit; more savings equals more income (Grameen).

Today, the rural poor who are clients own the vast majority of Grameen Bank. The borrowers own 90% of its shares, and the government only owns 10%, making it most profitable for the poor (Grameen).

Muhammad Yunus hopes that poverty will be totally eliminated from the world. He claims that "Grameen is a message of hope, a programme for putting homelessness and (poverty) in a museum so that one day our children will visit it and ask how we could have allowed such a terrible thing to go on for so long" (Yunus). It is Yunus' view that credit should be a human right, and that it is sometimes the last resort for some people to work their way out of poverty. Even the World Bank has said that the Grameen bank is a "business approach to the alleviation of poverty that has allowed millions of individuals to work their way out of poverty with dignity" (Yunus).

Muhammand Yunus has written many books on poverty and the need for credit as a basic human right. These books are: Creating a World Without

Poverty, Banker to the Poor, Garmeen Bank; as I See it, Jorimon and Others:

Faces of Poverty, Planning in Bangladesh, and Three Farmers of Jobra (Yunus).

As you can see, Yunus has contributed greatly to the fight to end poverty and has won many awards for his contributions and ideas (see appendix 1). These contributions and ideas have significantly helped in the people in Bangladesh to end the cycle of poverty, and this idea of the Garmeen Bank can be used on a world-wide scale to globally reduce the number of people living in absolute poverty. His dream is that "we will create a poverty musem by 2030" (Yunus).

#### **Role of Control**

The role of control can be put on three separate groups of people because this is a global issue and therefore the role of control is not on one person. It has taken many people for poverty to reach the state it is in, and it will take the combined help of many people across the world to find a solution. These groups of people can either be the people who suffer from poverty, the members of society with a higher level of income in communities across the world, or the world leaders. People who are living in poverty have the control to use the aid that is provided, and it is their responsibility to use this help to its full capacity. Those with a higher income have the ability to make poverty support groups and found organizations. They also have the power to send a message to the world leaders, like Live 8 and the Make Poverty History Campiagn. Finally, the world leaders have the control to help the impoverished on a fianancial level. These people represent the governments that our tax money is going to, and it is their responsibility to spend it. Wisely, these three groups can be sorted into four categories; who has control, who needs control, who cares and who should care.

The two groups that have control are the common people around the world who want to do something about poverty, and the world leaders. Every person who wants to make a chance has the control to make their statement

heard. In 2005, 30 million people signed their names on the Live 8 list that was given to Tony Blair, who was the head of the G8 summit that year (Live 8). A single person may feel helpless in such a huge issue, but together, all those individual people have the power to make a difference. These people came together with a message, but it is up to the world leaders to make that dream into a reality. They provide the dream with a financial possibility, where that dream could not be possible without the world leaders. It is the world leaders responsibilities to provide more and better aid, trade justice and debt cancellations (Make, Issues). It is the world leaders duty to look after the world as a whole, and it also benefits their own country in the future. If permant aid is provided now, then less aid is required for the future, and therefore less money is spent in the long run. The common people can join their voices together and try to find a solution to poverty, but this cannot be done without the world leaders, because the common person cannot cancel the developing countries debt, provide them with wide-scale aid or with trade justice.

The people who are living in poverty should have the control to make it history, but this is not the case. Since it is common for people to not want to live in these situations, they should be given the power to work their way out of it. This can be done by giving credit, as in the example Muhammand Yunus and the Grameen Bank in Bangladesh (Grameen). If it were these people who had the control to end poverty, their will to end the cycle of poverty would be so strong that we would have a solution already.

The problem is that the people who care intensly about this issue are not the people who have the control. Everyone who signed their name on the Live 8 list, cares about this issue and want to find a solution to poverty. Also, the people living in poverty care about this issue because they are living it. These are the people who have what it takes inside to make a difference in this issue, but they don't have the power to do it alone. The world leaders should be the ones that care the most. They have the power to put a stop to this, but they apparently do not care enough because it remains an issue.

If only the people who cared about this issue were the same people who could do something about it. The problem is that this issue is heard worldwide, but still not enough is done about it. To find a solution, we need to combine the people who care and the people who have the power to do something about it.

# **Role of Religion**

Although poverty does not target any religious groups, spirituality does play a role in this issue. Some religious groups run organizations through the church to help those in poverty, and conversely, some people may take a vow of poverty as a part of their religion.

Religious organizations have been running programs that help build hospitals and schools long before the Make Poverty History campaign. They have

increasingly been helping out in Africa ever since the rise of mega churches and independent churches (Religion). It has been found that those who attend service on a weekly basis think about helping the poor more than those who do not attend service regularly (Wuthnow).

On the other hand, some people may claim that it is God's will for these people to be in poverty, or he would have sent help already. Thomas Merton, a monk, shut down this thinking in 1949 by saying "It is easy enough to tell the poor to accept their poverty as God's will when you yourself have warm clothes and plenty of food and medical care and a roof over your head and no worry about the rent. But if you want them to believe you - try to share some of their poverty and see if you can accept it as God's will yourself" (Cline). Also, Bruce Birch describes in his article <a href="Hunger, Poverty and Biblical Religion">Hunger</a>, Poverty and Biblical Religion that although God has love for the poor, he does not accept their position. It is God's response to deliver the people from poverty and be active on their behalf by saying "I will satisfy her poor with bread" (Ps. 132:15) (Birch).

Another study has been done concerning the religious effects on disadvantaged youth. The National Survey of Families and Households questioned children about the role religion had in their lives, and specifically about how much their parents were in involved in a religious organization. Then about fifteen years later they surveyed the children again, and found that "youth with religiously active parents are less affected later in life by childhood disadvantage than youth whose parents did not frequently attend religious

services" (Lafsky). As you can see, religion plays a quite significant role in the cause of and solutions to the issue of poverty, whether it is helpful or hurtful.

### **Case Studies**

Poverty is an issue for many countries all over the world, but absolute poverty most commonly occurs in developing nations. The following are detailed case studies on three developing countries from different regions in the world. These studies will focus on the background of the issue, the current situation and impact on society, and if there are any solutions being practiced. These three countries are Democratic Republic of the Congo, located in the west-central portion of Africa, Haiti, located in Latin America, and Bangladesh, located in South Asia.

# **Democratic Republic of the Congo**

### **Background**

The Democratic Republic of the Congo, or commonly known as the Congo, is home to some of the "greatest natural wealth in the continent of Africa" (Willis 9). This natural wealth includes elephant tusks for ivory, rubber, diamonds, coltan, fertile soil, waterways and forests. All these natural resources could be Leah Lawson, Independent Study, Poverty.

the roots for a rich and powerful country, but instead, the Congo has not been able to make use of this natural wealth because it has attracted people who have robbed the land of natural resources, and robbed the people themselves (Willis 10).

Beginning in the 15<sup>th</sup> century, millions of people were being taken from the Congo and sent to Saudi Arabia to work, and then in the next few centuries, the people were taken to the Americas to work on plantations. More people were taken from the area that is now the Congo than any other area in Africa and over three centuries, more than 13.5 million men, women and children were enslaved from what is now the Congo (Mitchell 4). In the late 19th century, Henry Morton Stanley, who travelled up the Congo River further than any other European ever had, explored all of the Congo. He returned to Great Britain with the stories of the Congo's potential and pleaded with the government to colonize this land. However, Britain was not interested in developing the Congo, so King Leopold II of Belgium jumped at the opportunity to form a colony. King Leopold was frustrated with the size of Belgium, and did not have any colonies before the Congo; he therefore felt that Belgium was falling behind compared to many other European countries, which had many colonies. In 1884 at the Berlin Conference, King Leopold was allowed to take over and colonize the Congo, as long as he improved the country and therefore bettered the people (Willis 46).

In 1885, the Congo Free State was created, and the world's view was that King Leopold was bettering the people and the country, by supplying education,

health care and a government. Although King Leopold did supply these things, he did not improve the country. In fact, he tricked over 450 native kings and chiefs into giving up their lands and then forcing the people to work. Many of the Congolese people were taken from their homes and were forced to build roads and railways because they were needed to transport the natural resources out of the country. They also had to kill elephants and collect ivory, or tap the rubber trees to acquire the sap. They then had to walk long distances with heavy loads on their backs to transport these raw materials, and if the labourers complained they would be shot or tortured, the common punishment was the removal of hands or fingers (Willis 48).

Leopold viewed the Congolese people as if they were another resource, no better than the elephants they killed for ivory. The world did not pay much attention to the brutality that was going on in the Congo Free State, but slowly missionaries and Merchants began to share their stories of the horrible things they saw in the Congo. Eventually many other nations voiced their opinions on the mistreatment in the Congo Free State; so to stop the outcry the Belgian parliament voted to take over the Congo and therefore took it from King Leopold's direct ruling. It was renamed the Belgian Congo in 1908 (Willis 50).

In World War II, the Belgium government took many natural resources from the Congo once again to help pay for Belgium's contribution to the Allied forces. Although life was improving for the Congolese, most of the population still lived in poverty because the country was stripped of its natural resources

and therefore stripped of its wealth. Also, many people did not have an education because when they were very young they were forced to work (Willis 50).

In 1956, the Alliance of the Kongo People (ABAKO) called for immediate independence, but this did not occur. Instead, the following year the Congolese people were allowed to elect local city representatives, and members of the ABAKO won most of these seats (Willis 51). Then on June 30<sup>th</sup>, 1960, the Republic of Congo became independent and Patrice Lumumba was named Prime Minister but Belgium had left this new country very weak. Very soon violent conflicts were happening throughout the country, and then President Joseph Kasavuba fired Prime Minister Lumumba. Eventually, in 1965, the head of military, Joseph-Desire Mobutu took over the country. During the thirty-two years that Mobutu was in control, he took much of its wealth for himself and let the country fall into absolute poverty (Willis 53). The Congolese people began to grow very angry with Mobutu because of the country's economy and lack of political freedom. Many rebel groups fought against the government and Mobutu left the country in 1997. Rebel leader, Laurent Kabila became president and renamed the country the Democratic Republic of Congo (Mitchell 4). In 2001 Kabila was assassinated by one of his bodyquards. His son, Joseph then took over as President and he worked harder than his father to restore peace to the country, but lasting peace will be difficult to achieve (Willis 55).

#### **Present Situation and Impact**

The history of the Democratic Republic of Congo has left an impact on the current day situation of poverty in the country. Many people throughout the years have become rich from the Congo's natural resources, while leaving the country in ruins, and the Congolese people suffering in poverty. Almost one third of the population, 16 million people, live in absolute poverty and more than 2 million of these are homeless. "Many international aid organizations have declared Congo to have the worst humanitarian crisis in the world" (Willis 63).

The current causes of poverty are the neighbouring countries at war with the Congo, who take natural resources out of the country and profit from it, and as there are hardly any good roads, the transportation of goods becomes very difficult. Often fruit and vegetables turn bad before they can be sold, or other goods cannot make it to ports to be exported or to the markets to be sold (Willis 65). Also, the Congo has little or no piped water and electricity, many people are uneducated or inexperienced in work, and to top it all off, the already struggling economy is getting worse. The gross domestic product (GDP) per capita is \$120 per person. The economy decreased by 11% in 2000, making it the worst in the world (Willis 67).

About two-thirds of the people make their living through agriculture, yet only 3% of the land is good for farming. This means that there are many people farming on a very small amount of land, and therefore not producing enough

food for the country, so food must be imported from other countries to keep the people alive (Willis 68). Mining could be a significant source of money for the Congo, as the minerals in the country have huge value. The problem is that only 10% of the country's income is from mining. Although mining could potentially help the Congo, it is also the reason for fighting still going on today, as other countries try to take the raw materials from the Congo. The main products that are mined are cobalt, copper, coltan, uranium, gold, and zinc. Coltan is short for columbite-tantalite, and it is in great supply in the Congo. It is used in the manufacturing in cell phones, computers, and videogames. Men working in these coltan mines earn about four times the national wage (Willis 70). Finally, forestry could be another significant source of income for the Congo, as about 75% of the land is covered in forests. The problem is that there aren't enough well kept roads to transport the lumber out of the forest. This results in only the western part of Congo being forested, and the country's resources not being used to full capacity (Willis 72).

#### **National Solutions**

Although many international organizations believe that the poverty in the Congo cannot be solved until the fighting stops, measures are being taken to improve the economy and help pull some people out of poverty. When Joseph Kabila took over as President in 2001, many economic reforms were begun, and

these policies helped to significantly bring down the country's rate of inflation. In 2000, the inflation rate was over 500%, and by the end of 2002, the rate was down to 16%. Also, the new government created mining and investment codes, which are laws that ensure fair treatment by private business owners and should attract more foreign investors. Finally, the World Bank approved new credit for the Congo in 2002 (Willis 73).

### Haiti

#### **Background**

Christopher Columbus discovered the island of Hispaniola, which present day Haiti shares with the Dominican Republic. Indigenous tribes were living on the island for thousands of years before Columbus' arrival. On December 25<sup>th</sup>, 1492, forty men from Columbus' crew stayed behind in Haiti, and Columbus' named the town they established La Navidad, which is Christmas in Spanish (Temple 18). In early 1443, 1 500 men were sent back to Haiti and found that La Navidad had been destroyed and all the crew had been killed by the indigenous people. The Spanish rebuilt the settlement, Columbus put his brother in charge of colonizing the land and his soldiers killed or enslaved the indigenous people. Over four decades, the native population was killed off (Hintz 44). Although the Spanish claimed all of Hispaniola, gold was found in the east of the island and

other surrounding islands and the western part was not colonized. The French then settled into the western part of the island, which they called Saint Domingue, and in 1697 in the Treaty of Ryswick the Spanish gave this part of the island to the French (Temple 19).

When the French took over, many coffee plantations were established and more African slaves were imported to work on these plantations and eventually there were ten black slaves for every one white man. Also, crops such as indigo and sugarcane were produced as cash crops and therefore did not feed the people, and the soil was slowly becoming infertile with over use (Hintz 46).

During the time that French ruled the lands of Haiti, the economy was very unstable, the farming lands were over used, and the political leaders and plantation owners benefited greatly, forcing much of the country into poverty (Temple 27).

When the French revolution broke out in 1789, the news of the revolution spread to Saint Domingue and the slaves began to rebel against their status. Then in 1791 the slaves started the rebellion against the white French government (Temple 20). The first time the rebels tried to take over the country, they failed because France sent 25 000 French soldiers to Saint Domingo to shut down the rebellion and the blacks were soon defeated. This victory was not celebrated for very long, the French army was hit with a wave of disease and because of this they left the island in 1804. The rebels took control of the island and renamed it Haiti (Hintz 48). Even though Haiti was now an independent

country, it experienced even more chaos than before the revolution. The first leader of the new country was only in power for two years before he was assassinated, and then two different leaders ruled different areas of the island. Haiti ruled the entire Hispaniola Island until 1844, when the eastern two-thirds of the island became the Dominican Republic (Temple 21).

In the last half of the 19<sup>th</sup> century, Haiti experienced some international conflicts because the country could not pay international debts. The land was being continuously over used and the soil no longer had any nutritional value, agriculture greatly decreased and the country became poorer and poorer. Then in the early 1900s, the National City Bank of New York took over the National Bank of Haiti. United States marines entered Haiti in 1915 and order was restored. However, with this restoration the Haitians had no say in their country, as the United States ruled their government and economy, until the Americans left Haiti in 1934 (Hintz 49).

Francois "Papa Doc" Duvalier, a well-known doctor, was elected president in 1957. Very soon after he was named president Papa Doc turned Haiti into a dictatorship and Haiti had a few years of stable government. At first it seemed as if Papa Doc was going to be good for the country and its people, but then his followers started killing and imprisoning his political opponents and beating or killing any citizen who complained about the government. In 1964, Duvalier claimed that he would be president for life and named his son, Jean-Claude, as his successor (Hintz 50).

When Papa Doc died in 1971, his 19-year-old son took over as president and he was almost immediately nicknamed "Baby Doc". The country's economy, government or quality of life did not improve under Jean-Claude's power. He closed all schools and universities, and so the citizens became uneducated, which is one of the major contributing factors to poverty. Jean-Claude fled to France in 1986, but her took most of the country's money, causing Haitians to be forced deeper into an impoverished state (Hintz 52).

After the Duvailer presidencies, Haiti was very unstable, and it required international intervention. In 1994, the United States invaded the country to help ensure order. Then in 1995, United Nations peacekeeping troops took over from the Americans and stayed in the country for three years (Temple 24).

### **Present Situation and Impact**

The French colonization left the biggest impact on Haiti's current underdeveloped economy and left the country in a deep state of poverty. The Duvailer times had a bad effect because Haiti is no longer a lush, fertile island due to the government's focus on making money, instead of promoting better ways of production. In 1986, 30 million trees were cut down, but because the number of trees was quickly declining, ten years later that number dropped to 20 million trees a years (Hintz 32). When financial aid was sent to Haiti because of

its deep state of poverty, instead of being directed to the general population that needed it, political leaders often used that money. (Temple 27).

Around seven million people live below the poverty line in Haiti, which is more than 80% of the population. It is also the poorest country in the Western Hemisphere with a GDP per capita of only \$480. The inflation rate was 14% in 2004. Although Haiti is extremely poor, steps are being taken to help improve the situation (Temple 31).

#### **National Solutions**

Much of the Haiti economy depends on agriculture and natural resources, therefore the first steps to a solution is to stop the misuse and abuse of the land and help bring it back into a flourishing state. International organizations have helped with the reforestation in Haiti, such as aid workers handing out free tree seedlings to farmers, and in the late 1980s, more than 22 million trees were planted. The problem is that only about half of the trees survive because the soil quality has significantly decreased over the years (Hintz 39). As Haiti's population continues to grow the already stressed land and economy will have to support more people, and this may throw Haiti deeper into a poverty crisis (Temple 33).

## **Bangladesh**

## **Background**

The British Empire took over Bangladesh in 1757 and ruled there for over 200 years. The area was named Bengal after the language that was spoken by the Bengali people. Britain was very interested in Bengal because of its natural fertile land; it was used to grow resources to ship back to Britain to make the empire wealthier (Brace 19)

The British rule brought many new changes to Bengal, including the steady decline of the income of the common people. These changes started to push Bengal into poverty, and since that time they have not been able to recover fully. The problem was that Britain was trying to make as much money off the land and the people of Bengal, instead of concerning themselves with the condition of the people living there. Britain created a new social class, called zemindars that charged local farmers rent for using farmland. This caused the farmers to grow cash crops to pay the rent, which meant that less edible crops were being produced and the people were going hungry. Instead of the traditional crops being grown, they were replaced by indigo, sugar cane and jute; all of these are cash crops. Not only did Britain take all the profits from farming and force the farmers to produce cash crops, they also banned the export of all cotton products because Britain did not want to compete with its

colonies on the global markets. This ban completely shut down the cloth industry (Brace 19).

After World War II, Britain felt pressure to reduce colonies, as imperialism was starting to be frowned at by many of the wealthiest nations. The area known as Bengal was given to Pakistan, and was renamed East Pakistan. West Pakistan and East Pakistan were separated by more than 1 800 km of land, which was mostly India. This caused problems when forming a national identity, and the government tried to change the national language to just Urdu, which is spoken in West Pakistan, and tried to eliminate Bangla, which was spoken in East Pakistan. Also, the government focused on benefiting West Pakistan and promoting it's development, even though much of the government's income was from the exporting of East Pakistan's crops, mostly jute and tea (Brace 18).

Since the government for all of Pakistan was from the West, and controlled the country from the West, the people of the East were mistreated and many of them fled to India. Many people from the East planned an attack on the West in hopes of independence. Then in late November of 1971, India and West Pakistan went to war. The East Pakistanis joined India in the battle against the West, and these combined countries out numbered the West. On December 16<sup>th</sup>, 1971, West Pakistan surrendered, the East was free, and they changed their name to Bangladesh (Virtual).

### **Present Situation and Impact**

Today Bangladesh is very dependent on agriculture as their main export and income for their economy. The problem with this is that any natural occurrences which effects farming will drastically change the lives of the people in the country. Flooding is very common, and although the barsha floods are good for the crops and the farmers, on the other hand the bonna floods are bad. A bonna flood can either be too deep, last too long or just come at the wrong time of the year. The deforestation in the country makes the flood situation worse. There is not enough vegetation to stop water from directly flowing from the mountain into the rivers. Also, since there are no roots to hold the soil, erosion occurs and the topsoil leaks into the rivers, causing backups and the rivers to over flow. Not only is there sometimes too much rain, at other times there is not enough, and the crops dry out and the seeds are blown away. Also cyclones occur on the coast of Bangladesh, which can demolish crops, homes and livestock. These natural disasters create a downward spiral to poverty. The farmers whose crops have been destroyed due to natural causes will probably have to borrow money to buy new seeds for planting, which causes them to go into debt (Brace 17).

Another problem is sanitation. Since fresh clean water is very hard to come by, the people are often forced to drink the water from streams and rivers,

and run the risk of disease, as the animals drink from the same water. These diseases include typhoid and a parasitic infection (Brace 18).

In terms of the current situation of the economy, it is not doing what it needs to to pull its people out of poverty. Bangladesh has a national debt of 7.5 billion pounds sterling, meaning 25% of export earnings go to paying off debt, instead of working towards better education and health care. 86% of the population lives below the poverty line, and 90% of the development money comes from foreign aid. The GDP per capita is \$118 (Brace 18).

#### **National Solutions**

A charity organization called ACTIONAID has been trying to improve the lives of the people living in poverty on Bhola Island since 1983, and its goal is to develop poor communities in the long run. ACTIONAID focuses on the lack of financial resources that is stopping poor people from achieving a better lifestyle. People who are poor cannot go to a local bank and take out a loan, which forces them to borrow from local moneylenders who charge very high interest rates. ACTIONAID started a program to help the poor take out loans without high interest rates. This is run through 360 shomiti groups, each of which has 20 people who meet once a week to discuss saving and credit strategies and to talk about their financial problems. Shomiti means club or organization in Bangla (Brace 31). Another organization, which helps the common people to reduce

debts in Bangladesh, is the Grameen Bank. This program allows poor people to borrow money at a very low interest rate; the extent to which the bank plays a role in improving the quality of life for the poor was previously discussed in the Expert section of this report.

Improving education and health care has also been a focus for improving the poverty in Bangladesh. The shomiti members commented on how if the next generation were educated, they wouldn't have to suffer as their elders had. The shomiti groups pay for the teacher's salary by raising funds, and the literacy rate is slowly rising now reaching 5.5%. This increase in literacy has made improvements in agriculture because people can now read the planting packages and know how to plant the crops in the correct way to maximize growth (Brace 36). Clean water is essential to stop the spread of diseases, and Bangladesh does have clean water, it is just 250 m below ground. Wells are dug to provide clean water to the common people, but they must contribute money to the building of wells to establish a sense of ownership and hopefully take better care of them (Brace 38).

# **International Organizations**

Although the definition of poverty is defined by income, it is a complex issue with many components. Along with low income, these factors usually

follow; inadequate food supply, poor sanitation, no health care, illiteracy and many more. The complexity of this issue makes it necessary to have many international organizations to help with the aid of poverty. Some of these organizations include United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), United Nations Global Compact, World Food Programme (WFP), the World Bank, World Vision and International Labour Organization (LIO) (Poverty). The following is an explanation of three of the above organizations.

### **United Nations Development Programme**

The United Nations Development Programme (UNDP) is the United Nation's global development section of the organization. This certain thread of the organization pushed for change and tries to help countries by increasing their knowledge and resources in order to improve their citizen's quality of life (United: About). Since World Leaders have pledged to cut poverty in half by 2015, it is the UNDP job to coordinate global and national efforts to do this.

The main components of the UNDP are explained in the following list.

Firstly, strategies and policies for poverty reduction, which focuses on economic growth and poor people should not just benefit from this growth, but contribute towards it. Another aspect of the strategies and policies is the focus on the multidimensionality of poverty and the need to attack poverty with an

intergraded approach (United: About). The second component is globalization, with the UNDP ensuring that globalization addresses human development concerns. Some of these concerns include fair trade and debt reduction. The final component is the International Poverty Centre (IPC), which is a shared project between the UNDP and the Brazilian government. This project specializes in analyzing poverty and producing research-based solutions (United: International).

#### **The World Bank**

"The World Bank's Mission is to reduce poverty and improve living standards through sustainable growth and investment in people" (World). The World Bank focuses on the need to eliminate poverty and assists developing countries around the world technically and financially. The two institutions together, the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA), make up the World Bank. Both institutions support the mission of reducing global poverty, where the IBRD concentrates on middle income and creditworthy poor countries and the IDA covers the poorest countries in the world. The World Bank provides low-interest loans, interest-free credit and grants to developing countries to provide their citizens with essential services (World, About). The World Bank raises the money used to provide these loans, credits and grants. The IBRD is able to lend money

to developing countries because they sell AAA-rated bonds in the world's financial markets; investors in North America, Europe and Asia purchase these bonds. The IDA source of money is forty donor countries which refill the financial supply every three years, in order for the poorest countries to take out loans. The IDA also has additional funding from the repayments of the previous loans (World: FAQ).

Some critics claim that the World Bank has failed its mission of relieving the world of poverty, because after sixty years of existence, there is still poverty everywhere. The World Bank believes that it has made a significant amount of progress, but admits that this is not enough (World: FAQ). It has helped by improving the life expectancy and the literacy rate in developing countries. Over the last twenty years, the World Bank has helped decrease the number of people who live on less than one dollar a day, although the world's population is increasing (World: FAQ).

#### **World Vision**

World Vision "is a Christian humanitarian organization dedicated to working with children, families and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice" (World Vision). The original purpose of World Vision was to provide for orphans in need after the Korean War. In 1953 the first child was sponsored, and since then, millions more

have been sponsored and therefore living a better life in Asia, Africa, Latin America, Eastern Europe and the Middle East (World Vision). It was in the 1960s that World Vision started its global relief mission, where it provides families who have lived through disaster with essential items for life, such as food, clothing and medical supplies. It was in the 1970s that World Vision changed their view and recognized that they needed to work with communities to try and break the cycle of poverty. World Vision helps communities meet basic survival needs, and then works with the community to discover solutions and become self-reliant (World Vision).

Today there are many programs that World Visions has available for individuals to help those in poverty. The most common help is sponsoring a child, where the individual helps a specific child in need. This helps put a face to the issue, as the individual gets a picture of the child who is being helped. Another way to help is to donate money towards emergency aid, or to browse through their catalogue and purchase certain items for families in need. A way in which youth can contribute is by participating in the 30-hour famine, which helps raise funds and recognize the extreme hunger around the world (World Vision: Ways).

## **Canadian Perspective**

Canada was not founded on blood and wars like a lot of the other

European colonies were; so natural and personal devastation was not an issue
and therefore the economy did not suffer. When most Canadians think about
poverty they imagine the worst possible situation and think about the starving
children in Africa and although the common vision of poverty is absolute poverty,
Canada suffers from relative poverty (Child). Relative poverty is when others
around you have things that you can't afford, people are considered living in
poverty when measured up to the standard, hence the term relative. So even
though relative poverty is evident in Canada, there is no absolute poverty as
there is in developing countries. Not necessarily poverty, but low-income families
are common in most of the major metropolitan cities.

The relatively poor people in Canada would most likely be among the richest if they were in a developing country, but because they are not, they feel deprived and singled out because of their low income (Child). In 2001, the poverty line for a city like Barrie, with a family with four members, was \$30 411. That is equivalent to \$20.83 per family member per day. About 90% of this would go towards food, housing and clothing (see appendix 2). This is not a lot of money for a Canadian to be living on for a day, but in a developing country this would be substantial (Canadian).

When viewing poverty trends in Canada, it is important to remember that the population is increasing as well. Even though the population is increasing, the people living in relative poverty are increasing even more. For example, between the years 1990 and 1993, metropolitan cities' population in Canada grew collectively by 6.9%, but the people living in relative poverty in the metropolitan cities grew by 33.8% (Lee). In Barrie, the number of people using shelters is increasing based on the population growth. Bethany Obermayer, who is the director of finance and administration for the United Way Simcoe Country branch had recognized that "the loss of manufacturing jobs has left more and more people out of work. These jobs are replaced with retail jobs, which (pay) generally below poverty levels" (Obermayer) (see appendix 3 for full interview).

Lower income families affect higher income families because the higher income families pay taxes that go towards providing social assistance for those in a lower income situation. Some of the social assistance that Service Canada can provide are; Employment Insurance (EI), so if an individual loses their job due to no fault of their own, they can apply for EI and receive payments until another job is found, GST/HST Credit, which gives back all or most the GST/HST to people with low income (Service). Social welfare started in Canada during the 1930s depression. At that time it was very shameful to the family to have to apply for welfare. Many people wouldn't suffer through the hard times and only applied once it was necessary for survival. It seems that today many people do

not see being on welfare as an embarrassment; so more people are willing to accept financial help.

Another way in which people help out the less fortunate in our country is by running food banks, donating to toy drives, operating a Christmas cheer, or adopting a family over the holidays. Many schools run one or all of these programs to raise awareness of the local need and so that students who are able to give have the opportunity to share with those in need.

Poverty is an issue in Canada, but it is very less severe than in many developing countries. Canada does not have many people living in absolute poverty because of all the programs that are in place to keep people from reaching this state. Relative poverty is an issue though, because in any society, some people are going to be rich, while other will be poor.

#### **Possible Solutions**

Since poverty is such a complex issue, as stated many times before, finding a solution to eliminate poverty requires a global effort. There are ways that poverty can be reduced, instead of eliminated, and therefore make a huge impact on the lives of so many who live in absolute poverty.

Some past efforts at poverty resolution include the Live 8 concert in 2005 and the Make Poverty History campaign, also many government have set targets Leah Lawson, Independent Study, Poverty.

to help aid the developing nations in the fight to end poverty. The Live 8 concert and the Make Poverty History campaign were not really solutions, but instead they tried to raise awareness of this issue, and also they hoped they could make the G8 countries help people who are living in poverty (Live8).

The Live 8 concert took place on July 2<sup>nd</sup>, 2005, four days before the G8 summit in Edinburgh. The G8 or The Group of Eight, are the leaders of the top eight most powerful countries in the world. They meet once a year to discuss world issues and try to make plans to resolve them. The Live 8 concert was held during this time to encourage the G8 leaders to make promises to end poverty (Live8).

The Make Poverty History campaign was founded in 2005 in the United Kingdom and Ireland to increase awareness of extreme poverty but to also force the governments into providing aid for these countries in extreme poverty (UK, Make). Soon after the campaign was founded in the United Kingdom and Ireland, it spread to Canada, the United States, Australia and Norway. The issues that the campaign wants governments to address are; more and better aid, trade justice and debt cancellation (Make, Issues).

Efforts have been made in the past, and poverty is still being reduced on an international level, because "at the 2000 UN Millennium Summit, world leaders from rich and poor countries alike committed themselves- at the highest political level- to a set of eight time-bound targets that, when achieved, will end extreme poverty worldwide by 2015" (End). These eight goals cover the different

aspects of poverty and when achieved, extreme poverty will be very rare in the world. The eight goals are; end hunger, universal education, gender equity, child health, maternal health, combat HIV/AIDS, environmental sustainability and global partnership (End). Since poverty is so complex, it takes the resolution of all of these problems to entirely resolve the issue.

Ending hunger is the first step to eliminating poverty because so many people die from starvation each year. The Food and Agriculture Organization of the United Nations (FAO) estimates that there are 850 million unnourished people in the world (Hunger) (see appendix 4). Just considering children, 10 million die each year due to starvation. The specific targets to end hunger are to reduce by half both the number of people living on less than a dollar a day and the people who suffer from hunger (End).

Universal education is the second goal and it is believed that every person should have an equal right to learn and make a better life for him or herself. 872 million adults in the developing world are illiterate; this is 25% of the adult population. The goal is to give every boy and girl primary schooling so that the world can become literate (End).

The third goal is gender equity, as currently 70% of the people living in poverty are women, so the goal is to eliminate gender inequality in all primary and secondary schools, since two-thirds of children who are denied education are girls. It is also known that women work 66% of the worlds working hours, produce half the world's food, but only earn 10% of the worlds income (End).

Poverty seems to attack the weakest and the defenceless, and in this case it would be children. This is why the fourth goal is child health. The specific goal is to reduce the mortality rate of children under the age of five by 66%. Over 11 million children die each year due to preventable diseases (End).

The fifth goal is maternal health. In sub-Saharan Africa women have 1 in 16 chances of dying during childbirth, this computes to one death every minute. The goal is to reduce the maternal mortality ratio by 75%. One of the main problems is the lack of trained health professionals in developing countries, and only 28 out of 100 women giving birth in these countries are assisted (End).

The fighting of HIV/AIDS and other diseases is an important sixth goal because there are 42 million people worldwide living with HIV, which kills 8 000 people each day. Currently, 11 million children have lost at least one parent to HIV/AIDS, and if the spread of this diseased is not stopped, that number is expected to rise to 20 million by 2010. The goal is to stop and begin to reverse the spread of HIV. The amount of people who are HIV positive in the world is astonishing. Every one hundredth person is HIV positive, and 33% of these are aged 15-24 (End).

The seventh goal is environmental sustainability, because so many people make a living by depending on the environment and in recent decades we have abused the planet. Also the access to clean water is very hard for some people, as 2.5 billion do not have access to improved sanitation and around 1.2 billion do not have access to a source of drinking water. The goals involving environmental

sustainability are to reduce by half, the number of people without clean drinking water and to achieve significant improvement by 2020 in the lives of 100 million slum dwellers (End).

Finally, the last goal for ending world poverty is global partnership. This global partnership makes it clear that it is not only the responsibility of wealthier countries to end extreme poverty. This is very important because it takes the whole world to end an issue that affects the whole world. For poorer countries to contribute their share to end poverty, wealthier countries must do their part to provide aid, debt relief and fairer trade rules. The main goal for global partnership is to develop open trading and financial systems that are non-discriminatory (End).

These eight goals are just one solution to end extreme poverty, but they are important because they require the whole world to make an effort. Poverty is a complex issue and it is the starting point for many other global issues. Once poverty is abolished, many other global issues will disappear as well.

# **Bibliography**

- Birch, Bruce C. <u>Hunger, Poverty and Biblical Religion.</u> 5 Mar. 2008. <a href="http://www.religion-online.org/showarticle.asp?title=1855">http://www.religion-online.org/showarticle.asp?title=1855</a>
- Brace, Steve. Bangladesh. East Sussex: Wayland Publishers Ltd. 1994.
- Canadian Council on Social Development. <u>2001 Poverty Lines.</u> 23 Apr. 2008. 29 Nov. 2002. <a href="http://www.ccsd.ca/factsheets/fs\_lic01.htm">http://www.ccsd.ca/factsheets/fs\_lic01.htm</a>
- Canada History. <u>Eras.</u> 23 Apr. 2008. 15 Apr. 2008. <a href="http://www.canadahistory.com/sections/Eras/eras.htm">http://www.canadahistory.com/sections/Eras/eras.htm</a>
- Child and Family Canada. <u>An Introduction to Poverty in Canada.</u> 23 Apr. 2008. Sept. 1996. <a href="http://www.cfc-efc.ca/docs/ccsd/00000323.htm">http://www.cfc-efc.ca/docs/ccsd/00000323.htm</a>
- Cline, Austin. Merton on Religion and Poverty. 5 Mar. 2008. <a href="http://atheism.about.com/od/weeklyquotes/a/merton01.htm">http://atheism.about.com/od/weeklyquotes/a/merton01.htm</a>
- End Poverty 2015. <u>Eight Goals: Overview.</u> 23 Apr. 2008. <a href="http://www.endpoverty2015.org/goals">http://www.endpoverty2015.org/goals</a>>
- Government of Canada. <u>Canada's G8 Website.</u> 12 Feb. 2008. 2 Mar. 2008 <a href="http://www.g8.gc.ca/menu-en.asp">http://www.g8.gc.ca/menu-en.asp</a>
- Grameen. <u>Grameen Bank.</u> 20 Feb 2008. 3 Mar. 2008. <a href="http://www.grameen-info.org/bank/index.html">http://www.grameen-info.org/bank/index.html</a>

- Hintz, Martin. <u>Haiti: Enchantment of the World.</u> New York: Chrildren's Press. 1998.
- Hunger Notes. World Hunger Facts 2008. 1 Mar. 2008. 7 May. 2008. <a href="http://www.worldhunger.org/articles/Learn/world%20hunger%20facts%202002.htm">http://www.worldhunger.org/articles/Learn/world%20hunger%20facts%202002.htm</a>
- Lafsky, Melissa. Religion Offset the Effects of Child Poverty. 23 Oct. 2007. 5 Mar. 2008. <a href="http://freakonomics.blogs.nytimes.com/">http://freakonomics.blogs.nytimes.com/</a>
- Lee, Kevin K. <u>Urban Poverty in Canada: A Statistical Profile.</u> 23 Apr. 2008. Apr. 2000. <a href="http://www.ccsd.ca/pubs/2000/up/">http://www.ccsd.ca/pubs/2000/up/>
- Live 8. 2 Mar. 2008. <a href="http://www.live8live.com/makepromiseshappen/#>
- Make Poverty History: Canada. <u>The Issues.</u> 2 Mar. 2008. <a href="http://www.makepovertyhistory.ca/en/the-issues">http://www.makepovertyhistory.ca/en/the-issues</a>>
- Make Poverty History: United Kingdom. 2 Mar. 2008. <a href="http://www.makepovertyhistory.org/">http://www.makepovertyhistory.org/</a>
- Mason, Paul. Planet Under Pressure: Poverty. Chicago: Heinemann Library. 2006.
- Mitchell, Scott. <u>Democratic Republic of Congo: A Cultural Profile.</u> Toronto: University of Toronto Press. 2000.
- Nobel Prize. <u>Muhammad Yunus.</u> 2006. 3 Mar. 2008. <a href="http://nobelprize.org/nobel\_prizes/peace/laureates/2006/yunus-bio.html">http://nobelprize.org/nobel\_prizes/peace/laureates/2006/yunus-bio.html</a>

- Obermayer, Bethany. Personal Interview. Barrie. 7 May. 2008.
- Progress of Nations 2000, The. <u>A Spotty Scorecard.</u> 27 Feb. 2008. <a href="http://www.unicef.org/pon00/immu1.htm">http://www.unicef.org/pon00/immu1.htm</a>
- Poverty Forum 2006. <u>Participating Organizations.</u> 30 Mar. 2008. <a href="http://www.un.org/esa/socdev/poverty/PovertyForum/">http://www.un.org/esa/socdev/poverty/PovertyForum/</a>
- Religion Link. <u>Religion Ease Poverty in Africa.</u> 21 Nov. 2005. 5 Mar. 2008. <a href="http://www.religionlink.org/tip\_051121b.php">http://www.religionlink.org/tip\_051121b.php</a>
- Seabrook, Jeremy. <u>The No-nonsense Guide to World Poverty.</u> Toronto: New Internationalist Publications Ltd. 2003.
- Service Canada. <u>Income Assistance.</u> 23 Apr. 2008. 30 Sept. 2007. <a href="http://www1.servicecanada.gc.ca/en/audiences/canadians/benefits.shtm">http://www1.servicecanada.gc.ca/en/audiences/canadians/benefits.shtm</a>
- Shah, Anup. <u>Causes of Poverty.</u> 10 Dec 2007. 27 Feb. 2008. <a href="http://www.globalissues.org/TradeRelated/Poverty.asp">http://www.globalissues.org/TradeRelated/Poverty.asp</a>
- Shah, Anup. <u>Poverty Facts and Stats.</u> 24 Nov. 2006. 27 Feb. 2008 <a href="http://www.globalissues.org/TradeRelated/Facts.asp">http://www.globalissues.org/TradeRelated/Facts.asp</a>
- Shamsie, Yasmine and Thompson, Andrew S. <u>Haiti: Hope for a Fragile State.</u>
  Waterloo: The Centre for International Governance Innovation. 2006.
- Singer, Peter. <u>The Singer Solution to World Poverty.</u> 23 Apr. 2008. 5 Sept. 1999. < http://people.brandeis.edu/~teuber/singermag.html>

Stearman, Kaye. World Issues: Poverty. North Mankato: Thameside Press. 2002

Temple, Bob. Haiti. Philadelphia: Mason Crest Publishers. 2004.

Think Quest. <u>Causes of Poverty.</u> 2006. 2 Mar. 2008. <a href="http://library.thinkquest.org/05aug/00282/over\_causes.htm">http://library.thinkquest.org/05aug/00282/over\_causes.htm</a>

Treffry, Diana. "Poverty". Collins English Dictionary. 21st Century Ed.

United Nations Development Programme. <u>About UNDP.</u> 30 Mar. 2008. <a href="http://www.undp.org/about/">http://www.undp.org/about/>

United Nations Development Programme. <u>International Poverty Centre.</u> 30 Mar. 2008. <a href="http://www.undp-povertycentre.org/">http://www.undp-povertycentre.org/</a>>

Virtual Bangladesh. <u>History Overview.</u> 22 Apr. 2008. 7 Nov. 2007. <a href="http://www.virtualbangladesh.com/history/overview.html">http://www.virtualbangladesh.com/history/overview.html</a>

Willi, Terri. <u>Democratic Republic of the Congo: Enchantment of the World.</u>
Toronto: Scholastic Library Publishing. 2004

World Bank. <u>Frequently Asked Questions.</u> 1 Apr. 2008. <a href="http://web.worldbank.org/WBSITE/EXTERNAL/EXTSITETOOLS/0,">http://web.worldbank.org/WBSITE/EXTERNAL/EXTSITETOOLS/0,</a>,conten tMDK:20147466~menuPK:344189~pagePK:98400~piPK:98424~theSitePK :95474,00.html#top>

World Bank. <a href="Poverty: World Bank Policies.">Poverty: World Bank Policies.</a> 2008. 30 Mar. 2008. <a href="http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/0,">http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/0,</a>, contentMDK:20205580~menuPK:354639~pagePK:148956~piPK:216618~ theSitePK:336992,00.html>

World Bank. About Us. 30 Mar. 2008.

<a href="http://web.worldbank.org/WBSITE/EXTERNAL/EXTABOUTUS/0,">http://web.worldbank.org/WBSITE/EXTABOUTUS/0,">http://web.worldbank.org/WBSITE/EXTERNAL/EXTABOUTUS/0,">http://web.worldbank.org/WBSITE/EXTERNAL/EXTABOUTUS/0,">http://web.worldbank.org/WBSITE/EXTERNAL/EXTABOUTUS/0,">http://web.worldbank.org/WBSITE/EXTABOUTUS/0,</a>

- World Poverty. <u>Solutions to World Poverty.</u> 23 Apr. 2008. < http://world-poverty.org/solutionstopoverty.aspx>
- World Vision. <u>History and Mission.</u> 1 Apr. 2008. <a href="http://www.worldvision.org/about\_us.nsf/child/history?Open&lid=294&lp">http://www.worldvision.org/about\_us.nsf/child/history?Open&lid=294&lp">os=top\_drp\_History></a>
- World Vision. <u>Ways to Give.</u> 2 Apr. 2008. <a href="http://donate.wvus.org/OA\_HTML/xxwvibeCCtpSctDspRte.jsp?a=b&lid=topnav\_waystogive&lpos=topnav">http://donate.wvus.org/OA\_HTML/xxwvibeCCtpSctDspRte.jsp?a=b&lid=topnav\_waystogive&lpos=topnav>
- Wuthnow, Robert. What Religious People Think About the Poor. 5 Mar. 2008. <a href="http://www.religion-online.org/showarticle.asp?title=492">http://www.religion-online.org/showarticle.asp?title=492</a>
- Yunus, Muhammand. <u>Vision.</u> 2006. 3 Mar 2008. <a href="http://muhammadyunus.org/content/view/21/36/lang,en/">http://muhammadyunus.org/content/view/21/36/lang,en/</a>