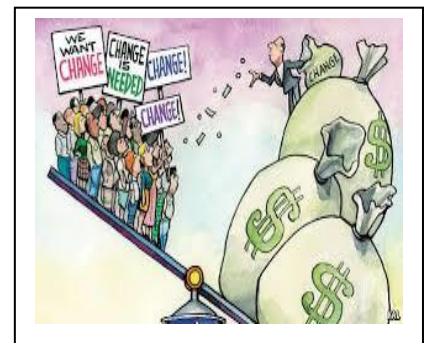
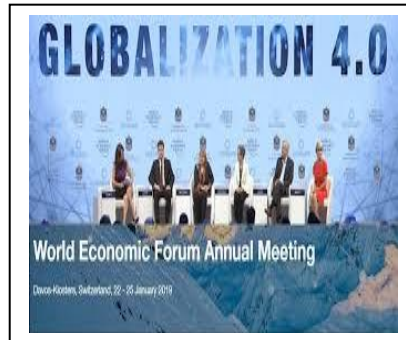


INEQUALITY & POVERTY

Tampines Meridian Junior College
JC2 General Paper
2024 Term 1



Reading Set 1: Inequality	Page 3
Reading Set 2: Poverty and its Other Causes	Page 17
Reading Set 3: Addressing Poverty	Page 25
Sample Students' Essays	Page 32
A Level Essay Questions Tested on Economics & Poverty	Page 36

• An Overview •

Unit Title: Inequality and Poverty		
Inquiry Question: Can equality for all ever be achieved?	Inquiry Question: Are the poor an inevitable feature of any society?	Inquiry Question: Can poverty ever be eradicated?
Unit Strand 1a: Causes of inequality and their impacts Unit Strand 1b: Measures to solve inequality and their effectiveness	Unit Strand: Causes of poverty take different forms and severity.	Unit Strand: Different ways of reducing poverty and assessment of their effectiveness.
Conceptual Lens: Complexity and Interaction		
Concepts: Discrimination, Class divide, Elitism, Injustice, Systemic perpetuation, Globalisation, Governance, Media representation, Stereotypes, Ageism	Concepts: Absolute poverty, Relative poverty, Structural poverty, Poverty line, Poverty trap, Inflation	Concepts: Foreign aid, Diplomacy, Nationalism, Globalisation, Sovereignty, Resource allocation
Topics: Race, Gender, Religion, Income, Socio-economic status, Education	Topics: Internal and External causes of poverty, Cost of living and impact on the poor, How poverty impacts the poor	Topics: Measures to address poverty, Effectiveness of the measures, Challenges in the implementation of measures to address poverty
Possible Generalisation: 1a: 1b:	Possible Generalisation:	Possible Generalisation:

Inquiry Question:

Can equality for all ever be achieved?

At the end of this section, students should be able to:

- ✓ Understand the complexity of the various forms of inequalities
- ✓ Recognise that equality for all is an ideal that is impossible to achieve

● Inequality ●

Reading Set 1

Article 1: Equality: Why it matters – United Nations Sustainable Development Goals (Goal #10)

Equality is about ensuring that **every individual has an equal opportunity to make the most of their lives and talents. It is also the belief that no one should have poorer life chances because of the way they were born, where they come from, what they believe, or whether they have a disability.** It is important to examine different factors such as globalisation, government policies, which ideally promotes equality for all. However, **differential access to resources and opportunities exists, resulting in the debate on whether these factors truly benefit all equally. As such, inequality manifests itself in different forms, such as, race, gender, and income (amongst others).**

What's the goal here? To reduce inequalities within and among countries.

Why? Inequalities based on income, sex, age, disability, sexual orientation, race, class, ethnicity, religion and opportunity continue to persist across the world, within and among countries. Inequality threatens long term social and economic development, harms poverty reduction and destroys people's sense of fulfilment and self-worth. This, in turn, can breed crime, disease and environmental degradation. Most importantly, we cannot achieve sustainable development and make the planet better for all if people are excluded from opportunities, services, and the chance for a better life.

What are some examples of inequality? An estimated 69 million children under five years of age will die from mostly preventable causes. Rural women are three times more likely to die while giving birth than women in urban centres. Many families in developing countries are living in societies where income is more unequally distributed than it was in the 1990s. These are just a few examples, but it is an issue that affects every country in the world.

Why should I need to care about inequality if I don't face any discrimination? In today's world, we are all interconnected. Problems and challenges, be they poverty, climate change, migration or economic crises are never just confined to one country or region. Even the richest countries still have communities living in abject poverty. The oldest democracies still wrestle with racism, homophobia and transphobia, and religious intolerance. A recent UNICEF report noted growing inequality among children in several high-income countries. Global inequality affects us all, no matter who we are or where we are from.

Article 2: Is a globalised world a less equal world?

Diana Schoder | American Economic Association | June 15, 2018.

Whether Brexit, offshoring, or China's growing middle class, globalisation is at the core of many issues today. But often, globalisation gets too much credit for changing the world — and potentially too much blame. This is especially true of global income inequality. A common narrative frames globalisation as the cause of inequality: by shifting low-skilled jobs from wealthier countries to poorer countries, economic integration has increased inequality within countries while lowering inequality between them. However, the story is more complex.

It is true that the poor and middle class of the developed world have seen little real income gain from globalisation. At the same time, the global elite have continued to experience substantial gains. Clearly, the benefits of economic change have not reached everyone equally.

Yet, globalisation is only one factor in this unequal distribution. Other factors like new technology, unequal education, deregulation, and differing social welfare policies help to explain these trends as well. People must understand the more nuanced — but also more complete — reasons behind inequality in order to tackle its consequences.

This diversity of outcomes suggests that policymakers should not use globalisation alone as a scapegoat for inequality. As nations adopt stances on education and health policies, minimum wages, taxes, social programs, and basic incomes, they can mitigate or exacerbate the effects of globalisation.

Traditional economic thought however, suggests that countries should have experienced rising GDPs per capita from new levels of international trade. At the very least, trade should not have had a negative impact. On average, however, the increasing trade traced back to the introduction of the steamship in the late 1860s through the 1870s lowered countries' GDPs per capita and made most countries worse off.

Countries with initially low levels of economic development were especially hurt, whereas most wealthy nations experienced neither losses nor gains. However, in addition to GDP per capita, the quality of a country's institutions helped to determine the impact of globalisation. A high-quality institution is one that constrains the decision-making abilities of people in power, which reduces corruption and allows citizens to benefit from their countries' policies. To benefit from globalisation, it was not enough to start off as a wealthy country; countries had to have excellent institutions, too.

Of course, institutions may represent a more fundamental reason that some countries benefited from trade while others did not. Countries that specialise in manufacturing tend to have better institutions than those that specialise in agriculture, and so industry could be the root cause. Nonetheless, institutional quality does a good job of predicting which countries had the most to gain — and in many cases, the most to lose — from growing international trade.

As some countries reaped the benefits of globalisation, others fell behind. This gap between “winners” and “losers” spurred an economic divergence between rich and poor countries that has persisted for decades. Although it may not explain today's economic divides, this historical period can still shed light on how globalisation may contribute to global inequality.

The steamship is no longer a new development, but the world continues to grow more and more connected. If our era of globalisation mirrors the first wave, then benefits from globalisation may become concentrated among wealthy countries with good institutions, and we may see rising inequality. And, even if the results do not apply to the modern world, they remain a lesson to economists and policymakers that, despite conventional wisdom, globalisation may not always be good.

Article 3: Systematic inequality – how America's structural racism helped create the Black-White wealth gap

The Centre for American Progress | Angela Hanks | February 21, 2018

Wealth—the measure of an individual's or family's financial net worth—provides all sorts of opportunities for families. Unfortunately, wealth in America is unequally distributed by race—and particularly between white and black households. African American families have a fraction of the wealth of white families, leaving them more economically insecure and with far fewer opportunities for economic mobility. Even after considering positive factors such as increased education levels, African Americans have less wealth than whites. Less wealth translates into fewer opportunities for upward mobility and is compounded by lower income levels and fewer chances to build wealth or pass accumulated wealth down to future generations.

Several key factors exacerbate this vicious cycle of wealth inequality. Black households, for example, have far less access to tax-advantaged forms of savings, due in part to a long history of employment discrimination and other discriminatory practices. A well-documented history of mortgage market discrimination means that blacks are significantly less likely to be homeowners than whites, which means they have less access to the savings and tax benefits that come with owning a home. Persistent labour market discrimination and segregation also force blacks into fewer and less advantageous employment opportunities than their white counterparts. African Americans thus have less access to stable jobs, good wages, and retirement benefits at work— all key drivers by which American families gain access to savings. Moreover, under the current tax code, families with higher incomes receive increased tax incentives associated with both housing and retirement savings. Because African Americans tend to have lower incomes, they inevitably receive fewer tax benefits—even if they are homeowners or have retirement savings accounts. The bottom line is that persistent housing and labor market discrimination and segregation worsen the damaging cycle of wealth inequality.

Wealth can function as a generational steppingstone that older generations pass on and future generations benefit from and build over time. Throughout most of American history, however, this essential steppingstone was not, for all intents and purposes, available to African Americans. For blacks, the American experience began with slavery, which allowed whites to profit off of the bodies and blood of enslaved people, who by rule of law were

unable to live freely, let alone build wealth to pass along to future generations. More than one and a half centuries since slavery's abolition, America has yet to fully reckon with how to atone for this original sin.

The disparities that exist between blacks and whites today can be traced back to public policies both implicit and explicit: From slavery to Jim Crow, from redlining to school segregation, and from mass incarceration to environmental racism, policies have consistently impeded or inhibited African Americans from having access to opportunities to realize the American dream. Direct action must be taken to change an American system built on suppression, oppression, and the concentration of power and wealth.

Decade after decade, black Americans have struggled to keep pace with their white counterparts and—despite momentous effort—continuously find themselves several steps behind. The data are clear: Even when African Americans pursue higher education, purchase a home, or secure a good job, they still lag behind their white counterparts in terms of wealth. Moreover, the disparities between white and black Americans can nearly always be traced back to policies that either implicitly or explicitly discriminate against black Americans. According to the Centers for Disease Control and Prevention, for example, black mothers and children die at disproportionately higher rates than their white counterparts, regardless of their income levels. Researchers have suggested that racism—which has produced segregated neighborhoods with fewer hospitals, higher rates of chronic illnesses, and unequal access to health care—is the main culprit.

Article 4: Race and ethnicity: Why media representation matters

Action for Children | June 21, 2023

Media representation describes how different people and communities are portrayed in TV, film, news, and social media. Good representation offers a diversity of stories featuring people of all backgrounds. In the past and to this day, portrayals of Black, Asian and Minority Ethnic people have often created or reinforced harmful stereotypes. Such stereotypes promote a narrow understanding of those communities. This has the knock-on effect of contributing to real-life racism and discrimination.

Representation matters because what we see in the media does not just reflect reality – it also shapes it. On the other hand, positive representation can shift public opinion for the better and create greater understanding and appreciation between cultures and communities.

UK media is not fully representative of the cultures and ethnicities that make up its population, especially at senior levels. A survey of 100 major news outlets in the UK found that none of them had editors that were not white. Entertainment awards shows are another good measure of whether a diverse range of entertainers are being given opportunities in film and TV. The lack of minority ethnic performers receiving nominations and awards at the Oscars inspired the #OscarsSoWhite hashtag and campaign. Even though the campaign is several years old now, not enough has changed.

It is worth noting that representation of minority ethnic people has risen over the past three years, both in front of the camera or microphone, and behind the scenes. However, still less than a quarter of 4 to 18 year olds in the UK believe they see children that look like them on television. This is driving young people towards social media channels like YouTube and Tiktok where they can find content and stories that better reflect their own lives. Yet racism still exists in these spaces, whether it is in the comments section or the fact that Black content creators are still paid less than white ones for similar opportunities. In addition, coverage of events like recent Black Lives Matter demonstrations or the treatment of Meghan Markle, the Duchess of Sussex, has prompted questions about whether the UK news media itself still has a racism problem.

While advertising media has become more inclusive in recent years, marketing campaigns targeted at women and girls still tend to feature lighter-skinned Black, biracial or 'racially ambiguous' women rather than dark-skinned women. This is colourism - bias against people of darker skin tones - and young people with darker skin are still growing up with this harmful prejudice. The lack of representation of dark-skinned people in the media is reinforcing it.

The Netflix campaign #FirstTimeISawMe asked people from minority groups when they first saw themselves reflected by a character on-screen. What this revealed is that it is not just about seeing a person of the same ethnicity as you on-screen. Other factors like upbringing, ability, or hair type make a character feel like a real person that a viewer can relate to. This is why fleshed-out characters, not stereotypes or two-dimensional characters, are so important.

The more positive and varied representation of people from all races and ethnicities there is on-screen, the more that media can help children to grow up embracing themselves and others for who they are.

Article 5: Gender inequality in India

Child Rights & You | August 2023

Gender inequality has been a crucial social issue in India for centuries. Census 2011 shows the child sex ratio among children of 0-6 years to be 918 girls for every 1000 boys in India. The discrimination starts even before the girl child is born. In many instances, she is prevented from being born. The girl child is considered a burden. She is often deprived of the basic rights and equal opportunities to lead a wholesome childhood and adult life. According to the 2011 Census, of the total child population in India, girls account for 48%, many of whom are engaged in child labor, child trafficking and child marriage.

The future of innumerable girls looks grim, as shown by the following statistics:

1. 12.15 million children are married in India - 8.9 million are girls; married girls are three times the number of boys. (Census 2011)
2. 51% of all trafficking victims were children, of which more than 80% were girls. (NCRB 2018)
3. There are 223 million child brides in India; 102 million were married before turning 15. (UNICEF)

Undoubtedly, gender discrimination in the society is a grave concern, and a host of personal, societal and cultural aspects are at the core of this development. Here are some of the causes of gender inequality in India:

Poverty: Poverty stands as one of the primary drivers of gender inequalities. According to the World Bank, approximately 70% of the world's impoverished population is female. Poverty restricts access to education, healthcare, and economic opportunities, thereby reinforcing a vicious cycle.

Child Marriage: Child marriage is another alarming aspect of gender inequality, disproportionately affecting girls. UNICEF estimates that 12 million girls are married before the age of 18 every year. Such practices hinder their personal development and perpetuate gender disparity across generations.

Lack of Education: Lack of education is one of the key causes of gender inequality that significantly exacerbates the problem. UNESCO reports that 132 million girls are out of school globally, with less access to learning opportunities than boys. Right to education is crucial in empowering girls to make informed choices, pursue careers, and challenge societal norms.

Poor Medical Health: Poor medical health also plays a pivotal role in maintaining gender discrimination in the society. In regions with inadequate healthcare facilities, girls face higher maternal mortality rates, limited access to family planning, and health-related biases.

Lack of Awareness & Patriarchal Norms: Lack of awareness and ingrained patriarchal norms further contribute to gender inequality. When societies perpetuate gender stereotypes and discrimination, it becomes challenging to break free from the shackles of inequality. Patriarchal norms hold back many girls from striving for their dreams by receiving a quality education, medical facilities and overall awareness for their well-being.

To address gender inequality effectively, we must tackle these interconnected causes of gender inequality and work towards establishing sustainable change patterns that will successfully eradicate this vicious cycle of gender inequality.

Article 6: Women in developed countries more educated than men, but still earn less and 10 things to know about gender equality (an amalgamation)

Reuters | Lin Taylor | October 4, 2017 and McKinsey Global Institute | Mekala Krishnan, Anu Madgavkar, Kweilin Ellingrud, Lareina Yee, Dame Vivian Hunt, Olivia White, and Deepa Mahajan | September 21, 2020

Women in developed countries are now more educated than men, yet they still earn less, are poorly represented in politics, and less likely to join the top ranks in business or become an entrepreneur. From Canada, Japan, Norway to Australia, young women on average earn almost 15 percent less than men, even though they are more educated, said the Paris-based Organisation for Economic Co-operation and Development (OECD).

The gender pay gap has remained stubbornly consistent over the past decade despite better policies for working parents, transparency in workplace pay gaps, and quota systems to boost the number of women on boards and

senior roles, OECD said. "Every country faces its own obstacles to reaching gender equality, and to make a real difference we must change public policies in tandem with stereotypes, attitudes and behaviors," Angel Gurría, Secretary-General of the OECD said in a statement.

Although women in advanced economies of the OECD have made far-reaching gains as workers, consumers, and savers over the past two decades, much of this progress has been offset by rising costs and new forms of insecurity that disproportionately affect women. Between 2000 and 2018, women accounted for two-thirds of 45 million jobs created in 22 OECD countries, but many of these jobs were **part-time or independent work that were less secure and offered lower pay and fewer benefits**.

While women face inequality in the world of work, they also face inequalities in the home. Around the world, **women do three times as much unpaid care work as men**. As one of many examples around the world, the "*double shift*" is a fact of life for millions of women in China, who go out to work but then do the lion's share of work in the home as well. On average, they work nearly nine hours a day, and only about half of that is paid. Putting the two together, on average women in China work almost one entire day a week more than men. In some countries like India, women do almost ten times as much unpaid care work as men. This phenomenon is by no means confined to developing economies; it is a consistent fact that women work a double shift in advanced economies, too. In the United States, for instance, women still do almost twice as much unpaid care work as men.

The particular challenge for women is that long-standing barriers make it harder for them to adapt to the future of work. Women and men alike need to develop the skills that will be in demand, the flexibility and mobility needed to negotiate labor-market transitions successfully and the access to and knowledge of technology necessary to work with automated systems, including participating in its creation.

Unfortunately, women often face long-established and pervasive structural and societal barriers that could hinder them in all three of these areas. Women may have less time to refresh or learn new skills or to search for employment because they spend much more time than men on unpaid care work. They may also face financial constraints in doing so and they may not have the professional networks and sponsors that could make it easier for them to navigate job transitions, among other factors. Moreover, women tend to have less access to digital technology and lower participation in science, technology, engineering, and math (STEM) fields than men. If women make these transitions, they could find more productive, better-paid work and if they do not, they could face a growing wage gap or leave the labor market altogether.

Application: What are the causes of inequality and their impacts?

Article No.	Causes of Inequality	Impacts of Inequality
Article 2	Globalisation	
Article 3	Systemic Racism	
Article 4	Media Representation/Stereo types	
Article 5	Poverty, Child Marriage, Patriarchal Norms	
Article 6	'Glass Ceiling' at the Workplace, Unpaid Care Work, Technology	

Drawing Generalisations

Craft a generalisation on whether equality for all can ever be achieved. Take into account the articles and discussion in the application section.

It is hard to achieve equality for all because the causes of inequality are

Article 7: For Many, Being Taiwanese Means Being Pro LGBTQ+

Nikkei Asia | Thompson Chau | Nov 14, 2022

"Fellow gays, can you use your ability to change the weather?" urged a flamboyantly clad man sitting atop a parade float as Taipei's 20th annual Taiwan Pride march kicked off in front of the Taipei City Hall on Oct. 29. Gray clouds filled the sky and rain poured down. But the terrible weather did not stop some 120,000 people from crowding onto the streets of central Taipei, some sporting vivid costumes, elaborate makeup, or even bare skin.

Taipei's pride march, the first to be held fully in person in three years due to the pandemic, and its rapturous music and huge public backing serve as colorful symbols of Taiwan's progressive modernity. The island democracy has come a long way since its maiden pride event in 2003. Having suffered under the iron-fist rule of strongman Chiang Kai-shek and his Kuomintang for decades, the Taiwanese forged their democracy in the 1990s. Taiwan is now led by its first female head of state. The government supports gay rights and has moved to make up for past injustices against its ethnic minority communities.

For many young people, being a proud supporter of the LGBTQ+ community is an important aspect of their sense of Taiwanese identity. "For people in this country born after martial law ended, being pro-LGBTQ is key to us in expressing our Taiwanese identity. We see ourselves as members of a progressive and democratic society. Our understanding of Taiwan as a burgeoning and vibrant democracy is intertwined with this country's acceptance of our sexuality and identity," said Daniel Yo-ling, a millennial Taiwanese American who was marching with Taiwan Asexual Group at the pride event. "Taiwan's LGBTQ movements have also provided space to support other issues such as the Hong Kong democracy movement and Ukraine's resistance against Putin's invasion," he said, citing the Ukraine flags and Hong Kong banners waved by marchers, as well as the participation of Kyiv Pride in this year's parade. "We want LGBTQ+ people to see other less visible groups within this community, including nonbinary and asexual groups."

The first government in Asia to legalize same-sex marriage in 2019, Taiwan is a pioneer in championing burgeoning LGBTQ+ rights in the Chinese-speaking world and in Asia. In neighboring China, the authorities in 2016 banned the portrayal of homosexual relationships and in 2021 effeminate men on television. Singapore in August decriminalized gay sex but announced measures to prevent legal challenges that would allow recognition of same-sex marriages.

President Tsai Ing-wen, who introduced same-sex marriage in the land in 2019, commemorated the 20th anniversary of Taiwan Pride noting: "When the first year was held, only a few hundred people took part. Now, after 20 years, the Taiwan Pride parade is one of the largest gay parades in East Asia. At that time, the first group of friends who took to the streets to fight for their rights could hardly imagine that Taiwan would be the first country in Asia with marriage equality 20 years later."

Adding further momentum, big Western companies such as Google, McKinsey and Durex were among the corporate sponsors of this year's Taiwan Pride event.

In a November 2018 referendum, a majority of voters were opposed to amending the "one man, one woman" definition of marriage outlined in the civil code to allow for same-sex couples. President Tsai's administration decided then to uphold a Constitutional Court's 2017 ruling mandating the legalization of same-sex marriage and passed special legislation in 2019. But a significant loophole remains. The legislation does not grant transnational same-sex marriage rights in all cases. "The results of plebiscites in Taiwan are only binding for two years and the government could have quietly changed the civil code after that period to legally permit all same-sex transnational couples to marry just like heterosexuals, but they didn't do so," said Adam Chen-Dedman, a doctoral candidate in cultural studies at the University of Melbourne who specializes in national identity politics in Taiwan's LGBTQ+ movement. "The government has been saying for years now that they will fix this transnational exclusion but these couples are still waiting."

Same-sex couples in which one partner is from Taiwan and the other is a citizen of a country that does not recognize same-sex marriage are barred from marrying in Taiwan.

"There are four transnational same-sex couples who have already won their cases at administrative courts to legally wed in this country," said Chen-Dedman. However, the interior ministry still has failed to authorise local household-registration offices to register such marriages, meaning that transnational couples have had to take the ministry to court every time.

"It is simply too onerous and legally preposterous to require each couple to sue for the right to marry. In an election season like now, it's considered sensitive by some to call out the ruling party on this issue so it's caused a split over strategy among different LGBTQ activist groups," Chen-Dedman added.

But New Taipei City, which administers Taipei's suburbs, could become the first local government to intervene. In early October, its administrative appeal review committee passed a motion that contravened national law by refusing transnational couples the right to register their marriages. The mayor – Hou You-yi, an opposition Kuomintang politician seen as a potential presidential contender – will announce a decision in December.

"If the New Taipei City government does this, it will finally allow all transnational same-sex couples to register their marriages there and will constitute a slap in the face of the [ruling party], especially since New Taipei is run by the opposition," noted Chen-Dedman.

Similarly, this is also becoming an election issue in Taiwan's capital. Taipei mayoral candidate Huang Shan-shan, who showed up at the pride event, said the city's government should revoke its interpretation of the law in order to permit transnational same-sex marriage. "Before this amendment is completed, I believe that Taipei can take the lead in allowing international same-sex marriages to be registered in the same way as domestic counterparts," she said.

Article 8: Empowering Women: Grameen Bank and its Pioneering Programmes

China Development Brief | Zichang Wang, Shuo Yan, Mingxuan Tan, Mingwei Ye, Jiahe Chen | Jan 1, 2022

The Grameen Bank completed 37 years of its smooth and successful operations in December, 2020. It has been providing collateral free microcredit mostly to the poor and rural women of Bangladesh since 1983. The founder of Grameen Bank Dr. Muhammad Yunus is a contemporary social entrepreneur, and he laid the foundations of Grameen Bank on the lines of being as a social enterprise. With its pioneering microfinance model, Grameen Bank has become a typical representative of women's empowerment practices worldwide — by using the power of microfinance to help women overcome the threshold of entrepreneurship and clear the way to self-sufficiency.

Traditional banks, especially in Bangladesh, mainly serve men. Grameen Bank focuses on women, giving them the opportunity to become entrepreneurs and lift their families out of poverty. Traditional banks regard the poor as untrustworthy. However, Grameen Bank proved for the first time in history that impoverished people, especially impoverished women, were creditworthy and had much higher loan-repay rates than male borrowers – even than borrowers who were richer. By August 2021, Grameen Bank had 9.41 million members, of which 97 percent were female. And it currently operates 2,568 branches serving 81,678 villages, covering 93 percent of villages in Bangladesh.

Grameen Bank aims to empower women by combining financial media and social media. The success of the bank lies not in its discovery that the poor are creditworthy, nor in the way it operates, but in its profound grasp of how to expand the social capital (social network) of the poor, and the sophisticated design of the mechanism for doing so. By taking advantage of microfinance and constructing community networks, Grameen Bank offers its members adequate resources, such as funding, consulting, and personnel.

In terms of funding, Grameen Bank adopts micro-credit and inclusive finance to provide people with sufficient funds to start their own business. In addition, the bank provides financial advice to help its members select profitable industries to invest in and gives practical business advice to help them find the right way to grow. Members who benefit from the services can join a specific network of people. In their network, members can find like-minded people in similar situations, as well as being able learn from their business partners and others.

After several years of effort, many Grameen members have experienced quite a transformation. They now have more confidence and education has helped them to succeed in their profession. The most important result was a change in the way they think about themselves. They began to realize that they didn't need to be full-time housewives who had to take care of children and do housework all the time. Instead, they realized that they had the right and the ability to realize their own value.

For example, Ms. Wan joined Grameen in 2014. Before she joined, Wan was selling pancakes in Xuzhou, China. Every day, she had to get up at 4 am to prepare the ingredients for the day's business and stand on the street for several hours selling her products. But selling pancakes only helped her make a basic living. However, in 2014,

she was diagnosed with stomach problems and had to find a less physically demanding way of making a living. Grameen Bank stepped in and “saved her life”. Following the advice of experts, she decided to raise pigs.

However, during that year, many pigs died due to swine fever. Then, Grameen Bank held a group meeting to gather members who had similar experiences and helped Ms. Wan to find a practical solution. In the end, they managed to sell her pigs, even in the midst of a livestock recession.

She said that she was grateful for the bank’s efforts to help her find a trade. She also met her good friend, who is also her business partner. She realized that her life was not limited to doing housework and other complicated things. She felt confident to hold a new title – businesswoman or entrepreneur. She also says that connecting with other members and doing business with them has helped her to be spiritually fulfilled and more involved in her community.

There is a considerable body of research that demonstrates that female empowerment could generate many positive externalities benefitting people around the world as well as future generations. The increase in women’s participation in the labor force not only contributes to social and economic development at the macro level, but also contributes to the improvement of women’s individual qualities and comprehensive personal development at the micro level. And within families, it helps to improve health, and increases investment in children’s education, which eliminates the intergenerational transmission of poverty.



Article 9: Study Finds ‘Clustering’ of Races in Some Neighbourhoods Largely Due to Purchasing Power Disparity

Today | Navene Elangovan | June 25, 2021

Addressing racial inequality is an ongoing effort, and various policies contribute to fostering inclusivity and social cohesion in Singapore. While no single policy can completely solve racial inequality, a combination of measures has been implemented to promote equal opportunities and harmony. One such effective government policy in Singapore is the Ethnic Integration Policy (EIP) in public housing.

The EIP is a housing policy implemented by the Housing and Development Board (HDB) in Singapore. The policy sets specific targets for the distribution of ethnic groups to promote a

harmonious and multicultural living environment and hence strives to achieve a balanced representation of the major ethnic groups, including Chinese, Malay, Indian, and others, preventing the concentration of specific ethnicities in particular areas.

By preventing the clustering of specific ethnic groups, the EIP encourages social interaction and integration among residents from diverse backgrounds, helping to build a sense of community and understanding among different ethnicities. It also actively addresses the risk of ethnic enclaves, reducing the likelihood of segregated communities based on race, contributing to Singapore’s commitment to racial harmony and the prevention of racial tension.

Despite the EIP being actively enforced, experts have noted that ethnic clusters have formed in certain public housing estates. For instance, Chinese households exceeded 90 per cent in neighbourhoods in Hougang New Town while Malay households exceeded 30 per cent in neighbourhoods in Bedok and Tampines. These clusters are typically in areas where the quota for a particular ethnic group has been reached in HDB blocks and form due to the differences in the purchasing power of the different races. If left unchecked, this could be a cause for concern, experts said. Assoc Prof Leong said that in general, Chinese flat buyers with higher purchasing power are pricing out the minorities with lower purchasing power in the prime and central areas where flats have higher resale value. “And then minority ethnic groups will move to other places, perpetuating this ethnic clustering effect,” he added.

Assoc Prof Leong noted that some homeowners, particularly those from minority races, have faced difficulties in selling their flats. Under the EIP, a homeowner of a minority race can sell his or her flat only to another member of a minority race, once the quota for the majority race has been reached. Therefore, sellers may see a smaller pool of eligible buyers, resulting in them having to lower their asking price, reducing the capital gains on their property.

This issue took centre stage during the parliamentary debates earlier this month when Leader of the Opposition Pritam Singh questioned the relevance of this policy, pointing out its negative impact on minority homeowners. This was met by a rebuttal from National Development Minister Desmond Lee, who stressed that the policy is still needed to buttress racial integration despite its “rough edges”.

Assistant Professor Laavanya Kathiravelu from the Nanyang Technological University (NTU) said that the clustering effect was of concern because it potentially means that people have lower chances of meeting others of a different race or socio-economic class. “This could create more insular living environments and everyday experiences in interacting with fellow residents. “This effect could also be heightened since many of us now work from home and have less opportunities to interact with people outside our immediate residential neighbourhoods,” the sociologist said.

To “de-cluster” areas that have hit their limits on ethnic quotas, Assoc Prof Leong suggested relocating popular schools from central to peripheral areas to encourage Chinese buyers to move to other areas. His other suggestion is that a cap be placed on the cash over valuation (COV) permissible for resale flats, to reduce incentives for the seller to sell to the highest bidder. Assoc Prof Leong reiterated the need to address the trends found in the study. “In the long run, this could lead to an unequal housing structure that is also explained by racial background, running contrary to what we want to see in our neighbourhoods,” he said.

It is important to note that the effectiveness of policies addressing racial inequality is context-dependent, and a comprehensive approach involving multiple policies and societal initiatives is crucial. The EIP, alongside educational programmes, anti-discrimination laws, and community engagement efforts, contributes to Singapore’s commitment to building a racially harmonious society. Ongoing efforts and adaptability are essential to address emerging challenges and promote continuous progress in the journey toward racial equality.

Article 10: 8 Highlights from Enabling Masterplan 2030 to Empower Persons with Disabilities

The Straits Times | Shermaine Ang and Goh Yan Han | Aug 17, 2022

Since 2007, the Government has made public three Enabling Masterplans. These are the roadmaps for Singapore to build a more inclusive society where persons with disabilities or special needs are empowered and enabled to realise their true potential. Most recently, a total of 29 recommendations were made in the Enabling Masterplan 2030, the latest road map released to support persons with disabilities and enable them to contribute to society. The Government has accepted all of them, covering areas such as education, employment, independent living and access to digital services.

Here are eight highlights from the report:

1. **Target of 40 per cent employment:** The employment rate of people with disabilities aged 15 to 64 stood at 30.1 per cent from 2020 to 2021. The masterplan aims to increase this to 40 per cent by 2030.
2. **Adjusting job options:** A new task force will work on designing alternative employment models such as micro jobs - temporary, task-type jobs - which can support more people to work, and increase the number of organisations that commit to being inclusive through the Enabling Mark and Enabling Employment Pledge. The Enabling Mark recognises organisations that have inclusive practices for persons with disabilities, and employers who sign the pledge signal their commitment to support such persons at work.
3. **Five new special education (Sped) schools and two new early childhood intervention centres:** With the growing demand for special education catering to students with autism, the Ministry of Education will partner social service agencies to set up five new Sped schools by 2030, on top of the current 22. Two new early intervention centres, focused on supporting young children with special needs, are also slated to open by mid-2023.
4. **Centres to engage people with disabilities:** New centres - called Enabling Services Hubs - will reach out to people with disabilities within an area or region and link them to support services and befrienders in the community. These hubs will also provide drop-in respite services to support caregivers, as well as run courses in areas like daily living skills, physical activity and the arts.
5. **New task force to develop community living models:** Options developed by the task force should enable people with disabilities to live in the community as independently as possible. The task force will design housing and caregiving options, ranging from concierge-type assistance for independent residents - where care managers coordinate services such as cleaning for residents - to community managers who organise activities for them.
6. **More 24/7 audible traffic signals at pedestrian crossings:** The Land Transport Authority will install on-demand audible traffic signals - a series of loud beeps to indicate it is safe to cross - at more pedestrian crossings. Currently, audible traffic signals at all crossings operate from 7am to 9pm. This upgrade will

be made to 325 pedestrian crossings in 10 town centres where there are higher proportions of residents with visual impairment.

7. **Greater digital accessibility:** Currently, 48 per cent of free-to-air TV programmes have sign language interpretation, captioning or subtitling, and 61 per cent of high-traffic Government websites - such as the Central Provident Fund and Manpower Ministry websites - are accessible through devices such as screen readers. The goal is to have 70 per cent of TV programmes and all high-traffic Government websites accessible by 2030.
8. **GPs trained to care for people with intellectual disabilities:** The Ministry of Health has collaborated with the College of Family Physicians Singapore to provide a course for general practitioners (GPs) in caring for people with intellectual disabilities who have cognitive or communication challenges, to make healthcare more accessible to them. The first course was conducted in July 2022, training GPs in areas such as addressing behaviour of concern and future care planning.

While these plans are justifiable and good, improving the landscape for disability cannot be the job of Government alone. Many resources, mindset changes and action plans have to come from the public and businesses. Hence, it is not enough to only engage citizens and stakeholders during the writing of a masterplan. Rapid changes and new developments can happen, and the plan needs constant updates and reviews.

Those serving in the special-needs sector need to play their part too. Disability groups should conduct studies and develop mini 'Enabling Plans' so that the needs and gaps in their specific groups can be more accurately identified and addressed. The rest of society can then chip in to support these plans and the Government can help by addressing gaps. For instance, up till now, there is no consolidated repository of skills training resources for students with special needs. Such a one-stop information resource portal would equip educators and caregivers to better prepare the students for life; without the need to develop or curate content from scratch by individual users.

Some members from the deaf community have also identified a serious need for their young to be included in pre-school settings where all children can learn to sign. This will better prepare them for the deaf-inclusive mainstream primary schools that are already in place.

Yet another important gap that has been identified – caring for those who care for the disabled. The best way to quell the anxiety of family caregivers, of course, has to be the availability of good care services for their loved ones. However, caregivers themselves too need to care for themselves to continue their journey.

One big gap in the adult space is insufficient work opportunities for those who are moderately disabled and are thus not suitable for open employment. Many of them, however, can take on simple manual work, if only there are such jobs. However, in this VUCA world, we have been constantly reminded of the onslaught of mega fully-automated factories of the future, with no human being in sight. We are told that any job tasks that can be repeated will be invariably replaced by machines. Is there a space, a small one albeit, for successful businesses to purposefully reserve simple manual jobs to accommodate those who would otherwise be doomed to spend their days at home or in a costly day activity centre?

Finally, all government agencies should strive to ensure that their plans include the special-needs community in their primary policy planning. This is especially for anything to do with our future - our future economy, education, smart nation, healthcare, transport, housing and all other essential services. We do not want to go back to the dark ages, more than a decade ago, when students from special schools were forgotten and left out. The inclusion of the special needs community is not yet automatic in policy framing. But there are indeed many opportunities to ensure their more visible inclusion in manpower, training, digital equity, education and the like. Many public servants to know that many of them are supportive of the cause. But it is not yet a systemic habit.

Ensuring persons, young and old, with special needs should always be included automatically in the checklist in all national policy formulations. Let all of us play a role to ensure that people with special needs are elevated from being footnotes or after-thoughts in Our Singapore Story.

Article 11: Rwanda shows that it takes more than seats in Parliament to liberate women

Open Democracy | Victoire Ingabire Umuhoza | March 8, 2023

One of Rwanda's achievements over the past decades is that the ruling party, the Rwandan Patriotic Front (RPF), has placed women in high-level decision-making roles in government. Some 61.3% of parliamentary seats and 55% of ministerial positions are held by women.

These impressive numbers are an indication of Rwanda's commitment to gender equality, the empowerment of women and promoting the rights of women. The presence of so many women in public life also has a symbolic

value, which has contributed towards increasing respect for women and giving them a more powerful voice in the family and community. As a result, women in Rwanda have broken gender stereotypes and taken on work that used to be considered as only for men, such as carpentry, truck driving, masonry and so on. And for the first time in the country's history, we have women pilots, international football referees, surgeons and CEOs.

But the majority of ordinary women I meet and speak to from across Rwanda say there is still a long way to go for women to achieve a level of influence in decision-making that can lead to the changes they want. While the Rwandan government should be commended for increasing the number of women in government, the persisting gender inequalities and economic challenges facing the vast majority of women is a reminder that representation in Parliament is unlikely to be sufficient to empower women. This is especially true because only women from elite backgrounds have easy access to political participation.

The majority of women in Rwanda's Parliament are card-carrying members of the RPF or its coalition partners, a 2019 study found. And the women elected to seats specifically reserved for women were nominated, or at least vetted, by the RPF via the Forum of Political Organisations, a constitutionally mandated 'consultative body' that all political parties must join. This means most women in Parliament owe allegiance to the RPF, rather than the constituencies that elected them. They adhere to and promote RPF ideology, which impacts what they support and advocate for in the policy-making process.

Though it is the prerogative of any parliamentarian to choose his or her political allegiance, Rwanda's patriarchal social structure and cultural beliefs make women submissive rather than emancipated. To change this, there must be a movement of vibrant civil society organisations led by fresh minds, which works towards enabling women to be assertive so that once in public office roles they become genuine changemakers.

Rwanda's political system must also become more inclusive and allow voices whose opinions differ from those of the ruling party to participate in the political life of the country. Not only would this bring new and different perspectives on the issues around how to emancipate women in Rwanda, but it would also promote the use of checks and balances within Parliament and strengthen the rule of law.

Article 12: Sweden's parental leave may be generous, but it's tying women to the home

The Guardian | Madelaine Gnewski | July 10, 2019

Born and raised in Sweden by Polish migrants, I was always taught to cherish and appreciate Sweden's welfare system. It was something to be proud of when looking outward to the rest of the world. Just as Swedish, however, is the traditional family unit. I grew up surrounded by families with mothers who ran the household, as if things were just meant to be that way. Television advertisements always seemed to show the working man with his supportive wife. But as I grew older, I started questioning some of this: for all the glorification of the "Swedish model", welfare did not amount to equality. What had long appeared to be a forward-thinking, modern society in fact delivered some obvious contradictions.

Take the issue of parental leave: Sweden is consistently ranked as one of the best countries in the world on this measure. After the birth of a child, both parents are eligible for a total of 240 days' leave. I never gave this much thought until I returned to Scandinavia after living overseas for several years and saw how all my female friends and colleagues who had started families were limiting their professional careers and slipping into gender roles reminiscent of past generations. Given that they had the freedom to choose, what explained the fact those traditional gender roles were so entrenched? And why was it that, despite having one of the world's most gender-equal systems, mothers were not re-entering the workforce at the same rate as men after parental leave? Could it be that a welfare system taking care of material needs had paradoxically produced a degree of complacency that allowed outmoded, conservative social expectations to prosper?

In a safe, stable, and wealthy country such as Sweden, conforming comes naturally. Things work well if you follow the line. The Swedes have a word for this: "*lagom*": neither too much nor too little of anything. Government policies allow for flexibility in how couples decide to use postnatal benefits: while both parents are entitled to 240 days' leave, 90 of those days are earmarked as a minimum for each parent, and the remaining 150 days can be transferred to the other parent upon consent. This is where traditional expectations seem to come into play. According to a report in the Nordic Labour Journal, mothers often take the majority of that flexible leave. There seem to be two reasons for this: traditional gender dynamics within couples, and corporate expectations in which workplaces pressure fathers to take only those weeks specifically allotted to them.

So, while family-friendly policies make Sweden stand out, they do not guarantee a more progressive view of a woman's place in society. And with current politics being influenced by rightwing forces, there is a trend towards returning "traditional family values" to the fore, as if preserving national pride hinged on this. Against that backdrop, there is a risk that rights once thought well protected might be reversed.

One way of preventing a traditional division of roles from becoming further embedded could be to simply change policies. Anne Lise Ellingsæter, a professor at Oslo University, has argued for a dual parental leave model: parents of a newborn baby would be provided with an equal number of weeks, none of which would be transferable. But limiting flexibility might also mean limiting people's ability to choose what is right for them. Instead, perhaps we need to look at educating families in gender equality, rather than taking choices away from them. Providing information about the benefits of equally divided parental leave, childcare and duties in the home would be a more sustainable solution.

Because their country is so often cast in a positive light on social issues, many Swedes find it difficult to express dissatisfaction, for fear of sounding ungrateful. This leaves us with a catch-22 situation, where the inequalities that exist are brushed to one side and never debated, because "we're lucky enough with things as they are".

Yet change is happening at a grassroots level. I recently came across a set of Swedish-language Instagram accounts dedicated to educating women (and men) about equality, family life and gender norms. One such account, @mansbebisar (translation: man babies) has gained a following of more than 70,000 people in just 18 months since its launch. The posts make it clear that Swedish households are anything but equal: women still take on the majority of the workload in the home, care for their children and project-manage the family. They also shed light on how taking up the bulk of parental leave means women find themselves financially disadvantaged – a frequent topic in social media discussions.

Accounts such as these help women and men understand how they need to change. It's as if progress was being mapped out by digital communities before – hopefully – reaching the political realm. There is no denying family policies are better in Sweden than in many other countries. But to think there's no room for improvement would be foolish. The Swedish model should not be seen as perfect, but rather as a good indicator both of what works and what steps still need to be taken on the long journey towards a truly gender-equal society.

Application: What are the measures to solve inequality and their effectiveness?

Personal (Individual) <ol style="list-style-type: none"> 1. Do/have you experienced any inequality? (Income, age, gender, race etc.) 2. What measures did you adopt/receive to solve it? 3. In what ways have these measures been effective or ineffective? 4. Can you suggest other measures that might be more effective in solving the inequalities you face? 	Others (Articles 7 – 8) <ol style="list-style-type: none"> 1. What are some the measures implemented by other members of civil society i.e., Non-Governmental Organisations, Social movements, activist and advocacy groups etc. to solve inequality? 2. In what ways have these measures been effective or ineffective?

Singapore Government (Articles 9 – 10) 1. What are some of the measures implemented by the Singapore government to solve inequality? 2. In what ways have these measures been effective or ineffective?	Other countries (Articles 11 – 12) 1. What are some measures implemented by other countries to solve inequality? 2. In what ways have these measures been effective or ineffective?

Drawing Generalisations

Craft a generalisation on whether equality for all can ever be achieved. Take into account the articles and discussion in the application section.

It is hard to achieve equality for all because the solutions to inequality...

Further Discussion Questions:

1. How realistic is it for countries to implement a national minimum wage for all their workers? (2023 – Q1)
2. Assess the extent to which all people in your society have the opportunity to achieve their full potential. (2023 – Q6)
3. Assess the extent to which different age groups in your society are valued equally. (2002 – Q4)
4. To what extent should income equality be a goal in your society? (2019 – Q2)
5. Evaluate the claim that equality of opportunity for females is a desirable, but unrealistic, goal. (2016 – Q9)
6. 'Everyone has an opinion, but not everyone's opinion is of equal value.' What is your view? (2016 – Q12)

Inquiry Question:

Are the poor an inevitable feature of any society?

At the end of the lesson, students should be able to:

- ✓ Understand the causes of poverty across countries
- ✓ Understand the complexity of the causes and recognise they are deep-seated and multifaceted.

● Poverty and its Other Causes ●

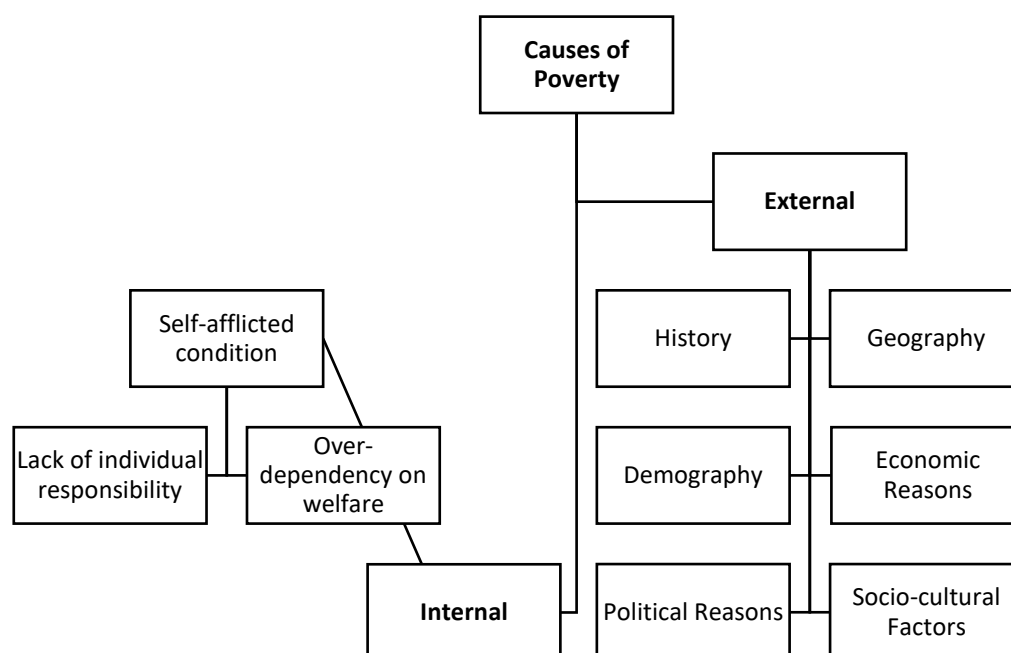
Reading Set 2

The World Bank declared people in extreme poverty to be those living on US\$1.25 a day or less and the line has since shifted to US\$1.90 in late 2015, except in the poorest of countries where it is still set at US\$1.25 a day. As of 2019, more than 700 million people, or 10% of the world's population, is living in extreme poverty according to the USD 1.90-per-day standard.

In addition to the \$1.90-per-day international poverty line, the World Bank measures poverty lines of \$3.20 and \$5.50, reflecting national poverty lines in lower-middle-income and upper-middle-income countries. The report further measures poverty across a multidimensional spectrum that includes access to education and basic infrastructure. While less than a tenth of the world's population lives on less than \$1.90 a day, close to a quarter of the world's population lives below the \$3.20 line and more than 40% of the world's population – almost 3.3 billion people – live below the \$5.50 line.

Think about what you can buy with US\$1.90 (~S\$2.60)? If you live in a developed country like Singapore, the answer is 'not much.' Even as students, you could easily spend more than that on a single meal, and yet for the 10% of the poor and destitute around the world, that amount has to last a day. However, before we can think of solutions to poverty, we must first understand its complex and often intertwining and entrenched root causes.

Absolute Poverty	Relative Poverty	Structural Poverty
Extreme poverty is set at US\$1.25 a day or less for the poorest countries and at \$2.15 now for the other countries. South America, Sub-Saharan Africa, India, Russia and China are regions in the world where poverty is most prevalent.	Such measures rank the entire population in order of income per capita. It is when a household receives 60% of the average household income in their own economy.	Deprivation which is reinforced by administrative, economic and social barriers preventing access to new life skills, employment opportunities, improved health care and better housing.



Self-Afflicted Condition

- Critics of the welfare system assert that welfare states provide benefits well in excess of the entry level wages that an individual with limited skills can expect to earn. The welfare state may well help make poverty more comfortable, undermine the work ethic and does little to help people rise above poverty and escape the underclass.
- Proponents of welfare counter that a tremendous share of people who rely on government programmes designed for the poor in fact work — they just do not make enough at it to cover their basic living expenses. The problem, they assert is the lack of minimum wage rather than a dependency on welfare.

History:

- **Colonial legacy:** Many of the poorest nations in the world were former colonies, slave-exporting areas and territories from which resources had been systematically extracted for the benefit of colonizing countries. Colonialism has helped create the conditions that prevent many people from accessing land, capital, education and other resources that allow people to support themselves adequately.

Geography:

- **Extreme weather:** A new World Bank report finds the impact of extreme weather on poverty to be more devastating than previously understood, responsible for annual consumption losses of \$520 billion and pushing 26 million people into poverty every year. E.g. Hurricane Maria in Puerto Rica (2017), Cyclone Idai in Zimbabwe (2019)
- **Natural disasters:** It takes a lot of money to rebuild infrastructure and cater to the aftermath of a natural disaster. Countries prone to natural disasters include The Philippines and Haiti.
- **Physical landscape:** No valuable natural resources or harsh geographical terrain – often face droughts and floods (e.g. Pakistan) or landlocked nations e.g. Laos and Moldova, making it difficult for them to export goods, and participate in the global economy.

Demography:

- **Overpopulation:** Overpopulation leads to heavier demands on already scarce resources and opportunities. Overpopulated countries include Indonesia, India, and Niger (with more than 7 children born to every woman).
- **Brain Drain:** The departure or emigration of individuals with technical skills or knowledge, and is regarded as a loss of human capital for the country of origin. The leading countries facing the problem of brain drain are China, the Philippines, Moldova, and Mexico.

Economic Reasons:

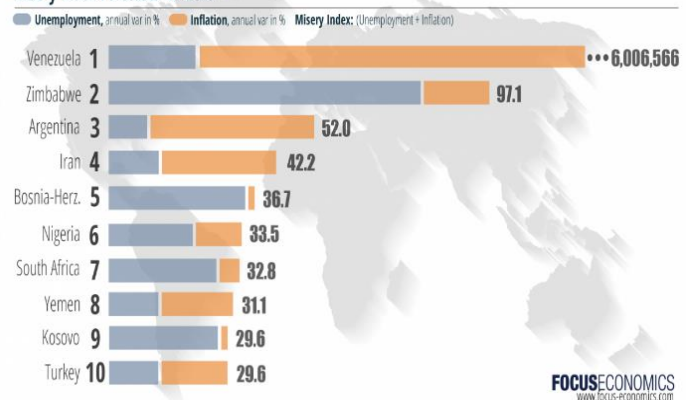
- **Heavy loan repayment:** Countries in debt with the IMF, World Bank or other countries are often unable to implement policies that enhance economic growth, as they spend most of their revenue on debt-servicing¹ – e.g. Rwanda and Malawi.
- **Unfair distribution of wealth:** Income inequality is one of the main causes of poverty. This is because the wealthy tends to enjoy competitive advantages (e.g. social and political influence) which further exacerbates the economic inequality. Egs. The USA, Chile, Brazil, South Africa.
- **Unemployment:** High rates of unemployment can result from economic mismanagement and global financial crises, drastically increasing the number of poor people. In Venezuela, nationalisations of businesses and more than a decade of price and currency controls have crippled private enterprise in Venezuela resulting in an unemployment rate of 7.3%. Spain hit hard by the 2008 financial crisis experienced an overall unemployment rate of 26.7% due to the crisis.
- **Unfair trade practices:** Unfair competition that usually allows countries/ corporations to benefit at the expense of another country.

Political Reasons:

- **Corruption:** The government would be working for self-interest and aid might end up lining the pockets of officials instead of going to those in need. President Mugabe of Zimbabwe and his public servants are infamous for corruption. Also, India's deeply corrupted government has driven off foreign investors, with 176

THE MOST MISERABLE ECONOMIES

Misery Index Forecasts for 2019



FOCUS ECONOMICS
www.focus-economics.com

¹ Debt-servicing: to repay the principal and interest on a debt

million (13.4%) living in extreme poverty. The Philippines, ranked 99th out of 180 countries on the 2018 Corruption Perceptions Index suffers from poorly equipped schools, counterfeit medicine, and elections decided by money. This undermines justice, economic development, and destroys public trust in government and leaders.

- **Internal and/or external conflicts:** With ongoing conflicts, lives of citizens are inevitably disrupted, and investor confidence will be low. E.g. The ongoing Syrian civil war.
- **A failed state:** These are states that can no longer perform basic functions such as providing education, or security as the political system has become so weak that the government is no longer in control. E.g. Somalia, Sudan, Iraq and Central African Republic.

Socio-cultural Factors:

- **Inadequate education:** The lack of education makes it challenging to gain sustainable employment. Around the world, some 59 million children – especially some 34 million girls who face multiple barriers in accessing education– have no opportunity to attend primary school. This is most common in developing countries such as Somalia, Eritrea and Haiti.
- **Lack of access to food:** Nearly 820 million people of the 7.8 billion people in the world, or one in nine, are suffering from hunger. Countries with people suffering from extreme hunger include Central African Republic, Yemen and Chad.
- **Lack of access to sanitation/healthcare:** When people are ill and sick, they become less productive, and they might even lose their jobs. Not only might healthcare be inaccessible, it might also be unaffordable to the poor, hence worsening their health. For e.g. Approximately 1 million Ethiopians suffer from HIV and many more are threatened with diarrheal diseases with only 1 in 10 having access to proper sanitation.
- **Unequal socio-cultural relations:** Continuing unequal socio-cultural relations (often due to caste or religion and in the processes of exclusion and marginalisation) rob the poor of access to adequate education and healthcare. According to UNICEF, caste discrimination affects 250 million people worldwide, and exists in many countries including India, and Sri Lanka.
- **Exploitation:** Exploitation happens when one side has no viable or superior alternatives to what is on offer, and thus extremely limited power to say no. When people are compelled to undertake wage labour on bad terms, for example, this can entrench their poverty and vulnerability by preventing them from accumulating wealth or achieving long-term economic security. The dynamics of the impact are circular, which means that while poverty shapes people's vulnerability to exploitation, their exploitation also reinforces their inability to escape poverty. The use of children to produce garments in home-based settings in India demonstrates how this works. A survey conducted by Phillips shows that, out of a sample of 201 households, almost 70% used children to fulfil piece-work orders from garment manufacturers, and for the most part the children received little or no money for their labour. This system of production will have both immediate and long-term effects. By doing piece-work now, the children will likely eat tomorrow. However, the self-reinforcing nature of their adverse incorporation means that working now will make it less likely that they obtain better work in the future. By prioritising short-term survival over long-term security – when doing otherwise is extremely difficult, if not lethal – they must forego schooling or other opportunities to strengthen their bargaining power in the labour market. This prevents them from 'upgrading' towards more skilled, secure and better-paid employment prospects and entrenches their poverty further.
- **Debt Bondage:** In richer countries, this affects migrant workers who take out large loans to fund their travel and find themselves with no choice but to work highly exploitative contracts to pay them back. In poorer countries, debt captures and disciplines the working poor who lack access to cheap credit and thus cannot absorb economic shocks when they come along.

Article 1: How the high cost of living is hitting Singapore's poor

BBC News | Mariko Oi | 31 January, 2022

In South East Asia you don't get much more of a staple food than chicken rice. Found in almost every food court and hawker centre, it is considered one of Singapore's national dishes. Daniel Tan, who owns six chicken rice stalls, has previously charged \$2.20 for a small portion. But Covid has seen the cost of his ingredients rise sharply. The price of chicken has gone up by 50% and vegetable costs have more than doubled since January 2020, he says. "We've been absorbing the costs for a significant period of time," he tells me as we meet at one of his OK Chicken Rice stalls in the north of Singapore. "When the pandemic hit our first thought was this was a short-term emergency - six months, maybe a year - so we held [prices] for as long as we can because we were hoping for the whole thing to be over."

But when his electricity bills also jumped, Mr Tan decided it was time to raise prices. "A thousand dollar electrical bill for a chicken rice store really is not sustainable," he says. "If I go on any further, either my staff are not paid or I have to close down some stores and that's not what we want to do." Due to border closures and new employment regulations, Mr Tan has faced staff shortages and higher salaries, which all feed into rising costs for

his business. The Food and Agriculture Organisation (FAO) says global food prices rose 28% in 2021. "The last time food prices were this high was in 2011, when policymakers were actually warning about a global food crisis," says Dr Abdul Abiad of the Asian Development Bank (ADB).

These latest price rises are due to higher energy costs, which affect food and fertiliser production, with global supply chain issues compounding the problem. Even in a wealthy nation like Singapore, it means that the number of families seeking help has increased. "What we have seen when we make the door-to-door deliveries is that young families [with] both husband and wife working a part-time job or in the gig economy - these were the families that got impacted when Covid hit and all the part-time work dried up," says Nichol Ng, co-founder of Food Bank Singapore. It is not just the poorest 10% of the population who now need help, she says: "It has slowly crept to maybe 20% of the population including middle income families that might not even know where to get help in the first place."

And it is also not just higher food prices that are affecting those in need. "Due to Covid, everybody's self-awareness about looking after themselves in terms of hygiene has increased," says Ms Ng. But higher palm oil prices mean that shampoos, hand soaps and sanitisers have also become a lot more expensive. "Up to 20% of our requests thus far, especially starting from the second half of last year, has been pivoting towards personal hygiene products," she adds.

Ms Ng is also concerned that the current wave of inflation does not seem to be temporary. "In the past, at certain times of the year, you might see these price surges but it seems that this inflation is going to be persistent - and none of us really have that crystal ball to understand when it is going to end," she says. Elsewhere in the region the impact of higher prices is even more severe. The latest FAO report shows more than 375 million people in Asia faced hunger in 2020, an increase of 54 million from the previous year. In 2020, the Global Food Banking Network saw the number of people needing help increase by more than 130% to 40m, with half of them living in Asia. This is despite the fact that food price increases in Asia have been more muted than in the US or Europe, where inflation has soared to levels not seen in decades.

There are several reasons for this, including a good rice harvest in 2021, says the ADB's Dr Abiad. While maize prices rose 44% last year and wheat by 31%, rice prices dropped 4%. "So rice being the main staple in many Asian economies contributed to a food price inflation being lower in the region," he says. Asian nations also produce a lot of their own food, which has been sold in domestic markets rather than being exported. Governments have also been working to ensure that food supplies have been stable, says Dr Abiad.

In the Philippines, for example, liberalisation of rice imports has allowed the supply of rice to improve which has kept prices low. Meanwhile, China has been stockpiling various important food products, which has resulted in it bucking the trend, with the country's food prices falling in 2021. But it has also led to criticism that the world's second biggest economy, which accounts for 20% of global population, is hoarding supplies as it is estimated to hold 69% of the world's corn reserves, 60% of its rice and 51% of its wheat by mid-2022, according to the US Department of Agriculture.

Global food prices are expected to remain high this year and the FAO's David Dawe says this is of concern for Asian governments because price hikes have not yet worked their way through the system. "If global prices continue to rise, there will be an impact, especially for lower income families who spend bigger proportion of their income on food."

Article 2: How poverty tends to trap people into making poor decisions

CAN Insider | Derrick A Paulo | 25 November, 2018

SINGAPORE: Every time her four children passed by the provision shop downstairs, they would ask her to buy packet drinks for them. Every time, Mdm Yeo would reply, "No, not today." The first time the divorcee received financial assistance from the Social Service Office, her first thought as she sat at home alone, pondering what to do with the money, was their wistful request the night before. "I rushed down to the provision shop, and I bought quite a lot of drinks," said the 47-year-old. "The next day, I bought (more)." After three days, she had bought S\$400 worth of drinks — 40 cartons — "because that same thing kept coming" to mind. "I just didn't think of anything else," said Mdm Yeo, who was left with about a third of the S\$650 she was given. "It was quite scary ... (I was) quite stressed." She did not know it then, but she was experiencing one of the common effects of poverty: A kind of tunnel vision that focused her mind on only one thing. From being broke and seeing her children deprived of packet drinks, her mind started obsessing about what her family was missing.

Poverty is complex and is not only about not having enough to buy the things that one needs, such as food, clothing and shelter. The problem of scarce resources has consequences that make long-term decision-making difficult, owing to what the financial stress does to the mind. Poverty even has biological effects.

While there are schemes in Singapore meant to help the needy get back on their feet, the odds are stacked against them in more ways than people imagine — and in ways that might require policy redesign.

POVERTY PLUNDERS PERSPECTIVE

Ask Singaporeans why poor people are poor, and the most likely answers are poor health, laziness and lack of higher education — at least, that was a finding of a Channel NewsAsia survey in July of 1,000 respondents on class divisions. This attitude stems from a spirit of self-reliance — that in Singapore, people make their own luck, or bucks.

But when people have financial woes, there is more to consider. Owing to what is called the scarcity mindset, one's attention gets consumed by immediate problems, and one's best long-term interests are rarely considered. And the more problems one has, the lower one's bandwidth is, according to The Therapy Room director and principal psychologist Geraldine Tan. This means not strategising or analysing tasks well, which is more likely to result in inferior choices. "When you're stressed — a lot more negative emotions, which are very heavy — it might impede your cognitive functioning," she explained. "If you're constantly bugged by having to think when the next meal is going to be on the table ... the problem is compounded and perpetuated. It's very hard to break out of it, and it affects their work." Dealing with bread-and-butter issues that one cannot solve may make a person anxious and frustrated or even depressed. Many people, when faced with stressful situations, may go on their mobile phones or watch Netflix, but when the poor are distracted from what they need to do, they are seen as procrastinating or being lazy, said Ms Tan.

IT CUTS BACK CHOICES

Being poor can also be expensive, which is a reality Mdm Noridah faces as she raises five children in a one-room rental flat on a single income of less than S\$1,500 a month. She receives S\$420 from the Community Care Endowment Fund (ComCare), so when she goes grocery shopping, she ensures that she does not exceed her weekly budget of about S\$100 for groceries. In her case, it may not be a question of whether she is making the most of the financial assistance, but rather whether she can. For example, she usually buys one pack of diapers to keep within the week's budget, even though she could save about S\$3 per pack by paying S\$45.95 for two, instead of S\$26.25 for one. She is also losing out on grocery cashback deals, pointed out Ms Valerie Kor, an editor at MoneySmart, one of Singapore's largest financial portals. There is, for instance, the Bank of China (BOC) Sheng Siong card, which gives holders a 7 per cent cash rebate on in-store spending, while the POSB Everyday card offers a 5 per cent cashback with no minimum spending. But as these are credit cards, the qualifying annual income is S\$30,000. If Mdm Noridah had the BOC Sheng Siong card, she could save about S\$35, assuming a monthly expenditure of S\$500. That would cover one week of her rent.

Missing out on bulk buying, shopping discounts and cashback is just one example. Incurring penalties because of a backlog of bill payments, such as for utilities, is another fact of life for the poor. The deficits pile up and spill over into the next month. The cycle continues, and so does the list of everyday situations where a cash shortage can create a shortage of choice.

WHAT'S NEEDED: SECOND CHANCES











Financial assistance can ease conditions for the poor, and in Singapore, this comes in various forms, including public rental housing at subsidised rates, utilities grants, additional home ownership grants, child and student care subsidies and the Community Health Assistance Scheme. From April last year to this March, about 79,500 Singaporeans received ComCare assistance for low-income households.

As the margin of error for people living on the margins tends to be slim, sociology professor Sulfikar Amir believes that only with a resilient social structure would the consequences of their mistakes not worsen their economic outlook. The Nanyang Technological University associate professor suggests social policies should be designed in the same way airplane cockpits are designed with backups for engines and other critical safety equipment. "We need to create a system that's fully resilient. We should have this multi-layered defence mechanism in which, in a situation where one (policy) fails, there's a backup to support the people who are affected by this policy," he explained.

He cited a single mother needing to improve her skills but having to look after her two children: She would need more time to complete her lessons. Public policy should be customised or tolerant of such situations, he said, in a way that buys the poor second chances. The clash between going for skills development and attending to family matters was an example also given by Mr Aaron Yeoh, the founder of social enterprise Etch Empathy, which conducts poverty simulation exercises for schools and corporations. He agreed that the social system must turn things around for the poor, who otherwise risk each slip-up becoming a series of more setbacks. "It's a long journey, so sometimes when the support isn't there, and when the journey's too tough for them, they might drop out halfway," he said. "Society could recognise that an unforeseen situation might happen. So if there's more flexibility for them, that might help."

Application: In an affluent society like Singapore, why are there people who are poor?

Consider the different perspectives below:

Personal:	The Poor:						
<div data-bbox="100 311 686 434"> <div>Watch the following video: Perception towards low-income Singaporeans.</div>  </div> <ul style="list-style-type: none"> • How is success defined in your society and what is the pathway to success? • How is poverty perceived in your society? • Who are the poor in your society? How would you know if someone is in poverty? 	<div data-bbox="711 311 1452 674"> <div>Select one of the following videos:</div> <table border="1"> <tr> <td>Homeless but not a Bum (Ben)</td> <td></td> </tr> <tr> <td>How I became Homeless (Rafie)</td> <td></td> </tr> <tr> <td>How I became Homeless (Ice-cream Uncle)</td> <td></td> </tr> </table> </div> <ul style="list-style-type: none"> • What are your first thoughts about the individual struggling to fight through poverty? • What obstacles do you see that are relatively easier to overcome? • What obstacles do you see that are very difficult or impossible to overcome? • What strategies are this person employing to get out of poverty? • How successful are these strategies against the obstacles faced by this individual? 	Homeless but not a Bum (Ben)		How I became Homeless (Rafie)		How I became Homeless (Ice-cream Uncle)	
Homeless but not a Bum (Ben)							
How I became Homeless (Rafie)							
How I became Homeless (Ice-cream Uncle)							

Society:

Read Articles 1 and 2 in Reading Set 2





- Are the poor in your society to be blamed for the condition they are in?

Application: Examine the following case studies in groups to draw out the key causes of poverty in each country.





Most analysts would agree that there is no single root cause of all poverty everywhere throughout human history as it is a complex interaction of forces. Examine the following case studies in groups to draw out the key causes of poverty in each country. The QR codes will provide you with a starting point for your group research, but further research may be needed for a more comprehensive overview.

Imagine that the World Bank wants to eliminate extreme poverty in one developing country in the shortest time possible. To do that, they will be giving a sum of money to a country that has the most potential of eliminating poverty. Make a pitch for why any one of the countries should be awarded this money by:

- Examining the top causes of poverty in the country
- Proposing how this money enables certain measures to be implemented/continued to reduce poverty.
- Why the country is most able to use this money to reduce poverty effectively.

Case Studies	Top Causes of Poverty	Effective measures that may be implemented to reduce poverty.	What are the opportunities / threats to eliminating poverty?
Venezuela  <div>World Bank: Country Profile</div>  <div>Humanitarian crisis in Venezuela and US Policy Responses</div>  <div>Borgen Project: 10 facts about poverty in Venezuela</div>  <div>BBC: Venezuela Crisis: How the political situation escalated</div>			

<p>Ethiopia</p> <div data-bbox="132 208 256 327"></div> <div data-bbox="293 215 454 275">World Bank: Country Profile</div> <div data-bbox="132 356 256 474"></div> <div data-bbox="293 353 470 441">World Bank: Ethiopia poverty assessment</div> <div data-bbox="132 510 256 629"></div> <div data-bbox="293 515 499 604">Borgen Project: The Main Causes of poverty in Ethiopia</div>			
<p>The Philippines</p> <div data-bbox="132 938 256 1057"></div> <div data-bbox="293 936 466 996">World Bank: Country Profile</div> <div data-bbox="132 1120 256 1238"></div> <div data-bbox="293 1113 499 1232">Borgen Project: Top 10 facts about poverty in the Philippines</div> <div data-bbox="132 1341 256 1460"></div> <div data-bbox="293 1328 489 1453">Borgen Project: The Extreme Effects of poverty in the Philippines</div> <div data-bbox="132 1563 256 1682"></div> <div data-bbox="293 1545 501 1664">World Bank: More well-paying jobs and opportunities needed</div>			

<p>Moldova</p> <div>  <p>World Bank: Country Profile</p> </div> <div>  <p>World Bank: Poverty reduction and Shared Prosperity in Moldova</p> </div> <div>  <p>Half of Moldovans want to emigrate</p> </div> <div>  <p>BBC: Moldova country profile</p> </div>			
--	--	--	--

Drawing Generalisations

Craft a generalisation to reflect the causes of poverty. Take into account the articles, videos and discussion in the application sections.

The problem of poverty persists because the causes are...

Inquiry Question: Can poverty ever be eradicated?

At the end of the lesson, students should be able to:

- ✓ Understand the different ways of reducing poverty and assess their effectiveness.
- ✓ Understand that the problem is so complex that even a multi-pronged approach cannot completely resolve it.

Addressing Poverty●

Reading Set 3

Countries, organisations and individuals around the world consistently take measures to reduce poverty. The good news is that extreme global poverty (less than US\$1.90/day) has reportedly fallen by half over the past decade.

However, the bad news is that while there are fewer people living in extreme poverty, progress has been slower at higher poverty lines – an estimated 28% of the world's population lives on less than US\$3.10 a day and an overwhelming majority of 66% of the world's population lives on less than US\$10 a day. This is unsurprising as

different countries and regions may suffer from a different combination of factors that result in poverty, hence, solutions to reducing poverty and their effectiveness would also tend to differ from country to country.

On the National Level:

1. Education opportunities

Emphasis is placed on improving the education system or providing more children with educational opportunities. **This is based on the premise that an educated and literate population boosts the quality of workers, which allows them access to better or more sustainable employment, and hence, break out of the poverty cycle.** Governments and non-governmental organisations alike do have policies and initiatives like 12-year compulsory education in China, and Gates Foundation which pumps in money to provide educational opportunities to students in America. In fact, the UNESCO led a global movement Education for All to meet the learning needs of all children, youth and adults by 2015, as they believe that one extra year of schooling increases a person's earnings by up to 10%. In particular, **financial and digital literacy are vital tools to access financial and social services and achieve economic mobility.** Education in financial literacy is critical to avoiding high levels of debt, accessing credit and saving for retirement. Digital literacy is an essential component of being able to communicate with the modern world and access professional opportunities.

However, education on its own is not enough to combat poverty. Many critics argue that it **must be coupled with other developments, especially economic developments such as employment opportunities, to be impactful.** If not, it may even lead to social instability and resentment as a result of a high youth unemployment rate, such as those which culminated in the 2011 England riots.

2. Monetary hand-outs

Many governments in the world provide their citizens with monetary hand-outs such as unemployment benefits, and social assistance. In Brazil and Mexico, regular payments are being made out to the poor should they meet certain requirements such as keeping their children in school. In countries like Australia, the US, and Finland, unemployment benefits are given out to keep citizens afloat. There are many criticisms against social welfare hand-outs especially in developed countries. Many argue that **the poor would get lazy and overly dependent on these cash hand-outs, resulting in a disincentive to work and support themselves. Also, many poor people could still fall through the cracks in the system and not receive any monetary help.**

3. Access to financial services - Microcredit schemes

Microcredit **is the extension of very small loans to impoverished borrowers who typically lack collateral, steady employment and a verifiable credit history.** As it is **usually extended to women**, it is designed not only to support entrepreneurship and alleviate poverty, but to empower women and by extension, uplift entire communities. Microcredit is widely used in developing countries and is a tool for poverty alleviation. For his work in providing microcredit services for the poor, founder of Grameen Bank (founded in Bangladesh), Muhammad Yunus was awarded the Nobel Peace Prize in 2006



However, critics say that microcredit has instead **driven poor households into a debt trap.** Money from loans may be used for durable consumer goods or consumption instead of productive investments. Hence, microcredit has facilitated the creation and growth of businesses, but not necessarily incomes, after interest payments.

4. Good governance

Fair, transparent, incorruptible, accountable – these are some adjectives to describe a good government. Governance may be the key to improving the plight of the poor or crippling it. In many developing countries, **corruption is prevalent in all levels of the public sector, and this is hindering the effectiveness of any programme or initiative.** In addition, good governance involves formulating sound economic policies which stimulates economic growth and reduces inequality.

On the International Level

1. Monetary aid:

International organisations such as the World Bank, IMF, and regional organisations such as the Asian Development Bank **give out loans to poor countries to help them pursue poverty-reduction programmes** that they would otherwise not be able to finance. Annually, the World Bank loans more than \$22 billion to developing countries.

However, the biggest criticism is that the World Bank is controlled by the largest of the donor countries – USA and Japan. They own the largest share of the organisation, and therefore have the most votes and say. Often, they are accused of setting World Bank and IMF policies that do not help relieve poverty in developing countries, and even retarding their development. This is because these rich countries have the ability to **attach detrimental debt repayment conditions to loans, that while benefitting the donor's economy, may not help the country receiving the loan** (e.g. requiring countries to cut spending on education and health; eliminate basic food and transportation subsidies as part of the debt-repayment agreement).

2. The United Nations:

The U.N. has many international issues to focus on, but has directed a huge amount of energy towards poverty reduction—through initiatives such as the **MDG (Millennium Development Goals)** campaign². The UN does not give out loans to developing nations. Instead, it provides technical assistance in helping countries learn how best to achieve their poverty reduction economic goals. One key success of the MDG is that it has **halved extreme poverty between 1990 and 2015** but **critics caution against seeing having more people having more than US\$1.25 as particularly significant in terms of quality of life, especially when inflation is taken into consideration**.

On 1 January 2016, the United Nations officially ushered in an even more ambitious set of goals to banish a whole host of social ills by 2030. The 2030 Agenda for Sustainable Development calls on developing and developed countries to begin efforts to achieve **the 17 Sustainable Development Goals (SDG)** over the next 15 years.

The goal of eradicating poverty and hunger remains, and some of the new targets aim to:

- reduce at least by half the proportion of people of all ages living in poverty in all its dimensions according to national definitions
- end hunger and ensure that all people have access to safe, nutritious and sufficient food all year round.

The proposed Sustainable Development Goals offer major improvements on the Millennium Development Goals. The SDG is a huge step forward to create universal goals that articulate the need for the global community to come together to create a sustainable future in an interconnected world.

SUSTAINABLE DEVELOPMENT GOALS



3. Food aid

Food aid is given on a donor basis from individuals and corporations, from government to government, from non-governmental organisations and from the UN's World Food Programme (WFP).



However, food aid has been criticised to be **more beneficial to the donor country and corporation**, and that they only donate when it is in their interest to do so – **such as to promote the exports of the donor country**. For example, two-thirds of food for the billion-dollar US food aid programme in 2014 was bought from just three highly profitable and politically powerful US-based multinationals. Additionally, the UN food aid can be **intercepted by looters** such as those who stole the food aid meant for over 200,000 people in South Sudan in 2014. Food aid can also be a means to **dump food surplus in poor countries, inevitably hurting poor farmers there** and actually worsening the problem of poverty.

4. Debt cancellation

The IMF and World Bank do provide **debt relief for developing countries with high levels of poverty and heavily in debt**. They launched the Heavily Indebted Poor Countries (HIPC) initiative to provide systemic debt relief for the poorest countries, whilst trying to ensure that the money would be spent on poverty reduction.

² The MDGs are a series of 8 goals created in 2000 as a framework for a massive, global campaign to advance human development, with fighting poverty as the overarching theme of the MDGs.

However, this HIPC programme has conditions similar to those attached when loans are given out (mentioned above) – requiring structural adjustment reforms, including privatisation of public utilities (water and electricity), and even reduce spending in health and education sectors. Hence, **these conditions often act against the interests of the poor country itself**. Examples of countries in the HIPC are Ghana, and Afghanistan.




5. Activism (NGOs & Celebrities)








NGOs: Non-governmental Organisations are key players in poverty reduction because they can help **provide additional manpower and resources** – they can form government policy and aid in program development, complement and supplement government programs, carry out programs that the government cannot or will not undertake, conduct experimental programs that governments will not risk resources for, offer more personalized, flexible service and safeguard human rights. Some examples:





- **HRW (Human Rights Watch)** focuses its attention on human rights around the world. This indirectly helps fight poverty because doing so addresses the underlying causes of poverty, such as discrimination, armed conflict, and displacement.
- **OXFAM** is dedicated to fighting poverty and improving the lives of people across the globe (in 70 countries) in many different poverty-related areas such as gender equality, education, trade, debt relief, HIV/AIDS, etc.
- **ONE.** Cofounded by U2's Bono, Bobby Shriver and many other activists, ONE is a campaign with nearly nine million people from around the globe fighting extreme poverty and treatable diseases. ONE stands against poverty through various actions, including lobbying world leaders, creating grassroots campaigns, protesting and educating people all over the world, making ONE one of the most successful campaigns worldwide.
- **Celebrity Activism:** Many celebrities around the world are doing all they can to relieve poverty. **Due to the reach of their influence**, their work is helping to alleviate poverty. Not only do they **help to spread the word**, celebrities usually have **large sums of money which they are willing to donate to charities**.

Application: How effective are current measures in alleviating poverty?

Using the articles in the following links as a starting point for your discussion, decide where you will place the success or effectiveness of these measures to alleviate poverty. Justify with reasons and relevant case studies. You may need to do further research to support your arguments.

		Where will you place the level of effective?			
		Not at all Effective	Slightly Effective	Mostly Effective	Extremely Effective
		Justify with reasons and examples from case studies			
Foreign Aid					
	Does Foreign Aid help Global Poverty?				
	Does Foreign aid always help the Poor?				
Education					
	Ending Poverty through Girls' Education				

	Is EduTech the key to lifting children out of Learning Poverty?	
Governance		
	The Role of Good Governance in fostering Pro-poor and Inclusive Growth	
	Poverty Reduction Strategies in Developing Countries Select one case study.	
Activism by NGOs & celebrities		
	25 Organisations dedicated to fighting Poverty.	
	NGOs and poverty reduction in Zimbabwe: Challenges and the Way Forward	
	5 Millennial Celebrities Fighting Poverty	
	Activism's Impact on Poverty Around the World	
International organisations (eg World Bank, IMF, U.N)		

	Ending Poverty	
	The IMP and the World Bank	
	Can the IMP and World Bank Rise to Meet New Challenges?	
	How can we Eradicate Poverty by 2030?	

Discussion Questions:

- Is the elimination of global poverty a realistic aim? (2009)
- 'Foreign aid does not always solve long-term problems.' To what extent is this a fair viewpoint? (2018)

Application: As you read the following article, consider how the COVID-19 pandemic has unleashed an unprecedented crisis, reversing decades of progress on poverty.

Article 1: COVID-19 leaves a legacy of rising poverty and widening inequality

World Bank Blog | Sánchez-Páramo, Hill, Mahler, Narayan, Yonzan | October 7, 2021

The global economy is beginning to bounce back from the economic ravages of the coronavirus pandemic, with growth of 5.6 percent expected for 2021. But this recovery is not being experienced equally. Poorer countries are contending with a deeper, longer-lasting crisis that has increased global poverty and is reversing recent trends of shrinking inequality.

The result is that the impact of the COVID-19 pandemic is largest for the world's poorest. In 2021, the average incomes of people in the bottom 40 percent of the global income distribution are 6.7 percent lower than pre-pandemic projections, while those of people in the top 40 percent are down 2.8 percent. The reason for this large difference: The poorest 40 percent have not started to recover their income losses, while the top 40 percent has recovered more than 45 percent of their initial income losses. Between 2019 and 2021, the average income of the bottom 40 percent fell by 2.2 percent, while the average income of the top 40 percent fell by 0.5 percent.

The result is that the impact of the COVID-19 pandemic is largest for the world's poorest. In 2021, the average incomes of people in the bottom 40 percent of the global income distribution are 6.7 percent lower than pre-pandemic projections, while those of people in the top 40 percent are down 2.8 percent. The reason for this large difference: The poorest 40 percent have not started to recover their income losses, while the top 40 percent has recovered more than 45 percent of their initial income losses. Between 2019 and 2021, the average income of the bottom 40 percent fell by 2.2 percent, while the average income of the top 40 percent fell by 0.5 percent.

The decline in income has translated into a sharp increase in global poverty. About 97 million more people are living on less than \$1.90 a day because of the pandemic, increasing the global poverty rate from 7.8 to 9.1 percent; 163 million more are living on less than \$5.50 a day. Globally, three to four years of progress toward ending extreme poverty are estimated to have been lost.

The number of poor people has increased across all regions, and particularly in Sub-Saharan Africa and Latin America and the Caribbean. For example, high-frequency phone surveys conducted by the World Bank found

that 81 percent of households in Peru and 85 percent of households in Senegal reported income losses in the first months of the pandemic. Extreme poverty in low-income countries has rapidly increased, setting back progress by eight to nine years, while progress in upper-middle-income countries has been set back by five to six years.

The poorest aren't the only ones affected as households in the bottom 60 percent of the global income distribution have lost ground due to the pandemic. Pre-COVID-19 projections estimated that the daily per capita incomes of households in the middle of the global income distribution would grow from \$7.15 in 2019 to \$7.44 in 2021. Income for these households is now projected to be \$7.05 in 2021, down 5 percent from the pre-pandemic estimates.

The diverging economic recovery means the COVID-19 crisis has directly offset declining inequality between countries. Now, between-country inequality is estimated to increase for the first time in a generation.

Emerging evidence shows that within countries, inequality may also have worsened. The World Bank's phone surveys in developing economies showed that poorer households lost incomes and jobs at slightly higher rates than richer households, a trend that contributes to the worsening of global poverty and inequality. That's because vulnerable groups – women, those with low education, and those informally employed in urban areas – were hit particularly hard.

It is not possible to quantify the effect on global inequality yet, but simulations suggest that an increase of just 1% in within-country inequality would result in 32 million people living on less than \$1.90 a day in 2021 and increase the gap between the income growth of the bottom and top 40 percent to 4 percent from 2.7 percent with no change in within-country inequality.

The ravages of COVID-19 will also affect inequality and social mobility in the long run. Those who lost income due to the pandemic have been almost twice as likely to spend down assets or savings, leaving them less able to cope with continued or recurrent income losses. They have also been 57 percent more likely to go a full day without eating, which carries serious long-term consequences for cognitive and physical development when experienced among children. It is also estimated that COVID-19 could lead to an aggregate loss of between 0.3 and 0.9 years of schooling, with poorer families the most impacted.

Job losses among the most vulnerable workers, including women, youth, and those without college education, can affect their productivity and income growth even as economies revive. In addition, the severe impacts seen for small and micro enterprises can lead to the erosion of entrepreneurial capital and jobs that can be hard to reverse. That's perhaps why, in economies where policies were becoming less restrictive and jobs were coming back between July 2020 and January 2021, the employment gaps between groups produced by the initial impacts of the pandemic did not narrow significantly.

Tackling increases in inequality and global poverty needs to start by accelerating the economic recovery in low- and lower-middle income countries. That means increasing the supply of COVID-19 vaccines to these countries, as their current low vaccination rates are an obstacle to growth. Additionally, increasing fiscal space, such as through the IDA20 replenishment, and fair and efficient domestic resource mobilization will be needed to support investments required for inclusive growth.

To ensure that the recovery is equitable and benefits all groups within countries, spending and policies that target women, low-skilled workers and urban informal sector workers are necessary. This includes providing equal access to financial services and technology and investing in safety nets and social insurance. In addition, children and parents need to be supported through policies as schools reopen.

Making our societies resilient to future crises requires taking on structural inequalities today.

Drawing Generalisations

Craft a generalisation on the different ways of reducing poverty and assessment of their effectiveness. Take into account the articles, videos and discussion in the application sections.

The measures to reduce poverty are...

• Sample Student Essays •

'The poor are often at the mercy of the rich.' Is this a fair statement? [TMJCMBT2019]

'Poverty is a plague against humanity which we must fight without cease.' As Pope Benedict XVI suggests, the poor are an indispensable and notable part of our societies today. However, with the existence of the poor, there are the rich as well. This begs the question: Are the rich superior to the poor? In this context, being poor is relative, defined by the deprivation of opportunities that exceed one's financial wealth. As such, it is a fair statement to make that the poor are more often than not at the mercy of the rich as poverty stems from competition of free markets, alongside the rich already having more to begin with.

Poverty is a natural outcome of competition from free capitalist markets which many countries adopt. This essentially entails people of wealth and status, given their position of power and influence, to be able to exploit the poor in order to achieve their business goals. Knowing that firms are profit-motivated far more than they are welfare-inclined, this puts the poor in a highly vulnerable predicament. The open capitalist system tends to entrench capital, revenue and wealth at the top, making the disparity between the two groups more and more jarring. This is endemic in the fast fashion industry. H&M, a popular Swedish fashion firm, is amongst many others like Zara and Cotton-On which adopt corporate brainwashing. This means that while they seemingly champion ethical workplace environments and practices, this is a far cry from the truth of the poor working for H&M. In Cambodia, women and children are forced into working in extremely poor working conditions for up to 14 hours a day with no breaks. Furthermore, they are highly underpaid, earning a mere US\$143, stipulated by H&M as a minimum wage, when the viable living wage is at US\$343. This is a stark contrast from Johan Persson's income, CEO of H&M, standing at more than US\$16 million annually. This demonstrates how the rich often exploit the poor with little to no moral regard for their well-being. The poor are thus deemed to be at the mercy of the rich because despite the inhumane conditions they face, they are forced into this manual work due to the basic yet immediate need for any income they can get, having to prioritise their short-term survival rather than long-term welfare. The wealthy, in comparison, need not even worry about having basic amenities like housing and food. Therefore, the poor are often controlled by the rich due to the natural structure in which the free market works.

The rich often have more resources and assets to begin with, putting them above the poor from the get-go. This highlights the idea of generational wealth, whereby parents will naturally provide for their children in accordance to their wealth, which enables those born with silver spoons in their mouths to develop, from an early age, an edge over their peers. This thus enables them to be in the same echelon of society their parents were in, continuing the cycle for their offspring. Pertinent in the meritocratic system of Singapore, the government has long dabbled with the issue of children having 'different starting points' in life. This steers children of different socio-economic backgrounds into congregating with those of similar wealth, as seen through the prominence of 'elite schools' in certain neighbourhoods and 'neighbourhood' schools in heartland areas. A Singaporean professor deems this effect as the 'Great Gatsby Curve', whereby the poor, even if they can climb the socio-economic ladder, will still be more disadvantaged than the rich. If not, they are unable to escape the lower strata of society. As such, the poor are often at the mercy of the rich as they are always receiving less, which will naturally put them in positions beneath the rich, granting the wealthy greater status and power. Hence, the rich simply having more from the get-go feeds the cyclical effect whereby the rich only get richer, while the poor grow poorer. In order for governments to even help the impoverished in society, the funding needed is more often than not garnered from the wealthy. Many countries adopt the idea of being 'welfare-states', catering to the poor with the intention of alleviating the strains of poverty, elevating them onto a level playing field with the rest of society. However, given the degree of which both relative and absolute poverty exists in our world today, the government expenditure incurred is massive, and often has to be extricated from the pockets of the rich as well. This is exemplified in Norway and Sweden, whereby their Human Development Indicators and Gini-coefficients are the best globally. These come at the GP Bulletin May 2019 13 cost of tax-payers, of which both countries are notorious for having insanely high taxes that make the rich pay for the expenditure dedicated to welfare. As such, this demonstrates how in order for the poor not to be tied down by their (financial) constraints, contribution of the rich is made an essential and big component of the benefits for the poor. The poor thus can be seen as at the mercy of the rich, given the indirect yet necessary reliance on the rich in order to weaken the constraints of poverty.

Detractors of my stand will argue that poverty exists and is exacerbated by the cyclical nature of it, rather than determined by the rich. Given that they are unable to earn much, they have to prioritise within the limits of their low income, which hinders them from seeking better employment and prospects in the long run. It is far more than the extent of poverty rather than the power of the rich. This is pertinent in the forced and bonded labour found in the brick kiln industry of India. Families are unable to remove themselves from extremely demanding yet under-paying manual labour due to debt or just the fundamental need for money to survive. Hence, they need to stay employed despite the low income, which hinders their children from seeking education or better jobs as well,

continuing the cycle of extreme poverty. However, it must be remembered that there will always be the existence of the rich when there are poor in the society. The rich, in this sense, are those who not only have power financially, but power in terms of leadership politically or legally. It is worth noting that while labourers are obligated by their own needs to continue slaving away, the international and local governments' actions are simply ineffective. This highlights the lack of political will and how governments largely falter because of it. In India, legislation protects employers far more than labourers, claiming that forced labour is only considered physical restraints rather than those more emotional or monetary in nature, the latter of which is exactly what labourers suffer instead. As such, this highlights that regardless of the nature of poverty experienced, governments have the ability, and should take a topdown approach since the poor clearly do not have the capacity to enact change. This demonstrates just how the poor are at the mercy of the rich and powerful, as the powerful fail to adequately use their power to aid or protect the poor at times.

All in all, the statement is fair as the poor often have less to begin with, hence having to succumb to the power and wealth of the rich. While the situation seems bleak, it is my hope that with time, governments and the wealthy alike will work hand in hand towards alleviating the ache of poverty. But for now, the disparity between the rich and poor will remain as something that plagued our societies, of which only some will strive to eliminate without cease.

Ng Jing Wen Amelia (18A301)

Review: Strong use of language throughout essay. While there were a number of valid points raised, with suitable examples and evaluation, in some paragraphs, the examples were rather descriptive, so the point is not very clear until the end of the paragraph. This could be improved with better, more direct topic sentences that get to the heart of the issue.

Q2: 'Government aid does not solve long-term problems faced by the poor.' To what extent is this a fair viewpoint? (TMJC J2 MYE 2021)

Sample Essay	Marker's Comments
The Singaporean government rolled out five support packages amidst the COVID-19 outbreak in 2020. This aid was aimed at the lower income group to tide over this difficult period in time. However, the impact of these measures is uncertain in the long run. As the world is plagued with income inequality, aid undertaken by governments may not be enough to solve long term problems faced by the poor as they are inundated by a myriad of issues ranging from financial stress to lack of opportunities.	<p>Relevance to Question Requirements: Good use of relevant example, with some link to key term in question – 'long-term' The stand is clear.</p> <p>Suggestions for Improvement: There could have been an explanation of 'long-term problems faced by the poor', and perhaps an identification of some of these problems (financial stress and lack of opportunities are a little vague).</p>
Optimists may argue that government aid gives equal access to opportunities for the poor. Meritocracy is used by many developed countries in the world. It rewards a person based on merit and is insular to social classes. Governments in countries such as Singapore, the United Kingdom and India offer large amounts of subsidies for primary and secondary school education. This makes primary education accessible and allows the poor to gain basic literacy skills. However, meritocracy has its flaws and the rich are able to assert their wealth to gain an upper hand, leaving the poor with fewer opportunities. With affluence, many upper class families can afford to give extra help to their children in their studies. More opportunities in education make them more competitive in a meritocratic system. Those stricken by poverty would have no access to extra education and may potentially be hindered from opportunities in higher education. This translates to lower future incomes and thus they would be unable to lift themselves out of poverty. In the United States, the student loan debt is about US\$1.6 trillion. The amount needed to fund higher education could deter many families in poverty. Similarly, in India there are high dropout rates in primary and secondary school despite the fact that they are heavily subsidised. The main reasons include the children needing to find a job to support their families, which is not a common problem	<p>Relevance to Question Requirements: Focussed on point in contention, supporting the stand.</p> <p>Quality of argument (Depth and Scope): Clear flow of argument. Presented opposing view, that governments give equal access to opportunities in education. Provided rebuttal that is sound – pointed out the flaws in a meritocratic systems that would discount the opportunities made available to the poor.</p> <p>Use of Illustrations: Considered evidence from different countries, student loan debt, showing significance to point.</p> <p>Suggestions for Improvement: Could develop the OV further, and make a better link to meritocracy.</p>

<p>faced by upper class families. These salient examples show that government aid is ineffective. Despite the aim to level the playing field, in the real world, those with the means would use all their advantages to get ahead in life. The poor thus have to settle for the limited chances available. Government aid therefore proves to be ineffective in solving long term problems.</p>	
<p>Critics may refute my argument to state that funding helps to give the poor a competitive advantage in the contemporary world. Given that the world is interconnected and technologically advanced, it is easy for companies to move their operations to another country to reap the lower cost of production. Governments around the world subsidise local industries to ensure that they can sustain their operations, and this aid is especially targeted at industries that the poor are involved in like farming. However, the poor could become too dependent on the government and not be able to survive in the long run. The resources of the government are finite. Continuous expenditure on subsidising certain sectors or industries will invariably lead to losses if the industry cannot gain enough to sustain itself. Small and weak companies are often held by the poor who receive most of these subsidies to survive. In India, a Farm Bill was passed in early 2021 to decrease the support on the government in the local agriculture industry and allow private companies to enter the market. Many who are poverty stricken and are dependent on income from agriculture, would experience a loss in income due to a decrease in subsidies. This led to a protest on the Farm Bill. The consequence of decreasing government aid elucidates that the aid did not solve the problem that the cost of farming is too high and that the poor are unable to find jobs elsewhere, hence showing their reliance on the government. The aid was merely a transitory respite and not a long term solution for the poor. Hence, in spite of the good intentions of helping the poor, the poor may be too reliant on aid and are unable to find a panacea for their problems.</p>	<p>Relevance to Question Requirements: Relevant point – aid can lead to over-dependence on the government, and the problems might still not be resolved.</p> <p>Quality of argument (Depth and Scope): Effective rebuttal, with the reason given for why aid might not be effective.</p> <p>Use of Illustrations: The example of subsidies illustrates how governments work to help industries where the poor are mostly employed. The example of the Farm Bill in India could be developed further to show complexities involved in tackling one aspect – removing subsidies without providing employment opportunities in other sectors is not solving long-term problems.</p> <p>Suggestions for Improvement: Should develop the OV - what critics say, illustrate why the poor are in the agricultural sector, and an example of such countries, etc.</p>
<p>Government aid may not be able to solve the root cause of the problem. The poor face unique circumstances that prevent them from getting out of the cycle of poverty. Funding may not be able to tackle the main problem that haunts the needy. As the issues may be complex, giving extra income may not be sufficient. One issue faced by the poor is the dangerous environment they are born into. Many have chosen to migrate. Along the border of Mexico and the United States, there are thousands of Mexicans waiting to cross the border to seek greater opportunities in the United States. Although the United States has set up refugee camps and assimilation programmes, many Mexicans can only take on low-paying jobs due to the language barrier and lack of education. This highlights the fact that despite the aid, the problem plaguing the poor is still not resolved. In the Philippines, President Duterte called for a war on the drug trade. Yet after years battling the drug traffickers, the illegal drug trade is still plaguing the poor. Thus, the aid has been futile in its efforts as the poor continue to engage in self-destructive behaviours by taking drugs. If the root cause of their poverty cannot be eradicated, it alludes to the fact that government aid was unsuccessful and the cycle of poverty cannot be broken.</p>	<p>Relevance to Question Requirements: Valid point raised – root causes of poverty not addressed despite government aid.</p> <p>Quality of argument (Depth and Scope): Coherent, links made with sound reasoning and use of illustration.</p> <p>Use of Illustrations: While the illustration is valid, there could be more details given to show greater significance and relevance to the point, especially in the second example on the Philippines.</p>
<p>Government aid does not solve long term problems because poverty is a systemic issue. As countries are more prosperous, the income gap gets wider. Developed economies like Singapore, the United States and China have high Gini coefficients. This suggests that despite the country being more affluent, the distribution of income is uneven. The reason for this could be that governments are made up of highly educated males who attended prestigious</p>	<p>Relevance to Question Requirements: Another valid point – systemic nature of poverty makes it difficult to resolve with just government aid.</p> <p>Quality of argument (Depth and Scope):</p>

<p>schools. Hence, they might not have experienced the hardship the poor face. This is seen in the Singaporean government where many 4G leaders come from prestigious universities like Harvard or Yale. Without the experience of poverty, they are unable to craft policies and offer the correct aid to help the poor. The lack of representation in governments is also reflected in the inequalities that are present. Women in Singapore are paid 6 percent less than their male counterparts. In Iceland however, it is illegal for companies to pay women less than their male counterparts and the main driver of this policy is Iceland's female Prime Minister, Katrin Jakobsdottir. Hence, as the poor may not be represented in the government, aid will not be designed effectively to support them. Without actual experiences, governments have to rely on statistics and stories to craft the appropriate aid to help, which may be inaccurate and flawed. Hence, as the problem is systemic, aid may not be able to help in the long run.</p>	<p>More explanation and links needed. The reason for why government officials might not be able to craft policies that help the poor because they have not experienced poverty is an assumption that could be challenged.</p> <p>Use of Illustrations: Validity of the examples is not effectively shown – how is Iceland's law to make it illegal to pay men and women differently linked to solving long-term problems faced by the poor?</p>
<p>The idea of eradicating poverty may be inconceivable, but society should not be heedless to the troubles faced by the poor. Government aid may prove to be only a short term solution and not a long term solution. Communities and neighbourhoods should contribute to elevate fellow members of society, preventing the poor from being consigned to their social status. I hope that with a little help from society, and a little effort from the poor, there can be a profound impact on the mission to eradicate poverty.</p>	<p>Good conclusion, ending off with how it is not government aid alone but a societal effort too.</p>
<p>Marker's Overall Comment: Content: Question requirements are met. Good use of examples. Balance is achieved but OV could be developed further. Language: Confident and clear structures. Largely error-free.</p> <p style="text-align: right;">Derick Tay Wei Xian 20S412</p>	

● A level PI Questions (2002 – 2023) ●

GENDER INEQUALITY

1. 'The world would be a better place if more political leaders were women.' What is your view? (A Level 2013 Q1)
2. 'History records male acts, written by males, and holds little interest for females as a result.' Is this a fair comment? (A Level 2009 Q6)
3. 'Women will never enjoy the same rights as men.' Do you agree? (A Level 2006 Q11)
4. Consider the view that some careers are better suited to one gender than the other. (A Level 2014 Q12)
5. Evaluate the claim that equality of opportunity for females is a desirable, but, unrealistic, goal. (A Level 2016 Q9)

RIGHTS, INJUSTICES, FAIR TREATMENT

1. How far can the needs of minorities be met in modern Singapore? (A Level 2003 Q7)
2. 'The view of the majority is always rights.' Do you agree? (A Level 2007 Q1)
3. Many developed countries are paying increasing attention to the needs of the disadvantaged. How far is this true in Singapore? (A Level 2008 Q8)
4. Can prejudice ever be eliminated? (A Level 2011 Q1)
5. In your society, how far is equality for all a reality? (A Level 2012 Q8)
6. How far should firms be allowed to limit their workers' rights when profits are at stake? (A Level 2014 Q2)

ECONOMIC GROWTH & SOCIAL INEQUALITY

7. How realistic is it for countries to implement a national minimum wage for all their workers? (A Level 2023 Q1)
8. How far can prosperity and uncontrolled population growth go hand in hand? (A Level 2020 Q12)
9. To what extent should income equality be a goal in your society? (A Level 2019 Q2)
10. To what extent is the pursuit of continuous economic growth a desirable goal? (A Level 2018 Q2)
11. Considering the money involved, should developing countries be allowed to host major sporting events? (A Level 2016 Q4)
12. 'People who do the most worthwhile jobs rarely receive the best financial rewards.' To what extent is this true of your society? (A Level 2016 Q8)
13. How far should firms be allowed to limit their workers' rights when profits are at stake? (A Level 2014 Q2)
14. The key criterion for good government is how well the economy is managed.' Is this a fair assessment? (A Level 2012 Q11)
15. How far do physical features, such as size and location, determine a country's progress? (A Level 2008 Q4)
16. How far is it possible to ensure that all producers of food and goods are fairly rewarded? (A Level 2008 Q11)
17. Should poorer countries develop their tourist industry when the basic needs of their own people are not being met? (A Level 2007 Q7)

POVERTY

18. 'Science is the only answer to global hunger'. Discuss (A Level 2019 Q3)
19. 'Foreign aid does not solve long-term problems.' To what extent is this a fair viewpoint? (2018 Q11)
20. In times of economic hardship, should a country still be expected to provide financial or material aid to others? (A Level 2014 Q7)
21. How far is increased prosperity for all a realistic goal in your society? (A Level 2013 Q8)
22. How effective are international efforts to ease the problem of global hunger? (A Level 2010 Q8)
23. Is the elimination of global poverty a realistic aim? (A Level 2009 Q1)
24. Is there still a place for charity in today's world? (A Level 2006 Q1)
25. Are the poor an inevitable feature of any society? (A Level 2004 Q2)

SINGAPORE SOCIETY

26. Assess the extent to which all people in your society have the opportunity to achieve their full potential (A Level 2023 Q6)
27. How far is increased prosperity for all a realistic goal in your society? (A Level 2013 Q8)
28. In your society, how far is equality for all a reality? (A Level 2012 Q8)
29. How far can the needs of minorities be met in modern Singapore? (A Level 2003 Q7)