

UNIT 4 | MEETING PEOPLE'S BASIC NEEDS

GLOBAL CENTS

METHOD

Students develop budgets to meet the basic needs of an American family and a family in Malawi (a country in Southeastern Africa), then create a daily budget for a Malawi family living on less than \$1 a day.

MATERIALS

Part 1:

- Student Worksheets

Part 2:

- *A Day in the Life of the Phiri Family* (provided)
- Student Worksheet 2

INTRODUCTION

In many parts of the world, people sacrifice the comforts that are common to many Americans so that they can support their most basic needs. It can be difficult for young students to understand just how different life can be in parts of the world where families live on only a few dollars a day. Exploring the daily lives of people who live in the least developed parts of the world helps students appreciate differences in culture and lifestyles around the globe and can help them distinguish between needs and wants in their own lives.

Malawi is a small country in Southeastern Africa, about the size of the state of Pennsylvania. Despite its small size, it is home to the third largest lake in Africa, Lake Malawi, which runs the whole length of the country! Malawi is one of the poorest and most densely populated countries in the world, which makes



it difficult for the needs of the population to be met. Over the years, Malawi has made progress in reducing the number of people who live on less than \$1 a day. In 1990, 54 percent of the population lived on less than a dollar a day but by 2009, that number had dropped to 39 percent. By the year 2015, the country hopes to bring that number down to 27 percent, a goal that will be tough to meet. In this activity, students will investigate life in Malawi and make comparisons to their own life. In doing so, students gain an important awareness of their place in the world and their role as global citizens.



CONCEPT

There are many families around the world who must sacrifice their wants in order to meet their basic needs.

GRADE LEVEL

Upper elementary

SUBJECTS

Social Studies, Math, Family and Consumer Sciences

OBJECTIVES

Students will be able to:

- Analyze the difference between needs and wants in order to create a daily budget.
- Compare and contrast their own wants, needs, and daily lives with those of families in Malawi.
- Apply their knowledge of daily life in Malawi to create a budget for a Malawian family that stays within a cost of \$1 per day.

SKILLS

Adding, evaluating, problem solving, decision making, critical thinking

PART 1: DAILY BUDGETS

PROCEDURE

1. Ask students what they think someone needs in order to survive (food, water, shelter, energy, transportation, education, healthcare, clothes) and record student responses on the board. Encourage students to explain their thinking. Then ask what they think someone might want in order to live happily (sweets, movies, books, video games, designer shoes, vacations, sports, etc.). Record responses.
2. Divide the class evenly into two groups and give each student a copy of both Student Worksheet 1 and Student Worksheet 2.
3. Point out the differences in prices between items in the United States versus items in Malawi. Ask students if they think it would be easier for people to meet their basic needs in a place where prices are low, like Malawi.
4. Students will now pretend that they are in charge of the daily budget for a family of three living in the United States. Using Student Worksheet 1, have each student determine their needs for one day and then find the total daily cost. Next, find the total daily cost of all their needs and wants.
Note: Be sure students understand that for most of the items on the U.S. budget sheet, the daily cost is found by dividing the yearly cost by 365 days. It is not a literal “per day” payment.
5. Now, students will be in charge of the daily budget for a family of three living in Malawi. Students should add the cost of their needs for one day, and record, and then calculate the cost of their needs and wants for one day combined, and record. All prices are converted at the rate of 127 Malawian Kwacha to the U.S. dollar (exchange rate as of October 2006).
6. Ask one group to stand up – this group represents families living in America. Explain that the average American family earns \$65,527 per year (as of 2006). That works out to be about \$179 per day.
7. Instruct the American families to sit down if the total cost of the family’s needs for one day is greater than \$179. Students who remain standing are able to meet their basic needs on a day-to-day basis (it is likely that most students will remain standing). Can these families afford some of their wants also?
8. Ask the second group of students to stand – this group will represent families in Malawi. Explain that in Malawi, the average family earns \$189.81 in one year (as of 2006). That works out to be about \$0.52 of earnings per day.
9. Instruct the Malawian families to sit down if the total cost of their needs is greater than \$0.52. Students who sit down are not able to meet their family’s basic needs on the average income of a Malawian family (it is likely that most students will sit down).

Note: Averages account for the very high incomes and very low incomes. They are good for getting a general picture but leave out the intricacies of unique family situations. For example, just because the average income in the U.S. allows families to meet their needs, this is not the case for everyone. There are families in every country who have trouble meeting their needs and must make changes to their lifestyle. However in developing countries, like Malawi, there are many more families who must do this.

DISCUSSION QUESTIONS

1. For those of you who couldn't meet your daily needs, how do you feel? Could you afford any of your wants?
2. Are there things that you could change in your needs budget in order to lower daily spending?
3. What could you afford to buy in the United States for \$0.52? What about for \$1.00?

PART 2: A DAY IN THE LIFE OF THE PHIRI FAMILY

PROCEDURE

In order to get a better idea of how families live in Malawi, let's look at a specific family, the Phiri family. On an average day, the Phiri family earns \$0.94. On this small amount, they are able to support themselves but they live a lifestyle that is very different from life in the United States.

1. Now, students will be in charge of the budget for the Phiri family. First, read the provided story, *A Day in the Life of the Phiri Family*, to give your students some background on the typical daily life of a rural Malawian family. (Or copy the story and have students read on their own.)
2. Tell students they must re-work their Malawi budget (Student Worksheet 2) to see if they can meet their needs while keeping costs below \$0.94. It is okay to go over budget, but students should try to stay as close to \$0.94 as possible.
3. You could have students work in small groups of three to role play the Phiri family and discuss how they will stay within budget, then present their solutions to the class.

DISCUSSION QUESTIONS

1. What were some items you listed as needs that you had to eliminate from the Phiri family budget? Do you think any of these things will have to be added to the budget on other days?

Answers will vary but may include: proteins like eggs and chicken, electricity and water, internet, leather shoes, home repair, etc. Yes, some things like home repair and eggs or chicken might need to be added to the budget on other days.

2. If you went over budget, why did you feel it was necessary? How might you make up for this extra expense on the next day?

Answers will vary.

3. Do you think there are additional daily expenses that are NOT listed on the budget sheets?

Answers will vary but may include: health care and medications, furniture, household goods (dishes, utensils, rags, cleaning supplies, etc.), reading materials/newspapers, cost of any additional food or transportation services (perhaps a car or bike), etc.

4. Imagine that the Phiris had one additional child. How would this affect their daily expenses? What if they had two or three additional children? (The average woman in Malawi has six children.)

Having an extra child would mean that the Phiris would need more food to go around, and therefore the costs of feeding the family would go up. The cost to clothe the family would also increase. While primary education in Malawi is free, these extra costs would probably make it difficult for the Phiris to pay for their children to go to secondary school. Also, the Phiris may need their children to help them work in the fields and sell goods at the market, so that the whole family can be supported. This may prevent the children from being able to go to primary school.

5. How is the daily life of the Phiris different from your own life? How is it the same?

Answers will vary.

MEASURING LEARNING

Have students create a Venn Diagram that compares their own daily life to the average life of a child in Malawi. Although there are many differences, be sure that students also include things that are the same between themselves and the average child in Malawi (needing food, water, clothes and shelter; eating special food on special occasions; enjoying music; having dreams of a career; eating as a family; having a “staple” dish, like bread; having pets). A free printable diagram can be found at this site:

www.classroomjr.com/printable-blank-venn-diagrams.

FOLLOW-UP ACTIVITY

Read the book *One Hen* by Katie Smith Milway aloud to the class. As you read, have students record in their journals all the ways that Kojo’s loan helped Kojo’s family and his community meet their daily needs. After the story, have students visit the *One Hen* website: www.onehen.org. On the site, students play games to earn and then “donate” beads. As students invest their game beads on the site, Opportunity International (a micro-lending organization), donates real money to people around the world who are in need of a small loan. Pictures and information about the people who are benefitting from loans provided by Opportunity International are available for students to explore.

Data Sources: 2010 Millennium Development Goals Report; U.S. Census Bureau, 2006, <http://www.bls.gov/cex/2006/Standard/cusize.pdf>; Republic of Malawi, National Statistical Office Integrated Household Survey 2004-2005: Volume 1; National Public Radio, Living on a Dollar a Day in Malawi, Oct 1, 2006; United Nations Statistical Division; Better Business Bureau, Consumer News and Opinion Blog; The Washington Post, Summer Camp: It’s Getting Too Late Early; Numbeo.com (adjusted at 2.31% to account for inflation between 2006 and 2012).

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GLOBAL CENTS

STUDENT WORKSHEET 1

Name: _____

Date: _____

FAMILY OF THREE IN UNITED STATES

Item	Cost per Day	Need or Want	Why?
Food (at home)	\$10.98		
Education	\$3.45		
TV, Videos, Video Games	\$2.88		
Clothes	\$6.35		
Shoes	\$1.08		
Electricity/Water	\$6.56		
Meal for 3 at Expensive Restaurant *	\$63.51		
Internet	\$1.34		
3 Movie Tickets*	\$28.05		
Healthcare	\$7.86		
Family membership to Sports Club	\$3.98		
Vacation - one per year	\$8.22		
Meal for 3 at Inexpensive Restaurant*	\$31.77		
Transportation	\$28.69		
Housing	\$51.37		
2 Weeks of Summer Camp	\$2.19		
Sports and hobby equipment	\$1.27		

*These items are completed in one day and therefore the full one time cost is listed.

Total Cost of My Daily Needs: _____ **Total Cost of My Daily Needs and Wants:** _____

GLOBAL CENTS

STUDENT WORKSHEET 2

Name: _____

Date: _____

FAMILY OF THREE IN MALAWI

Item	Cost per Day	Need or Want	Why?
Food			
Maize flour (for Nsima porridge)	\$0.45		
Fertilizer (to grow fruits and vegetables)	\$0.04		
Milk	\$0.08		
Eggs	\$0.24		
Chicken	\$1.09		
Education	\$0.10		
Clothes	\$0.08		
Meal for 3 at Village Restaurant*	\$5.73		
Leather Shoes	\$0.19		
Electricity/Water	\$1.88		
Parafin (for lamps)	\$0.17		
Internet	\$3.13		
3 Movie Tickets*	\$17.64		
Soap	\$0.04		
Transportation – 1 way on local transportation*	\$0.59		
Housing	\$0.00		Most families live in a traditional handmade house made of mud and a thatched roof.
Home Repair	\$0.02		

*These items are completed in one day and therefore the full one time cost is listed.

Total Cost of My Daily Needs: _____ **Total Cost of My Daily Needs and Wants:** _____

Unit 4 | Meeting People's Basic Needs

Activity: Global Cents

Student Worksheet 2

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A DAY IN THE LIFE OF THE PHIRI FAMILY

For some families in the southeastern African country of Malawi, the daily struggles are over basic things. Malawi is one of the poorest countries in the world, almost half its population lives on less than one dollar a day. To see what that really means, let's spend a day with the Phiri family in the village of Lifidzi.



At 4:30 a.m., the Phiri family's rooster crows. There is just enough time to make a visit to the pit toilet outside and to splash water from a bucket onto our faces. Then it's time to head out to the maize field, a 20 minute walk from here. The family uses a hand-made hoe to turn the dirt. Malawi's soil has been overworked, so the family's relatives helped them pay nearly \$15 for a bag of fertilizer to last the year that will help the crops grow. That cost breaks down to four cents, for the amount that will be added today. To the father of the family, 60 year old Faison Phiri, it's an expense that's worth it. If the crops fail, he says, they are hungry, and when they are hungry, he says, they can't work hard in the field. The family does not eat breakfast in the morning but Faison Phiri says that the food they ate yesterday is enough to give them energy for their morning work.

By 9:00 a.m. the sun is pounding down and it's time to head home. Back at the family's mud hut, with its corrugated iron roof, the Phiris' 18-year-old daughter Martha shreds some pumpkin leaves for lunch. She found them growing in the wild. The leaves were free, but she adds salt for flavor. And there's maize flour for making Nsima, a traditional dish, similar to grits. The cost of Martha making Nsima for lunch is 45 cents. One thing the family doesn't pay for is utilities – they don't have any electricity or running water. Instead, Martha must pump their water from a well. Martha carries the water on her head. She is used to it, but to an average



American, it feels like putting a steel bucket filled with cement on your head. Martha carries water this way five times a day. She always remembers to carefully scoop out the debris, which she says, can make the family sick if left in the water. Getting sick is an expense that the family can't afford. Luckily, neighbors will help each other to buy medicine in desperate times.

During the rainy season, Martha can sell a small amount of sugar cane to the neighbors, earning the family four cents a day. It's not the career she envisioned when she graduated from high school. She'd like to be a news anchor, or as they're called here, a newsreader. Martha admires the newsreaders, especially the ones on TV, although the family doesn't have a TV of their own. But it's unlikely the family will ever have the money to send Martha to be a newsreader or anything else.



Martha and her mother will spend the afternoon collecting free firewood and preparing dinner. On special occasions, Martha heads to the market to buy fish or chicken for the family's dinner. This extravagance breaks the bank and is a treat that the family can rarely afford. At dinner, the family eats off of plastic plates and sits on the floor, being careful to keep food away from the family cat, Lion, who feeds himself by catching mice in the fields. The Phiri family lives across the street from a church, and after dinner, they listen happily to the sounds of the choir practicing their hymns. As the sun sets, they will all go to sleep in the same room, without beds, and wait for their rooster to wake them in the morning.