

Simulation Exercise: Household Budgets in Ghana, Afghanistan and Tanzania (Grades 9 to 12)

This simulation and role play is an effective activity for helping students understand the lack of buffers and margins that very poor families experience in times of financial crisis. In this exercise, students work in “family” groups to make household budgeting decisions in the face of increasing food prices and diminishing family income.

Students will:

- Work cooperatively in groups to reach a consensus.
- Apply critical thinking skills to group decision-making.
- Use role play to explore and understand the difficult choices that must be made by poor families facing external pressures.
- Understand some of the factors contributing to hunger, poverty and gender inequity.

Instructions:

1. Divide the class into groups of 4 to 6 students.
2. Assign one budgeting scenario to each group. If you have more than 4 groups, you can double up on the scenarios. Inform students that these fictional situations have been simplified for the sake of the exercise.
3. Hand out only the Part A section (Family Budgeting) to the groups.
4. Set the stage for the class: *Each group is a poor family in Ghana, Afghanistan or Tanzania. The household income is always tight and you must budget carefully. Read the description of your family. Within the group assign roles (mother, father, children, etc.) and hold a family meeting to determine how to budget the household income to meet your necessary expenditures.*
5. Record the agreed upon budget and present to the class along with the group’s rationale for the decisions made.
6. Hand out the Part B section of each scenario (Rising Food Prices).
7. Hold another family meeting to reset the family budget in the face of new constraints. The options offered for consideration are only suggestions. Encourage groups to develop their own creative, but realistic, solutions.
8. Record the new budget and present to the class. Ask: What were the most challenging decisions that needed to be made and were you able to resolve them?
9. Follow up this simulation exercise with case studies, fact sheets and lessons from *A Hungry World: Understanding the Global Food Crisis* (see Teacher Resources). In particular, use the Impacts and Interventions activity and chart (see p. 45) to explore possible responses to food insecurity.

Scenario 1 – Part A

Family Budgeting: Ghana, West Africa

You are a 16 year old female in northern Ghana, completing your final year of high school. You have two sisters, aged nine and ten, who are also in school. You all live with your mother in a one-room home. Your father left the family a year ago to look for work in the city after severe drought and flooding made farming too difficult. The family has not heard from him since he left and he has sent no money home. Recently your mother fell ill with stomach ulcers and requires medication to ease her pain. Your mother now supports the family by selling odds and ends at the local market. She has already discussed with you the necessity of leaving school and finding work to bring in some extra monthly income. Your dream is to attend college in the city to study accounting. In a good month your mother brings in, on average, \$100.

To Budget:

a) Basic food stuffs (millet, corn, rice, cooking oil, salt, sugar, occasional meat and eggs)	\$40/ month
b) School fees	\$10/ per child per month
c) Firewood for cooking	\$15/month
d) Renting a stall in the market	\$15/month
e) Transportation to and from the market	\$10/month
f) Cost of mother's medication	\$10/ month

Scenario 1 – Part B

Rising Food Prices: Ghana, West Africa

Food costs have risen by 40% and transportation costs by 30%. People are buying less at market, and your mother's monthly earnings have decreased to \$80/month.

To Budget:

a) Basic food stuffs (millet, corn, rice, cooking oil, salt, sugar, occasional meat and eggs)	\$56/ month
b) School fees	\$10/ per child per month
c) Firewood for cooking	\$20/month
d) Renting a stall in the market	\$20/month
e) Transportation to and from the market	\$13/month
f) Cost of mother's medication	\$10/ month

Some options to consider:

1. You drop out of school and find work in a textile factory. This will bring in an additional \$80 per month for your family. However, you've heard the working hours can go from 6 am to 10 pm when large foreign orders come in. As well, the factory is on the outskirts of the city and requires a one hour bus ride to get there.
2. Decrease family food intake to two meals a day to free up money for other costs.
3. Your sisters can go to work after school hours. They can sell some of your mother's goods on the streets, or beg for money or food.
4. Take your sisters out of school to look after the household needs, such as cooking, cleaning, and fetching water from the community well six kilometers away. This will allow your mother to focus on selling goods at market, hopefully increasing her income, and allowing you to stay in school.

Scenario 2 – Part A

Family Budgeting: Afghanistan

In Ghor Province in Afghanistan, the Salim family struggles to make ends meet. The longstanding war has strained the economy. As the male head of the Salim family, you have a son, two daughters, and a wife to support, and have been growing potatoes in your modest-sized field, where you also grow vegetables for the family to eat. This brings in enough money to supplement food costs and send your son to school. It is your desire to also educate your daughters, but they are needed at home to help their mother with household duties. With the girls there is always the option to marry them off, get a large dowry payment, and have them fed and taken care of by their husbands' families.

You have received pressure lately from neighbours and friends who have turned their agricultural fields over to more lucrative poppy growing for the opium trade, but you are reluctant to get involved in this unlawful practice. Many neighbours have sold their land and moved to the city, but you feel the need to stay on the land of your ancestors. You just sold your potato harvest at market and made \$900, but this was a good year with decent rains.

To Budget:

a) Supplementary food costs (wheat flour, tea, lentils)	\$50/month
b) School fees for your son	\$20/month
c) Annual agricultural costs (fuel/seeds/tools/animal feed/fertilizer)	\$200
d) Annual family check-ups at the doctor	\$50
e) Hosting the family for New Year's celebration	\$70
f) Schooling for one daughter	\$15/month

Scenario 2 – Part B

Rising Food Prices: Afghanistan

Food costs have risen dramatically (wheat flour alone by 500%) and fuel costs as well. In addition to there being fewer buyers at the local market, the rains were not good and your potato crop was smaller. Your annual earnings at market this year were reduced to \$700.

To Budget:

a) Supplementary food costs (wheat flour, tea, lentils)	\$100/month
b) School fees for your son	\$20/month
c) Annual agricultural costs (fuel/seeds/tools/animal feed/fertilizer)	\$300
d) Annual family check-ups at the doctor	\$60
e) Hosting the family for New Year's celebration	\$105
f) Schooling for one daughter	\$15/month

Some options to consider:

1. Decrease your family's food consumption to two meals per day.
2. Sell your land and your house and move to the city. Although you do not have any marketable skills, this will bring in \$2500 and in the city you could rely on a network of family and friends for support.
3. Engage one of your daughters to an older local man. Although she is only 12 years old and he is 40, this would bring \$5000 into your family through dowry payment. Besides buffering against rising costs, this would allow you to continue sending your son to school and to send your younger daughter as well.
4. Switch your potato crop to poppies. This is a highly successful crop which is easier to farm, and will double your earnings. However you are concerned about the ethics of this, and becoming involved with warlords who control the opium trade. Also, at any time the foreign military could destroy your crops.

Scenario 3 – Part A

Family Budgeting: Mwanza, Tanzania

Your name is Tamika and you are a single mother of three children. You live in a slum in Mwanza, Tanzania on the shores of Lake Victoria. Your husband died two years ago from HIV and AIDS and not long afterwards you also started to get sick. You are worried about what would happen to your son and two daughters if you get too sick to work. Thankfully, at the local clinic you are able to access free anti-retroviral (ARV) drugs and with the encouragement and support of the health care workers you are eating better. Since you are better nourished, the ARV drugs are able to work and your health has improved. Even though you are still only scraping by, you are somehow finding a way to manage. You make your living as a fishmonger selling leftover fish from the processing plant at the local market. Your monthly income is \$90 and you must decide how to use this income.

To Budget:

a) Basic foods (millet, corn, rice, cooking oil, salt, sugar, occasional meat and eggs)	\$40/month
b) School fees	\$10/ per child per month
c) Firewood for cooking	\$10/month
d) Purchasing leftover fish from the processing plant	\$20/month
e) Transportation to and from the market	\$5/month
f) Transportation to health clinic to get ARV drugs	\$5/month

Scenario 3 – Part B

Part B: Rising Food Prices: Mwanza, Tanzania

Food costs have risen by 40% and transportation costs by 30%. It costs more to buy the leftover fish at the processing plant. Your monthly earnings have decreased to \$80/month.

To Budget:

a) Basic foods (millet, corn, rice, cooking oil, salt, sugar, occasional meat and eggs)	\$56/month
b) School fees	\$10/ per child per month
c) Firewood for cooking	\$12/month
d) Purchasing leftover fish from the processing plant	\$25/month
e) Transportation to and from the market	\$8/month
f) Transportation to health clinic to get ARV drugs	\$8/month

Some options to consider:

1. You can try to get a job at the local fish processing plant. This will bring in an additional \$80 per month for your family. However, you've heard the working hours can go from 7am to 9pm. As well, the factory is on the outskirts of the city and requires a one hour bus ride to get there. You are unsure how your health and family would cope with this.
2. Decrease family food intake to two meals a day to free up money for other costs and stop taking the ARV drugs, hope you can maintain your health through rest and nourishment.
3. Your children can go to work after school hours. They can try to sell some of the leftover fish at the local market or can beg for money or food.
4. You can take your oldest daughter out of school and have her look after the household needs, such as cooking, cleaning, and fetching water. This will allow you to focus on your work at the market, hopefully increasing your income.

Scenario 4 – Part A

Family Budgeting: Kinampanda, Tanzania

Your name is Watende and you live in Kinampanda, Tanzania. You are the father of five children, two sons and three daughters. You support your wife and family but have been struggling to make ends meet. You have been working hard to grow maize and sorghum to help feed your family. As well, you have a small plot of sunflowers and are able to sell the seeds for a little extra money to support your family.

Your oldest daughter has just finished elementary school and you had hoped to save enough money so she could start her first year of high-school. With money so tight, however, you are not sure if you can afford it. Along with purchasing new seeds and tools for farming, you are also hoping to put a new tin sheet roof on your home. Water leaks into your home in the rainy season because the mud, clay and timber roof you have now is not waterproof. You have just sold your annual harvest of sunflower seeds at the market and made \$900.

To Budget:

a) Food	\$42/ month
b) Sending four children to elementary school	\$10/ per child per month
c) Upgrading your tools and farming irrigation system	\$200
d) Annual family check-up at the doctor	\$50
e) New tin roof for your home	\$250
f) One year of high-school for your oldest daughter	\$150

Scenario 4 – Part B

Rising Food Prices: Kinampanda, Tanzania

You had a bad harvest due to drought followed by flooding. Food prices have increased by 50% and goods and services are more expensive. Your annual harvest of sunflowers brought you only \$700.

To Budget:

a) Food	\$63/ month
b) Sending four children to elementary school	\$10/ per child per month
c) Upgrading your tools and farming irrigation system	\$250
d) Annual family check-up at the doctor	\$60
e) New tin roof for your home	\$300
f) One year of high-school for your oldest daughter	\$150

Some options to consider:

1. Send your oldest daughter to work for a rich farmer as a farm hand. This will provide additional income of \$200 per year.
2. Sell your land and your home and move your family to the city. You don't know how you would make a living in the city but hopefully you can get a job. The sale of your land and home will provide you with \$2000.
3. Switch to growing only sunflowers in your fields. This could possibly double your earning, however, there is the risk that if the crop is poor you would have neither income from the sunflowers nor maize and sorghum to eat.
4. Decrease your family's food consumption to two meals per day to reduce monthly food costs.