Dear Educator,

Welcome to the WE Movement. We are so glad you’ve joined us in our mission to inspire, education and empower students to find their place in the world. Throughout the last two decades, educators have stood by us. With over 12,000 schools thriving in WE Schools, we are delivering impressive results in academic engagement, life skills and civic engagement. Through the WE Schools method of experiential service-learning, students engage in collaborative learning and independent reflection. As a result, your students will become more engaged in local and global issues.

We have been delivering equally impressive results in our international work. Through Free The Children’s WE Villages sustainable development model that provides access to the Pillars of Impact—Education, Water, Health, Food and Opportunity—to empower a community with the means to forever lift itself from poverty. All the projects and programs of WE Villages are owned and maintained by the community and are designed to be self-sustaining after the initial project implementation.

The WE Villages Pillars of Impact lesson packages provide students with insight into the issues and barriers that, combined, prevent children from attending school in developing communities. They then learn how the WE Villages sustainable development model is applied to each community’s needs. Whether you are beginning a fundraising campaign for WE Villages and want to help students understand why funds are needed, where they are going and what they will be used for or if you are interested in increase student knowledge on sustainable development, we hope these lesson packages serve you well.

Together, we have the power to reignite the fundamental purpose of education: increasing student initiated learning and preparing them with the life skills to better the world and forge their own paths to success.

Thank you for having the heart and passion to bring WE into your classroom. We are honoured and encouraged to work with such a dedicated and enthusiastic group.

We are stronger together,

Craig and Marc Kielburger
Co-Founders, WE
WE Schools

WE Schools is a unique, step-by-step program that challenges young people to identify the local and global issues that spark their passion and empowers them with the tools to take action. Educators and students work together to learn about the world and take action to create meaningful change. Delivered in 12,300 schools and groups across North America and the UK, the program provides educators and students with curriculum, educational resources and a full calendar of campaign ideas.

The Four Steps of WE Schools

1. INVESTIGATE AND LEARN
   Students explore topics related to a real-world challenge or opportunity.

2. ACTION PLAN
   Students develop a plan to implement their service-learning project, including one local and one global action.

3. TAKE ACTION
   Students implement their action plan.

   Local

   Global

4. REPORT AND CELEBRATE
   Students present the results of their service-learning initiatives.

What is Experiential Learning?

Experiential service-learning is based on a structured academic foundation that goes beyond volunteering and community service. It’s a practice that engages teachers and students with their communities in a structured way and allows students to meet their learning objectives while addressing their community’s needs.

Setting Students Up For Success: In school, the workplace and in life.

WE Schools Introduction: WE.org/we-at-school/we-schools/

Living WE is about improving our lives and our world by reaching out to others. It involves focusing less on “me” and more on “we”—our communities, our country and our world.

Social Emotional Learning: The WE Learning Framework is grounded in social emotional learning principles, helping students develop the skills to manage their emotions, resolve conflict and make responsible decisions.

Global Mindset is the ability to operate comfortably across borders, cultures and languages is invaluable. WE Schools programming promotes global mindedness and cultural competency amongst student populations during their formative years.

Active Citizenship: Students act on their growing knowledge by connecting with others in their communities, thereby generating interest, further research and engagement in local and national causes.

Reflection is a key component of our experiential service-learning model. Our reflection activities direct students’ attention to new interpretations of events and provide a lens through which service can be studied.
WE Villages: Opportunity Pillar Overview

Opportunity pillar programs can help women gain the skills they need to become independent earners and generate enough income to support themselves and their families. When mothers have the education, tools and skills to earn a living, they are in a position to provide for their children, serve as role models to the younger generation of girls and improve the financial and health outcomes of their community.

In this lesson package students will be introduced to the Opportunity pillar, discuss the meaning of livelihood, explore the importance of gender equality and learn about alternative income projects. The lessons are grounded in the WE Learning Framework, ensuring students develop core skills that help them achieve the learning goals and outcomes that contribute to becoming a global citizen.

This lesson plan package is meant to be informative, generative and empowering for teachers and students. Once completed, continue exploring social issues through one or more experiential service-learning supports:

- **Frontline Support**: Professional needs-based support for your classroom and extracurricular needs.
- **Global Voices**: A weekly lifestyle column linked to global issues, that includes educator resources.
- **Customized Leadership Training**: Additional support for students who wish to grow their leadership capabilities.
- **Service-Learning Trips**: Opportunities to explore the impacts of WE Villages service work.

**Rationale**

Free the Children's WE Villages is a international development model that provides access to the Pillars of Impact—Education, Water, Health, Food, and Opportunity—to empower a community with the means to forever lift itself from poverty. Why these Pillars? Because together they can achieve a greater impact. All the projects and programs implemented under the WE Villages model are owned and maintained by the community, and designed to be self-sustaining after the initial project implementation.

Since we initiated the Opportunity pillar, 30,000 women have gained the tools for economic self-sufficiency. And this has had a direct impact on the health and welfare of their families and their communities. impact on the health and welfare of their families and their communities.

**Assessing the Learning**

You know your students best—their learning styles and preferences, skill levels and knowledge. You are in the best position to anticipate the habits of mind that will make this lesson package successful.

In this lesson package the teaching strategies include independent writing, group work, class discussion, charting, graphic organizers, mapping, media literacy and brainstorming. Strategies to assess learning include charting, written reflection, student-generated discussion and presentations.
WE VILLAGES:
OPPORTUNITY PILLAR

SUBJECT(S): English, Career Studies, Social Sciences and the Humanities, Canada and World Studies
GRADE LEVEL: Grades 9 to 12
ESTIMATED TIME: 290 minutes

ESSENTIAL QUESTIONS:
• How does providing women with education, tools and skills to earn a living, put them in a better position to provide for their children, serve as role models to the younger generation of girls and improve the financial and health outcomes of their community?
• Why is opportunity and empowerment essential to breaking the cycle of poverty?

LEARNING GOALS:
Students will:
• Reflect on their spending habits
• Determine their needs versus wants
• Explore gender inequality as one of the major causes of poverty
• Engage in a fundraising initiative to support the WE Villages Opportunity pillar

WORD BANK
Animal Husbandry—the science of breeding and caring for farm animals
Empower—make someone stronger and more confident, especially in controlling their life and claiming their rights
Ripple effect—the continuing and spreading results of an event or action

MATERIALS AND RESOURCES
• Front board
• Paper and writing utensils, colouring utensils
• Computer with Internet access
• Appendix 1: Assessment Rubric
• Blackline Master 1 – Global Voices "Look to women to lead economic growth in the face of poverty"

Core Skill Sets
Look for these icons at the top of each lesson. The icons identify the most relevant core skills being developed. Learn more about the WE Learning Framework at www.WE.org/we-schools/program/learning-framework/.

AN INITIATIVE OF
SECONDARY SCHOOL LESSON PACKAGE 5
INTRODUCTORY LESSON:
LIVING ON $2 A DAY

Purpose: Students will reflect on their spending habits and imagine what it may look like to live on $2 a day. In this lesson students will create a financial plan to determine what their necessities are to survive on a budget $2 a day.

Instructional method(s): Group work, class discussion, charting exercise, independent work

Differentiated instruction:
• Create a word web for poverty as a class
• Provide younger students with an example of each type of poem

Course connections: Language, Social Sciences and the Humanities

Estimated time: 75 minutes

Special materials:
• Quarters, Dimes, Nickels

Steps:
1. To begin, hold a conversation with students about money using the following questions:
   • What is money? Why is it needed in society?
   • What do you (personally) do with your money?
   • How much money do you spend in a day?
   • What do you “want” money for? What do you “need” money for?
   • What things do you value (e.g., family, love, friendship, etc.)? Do you think money relates to these things? If so, how?

2. Place quarters, dimes and nickels in front of the classroom. Ask students to identify the value of each coin. Stack eight quarters on top of one another and ask students to respond to the following question: “Imagine you only have two dollars in your pocket to last you a day, what would you spend your money on?”

3. Explain to students that nearly half of the world’s population, 2.8 billion people, live on less than $2 a day. These people have barely enough money to survive from day-to-day, which robs them of the freedom to be able to decide how to live their life.

4. Ask students to think about the amount of food they eat, the clothes they wear and the items they use on a day-to-day basis. Make a list of these items on the board.

5. Tell students to guess how much they think these items cost. Write the prices beside each item.

6. Organize the class into groups of two students and distribute an 8.5" by 11" blank sheet of paper to each group. Tell students to imagine that all they have are the clothes on their backs, a roof over their heads (shelter) and $2 they earned from working. Their task is to create a financial plan based on a $2 a day budget.

7. On their sheets of paper instruct students to write down the food and items they need or want for the day and the approximate cost of each item. Share with students that they can combine their money to cover their costs as a family or create an individual budget. They can also choose to save some of their money or spend it all in a day. The purpose of this activity is for student to plan their expenses accordingly and to be resourceful.

8. ASSESSMENT FOR LEARNING: Have students share their budgets with the rest of the class. Once presentations are done hold a class discussion with the following questions:
   • Do you find it easy or difficult to live on $2 a day? Explain.
   • What was your biggest expense?
   • Were there any basic items that you could not afford? What were they?
   • Did you have to make any sacrifices? What were they?
   • Were you able to save money? If so, what are you saving your money for?
   • Can you afford to go to school on your budget? What sort of expenses do you have to consider (school supplies, uniform, transportation, etc.)?
   • If you got sick, could you afford to see a doctor on your budget? What sort of expenses do you have to consider (cost of medicine, appointment fee, etc.)?

9. Write the word poverty in the centre of the board. Ask students to provide words or thoughts that come to mind when they think of the word poverty. Write down their ideas on the board creating a word web for poverty.

10. Explain to students that the words on the board are far from being just words to people in impoverished communities. These words are their reality.

ASSESSMENT AS LEARNING: Tell students they will use the power of their words to create a poem, spoken word poem, song or a journal that reflects one or more of the following:
   • How life looks on a $2 budget
   • What they have learned about poverty
   • How they feel about poverty
   • How to help those living in poverty

EDUCATOR’S NOTE: Provide students with a list of literary devices such as rhyme, alliteration, personification, imagery and simile to incorporate into their writing piece.
12. For the students who decide to do a spoken word poem, show the following spoken video performances:
   - Mustafa the Poet: youtu.be/2itJ05aNR8k (3:54)
   - Chris Tse: youtu.be/gxTzLSOLYRU (6:04)

13. Hold a poetry slam in your classroom for students to share their written work. A poetry slam is a competition at which poets read or recite original work. Poets usually have three minutes to recite their poems or written work. No costumes, props or musical instruments are required.
CORE LESSON:
BREAKING THE CYCLE OF POVERTY

Purpose: Students will explore gender as one of the major causes of poverty. They will discuss the ripple effect of gender equality and women's empowerment in developing communities.

Instructional method(s): Brainstorming, graphic organizers, class discussions, group work, independent writing.

Differentiated instruction:
- Work on the first set of the ripple effect wheel as a class

Course connections: Language

Estimated time: 75 minutes

Special materials: Chart paper, magazines

Steps:
1. To begin, organize the class into groups of two to three students. Advise the class that this will be the group they will work with for the remainder of the lesson.

2. Write the definitions on the board.
   - Gender: Refers to the masculine and feminine qualities or characteristics that a given society attributes to each sex (male and female).
   - Stereotype: An oversimplified image or idea that all people, or things with particular characteristics, are the same.

3. ASSESSMENT FOR LEARNING: In their groups, ask students to write down what comes to mind when they think of feminine and masculine characteristics. Encourage students to consider gender representations in history, film, magazines and social media. Once each group has generated a list, hold a class discussion using the following questions:
   - Based on what you listed, where does your understanding of feminine and masculine characteristics come from?
   - Would you consider these characteristics as stereotypes? Why or why not? Are these characteristics reinforced by society and culture? If so, how?
   - Do these characterizations affect gender roles in our society? Why or why not?
   - Have you ever felt excluded or unable to do something because of your gender?

4. Explain to students that perceptions of gender are deeply rooted, vary widely (both within and between cultures) and change over time. In many cultures, gender determines power and resources available for females and males.

5. Write the following questions on the board and give groups five to ten minutes to think of their responses. Ask a representative from each group to share their responses.
   - What types of gender inequality exist in our society?
   - How might it compare to gender inequality experienced in developing countries?
   - What factors might cause gender inequality in our society or in developing countries?

6. Next, label the four corners of the classroom with signs reading: “Strongly Agree,” “Agree,” “Disagree” and “Strongly Disagree.” Write the following statement on the board and give students about 30 seconds to quietly consider their response. Then, ask students to move to the corner of the room that best represents their opinion.
   - Statement: Gender inequality is one of the major causes of poverty.

7. Once students are in their places, ask for volunteers from each corner to explain their position. Encourage students to switch corners if someone presents an idea that causes a change of mind. Allow students to also question each other’s evidence and ideas.

8. Write the following statistics on the board. Ask for volunteers to read the statistics out loud.
   - 2.5 billion people don’t have access to financial services.
   - Children under the age of 13 make up one-third of the world’s extreme poor.
   - There is a difference of 25% in the rate at which men and women are employed.
   - Less than half of women worldwide have access to any kind of financial institution. That means no help saving, taking loans or planning for the future.

9. Next, provide each group with two sheets of chart paper. Using the first sheet of chart paper tell students they will create a ripple effect wheel that will illustrate the impact of a woman who is not empowered and educated. Through this activity students will understand how a lack of education or opportunity can affect a woman, her family and her community.

10. Provide students with steps A through D to create their first ripple effect, also known as a consequence wheel.
    - First Wheel:
    - A) To begin, draw a circle in the centre of the sheet. Write the following case study inside, “Sandra has lived in the same rural town her whole life. As the eldest of four children she always had to take care of her younger siblings while her parents worked to provide food and shelter for the family. Sandra wasn’t able to attend school, and as a result, she didn’t learn how to read or write. Eventually Sandra started a family of her own and found herself struggling to provide her family with basic...
needs and still have enough to send her three children to school. Or display it for student reference while students write “Sandra’s experience A” in the circle.

B) Next, have students draw a second circle around the centre circle. Have them write their response to the following question inside the circle: How does Sandra’s lack of education affect her and her family?

C) Then, have students draw a larger circle around the last one. Have them write their response to the following questions inside the circle: How can a lack of education and empowerment affect Sandra’s role in her community?

D) Finally, have students draw the last circle and have them respond to the following question in this space: How can the lack of empowerment affect Sandra’s impact in her country?

Below is an illustration of how the ripple effect should be displayed on students’ chart paper.

11. Give students a few minutes to share the responses on their consequence wheel with a partner.

12. ASSESSMENT OF LEARNING: Next, provide students with the second sheet of chart paper. Tell them they will create another ripple effect, but this time they will illustrate the impact of an empowered woman. Through this activity, students will gain a better understanding of how women’s empowerment can develop into a lifetime of opportunity and gender equality in their communities.

Second Wheel:
A) Instruct students to draw a circle in the centre of their sheets and write the following case study inside, “Sandra has lived in the same rural town her whole life. Being the eldest of four children, she had to take care of her younger siblings while her parents worked to provide food and shelter for the family. Sandra wasn’t able to attend school. After she had her three children, she decided to attend a financial literacy workshop that was being taught by the older women in her community.

Sandra learned how to apply for a loan and start up a small business selling handcrafted jewellery.” Or display it for student reference while students write “Sandra’s experience B” in the circle.

B) Inside the second circle give three examples of how Sandra can directly help her family with her new business. For example, with the money Sandra is making from selling jewellery, she is able to send her children to school.

C) Inside the third circle, give two examples of how Sandra can create an impact in her community from starting her business. For example, Sandra has motivated other mothers in her community to start their own small business and help lift themselves and their families out of poverty.

D) In the fourth circle, give two examples of how Sandra’s empowerment can create an impact in her country through her actions. For example, Sandra’s decision to send her children to school will affect the country because her children will become educated citizens that can make a difference in their country.

13. After the presentations, ask students to independently draw or write a short reflection of how gender equality and a woman’s empowerment can overcome poverty.

14. To end the lesson, return to the labelled four corners of the classroom. Tell students you will read a statement and they will have 30 seconds to quietly consider their response and move to the corner of the room that best represents their opinion.

Statement: Empowering women in developing communities can reduce poverty, reduce gender inequality and support economic growth.

15. Once students are in their places, ask for volunteers from each corner to explain their position. Encourage students to switch corners if someone presents an idea that causes a change of mind.
CONCLUDING LESSON:
ANIMAL HUSBANDRY AND ALTERNATIVE INCOME

Purpose: Students will gain an understanding of the Opportunity pillar in the WE Villages model.

Instructional method(s): Mapping, class discussion, use of educational videos, independent writing, group work.

Differentiated instruction:
• Allow an extra period for research assignment

Course connections: Language

Estimated time: 120 minutes

Special materials:
• Access to Internet and video projector

Steps:
1. Write down the following list of livestock animals:
   - Cattle   • Pig    • Sheep
   - Goat    • Guinea pig  • Chicken

2. Ask students to write down the list of animals in their notebooks and any words that come to mind when they think of each animal. Have students share their thoughts with a classmate.

3. Write the following definitions on the board:
   Livestock: Farm animals regarded as an asset.
   Asset: A useful or valuable thing or person.

4. Now, tell students to imagine they live in a rural community where there is little access to clean water, health care and education. Fortunately, their family owns three goats, which provide them with nutritious milk. Have students brainstorm with a partner how their family's livestock can become an asset and help lift them out of poverty. Allow students five to ten minutes, then ask them to share their ideas with the rest of the class.

5. Explain to students that an estimated one billion of the world’s most impoverished people live in rural communities and approximately two-thirds of them rely on some type of livestock for food and income.

6. ASSESSMENT FOR LEARNING: Hold a brief class discussion using the following questions:
   • How can livestock improve the livelihoods of impoverished people living in rural communities?
   • If the health and welfare needs of these animals are neglected, how does that affect communities that are dependent on their livestock?

7. Introduce students to the WE Villages model. Tell them that WE Villages is a holistic and sustainable development model designed to eliminate the obstacles preventing children from accessing education and to help break the cycle of poverty. WE Villages has Pillars of Impact that provide the support an entire community needs for long term sustainability and development. The pillars are:
   i. Education
   ii. Water
   iii. Health
   iv. Food
   v. Opportunity

Show the following video to help students gain a better understanding of the WE Villages model: www.youtube.com/watch?v=m3alqSJGTNU.

8. Post a map of the world for all students to see. Point out and place a sticky note on top of each of the following countries. Tell students that these are the eight countries where WE Villages is currently implemented:
   • Kenya         • Sierra Leone      • Ecuador              • Haiti
   • India           • Nicaragua           • Rural China        • Tanzania

9. Inform students that the Opportunity pillar focuses on providing mothers with the resources they need to earn a sustainable income, increase their savings and even start their own business. Animal husbandry is just one of the projects offered by this pillar which includes the milking and breeding of animals to generate income.

10. Show students the following clip of the musical group Hedley, who got a firsthand look at how an alternative income project can help women and their families in Kenya player.vimeo.com/video/77157268 (23:17).

11. After viewing the video, ask students the following questions:
   • Why did Hedley go to Kenya?
   • How much does it cost to buy a goat in Kenya?
   • How can a goat empower a woman living in a rural community in Kenya? How can her empowerment affect her family and community?
   • What was your favourite part of the video and why?

12. Tell the class to imagine the UN is holding an international development contest called “Empowering Women.” In their groups students will come up with an idea that can help women in rural communities generate income, provide for their family and essentially live better lives through animal husbandry.

13. Organize the class into groups of two to three students. Assign each group a WE Villages country from the list below and tell them they will need to research their country and determine which livestock would be a good asset for women living in rural communities. Advise students to take factors such as climate and geography into consideration when choosing livestock.
   • Kenya         • Sierra Leone      • Ecuador              • Haiti
   • India           • Nicaragua           • Rural China        • Tanzania
14. Groups can choose to present their research through a Sway, PowerPoint or Prezi presentation to the rest of the class.

**EDUCATOR’S NOTE:** Allow groups a class period to conduct research and complete their presentations.

Connect with your WE Schools Coordinator or contact weschools@we.org for fundraising posters and more information on the Opportunity pillar.

Let us know what you think. We are always working to make our educational resources better for teachers and students. Answer the short survey and help shape the educational content we offer.

Opportunity pillar: surveygizmo.com/s3/2477142/AI
Additional Resources

In addition to the lesson plans, share these resources with your students:

- Free The Children’s WE Villages story: www.WE.org/we-villages/story/
- WE Villages Opportunity pillar: www.WE.org/we-villages/opportunity/
- HeForShe: www.heforshe.org/en
- International Centre for Research on Women: Economic Empowerment: www.icrw.org/issues/economic-empowerment/
- One.org: Issues: www.one.org/us/issues/
- UN Women: Progress Towards Meeting the MDGs for Women and Girls: www.unwomen.org/en/news/in-focus/mdg-momentum
- We Are Rafikis campaign: www.WE.org/we-schools/program/campaigns/we-are-rafikis/
- Women’s Empowerment Principles: www.wepinciples.org
ASSESSMENT RUBRIC

This assessment rubric is based on Bloom’s taxonomy, a multitiered model to classify cognitive levels of complexity to evaluate students’ comprehension of issues and participation with the lessons.

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<th>Level 2: 60-69%</th>
<th>Level 3: 70-79%</th>
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<td>Demonstrates limited knowledge and understanding of the relationships among facts, ideas and concepts</td>
<td>Demonstrates some knowledge and understanding of the relationships among facts, ideas and concepts</td>
<td>Demonstrates considerable knowledge and understanding of the relationships among facts, ideas and concepts</td>
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<td>Uses critical and creative thinking processes and develops examples with limited effectiveness</td>
<td>Uses critical and creative thinking processes and develops examples with some effectiveness</td>
<td>Uses critical and creative thinking processes and develops examples with considerable effectiveness</td>
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<tr>
<td>Demonstrates knowledge and makes connections with limited effectiveness</td>
<td>Demonstrates knowledge and makes connections with some effectiveness</td>
<td>Demonstrates knowledge and makes connections with considerable effectiveness</td>
<td>Demonstrates knowledge and makes connections with a high degree of effectiveness</td>
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<td>Expresses and organizes information while using appropriate language for different audiences and purposes with some effectiveness</td>
<td>Expresses and organizes information while using appropriate language for different audiences and purposes with considerable effectiveness</td>
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Blackline Master 1:
Global Voices “Look to women to lead economic growth in the face of poverty”

“LOOK TO WOMEN TO LEAD ECONOMIC GROWTH IN THE FACE OF POVERTY”
Published August 18, 2014

One small cup of corn porridge for breakfast. One small cup of corn porridge for dinner. Day after day, the same inadequate meals fueled the hard labour of Daisy Barengetuny, her parents and seven brothers and sisters. The farming family had always lived on the knife edge of poverty, made worse by several years of drought in their native Kenya.

Meanwhile, world leaders convened again and again to discuss the cycle of poverty in Africa. Most recently, U.S. President Barack Obama hosted a landmark summit to discuss potential economic growth for African nations. But while the president and an assembly of African leaders dealt with lofty ideas, his wife—the irrepressible Michelle Obama—had her feet firmly on the ground. Joined by former first lady Laura Bush, she held meetings with the leaders’ spouses to talk about realizing the economic potential of women and girls, a means to fix the very problems the president and his peers were struggling with.

Daisy Barengetuny is just one example. Although she attended primary school, Barengetuny’s family couldn’t afford the fees to send her to high school. As she started a family of her own, it looked like she would have no choice but to scratch a living out of the dry, barren earth, as her parents had done before her.

But when Barengetuny was 19, development workers began travelling from village to village by motorcycle, including her community of Motony, introducing women to the micro-finance “merry-go-round.”

Participating women made regular contributions of just a few schillings into a common pot. Each month, one woman received a lump sum to invest in her own business idea.

Barengetuny leapt at the opportunity. Having watched the thirsty farmers working the fields—having been one of them Barengetuny spotted a lucrative demand. With her first round of funds, she purchased tea leaves to make milky masala chai to sell to farmers. She sold a lot of tea.

The bike-bound coordinators also taught Barengetuny and other aspiring entrepreneurs financial skills like budgeting and basic bookkeeping. The most important aspect of the merry-go-round is empowering women to drive their own success. They learn to save and invest using their own money, so it’s not a handout that creates dependency.

With her profits, Barengetuny diversified. She purchased a duka—a small shop that sold a selection of goods, in addition to tea. She sold a lot of goods.

Profits from the duka bought milking goats. With that revenue growth, Barengetuny upgraded to a dairy cow. She and her husband purchased three acres of land to farm corn.

Now an established businesswoman, Barengetuny is also a member of a Village Savings and Loans Association. A VSLA is an advanced version of the merry-go-round, where participants pool their money and loan it out to their membership. The loans are repaid with interest.

Merry-go-rounds and VSLA programs have proven wildly successful in boosting the fortunes of vulnerable women around the world. In 2013, the Rockwool Foundation in Copenhagen conducted an intensive case study of VSLA programs in Malawi. It found that participating families significantly improved their household income and food security. These initiatives tap into the inherent strength and inventiveness that runs like a vein of gold through women in developing communities.

The benefits then accrue to the whole family, community and economy.

With her earnings, Barengetuny, now 23, is giving her two younger sisters the opportunity she never had—she is sending them to high school. She hopes her three-year-old daughter will one day go to university. A Barengetuny girl in university would be unprecedented.

In an open letter published in Seventeen Magazine, Michelle Obama held up the women and girls of the developing world as role models for North American teens. But they are more than that. Every woman in a developing community is a potential engine for economic growth.