



## FIVE TALENTS | CLIMATE CHANGE & POVERTY

**Learning Objective:** To understand the impact of drought on people living in poverty.

NB: Mitigations can be repeated - one activity can have multiple impacts.

IMPACT OF DROUGHT	CLIMATE-PROOF MITIGATION	HOW IT HELPS
<p>Eg. Cattle rustling (theft of livestock)</p>	<p><u>Financial literacy training:</u> Teaching individuals to save money &amp; providing a safe place to save.</p>	<p>Money saved can be invested in fences, storage huts or to employ a 'guard' to protect their cattle.</p>
<p>Crop failure because</p> <hr/> <hr/>	<p><u>Business skills training:</u></p> <hr/> <hr/>	

Five Talents supports communities by providing:

- Basic literacy & numeracy education

- Financial literacy training (teaching communities to save, manage their money and plan for the future)

- Business skills training

- A safe place for members to save and eventually borrow money (banks are often far away and charge high fees)



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<p>Crop failure because of land degradation and insufficient rainfall for growth</p>	<p><u>Business skills training:</u> Training farmers to diversify crops</p>	
<p>Livestock deterioration because</p> <hr/> <hr/>		

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<p>Soaring/increased food costs; food insecurity</p>	<p><u>Financial literacy training:</u> Teaching communities to</p> <hr/> <hr/>	<p>Having money saved means families can afford to buy food at the market.</p>
<p>Crop failure / livestock deterioration</p>	<p><u>Financial literacy &amp; business skills training:</u> Training farmers to diversify crops. Teaching farmers to save money &amp; providing a safe place to save.</p>	<p>Farmers can</p> <hr/> <hr/> <hr/>

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## FIVE TALENTS | CLIMATE CHANGE & POVERTY (ANSWER SHEET)

IMPACT OF DROUGHT	CLIMATE-PROOF MITIGATION	HOW IT HELPS
<p>Eg. Cattle rustling (theft of livestock)</p>	<p><u>Financial literacy training</u>: Teaching individuals to save money &amp; providing a safe place to save.</p>	<p>Money saved can be invested in fences, storage huts or to employ a 'guard' to protect their cattle.</p>
<p>Crop failure because of land degradation and insufficient rainfall for growth.</p>	<p><u>Literacy, numeracy, financial literacy &amp; business skills training</u>: Teaching communities about the impact of land degradation and the importance of seeking alternative income sources which don't damage the environment (e.g. moving again from cutting down trees to make charcoal).</p>	<p>Farmers develop the skills to change their crops to suit or adapt to environmental/ climatic changes.</p>
<p>Food insecurity/malnutrition: Soaring food prices at the market (due to higher demand as crops for subsistence fail); families skip meals because they are unable to buy food.</p>	<p><u>Financial literacy training (saving and money management)</u>: Teaching households to build up a base of savings to turn to during an emergency.</p>	<p>Households are able to use savings to meet some of the increased costs during drought.</p>
<p>Children are unable to go to school because they have to fetch water / household water shortage.</p>	<p><u>Financial literacy &amp; business skills training</u>: Raising households' ability to earn a sustained living by providing business skills training. Members are then able to enhance and grow a small business. Financial literacy encourages households to save and plan for the future.</p>	<p>Household incomes increase and so they are able to improve their water access (e.g. by purchasing water or building safe water access/rainwater tanks).</p>
<p>Livestock deterioration because of lack of water and suitable land for grazing.</p>	<p><u>Business skills training</u>: Training farmers to diversify their businesses and invest in livestock as well as other income sources.</p>	<p>Increased profits and savings enable farmers to invest in food and medication for livestock when needed.</p>
<p>Small businesses losing customers as people have less money to spend.</p>	<p><u>Financial literacy training</u>: Teaching individuals to save money &amp; providing a safe place to save. Business skills training.</p>	<p>Builds resilience/safety net to use when income is lower than normal or during times of need. Business owners learn to adapt their stock to meet the needs of their community.</p>