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**The Effect of the Global Economic Downturn on Children Living in Poverty  
from the Perspective of Catholic Social Teaching**

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Adia Akter is one of millions of Bangladeshi children who suffer from malnutrition and hunger aggravated by the global economic downturn and parallel spikes in food prices since 2007. Like many poor children in developing countries, she is at risk for Vitamin A deficiency. Thanks to a nutrition program called “Nobo Jibon,” offered by Helen Keller International, her mother now grows amaranth, spinach, chili, and pepper plants in a 25 square-foot garden. These vegetables not only stave off hunger, they also increase the supply of Vitamin A in the diets of participating families. Vitamin A deficiencies (affecting 100-140 million children) cause stunting and blindness, as well as immunological difficulties. Those families with Nobo Jibon gardens eat 1.6 times more vegetables than families without the gardens and report far less incidence of vitamin deficiencies.<sup>1</sup>

Tohomino, Adia’s mother, has benefited from the project in dimensions beyond nutrition. She has increased decision-making ability within the family because she decides what to plant, but she also sells excess vegetables at market. Her father-in-law sells the vegetables, but she insists that all of the proceeds be used to purchase additional food for Adia.<sup>2</sup> The Nobo Jibon program has therefore proven to be a bulwark against the global economic downturn and food price spikes for Tohomino and Adia, two Bangladeshi souls living in poverty.

Signs of the Times

The global economic downturn of 2007 severely impacted children living in poverty worldwide—first by increasing adult unemployment and demand for commodities, and therefore poverty in several less developed countries (LDCs), and second, by driving up food prices through speculation. When the U.S. housing bubble collapsed, many speculators shifted their investments to agricultural commodities, accelerating already rising price increases, and, according to the United Nations Food and Agriculture Organization (FAO), making 75 million more people hungry.<sup>3</sup> The World Bank estimated that food speculation threw an additional 105 million people into extreme poverty, and the International Monetary Fund cited additional negative consequences in developing countries, such as “increased inflation, lost tariff and export revenue, deteriorating terms of trade, and slowing economic growth.”<sup>4</sup>

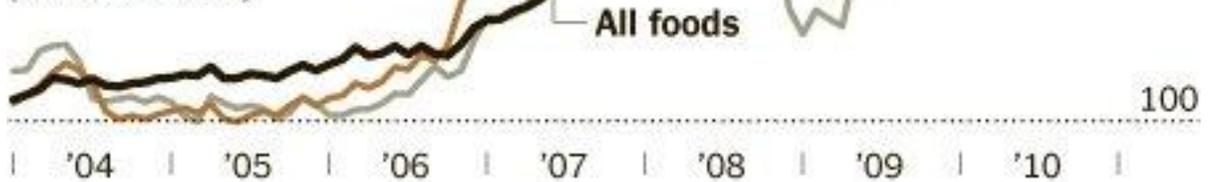
Food prices had been rising before the global economic downturn. The remarkable progress made to alleviate poverty in India and, especially, China, resulted in increased demand for higher quality food, particularly meat<sup>5</sup>, which requires multipliers of grain to produce. In addition, drought in Australia decreased the available supply of grain. A rapid uptick in oil prices increased production costs, as petroleum is used in agriculture in many production steps, including fertilizer production as well as vehicle fuel and transportation of harvested crops. Energy policies in some countries led to the diversion of cropland away from grains and toward biofuels, thus decreasing the supply of grain further.

In a situation of decreased supply and increased demand, prices go only one way—up. Add the dimension of speculation, and they skyrocket. Prices began to come down in mid-2008, but they remain volatile. The graph below indicates that overall food prices doubled between 2004 and 2010.<sup>6</sup>

## World Food Prices Rise

An index of world food prices tracked by the Food and Agriculture Organization of the United Nations surpassed its previous record high in December. The index is not adjusted for inflation.

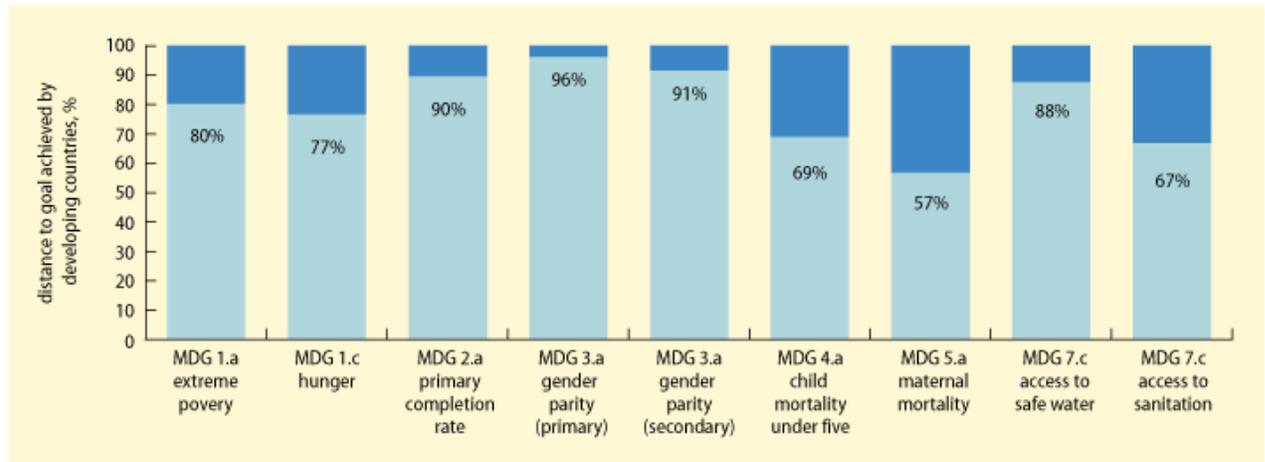
**MONTHLY FOOD PRICE INDEXES**  
(2002 - 4 = 100)



Source: Food and Agriculture Organization of the United Nations

The data on progress toward achievement of the Millennium Development Goals (see suggests that these price spikes prevented achievements that might have been made otherwise. For example, the goal of cutting extreme poverty (\$1.25/day) in half by 2015 is 80% accomplished, with dramatic success in Asia, though this has been a particularly difficult challenge in sub-Saharan Africa. But progress toward cutting hunger in half has lagged behind, with 77% success, mainly due to food price increases.<sup>7</sup>

### Current global distance to the MDGs is wide ranging



Source: World Bank staff calculations based on data from the World Development Indicators database.

Note: Distance to goal achieved in this graph is a weighted average of the latest indicators, using population weights in 2009. In this and other graphs in the chapter, the focus is on MDGs with well-defined targets and time-series data to assess progress.

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At the same time as food price hikes exacerbated problems of child nutrition, the problem of child labor grew, due to parents pulling their children out of school to supplement family income. When parents can't work to support their families, they often turn to their children to generate income. The International Labor Organization (ILO) in Geneva estimates there are 215 million child laborers in the world today. The term refers to "work that deprives children of their childhood...and interferes with their schooling."<sup>9</sup> Of these child laborers, 53 percent of engage in "hazardous work."<sup>10</sup> This is defined by ILO Convention No. 182, as "work which by its nature or the circumstances in which it is carried out, is likely to harm the health, safety, or morals of children." The ILO's Worst Forms of Child Labour Recommendation, 1999 (No. 190) offers further detail, singling out work exposing children to dangerous machinery or tools, transporting heavy loads, ingesting hazardous substances, experiencing high temperatures, high noise levels or vibrations, working long hours or facing the impossibility of returning home.<sup>11</sup>

Child laborers breathe silica in quarries, wield exposed blades on tractors and other farm equipment, use toxic chemicals in tanneries, run around in traffic selling flowers, or are exposed to lead in smelters and automobile battery recycling centers, to name a few examples. The ILO notes some progress

in fighting child labor—overall numbers of child laborers declined 6 percent from 2004-2008, and the number of children 5-14 doing hazardous work fell 31 percent during that same period. But hazardous work is increasing among older children. From 2004 to 2008, the hazardous child labor rate for children aged 15-17 rose 20 percent, from 52 million to 62 million.<sup>12</sup> Local studies have shown a dramatic rise in child labor following the global economic downturn.<sup>13</sup>

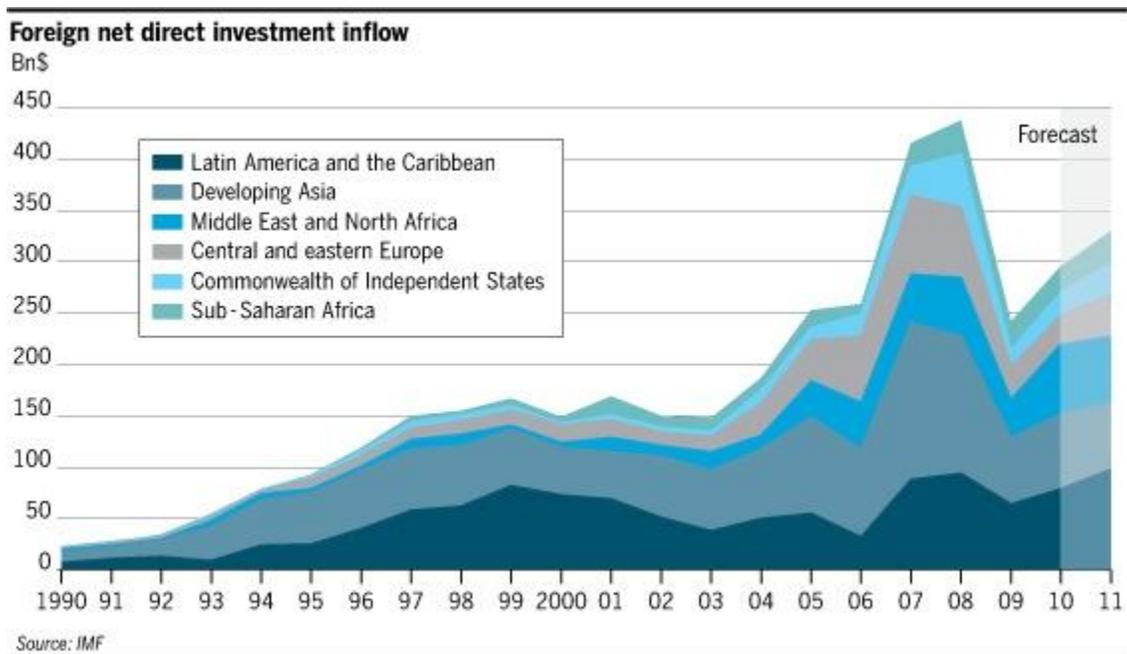
Child labor is only one of the forms of violence disproportionately endured by children in the developing world. This violence shows up in many and varied ways:

- The United Nations Children’s Fund (UNICEF) estimates that each year, 9.7 million children die from completely preventable causes like diarrhea and malaria. We know how to prevent these deaths through low-cost, high impact interventions like vaccines, antibiotics, micronutrient supplements, bed nets, improved breastfeeding, and safe hygiene practices, but these preventable fatalities continue.<sup>14</sup>
- The under-five-years mortality rate for sub-Saharan Africa is 129 per 1,000 live births. In southern Asia it is 69. In developed regions of the world it is about 7. Children in rural areas are at the greatest risk of dying. Having a mother with no formal education almost doubles the risk of death.<sup>15</sup>
- Bread for the World estimates that in 2008, three million children died before the age of five due to malnutrition. Those who survived suffered poor physical growth (including a total of 178 million children under five with stunted growth), compromised immune functioning, and impaired cognitive abilities.<sup>16</sup>
- Nearly one in four children under the age of five in the developing world is underweight, an improvement over the nearly one in three of 1990, but still scandalous.<sup>17</sup> In southern Asia, according to Bread, “there was no meaningful improvement [in health] among children in the poorest households” from 1995 to 2009.<sup>18</sup>

- At the end of 2009, there were 2.5 million children living with AIDS and 16.6 million AIDS orphans in the world.<sup>19</sup>
- UNICEF estimates that 2 million children are sexually exploited around the world each year. Over a million of these children are trafficked across borders.<sup>20</sup>

Underlying these indicators of misery is poverty. Many of these heartbreaking statistics are improving slowly, due to application of Jubilee Year debt relief, a massive increase in U.S. AIDS relief for the world's poorest countries in 2003, and increased funding for the Millennium Development Goals (MDG), but results in some parts of the world, like sub-Saharan Africa, are still well below the 2015 MDG targets, as noted above.

Progress on the MDG's stalled in many places as foreign aid funding flatlined, or even dropped, at the time of the global economic downturn, much of it aimed at women and children. In addition, foreign direct investment, or FDI, plummeted in 2008, bottomed out in 2009, and still has not recovered to 2007 levels.<sup>21</sup> One of the sad ironies of foreign aid and investment in developing countries is that it peaks during times of prosperity and bottoms out during bust times, just when it is needed most.



Some international organizations funded by wealthy countries also undermine the MDG's, by the promotion of the structural adjustment programs (SAPs). These programs are the "strings attached" to loans from the World Bank and the International Monetary Fund. SAPs are now called Poverty Reduction Strategy Papers (PRSPs), after international outcry forced modest reforms at the turn of the millennium. Structural adjustment programs and PRSPs open the door to massive World Bank and IMF loans by requiring cuts in social service, health, and education programs; focusing economic activity on exports and resource extraction; devaluing the local currency; lifting import and export restrictions, privatizing state-run businesses, and removing price controls or state subsidies of goods like food and fuel.

Terms like "shared sacrifice" are often used by those advocating structural adjustment programs, but it's usually women and children who pay the highest price. Cuts in government spending and currency devaluations lead women to increase their workloads to respond to the increased price of household goods and food. Mostly women feed the children, care for the sick, gather and prepare food, wash clothes, clean house, and carry water. The World Bank, in particular, has begun to address the needs of women and children living in poverty, through its Women in Development Unit, providing billions of dollars in grants and loans for women's education, health, and nutrition needs, but its structural adjustment programs remain, undercutting their own programs for women and children.

### What the Church Teaches

The Church's teaching on the special needs of children reaches back to the Hebrew Scriptures and the code of law passed on by Moses. The "Covenant Code" of the Book of Exodus first lays out the admonition, "You shall not abuse any...orphan. If you do abuse them, when they cry out to me, I will surely heed their cry; my wrath will burn, and I will kill you with the sword, and your wives shall become widows and your children orphans" (Ex 22:22-24).

From the time of Moses, God makes it clear that vulnerable children are under divine protection, elaborating further in Deuteronomy, "Every third year you shall bring out the full tithe of your produce

for that year, and store it within your towns...the orphans...in your towns, may come and eat their fill so that the Lord your God may bless you in all the work you undertake” (Dt 14:28-29). The Deuteronomic Code offers further instructions to the Hebrews to include orphans in their feasts (Dt 16:11:14), show compassion when collecting their debts, and make sure they receive fair treatment under the law (Dt 24:17-21). The Lord even calls for a second harvest of crops to allow unripe or overlooked fruit in the fields to be picked by orphans and widows (Dt 24: 22).

The Book of Proverbs makes it clear that God sides with poor and vulnerable women and children in their disputes with the powerful, stating, “Do not... encroach on the fields of orphans, for their redeemer is strong; he will plead their cause against you” (Pr 23:10-11). This commitment carries into the New Testament, through Jesus’ compassionate and healing responses to the children he meets, and James’ definition of true faith: “Religion that is pure and undefiled before God the Father, is this: to care for orphans ... in their distress, and to keep oneself unstained by the world” (Pr 1:27).

When we think of the implications of these admonitions for today, we should ask not where the orphans in our community are, but instead ponder another question—who are the most at-risk children in our local area, nation, and world? In ancient times, orphans were the most vulnerable human beings. Today, in the developing world, many children with two parents suffer from the violence of globalization as well as traditional forms of violence. Recall the “Signs of the Times” section of this paper. Would God take a special interest in these children?

The *Catechism* also notes the importance of children to Christ himself,<sup>22</sup> and emphasizes the rights of children to solidarity, education, and respect for their personhood.<sup>23</sup> The *Compendium of the Social Doctrine of the Church* specifies the rights of children that need the most attention: “the right to protection under the law,<sup>24</sup> the rights to health care, adequate food, basic education, and proper shelter and protection from sexual trafficking, child labor, becoming a child soldier, and becoming sexually exploited through prostitution or pornography.”<sup>25</sup> The document laments the continued presence of child labor in the world, over a century after Pope Leo XIII decried such practices in the first major papal encyclical on

Catholic social teaching, *Of New Things (Rerum Novarum)*. “[I]n regard to children,” the Pope wrote, “great care should be taken not to place them in workshops and factories until their bodies are sufficiently developed. For, just as very rough weather destroys the buds of spring, so does too early an experience of life’s hard toil blight the young promise of a child’s faculties, and render any true education impossible.” The *Compendium* goes on to characterize the continuing problem of child labor as an unacceptable form of violence against children.<sup>26</sup>

The Church’s special concern for children flows from its “option or preferential love”<sup>27</sup> for the poor. The United States Conference of Catholic Bishops has described this preferential option for the poor as follows: “A basic moral test is how our most vulnerable members are faring. In a society marred by deepening divisions between rich and poor, our tradition recalls the story of the Last Judgment (Mt 25:31-46) and instructs us to put the needs of the poor and vulnerable first.” As we read the Signs of the Times in this paper we must ask ourselves, “Have we put the needs of poor children first?” The “Signs of Hope” presented in the next section begin to answer that painful question.

## Signs of Hope

### **Catholic Relief Services**

Catholic Relief Services, the relief and development arm of the Church in the United States, is one organization through which U.S. Catholics practice the preferential option for vulnerable children discussed in the previous section. Sixty projects in thirty countries address the effects of the global economic downturn on children living in poverty. Although this economic event set back progress on many of the MDGs, particularly the hunger and nutrition goals, Catholic Relief Services saw significant progress 2008-2012 in the following program areas aimed at vulnerable children:

1. Health
2. Economic Strengthening
3. Education

4. Welfare
5. Child Protection
6. Shelter

These program areas are based on current best practices in development assistance, Catholic moral and social teaching, and the lessons of Scripture.<sup>28</sup>

Space considerations prevent a full exploration of all sixty projects, but a few key programs deserve special attention:

- **Baby-Friendly Farms (Sierra Leone):** When breastfeeding mothers head for the fields, they often leave the feeding to grandmothers who will give offer babies water and porridge. Baby friendly farms are community plots of land close to town reserved for pregnant and lactating women. The proximity to their babies allow the women to never miss a feeding. Since 2008, eighteen baby-friendly farms have been created.<sup>29</sup>
- **IT Vocational Training and Employment Opportunities for Young Vietnamese with Disabilities (Vietnam):** One group that has been left behind in Vietnam's economic growth is the disabled. Over 500 people with disabilities were trained in software engineering and computation in Hanoi and Ho Chi Minh City. An additional 225 people with visual and hearing impairments also completed a 3-month basic IT course. The result? Over 80 percent of graduates found employment or internships with government offices and over 150 local and international companies.<sup>30</sup>
- **Boosting Child Survival Rates (Nicaragua):** In Nicaragua, many women and children die in childbirth giving birth at home, because of a lack of cash and health insurance, unpaved roads, mountainous terrain, and the belief that cultural traditions will not be respected keep them from taking advantage of the benefits

of institutional childbirth. Working with USAID and Caritas Matagalpa, CRS focused on areas within the diocese where successful birth rates were 40% lower than other regions of Nicaragua, and where travel time to a local clinic was 4-8 hours. The project included developing maternity wait homes, uniting local cultural traditions to institutional childbirth, retraining health facility personnel, investing in new equipment, and adopting World Health Organization best practices for safe deliveries. The retrained health professionals and volunteers worked with expecting women to develop individualized birth plans and prenatal care. The number of institutional births increased by 60% and, consequently, infant mortality dropped.<sup>31</sup>

- **School Canteens (Benin):** In most countries around the world, education can provide a way out of poverty, while dropping out perpetuates a vicious cycle. Benin is no exception. But several factors are keeping children out of school. Although the public schools charge no attendance fees, parents must still purchase uniforms and school supplies. Cultural norms dictate that children provide help with household chores and farming activities that often leave little time for education, particularly for girls. Students who walk home for lunch often do not return until the next day. CRS' school canteen program partners with USAID's Food for Peace program to provide food for a parent-managed School Canteen Management Committee. This committee augments the food aid with local monetary in-kind contributions, providing meals for children attending school. After CRS introduced the canteen programs, attendance in participating schools rose from 7,138 students to 8,241 from 2001 to 2007, with mostly girls accounting for the increase. This was over twice the goal originally set.<sup>32</sup>

- **Savings and Solidarity Among Orphans (Rwanda):** Over 264,000 children have been orphaned by AIDS in Rwanda. A pre-existing CRS program helps orphans with educational fees, school supplies, health insurance, and psychosocial support. This “Savings and Solidarity” program, begun in 2007, placed a little over 1,000 orphans in paid vocational training paired with a savings and microlending process. Young people saved in peer groups, and then borrowed money from their savings groups to start businesses or purchase seed or livestock as investments. Several ended up hiring vocational training graduates to work for their businesses, such as selling produce in the market (and later renting a shop), tending to livestock later sold to butchers, professional driving, carpentry, and tailoring. The results of the project included improving the percentage of children in the school with access to two meals per day from about 60% to about 80%. The primary school dropout rate within families with a child participating fell from 20.7 percent to 14.8 percent, and the percent of households saving to pay for children’s education grew from 2% to 7%.<sup>33</sup>

These five programs occur in several other nations in similar form, generating similar results. Though they are not macro-interventions that lift up children living in poverty like the rising tide, they nevertheless are making a difference and provide concrete signs of hope against the violence of globalization.

#### Children Free Children

Kim Plewes never planned on becoming an anti-child labor movement leader. A native of Oakville, Ontario, Canada, Kim was in sixth grade when, a few minutes before recess, her teacher offered a special presentation on child labor in several industries, including construction and garments. “We’re

not going to do anything, but I just wanted to open your eyes,” the teacher said. That wasn’t enough for Kim.<sup>34</sup>

At recess, she gathered two friends to compare clothing tags, determining what countries their clothing came from. “There was something tangible in what my teacher said,” Kim remembered. “There was a boy named Ashique who worked in a brick kiln and said he could never see leaving. He was the same age as me. It could have been me if I had been born in another country.” Kim’s small group of friends started a petition drive to encourage the Canadian government to do more to stop child labor overseas. Later that year, Craig Kielburger, the 15-year old Canadian founder of the anti-child labor organization Free The Children came to Oakville to speak. Craig had founded Free The Children three years earlier when he read of the assassination of 12-year old Iqbal Masih, a Pakistani former slave who crusaded against child labor in the last years of his life.<sup>35</sup> Craig was stunned. A boy his own age had been murdered, fighting an evil Craig did not know existed.

Fortified by outrage and encouraged by the example of older brother Marc, who had founded an environmental club at his school, Craig asked his teacher if he could speak to the class. After Craig’s presentation, eleven students volunteered to form the first Free The Children chapter. Craig went on the road to share his concerns throughout Canada. His speeches inspired other children like Kim to set up Free The Children chapters throughout Canada.

Kim became an important leader in the movement, starting a Free The Children chapter in her high school and persuading her Member of Parliament, David Kilgour, to address the House of Commons on the issue and work with the Prime Minister to find ways the Canadian government could stop child labor. During this time, Free The Children also shifted its focus, adding development activities. In its early years, Free The Children participated in raids overseas to simply “Free The Children.” But to what kind of life did these children return? Destitute poverty and no schools. Parents simply sold their children back into slavery or child labor once the “rescued” returned. Free The Children’s paradigm shifted to

addressing the root causes of child labor as well as maintaining legal pressure through national and international organizations.

Kim's high school chapter built a school in Nicaragua and joined a 1999 UNICEF campaign to promote adherence to the U.N. Convention on the Rights of the Child. Their activity took an odd twist when UNICEF asked children and teens to designate their "favorite right." Disgusted with the notion that children should "choose" rights, Kim and her Free The Children group responded "All Rights for All Children" and convinced UNICEF to drop this distracting sidelight.

After her high school graduation, Kim worked four and a half years for Free The Children, helping young people like herself develop local chapters. She helped found Free The Children's new U.S. office, where she now works part-time, while finishing her studies at American University. Kim sees a lot to be hopeful for as she expands the organization's presence in the United States: Free The Children has built (and continues to supply) over 650 free schools in developing countries, and its alternative income generation programs are helping families and whole villages escape the trap of child labor through microenterprises like beekeeping, growing and drying ginger, and producing onions.<sup>36</sup> And just as important, Kim believes, she has helped young people in North America find their voice, making a difference in the "adult" world of public life, advocating for respect for children's rights while promoting economic and human development overseas. In a very real sense, FTC "frees" the children of North America from a false consciousness of apathy and self-centered attitudes and helps them move toward a commitment to solidarity among all children.<sup>37</sup>

## Conclusion

Violence against children worldwide is nothing new—why else would the Lord have declared orphans a protected class? But the global economic downturn and the food price hikes of the mid-to-late 2000's brought an unwanted reversal of progress of progress against the extreme poverty faced by many children in LDCs. Particularly in sub-Saharan Africa, all major indices of health among children took a

step backward after modest to incredible progress achieved during the previous years of the new century. Gradual economic recovery has modestly improved the situation, and projects like those featured in the “Signs of Hope” section of this paper are making a difference, but the relentless grip of poverty remains tight around children living in poverty—orphans or not. We can therefore be certain that children living in poverty will remain recipients of God’s special love—and therefore our action—for the foreseeable future.

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<sup>1</sup> Marsh, Molly, “Improving Nutrition Outcomes in Bangladesh,” 2013 Hunger Report, Bread for the World, pp. 14-15.

<sup>2</sup> Ibid, p. 15.

<sup>3</sup> Abbott, P. (2009), “Development Dimensions of High Food Prices,” OECD Food, Agriculture and Fisheries Working Papers No. 18. OECD Publishing, p. 2.

<sup>4</sup> Ibid.

<sup>5</sup> Bread for the World, Global Development: Charting a New Course, Washington, D.C.: Bread for the World Institute, 2009. P. 18.

<sup>6</sup> “World Food Prices Rise,” United Nations Food and Agriculture Organization, [www.fao.org/worldfoodsituation/en](http://www.fao.org/worldfoodsituation/en), accessed March 12, 2013.

<sup>7</sup> “Millennium Development Goals Indicators,” United Nations, <http://mdgs.un.org/unsd/mdg/Default.aspx>, accessed March 12, 2013.

<sup>8</sup> Delfin S. Go and José Alejandro Quijada, “Assessing the Odds of Achieving the MDGs,” The World Bank Development Economics Prospects Group, October 2011, Policy Research Working Paper 5825, p. 3.

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<sup>9</sup> “About Child Labour,” International Labour Organization: Promoting jobs, Protecting People,

[www.ilo.org/ipec/facts/lang--en/index.htm](http://www.ilo.org/ipec/facts/lang--en/index.htm), accessed January 18, 2012.

<sup>10</sup> International Labor Office, *Children in Hazardous Work: A Review of Knowledge and Policy Changes* (Geneva: International Labor Office, 2011), page xii.

<sup>11</sup> *Ibid.*, p. 3-4.

<sup>12</sup> ILO, xiii.

<sup>13</sup> United Press International, “Child labor rates go up in Colombia,” UPI, [www.upi.com](http://www.upi.com).

<sup>14</sup> “Young Child Survival and Development,” UNICEF, <http://unicef.org/childsurvival/index.html> (accessed January 7, 2012).

<sup>15</sup> The Millennium Development Goals Report, 2011, p. 26.

<sup>16</sup> “Hunger and Poverty Facts,” Bread for the World: Have Faith. End Hunger., <http://www.bread.org/hunger/global/facts.html> (accessed January 7, 2012).

<sup>17</sup> *The Millennium Development Goals Report 2011*, p. 13.

<sup>18</sup> *Ibid.*

<sup>19</sup> Joint United Nations Programme on HIV/AIDS (UN-AIDS), *Global Report: Un Aids Report On the Global Aids Epidemic 2010* (New York: Joint United Nations Programme on HIV/AIDS (UN-AIDS), 2010), pp 20, 24.

<sup>20</sup> “Factsheet On Commercial Sexual Exploitation and Trafficking of Children,” UNICEF, [www.unicef.org/factsheet\\_CSEC\\_trafficking.pdf](http://www.unicef.org/factsheet_CSEC_trafficking.pdf).

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<sup>21</sup> “FDI Comes Back, Especially in Latin America,” Financial Times, December 10, 2010, <http://blogs.ft.com>,

accessed February 27, 2013.

<sup>22</sup> *Catechism*, 1244

<sup>23</sup> *Catechism*, 2221-2222.

<sup>24</sup> *Compendium*, 244.

<sup>25</sup> *Compendium* 245

<sup>26</sup> *Compendium*, 296.

<sup>27</sup> *Compendium*, 449.

<sup>28</sup> Jeffry Odell Korgen, Interview with Caroline Bishop, March 6, 2013.

<sup>29</sup> “Baby Friendly Farms: Enabling Exclusive Breastfeeding in Sierra Leone,” Baltimore: Catholic Relief Services, 2009, p. 1.

<sup>30</sup> Chengguang Zhao, with Wendy-Ann Rowe, Naoko Kamioka and Brenda Hegarty “Enhancing IT Vocational Training and Employment Opportunities for Young Vietnamese With Disabilities,” Baltimore: Catholic Relief Services, 2012, p. 1.

<sup>31</sup> “Innovations in Health Care: Improving childbirth survival rates in Nicaragua,” Baltimore: Catholic Relief Services, 2012, p. 1.

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<sup>32</sup> “School Canteens in Benin: Improving Student Enrollment and Retention in Partnership with Parents’

Associations,” Baltimore: Catholic Relief Services, 2008, p. 1.

<sup>33</sup> “Increasing Savings and Solidarity among Households with Orphans and Vulnerable Children in Rwanda,”

Microfinance Learning Paper Series, No. 3, February, 2009, Baltimore: Catholic Relief Services, 2008, p. 1.

<sup>34</sup> Jeffrey Odell Korgen, Interview with Kim Plewes, December 30, 2011.

<sup>35</sup> Craig and, Marc Kielburger, *Me to We: Finding Meaning in a Material World* (Mississauga, Ontario: John Wiley & Sons Canada, Limited, 2007), p. 2.

<sup>36</sup> Jeffrey Odell Korgen, Interview with Kim Plewes, December 30, 2011.

<sup>37</sup> Kielburger and Kielburger, p. 74.