

LEARNING RESOURCE MATERIAL

HOW ONE SMALL LOAN MADE A BIG DIFFERENCE

One Hen



WRITTEN BY KATIE SMITH MILWAY ILLUSTRATED BY EUGENIE FERNANDES

ABOUT ONE HEN

One Hen tells the story of Kojo, a boy who lives in Ghana. He and his mother survive by gathering and selling firewood, but they never seem to have enough money or food. When Kojo is given a small loan, he uses his money to buy a hen so that he and his mother will have eggs to eat. From this small beginning, Kojo eventually buys more hens, attends school, and eventually has a poultry farm of his own. Just one small loan is enough to transform Kojo's life and allow him to help his whole community.

ABOUT THE AUTHOR

Katie Smith Milway has coordinated community development programs in Africa and Latin America for Food for the Hungry International. She was a delegate to the 1992 Earth Summit. She has written books and articles on sustainable development and is currently publisher and editorial director of an international management consultancy. Katie's first children's book was *Cappuccina Goes to Town*.

ABOUT THE ILLUSTRATOR

Eugenie Fernandes is one of Canada's most established children's authors and illustrators. Her many books include *A Difficult Day* (author and illustrator), *Cappuccina Goes to Town* (illustrator), *Sleepy Little Mouse* (author and illustrator) and *Earth Magic* (illustrator). She lives in southern Ontario.

The following discussion topics and activities support the primary and elementary curricula in language and literature, visual arts, social studies and mathematics.



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Before beginning any of these activities, you might want to spend some time discussing what microcredit is and how it works. This definition might be a useful starting point:

Microcredit involves giving small loans, usually less than \$200, to poor individuals who cannot get loans from traditional banks. Individuals, often women, then use the money to establish a self-sustaining business of some kind. As they earn more money, they gradually repay the loan, and the money repaid is used to help another person in need. Many economists feel that microcredit programs are among the best ways to fight global poverty, one individual at a time.

ACTIVITIES FOR YOUNGER READERS

1. Where in the World?

Before reading *One Hen* with your class, find Ghana and your own community on a map or globe. Then ask your students some or all of the following questions: Where is Ghana in relation to your community? What continent is it in? What forms of transportation would you need to take in order to travel there? What kind of weather would you expect? What would you pack in your suitcase if you were planning a trip there?

2. My House and Yours

After your class has read *One Hen*, take some time to compare Kojo's life in Africa with the life of a North American child. For example, Kojo's home looks very different from the homes of your students, but all homes offer shelter from the elements and provide a place where families can gather together to eat and sleep. Kojo's school probably looks very different from the school your students attend, but, like your students, Kojo goes to school to learn the alphabet and how to use numbers. The marketplace where Kojo sells his eggs is very different from a supermarket, but open-air markets and supermarkets both provide a wide variety of foods to eat and both are places where people gather in order to spend and earn money.

This activity could take the form of a class discussion or you could divide the students into groups, asking each group to create a poster that presents their ideas through words and images.

3. To Market, to Market

Ask your students to look closely at the large illustration on page 10 of *One Hen*, then ask them to identify the foods and other goods that are available in Kojo's marketplace. Divide the students into groups, and ask each group

to create an illustration that shows the foods and goods that are available in the shops they go to. You might provide magazines or newspaper supplements for the children to cut up to make a collage or mixed-media piece.

Once the students have completed their illustrations, have a class discussion about the similarities and differences between North American stores and those in Kojo's community.

4. Making the World a Better Place

Ask your students to think about the message of *One Hen* as embodied in its subtitle, *How One Small Loan Made a Big Difference*. Divide your class into small groups, and ask each group to brainstorm ways that they could make their community a better place with just a small amount of money. You might ask each group to imagine what they would do if they had, say, ten dollars at their disposal. Some ideas the students might explore could include the following: With ten dollars, you could buy a meal for a homeless person or some yarn and knitting needles to make someone a warm hat or scarf. You could buy seeds to plant in an empty lot or some books to donate to a local library or hospital.

When each group has completed its list of good ideas, compile all the ideas into one big list that you can pin up on a wall in your classroom. If you decide to try to raise funds with your class, you can use this list as a starting point for discussion when deciding how to use the money you raise.



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5. Dear Kojo ...

Either as a class or individually, write a letter to Kojo or to Katie Smith Milway, the author of *One Hen*. Students might start their letters by describing themselves, their families and their interests. They might then want to share what they liked best about Kojo's story or describe what they would like to do to make a difference in the world.

ACTIVITIES FOR OLDER READERS

1. Where in the World?

The United Nations' Convention on the Rights of the Child states that all children around the world have a fundamental right to education. In Kojo's case, however, he cannot go to school until he has money for tuition and a uniform. Ask your students to use the library or the Internet to research the laws and practices governing education in your community. They might want to consider some or all of the following questions:

- Are children required by law to attend school (or to receive home schooling) between certain ages?
- Are children required to attend school for a number of days or hours each year?
- Does your community provide transportation for children who live too far away to walk to school?

Using their research as a starting point, ask your students, individually or in groups, to create their own Charter on the Rights of a Child to Education. Students might want to include measures (such as a breakfast or lunch program) that will allow every child to benefit more fully from their time spent in school, or they might want to recommend that every child has the right to a certain amount of free time (recess or play breaks) during the school day.

2. "This is the orange that grew on a tree ..."

The food in the market that Kojo and his mother frequent comes from nearby farms and communities. It is entirely possible that everything for sale in the market depicted on page 10 was grown, raised or made within walking distance. Ask your students to choose one food item available at their local grocery store and map the route it has taken from its origin to the store. This could be done using the same technique found in *One Hen*, as in this example: "This is the orange that grew on a tree in Florida. This is the worker who picked the orange and packed it into a crate. This is the truck that carried the crate. This is the highway that carried the truck ..." and so on. This exercise will be shorter or longer depending upon the distance the food has traveled and the amount of processing and packaging it has undergone.

3. Children Can Change the World

Kojo is a child who is determined to make life better for himself, his family and his community. Ask your students to use the library or Internet to research other children who have made a big difference. For example, Ryan Hreljac decided when he was six years old that he wanted to raise money to help build a well in Africa. Ryan is a teenager now, and the Ryan's Well Foundation has built 319 wells in fourteen countries around the world. When he was twelve years old, Craig Kielburger decided he wanted to work to help stop child labor and to work for the rights of children throughout the world. Craig is in his twenties now, and the Free the Children foundation involves over 100,000 youth in 35 countries around the world.

Once the students have completed their research, discuss as a class what causes they would like to support and what kind of contribution they would like to make, individually or together, to make the world a better place.

4. Start Your Own Microcredit Agency

As a class project, help your students to set up their own microcredit agency, dedicated to improving life at their school, in their community or in another country. Encourage your students to follow these steps:

- a. Brainstorm ways to earn start-up money. Some ideas might include holding a bake sale, a car wash or a crazy-hat day (where students pay a small sum of money and in return are allowed to wear crazy hats to school).
- b. Create announcements or posters that invite loan applications from other classes or groups within the school. Designate a number of student ambassadors who will visit each class in the school to explain the project and its goals.

- c. Decide on the terms and conditions that will apply to the loans you give out, write these up and have all participants sign them. For instance, your students might ask all applications to relate in some way to greening the school property or to enhancing the athletic or music program. The document that participants sign should also include a date by which the loan will be repaid.
- d. Create a spreadsheet that allows you to document who receives money, what they do with it and when it is repaid.
- e. Decide what your class will do with the repaid loan money at the end of the year.

Here are two suggestions for activities the students could undertake with the loans they receive (encourage students to model each scenario ahead of time to make sure that they will be able to repay their loan with some money left over):

Suggestion 1: Use the loan money to hold a pizza day in your class or throughout the school (depending upon the size of the loan and the size of the school). The loan money is used to buy a number of pizzas that students can then purchase by the slice. If a 24-slice pizza costs eighteen dollars, the organizing students might want to sell each slice for one dollar, which will allow them to repay the loan and have six dollars left over from every pizza consumed.

Suggestion 2: Use the loan money to buy paint, painting supplies and a wooden chair or table (or both, depending upon the size of the loan). Students can decorate the chair and/or table with their class or group and then offer it as a prize in a silent auction on an occasion when parents will be at your school. The money raised through the silent auction should allow the students to repay their loan with money left over to donate to their agreed-upon cause.



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