



— NOT — BUSINESS AS USUAL

Exploring Global Justice in the Business
Studies Curriculum (Junior Cycle)



This resource was written by Niav Keating and Julia Haimlinger,
Financial Justice Ireland.

A special thank you to the Resource Advisory Committee (Natasha
Ní Phreastúin, Vanessa Lennon and Claire Cunnane) whose input and
feedback was both helpful and appreciated.



Introduction

This resource is designed to support Junior Cycle Business Studies teachers in exploring global justice topics using active learning methodologies in Business Studies at Junior Cycle level. It provides clear guidance on how to incorporate financial justice themes into the 3 Strands (Personal Finance, Enterprise and Our Economy) of the Business Studies curriculum.

This resource aims to:

- Explore responsible and ethical consumer behaviour
- Learn and engage with and from sustainable business ideas
- Examine tax and debt as global justice issues
- Explore the linkages between economic systems and the environment & equality

Development Education:

The resource takes a Development Education (DE) approach to exploring these themes. Development Education, also known as Global Citizenship Education, is an educational process aimed at increasing awareness and understanding of the rapidly changing and interdependent and unequal world in which we live. By challenging stereotypes and encouraging independent thinking, DE helps students critically explore the root causes of global justice issues and how they interlink with our everyday lives. Development Education engages our head, heart and hands and includes 5 key components:

- Knowledge
- Skills
- Values and attitudes
- Taking action
- Active and participatory learning methodologies

The DE key skills of critical thinking and analysis are fostered throughout this resource in the application of participative and learner centred methodologies. Students are encouraged to question and challenge the messages and information that they receive. This resource contains a critical action and reflection component to enable students to put their learning into practice in their everyday lives.

Website:

Log onto www.financialjustice.ie/education/business-studies for further education resources, reports and ongoing campaigns.

All of the online articles and videos referenced in this resource are available at this link.



Financial Justice Ireland (originally called Debt and Development Coalition Ireland) is a global financial justice organisation.

We want a fair and just society for everyone. We want a financial system that serves the needs of all people and which does not take the planet for granted. We were set up in 1993 as a response to the debt crisis in the Global South. Since that time, we have continued to lobby and campaign for sovereign debt relief, while examining different ways the structures of the international financial system can perpetuate poverty and inequality. In 2018, on our 25th anniversary, we changed our name to better reflect our expanded areas of work. As well as working in solidarity with the Global South, we also raise awareness of how these financial issues affect people living in Ireland. Through our Development Education work we critically engage people to understand the structural causes of global inequality and power relations. We aim to empower people in Ireland to take informed action for a greater economic justice globally.

To find out more about us and our work, please visit www.financialjustice.ie



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It is funded by Irish Aid and implemented by a consortium of organisations: Self Help Africa, Concern Worldwide and the City of Dublin Education and Training Board Curriculum Development Unit. The programme was set up in 2013 as the key channel through which Irish Aid support for DE in post-primary schools is to be coordinated. Their aim is to increase the number of post-primary schools engaging in quality development education by providing a broad range of supports.

You can find out more about WorldWise Global Schools and the work they do at www.worldwiseschools.ie

The ideas, opinions and comments in this resource are entirely the responsibility of its authors and do not necessarily represent or reflect WorldWise Global Schools and/or Irish Aid policy.

Contents

CURRICULUM LINKS



Section 1: Activities for Strand 1

- Presentation ideas (CBA 2)..... 6
- Needs and Wants..... 9
- The Christmas Consumer 11
- Insurance and Climate Change 15

Sub section: Strand 1 + 3

- Economic inequality..... 20
 - Trade and Investment - A Race to the Bottom?..... 23
 - All about Tax 27
-



Section 2: Activities for Strand 2

- Categories of Work 36
- Financial Planning 41

Sub section: Strand 2 + 3

- Irish Dairy Role Play..... 45
 - From Kerry to Nigeria..... 48
-



Section 3: Activities for Strand 3

- The 4 Rs of Taxation 55
 - Inflation 59
 - National Budget..... 65
 - Tax Havens 71
 - The Irish Debt Crisis 77
 - The Global Debt Crisis..... 81
-



Section 4:

- Reflection Tools..... 87
- Campaigns and Actions 90

Curriculum links

The resource meets a number of learning outcomes for the Junior Cycle Business Studies Specification.



Strand 1: Personal Finance

Personal finance focuses on students developing a set of skills, knowledge and values that allows them to make informed decisions to effectively and responsibly manage their financial resources. In this strand, students learn about managing their finances, responsible consumer behaviour and the value of using resources ethically and efficiently for the benefit of individuals and society.

LEARNING OUTCOMES

Students should be able to:

- 1.1 Review the personal resources available to them to realise their needs and wants and analyse the extent to which realising their needs and wants may impact on individuals and society.
- 1.2 Identify and classify sources of income and expenditure, compare options available to best manage financial resources, evaluating the risks associated with each option and making informed and responsible judgements.
- 1.3 Construct a personal financial lifecycle to identify financial needs at different life stages.
- 1.4 Explain key personal taxes and charges and suggest the occasions when they might arise and why.
- 1.6 Identify appropriate types of insurance for particular personal needs and consider costs, benefits and risks
- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour.
- 1.10 Discuss and evaluate how globalisation and developments in technology impact on consumer choice and behaviour.

Curriculum links



Strand 2: Enterprise

Enterprise encourages students to identify opportunities and turn them into practical and targeted activities within business and wider society through the development and application of their understanding, skills and values.

In this strand, students learn about being enterprising, the functions of an organisation and the business environment.

LEARNING OUTCOMES

Students will be able to:

- 2.3 Differentiate between employment, work and volunteerism, identifying and describing features, benefits, rewards and careers within each.
- 2.4 Distinguish between the rights and responsibilities of employer and employee from a legal, social, environmental and ethical perspective.
- 2.5 Investigate the positive and negative impacts on a community of an organisation from an economic, social and environmental perspective.
- 2.11 Assess the importance of planning an organisation's cash flow; propose suitable sources of finance to manage expenditure and prepare a budget.



Strand 3: Our Economy

Our economy enables students to understand the dynamic relationship between the local, national and international economic situation. It develops students' ability to identify and understand basic economic concepts as they relate to personal finance, enterprise and the Irish economy. In this strand, students learn about the demand and supply of goods and services, the role of the government in managing the economy, and about economic issues such as trade, employment and Ireland's membership of the European Union (EU).

LEARNING OUTCOMES

Students will be able to:

- 3.5 Examine the purposes of taxation from a financial, social, legal and ethical perspective.
- 3.6 Explain how economic growth can impact positively and negatively on society and the environment and justify the promotion of sustainable development.
- 3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade
- 3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy



Strand 1: Personal Finance – Learning Outcomes

Students will be able to:

- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour.

Learning Intentions

- Examine the impact of consumer behaviour on others - locally, nationally and globally
- Explore the ways in which consumer choices can influence the provision of goods and services, and how consumer power can change the lives of other people
- Outline the concept of sustainability
- Explain what it means to be an ethical consumer

Link: <https://www.jct.ie/perch/resources/business/cba-2-overview.pdf>

Linking to the Sustainable Development Goals:

- Goal 12: Ensure sustainable consumption and production patterns.



Ideas for the Classroom- Based Assessment 2

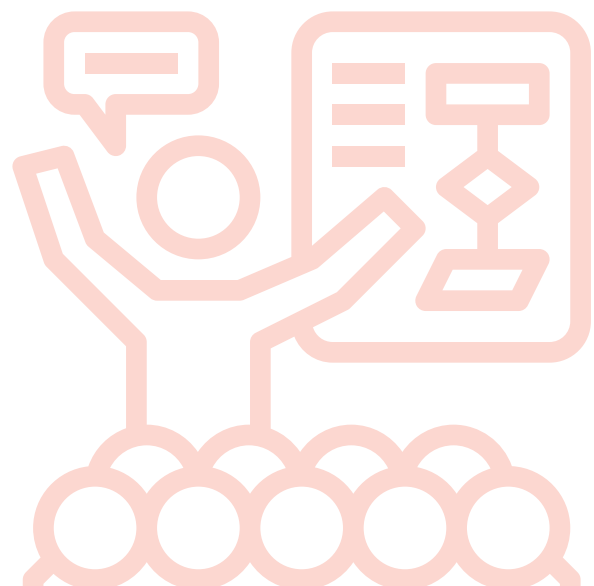
TEACHING AND LEARNING ACTIVITIES

Students are required to investigate and present on a business related topic as part of their Presentation - CBA 2.

Suggested business related topics could include:

- Clonakilty - Ireland's first fair trade town.
- How could our school community reduce their use of single use plastics?
- Cruelty free makeup can support animal welfare and a more sustainable environment.
- Strawless in Seattle - Should Skibereen ban plastic straws like Seattle?
- Voting with our pockets - how can shopping ethically change the lives of people around the world?
- How Ireland led the way in introducing charges for plastic bags.
- The library of things: could borrowing everything from drills to disco balls cut waste and save money?

Links for each topic available on:
www.financialjustice.ie/education/business-studies



Steps

1. Choose a topic.
2. What do I already know about this topic?
3. Where can I go to find out information about this topic using primary and/or secondary sources of research? Books, the internet, people etc.
4. What specific information do I want to find out about this topic and where can I get this information?
5. Conduct the research - What? Who? Why? Where? When? How? Record the sources(s) of all information gathered. Are there different viewpoints or perspectives on your chosen topic?
6. Analyse and organise your information and ideas.
7. Evaluate what you have learned about the topic as a result of your investigation.
8. Reflect on whether/how you see the world differently and whether/how your behaviour has changed having engaged with this topic.
9. Plan how to present the ideas.
10. Your presentation should provide a brief overview of the topic. Your presentation should explain your interest in the topic. Your presentation should evaluate what you have learned as a result of your investigation of the topic. Your presentation should reflect on whether/how you see the world differently and how your behaviour has changed having engaged with the project.
11. Prepare your 3-minute presentation.
12. Choose or create your presentation support material.
13. Practice your presentation.
14. Make sure to familiarise yourself with the Features of Quality.
15. Present to class.
16. Evaluate and reflect on your presentation.
17. Complete the Classroom Assessment booklet task.

Strand 1: Personal Finance





Needs and Wants

Strand 1: Personal Finance – Learning Outcomes

Students will be able to:

- 1.1 Review the personal resources available to them to realise their needs and wants and analyse the extent to which realising their needs and wants may impact on individuals and society.
- 1.3 Construct a personal financial lifecycle to identify financial needs at different life stages.
- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour.

Learning Intentions

- Understand and illustrate the difference between needs and wants.
- Illustrate how their needs and wants are likely to change over time.
- Appreciate the impact of their use of resources on the lives of other people.
- Construct a personal financial life cycle to identify financial needs at different life stages.
- Examine the impact of consumer behaviour on others – locally, nationally and globally.

Linking to the Sustainable Development Goals:

- Goal 12: Ensure sustainable consumption and production patterns



TEACHING AND LEARNING ACTIVITY

Materials

- A4 or A3 sheets of white paper
- Drawing materials - colouring pencils, markers, crayons etc.

Steps

- Think, Pair, Share - In pairs, make a list of 5 things that you need and 5 things that you want.
- Ask students to describe the series of stages that a person goes through as they age during his or her lifetime.
- Ask students to name the different stages of a person's financial life cycle. Record the stages on the whiteboard.
- Divide up the class into small groups.
- In small groups, create a poster of images that represent the needs and wants at a different stage of a person's financial life cycle (children, teenagers, thirties, forties, etc.). Ensure that the different groups have picked a different stage.
- Invite each group to present their work to class and discuss what images they have included in their poster.
- Discuss how and if the needs and wants of a person at the same stage living in another country could be different? i.e. Mozambique, Finland, Venezuela
- Discuss how a person in Ireland would fund the purchase of these needs and wants and how might it be different in another country?
- Discuss if you obtain your needs and wants, what impact does obtaining them have on the environment? (e.g. clothes, e-waste, food waste)

Differentiated task/Extension activity

- Complete the table below, listing the sources of income for each stage of the financial life cycle of a person living in Ireland.

Life Stage	Source of Income
Child: 0 to 12	
Teenager: 13 - 18	
Adult: 19 - 24	
Adult: 25 - 35	
Adult: 36 - 64	
Adult: 65 +	

Pick one of the life stages from the table and research:

- Sources of income
- Who has access to social welfare payment, here and in the Global South?
- What factors do we need to keep in mind when thinking of rates of wages and salary?
- Are rates of wages and salaries similar all over the world? Explain.
- What are the differences between countries and continents?
- Are some people more privileged than others? Why so?

Debrief

There are two ways you could debrief:

Option 1: Group discussion

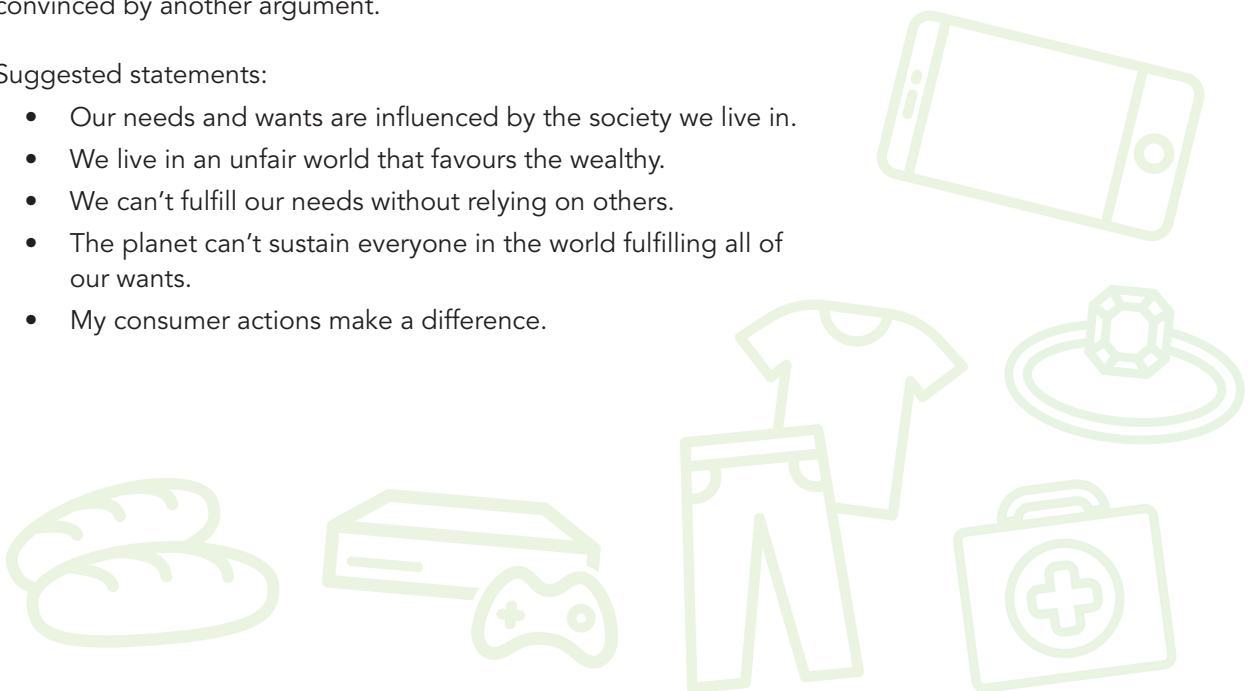
- What influences our needs and wants?
- How are needs and wants possibly different depending on the country context?
- What was most surprising/interesting for you and your group?
- Have your wants changed after doing this activity?

Option 2: Walking debate

Stick up an 'agree' sign on one wall and a 'disagree' sign on the opposite wall. Read out the statements below and ask your students to position themselves somewhere on the line depending on how much they agree or disagree with the statement. Ask for a range of opinions and allow students to change their position if they are convinced by another argument.

Suggested statements:

- Our needs and wants are influenced by the society we live in.
- We live in an unfair world that favours the wealthy.
- We can't fulfill our needs without relying on others.
- The planet can't sustain everyone in the world fulfilling all of our wants.
- My consumer actions make a difference.





Strand 1: Personal Finance – Learning Outcomes

Students will be able to:

- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour.

Learning Intentions

- Examine the different types of expenditure.
- Examine the impact of consumer behaviour on others.
- Explain what it means to be an ethical consumer.
- Debate the ethical and sustainability issues that arise from consumption of goods and services.

Linking to the Sustainable Development Goals:

- Goal 12: Ensure sustainable consumption and production patterns



Christmas Special

TEACHING AND LEARNING ACTIVITIES

The Consumer at Christmas Activity

Materials

- The Consumer at Christmas Quiz worksheet.
- The Consumer at Christmas Quiz Kahoot!
<https://create.kahoot.it/share/2a5d5d3d-45c2-4e47-a8f6-d13071048d2a>
- The Crap Free Christmas Buying Guide for students with SEN.

Steps

- Think, Pair, Share – ask students to name items that are purchased in December/at Christmas time.

Questions for class discussion:

- The purchase of these items belongs to what category of expenditure?
- What measures could you take to ensure that you don't overspend at Christmas?
- How could a consumer budget for the increased amount of expenditure they will experience at Christmas time?
- The Consumer at Christmas Quiz can be distributed to students. Alternatively, it is available as a Kahoot! The quiz answers are as follows: Q1 A, Q2 D, Q3 B, Q4 C, Q5 D, Q6 C, Q7 C, Q8 D, Q9 D, Q10 B.
- After the quiz, ask students to discuss what facts that they were least/most surprised about and why. What has changed over time? Do you think your grandparents experienced Christmas the way you do.

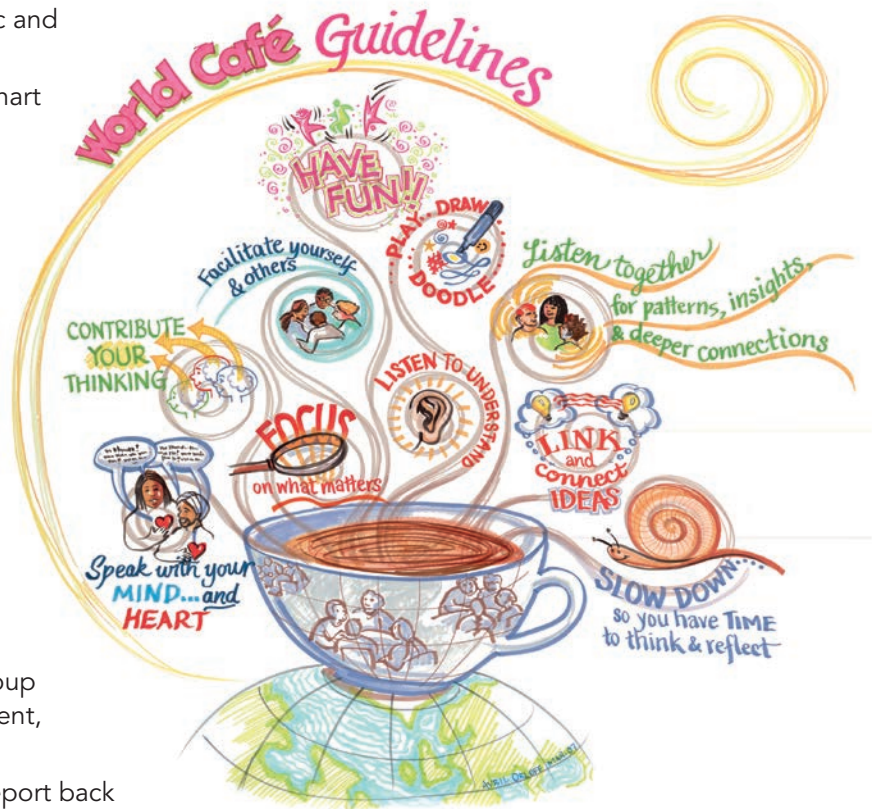


Differentiated task/extension activity 1

EXPLORING CONSUMER SPENDING - WORLD CAFE

This activity encourages students to think about consumer spending from a social, economic and environmental perspective.

- This activity requires 3 tables, 3 flip chart paper and markers.
- Ask 1 or 2 students to take notes on each of the 3 tables. The notetaker remains on the same table throughout the activity.
- Ask the class to distribute themselves between the 3 tables. Each table will discuss one of the questions below.
- After a few minutes ask the students to move to the next table, except for the notetaker. The note taker recaps the discussion so far to the new group and they are invited to add to it.
- Continue this once more, so each group contributes to the 3 topics (environment, society and economy).
- The note taker from each table will report back the key points to the whole group.



Questions - Discuss the following:

- What impact does Irish consumer spending have on the environment? (Think about how your products are made and where they will eventually end)
- What is the social impact of Irish consumer spending? (Think about how your product was made and who made it? Do you think they were working under fair conditions?)
- What is the economic impact of Irish consumer spending? (Think about who benefits from the profit? Does everyone benefit equally from that profit?)

Suggestion:

If helpful, the note taker could suggest a product that the group explores together e.g. mobile phone, clothes, chocolate, cosmetics, plastic toys/products.

Having considered all 3 pillars of sustainability. Discuss the following points:

- Ask your students if they heard about ethical consumerism? What does it mean to them? What factors would an ethical consumer consider before purchasing goods and services?
- As individuals, in pairs or in groups, ask students to research what measures could be taken to shop more ethically at Christmas? Their research should include tips that they could give consumers at Christmas time. They should produce a short presentation or poster or infographic to display their research material.
- Their work could be displayed throughout the school to raise awareness of this issue among the school community.

Differentiated task/extension activity

Use the Crap Free Christmas Gift Buying Guide, to produce your presentation, poster or infographic that would include ways that consumers could shop more ethically at Christmas?

CRAP-FREE CHRISTMAS GIFT BUYING GUIDE



www.asustainablelife.co.uk

#crapfreechristmas

The Consumer at Christmas Quiz



Question 1

Which Irish retailer held the top spot in terms of market share in December 2018?

- a. Dunnes Stores
- b. Tesco
- c. Super Valu
- d. Lidl

Question 2

How much are Irish households set to spend on groceries this December?

- a. €1 million
- b. €10 million
- c. €100 million
- d. €1 billion

Question 3

How much more do households spend on average in December than any other month of the year?

- a. €645 more
- b. €866 more
- c. €1,050 more
- d. €1,370 more

Question 4

Consumers shopping for Black Friday & Cyber Monday deals led to what % surge in online sales?

- a. 5%
- b. 10%
- c. 12%
- d. 15%

Question 5

A lot of our products are made in Asia. What is the minimum wage in Bangladesh per month?

- a. €220.50
- b. €112.40
- c. €79.00
- d. €84.60

Question 6

From November to December 2018, Lidl sold enough wrapping paper to stretch from Dublin to where?

- a. London
- b. Paris
- c. Florence
- d. Lisbon

Question 7

At Christmas, we generate the volume of packaging waste that Galway & Limerick would produce in....

- a. 6 months
- b. 9 months
- c. 12 months
- d. 18 months

Question 8

For a T-Shirt that costs €35 how much does the factory worker in Bangladesh earn?

- a. €2.51
- b. €20.90
- c. €9.54
- d. €0.21

Question 9

For the T-Shirt that costs €35, what's the retail markup?

- a. €10.51
- b. €26.60
- c. €7.34
- d. €20.65

Question 10

What should you **not** do if you receive a present that you don't like this Christmas?

- a. Return it to the shop
- b. Throw it in the bin
- c. Regift the present to somebody else
- d. Donate it to the local charity shop



Strand 1: Personal Finance – Learning Outcomes

Students will be able to:

- 1.6 Identify appropriate types of insurance for particular personal needs and consider costs, benefits and risks

Learning Intentions

- Explain what insurance is.
- Understand key insurance terms such as premium, risk and compensation.

Linking to Sustainable Development Goals

- Goal 13: Take urgent action to combat climate change and its impacts



The Insurance and Climate Change Case Study

Materials

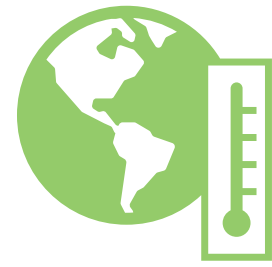
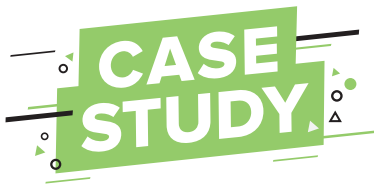
- Insurance and Climate Change Case Study adapted from Jubilee Debt Campaign report.
- Worksheet Questions.

Steps

- Distribute the Insurance and Climate Change Case Study to students and ask them to read it.
- Distribute the Worksheet questions to students and ask them to complete the questions.



”
IMPOVERISHED COUNTRIES ARE PARTICULARLY VULNERABLE TO CLIMATE CHANGE BECAUSE OF HAVING POORER QUALITY INFRASTRUCTURE TO COPE WITH DISASTERS.



Insurance and Climate Change

Small Island Developing States such as Grenada, Haiti, Fiji and Samoa have generally contributed very little to the problem of climate change, especially those that are impoverished. Climate change is caused by greenhouse gas emissions, which primarily come from richer people and countries.

Twenty-nine Small Island Developing States, with 0.7% of the global population, are together responsible for just 0.2% of global carbon dioxide emissions. However, despite having made little contribution to climate change, small states suffer disproportionately from climate-related disasters.

Impoverished countries are particularly vulnerable to climate change because of having poorer quality infrastructure to cope with disasters. Droughts can have devastating impacts because impoverished countries are more dependent on rain-fed agriculture for food production.

Small states are particularly vulnerable to climate related disasters through the increasing strength of tropical storms as temperatures rise. Their small size means that one disaster is likely to affect a large proportion of the country. The International Monetary Fund (IMF) estimates that 9% of disasters in small states cause damage worth more than 30% of Gross Domestic Product (GDP), compared to less than 1% for larger states. Many small states are also particularly vulnerable to losing tourism revenue due to erosion of beaches, reduced freshwater supplies, and extreme climate events.

Furthermore, small states are likely to be dependent on a small number of exports, which makes them more vulnerable if that sector is affected. For example, Grenada's nutmeg industry was devastated following hurricane Ivan in 2004. In the five years before the hurricane, Grenada exported on average 2.5 million kilograms (kg) of nutmeg a year, making an average of \$14 million a year. After the hurricane, nutmeg exports collapsed to just 350,000 kg in 2008, a fall of 86%. Because of the length of time it takes nutmeg trees to mature, Grenada was still only exporting 850,000 kg by 2016, a fall of 66% on pre-hurricane levels, generating just \$8 million.

One idea receiving much promotion, including by the insurance industry, is that countries vulnerable to climate change should take out insurance. Countries pay in premiums and receive payments if a disaster hits. Payments are made according to the strength of the disaster (for example, hurricane wind speed or earthquake intensity) rather than an estimate of damage, so can be disbursed more quickly than traditional insurance contracts, which have to wait for damage assessments. However, payments are therefore not related directly to the amount of damage but indirectly to the strength of the event. The value of a payout is also influenced by the annual premium a country has committed to pay.

One insurance scheme, the CCRIF SPC (formerly the Caribbean Catastrophe Risk Insurance Facility) has received \$293 million in premium payments and grants from donors since it began in 2007 but has paid out just \$131 million in claims. In contrast, \$105 million from the scheme has gone to private insurance companies as profit.

Insurance in response to climate change has three main difficulties. One is simply scale. The total damage to Dominica from Hurricane Maria in 2017 was \$2 billion. Yet Dominica only received \$19 million compensation from the CCRIF, 1% of the total damages. Insurers simply will not be willing to take on the scale of risk attached to climate events. The second is that insurance does not create resources for free. Even if insurers were willing to insure fully against the potential damage from climate events, the premium payments required from countries at risk would be so high they would be unaffordable. Thirdly, because the climate is changing, estimates of damage in the future cannot be based on what has happened in the past. Damage is increasing, but at an unknown rate, and so the risk for insurers is unknown.

This leaves the cost of paying for climate damage on the victims, vulnerable people and countries, through premiums, rather than on rich greenhouse gas emitters.

Case Study adapted from "Don't owe, shouldn't pay: The impact of climate change on debt in vulnerable countries" Jubilee Debt Campaign, October 2018 - https://jubileedebt.org.uk/wp/wp-content/uploads/2018/10/Dont-owe-shouldnt-pay_10.18.pdf

Case Study Worksheet Questions



Discuss the reasons why Small Island Developing States suffer disproportionately from climate-related disasters?

Explain the following keywords:

Insurance

Premium

Risk

Compensation

Infrastructure

Exports

International Monetary Fund (IMF)

Gross Domestic Product (GDP)

Find out what activists/organisation from small island states suggest to tackle this problem? <https://jubileedebt.org.uk/campaigns/no-more-climate-debt>

What can you/we do to support that?



CASE STUDY WORKSHEET SOLUTIONS

- Small Island Developing States suffer disproportionately from climate related disasters for the following reasons:
 - Small states have poorer quality infrastructure to cope with disasters.
 - Small states are likely to be dependent on a small number of exports, which makes them more vulnerable if that sector is affected.
 - Many small states are also particularly vulnerable to losing tourism revenue due to climate related disasters.
- **Insurance** offers financial protection against possible loss and is designed to place the insured person back in the same financial position they were in before the loss occurred.
- A **Premium** is the amount charged by an insurer in return for providing insurance cover for a particular risk.
- **Risk** means how likely a person is to make a claim and how costly any claim is likely to be.
- **Compensation** is a financial payment made to an insured person if they suffer an insured loss.
- **Exports** are goods and services that are sold to other countries.
- **International Monetary Fund (IMF)** is an organization of 189 countries, working to foster global monetary cooperation, secure financial stability, facilitate international trade, promote high employment and sustainable economic growth, and reduce poverty around the world.
- **Gross Domestic Product (GDP)** measures the total value of the goods and services produced within a country in a year. This includes goods and services produced by indigenous and foreign owned businesses.
- **Infrastructure** can be defined as the basic systems and services, such as transport and power supplies, that a country or organization uses in order to work effectively.

Debrief:

Connecting the dots - Wool Web activity

Print out the 8 cards opposite and put them on the ground so they form a circle.

Ask your students to go in pairs or small groups, so at least one pair stands behind a card in the circle. Ask them to think back about the case study they just discussed. Their task is to see if they can retell what happened by connecting the cards. Do so by using a string, so it is visibly clear where the connections are.

Optional:

This activity can be used to deepen student's learning about the case study from the previous page, but it can also be an opportunity to discuss how and if these issues relate to other country contexts.

Connecting the Dots Cards

Poverty

Droughts

Tourism

Agriculture

Hurricane

Insurance

Climate
Change

Export
Market



Strand 1: Personal Finance & Strand 3: Our Economy - Learning Outcomes

Students will be able to:

- 1.2 Identify and classify sources of income and expenditure, compare options available to best manage financial resources, evaluating the risks associated with each option and making informed and responsible judgements.
- 3.6 Explain how economic growth can impact positively and negatively on society and the environment and justify the promotion of sustainable development.

Learning Intentions

- To identify the main sources of household income.
- To illustrate how unevenly Ireland's income is distributed.
- To provide students with an experience of inequality.

Linking to the Sustainable Development Goals:

- Goal 10: Reduce inequality within and among countries



Income Inequality

TEACHING AND LEARNING ACTIVITIES

Materials

- 10 chairs
- 10 circles in 100 parts
- 10 circles (see p. 20)
- Crayons/colouring pencils/markers

Steps

- Ask the class what income is?
- Think, pair, share - ask the students in pairs to list all the different types of income a household could receive.
- Arrange 10 chairs at the top of the classroom and explain to students that each chair represents 10% of Irish households. The first chair represents the bottom 10% and the 10th chair represents the top 10%.
- Divide the class into 10 groups. Each group should have 1 member sit on a chair.
- Ask the student sitting in the chair - how do you feel about being in the bottom 10% of Irish households? How do you feel about being in the top 10% of Irish households? What sources of income do you think your household might receive?
- Show the groups the circle that has been divided into 100 equal parts. This circle represents the entire income of Ireland. Distribute a circle to each group. Ask each group to guess what percentage (how many parts of the circle) their group should receive. Hint - their position on the chairs (bottom or top) will be relevant to how much income they share. The groups should colour in their percentage of the circle and cut it out.
- Each group should merge their parts together - does it make a whole circle?
- Each group member should return to their chair and explain their reasoning behind how they distributed their share.
- After the group has divided their circle, reveal the true figures to the class.
- The figures from the Economic Inequality Fact Sheet could be read to the class.
- Discuss with your students - how do you feel about how the circle was divided? Are you surprised by this? Why do you think the different households ended up in their situation? What have you learned from this activity?

Differentiated task/extension activity

Option 1

Students could complete the following written exercise after completing the activity.

1. How was inequality measured in this activity?
2. What do you feel are the reasons behind inequality in Ireland?
3. What could the government do to reduce the levels of inequality in Ireland?

Goal 10 of the Sustainable Development Goals is to reduce inequality within and among countries. Research this goal and write a short piece about whether you feel this goal and its targets are realistic and achievable.

Option 2

Global Income/Wealth inequality

Ask your students to divide into small groups. Have the Oxfam report (link below) prepared for them to read. The paragraph below is the introduction:

“A new Oxfam report, An Economy for the 99%, published by Oxfam shows that the inequality crisis is far bigger than previously thought – today just eight men own the same wealth as the 3.6 billion people who make up the poorer half of humanity. This huge gap between the super-rich and the rest of us is trapping millions in poverty, fracturing our societies and undermining democracy.

The vast majority of people at the bottom half of the world’s population are very poor people who are struggling to get by. Approximately 70% of this group live in low income countries. One in four people live in India, while one in five is in sub-Saharan Africa. Just 1% are in North America and 8% in Europe.” <https://www.oxfamireland.org/blog/8-wealthy-men>



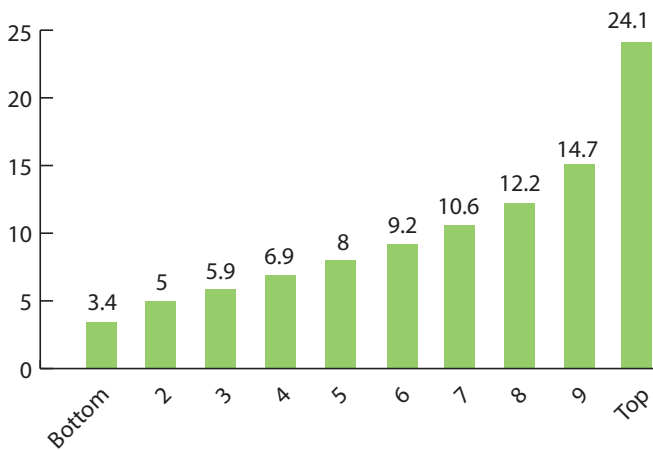
1. What are the reasons behind global inequality?
2. What could the government do to change that?
3. What could we do to change that?

Economic Inequality Fact Sheet

A measurement of economic inequality is to examine the distribution of income when the whole population has been divided into groups, typically ten groups (deciles). Deciles involve ranking all households by income, and then dividing them into ten equal groups, ranked from lowest to highest earners. It is possible to show what proportion of income is earned by each group, each of which represents 10% of households.

In Ireland, the data indicated the Top 10% (10th decile) of households have 24% of all net income. The bottom 10% (1st decile) of households have 3% of all net income. The first 5 deciles (1st to 5th) which represents the bottom half only 29% of all net income. In comparison, together the top 20% (ninth and tenth deciles) have 39% of all net incomes.

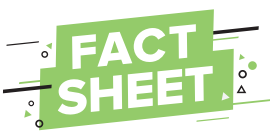
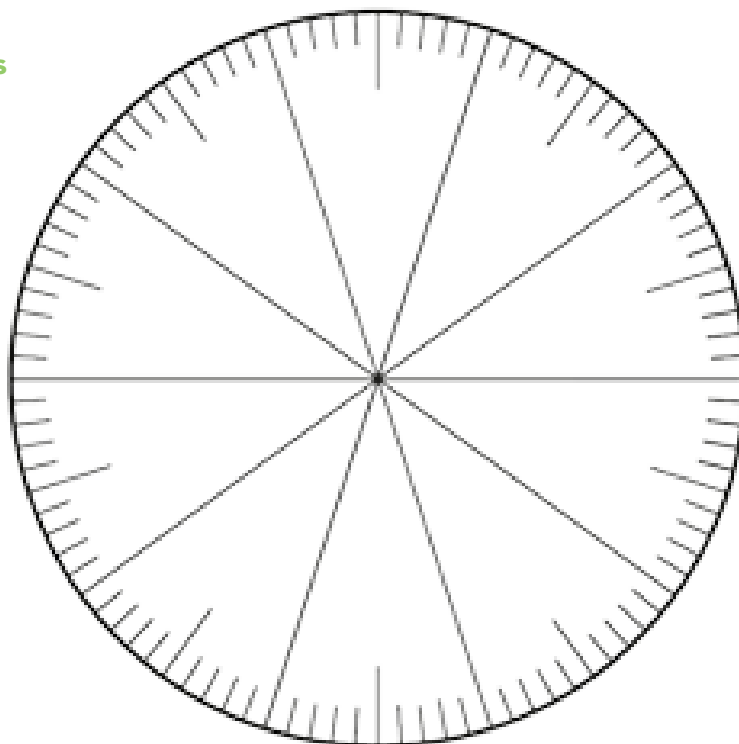
Income Share by Decile Ireland, 2016



"Inequality - Sustainable Development Goals Policy Briefing" Social Justice Ireland 2018 - <https://www.socialjustice.ie/content/publications/inequality-sustainable-development-goals-policy-briefing>

"Cherish all Equally: Economic Inequality in Ireland" TASC 2015 - https://www.tasc.ie/download/pdf/tasc_cherishing_all_equally_web.pdf

Circle in 100 parts





Strand 1: Personal Finance & Strand 3: Our Economy - Learning Outcomes

Students will be able to:

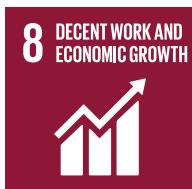
- 1.10 Discuss and evaluate how globalisation and developments in technology impact on consumer choice and behaviour.
- 3.6 Explain how economic growth can impact positively and negatively on society and the environment and justify the promotion of sustainable development.
- 3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade

Learning Intentions

- Explain the term globalisation.
- Explain what a multinational company is and the reasons why they locate in particular countries.
- Identify the positive and negative effects of economic growth on society and the environment.
- Appreciate the necessity for sustainable development.
- Understand what is meant by business ethics.
- Suggest ways in which the government can influence the impact of business on society and the environment.

Linking to the Sustainable Development Goals:

- Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.



Trade and Investment - A Race to the Bottom?

TEACHING AND LEARNING ACTIVITIES

Materials

- Task Scenario
- Multinationals Factsheet
- Rights Cards
- Envelopes

SCENARIO

A MULTINATIONAL CORPORATION (MNC) IS CONSIDERING SETTING UP A FACTORY IN A COUNTRY.

It is looking for the best way to maximise profits. A meeting has been arranged with representatives of a number of countries where they are considering locating their factory. Your country desperately needs jobs and investment in the economy. But how far are you prepared to go to win them over?

Steps

- The multinational factsheet could be distributed and read at the start or end of this activity.
- Split the class into 4 - 6 groups, depending on numbers. One team represents the multinational corporation and all other teams represent a country.
- Give the teams a country name or let teams choose their own. Each country could represent a different economic system - free, centrally planned and mixed economy. For example, USA, Cuba and Ireland.
- Give the multinational corporation a name or let the team choose their own. The corporation can decide how ethically they would like to behave and how important their profit motive is.
- Give each team an envelope with a set of Rights Cards and explain that these represent the rights that all the people of their country are entitled to.
- The country teams should write the name of their country on this envelope.
- Read out the scenario to the class and begin playing.

Each country team must decide which of the rights they would be prepared to do without in order to get the corporation to locate its factory there. They also choose which rights they are not prepared to give up. Each country team should make their bid for the factory by silently offering up their rights card(s) in the envelope to the multinational corporation representatives. It's important that each team/country does not see what the other team/country is offering.

- The Corporation team opens the envelopes and decides which bid is the most attractive. The winning bid is announced and the MNC team explain how and why they picked the winner.
- In follow up rounds, it is up to the other teams to convince the corporation to change its mind. Between each bidding round, allow time for each team to discuss strategy.
- Upon receiving the bids, the MNC team announces which country has been awarded the factory and explains their reason for choosing them.
- Open up a group discussion with the following questions: What happened during the game? Was the outcome satisfactory? Was it worth it for the winning country?

Differentiated task/extension activity

When companies have their head office in one country and operate in several different countries, they are known as as Multinational Corporations (MNCs).

Ask students to work on the following questions on their own or in small groups.

- Write down a list of 10 MNCs .
- Write down a list of 5 Irish MNCs.
- Write down a list of 5 MNCs who have their global or European headquarters located in Ireland.
- Pick one of the MNCs from your above list and list the factors that would attract this MNC to locate in a particular country.
- What are the positive and negative impacts on a country of a MNC locating in their country. Hint, how will it IMPACT the country's economy, employment, tax revenue for the government, consumers etc....?
- Ask the small groups to report back to the class what they discussed.



Multinational Corporations (MNCs)

Fact Sheet

- MNCs are companies that have branches in a number of different countries. They often bring huge amounts of investment and modern technologies to the countries in which they operate, and so are usually welcomed. MNCs main aim is to maximise profits for their shareholders.
- Of the 100 largest economies in the world, 71 are MNCs and 29 states.
Reference: <https://oxfamblogs.org/fp2p/of-the-worlds-top-100-economic-entities-29-are-states-71-are-corporates/>
- In 2019 229,057 people in Ireland were employed in the Multinational sector which is the highest number so far. Throughout the world, at least 65 billion people are directly employed by MNCs.
Reference: <https://www.idaireland.com/newsroom/ida-ireland-2018-results-highest-number-ever-emp>
- According to the World Bank, MNCs control 70% of world trade.
- Some experts suggest that the 300 largest MNCs own or control at least one-quarter of the entire world's productive assets. This is worth about US \$5 trillion.
Reference: <https://www.bbc.com/bitesize/guides/z3tttfr/revision/5>
- Most of the profits made by MNCs in poor countries are sent back to their "base" country.
- As countries compete with each other to attract foreign investment, many have relaxed their minimum wage protection.
- In addition to low wages there are sometimes weak trade-union rights and lack of social insurance provision (such as sick leave, maternity leave), which helps to keep down labour costs but also creates vulnerability.
- Around \$500 billion are lost globally due to tax avoidance from MNCs. MNCs shift their profits to tax havens and therefore avoid paying tax
<https://www.taxjustice.net/2017/03/22/new-estimates-tax-avoidance-multinationals/>

ExxonMobil

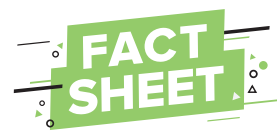


Johnson & Johnson

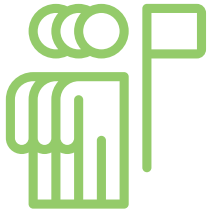
Microsoft



amazon



Rights Cards



FORM UNIONS



CHILD CARE FACILITIES



MINIMUM WAGE



SAFE WORKING CONDITIONS



SICK PAY



PAID HOLIDAYS



FREE TRANSPORT TO WORK



CONTRACT TO PREVENT UNFAIR DISMISSAL



NORMAL WORKING HOURS



TOILET BREAKS



PAID OVERTIME



CORPORATION'S TAXES TO PAY FOR SOCIAL BENEFITS FOR WORKERS



Strand 1: Personal Finance & Strand 3: Our Economy - Learning Outcomes

Students will be able to:

- 1.4 Explain key personal taxes and charges and suggest the occasions when they might arise and why.
- 3.5 Examine the purposes of taxation from a financial, social, legal and ethical perspective.

Learning Intentions

- Outline the role of taxation in a modern economy.
- Understand personal responsibilities in relation to taxation.
- Describe the major household and personal taxes in Ireland.
- Examine the purposes of taxation from a financial, social, legal and ethical perspective.

Linking to the Sustainable

Development Goals:

- Goal 17: Partnerships for the Goals.



All About Tax - Brainstorm, Podcast, Video, Walking Debate and Case Study

TEACHING AND LEARNING ACTIVITIES

Materials

- Padlet account - www.padlet.com (to set up the brainstorming exercise using Padlet).
- Gift Grub Sugar Tax sketch
- <https://www.todayfm.com/podcasts/the-ian-dempsey-breakfast-show/gift-grub-liveline-sugar-tax-special>
- Edpuzzle account - www.edpuzzle.com (if you wish students to watch the Christian Aid video and answer quiz questions).
- Christian Aid video using Edpuzzle
- <https://edpuzzle.com/media/5bf2af563f8d9f40b85a7b5e>
- Christian Aid video
- <https://www.youtube.com/watch?v=RzXrDxOizGw> and
- Walking Debate Signs - Agree and Disagree.
- "New report shows that 83 of Ireland's wealthiest people pay lower rate of income tax than average worker" - Journal.ie article.
- HWI Worksheet Questions.

As there are a large number of student activities, this lesson could take place over 2 classes or a double class. There are also activities that could be used as homework.

Steps

Part 1

- There are many different types of taxes. Begin with a brainstorming exercise - how many taxes can you name? Write down the students' feedback on the whiteboard.
- Alternatively, if students have access to devices such as iPads and smartphones, this could be completed as a Padlet exercise (www.padlet.com) and the students' feedback can appear on the whiteboard.
- Ask students - What are taxes for? What is the purpose of taxation?
- Think, Pair, Share - Ask students to name items that the government provides through taxation (for example: public transport, education, health, social welfare payments etc).
- Group discussion - would you prefer to have low tax and fewer public services or higher tax and more public services?
- Ask students for suggestions on new ideas for taxation that the government could use to raise revenue.

-
- A recent example of a new tax is the introduction of the sugar tax. Play the Gift Grub sketch on the Sugar Tax.
 - What steps could you take if you wish to avoid paying the Sugar Tax? Can you take similar measures when it comes to other types of taxes.
 - Define tax avoidance and tax evasion and explain the difference between the two definitions. *Tax evasion is the illegal evasion of taxes by individuals, corporations, and trusts. In contrast, tax avoidance is the legal use of tax laws to reduce one's tax burden. However, is often morally questionable.*

Part 2: Walking Debate

Who do you think should pay taxes? Students engage in a walking debate. This activity could take place in the following class depending on time.

Statements:

- I believe everyone should pay their fair share in taxes
- I think people should pay more tax than corporations
- I think corporations should pay more tax than people
- Taxes are crucial to pay for public services like education, health care and transport
- I think businesses should pay more tax than they currently do
- It is morally wrong for individuals to avoid paying tax
- It is morally wrong for business to avoid paying tax

Debrief after Walking debate:

- Discuss the concept of tax justice with your students. Tax justice involves removing the loopholes that allow corporate tax dodging, creating a transparent global financial system and lifting the veil of secrecy off the international tax system.
- Tax dodging is not just unfair, it costs the developing world approximately \$200 to \$300 billion every year in lost revenues. Show students the Christian Aid Ireland video "Where has all the money gone?" about Tax Justice.
- Ask students to complete the following written exercise after watching the video. Students should complete the following sentences:

3 interesting things I learned from watching the video were...

-
- 2 things that I was surprised by were...

- 1 thing I'd like to find out more about is...

- This activity could be completed using the EdPuzzle website. Teachers can sign individual classes up to EdPuzzle and students can log in to their EdPuzzle accounts to complete the exercise. Quiz questions can be added to the video content and students' answers can be graded.

Differentiated task/extension activity:

Action part

Small Action Project:

Following organisations work for Tax justice in Ireland: Christian Aid, Oxfam, Financial Justice Ireland
Find out if they are currently running a campaign and if and how your school could get involved. Refer again to the last chapter on campaigning and see the Small Action Project Worksheet on the following page.

Case Study and Worksheet Questions

Give students a copy of the Journal article - "New report shows that 83 of Ireland's wealthiest people pay lower rate of income tax than average worker".

<https://www.thejournal.ie/ireland-rich-taxpayers-hwi-2015-4260493-Sep2018/>

- Ask students to read the article on High Worth Individuals and answer the following worksheet questions.





Small Action Project Worksheet

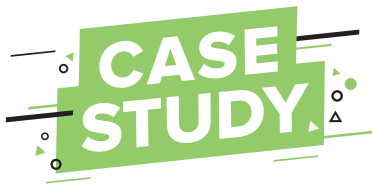
My project proposal

The topic I would like to do a project on is

My reasons for choosing this topic are...

I'm looking forward to finding out

Name: _____



New report shows that 83 of Ireland's wealthiest people pay lower rate of income tax than average worker

The Chairman of the Public Accounts Committee said people would be “shocked” by the report.

Sep 29th 2018, 8:32 AM 24,483 Views 65 Comments

Share 873 Tweet Email 1

NEARLY 90 OF Ireland’s wealthiest people pay income tax at a lower rate than those on the average industrial wage.

A new report from the Comptroller and Auditor General has revealed that 83 ‘High Worth Individuals’ (HWIs) used tax credits and reliefs to declare a taxable income below that of the average worker.

The report examined how the Revenue taxed Ireland’s 334 HWIs – defined as those worth more than €50 million – in 2015.

Approximately €473m in income tax was paid by the 334 HWIs that year, an average of €1.4m each.

However, 140 HWIs (42% of the total) were found to have a taxable income of less than €125,000, while 83 had taxable income of less than the average industrial wage, which is just over €36,500.

And when the nine highest taxpayers – described as “outliers” – were not accounted for, the average of income tax paid by the HWIs was €230,750.

Meanwhile, ten of these individuals claimed tax relief for maintenance, significant buildings and gardens relief, venture capital relief and trans-border relief, which gave them in benefits which averaged €167,000 each.

The report also found that Ireland’s definition of a HWI is high compared with other countries.

While criteria vary from country to country, HWIs are generally considered to have assets of between \$1 million and \$50 million, while ultra-High Worth Individuals have assets of over \$50 million

However, the Revenue defines HWIs as those with assets of more than €50m.

By comparison, HWIs in the UK are classed as those worth more than €23m, while HWIs in Spain are worth more than €10m.



In the report, the Comptroller and Auditor General called for the threshold to be reviewed to assess whether Ireland’s assessment of a HWI is appropriate.

Commenting on the report yesterday, the Chairman of the Public Accounts Committee Sean Fleming questioned why 140 of Ireland’s richest taxpayers paid less than the average industrial wage.

“There are 480 individuals in this category, and unbelievably 120 of these have declared taxable income below the average industrial wage,” he said.

“Another 201 of this group report taxable income of below €125,000. Most people will be shocked to hear this.”

Meanwhile, the report also found that the average income tax bill paid by all taxpayers in the State is €5,985.

<https://www.thejournal.ie/ireland-rich-taxpayers-hwi-2015-4260493-Sep2018/>

HWI Worksheet Questions



What does the acronym HWI stand for?

How many HWIs were there in Ireland in 2015?

What is the criteria for defining a HWI in Ireland?

How does the criteria in Ireland differ from the UK and Spain?

How much is the average industrial wage in Ireland?

How much is the average income tax bill paid by taxpayers in Ireland?

How much income tax was paid by HWIs in Ireland in 2015?

How many HWIs declared taxable income less than the average industrial wage?

Does this figure surprise you? Comment on the figure.

We have a minimum wage to ensure that everyone has enough money to get by, could there be a maximum wage to limit inequality in our society?

Edpuzzle Questions



What 3 companies have been accused of paying too little tax?

What 2 issues do the world's poorest countries face?

What is capital flight?

Approximately, how many tax havens are there in the world?

How would greater financial transparency help developing countries?

3 interesting things I learned from watching the video were...

2 things that I was surprised by were...

1 thing I'd like to find out more about is...

Do you think this is fair system? If not, why not? Who are the winners and losers of these tax deals?



HWI WORKSHEET ANSWERS

- High Worth Individuals.
- There were 334 HWI in Ireland in 2015.
- A HWI in Ireland is an individual with assets of over €50 million.
- In the UK, a HWI has assets of over €23 million and in Spain, a HWI has assets of over €10 million.
- The average industrial wage is just over €36,500.
- The average income tax bill paid by taxpayers in Ireland is €5,985.
- Approximately €473m in income tax was paid by the 334 HWIs in 2015.
- 83 of the 334 HWIs declared taxable income less than €36,500.
- It seems strange that somebody could have assets of €50 million but only declare taxable income of less than €36,500. Some HWIs have reduced the amount of tax that they pay by legally claiming tax relief from Revenue for maintenance of large homes and gardens and venture capital relief.
- Student's own work.

EDPUZZLE ANSWERS

- Apple, Google and Starbucks.
- People don't earn enough income to pay tax and governments don't have the capacity to collect taxes.
- Capital Flight is where money flows out of a country to a country with a lower rate of tax in order to avoid paying tax. This means that the country loses out on tax income that could be used to invest in public services locally.
- 60
- Greater financial transparency would help because corporations would no longer be able to keep their business affairs secret. If the general public had access to information about a MNC's tax payments, they could hold that company accountable. It would also make it more difficult for companies to shift profits from one country to another and to hide their profits using tax havens.
- Student's own work.
- Student's own work.
- Student's own work.
- Student's own work.

Strand 2: Enterprise





Strand 2: Enterprise – Learning Outcomes

Students will be able to:

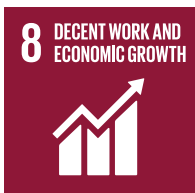
- 2.3 Differentiate between employment, work and volunteerism, identifying and describing features, benefits, rewards and careers within each.
- 2.4 Distinguish between the rights and responsibilities of employer and employee from a legal, social, environmental and ethical perspective.

Learning Intentions

- Differentiate between work, employment and volunteering.
- Discuss different types of employment.
- Explain the benefits of different types of employment.
- Outline the rights and responsibilities of employees and employers.
- List and briefly explain the laws that protect employees.

Linking to the Sustainable Development Goals:

- Goal 8: Promote inclusive and sustainable economic growth, employment and decent work for all.



Categories of Work

Materials

- Categories of Work role cards.
- Migrant Rights Centre Ireland Case Study
- Migrant Rights Centre Ireland Case Study Worksheet Questions

Steps

- What is work? Work on a classroom definition of what “work” is. Tease out that certain types of work are paid and unpaid.
- The following three work categories are written on the whiteboard – Formal paid work, Informal work and Unpaid work.
 - Formal paid work refers to work in 3 sectors – primary, secondary and tertiary.
 - Informal work refers to workers paid below the minimum wage, off the books, part-time or seasonal work, domestic and care workers.
 - Unpaid work refers to women and men who work in the home, care for elderly or disabled relations, voluntary work.
- Break the class into small groups and distribute the 10 role cards to each group. Ask students to work out which category each of these individuals fit.
- When the groups have put the case studies into their categories, ask each group to name where they put theirs.
- See if there is consensus among the groups as to their assigned categories.
- Discuss the pros and cons of each category of work, who has the double burden of both formal paid and informal unpaid work.
- Discuss what can be done to tackle exploitation, safety issues and low income.
- Employees are protected by law and have employment rights. What individuals are being denied their employment rights? Can you identify the legislation that would protect employees in these situations?

Differentiated task/extension activity

Case Study based on the Community Development Case Study “Changing the Law: Making Forced Labour a Crime in Ireland” – Migrants Rights Centre in Ireland
<https://www.mrci.ie/wp-content/uploads/2015/05/MRCI-005-Case-Study-1-A4-V1.pdf>

Categories of Work Role Cards



Deirdre is 37 years of age. She has 3 children age 4, 7 and 9. She cleans houses 3 mornings a week when her children are in school. She gets paid into the hand €8 an hour.



Pablo is from Spain. He is 26 years of age. He works in the construction industry and sometimes works 16 hour days. He is paid €7 an hour. When he injured his shoulder recently while carrying a heavy load, he was not paid whilst out sick.



Thomas and Mary have a small dairy farm in Co. Longford. Their weekly income is €500.



Rob works in a factory manufacturing tyres. He gets the average industrial wage of €725 and he also does 8 hours overtime a week.



Elaine works for Dublin Bus. She is married with no children. Her average week wage is €600. She cleans the house top to bottom every Saturday and cooks the dinner the days she is home early.



Orla is the Assistant Manager of a Bank of Ireland branch. Her salary is €50,000 per annum. He husband Jack was made unemployed 5 years ago and minds their 4 children while Orla works.



Mensu came over from the Philippines 3 years ago to work as a nanny. Her wage is €300 per week but she does not pay any tax or PRSI. She works from the time she gets up in the morning till the children are in bed. She also helps with the house cleaning.



When Vincent's wife Eileen became ill 2 years ago with a serious illness, he took early retirement and now cares for her full time. He receives the carers allowance of €214 a week from the state.



Suma is from Kenya and works as a junior doctor in Beaumont Hospital. He wants to gain experience in a Western hospital before going back to Kenya and working in his own country's health service, which badly needs trained doctors.



Luke works at putting in kitchens. When the firm has no work for him, he does 'nixers' to supplement his income.

CASE STUDY

Changing the Law – Making Forced Labour a Crime in Ireland.

Forced labour is an extreme form of exploitation where a worker is forced to work under threat, resulting in the worker losing control over their own life. The Migrant Rights Centre Ireland is a national organisation working to promote justice, empowerment and equality for migrant workers and their families. Between 2006 and 2015, Migrant Rights Centre Ireland (MRCI) helped over 200 people who had experienced forced labour or slavery in the domestic, restaurant, agricultural, and construction sectors.

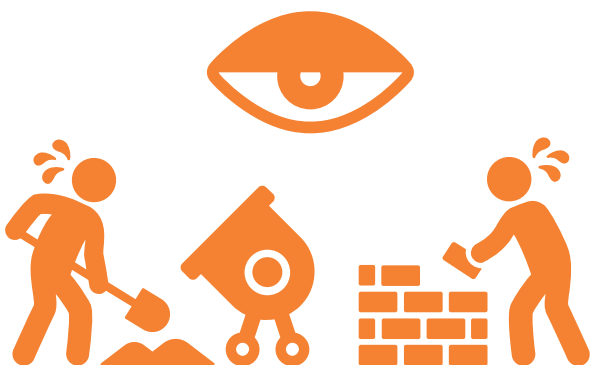
Through working with people who had experienced forced labour, MRCI identified that Irish law did not treat forced labour as a crime. This meant that people who had experienced forced labour suffered, but the perpetrator got off scot-free. The law needed to change to make forced labour a crime so that perpetrators could be prosecuted. In 2010, MRCI brought together a group of 24 people, all of whom had experienced forced labour, to plan and implement a campaign to change the law. From this the Forced Labour Action Group (FLAG) was formed.

As forced labour was seen as a marginal issue, FLAG needed to work to get the issue onto the public and political agenda. FLAG met and formed alliances with the Irish Congress of Trade Unions, the International Trade Union Confederation and Anti-Slavery International. In partnership with these organisations, a series of high-level meetings were held with government officials and politicians to brief them on the issues and concerns.

MRCI supported workers who had experienced forced labour to take cases to the labour courts for compensation for the breach of their employment rights. There were many high profile cases with amounts of €94,000 and €50,000 being awarded. The Mohammed Younis case had perhaps the highest profile. Mohammed was forced to work up to 80 hours a week in a restaurant in Clondalkin for just 51 cent per hour. The restaurant's owner confiscated his passport and subjected him to threats.

Over the two-year campaign, FLAG organised a number of public actions: outside Dáil Éireann on International Day for the Abolition of Slavery to engage the media and inform politicians of the solution, and outside a number of workplaces and restaurants to 'name and shame' exploitative employers and support workers. These actions were covered in the media and kept the pressure on the Minister for Justice and Equality to respond.

After two years of campaigning, a definition of forced labour was put into Irish law through the Criminal Law (Human Trafficking) (Amendment) Act 2013. Forced labour is now a crime in Ireland.



Case Study Worksheet Questions



1. What is forced labour?

2. What is the aim of the Migrant Rights Centre Ireland?

3. Name and explain the employment sectors where people had experienced forced labour in Ireland.

4. Mohammed Younis was forced to work up to 80 hours a week in a restaurant in Clondalkin for just 51 cent per hour. What employee rights were being broken in this situation?

5. Brainstorm: Why do you think does forced labour still exist?



CASE STUDY WORKSHEET SOLUTIONS

1. Forced labour is an extreme form of exploitation where a worker is forced to work under threat, resulting in the worker losing control over their own life
2. The Migrant Rights Centre Ireland is a national organisation working to promote justice, empowerment and equality for migrant workers and their families.

3. Employment sectors:



Domestic sector - Domestic workers perform a range of tasks in households – cooking, cleaning, washing laundry, and caring for children, the elderly or persons with disability – or may work as gardeners, guards or drivers.



Restaurant sector – Restaurant staff can be divided into “front of house” and “back of the house” workers include chefs, waiters, waitresses, cleaning staff, bar staff etc...



Agricultural sector – Agricultural workers work in farming and agricultural roles such as planting and harvesting crops, raising livestock, fishing, forestry, farming etc...



Construction sector - Construction workers work as builders, building, maintaining and repairing residential and commercial buildings and other forms of infrastructure such as roads, bridges, water treatment facilities etc... Specialist trades within the construction sector include painters, plumbers, tilers, electricians, fitters etc...

4. Employees should be paid at least the minimum wage per hour worked and Mohammed was only paid 51 cents an hour. The minimum wage is currently €9.80 (since 1st January 2019). The maximum average working week for many employees cannot exceed 48 hours and Mohammed was forced to work up to 80 hours a week. In the article, it also mentioned that his passport was confiscated and he was threatened by his employer.

Corresponding employment legislation - National Minimum Wage Act, 2000, Organisation of Working Time Act, 1997 and Safety, Health and Welfare at Work Act, 2005.

5. Poverty and discrimination breed the conditions in which forced labour practices persist. Poor people are often in need of cash just for daily survival, which forces them to sell their labour in exchange for a lump sum of money or a loan. They are tricked or trapped into working for very little or no pay, often for long hours and seven days a week. The value of their work is invariably greater than the original sum of money borrowed. Forced labourers are routinely threatened with and subjected to mental and physical violence with women and girls being disproportionately affected by sexual violence. Forced labourers are kept under various forms of surveillance, sometimes even by armed guards. Entire families can be held under forced labour conditions, making it even harder for individual family members to escape. Vice versa, forced labour systems lock marginalized groups, such as women and children, into extreme poverty since they have few possibilities to take self-determined decisions and, consequently, to elude the vicious circle of forced labour conditions. In most countries, legislation against various forms of forced labour exists. However, law enforcement is weak and corruption is widespread, hence, the vast majority of perpetrators remain unpunished. This helps keep forced labour exploitation a low-risk, but highly profitable operation.

<http://www.oecd.org/dac/gender-development/44896368.pdf>



Strand 2: Enterprise – Learning Outcomes

Students will be able to:

- 2.11 Assess the importance of planning an organisation's cash flow; propose suitable sources of finance to manage expenditure and prepare a budget.

Learning Intentions

- Distinguish between short, medium and long term sources of finance.
- Describe and evaluate the major sources of finance for business.
- Outline the factors that will influence a business when choosing a source of finance.

Linking to the Sustainable Development Goals:

- Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation



Clann Credo and Wexford Gymnastics Club Case Study

TEACHING AND LEARNING ACTIVITIES

Materials

- Wexford Gymnastics Club Case Study
- Worksheet Questions

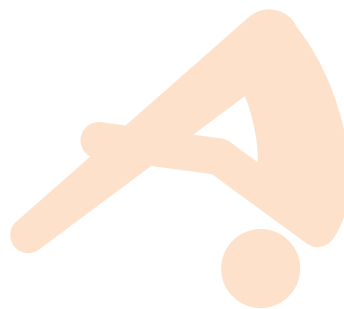
Steps

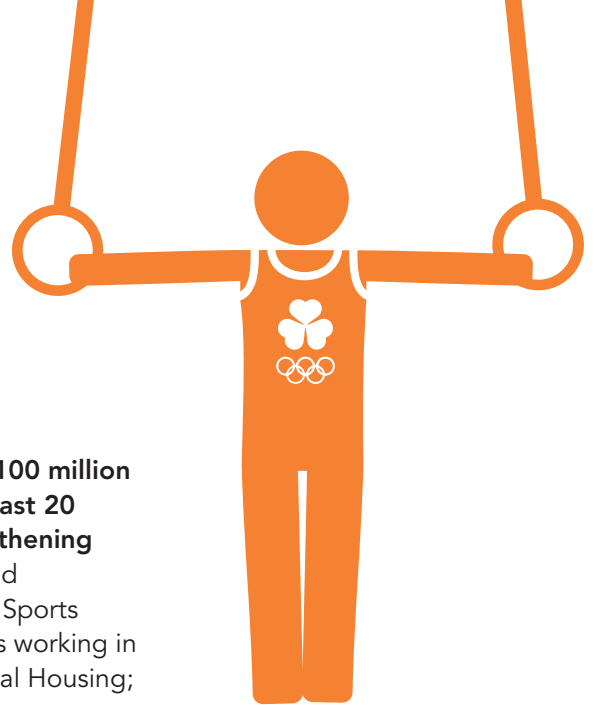
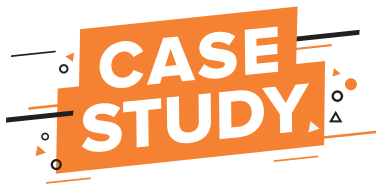
- Ask students - can you list different examples of expenditure that a business may have?
- Could you categorise these types of expenditure as current or capital? Could you categorise the capital expenditure as medium term needs or long term needs? Hint - A long term need would include the purchase of items that will provide benefits to the organisation over a more extended period of time, usually in excess of 5 years.
- Distribute the Wexford Gymnastics Club Case Study to students and ask them to read it.
- Distribute the Worksheet questions to students and ask them to complete the questions.

Differentiated task/extension activity

There are many Case Studies available on the Clann Credo website:
<https://www.clanncredo.ie/casestudies.aspx?m=29&mi=213>

Research a Community Story of your choice and create a short synopsis of the case study. Your synopsis should give details of the organisation, the purpose of the loan and the reasons why Clann Credo approved the loan.





Clann Credo

Clann Credo was founded in 1996 and has provided over €100 million in Community Loan Finance to over 900 projects over the past 20 years, creating and sustaining thousands of jobs and strengthening communities nationwide. Clann Credo work with Voluntary and Community Groups, Charities, Social Enterprises and Amateur Sports Clubs around the country. They have provided loans for groups working in the areas of: Community Facilities; Sports and Recreation; Social Housing; Arts and Tourism; Enterprise Centres and Sustainable Energy.

Wexford Gymnastics Club Case Study

Whenever Ireland competes in gymnastics at an international level, you can be almost certain that the team will feature members of the Wexford Gymnastics Club.

Founded in 1978, it is among the most successful gymnastics clubs in the country with more than 150 titles to date, while some 60 club members have represented their country at international level over the years.

However, success brought its own problems, one including a shortage of adequate space and training facilities. Young gymnasts joining the club are coached on general fitness and basic gymnastics before progressing to development stage and then to senior level, which can involve training for up to 17 hours weekly.

But without its own dedicated premises, the club was forced to rent limited space from a nearby school, which sometimes saw gymnasts at different levels being coached side by side. And with more than 120 members on its books, the club has been forced to turn away potential members or place them on a waiting list, due to the lack of space and appropriate facilities.

While the Wexford Gymnastics Club has survived and thrived due to a strong spirit of volunteerism and community support, an investment in its own premises was clearly required to help it grow and strengthen its prospects into the future.

Working with Wexford Council, the club secured a site in Coolcots, close to the town, with the proviso that it would obtain the finance necessary to construct the purpose-built, permanent gymnastics facility.

There are only three such centres in the country and the Coolcots facility was to be the first of its kind in the southeast region.

However, the club encountered some initial difficulty sourcing official funding for the planned centre and turned to Clann Credo for assistance. Given the significant benefit that the new centre would bring to sporting and social life in the region, Clann Credo was proud to play a role in bringing it to fruition. Wexford Gymnastics Club is located on O'Leary Road, Coolcots, Co. Wexford.

Case Study Worksheet Questions



1. What is Clann Credo?

2. Clann Credo has provided loans to groups working in what areas?

3. What problems were Wexford Gymnastics Club facing?

4. What was the purpose of Wexford Gymnastic Club loan?

5. Why did Clann Credo approve the loan?

6. Outline the factors that would influence an organisation such as Wexford Gymnastics Club when choosing a source of finance.

7. Discuss in pairs/small groups what kind of loan you would prioritise when choosing one. What would be important to you when taking out a loan?



CASE STUDY WORKSHEET SOLUTIONS

1. Clann Credo is a financial organisation that provides loans to voluntary and community groups, charities, social enterprises and amateur sporting clubs.
2. Clann Credo have provided loans for groups working in the areas of: Community Facilities; Sports and Recreation; Social Housing; Arts and Tourism; Enterprise Centres and Sustainable Energy.
3. The club lacked space and appropriate training facilities which meant that the club were turning away new members as they could not accommodate them. Gymnasts at different levels were being coached side by side which was also unsuitable.
4. The purpose of the loan was to build a purpose built, gymnastics facility in Coolots.
5. Clann Credo were happy to approve the loan as they felt the gym would have a significant benefit on the sporting and social lives of people living in the area.
6. The factors that would influence an organisation include - the purpose of the loan, the amount of finance required, the cost of finance and whether security or collateral is required.
7. Student's own work.



Strand 2: Enterprise – Learning Outcomes

Students will be able to:

- 2.5 Investigate the positive and negative impacts on a community of an organisation from an economic, social and environmental perspective.
- 3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade.

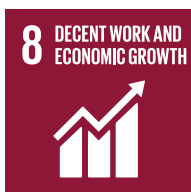
Learning Intentions

- Understand the benefits an organisation brings to society and the economy.
- Recognise the possible negative impacts of an enterprise on a community.
- Understand what international trade is.
- Illustrate the difference between imports and exports.

Linking to the Sustainable

Development Goals:

- Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.



The Irish Dairy Role Play

TEACHING AND LEARNING ACTIVITIES

Materials

- Background Scenario
- Role Cards

Steps

- Read the Background scenario to the class.
- The class will be participating at a World Health Organisation (WHO) meeting about their concerns about Ireland's involvement in the promotion of bottle feeding to Chinese mothers. The purpose of the meeting is to try to find a solution that is acceptable to all parties.
- Divide the class into groups and give each group a role card.
- Give each group time to read through their role card and discuss their role in relation to the Background scenario. Possible questions are - are you benefiting or losing out in this current situation? Do you wish to change the current situation? Do you have the power to change the situation?
- Each group should appoint a spokesperson and discuss the main points that they wish to make at the meeting. The WHO representative will chair the meeting.
- When the groups are ready to present their arguments, the spokespeople should speak for 1 minute. Each spokesperson should introduce their character to the class and give their opinion of the situation.
- A discussion should be opened up once everyone has presented their perspective. The meeting can be paused by the WHO representative in order that spokespeople can discuss progress and strategy with their group.
- A larger class discussion should be opened up after the meeting - what happened during the meeting? Was the outcome satisfactory for all participants? Who may have been dissatisfied by the outcome? Which groups had the most power? What interest groups do they represent?

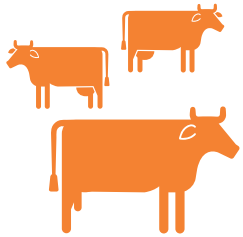
BACKGROUND SCENARIO

It is globally recognised and encouraged by international organisations and governments that breastfeeding is the best option for mother and child. Breastfeeding should be the exclusive source of nutrition for a child within the first six months of life. Beyond the six months it is recommended by health experts to continue breastfeeding until the age of 2/3, in addition to feeding the child solid foods. Breastfeeding does not require additional health infrastructure or costs to the mother. The World Health Organisation recommends breastfeeding because of the protection it provides against diarrhoeal disease, respiratory infections and other life-threatening ailments. It also provides protection against obesity and noncommunicable diseases such as asthma and diabetes. (WHO, 2015).

Role Cards



IRISH DAIRY FARMER



You are one of the 18,000 dairy farmers in Ireland. You have a herd of 100 cows. The price of commodities such as milk and dairy products fluctuate which means that the prices paid to you have dropped from a record high of 37 cent a litre to 28 cent. The average cost of production is 25 cent a litre. Only 10% of Irish dairy produce is consumed in Ireland. Despite having less than 1% of the world's dairy cows, Ireland is responsible for over 15% of the world's infant milk formula production. The two Irish milk formula plants buy more than 1.2 billion litres or about a fifth of the Irish milk pool from Irish farmers.

EMPLOYEE OF MILK FORMULA PLANT



You are one of the 230 people employed in a milk formula plant in based in Co. Wexford. You produce infant and toddler milk for the Irish, UK, European and Chinese market. Globally, your company employs 104,000 employees across 190 production plants worldwide. Your company recently invested €180,000,000 into its Irish production plants and you are hopeful that this is a sign that your company will not relocate to another country as the company provides employment locally.

IRISH MINISTER OF AGRICULTURE



The dairy sector is a very important part of your portfolio. The dairy industry is a key component of the Irish economy and provides much needed employment especially in rural locations. Only 10% of Irish dairy produce is consumed in Ireland which means the export market is incredibly important. In 2015, Irish infant formula value accounted for €1.5 billion in exports and is now 35% of all dairy exports. Ireland supplies 15% of the global infant formula market.

Role Cards



WORLD HEALTH ORGANISATION REPRESENTATIVE



The Irish Department of Health has publicly stated their support for the WHO's goal of increasing the percentage of infants exclusively breastfed in the first six months by at least 50% by the year 2025. However, Ireland's Department of Agriculture seems to have an entirely contrary vision for the global projections of how infants are fed by the year 2025. The Chinese Department of Health has taken several measures to promote breastfeeding but the popularity of imported milk products remains very high amongst Chinese consumers.

CHINESE MOTHER OF NEWBORN BABY



You are making a decision on whether to breastfeed or bottle feed your new baby. You do not have confidence in using Chinese infant formula because of the domestic milk scandal. 10 years ago, 6 infants died and 300,000 babies got sick as a chemical compound called melamine, used in plastic and fertilizer production, made its way into milk formula. You would prefer to purchase Irish infant formula if you choose to not breastfeed but your monthly income is €750. It costs €43 per kilo in China for Kerry Groups 'Green Love+' products, which is four times as much as infant formula sold in Ireland. As international products are so expensive, you are tempted to water down the product. You worry that your own breast milk is not as good as the Irish milk formula.

CHINESE MINISTER OF HEALTH



China has one of the world's lowest rates of breastfeeding. China's national exclusive breastfeeding rate for children under six months of age was 20%, well below the global average of 40%. Breastfeeding was the norm up to the 1970s when infant formula began to be promoted and marketed to mothers in Chinese hospitals. Your department has banned advertisements of infant formula in an effort to increase the rates of breastfeeding in China. 10 years on, you are still dealing with the repercussions of the domestic milk scandal. This has led to the popularity of internationally produced milk products especially Irish products which are seen as a premium product.



Strand 2: Enterprise – Learning Outcomes

Students will be able to:

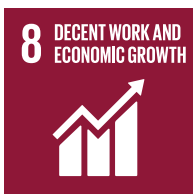
- 2.5 Investigate the positive and negative impacts on a community of an organisation from an economics, social and environmental perspective.
- 3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade.

Learning Intentions

- Understand the benefits an organisation brings to society and the economy.
- Recognise the possible negative impacts of an enterprise on a community.
- Understand what international trade is.
- Illustrate the difference between imports and exports.

Linking to the Sustainable Development Goals:

- Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.



From Kerry to Nigeria – Case Study

TEACHING AND LEARNING ACTIVITIES

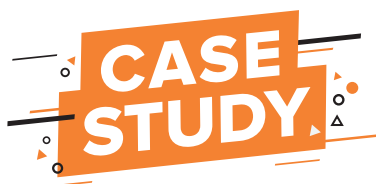
Materials

- “Kerrygold is opening up a new factory... in Nigeria” Case Study from The Journal.ie
- Worksheet Questions

Steps

- Ask students - “What is the number 1 brand of butter in Germany and the number 3 brand of butter in the USA?”
Answer - Kerrygold.
- Ask students - “Where are Kerrygold butter products produced?”
Answer - their Irish manufacturing plant is based in Mitchelstown in Cork. They also have manufacturing plants in Nigeria and in Shanghai in China. Dairy farmers across Ireland supply milk to Ornu, who produce and manufacture butter, cheese and other dairy products.
- Distribute the Kerrygold Case Study to students and ask them to read it.
- Distribute the Worksheet questions to students and ask them to complete the questions.





Kerrygold is opening up a new factory... in Nigeria

Powdered milk will be exported to and packaged at the facility in Lagos.

Dec 2nd 2015, 10:31 AM



15,155 Views



50 Comments



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139



Tweet



Email

39

KERRYGOLD HAS ARRIVED in Nigeria with the opening of a new packaging facility in the country's capital.

Ornua, the recently rebranded Irish Dairy Board, opened the facility this morning.

It says the move will strengthen the company's foothold in Africa, allowing a new route for powdered milk products to enter the continent.

The powdered milk, generally sold in small containers across Africa, will be exported to Nigeria and packaged at the new factory, before being marketed under the Kerrygold brand.

Ornua chief executive Kevin Lane said opening the new facility is "another important step in our growth plans for Africa".

"Importantly for Irish dairy farmers, this development offers an enhanced route to market for the additional forecasted milk volumes," he said in a statement.

Ornua noted that Nigeria is the largest importer of full-fat milk in Africa, and last year imported 166,000 tonnes of milk powder at a value of €455 million.

The cooperative currently employs 250 direct and indirect employees at its African headquarters in Port Elizabeth, South Africa.

Minister for Agriculture, Food and the Marine, Simon Coveney is currently in West Africa on a trade mission, aimed at "increasing the profile of Ireland in Nigeria and developing trade and business opportunities across a broad range of goods and services".

The Minister said €50 million worth of contracts were signed yesterday alone.

Speaking about the dairy industry, he said:

"With more than 85% of Irish dairy production being exported and one third of the value of these exports going outside the EU, it is imperative that the Irish dairy sector continues to source sustainable third country markets particularly now that our output is expanding since quotas were abolished."



Case Study Worksheet Questions



1. What will be packaged at Kerrygold's new factory in Lagos?

2. What is the new name of the Irish Dairy Board?

3. How many tonnes of milk powder did Nigeria import last year?
What was the value in euros?

4. What is the effect on Nigerian dairy farmers from these import figures?

5. What percentage of Irish dairy produce is exported outside of Ireland?

6. What is the effect on Irish dairy farmers from these export figures?

7. What will be the effect on Nigeria's balance of payments figures?

8. What will be the effect on Ireland's balance of payments figures?

9. Can you name 5 other goods that Ireland exports?

Hint - The Balance of Payments is the difference in value between a country's total exports and total imports.

Formula: Balance of Payments = Total Exports - Total Imports



CASE STUDY WORKSHEET SOLUTIONS

1. Powdered milk will be packaged at the Kerrygold factory in Lagos.
2. The new name of the Irish Dairy Board is Ornuia.
3. Nigeria imported 166,000 tonnes of milk powder at a value of €455 million.
4. If Nigeria imports large quantities of powdered milk from Ireland, it will have a negative effect on Nigerian dairy farmers as it damages their businesses. It will lead to a decrease in demand for their products. In the report *Uncowed* by the Economist (2015) it was noted that when local milk product, "finally arrives on supermarket shelves, it costs around three times what it would in Europe. Cheap longlife imports [i.e. Irish milk powder] sell for less than half the price of local milk".
5. More than 85% of Irish dairy produce is exported outside of Ireland.
6. Irish dairy farmers need to export their produce as they produce more than Irish consumers require. The emergence of new markets in Nigeria and China has a positive effect on Irish dairy farmers, provided that they are paid a reasonable price for their dairy produce.
7. If Nigeria imports more goods than it exports, it could lead to a Balance of Payments Deficit.
8. If Ireland exports more goods than it imports, it could lead to a Balance of Payments Surplus.
9. Examples could include food and drink products, clothes, chemicals, machinery and equipment pharmaceutical products, medical devices, computer and IT products etc

Debrief:

Debate: Kerrygold's factory does more harm than good.

Ask students to form small groups. Half of the groups will argue for the expansion, the other groups against it.

The article as well as the questions below can be considered when forming their arguments.

For debate template see p.74

- What do you think is Kerrygold's main objective?
- How are Nigerian farmers affected?
- What are the positive and negative impacts?
- Do you think it is positive that we export that much of our dairy products?
- Do you think Ireland and Nigeria benefit equally from Kerrygold? If not, why?

Differentiated task/extension activity

Using the Kerrygold factory as an example, evaluate the impact on the community in Lagos of Kerrygold establishing a factory there.

Start by introducing students to the concept of sustainability, and that it comprises of 3 pillars, our environment, economy and society. If one pillar is weak the whole system collapses. Discuss examples with your students. Once they feel confident with the concept, complete the table on the following page, by thinking of the positive and negative impacts on the community under the following headings.

Extension Activity

Economic Impacts	
Positive	Negative
Environmental Impacts	
Positive	Negative
Social Impacts	
Positive	Negative



EXTENSION ACTIVITY SOLUTION

Here are some suggestions, however, these can all be debated depending on your perspective. This is not a complete list but just some ideas to get you started.

Economic Impacts	
Positive	Negative
<ul style="list-style-type: none"> Provides employment - local people will be needed to work in the factory packaging the products. Employees of the factory will have money to spend in the local community - the multiplier effect The employees tax revenue from wages could be used by the government to improve public services. 	<ul style="list-style-type: none"> Multinational companies can very easily move from country to another, which can have a devastating impact on its employees and the local economy. For example, Dell in Limerick. Local farmers will not be able to compete with a larger multinational company that offers their products at a cheaper price to local retailers. Large MNCs (Multi National Corporations) can often reduce their tax bills substantially through legal financial loopholes which means that the local government might not benefit.
Environmental Impacts	
Positive	Negative
<ul style="list-style-type: none"> Vacant land could be used to build the site on. 	<ul style="list-style-type: none"> A manufacturing plant can create various forms of pollution - noise, air, water etc.... Air/food miles for the transport of dairy from Ireland to Nigeria
Social Impacts	
Positive	Negative
<ul style="list-style-type: none"> A growth in local services to meet the needs of the factory such as cafes, restaurants, banks, transport services etc.... 	<ul style="list-style-type: none"> Employees may choose to live closer to their place of work which could put pressure on house prices and the rental market which could have an impact on the local community. Local farmers who can't compete become unemployed which could have a knock-on-effect on their families and community.

Strand 3: Our Economy





Strand 3: Our Economy – Learning Outcomes

Students will be able to:

- 3.5 Examine the purposes of taxation from a financial, social, legal and ethical perspective.

Learning Intentions

- Outline the role of taxation in a modern economy.
- Examine the purposes of taxation from a financial, social, legal and ethical perspective.

Linking to the Sustainable Development Goals:

- Goal 17: Partnerships for the Goals.



The 4 Rs of Taxation Jigsaw

TEACHING AND LEARNING ACTIVITIES

Materials

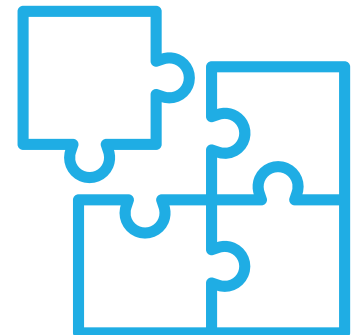
- 4 Rs segments.
- Additional information about the 4 Rs if students are unable to access the internet.
- The 4 Rs placemat.
- Kahoot Quiz on taxation and the 4 Rs - <https://bit.ly/2PDuvhL>
- Table Quiz questions and answers on taxation and the 4 Rs.

Steps

- Split the class into a number of 4 person teams. Allow teams to appoint a team leader and select a team name.
- Assign each team member a segment of the 4 Rs. The 4 Rs are Revenue, Redistribution, Repricing and Representation.
- Each team member should read their R segment and familiarise themselves with their R.
- As a group, they will discuss and clarify their understanding of their specific R and think about any further information they would like to find. If possible, online research can be done during class.
- Students return to their original teams and share what information they have learned about their individual R.
- They should give a short presentation to their team. Team members should ask questions to aid clarification.
- Students could complete a placemat exercise to fill in their R segment.
- Teams complete a Kahoot Quiz or table quiz worksheet to test their knowledge of the 4 Rs and general knowledge of Irish taxation.

The 4 R Segments

- Revenue - taxation is a source of revenue for governments.
- Redistribution - taxation can be used to redistribute wealth in an economy.
- Repricing - taxation can be used to encourage or discourage certain consumer behaviours.
- Representation - tax payers should demand representation and accountability i.e. governments should be accountable to its citizens



The 4 Rs Additional Information

Revenue

The vast majority of current revenue comes from taxation such as income tax, USC, VAT, corporation tax, excise duty, customs duty etc...

Governments use tax revenue to fund essential public services including social protection, education, health, public transport, defence and justice etc...

Redistribution

Governments use taxes to help make sure there is a more equal distribution of wealth within the economy. The redistribution of wealth in an economy can take place as wealth transfers from the rich to the poor i.e collecting income tax from high income earners to pay unemployment benefit to those who are unemployed.

A progressive tax is one where the tax rate increases as income increases. This system of taxation where those earning higher incomes pay higher taxes would seem to be fairer or more equitable.

Repricing

Governments can use taxes to encourage or discourage certain consumer behaviours.

For example, lower taxation levels can help to increase consumer spending and job creation. A recent example of this was the decreased VAT rate (from 13.5% to 9%) for hotels, restaurants and other businesses in the hospitality sector to increase spending in the tourism industry.

Increased tax on cigarettes, products with high levels of sugar and plastic bags may reduce their consumption.

Representation

The 4th R stands for representation, meaning that citizen and other entities are only required to pay taxes if the taxing authority, such as the government, provides them with a political voice through elected representatives.

This goes back to the time before the American Revolution. At the time the anti-British slogan "Taxation without representation is tyranny" reflected the resentment of American colonists at being taxed by the British parliament to which they elected no representatives.

Some would argue that taxation without representation still occurs today. Global tax rules are developed without input from poor countries, making them by definition unrepresentative. This seems particularly unfair, as these developing countries are worst affected by tax avoidance, yet have the least amount of financial resilience to cope with it.

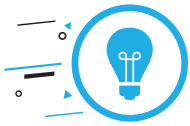
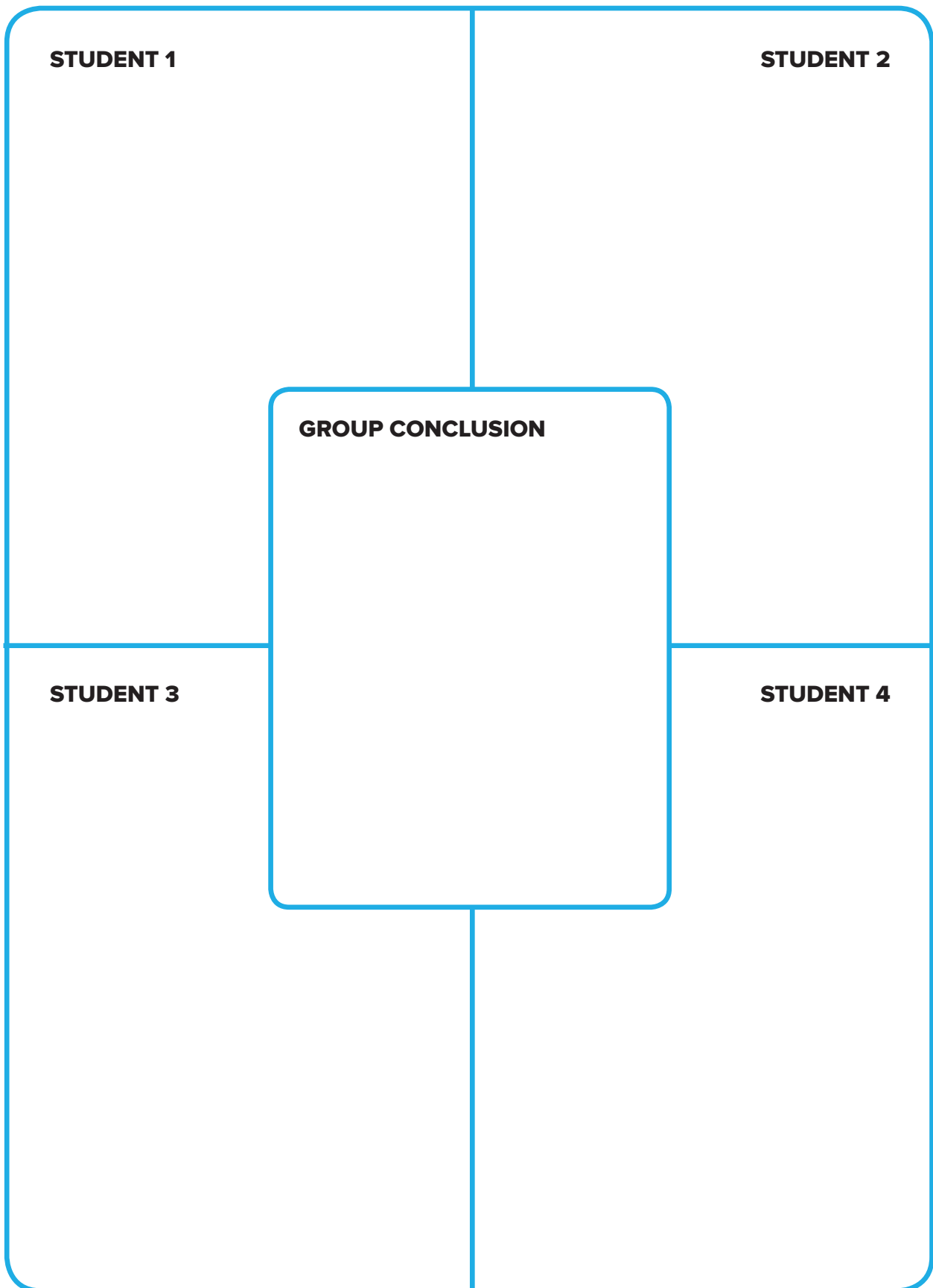


TABLE QUIZ QUESTIONS AND ANSWERS

The Kahoot Quiz has identical questions and answers

1. The Office of the Revenue Commissioners are responsible for tax collection in Ireland.
True or false?
Answer - True.
2. How much tax and duty did Revenue collect in 2017? €25.95 million, €50.76 billion, €75.31 billion, €100.23 million.
Answer - €50.76 billion.
3. A tax payable on goods and services and is included in the price of many everyday purchases? PAYE, USC, VAT or CGT?
Answer - VAT.
4. Governments use taxes to encourage/discourage certain consumer behaviours. Is this known as? Revenue, Redistribution, Representation, Repricing.
Answer - Repricing.
5. A tax payable on gifts and inheritances (money or property) is known as. Capital Gains Tax, Capital Acquisitions Tax, Local Property Tax, Deposit Interest Retention Tax.
Answer - Capital Acquisitions Tax.
6. Governments should be held accountable to its tax paying citizens. Is this known as? Revenue, Redistribution, Representation, Repricing.
Answer - Representation.
7. A direct tax is one that is levied on income as it is spent? True or False?
Answer - False.
8. What rate of Corporation tax do corporations pay in Ireland? 10%, 12.5%, 17.3%, 25%.
Answer - 12.5%
9. A system of taxation where those earning higher incomes pay higher taxes is known as? A Progressive tax or a Regressive tax.
Answer - A Progressive tax.
10. Which tax makes up the greatest proportion of tax revenue collected in 2017? Income Tax (PAYE), Corporation Tax, VAT, DIRT.
Answer - Income Tax (PAYE).

The 4 Rs Placemat





Strand 3: Our Economy – Learning Outcomes

Students will be able to:

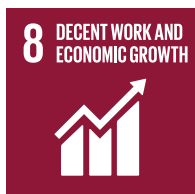
- 3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy.

Learning Intentions

- To understand inflation.
- To understand the impact of inflation on households.

Linking to the Sustainable Development Goals:

- Goal 8: Promote inclusive and sustainable economic growth, employment and decent work for all.



Inflation Activity

TEACHING AND LEARNING ACTIVITIES

Materials

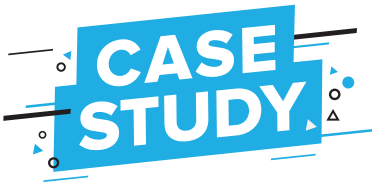
- 3 identical chocolate bars or other identical items.
- Play money - €1 and €2 coins template included.

Steps

- Hand out a random amount of play money to the students.
- Offer the first chocolate bar for sale and take a few bids.
- Give the chocolate bar to the highest bidder, take away that person's money and record the amount paid for the chocolate bar on the board.
- Give out more play money so that there is now more money in circulation.
- Offer the second chocolate bar for sale and begin to take a few bids.
- Give the second chocolate bar to the highest bidder, take away that person's money and record the amount paid for the chocolate bar on the board.
- Repeat the exercise by giving out all the play money.
- Offer the third chocolate bar for sale, the bids will go much higher this time.
- Give the third chocolate bar to the highest bidder, take away that person's money and record the amount paid for the chocolate bar on the board.
- Discuss with the class that each chocolate bar was the same but because there was more money in circulation, people were willing to pay more for it. They had more money but their money was worth less.
- Define what inflation is to the class - Inflation is a sustained increase in the general level of prices from one period to another.
- Ask students, what effect would inflation have on consumers? Inflation would reduce the purchasing power of their money which means that they would not be able to buy as many goods and services from one period to another. Discuss if everyone is equally affected by inflation? If not, who do you think is most affected by it?

Inflation Activity Coin Template





South Sudan Case Study

Fighting has ravaged South Sudan for the past three-and-a-half years. More than six million people – 45 percent of the population – are facing extreme hunger. As many as 7.5 million people now need humanitarian assistance. More than 1 million of these people are children who are acutely malnourished. On top of this, as many as 3.8 million people have fled their homes; with more than 2 million seeking safety in neighbouring countries like Uganda, where there are now 1 million South Sudanese refugees.

2 short video clips from NGOs discussing the situation in South Sudan:

- <https://www.oxfamireland.org/blog/south-sudan>
- <https://www.christianaid.org.uk/resources/emergencies/christmas-appeal-south-sudan-video>

Case Study article¹

Since the start of South Sudan's conflict in December 2013, more than 2.3 million people - one in five - have been forced from their homes. In the months prior, South Sudan's food security outlook was the best it had been in five years. But since conflict broke out, unprecedented levels of hunger have been continually surpassed, with the World Food Programme predicting that 2016's lean season (May – July) would be the worst on record since the country gained independence in 2011.

Fighting and displacement have disrupted planting and harvests, increasing dependence on imports. Combined with increased military spending and national and global oil trade trends, these factors have plunged the country further into economic crisis.

Markets have been severely disrupted and many people can no longer afford to buy enough food, water or other basic essentials.

Since the start of the conflict, an additional one million people have been pushed below the poverty line. According to the South Sudanese Bureau of Statistics inflation is now approaching 300 percent. Following a mission to South Sudan in May 2016, the International Monetary Fund (IMF) warned of an almost 90 percent drop in the value of the South Sudanese Pound

(SSP). This nasty bout of inflation has two causes: money-printing and economic collapse.

South Sudan's economy is among the least diversified in the world. In 2014 oil provided 99.8% of the country's export revenues. At independence in 2011, when production was high and oil fetched over \$100 a barrel, petrodollars flowed freely and fuelled colossal political patronage. But a shutdown in 2012 followed by civil war, which broke out in 2013, has slashed output. South Sudan now produces around 120,000 barrels of oil a day; half as much as it did at its peak, and the price per barrel is only half what it was in 2011.

The government has printed fresh banknotes to try to cover this gigantic shortfall, with predictable results. Government salaries, when they are paid, are now worth almost nothing. And food, which is mostly imported from Uganda and Kenya, has soared in price, adding to the near-famine situation in much of the country. Inflation has slightly decelerated in the past few months, taking South Sudan out of technical hyperinflation. Yet the fundamental problems remain. The government is still overspending, despite having no new sources of revenue. There are still almost no non-oil exports.

With peace, a bail-out might come from international donors. But South Sudan's leaders keep fighting. Their latest revenue-raising proposal, announced just a few weeks after famine was declared in parts of the country, is to raise the cost of work permits for foreign aid workers from \$100 per person to \$10,000.



Economist.com

¹ Adapted from the following two articles:
<https://www.oxfamamerica.org/static/media/files/CostofLivingandthePriceofPeaceJuly2016.pdf>
<https://www.economist.com/middle-east-and-africa/2017/03/18/to-fight-hyperinflation-south-sudan-decides-to-tax-aid-workers>

Case Study Worksheet Questions



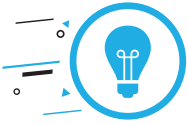
What is inflation?

What is hyperinflation?

What is the cause of inflation in South Sudan?

Why is South Sudan currently reliant on importing food?

What is South Sudan's biggest export?



CASE STUDY WORKSHEET SOLUTIONS

1. Inflation is the increase in the general level of prices of goods and services from one year to the next.
2. Hyperinflation is very high or extremely fast inflation. Hyperinflation occurs when the price of goods and services rises by over 50% in a month.
3. The cause of inflation in South Sudan is the collapse of the economy (exports of oil products has halved and the price per barrel of oil has also halved) and the fact that the government is spending too much (especially on the military) despite having a decrease in income. The government has resorted to printing more currency in order to have more money to pay for the increase in expenditure.
4. South Sudan has to import food from Kenya and Uganda as the civil war led to food shortages as due to the displacement of people, food crops are not being planted and harvested.
5. Oil is South Sudan's biggest export.

Group Debrief: Problem Tree

- Ask your students to form small groups. Hand out a printed copy of the problem tree to each group.
- Ask your students to reflect on the South Sudan case study and discuss what the root causes of inflation were. Once agreed, write them down.
- Now move on to think about how the people, the country and the environment were affected. What effects did inflation have on South Sudan?
- Invite the small groups to report back to the whole class

Individual Debrief: Journal Work

Ask students to take some time to write their own reflection in their journals. Following questions could guide them in their reflection process:

- What struck you most about what you have learned today?
- What are possible solutions to the crisis in South Sudan?
- What were the underlying root causes of the conflict and how can we challenge them?
- Are there links between what is happening in South Sudan and Ireland or Europe?
- How did it make you feel to learn about the crisis in South Sudan?

Problem Tree

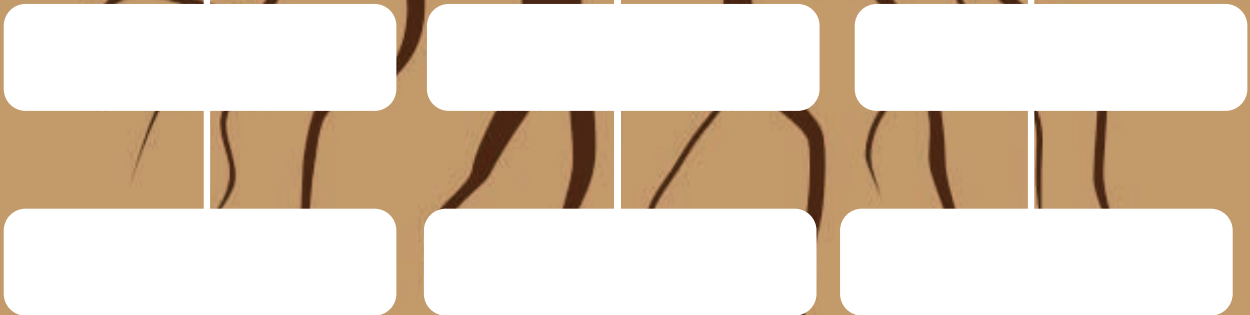
Effects



INFLATION

Core Problem

Root causes





Strand 3: Our Economy – Learning Outcomes

Students will be able to:

- 3.4 Differentiate between different sources of government revenue and government expenditure.

Learning Intentions

- Identify sources of government revenue and items of government expenditure.
- Outline the impact of budget decisions on Irish society and internationally.

Linking to the Sustainable Development Goals:

- Goal 17: Revitalize the global partnership for sustainable development.



Imagine if...

TEACHING AND LEARNING ACTIVITIES

Materials

- Budget 2019 Fact Sheet

Steps

Group discussion:

- What is a household budget? What type of information would you expect to find in a household budget?
- What is the national budget? What type of information would you expect to find in the national budget?
- Ask the class if they know who the current Minister of Finance is and what their role entails. After a short discussion ask them to imagine that they are the Minister of Finance.

Individual/pair work: Imagine you are the Minister of Finance

Pose the following questions and ask students to discuss or write down their answers:

- Where would you look to find revenue?
- Is there any way you could save money from one part of the budget to spend somewhere else?
- How could you choose between different spending options?

Preparing the budget

- Explain to the class how the national budget is prepared. Each government department prepares a budget by asking each government department to provide them with an estimate of their spending requirements.
- In Ireland, there is a tradition of community and voluntary organisations sending the Minister for Finance a 'pre-budget submission' where they seek to influence the budget.
- Split the class into groups representing a range of voluntary and community groups. Here are some suggestions:
 - Age Action - provides support and services for older people.
 - National Youth Council of Ireland (NYCI) - NYCI is the representative body for voluntary youth organisations in Ireland.
 - Irish Refugee Council (IRC) - The IRC is a non-governmental organisation which specialises in working with and for asylum seekers and refugees in Ireland.
 - Irish Farmers Association - the representative body of Irish farmers.
 - Society of St. Vincent de Paul - work with people experiencing poverty and disadvantage.
 - Concern Worldwide - Ireland's largest aid and humanitarian agency

Imagine if...

- Each group should prepare a pre-budget submission that includes one key social expenditure that the group want prioritised or a change that they would like to see.
- The groups should appoint a spokesperson who reports back on their submission to the whole class.
- Each individual student must imagine that they are the Minister for Finance. Which group do you feel had the most convincing argument? Students should think about how much it might cost to implement this change and how they will pay for it.
- The students should then vote for the group they feel should have their pre-budget submission accepted.
- Discuss afterwards: How did you make your decision? What makes a budget fair? Does everyone benefit equally from it?

Differentiated task/extension activity

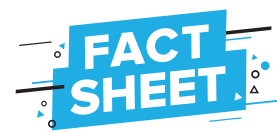
Budget 2019 Expenditure Fact Sheet and Worksheet Questions

The total expenditure figure for 2019 is €76.2 billion. The following table gives a break down of the government's budgeted figures for expenditure in 2019.



Budget 2019 Expenditure

Fact Sheet



Expenditure	Amount € million	%
Social Protection	20,620	
Health	17,030	
Education	10,760	
Justice	2,790	
Agriculture	1,600	
Debt Servicing, EU Payments	9,560	
Transport	2,370	
Taoiseach	189	
Finance	507	
Public Expenditure and Reform	1,250	
Foreign Affairs	802	
Communications, Climate Change	647	
Business, Enterprise and Innovation	950	
Culture, Heritage and the Gaeltacht	339	
Housing, Planning and Local Government	4,030	
Defence	994	
Children and Youth Affairs	1,510	
Rural and Community Development	293	
Total Expenditure	76,241	

QUESTIONS

1. How many government departments are there currently?
2. What departments do you think should have the highest and lowest budgets and why?
3. What government department has the highest expenditure figure?
4. What government department has the lowest expenditure figure?
5. Calculate the percentage of overall expenditure that each of the amounts represents.
6. Do any of these expenditure figures surprise you? Comment on your figures.
7. Create a chart of your choice to represent these figures.



ANSWERS

1. There are currently 17 government departments. The Debt Servicing, EU Payments is not a government department.
2. Students own work.
3. The Department of Social Protection has the highest expenditure figure.
4. The Department of the Taoiseach has the lowest expenditure figure.
5. The percentage of overall expenditure is calculated by dividing each figure by the total expenditure figure of 76,241 m.

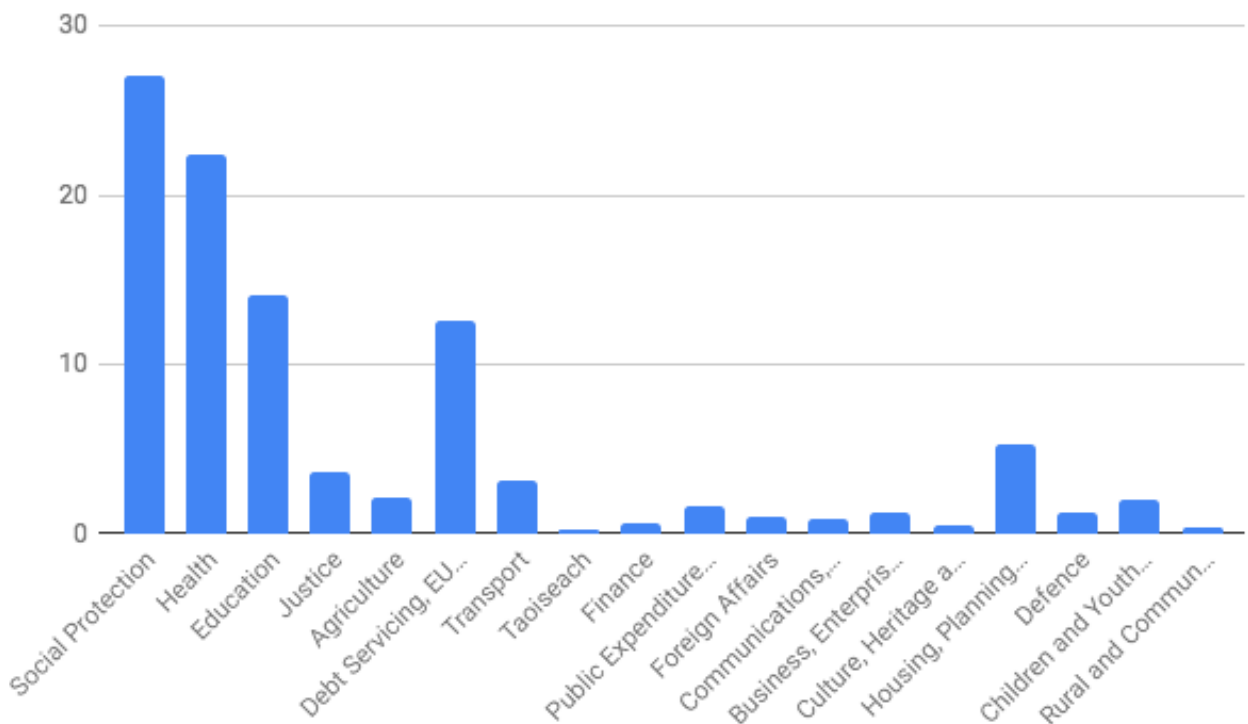
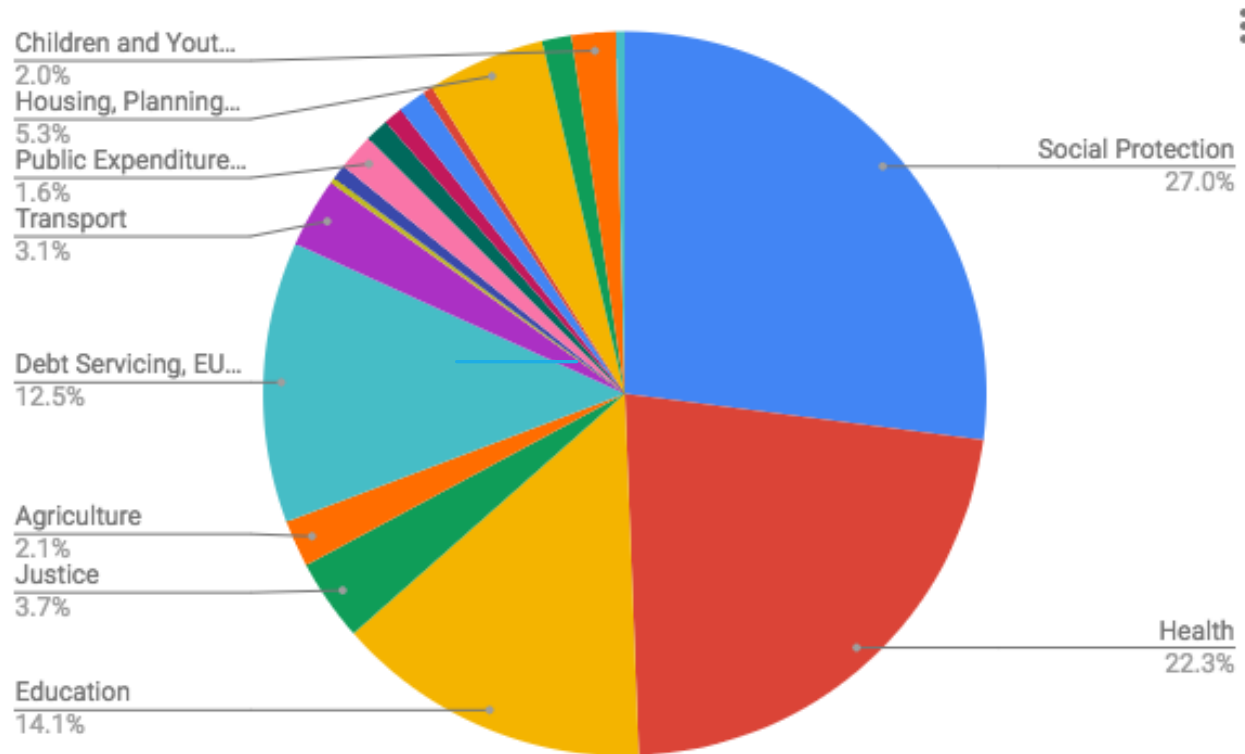
Expenditure	Percentages %
Social Protection	27.04
Health	22.34
Education	14.11
Justice	3.66
Agriculture	2.10
Debt Servicing, EU Payments	12.54
Transport	3.11
Taoiseach	0.25
Finance	0.66
Public Expenditure and Reform	1.64
Foreign Affairs	1.05
Communications, Climate Change	0.85
Business, Enterprise and Innovation	1.25
Culture, Heritage and the Gaeltacht	0.44
Housing, Planning and Local Government	5.29
Defence	1.30
Children and Youth Affairs	1.98
Rural and Community Development	0.39
Total Expenditure	100%

6. Student's own work
7. Student's own work

Differentiated resource

The Department of Finance's "Where your Money Goes" website breaks down the government's expenditure in simple graphs. Students with SEN could use the above website to complete the worksheet questions.

Graph Examples



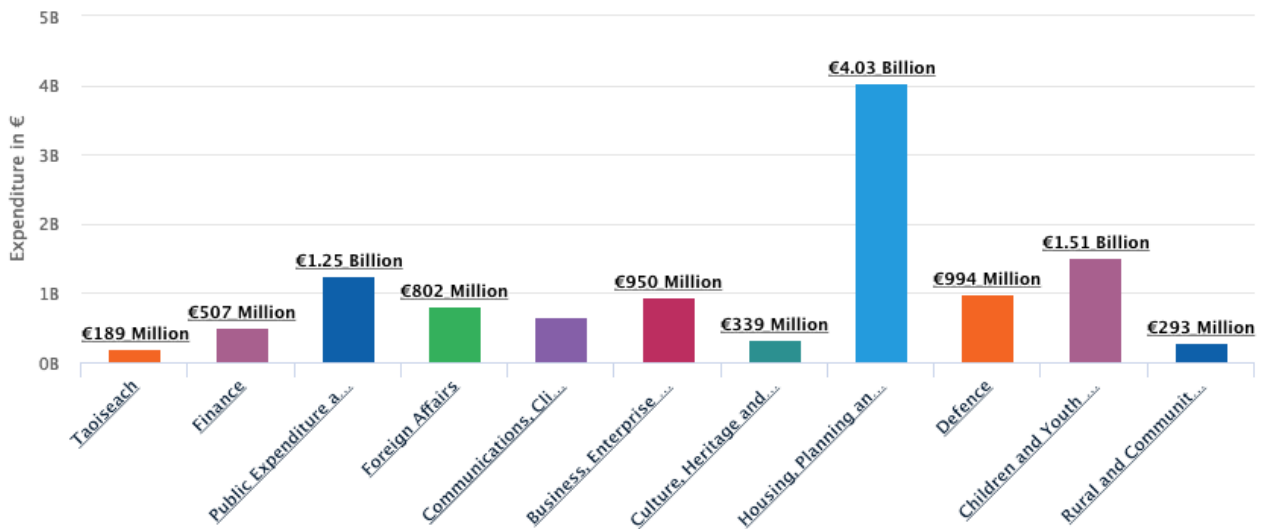
Differentiated resource

“Where your Money Goes” graph examples

2019 Total Expenditure: **€76.2 billion**



Other – Expenditure (Drilldown)





Strand 3: Our Economy – Learning Outcomes

Students will be able to:

- 3.5 Examine the purposes of taxation from a financial, social, legal and ethical perspective.

Learning Intentions

- Explain the term 'taxation'.
- Outline the principles of a fair tax system.
- Examine the purpose of tax from a financial, social, legal and ethical point of view.

Linking to the Sustainable Development Goals:

- Goal 17: Partnership for the Goals



Tax Haven Activity

TEACHING AND LEARNING ACTIVITIES

Materials

- Tax and Tax Havens PowerPoint, click here to download: <https://www.financialjustice.ie/education/business-studies.html>
- The Price is Right Q and A Worksheet.
- Tax Haven articles from the Journal.ie and the Irish Times - 'Ireland is not a tax haven': Department of Finance dismisses 'tax haven' research findings and Ireland is the world's biggest corporate 'tax haven', say academics.
- Debate Arguments For and Against Worksheet.

Steps

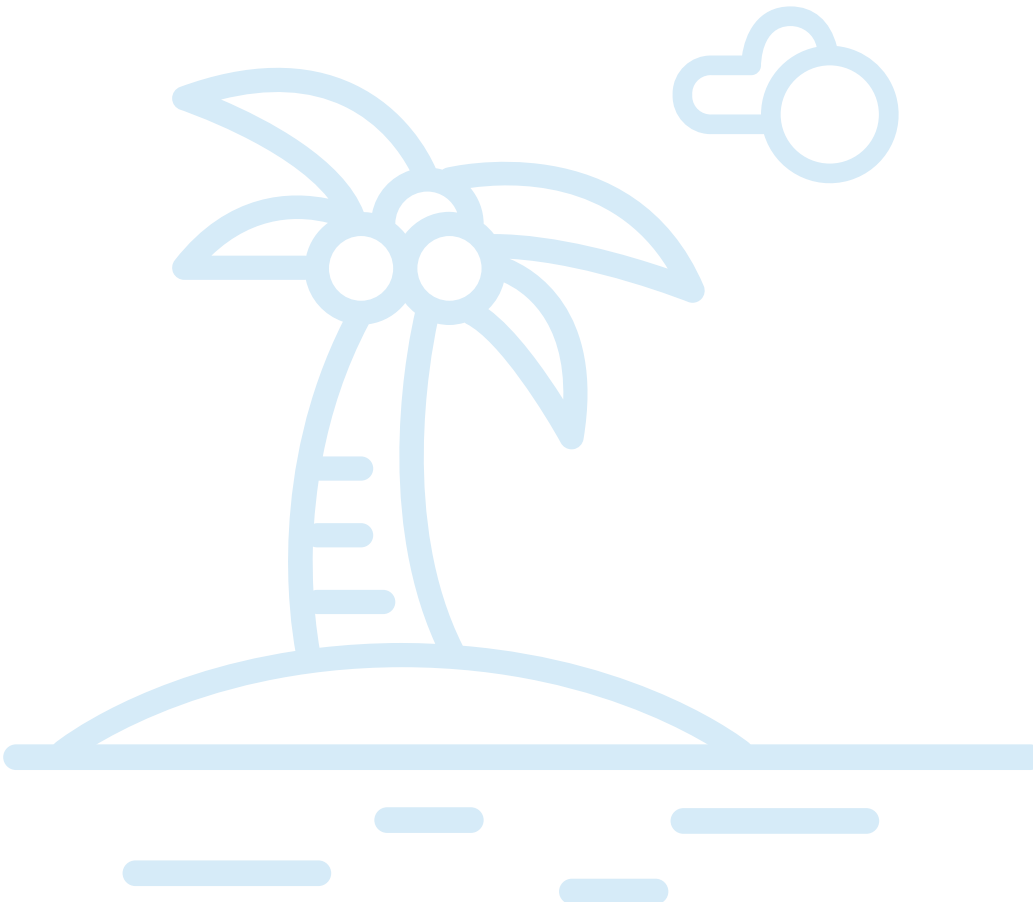
- A Tax and Tax Havens PowerPoint with hyperlinks has been created to introduce students to key terms and concepts such as taxation, Tax freedom Day, the principles of a fair tax system (Adam Smith), tax avoidance vs evasion, corporation tax and multinational companies operating in Ireland.
- A multiple choice 6 question quiz has been created similar to the gameshow, "The Price is Right". The multiple choice quiz may spark a discussion relating to how fair or just it is that large MNCs are avoiding paying tax and questions as to how they can legally reduce the amount of tax that they owe. A worksheet has been created with the same 6 questions and answers and can be used if necessary.
- Think, Pair, Share – what is a tax haven? Ask students to discuss in pairs, what a tax haven is and where they might be located?
- Using the most appropriate research method, hold a class debate on the motion is Ireland a tax haven?
 - Option 1 - Use the internet to research the motion that "Ireland is a tax haven". Split the class into 2 groups and one group should argue for the motion and the other group should argue against the motion. Their task is to use the internet to find out as much as they can about the topic. They should find 3-5 points to support their argument.
 - Option 2 - Alternatively, split the class into 2 groups, with one side for the motion and the other side against the motion. Distribute the Irish Times article to the For group and the Journal article to the Against group and ask them to read and understand their topic so that they can make points to support their argument.

-
- Option 3 - In pairs, give each pair both news articles. Ask them to form “Read and Explain” pairs. To begin with, both skim read the entire text to get the gist of it. Then they take turns reading and orally summarising each paragraph.
 - The class could use the Debate Arguments worksheet to summarise their arguments.
 - The class then hold a debate or walking debate on the motion.
 - For those not speaking or engaging with the debate, the Debate Arguments worksheet could be completed by students.
 - Arguments for and against are included in the slides and could be used by students with SEN.
 - The debate should be moderated and a winner declared.

Differentiated task/extension activity

A written task based on 1 or more of the “What do you think?” questions on the final PowerPoint slide.

- Do you think Ireland’s corporate tax system meets Adam Smith’s 4 principles of a fair tax system?
- How might it be possible to increase the amount of taxes that corporations and businesses pay?
- Organisations such as Financial Justice Ireland are campaigning to bring about tax justice. Research what they and other organisations are saying about tax justice.



The Price is Right Quiz Worksheet



Question 1

AIB bank reported a pre-tax profit of how much in 2016?

- A. €190,000
- B. €1,900,000
- C. €1,900,000,000
- D. €1,900,000,000,000

Question 2

AIB bank has a so called deferred tax asset (DTA) of €3bn, which under tax and accounting rules allows the lender to offset previous losses against future tax bills. From 2017, AIB won't have to pay any tax on profits for how many years?

- A. 5 years
- B. 10 years
- C. 15 years
- D. 20 years

Question 3

The Dublin Unit of US hedge fund Burlington Loan Management has \$8,000,000,000 in assets including stakes in failed Icelandic banks and loans secured on the Titanic Quarter in Belfast. How much corporation tax did they pay in 2015?

- A. \$125
- B. \$12,500
- C. \$125,000
- D. \$1,250,000

Question 4

Johnson & Johnson recorded profits of €4.31 billion in Ireland in 2015. What effective rate of Corporation Tax did they pay on their profits?

- A. 15%
- B. 12.5%
- C. 6%
- D. 2%

Question 5

Abbott declared profits of €1.2 billion in Ireland in 2015. How much tax did they pay on that profit?

- A. €0
- B. €144,000
- C. €14,400,000
- D. €144,000,000

Question 6

4 US pharma companies shifted profits to and through Ireland to avoid paying tax in the Global South. How much money did Chile, Columbia, Ecuador, India, Pakistan, Peru and Thailand lose in tax revenue?

- A. €966,000
- B. €9,600,000
- C. €96,600,000
- D. €960,600,000

Debate Arguments For and Against Worksheet

The Motion:		
My Position: I am arguing for/against the motion		
1st point to support your position	2nd point to support your position	3rd point to support your position
What arguments could somebody make against your points?		
What points has the other side made that you could refute?		

'Ireland is not a tax haven': Department of Finance dismisses 'tax haven' research findings

A study has claimed that Ireland channels the profits of more multinational companies than all the Caribbean islands combined.

THE DEPARTMENT OF Finance has rejected the findings of a study claiming that Ireland is the world's biggest "tax haven", saying the researchers didn't even define what a tax haven is.

Research published earlier this month said that multinational companies shift around 40% of their profits out of their home countries into tax havens in order to shelter their profits.

The study, which was carried out by academics from the University of California, Berkeley and the University of Copenhagen, estimated that foreign companies channelled €90 billion of their corporate profits through Ireland in 2015.

This put it well ahead of all of the Caribbean islands combined.

The paper's authors, economists Gabriel Zucman, Thomas Torslov and Ludvig Wier, wrote:

"By our estimates, Ireland is the number one shifting destination, accounting for more than \$100 billion alone."

Singapore, the Netherlands, the Caribbean and Switzerland were the next biggest tax havens according to the research.

The study, which is called The Missing Profits of Nations, notes that foreign corporations have an, extremely high, profitability ratio of 800% in Ireland. It says this contrasts dramatically with all non-haven countries.

The Department of Finance dismissed the study's findings saying that it fails to provide any definition for a tax haven and merely asserts that Ireland, and other countries, are tax havens without providing any rationale for that assertion.

Ireland is not a tax haven and does not meet any international standards for being so considered.

It added:

"Suggestions that Ireland are a tax haven simply because of our longstanding 12.5% corporate tax rate are totally out of line with the agreed global consensus that a low corporate tax rate applied to a wide tax base is good economic policy for attracting investment and supporting economic growth."

The paper says it used a 1993 list of "havens" drawn up by US tax academics, James Hines and Eric Rice, and added the Netherlands and Belgium.

Finance Minister Paschal Donohoe said that Ireland outperforming the Caribbean islands was explained by the economy attracting jobs and investment across the period when the study took place.

He also said that Ireland has taken steps to change its tax system to meet the requirements of the the Organisation for Economic Co-operation and Development (OECD).

"We have an open economy, which is a core strength of how we create jobs in our country," he said.

"If you look at developments in our corporate tax code over the last few years now we have eliminated stateless companies, we're phasing out the double Irish and we've made many of the changes that are required of us by the OECD."

"The OECD in their latest assessment of our tax code said that we had attained the highest rating possible in terms of transparency. What we have is a competitive tax policy," the minister said.

"Suggestions that Ireland are a tax haven simply because of our longstanding 12.5% corporate tax rate are totally out of line with the agreed global consensus that a low corporate tax rate applied to a wide tax base is good economic policy for attracting investment and supporting economic growth."

Ireland is the world's biggest corporate 'tax haven', say academics

Study claims State shelters more multinational profits than the entire Caribbean

IRELAND IS THE BIGGEST "TAX HAVEN" in the world used by multinationals to shelter profits, according to a new study by economists from the United States and Denmark.

The research from academics at the University California, Berkeley and the University of Copenhagen estimates that foreign multinationals shifted \$106 billion (€90 billion) of corporate profits to Ireland in 2015.

This was more than all of the islands of the Caribbean combined (\$97 billion/€83 billion), and well ahead of Singapore (\$70 billion/€60 billion), Switzerland (\$58 billion/€49 billion) and the Netherlands (\$57 billion/€48 billion), according to the researchers.

"By our estimates, Ireland is the number one shifting destination," the paper states.

The Department of Finance last night rejected as "overly simplistic" much of the findings made in relation to the Republic in the paper – The Missing Profits of Nations – authored by economists Gabriel Zucman, Thomas Torslov and Ludvig Wier. The department also rejected the notion that the Republic is a tax haven.

The research paper estimates that \$1.7 trillion (€1.45 trillion) of foreign profits were made by multinationals, primarily from the US, in 2015 and that almost 40 per cent of this total was shifted to tax havens.

US multinationals

The authors defined "tax haven" using a list of nations drawn up in 1993 by prominent US tax academics, James Hines and Eric Rice. They added Belgium and the Netherlands to the 1993 list.

The researchers homed in on the high level of profits declared in the State by US multinationals, relative to their numbers of employees here. The paper claims US companies declare \$8 of profit in the Republic for every \$1 spent here on wages.

This, the authors say, is about 16 times the average for "non tax havens". They claim the apparently turbo-charged profitability-per-head in the State is down to the huge volume of profits shifted to this jurisdiction from abroad.

The research estimates that profit shifting by multinationals costs tax authorities globally about \$200 billion (€170 billion), and reduces by 20 per cent the taxes paid in the European Union by multinationals.

The paper considers the relatively high share of national income in Ireland attributed to corporate tax, which the authors put at more than 5 per cent in 2015, behind Malta at 8 per cent and Luxembourg at 7 per cent.

"Until the 1990s, Ireland used to collect relatively little corporate tax revenue, about 1.5 per cent to 2 per cent of national income – significantly less than the US," the paper says.

"Then, as profit shifting surged, so did

tax collection: since the mid 1990s, Ireland has collected significantly more corporate tax revenue (as a fraction of national income) than the US – about twice as much in 2015."

Overly simplistic

The Department of Finance last night said "it is overly simplistic and totally inaccurate to simply examine the number of employees in a country and assert what amounts of corporate tax should be paid in each country on that basis".

"The concept of value creation considers a much wider range of factors and looks at all types of activity and assets that create value in a business," the department said.

"Ireland is not a 'tax haven' and does not meet any of the international standards for being considered such," the department said.

The Organisation for Economic Co-operation and Development (OECD), an intergovernmental club for rich countries, says Ireland does not meet the definition of a tax haven.

OECD officials have said tax havens are countries with "a zero tax rate, no transparency or exchange of information, and [where multinationals have] no real operations on the ground".

Speaking in Germany this week, former Greek finance minister Yanis Varoufakis claimed Ireland was a tax haven "free-riding" on the rest of Europe.



Strand 3: Our Economy – Learning Outcomes

Students will be able to:

- 3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy

Learning Intentions

- To understand the Irish debt crisis
- To examine the impact that the Irish debt crisis had on the people
- To analyse the Irish response to the crisis through a justice angle

Linking to the Sustainable Development Goals:

- Goal 10 Reduced Inequalities



The Irish Debt Crisis

TEACHING AND LEARNING ACTIVITIES

Materials

- Worksheet, Debt Factsheet

Steps

- Ask students if they heard about the terms 'financial crash', 'celtic tiger', and/or 'recession'. Ask if they could possibly define what these terms mean - write down their definitions
- Give a short overview of the Irish debt crisis by explaining that too much debt was accumulated. One way of reducing debt is to introduce funding cuts or reduce their spending. See below for more info.
- Prepare a chart of all the different sectors and ask students in pairs or small groups, where they would have made the cuts and why? Give them a few minutes to discuss and feedback. Reveal where cuts were made - ask them to stay in their small groups. Read out the following statement:
- In 2010, Ireland's government has slashed public-sector spending by 7.5% of gross domestic product with a series of drastic cuts that year: public sector pay by 15%, child benefit by 10%, unemployment benefit by 4.1%. These are only a few examples. Ask the students to discuss the possible consequences on the various sectors and the people of Ireland.

Different sectors of the Irish budget:

- | | | |
|--------------|---------------|-----------------------|
| • Income Tax | • Education | • Crime and Law |
| • VAT | • Health | • Economy/Business |
| • Welfare | • Housing | • Transport |
| • Childcare | • Environment | • Rural & Agriculture |

- Discuss with your students how Ireland reacted after the crash. The Irish government imposed austerity measures and introduced new taxes such as property tax and Universal Social Charge (USC), an extra tax on people's income. Water charges were also introduced but later taken away due to public protest against them. During this period Ireland's corporate tax rate was not increased. Ireland has a 12.5% corporate tax rate which is the second lowest in the EU. Successive governments have kept Ireland's corporate tax rate low using the argument it attracts foreign direct investment and jobs into the country.

Irish government net tax income - 2016	Amount (in million)
Property tax	€463
Universal Social Charge	€3,968
Corporation tax	€7,352

(Figures from Revenue Annual Report, 2016)

- Invite your students to participate in a walking debate. These are suggestions for statements:
 - It was the people's responsibility to bail out the banks.
 - Corporations should contribute more tax during times of austerity.
 - Young people shouldn't have to pay for the mistakes of the older generations.



Worksheet



How old were you when the debt crisis started in Ireland

Our national debt will finally be paid off in 2054, how old will you be then?

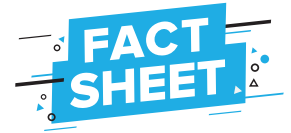
Ask your teacher if your school was affected by the financial crash? If so, what impact did it have?

Ask your parents how they perceived it and what impact it had on them and/or their friends and relatives.

How was your community and/or country affected?

Why is Ireland in so much debt?

Fact Sheet



The huge economic growth during Ireland's Celtic Tiger created an increase in incomes and huge public investment in services and infrastructure such as education and roads. However, at the same time house prices quadrupled.

Banks were lending to people to fund mortgages. In 2008 the global economic crisis froze lending between banks all over the world. Irish banks no longer had enough money to lend to people. This caused the Irish property bubble to burst. Many businesses and companies were losing money and had to close. Huge amounts of people lost their jobs. The country was in recession.

In 2008 the 'Blanket Bank Guarantee' was issued by the Irish Government - this was a promise by the Irish state to cover the liabilities of the six main banks. By 2012 two banks, Anglo Irish and Irish Nationwide Building Society (INBS) could not pay their debts. The government provided the money instead but that left the government short of money to pay for public services. The Irish government had to make cuts to its public services budget and increases in taxes in order to repay their debt.





Strand 3: Our Economy – Learning Outcomes

Students will be able to:

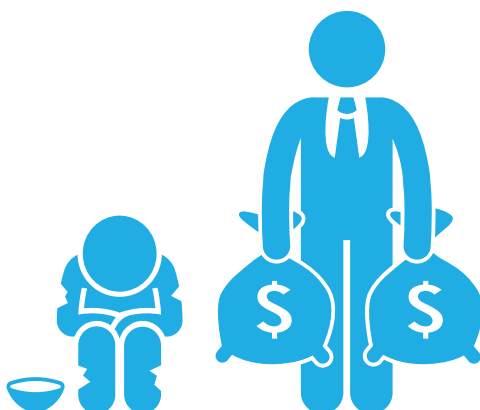
- 3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy

Learning Intentions

- Examine what debt means in a global context
- To understand the relation between debt and inequality
- Examine the differences and commonalities of debt in the Global North and South.

Linking to the Sustainable Development Goals:

- Goal 10 Reduced Inequalities



The Global Debt Crisis

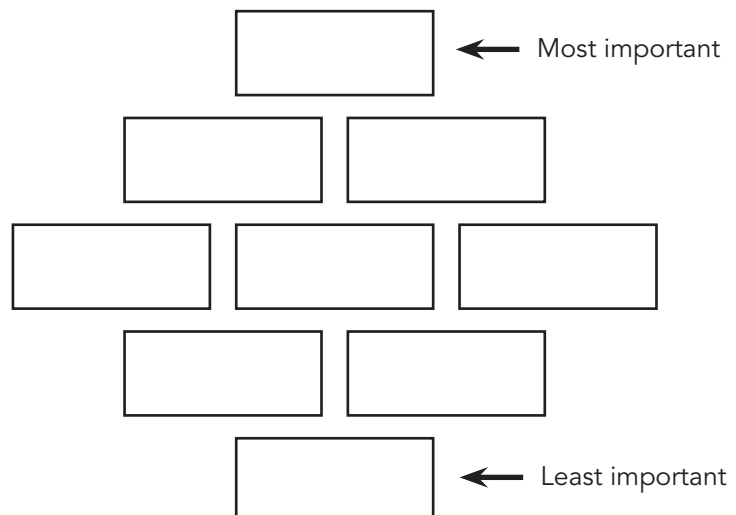
TEACHING AND LEARNING ACTIVITIES

Materials

- Debt Diamond statements
- Background infosheet

Steps

- Start by asking the whole class a few questions about personal debt: e.g. is anybody here in debt? Is anyone here owed debts? How does it make you feel?
- Continue by asking them about debt of countries. Explain that we refer to about the debt as national or sovereign debt.
- To explore further how debt is created here and in countries in the Global South introduce them to the Debt Diamond Statements.
- Ask them to work in pairs or small groups and rank the statements according to what they agree with most. Explain that there is no right answer. The point of the activity is to discuss and debate with your classmates.
- Once all of the groups have ranked their statements, open up the discussion and discuss why and how they placed the different statements. You can use the notes provided below to give background information on the statements. If time allows, groups could be asked whether they wish to revise their diamond rankings in light of the new information.



Debt Diamond Statements:

<p>It is always morally wrong not to repay a debt.</p>	<p>Global South countries should pay off their debts regardless of the consequences.</p>
<p>Women are most affected by debt burdens.</p>	<p>Debt is a cause of environmental damage.</p>
<p>When governments and banks give loans, they should only have to think about profits that can be made – it's not their responsibility to think about the long-term consequences for the country taking the loans.</p>	<p>If countries adopt the economic policies of international experts and lenders (such as the IMF, World Bank or ECB), their problems will be solved.</p>
<p>Global North countries should pay off their debts regardless of the consequences.</p>	<p>The debt crisis is a major cause of social unrest and war.</p>
<p>We can't get rid of poverty or inequality without debt cancellation.</p>	<p>Today's generations of indebted people should not be held responsible for the mistakes of those who went before.</p>
<p>Debt is the result of bad planning and corruption. Governments shouldn't be allowed to get away with creating bad debts.</p>	<p>Fill in your own...</p>

Background information on statements:

Women are most affected by debt burdens.

More than 700 million people, or 10% of the world population, still live in extreme poverty, surviving on less than US\$1.90 a day. Women are still the majority of the world's poor. Public spending cuts disproportionately affect women in different ways. In general, the impacts of budget cuts occur through three primary channels: i) direct losses in income, ii) restricted access to services, and iii) increased unpaid work and time poverty. All of these are interlinked, and compound upon each other to the detriment of women.

The debt crisis is a major cause of social unrest and war.

As countries become poorer because of debts, one route that people take is protest and sometimes violence. This may escalate into civil war, and even to cross-war borders.

Debt is a cause of environmental damage.

Poor countries desperately need to earn foreign currency to pay off their debts. One way of earning this money is to exploit, often in an unsustainable manner, their natural resources, so we see intense farming of cash crops, allowing companies logging rights thereby destroying forests, etc.

We can't get rid of poverty or inequality without debt cancellation.

For every US\$ 1 given in aid to poor countries, more than US\$ 5 is paid back to lenders in debt service. This is a cycle that will never end unless we find a way to reduce or eliminate the debts of some poor countries.

Today's generations of indebted people should not be held responsible for the mistakes of those who went before.

Sometimes corrupt dictators who took out large loans have fled or been deposed, but it is the present governments – and indeed the present poor people – who are left to pick up the tab. In an Irish context, this statement is also worth debating.

It is always morally wrong not to repay a debt.

Individuals and companies default on debts all the time: we call it bankruptcy. The law allows companies which are in debt to declare themselves bankrupt, have the slate wiped clean, and the individuals involved can start again.

Debt is the result of bad planning and corruption. Governments shouldn't be allowed to get away with creating bad debts.

There is no doubt that some regimes in some countries have been corrupt, but many issues arise here. Is it fair to punish all for the crimes of the few? Many countries had honest governments. As well as the corrupt, there are also corrupters who pay bribes, or facilitate unethical gain through overseeing dodgy lending. Western banks sometimes knowingly accept the corruptly gained money. Are these people not also responsible? It costs money and time to build up institutions that prevent corruption. Governments should be held accountable for the decisions they make while in power, and so should financial regulators, and anyone in power positions who oversees this decision-making.

Global South countries should pay off their debts regardless of the consequences.

The consequences of doing so are worth considering. Some countries will never be able to get out of debt, or build adequate infrastructure and services if they are forced to make their debt repayments.

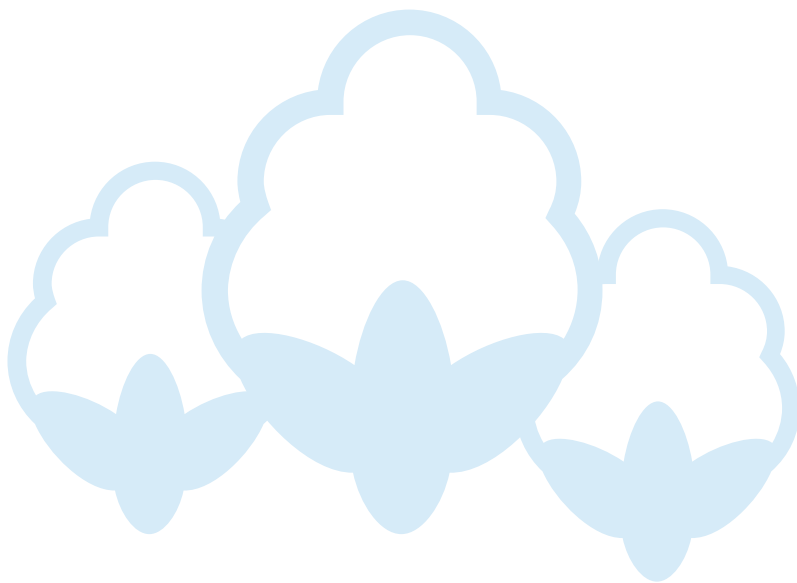
If countries adopt the economic policies of international experts and lenders (such as the IMF, World Bank or ECB), their problems will be solved.

The policy conditions put on countries that borrow from lending institutions such as the IMF and World Bank often have detrimental effects on those countries. IMF policies have prevented countries in West Africa from developing their health care systems adequately, making countries like Sierra Leone and Liberia highly susceptible to the Ebola outbreak in 2014. Life expectancy in Sierra Leone is 45 years, one of the worst in the world.

Differentiated task/Extension Design

Mozambique and Cotton

- For this activity students should work in pairs or small groups. Provide them with the info card below and ask them to read it. Some of the questions require Internet research for the students to do at home or in class, if possible.
- Read Claire's story to the whole class and ask students to discuss the following questions in their small groups:
 - Why is Mozambique, the country that Claire lives in, in so much debt?
 - What role did other countries play?
 - Do you think their debt is fair?
 - Research the debt crisis in Mozambique by looking at the following Website: <https://jubileedebt.org.uk/countries/mozambique>
 - What was the role of inflation?
 - Did you find suggestions on how Mozambique could get out of their debt crisis?
 - What are your own thoughts?
- Have a look at the last chapter of this resource for ideas on how your students could start a campaign or action project.
- For more information have a look at www.jubileedebt.org.uk



This activity was adapted from 'More Power to Youth' a resource produced by the National Youth Council of Ireland.

Info Card



In 2017, eight of the richest billionaires owned the same wealth as half of the people in the world. The second richest of those people was Amancio Ortega. He founded Inditex, the company that owns Zara fashion chain. He changed the face of the fashion industry by introducing 'fast fashion'. This is a phenomenon whereby new trends are brought to the market as quickly and as cheaply as possible. Clothes are produced in huge bulk so that they can be sold very cheaply. Much of the clothes in Ortega's shops are made from cotton, yet many of the farmers who grow cotton in developing countries are struggling to survive.

Claire's Story:

A few year ago I was in a village in Mozambique just after farmers had sold the cotton they had spent all year growing. Families of ten or so, who had shared a single room for years, were building more rooms onto their houses. Women were buying aluminium pots, which cook quicker and use less fire wood than traditional clay pots. People were purchasing bicycles so that they could travel to the nearest town to buy and sell goods.



One year later, the world cotton prices dropped like a stone. The company that bought the farmers' cotton decided that it was no longer worth making the trip to the remote village. Suddenly, the farmers lost a vital source of income. As a result, the farmers could no longer afford to send their children to school. This village is not unique. In return for loans from the World Bank and other lenders, Mozambique has lowered trade barriers. This means that Mozambican farmers have to compete in the market with farmers in other countries, many of whom are given subsidies (payments from their government) to grow cotton and sell it more cheaply on the market. Cotton subsidies have been declared illegal by the World Trade Organisation, however at this time rich countries such as the United States continued to pay subsidies to their farmers and the world prices kept falling.

Source: Claire Melamed

Section 4:

Reflection Tools

Campaigns and Actions






Reflection Tools And Methods

Some of the activities outlined in this resource might lead to longer discussions and deeper thinking. Tools for reflection are a great asset to have if and when time allows. Here are a few suggestions that you can incorporate into your classes.




The Head, Heart and Hand Model:

The Head, Heart and Hand model is a tool used for transformative learning that allows students to have a deeper engagement with the world, and issues and causes that they are surrounded with. Below we have added sample questions to the 3 different categories.

REFLECTION	
	HEAD (Knowledge) Write down 2 things that you learned in this class/activity
	HEART (Values) What's fair/unfair about this topic and why? How did it make you feel?
	HAND (Actions) What could be changed to make this more fair? What role could you/your school/your community/your government play?

TEACHER TIP:

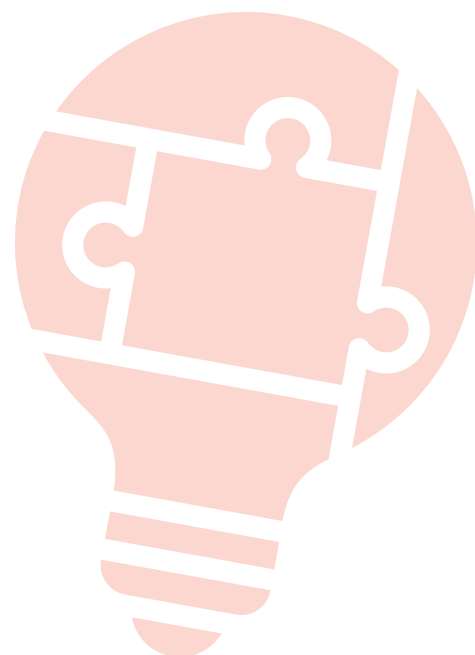
Use the following template to write down your own questions specific to your class/activity

REFLECTION	
HEAD	
HEART	
HAND	

KEEP A REFLECTION JOURNAL

A great way of reflecting on what you have learned is to keep a journal. At the end of each class ask the students to use their journals to help them reflect on what they have learned and how they have been affected by the issues explored in this class. Ask the students to complete the following sentences in their journals or in the template below.

My reflection sheet
The most interesting thing I learned today was...
I also learned...
I was surprised by...
I'd like to find out more about...
The main thing I will take away from today is...



RATE YOUR PARTICIPATION

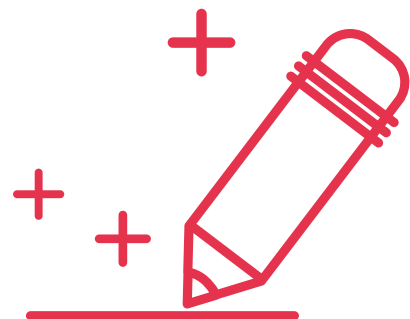
On a scale of 1-10, this is how I would rate my participation so far...

My Ranking	1-10
I expressed my opinion freely	
I listened well and showed respect for the opinions of others	
I was willing to change my mind	
I asked critical questions	
I helped other members of my class learn	
I tried to see things from a variety of perspectives	

Sketch your reflection:

Sometimes it is easier to express what we feel by drawing it. Words come easier if there is time given to think about.

- Step 1: Provide students with paper and pens. The more colours you have the better, but it also works with a small bit of paper and a pencil.
Ask them:
 - How did the activities make you feel?
 - What stood out for you?
 - Where and how would you like to use what you have learned?
- Step 2: Give them the option to either focus on one or all of the questions. Invite them to put their thoughts on paper. Let them know how much time they will have for this activity. This may depend on how much time you have with your students, this might vary from 5 to 30 minutes and is completely up to you and the needs of your students.
- Step 3: Pair and share. Ask your students to talk about their drawing with someone else.
- Step 4: OPTIONAL: Create a collage of all the drawings.



Campaigns & Actions



“Reflection and action must never be undertaken independently” - Paulo Freire

Development Education aims to challenge perceptions of the world and encourages young people to act for a more just and equal society. The following activities provide ideas on how you can get started on action projects.

More power to youth

This activity will help students examine the power they possess to influence change.

- Step 1: The students sit in a circle, start with one person and move to the left, allowing everyone to complete the sentence ‘Power is ...’ Keep going until everyone has added something, e.g. electricity, guns, voting, having money, skiing down a mountain, being an adult/young person/ politician...
- Step 2: Brainstorm with the group what things are necessary for a happy life - for example, you might need a home, food, clothes, friends, to feel protected and safe, medicines when you are sick, and so on. Discuss how the more your needs are met the more you can take charge of your world and exercise power. For example, someone who has not been educated might not be able to exercise their power to vote. Or if someone is hungry all their energy might be consumed with simply surviving.
- Step 3: Journal Work
Ask them to write down the following statements and they say whether they agree or not with each one, and why!

My Journal
I have the power to create change
I feel I have influence in my family
People listen when I make suggestions
People make decisions on my behalf
I have the same opportunities as other young people in the world
I get the respect I deserve
If I really want something, I can make it happen

- Step 4: Allow time for students to reflect on these questions and then facilitate a class discussion on how the students experience power. This activity can be used as an entry point to discuss action planning and the possibilities to use our power to create positive change in our society.

Student-led action planning

Young people are at the heart of solutions of the problems we are facing today - climate change, inequality and poverty. Their voices are more important than ever, so to work towards a student-led campaign, we need to hear their ideas. One way to brainstorm ideas and narrow them down at the same time is the World Cafe method.

- Step 1: If no topic has been chosen, ask your students to call out issues they'd be interested in working on.
- Step 2: Write each topic on a flipchart paper with the following subheadings. Try to have 3-5 flipchart papers/posters.

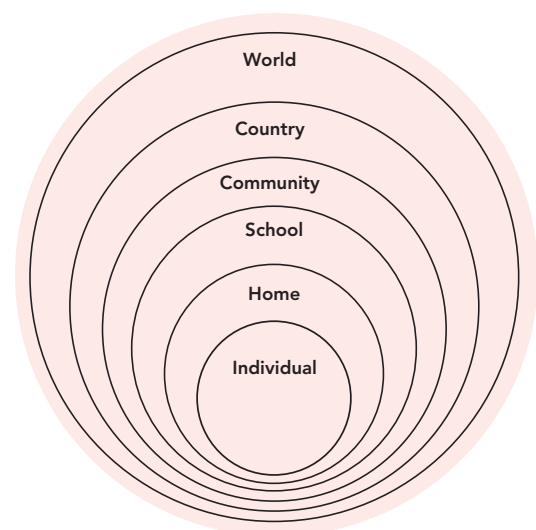
Topic - e.g. INEQUALITY	
Individual Action	School Action
Community Action	Government Action

- Step 3: Distribute each poster to a table. Each table should have a student facilitator, who will make sure that everyone's ideas will be written down.
- Step 4: Now ask your students to distribute themselves equally between the tables. Give them 5 minutes to discuss and write down all the ideas that they have, i.e. topic: climate change, school action: join the school strikes.
- Step 5: Once the 5 minutes are over the group moves to the next table. They should have the same amount of time at each table until they are done.
- Step 6: The student facilitators now give feedback to the whole group. Whatever topic got most of the ideas, should be the one to focus on.

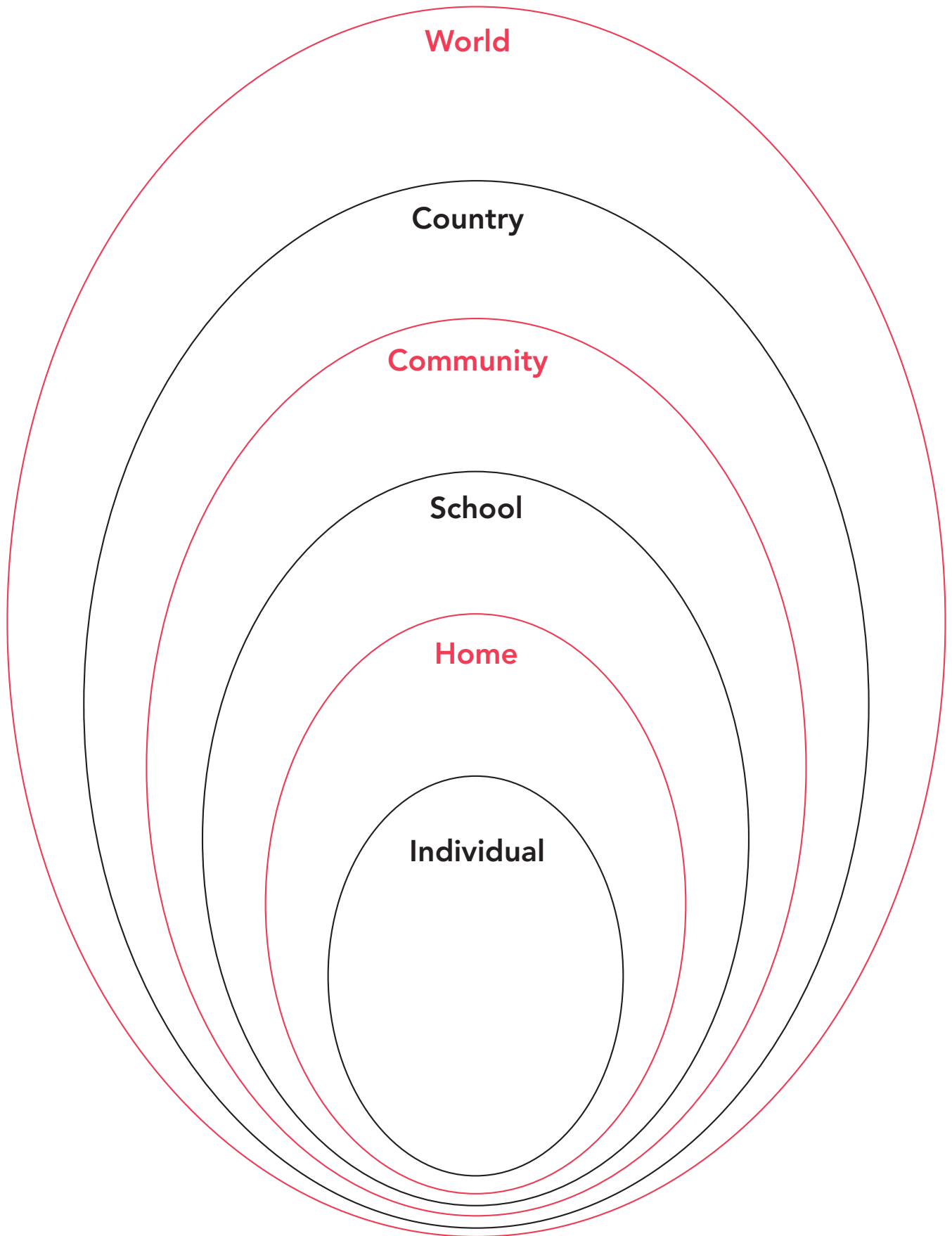
ONION Method

Another way to support students to think about the impact of their actions is the onion method.

Try to think of actions that could have an impact on your home, your community, your country and the world you live in.



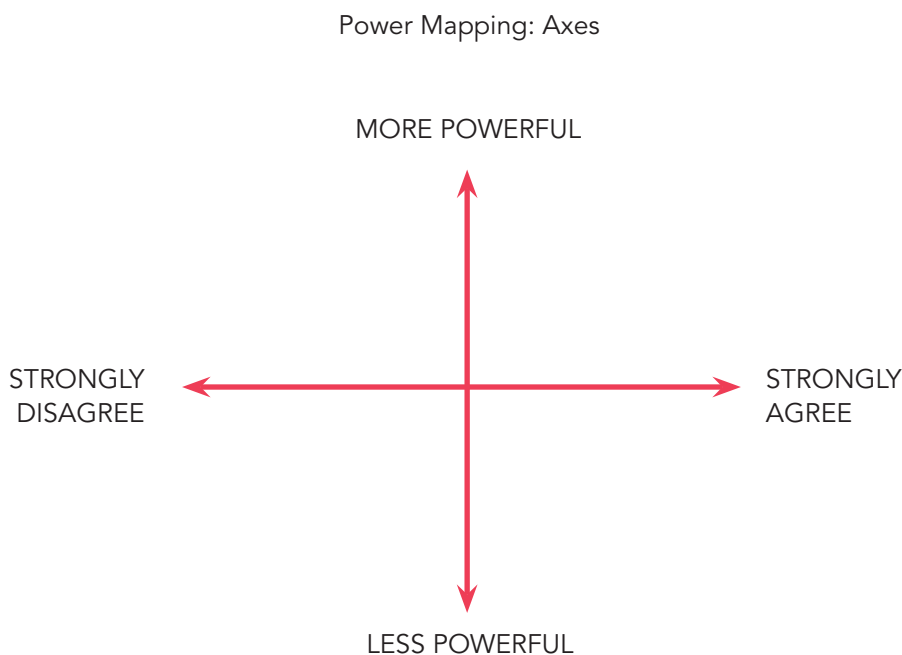
The Onion Method





MINI POWER MAPPING

The next step of a campaign or action project is to think about who you are targeting. The following tool will help you to map it out. You will see that it is most effective to find a target audience that you can possibly win over. Targeting someone who totally disagrees with you and is very powerful (therefore possibly inaccessible) is something to avoid.



Once you know who your target is you can think about how you want to lobby them, contact them, win them over or reach out to them.

Here a few examples:

- Write a letter to your TDs
- Find out who your local councillors are and invite them to your school
- Create a petition and ask your community to sign it. Once you have a significant amount of signatures you can deliver it to your council/government.
- Join a protest. Have a look at how school climate strikers organised themselves (<https://www.schoolsclimateaction.ie/>)
- Form a campaign group in your school
- Start blogging and vlogging
- If you are curious about how things are made - start having conversations with people working in shops, i.e. Where does my meat come from? Who made these clothes? Can you reduce the amount of packaging used?



Financial Justice Ireland
9 Upper Mount Street
Dublin 2

Email: education@financialjustice.ie