



POA

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Title page

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1. Preface

This project offers us a unique opportunity to create a genuine impact on the lives of those in need. The prospect of helping to enhance the economic stability and living conditions of impoverished individuals in a third-world country is both motivating and fulfilling. Additionally, this project enables us to apply the theoretical knowledge we've gained in the classroom to a real-world setting. We are excited to put our problem-solving and creative abilities to practical use as we brainstorm and come up with sustainable solutions. Our involvement in this project allows us to gain a deeper understanding of the complexities and challenges faced by people in third-world countries. So, a huge thankyou to IHH for this amazing opportunity and I can assure you that we will do everything in our power to deliver a great product.



2. Summary

Our project is motivated by the urgent need for sustainable income sources in third-world countries. We couldn't ignore the economic hardships faced by people in these regions, and we felt compelled to make a difference. We are going to conduct thorough research to design income-generating initiatives tailored to the community's needs. The expected outcomes are significant. We hope to improve the economic well-being of the people we assist, ultimately leading to better living conditions and greater self-reliance. For us, success means leaving a lasting, positive impact on the lives of these communities. This file contains preliminary research together with an explanation of the way we want to approach things and everything we want to be able to deliver at the end of this project.

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3. Introduction

Life in some 3rd world countries can be harsh, especially for people who don't have a regular source of money. Being poor in 3rd world countries is like a never-ending puzzle. Some people are stuck in a poverty cycle, with no good schools, healthcare, or social help. And on top of that, they don't have a regular source of income. When you're stuck without a job or a stable income, you've got to get creative. People come up with all sorts of ways to make some money. They might do tough jobs, farm for just enough to eat, or set up a little street stall to sell stuff. Some rely on their families and friends, bartering and trading to keep things going. Thankfully, there are organizations like IHH that help these people in need. NGOs are working hard to make life better for these people. They provide healthcare, food, education, and training for skills that can help to get a source of income. Some even get a chance to start small businesses and make their own money. We got the assignment to come up with sources of income for them and will tell you more about that in this document and we hope everything is clear. Enjoy reading!

4. The client

Our client is an NGO called IHH. IHH is an international humanitarian organization with its origins in Turkey. The organization was founded in 1992 and aims to provide humanitarian assistance to people in need, regardless of their ethnic background, religion, or nationality. IHH is active in various areas, including emergency relief, medical care, education, orphanages, and more. They are known for their commitment to humanitarian missions in conflict zones and disaster areas, often providing assistance to victims of conflicts and natural disasters. Our contact person at IHH is Dondu Saritas, she is the one who answers our questions and keeps up with the progress. We will help the client by coming up with ways to help people in poverty.



5. The assignment

Our objective is to develop sustainable income sources for underprivileged individuals in a third-world country. This project is driven by our desire to create positive change and make a difference in the lives of those who are less fortunate. Our mission is to identify and implement income-generating initiatives that can provide economic opportunities and enhance the well-being of disadvantaged communities. By working on this project, we hope to learn more about the challenges faced by people in third-world countries. To summarize we must come up with at least 3 ways in which these people can provide their own income.

6. The issue

In many developing countries, poverty is a pressing concern, impacting people's access to essential resources and basic services. Lots of people have a family to take care of, without a proper income, they struggle to pay their bills, whether that's water or rent. Kids are underfed because of this, which eventually effects their growth and health.

They also don't get to have a good education, which prevents them from being able to have a degree and job later on. So, the big issue here is that these people live in poverty.

Microfinancing, offering small loans to aspiring entrepreneurs, is a potential solution to help individuals break free from the cycle of poverty.



7. Preliminary research

7.1 What is microfinancing?

Microfinancing is a financial concept that involves providing very small loans, often referred to as microloans, to individuals or small businesses in underserved or economically disadvantaged communities. These loans are typically not available through traditional banking institutions, and they are intended to help people who lack access to formal financial services, such as loans, savings accounts, or insurance. Entrepreneurs have the chance to get small loans, which they can use to pursue their dreams. These loans help in starting small businesses, like bakeries or other workshops. This creates stable incomes for individuals and their families, helping them overcome poverty. This initiative has the potential to transform lives, starting with small loans that can bring significant changes. The core idea behind microfinancing is the belief that even the tiniest financial help can pave the way to economic stability and improved living standards.

(Anand, 1993)

7.2 How does microfinancing work?

These loans are given to entrepreneurs who usually can't access traditional financial services. Whether it's a mother wanting to buy a sewing machine to make and sell clothes, a fisherman needing a boat to increase his catch, or a farmer requiring seeds and agricultural tools, microloans provide the much-needed boost. One remarkable aspect of microfinancing is that it doesn't just offer financial support but also training and guidance. Loan recipients often join programs that help them develop business skills and financial management. This empowerment enables people to use

the loan wisely and build their businesses. The result is a positive cycle of economic growth. With their new businesses, people can create stable income sources, supporting themselves and their community. This has a broader impact on the local economy, with increased demand for goods and services and the growth of small businesses. Moreover, the repayment rates for these microloans are often impressively high, making the initiative sustainable. This microfinancing initiative is not only financial support but also a source of hope and self-reliance. It offers people the chance to take control of their financial future and break the cycle of poverty. It's a reminder that even small amounts can bring about significant change. It's a beacon of hope in the darkness of poverty, spreading and improving lives.

The microfinancing initiative is not just a lifeline of financial support; it symbolizes hope and self-reliance. It offers individuals the chance to seize control of their financial futures and break free from the shackles of poverty. It's a gentle reminder that even the tiniest amounts can bring about significant change.

(Mitra, 2011), (SchoolTv, 2005), (Anand, 1993), (Sachs, 2005)

7.3 What is IHH already doing?

IHH has been involved in various microfinancing initiatives aimed at helping impoverished communities in different parts of the world. Some of the microfinancing projects and activities IHH has undertaken include:

1. Fishing Boats in Sri Lanka: IHH has provided fishing boats to fishermen in Sri Lanka, giving them the opportunity to expand their catch and increase their income. This initiative not only improves the lives of the fishermen but also supports local economies.



2. Mobile Market Stalls in Indonesia: In Indonesia, IHH has distributed mobile market stalls to families in need. These stalls serve as a means for these families to engage in small-scale trade, which helps create stable sources of income and economic stability.
3. Vocational Training Programs: IHH has launched vocational training programs in various countries, including sewing courses. These programs empower individuals by teaching them valuable skills that enable them to start their own businesses, boosting economic self-sufficiency.

4. Electric Rickshaws in Bangladesh: IHH has introduced electric rickshaws in Bangladesh, providing transportation services and income opportunities for the drivers. This initiative not only enhances mobility but also contributes to economic growth.
5. Microcredit Programs: IHH offers microcredit programs in places like Somalia and Chad, where entrepreneurs can use these small loans to expand their businesses and improve their economic prospects.
6. Tree Planting Projects: IHH has initiated tree planting projects in various countries, such as Palestine, Turkey, Africa, and Yemen. These projects not only help restore local ecosystems but also provide income sources for communities.



These initiatives represent IHH's commitment to breaking the cycle of poverty and creating sustainable income sources for individuals and communities in need. By offering financial support, training, and guidance, IHH empowers people to take control of their financial futures and improve their overall quality of life.

(IHHNL, 2023)

8. Research questions

To be able to do our research we came up with research questions to help guide us. We have a main question that we will be answering and then three sub-questions as well that are listed below. Our research will be based off these questions.

8.1 Main question

What sustainable economic opportunities and strategies can be developed to empower individuals and communities in a 3rd world country to generate incomes and improve their livelihoods?

8.2 Sub-questions

- What are the primary economic challenges that individuals in the 3rd world country face when trying to generate an income?
- What existing initiatives, programs, or resources are available in the 3rd world country to promote economic opportunities, and what are their strengths and weaknesses?
- What innovative approaches and sustainable strategies can be developed or adapted to assist individuals and communities in the 3rd world country in building reliable sources of income?



9. Deliverables

Deliverables are essential during a project, planning, doing preliminary research and more. These are small things, but they are very important for the result. This report is also a deliverable, it shows where we are now and gives us a better idea of how we should proceed and in which way we want to approach things. The deliverables/partial assignments therefore provide more insight into the assignment, and this is also done in a time-bound manner. There is a specific deadline for each sub-assignment, below we will clearly present these assignments and the requirements associated with them. However, only one person is responsible for each partial assignment, we did that to make sure everything gets done and in case it doesn't we know exactly who to approach.

9.1 The partial assignments

9.1.1. The brainstorm

One of the first sub-assignments is brainstorming. Ultimately, we have to come up with a solution for the client's problem, which of course has to be carefully considered, we do this by brainstorming. We have already conducted preliminary research, which is included in this report, and we can get started with this knowledge.



We do this with the entire team, we think about what we think is a possible solution and write it down, we come up with at least 5 ideas and eliminate the two worst ones. This leaves us with 3 good ideas, these have not yet been developed and that is the next step.

We will delve into these ideas a little deeper, after we have enough information about these concepts, we will choose the best ones. We list the pros and cons of each idea, select the best one and then we are done with the brainstorming.

9.1.2. The research

After we have a well-thought-out idea, we will do some more research on this. We'll look for all the pros and cons, see what can be adjusted, etc.

We will also do some more research on the subject itself and not just the idea, to give the client more insight. This research will be the biggest component of our final report and it will be based off our research questions. The research will also be paired with a hypothesis and some other things.

9.1.3. The infographic

We then want to process all the information found into an infographic. We represent all complex information graphically and as simply and compactly as possible. This provides a quick overview of all the important information obtained.

9.1.4. The final report

All sub-assignments ultimately appear in the final report, in this case a research report. This document contains the research, our solution and more. This is what we deliver at the end of the period and includes all the work we have done throughout this project.

9.1.5. The final presentation

We will make a final presentation based on the final report, which we will then present at the technasium parade, where students, teachers, parents and clients are more than welcome.

We will present our project through a PowerPoint presentation, where everything about this project is clearly shown. We will use this PowerPoint presentation to explain everything and present our results and once that is done the project will be completely over.

10. Schedule and task division

Deliverable	Concerning	Responsible
Deliverable 1	POA	Ida
Deliverable 2.1	Brainstorm	Ibrahim
Deliverable 2.2	Research	Naoufal
Deliverable 3	Infographic	Amber
Deliverable 4	Final report	Ibrahim
Deliverable 5	Final presentation	Naoufal

Data	Ibrahim	Naoufal	Ida	Amber
9-10-23	Hand in POA	Hand in POA	Hand in POA	Hand in POA
16-10-23	PAL-week	PAL-week	PAL-week	PAL-week
23-10-23	Autumn break	Autumn break	Autumn break	Autumn break
30-10-23	Deliverable 2.1	Deliverable 2.2	Deliverable 3	Deliverable 3
06-11-23	Deliverable 2.1	Deliverable 2.2	Deliverable 3	Deliverable 3
13-11-23	Exam week	Exam week	Exam week	Exam week
20-11-23	Exam week	Exam week	Exam week	Exam week
27-11-23	Deliverable 2.1	Deliverable 2.2	Deliverable 4	Deliverable 4
04-12-23	Deliverable 4	Deliverable 4	Deliverable 4	Deliverable 4
11-12-23	Deliverable 4	Deliverable 4	Deliverable 4	Deliverable 4
18-12-23	Deliverable 4	Deliverable 5	Deliverable 4	Deliverable 5
25-12-23	Christmas Break	Christmas Break	Christmas Break	Christmas Break
01-01-24	Christmas Break	Christmas Break	Christmas Break	Christmas Break
08-01-24	Submit final report	Submit final report	Submit final report	Submit final report
15-01-24	Presentation technasium parade	Presentation technasium parade	Presentation technasium parade	Presentation technasium parade

11. Process and completion

At the end of this project, we will provide a final report containing all the developed ideas instead of a video. In this report, we will explain in detail what our concept entails, including a guide for its execution, so that local people can implement it.

The majority of the communication with the client is managed by the team itself. The team leader (Ibrahim) is responsible for this. On January 15th, the team will present this project and the result in detail through a PowerPoint presentation to the client, teachers, and parents. The assessment of the team will be based on two evaluations: one for the final product and another for the overall project process.

12. List of references

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