

MORAL EDUCATION



Grade
09

Moral Education

Teacher Guide

Grade 9

Volume 1

Third Edition

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H.H. Shaikh Khalifa Bin Zayed Al Nahyan

President of the United Arab Emirates

“

“Extensive knowledge and modern science must be acquired. The educational process we see today is an ongoing escalating challenge which requires hard work. We succeeded in entering the third millennium, while we are more confident in ourselves.”

”

Quotes from H.H. Shaikh Khalifa Bin Zayed Al Nahyan

Moral Education

Engaging, Enlightening, Enabling and Empowering Global Citizens

“ ‘A country’s greatest investment lies in building generations of educated and knowledgeable youth.’... ‘To the young men and women of the Emirates, the future is yours. You are those who will determine your Country’s future’

Sheikh Zayed Bin Sultan Al Nahyan

“ ‘Values are the foundation of a nations stability, and the spirit of its laws. Without values a country has no security, stability or continuity.’

HH. Sheikh Khalifa Bin Zayed Al Nahyan

“ ‘The future belongs to those who can imagine it, design it and execute it. It isn’t something you await, but rather create.’

HH. Sheikh Mohammed Bin Rashid Al Maktoum

“ ‘Our children face major challenges, and it is our responsibility to prepare and protect them. We should not sit back and watch. We should race faster than light, to ensure that future generations are well prepared to continue achieving and progressing.’

HH. Sheikh Mohammed Bin Zayed Al Nahyan

Moral Education

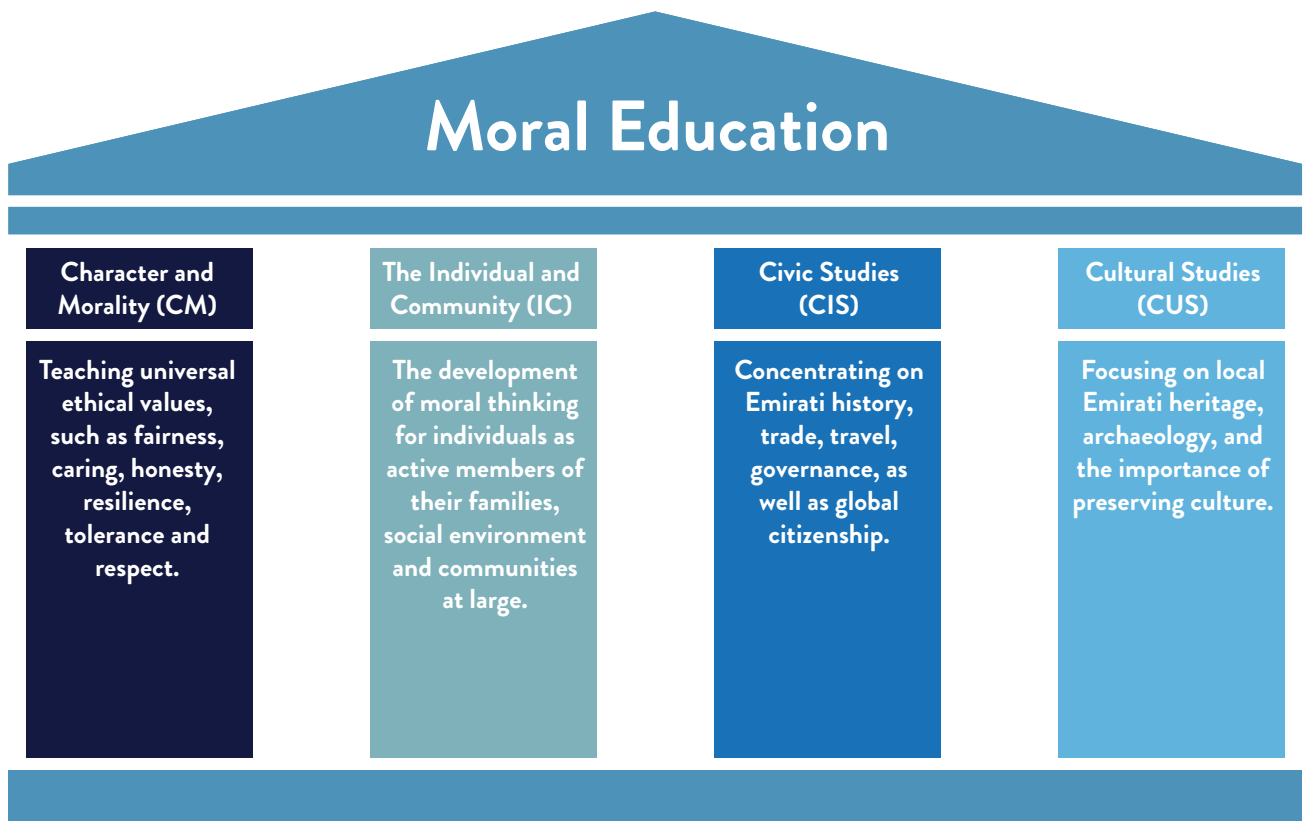
Moral education seeks to foster in students a set of universal values, which will enable them to peacefully interact and connect with people from different cultural and social groups who hold different and divergent views and perspectives. It seeks to empower them to become active, responsible, local and global citizens. It enables them to develop mutual understanding, respect for difference and empathy, in order to sustain our cohesive, and prosperous society. Through dialogue and interaction, students are provided with opportunities to explore different worldviews, to challenge one another's assumptions and attitudes and to develop the knowledge, skills and attitude necessary to think critically, to make informed ethical decisions and to act on them in the interests of their society.



Values of the Moral Education Course

Key Pillars of Learning

The Moral Education Course will be experienced by students as they work their way through four key pillars of learning as they progress through the course. Each of the four pillars is constructed around a series of Learning Outcomes.



Inspiration

The Ghaf tree is an essential and inspiring part of the ecosystem of our region

The Ghaf tree provides a safe environment for many animals and is a source of valuable resources for plants and humans. It is also so important that if it disappears, all other living organisms in its ecosystem may become extinct. The Sustainability Suite at Expo 2020 will rely on this idea to focus on the interdependence of human health with the earth planet.

Key Skills

The Moral Education Course takes a holistic approach to teaching and learning. It focuses on educating the Head (the cognitive domain - knowing), the Heart (the affective domain - feeling) and the Hands (the pragmatic domain - doing), so that students are equipped with an appropriate skill set to fully participate in a fast-changing world.



Values

Values are at the heart of moral education. They are essential to a person's sense of self; they operate as the personal benchmarks that guide our thoughts and actions. The Moral Education aims to support students in identifying their personal goals and the motivation behind them. Moral education explores many multi-faceted issues, including trade, mental health and the distribution of resources. It also enables teachers and learners to explore the ethical implications behind complex global issues, enabling them to engage as members of the UAE and international community.

It is hoped that in working through the Moral Education curriculum, teachers and students will become inspired and motivated by a commitment to the values of social justice, human rights, care for the environment, empathy, respect for diversity and global solidarity. The lessons of Moral Education course are founded on the principles of solidarity, equality and inclusion, and support a process for teaching and learning which explores how personal values are shaped and directed. This Moral Education course does not impose values, but rather encourages students to explore ethical issues, and develop an awareness on their individual values.

Teaching and Learning – A Pedagogical Approach

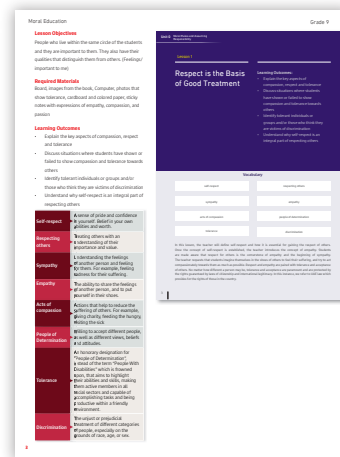
Group is important in encouraging students to be proactive and autonomous learners. Throughout this moral education curriculum, there is a focus on inclusive group work, and a student driven approach to teaching and learning in the classroom. Students are encouraged to have open discussions, guided conversations, activities, and philosophical debates. This is intended to take students through a process of awareness-raising and critical thinking, which will allow them to consciously enact moral reasoning in their everyday lives.

Action Projects

In the upper grades of the course students are encouraged and enabled to undertake Action Projects, where students are actively involved in developing an issue or topic, which arises in class, beyond the usual limits of textbooks and course materials. These Action Projects encourage active and co-operative learning and the development and acquisition of skills. They are part of the 'Hands' (pragmatic) domain of skills development.

Moral Education Course Education Resources

In order to teach the Moral Education course a suite of resources has been developed to support the teaching and learning of all participants:

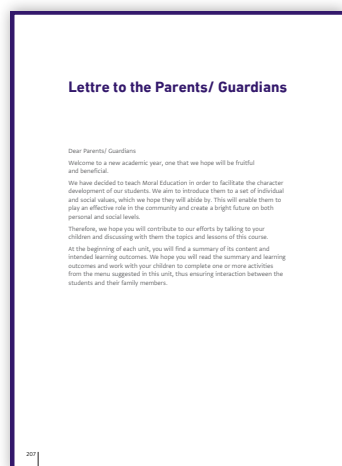


Student Book

A book specifically for students with a range of illustrations, images, texts and activities to engage and support students in their learning.

Teacher Guide

The Teacher Guide takes teachers through the course, highlighting key aspects of the lessons, suggestions for questions and classroom activities, and specific guidance on handling each lesson in the classroom. Also included are suggestions for differentiation and assessment for learning.



Parent Guide

Each unit of the course has a short guide for parents, outlining the essential elements of the unit with suggestions as to how parents can engage with the course and their children.

The Moral Education programme includes two volumes

Digital Resources

Where appropriate, learners will have opportunities to use digital technologies, such as eBooks and digital objects, to support and extend their learning about aspects of moral education across each unit of the Moral Education course.

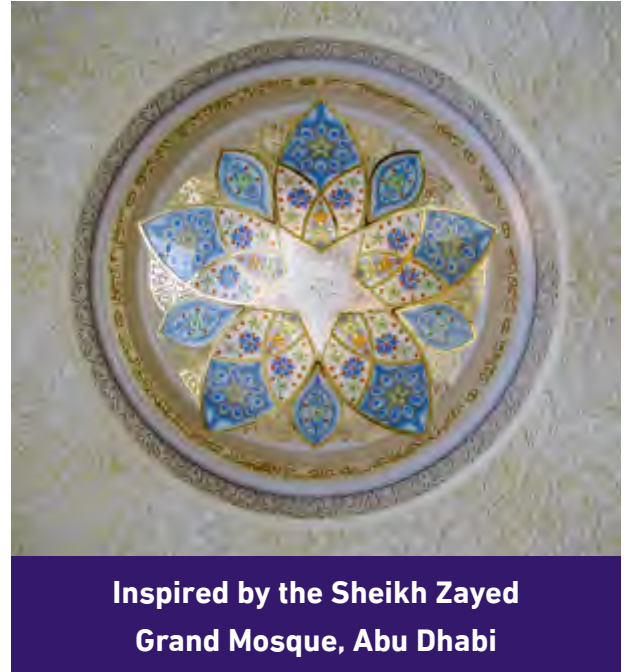
The Moral Education Course Cover and What It Symbolises

A design that evokes local culture, contemporary society and global citizenship

The cover draws inspiration from the flower with five petals, which is prevalent throughout the Sheikh Zayed Mosque, in Abu Dhabi.

The intersecting circles are a key element in the pattern's design. They serve to symbolise union and connection, both at the national and international levels and within the community.

The intersections represent the complexity of the relations between the different entities living in an interdependent world as global citizens.



At the centre of the cover is a star. This guiding star is created out of infinite circles, and represents the moral compass that we should all aspire to follow, just as the North Star has guided travellers through the ages. At the same time the star symbolises the individual in the middle of the complex structure that is society.

As the grades progress, the number of circles increases, symbolizing how, as students progress, they develop more connections with contemporary society and international communities.

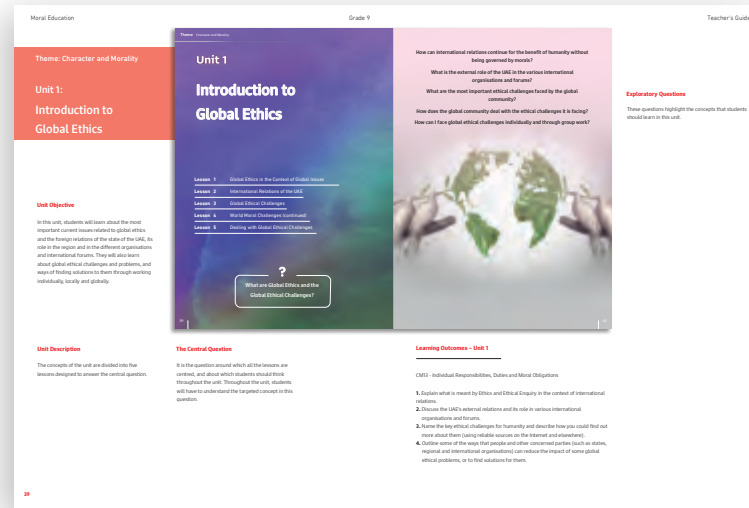
The gradation of colour portrays the complexity of the 21st century living.

Books and their covers vary in size. Keeping to the concept of interconnected ideas influencing one's moral behaviour, the circular pattern derived from the mosque matures into a more complex design reflecting how morality and character grow in complexity as we age.

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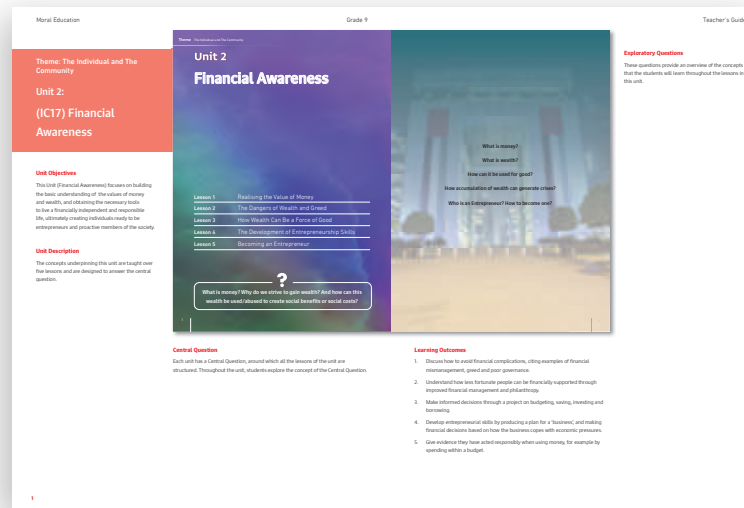
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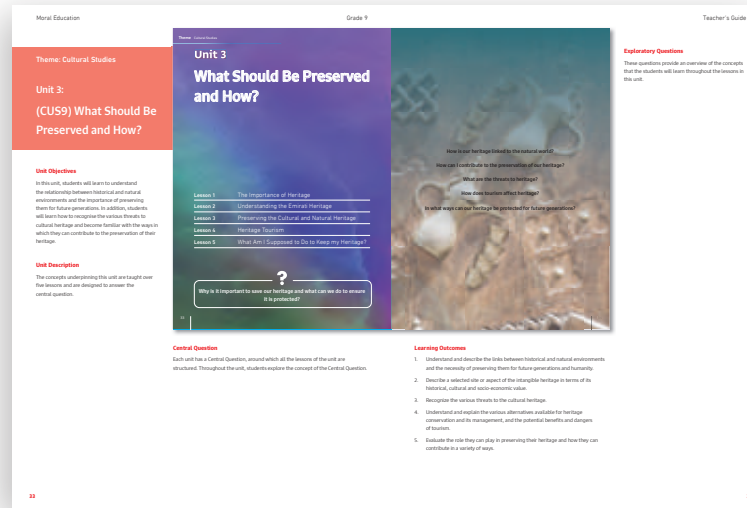
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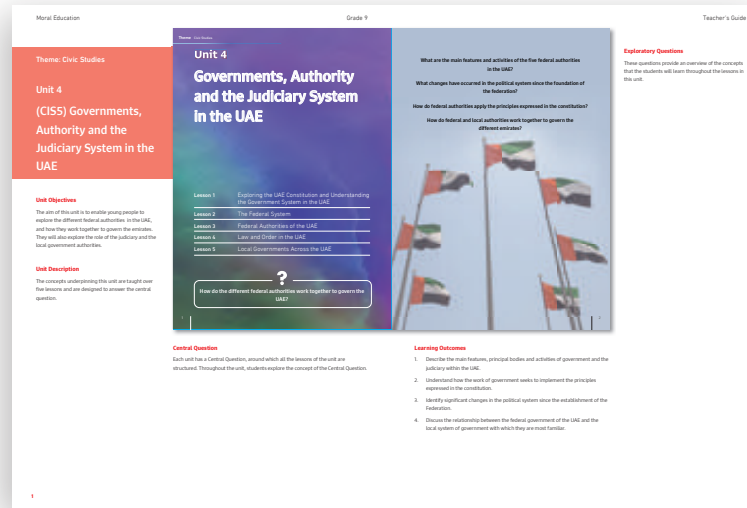
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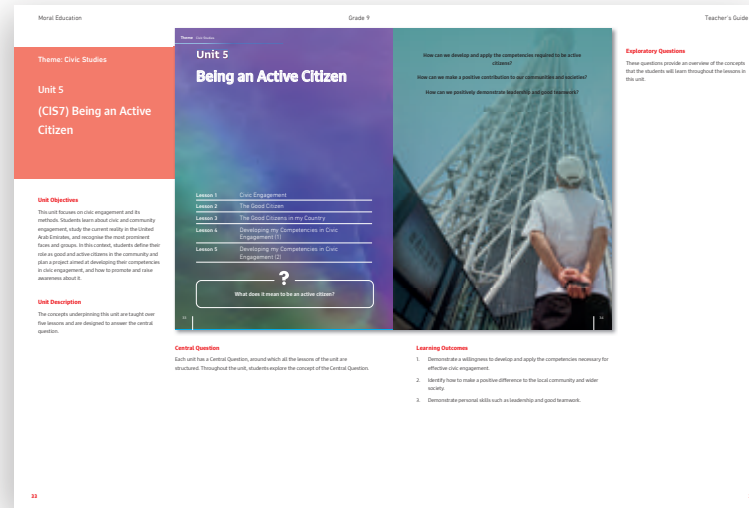
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Unit 6

1 Moral Education in Action

Theme: Character and Morality

Unit 1:
Introduction to
Global Ethics

Unit Objective

In this unit, students will learn about the most important current issues related to global ethics and the foreign relations of the state of the UAE, its role in the region and in the different organisations and international forums. They will also learn about global ethical challenges and problems, and ways of finding solutions to them through working individually, locally and globally.

Unit Description

The concepts of the unit are divided into five lessons designed to answer the central question.

Theme

Character and Morality

Unit 1

Introduction to
Global Ethics

Lesson 1

Global Ethics in the Context of Global Issues

Lesson 2

International Relations of the UAE

Lesson 3

Global Ethical Challenges

Lesson 4

World Moral Challenges (continued)

Lesson 5

Dealing with Global Ethical Challenges

?

What are Global Ethics and the
Global Ethical Challenges?

The Central Question

It is the question around which all the lessons are centred, and about which students should think throughout the unit. Throughout the unit, students will have to understand the targeted concept in this question.

How can international relations continue for the benefit of humanity without being governed by morals?

What is the external role of the UAE in the various international organisations and forums?

What are the most important ethical challenges faced by the global community?

How does the global community deal with the ethical challenges it is facing?

How can I face global ethical challenges individually and through group work?

Exploratory Questions

These questions highlight the concepts that students should learn in this unit.



Learning Outcomes – Unit 1

CM13 - Individual Responsibilities, Duties and Moral Obligations

1. Explain what is meant by Ethics and Ethical Enquiry in the context of international relations.
2. Discuss the UAE's external relations and its role in various international organisations and forums.
3. Name the key ethical challenges for humanity and describe how you could find out more about them (using reliable sources on the Internet and elsewhere).
4. Outline some of the ways that people and other concerned parties (such as states, regional and international organisations) can reduce the impact of some global ethical problems, or to find solutions for them.

Lesson Objective

Make sure the students understand the following:

- Ethics are codes of practice that attempt to identify what is best for individuals and society.
- Ethics provide us with a code or a moral framework that we can use to identify how to deal with **problematic issues**.

Required Materials

- Textbooks, iPad, Projectors, copies of the electronic links in case the technology is not available, stickers, white papers.

Learning Outcomes:

Explain what is meant by Ethics and Ethical Enquiry in the context of international relations.

Water Security	The ability to have enough clean water for human use.
Moral Imperative	It is a sense of duty towards the other person or the community, innately or out of generosity, without being compelled with laws and mandates. People often feel that it is their duty to help poor or needy people. Therefore, among the most important qualities of moral imperative is willingness, responsibility and freedom.
Malnutrition	Malnutrition is a serious health condition that occurs when a person does not get the right amount of nutrients in their diet, or if the nutrients are less than their needs or more than their needs, in case of obesity.
Famine	A big shortage in food, that leads to high rise in mortality.

Unit 1 Introduction to Global Ethics

Lesson 1

Global Ethics in the Context of Global Issues

Learning Outcomes:

- Explain what is meant by ethics and ethical enquiry in the context of international relations.

Vocabulary

moral imperative

malnutrition

famine

water security

- 1 Read this quote by Ernest Hemingway and analyse the concept of an ethical action. Then suggest some actions you have done or could do that are moral actions.

"So far, about morals, I know only that what is moral is what you feel good after and what is immoral is what you feel bad after."



Ernest Hemingway

- 2 Read the following passage about morality and discuss the points it makes.

Morals are deep-rooted values that result in actions - they can be positive and result in a good action, or negative and result in a bad action. Hence, morals play a significant role in building societies. They are the source of individuals' actions and they play a fundamental role in developing group empathy toward others and in regulating relationships among individuals. In turn, this reinforces societal ties and increases familiarity, cooperation, solidarity and strength.

Introductory Activity 1 (5 Minutes)

The teacher reads the quote then asks the students to explain it and talk about the feelings that results from the action, sense of comfort or feeling of discomfort.

What actions make one feel good? - Good deeds. What actions make one feel bad? - Bad deeds.

- Then, what is meant by moral action?

Each action or behaviour beyond the circle of ego is a moral act, and every action or behaviour showing selflessness is a moral act. The criteria for being a moral act is a love of others, and working to serve them and comfort them.

- And moral ambiguity? Moral ambiguity is contrary to moral action.

Morals are also fundamental to society because laws and rules are based on them. This is the main element in creating upstanding citizens, wholesome families, sophisticated societies and developed countries. Morals protect societies from destruction and dissolution. Morals also maintain civility and civilization, which makes morals so important to a nation's development and strength. They are also a prerequisite for the sustainability of nations. Nation's morals minimise disputes and conflicts among people, which helps to reinforce relationships and social ties between the individuals of a society.

Such relationships were among the main reasons for establishing the United Nations Organisation, which works to spread peace and solidarity among people. Currently all recognised countries of the world are members of the UN, and their members work according to its founding principles.

- a. The sovereign equality of all its members.
- b. Goodwill towards the commitments made by members.
- c. Settle international disputes by peaceful means and enforcing the Universal Declaration of Human Rights.
- d. Consult with the United Nations regarding any action countries intend to take.

- a. Write about two ethical behaviours governing:

children in a public park	football fans at the stadium	student in extra-curricular activities	parents behaviour in front of their children.

- b. Imagine you are in a position where one of your classmates acts in an immoral manner. Write a ten-sentence dialogue illustrating the situation, and your reaction.



Activity 2 (15 Minutes)

The students silently read the text. The teacher asks the student to present one idea about ethics.

- The teacher stresses, through this statement, that ethics are fundamental for building societies, as all laws and regulations are based on ethics. This is the main element in creating ideal individuals, wholesome families, sophisticated societies and developed countries, therefore morals play a critical role in keeping societies in line.

2. A- This activity is to establish the concept of morality and its various aspects for the students.

- Working in pairs, the student should discuss examples and present them in class.

Children's behaviour in a public park (maintaining hygiene, being careful with the park properties); football fans behaviour in the stadium (being sportsmanlike); Behaviour of students in extra-curricular activities (commitment to rules set by the teacher); and parents in front of their children (not throwing trash out of the car window)

2. B. This activity aims at connecting ethics as a concept to daily lives of students and introducing them to appropriate reactions in different situations.

Students write a dialogue for situations they might find themselves in where ethics are lacking and identify how they would react. The teacher should stress that it is unwise to react to bad behaviour with bad behaviours. It is an easy fix that doesn't require effort and rather puts them through more uncalled for difficulties; reacting with bad behaviour will damage your morals, the essence that sets you apart from others. Your bad reaction will put you on equal grounds with the first party. In addition, people who react in a harsh, cruel and mean way usually lack self-confidence and lose people's respect; then they compensate these shortcomings by assaulting others.

Activity 3 (15 Minutes)

The students should read the text and discuss UNICEF's role in dealing with famine, and children suffering in various countries of the world.

3. A- This activity is to introduce students to the conditions children live in poor countries. Students should research individually the situation of children in one of the countries mentioned in the passage, they also define the role that the UNICEF and the UAE play to help them in terms of: Health care, education and protection from danger.

Then they should present their findings.

3. B- This activity aims at introducing students to the role the UAE state plays in addressing international humanitarian problems and its moral duty towards all people of the world without discrimination.

UAE is the biggest supporter of programs that fight hunger around the world

www.middle-east-online.com/?id=209407

www.albayan.ae/...the-uae/news-and-reports/2015-10...

Read full article - UAE efforts in agriculture is a high level unique model...

www.alittihad.ae/...

[php?id=27991&y=2014&article=full](http://www.alittihad.ae/...php?id=27991&y=2014&article=full)

The teacher shares the links with the students in pairs and asks them to gather only 5 facts demonstrating the UAE's initiatives in addressing hunger and malnutrition. Then each pair should present only one fact in rotation, provided that they won't repeat any information. The teacher asks the following: Name of the initiative, where, when, the cause, its offerings.

Differentiated Learning

Beginners: The teacher discusses the concepts of health care, education and protection from danger verbally with the student or group of students, asking for a comparison for children's living situation from only two countries. The teacher goes to the link and asks the student to do the assignment. The teacher supervises the work of the student or group of students.

Advanced Students: The teacher asks the students to research the situation of children in countries from all the five continents and present them in a table via Prezi presentations.

3 Read and discuss a section of UNICEF's appeal regarding the most significant threats to the lives of millions of people in four different countries.

On 28 March 2017, UNICEF (United Nations Children's Fund) launched an urgent appeal to raise \$255 million dollars to respond to the urgent needs of children in the northeastern areas of Nigeria, Somalia, southern Sudan and Yemen. The spokesperson clarified, "We need this money to provide those children with food, water, health, education and protection services, during the next few months according to a new funding update."

A big part of such funding will be allocated to nutrition programs, and to provide medical care to children suffering from malnutrition, in addition to other health services, including vaccinations. The money will be also allocated to drinking water, sanitation systems, and to promoting cleanliness and hygiene advice for the protection against potentially fatal diseases.

UNICEF will work with partners in the four countries to respond to the threat of famine. In Northeast Nigeria, UNICEF will provide emergency primary health care to 3.9 million people this year and provide treatment for 220,000 children under the age of five who suffer from acute malnutrition. It will also provide more than 2 million people access to safe drinking water.

In Somalia, UNICEF supports 1.7 million children under the age of five including treating around 227,000 cases of severe malnutrition through health and nutrition services in health care facilities and mobile units.

In southern Sudan, UNICEF has provided, in collaboration with partners, life-saving aid for 145,000 people in areas affected or threatened by famine, including 33,000 children under the age of five.

In Yemen, UNICEF expanded the scale of its malnutrition response activity through healthcare facilities and mobile teams, and by deploying healthcare practitioners and volunteers who reach out to communities that are difficult to access.

UNICEF also supports children suffering from acute malnutrition and their families with cash assistance, water and sanitation services, including the provision of safe water and supplies and promoting hygiene. UNICEF, as usual, calls for the support of children and human rights and respect thereof.

UNICEF UN News Centre. "Famine, Drought and War Threaten Millions of People in Four States" 28 January 2017. (Edited)

- a. Compare the situations of children in one of the countries mentioned in the text with the situation of children in the UAE, in terms of the following three aspects: healthcare, education and protection from danger.
- b. UNICEF seeks funding for programs to fight hunger and malnutrition, considered an international moral imperative. Carry out research about the UAE's contribution to the fight against hunger and malnutrition.

4 Read what was written in *Al Ittihad* newspaper about tolerance and peace in the UAE and then answer the questions that follow.

The approach of tolerance, peacefulness, civil coexistence and respect of beliefs adopted by the UAE stems from the legacy of its people. This approach contributed to establishing and strengthening its presence as a country that always seeks peace and supports efforts to reinforce and maintain peace. Tolerance, love and peace are principles upon which this approach depends. They serve the good of nations and stability across the region and the world.

The UAE is currently working on boosting means for reinforcing and strengthening humanitarian values shared by nations of the region based on tolerance, acceptance and respect of others, building and reinforcing trust, and maintaining the bonds of brotherhood, friendship and human coexistence among all societal groups in an a friendly, tolerant and respectful environment

Al Ittihad newspaper website 25 April 2017. (Edited)

- a. Write about the way Sheikh Zayed, may God have mercy upon him, ruled the country. Describe his morals in dealing with citizens and residents and support your argument with examples.
- b. The value of tolerance builds community and protects people from extremism. Define four values that facilitate the relationship between citizens and residents, showing their importance in building a cohesive society.
- c. The Egyptian poet Ahmed Shawqi said,
"Nations live as long as they keep their morals. Once their morals cease, they cease to exist."
Paraphrase the lines and compare them to an essay in a newspaper.

5 Read the passage about the National Program Award for tolerance and discuss the points that follow.

National Program Award for tolerance

The United Nations General Assembly declared the year 1995 as a Year for Tolerance.

That Declaration stated, "The United Nations is committed to strengthening tolerance through reinforcing mutual understanding between cultures and peoples. This need lies in the essence of the Charter of the United States and also in the Universal Declaration of Human Rights."

In light of this commitment and in the same year, 1995, the UNESCO Member States adopted the Declaration of Principles on Tolerance.

Activity 4 (10 Minutes)

The students read the passage. Students to discuss the approach of tolerance, peacefulness, social coexistence and respect for beliefs followed by UAE from what they learnt from the passage.

4. a- The aim of this activity is for the students to reflect on the late Sheikh Zayed's , may God have mercy on him, ethics in governance and leadership ethics governance and leadership by example in the world.

- The teacher starts brainstorming with children to quiz the children on general information about Sheikh Zayed.

He then asks them to search about the way in which Sheikh Zayed, ruled the country: His morality in dealing with citizens and residents. Students work in pairs to gather information, then they present the information they gathered, and the students discuss how Sheikh Zayed inculcated the values of love, collaboration among nations

and upholding human dignity in various parts of the world. He was able to do so thanks to the efforts that he and his fellow rulers of other Emirates of the UAE at the time, made to position UAE society in a state of communications and intellectual and cultural interaction with other nations and cultures in record time.

4. b- The aim of this activity is for the student to gain the concepts of values that facilitate the relationship between citizens and residents and their importance in building a cohesive school community.

- The teacher will actively collect ideas about the concept of values shared between us. Values are defined as a group of principles, teachings, ethics and morals directing the individual's behaviour and indicate the proper way to avoid making mistakes or acting contrary to their principles, teachings and morals and also identifies individuals' roles in the society they belong to by performing their duties properly. The teacher focuses on human values being the innate principles that determine the way an individual deals with others with good behaviour, tactful style and brotherly love even in case of a difference of opinions.

The teacher distributes blank papers to the students working in pairs and students fold the paper in half. Student write four values that facilitate the relationship between citizens and residents on one side, and the importance of these values in the school life on the other side of the paper. The students exchange papers and discuss ideas.

-4. C- This activity is to identify the importance of ethics from Poet Laureate Ahmed Shawqi's point of view.

- The teacher shows Ahmed Shawqi's picture and asks the students to name and identify him. (An Egyptian writer and poet who is one of the greatest Arab poets in modern times, nicknamed 'the Prince of Poets'). The teacher distributes stick-it notes to the students and asks them to contemplate the saying: "Nations live as long as they keep their morals... Once their morals cease, they cease to exist" and write the meaning on stick-it notes. Students discuss in groups and the teacher stresses the fact that nations decay and cease to exist if they lose their morals, morals are the language of nations and this is what expresses nations, their classiness and solidarity. If morals are no longer available, corruption, lies, fraud and societal disintegration prevails.

Activity 5 (10 Minutes)

The students read the passage. The student circle the piece of information they would like to learn about. The teacher discusses the principle of tolerance and its importance, given that international organisations adopt this concept and give awards in its name. The teacher also discusses the importance of tolerance in the United Arab Emirates and how the country reflects its care for this principle.

- Then the teacher asks about the importance of tolerance on the individual level, starting with the student and his or her classmates, and reaching the family and community. How it serves as a means to get people together and mitigate tension.

5.A. This activity is to introduce the children to the principle of tolerance as mentioned in the United Nations Charter, the Universal Declaration of Human Rights and the UNESCO declaration of guiding principles.

Differentiated education: The teacher reads the principle to the differentiated group and explain it, then explains to the students how to compose five sentences about the importance of tolerance starting with "Tolerance is..." – Tolerance provides opportunities for convergence between humans .

If the technological means are available: Students should obtain information from more than one link. Students should read the principle as contained in the United Nations Charter and others. Then they gather for a discussion about the role tolerance plays in facilitating international relations. The teacher moderates the discussion and gives examples to indicate what would happen if the principle was adopted and what would happen if the principle was not adopted. What might happen?

- If technological means are not available: The teacher distributes information to the students and asks them to read it and continue the same way. - On the fiftieth anniversary of UNESCO, on 16 November 1995, Member States adopted a Declaration of Principles on Tolerance, confirming the group of principles that they support. Tolerance does not mean leniency or indifference but rather respect and appreciation of the rich diversity in cultures in this world and the ways and modes of life that people adopt. <http://www.unesco.org/new/ar/social-and-human-sciences/themes/fight-against-discrimination/promoting-tolerance/>

- The United Nations speech about tolerance is based on the principles of international human rights, as stated in article one of the Declaration of Principles on Tolerance. (Déclaration de principe sur la tolérance)

The prize was inspired by the ideals mentioned in the UNESCO Constitution which states that "it is imperative that peace is based on the intellectual and moral solidarity of mankind."

In the same year the UNESCO-Madanjeet Singh Prize was also established to reinforce tolerance and non-violence, and to mark the United Nations Year for Tolerance and the 125th anniversary of the birth of Mahatma Gandhi.

The award is given every two years during an official ceremony marking the International Day of Tolerance. It is given as a reward to people, institutions or organisations that distinguished themselves by meritorious initiatives in particular, over the course of several years, designed to enhance understanding and resolve international or national problems in a spirit of tolerance.

Proceeding from that, in 1996 the General Assembly called on Member States to observe the International Day of Tolerance on 16 November, through appropriate activities directed towards both educational establishments and the wider public.

That is what happened in past years with the United Nations. On 8 June 2016, the Cabinet, headed by His Highness Sheikh Mohamed bin Rashid Al Maktoum, Vice President, Prime Minister and ruler of Dubai, adopted the National Tolerance Programme presented by Sheikha Lubna bint Khalid Al Quasimi, Minister of State for Tolerance, presenting "The Principles of Tolerance in Emirati Community" based on seven pillars: Islam; the UAE's Constitution; Zayed's legacy and ethics of the UAE; international conventions; archaeology and history; humanity; and common values. The programme stresses that authentic Emirati society will continue through these solid foundations to reinforce the values of tolerance, multiculturalism and acceptance of others. Emirati society will also continue to reject discrimination, hate and intolerance in ideology, education and behaviour.

The Emirati National Programme for Tolerance was launched on 26 October 2016, in response to the call by State Minister for Tolerance to participate in the initiatives and events designed to highlight the global status of the UAE as a tolerant country. It aimed to shed light on the leading role of the State, in terms of its leadership, government and citizens, in reinforcing common human values, on the local, regional and international arenas on the occasion of the International Day of Tolerance.

To elaborate, the National Tolerance Programme will work within five main subjects based on: strengthening the Government's role as an incubator of tolerance; strengthening the role of the family in society and promoting tolerance among young people; preventing intolerance and extremism; enriching scientific and cultural content; and contributing to international efforts to promote tolerance and highlighting the role of the State in this area.

National Tolerance Programme supports the State in implementing the UAE Vision 2021, and the national agenda, so as to create a cohesive society preserving its identity. This will launch targeted initiatives and national programmes in sequence, through the programme and working groups that will be formed in collaboration with the relevant main parties, such as celebrating the Week of Tolerance, and establishing a Council of Intellectuals for Tolerance and the Emirates Centre for Tolerance, in addition to launching the Cooperate Tolerance Responsibility programme and the UAE Charter of Tolerance Coexistence and Peace.

These many efforts, on many occasions and in various places that are different at the geographical level yet so close at the intellectual and humanitarian levels, work together to spread the message of global tolerance to all, across generations in all times and places.

Source: *Al Khaleej* newspaper website, National Programme for Tolerance Award, 15 November 2016.

issued by UNESCO on 16 November 1995 on the meaning of tolerance:

First: Respect and acceptance of diversity of our cultures and their variance. This is not just a moral duty but rather a political and legal necessity, which is a virtue that makes peace possible all over the world. Consequently it helps to establish a culture of peace.

Second: Tolerance is not a form of concession or giving of favours to others; it is rather first and foremost a situation that is based on recognition of the international human rights of people and the fundamental freedoms of others. Therefore, tolerance should be applied by individuals, as well as communities and States.

<http://arab-csr.org/2014/03/24/%D8%A7%D9%84%D8%AA%D8%B3%D8%A7%D9%85%D8%AD-%D9%88%D8%A7%D9%84%D8%AD%D8%B1%D9%8A%D8%A9-%D9%88%D8%AD%D9%82%D9%88%D9%82-%D8%A7%D9%84%D8%A7%D9%86%D8%B3%D8%A7%D9%86/> [in Arabic only]

5. B. This activity aims at discovering the extent of the students' understanding and conviction of the concept of tolerance, in addition to giving them a space to express, in an artistic manner, a social-ethical topic to contribute to the spread of the culture of tolerance.



- a. The United Nations Charter, the Universal Declaration of Human Rights, and UNESCO Declaration of Principles on Tolerance all called for tolerance among peoples.
 - Write a research paper concerning tolerance as mentioned in each of them and present it to your class.
 - Analyse the role of tolerance in facilitating international relations.
- b. Study the National Programme for Tolerance in the UAE. Prepare a collage of items of your choice.

6 #Dealing with international humane problems is an international moral imperative.

Launch this as a hashtag# on one of the social media platforms and ask your classmates and teachers to leave their comments after you post your comment on the subject.

Activity 6 (5 Minutes)

The teacher poses a group of questions, aiming at focusing on the importance of applying ethics to international relations: Countries should perform their moral imperative towards the people of the world that suffer from social and humanitarian problems. The teacher stresses the importance of tolerance as a value and principle governing international relations.

- This activity is to encourage students to use social networking to complete their assignment.

Through the use of technology, the students should post this hashtag on social media platforms. The students should start to comment and ask their friends, family and teachers to post their comments.

Dealing with international humanitarian problems is an international moral imperative.

Differentiated Learning

Beginners: Work individually, if they have an artistic sense. The teacher should offer all necessary assistance. Or students may participate in a group where each student is assigned a role that suits his or her abilities.

Advanced Students: Research a national tolerance programme in another country or come up with a new tolerance programme to be applied in the school.

- Students work in multiple groups to make collages and the collages should be hung in the school corridors and playgrounds and on the gates to be a message to parents as well.

- **Please Note: It is possible for the teacher to coordinate with the administration to award a prize for the best collage.**

Lesson Objective

This lesson aims to introduce the role of the UAE in the region, its diplomatic relations with neighbouring and other countries, its membership in international organisations and international forums, and “with international relations” in a local context through trade agreements (knowing the State imports and exports).

Required Materials

- Organisations' logos from the book or elsewhere, if available.
- A projector, if available.
- Six caps: White, red, yellow, black, green, blue.
- Large, wide piece of paper attached to the class board.
- Papers, card, colours
- Computer

Learning Outcomes:

Discussing the UAE's foreign relations and its role in different international organisations and forums

Unit 1 Introduction to Global Ethics

Lesson 2

International Relations of the UAE

Learning Outcome:

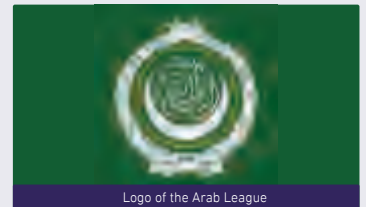
- Discuss the foreign relations of the UAE and its role in various international organisations and forums

Vocabulary

moral rules

globalisation

- 1 Look at the logos of the organisations and read their names. To which of those organisations do you think that the UAE belongs?



Moral Rules

Is the set of principles that are recognized by people in a particular society. Abiding by those principles assure the community's help and respect to each other, mainly supporting the vulnerable, being truthful.

Globalisation

Globalization in its ideal concept is the building of one standard world. Its foundation is the standardization of principles, and the liberalization of political and economic relations all over the world. Globalization also includes translation of cultures, freedom of broadcasting information, spreading and sharing products, technology, and media.

Introductory Activity 1 (5 minutes)

If technology is available: -The teacher presents the logos of the mentioned organisations in the student's book and of other organisations (PowerPoint) and the students try to find out which of these organisations the United Arab Emirates belongs to.

If technology is not available: The work should be done from the book. (The teacher can bring other logos)

The teacher asks why the international and regional institutions were founded.

- To positively facilitate communication between states and their people in addition to supporting one another.

2 Read the statements of Sheikh Zayed bin Sultan Al Nahyan, may God have mercy upon him, and President Jimmy Carter regarding international relations and then answer the questions that follow.

The policy of the UAE internationally consolidates its relations with all states in the world according to the principles of equality, justice, mutual respect and love of good for all without exception.

Sheikh Zayed (may God have mercy upon him) said: "The UAE is keen on developing friendly relations with all countries of the world, as this benefits both the people of the UAE and the wider world."

The UAE supported the issues of rights and justice in the UN and other international institutions, which enabled it to assume an important role in establishing international relations that are based on peace and stability. Sheikh Zayed expressed that by saying: "The UAE's leading position in international organisations is the result of a moderate foreign policy that advocates truth and justice, adopts dialogue and understanding between brothers and friends, respects international conventions and laws, abides by the Charter of the United Nations, respects the rules of good neighbourliness, sovereignty and territorial integrity, does not interfere in the internal affairs of other nations, and endeavours to resolve disputes peacefully."

In 1978, during a meeting that took place in the White House to commemorate the 30th anniversary of the signing of the Universal Declaration of Human Rights, US President Jimmy Carter stated: "Human rights are the essence of our foreign policy, for they are equal to the essence of the nation itself."

- a. Compare Sheikh Zayed's words with what President Carter said about foreign policy.
- b. In your group, discuss the rights that you could claim as a member of the UN. Check your information online, and support your answer with examples.



Sheikh Zayed bin Al Nahyan,
(may God have mercy upon him)



President Jimmy Carter

Activity 2 (15 minutes)

After silently reading the text, The teacher asks each student to present one idea that demonstrates their knowledge of the content of the text. Then he asks the first question and the students answer together.

Sheikh Zayed (may God have mercy upon him) said: "The UAE is keen on developing friendly relations with all countries of the world, as this benefits both the people of the UAE and the world population." President Carter stated: "Human rights are the essence of our foreign policy, for they are equal to the essence of nation itself." The teacher stresses the keenness of Sheikh Zayed and President Carter to foster good relations with other countries in the interest of the people.

B- If technology is available: Students are put into pairs. The teacher asks them to conduct online research on the rights that the UN member states can claim and the students present their ideas in class and discuss them.

If technology is not available: The teacher distributes the information on the rights that the UN member states can claim. The information is found via the following link:

<http://www.icj-cij.org/en charter-of-the-united-nations>

Differentiated Learning

Beginners: The teacher helps students read the text and think about the meaning of foreign policy. The teacher distributes information about the rights that the UN member states can claim in a simplified manner.

Advanced Students: Look for the necessary steps that states must take to join the United Nations.

Activity 3 (15 minutes)

The activity starts by reading the text, silently or out loud, according to what the teacher feels is appropriate. He then asks the first question, and the students answer together.

A- The students are free to answer.

Lesson Objective: Acquiring knowledge; learning about new topics; discovering another civilisation; acquiring new friends.

B- The teacher asks the following: Four points of comparison between pre-technology education in the UAE and later; determine the benefit students gain from technology in learning.

- Thinking strategy of the six caps

- Explain the role of the thinking caps: White cap: Neutral thinking/Red cap: Emotional thinking/Yellow cap: Positive thinking/Black cap: Critical thinking/Green cap: Creative thinking/Blue cap: Comprehensive thinking and thinking about thinking.
- Form working groups of six
- Each person is asked to answer questions depending on the cap they have:

White cap: What are the facts about the introduction of technology into the scope of education?

Red cap: What are your feelings about this integration?

Yellow cap: What does the student acquire from the education programme through the technology used?

Black cap: What are the negative consequences of this integration?

Green cap: What can be changed to make this integration more meaningful?

Blue cap: How does this integration affect youth culture in general?

- When the discussion is over, each group submits its report.
- The findings are discussed, with recommendations being made as a result, the most important of which are:

There are benefits to using technology in education: The ability to follow the learner/the ability to access the electronic library/the ability to partake in distance learning/strengthening the learner's ability to solve problems. Technology makes it easy to write tests and correct them, and can be used in educational games for children. It is important for those with disabilities as different programmes can be designed tailored to particular disabilities. Technology increases the efficiency of teachers, and saves time and effort in education; classroom lessons can be stored and provided to the student for review for years, and the

3 Read about the collaboration between Japan and the UAE as an example of collaboration between countries. And then answer the questions that follow.

The Masdar Institute of Science and Technology and the University of Tokyo signed an agreement for academic and research collaboration, paving the way for many fruitful partnerships between the two parties.

The areas of the agreement include the exchange of researchers from among faculty members and graduate students, the conduct of joint research and seminars and the exchange of publications, information and research materials, as well as lectures and courses run by researchers and academics. The Masdar Institute in 2014 hosted three PhD students from the University of Tokyo.

The agreement with the University of Tokyo follows a number of cooperation projects established by the Masdar Institute throughout Asia, including the cooperation agreement with the Japan International Cooperation Center on its annual summer training programme and research cooperation agreements with Mitsubishi Heavy Industries.

Many leading Japanese companies participate in the summer training programme with the Masdar Institute. The Institute continues to play a vital role in supporting Masdar's vision and helping it achieve its objectives of helping the UAE and Abu Dhabi transform into a knowledge-based economy, as well as finding effective solutions to the most difficult challenges facing humanity, primarily climate change.

The Masdar Institute of Science and Technology and the Japan International Cooperation Center also signed an agreement setting out the framework of cooperation in annual training programmes and other collaborative activities at the World Future Energy Summit 2014 hosted by Abu Dhabi. The agreement, with all its articles, seeks to enhance cooperation between the Masdar Institute and the Center to implement the annual training programme and ensure that training programmes will include introductory courses on Japanese culture and language, while the final presentations will be given to students in Abu Dhabi.

As of 2014, faculty staff will be appointed to work with specialised companies to achieve the training objectives of each student in each category. This will enable students to work in companies related to their fields of research, directly benefitting their research activities at the Masdar Institute. In accordance with the agreement, many Japanese companies, in cooperation with faculty staff, will receive applications from students, prepare and schedule interviews and make final selections. Next year, more than one application is expected for each course. The companies will select the students who will participate in the training programme.

The years 2012 and 2013 witnessed effective cooperation between the Masdar Institute and the Japan International Cooperation Center in their summer training programmes, which are supported by the Ministry of Economy, Trade and Industry of Japan.

Emirates News Agency website, "Report: UAE-Japan relations undergo qualitative leap", 25 February 2014. (Cited)

ways to deliver lessons can be varied, so the learner does not get bored.

Before the introduction of technology:

- Educational process based on books and courses
- The teacher is the only source of information
- Parents follow the student through school visits
- Student assessment is carried out in writing and takes considerable time to correct

After the introduction of technology:

- The educational process is interesting and the student performs self-learning most of the time
- The teacher is not the only source of information: the Internet is full of information. Important to pay attention to how information sources are selected
- Parents can follow the progress and activities of the student daily online and communicate with the teachers
- Assessment using technology is easy and simulates different students' levels



Academic cooperation with Japan

- a. If you had the chance, would you have been interested in participating in a two-month training programme in Japan? Give reasons.
- b. Suggest four points on which to compare education in the UAE before and after the introduction of technology in the classroom, determining how students benefit from technology in learning.

4 What is the nature of EU foreign policy? Read the following text, and then answer the questions.

The EU is considered a key player on the global scene and it has security interests and responsibilities at both regional and global levels. Via its common foreign policy, the EU speaks in a unified voice with regards to the main international issues.

The EU plays a key role in world peace operations. It has soldiers, police officers and judges to help save lives, stabilise conflict-stricken countries and regions around the world, and provide emergency relief in the aftermath of disasters.

A common foreign and security policy has been adopted by the EU in light of several meetings and treaties that led to an agreement between the concerned countries on establishing a common European Council.

On 1 December 2009 the European Council appointed Catherine Ashton as the highest representative of the European Union's Security and Foreign Affairs Policy. She became the president of the European Council on Foreign Affairs and assumed

that these countries obtain especially in facing any potential risks, whether political or economical or military. In brief, any union does develop a strong and capable entity to face any external challenge.

Activity 4 (10 minutes)

- Silently read the text. The teacher asks the students to describe what the text tackles. Quick discussion of the benefits of the Union of States and its impact on international relations, and then ask students to answer question a.

Suggested answers:

Gulf Cooperation Council (GCC).

European Union.

Among the benefits of the Union of States:

- Strengthen its position internationally and regionally.
- Solidarity to face internal economic and political risks.
- Help each other in all aspects: employment, health, living...

The Union's influence on foreign relations is in the benefit of the solidarity

Activity 5 (10 minutes)

- This activity aims to identify the role played by customs in the economic cycle.

The students read the text silently or out loud, according to what the teacher feels is appropriate.

A- Open-ended questions: The teacher asks the students to consider together these questions: "What do you think of customs?" "Why do you think it was founded?" "How do you think it happened?" "What do you think would happen if we no longer had customs?" "Is there anything else we can use to replace customs?" "What makes you think that customs is related to the economy?" "What further questions can you ask about customs?"

The teacher then gives the students five minutes to answer the question. The teacher focuses on the following ideas:

- Customs is an economic and security authority charged with monitoring cross-border trading and collecting taxes imposed on imports
- Customs policy is a set of legal procedures that imposes certain duties or taxes on imports, exports or people in transit. These procedures may be exempt, temporary or otherwise
- Customs plays an important role in supporting the local economy, in terms of attracting investors, protecting local products and dealing with smuggling operations at land, sea and air ports
- Facilitating international trade and overcoming barriers against the international trade. Trade is the engine of growth
- Promoting investment and enhancing the competitiveness of industry to raise the efficiency of the national economy

This is achieved by:

- Encouraging investment by stimulating Arab and foreign capital to establish projects aimed at developing the national economy in all fields This is done by giving investors facilities in accordance with customs laws, investment promotion, international conventions and decisions of the Cabinet of Ministers.

Protecting national production and encouraging local industry. This is achieved by exempting or reducing customs duties and taxes on raw materials in national industries, production machinery and devices used in the manufacturing process according to certain rules and regulations. Customs duties are also levied on imported and similar goods for domestic production,

responsibility for the Department of Foreign Affairs and Joint Security Policy until 2014. After its establishment in 2011, the European Office of Foreign Services became an essential agency in helping the High Representative perform her tasks.

The goals of the common foreign policy include:

- Preserving the values of the EU, its basic and security interests, its independence and its integrity
- Promoting and supporting democracy, the rule of the law, human rights and the principles of the international law
- Maintaining peace, avoiding conflicts and strengthening international security
- Helping citizens, countries and regions facing natural and man-made disasters

Quoting from www.eupolcops.eu website (cited)



Flag of the United Nations and European Union

- a.** Within the group, choose an example of an international union in the world, and list the benefits of this union and its impact on the foreign relations of countries. Then present your research to your classmates.

5 Read about customs agreements between two countries. And then answer the questions that follow.

Bilateral agreements on customs, and technical and administrative cooperation represent one of the core elements in the regional and international brief of the Federal Customs Authority (FCA). Regarding this brief, the FCA works from the basis that it is the official federal customs authority concerned with customs affairs. It also has international obligations as an active member in the World Customs Organisation, the World Trade Organisation and the international community.

so that local goods can compete with these commodities due to the cost differential.

Encouraging exports by exempting many of the exported materials from all customs taxes and duties. This aims to help exports to find external markets, which will positively affect the balance of trade and improve the balance of payments.

B- If technology is available: The teacher asks the students in pairs to conduct online research on four countries with which the UAE has a trade agreement and asks them to identify the most important exports and imports with these countries. Students give a presentation of their ideas.

- If technology is not available: The teacher distributes collected articles or information to the students, in order to extract the required tasks and display it through a presentation board. Some information can be found at the following link:

<https://www.abudhabi.ae/portal/public/en/business/international-trade/import-and-export/free-trade-agreements-of-the-uae>

[http://www.economy.gov.ae/PublicationsArabic/Trading-study%20\(2\).pdf](http://www.economy.gov.ae/PublicationsArabic/Trading-study%20(2).pdf) [in Arabic only]

Agreements on mutual technical and administrative cooperation in customs affairs are considered among the most important conventions underlined by the World Customs Organisation for several reasons:

- Effective agreements contribute to reduction of customs legislative violations that cause disruption of economic, commercial, financial, social and cultural interests of the two countries
- Its role in ensuring the exact calculation and collection of custom duties and other taxes and dues on exported and imported goods, as well as implementation of judgements related to prohibition, restriction and control
- Enforcement of actions against customs violations, in close cooperation between the two countries
- Putting an end to the increasing volume of illicit trafficking in narcotic drugs and psychotropic substances, which are a threat to public health and society
- Taking into account relevant international conventions that encourage bilateral mutual assistance, as well as the recommendations of the World Customs Organisation
- Enforcing customs cooperation in a way that serves the common interest and preparing an appropriate climate to facilitate and encourage trade exchange and economic relations in general between the two countries
- Consequent exchange of experiences and expertise between customs administrations of the two countries, especially in technical and administrative fields
- The need for international cooperation in matters relating to the management and application of the customs legislation of the two countries

The authority also seeks, through bilateral agreements, to embody and transform the goal that it has adopted as a motto since the beginning of its work: "Towards a secure society and fair trade". It seeks to make this a reality on the ground, through protecting the local community from the negative economic, social and health impacts of forged, counterfeit goods and others. Furthermore, the authority seeks to facilitate the movement of trade between the UAE and its trading partners around the world. International bilateral agreements aim to achieve both sides of the targeted customs equation.



Customs protects the community

- What's the role of customs in the economic cycle?
- Conduct research with your colleague about four countries that have a trade agreement with UAE. What are the most important exports and imports with these countries?

Differentiated Learning

Beginners: The teacher gives the students a simple table about the role played by customs in the economic cycle to help them participate in the brainstorming session. The teacher asks the students to prepare one country with which the UAE has a trade agreement.

Advanced Students: The teacher asks the students to present their research via a map of the world where the students show the exports and imports. The focus is on writing the source of information within the research.

Lesson Objective

This lesson aims to bring the attention of the students to reading, thinking about and discussing global challenges and ethical issues (especially the issues of climate change, terrorism and weapons of mass destruction) and methods of reaching solutions for these problems through collective human work at the national and global/international level.

Required Materials

- A map of the Mediterranean Sea and the three continents
- Smart Tablet, if available
- Coloured cardboards
- Crayons
- Technological means for searching and displaying, if available

Learning Outcomes:

Name the key ethical challenges for humanity and know how to find out more about them (using reliable sources on the Internet or elsewhere)

Unit 1 Introduction to Global Ethics

Lesson 3

Global Ethical Challenges

Learning Outcomes:

- Name the key ethical challenges that humanity faces and master the methods of searching for advanced information about them (use reliable sources on the Internet or elsewhere)

- 1 What are the challenges for global communities in the 21st century? Look at each of the three pictures and think about the saying that accompanies each one. How does each one make you feel? What do you think is the lesson or message?



"Climate change does not respect borders; it does not respect who you are - rich and poor, small and big. Therefore, this is what we call 'global challenges,' which require global solidarity."
Ban Ki-moon, Secretary-General of the United Nations, from 2007–2016



"Every positive value has its price in negative terms... The genius of Einstein lead to the tragedy of Hiroshima."
Pablo Picasso, a Spanish painter, (1881–1973)



"When the well is dry, we know the worth of water."
Benjamin Franklin, one of the Founding Fathers of the United States of America

Introductory Activity 1 (5 Minutes)

The teacher draws three columns on the board, one column for each of the three pictures, and asks the students to think for a minute about how each picture makes them feel, then gives them the option to write in each column the negative effects of the crises appearing in the pictures. Answers include: Famine, increasing pollution, natural disasters, loss of lives, disfigurement, orphanhood, spread of epidemics...

- 2 Environmental problems - and global warming, in particular - are among the “global challenges” that the former Secretary-General of the United Nations, Mr. Ban Ki-moon, was talking about. Read the text about polar bears feeding on dolphins in the North Pole. Then complete the activity that follows.**



During research in the Svalbard archipelago in Norway in April 2014, 1000 km from the North Pole, Jon Aars (from the Norwegian Polar Institute) monitored and photographed a bear feeding on white-beaked dolphins. This species of dolphins is not usually part of the diet of polar bears, which feed mainly on seals. Aars explained to Agence France-Presse that these dolphins are becoming part of the diet of the polar bears because of climate change. This is because, as the waters warm, new species are finding their way north. Despite the fact that the white-beaked dolphins swim in these northern waters during the summer after the melting of the ice, there are no previous records of these animals being in these areas during the winter.

According to the researchers, the significant reduction of sea ice—to the extent that it disappears from the areas where it is typically found in previous seasons—could be the reason why these dolphins were drawn to the area. As the waters cool and ice forms, the dolphins find themselves trapped under ice, with only small openings from which they can breathe.

Aars noted that the bear, which was apparently a hungry old male, most likely hunted the two dolphins when they surfaced to breathe through a tiny hole in the ice.

After these first observations, a further five cases of dolphins stranded or captured and then eaten by bears have been reported.

Aars added, “I don’t think that this signifies a great change in the diet of this kind of animal. It’s just that polar bears are coming into contact with species they have not been used to meeting until now.”

Oslo (AFP)

- a.** The North Pole is far from the United Arab Emirates. Are you supposed to be interested in this issue? Conduct thorough research into the effects of the reduction of sea ice on the ecosystem. Then write a dialogue with a classmate who disagrees with you. Then present your dialogue to the class.

Activity 2 (15 Minutes)

After the students read the text silently, the teacher asks the following question: Are you supposed to, since you live in the United Arab Emirates, (to clarify: This is very far away from the North Pole) take an interest in this issue?

The students answer Yes or No. The teacher demonstrates the activity for the students (A public debate between two students who presented two opposite answers, Yes versus No) and chooses two students who want to discuss and present their ideas and arguments out loud for the rest of the students.

The presented arguments:

Yes, I am supposed to take an interest:

- Argument with Ban Ki-moon's saying below the first picture in activity 1 (Climate change does not respect boundaries; it affects everyone—the rich and the poor, the old and the young, the strong and the weak...)
- The increasing melting of ice causes floods and natural disasters.

- The Polar Bear is one of the food web's components, and therefore harming it will certainly be reflected on other components of the web...

No, I am not supposed to take an interest:

- It takes decades for these effects to happen and some may take hundreds of years, so how can I benefit from taking an interest in these issues as long as it will take place after I pass away.
- Even if I took an interest in this issue, how can I stop what is happening while I am just a student? It is better to use my energy and mental power to look after my personal affairs and to do my homework and hobbies.

Activity 3 (5 Minutes)

a. The students read the text out loud or silently, as the teacher sees fit.

The teacher explains the meaning of the “the prisoner’s dilemma”, which is a situation in which there is agreement between those involved in a particular matter but each individual chooses the most appropriate option to achieve its personal objectives. And thus the agreement can not be realised.

The teacher divides the students into groups and asks each group to make a list of procedures (at home and at school) that would help to limit global warming. Examples: -Lowering the air conditioning or increasing its temperature

- Rationalizing electricity consumption (Turning the lights off when leaving the room, Limit the use of lights in the morning, Unplugging electrical devices during sleep and when we stop using them in the morning...)
- Rationalizing water consumption
- Waste sorting

At the end of the activity, one of the members of each group reads the list out loud for the rest of the students.

b. If technology is available: Students are divided into groups.

They are asked to search the Web for the most notable convention that the international community has established to limit the factors affecting climate changes.

- If technology is not available: the teacher asks students

look for the information needed as a homework, or he can distribute in class some images and text related to the subject and have the students deduce the answers.

3 Why is climate change considered an ethical dilemma at the level of international relations? Read the text to learn more. Then complete the activity that follows.

Climate change causes ethical challenges in the international community for three reasons. First, it is a distinctively global phenomenon. As soon as greenhouse gases spread through the air, their impact on the climate of any place on Earth can no longer be prevented. Consequently, international positions arise indicating what is known as the ‘Prisoner’s Dilemma’. It is true that all countries, collectively, are keen to reduce the emissions of greenhouse gases with the aim of mitigating the risk of their impacts, but each country individually prefers to keep emitting the gases unconditionally and without restriction. At the same time, those affected by these gases are not equally affected. In the short- and the medium-term, most of the severely affected countries and peoples are those who, historically, emitted and are still emitting the least percentage of the greenhouse gases.

Second, current emissions have a distinctively trans-generational impact. The most prevalent gas of all of the greenhouse gases, carbon dioxide, remains in the air for long periods contributing to negative effects on climate over hundreds, if not thousands, of years. The present generation is responsible for preventing environmental harm in the future because it is unfair to ask future generations to bear the burden of their ancestors’ emissions. It is also unfair to ask the present generations, especially those that did not until now contribute to greenhouse gas emissions, not to conduct economic activities that are beneficial for these generations just because it will further worsen the ecological imbalance in the future.

Third, there are theoretical tools that we can use to decide with great clarity some of the under-addressed problems in several areas, such as international justice, trans-generational ethics and environmental justice, which consider matters to do with the relationships between humanity and other elements of nature.

- a. With your group, suggest actions that you and your classmates could do at home and at school to limit global warming.
- b. Conduct research with your group about the most notable convention that the international community has established to limit the factors causing climate change. Identify one or more obstacles, which match the reasons given in this text, to the signing of this convention.

The expected answers:

The Paris convention is the one that seeks to reducing the earth’s temperature by more than 2 degrees Celsius. This a goal required strong will from the global society and hundreds of billions of dollars. And the best process for this to happen is the transition from sources of energy that are polluting the world, such as oil and coal, into clean solar and wind energy sources.

The students then state one or two reasons why this agreement will not be realised. One of the reasons is the of “the Prisoner’s dilemma” which was explained earlier during the reading.

The teacher can have a discussion among the students after they reply to this question.

4 Read the text. Then complete the activity that follows.



The reduction of freshwater in the Middle East and North Africa constitutes a grave danger to economic growth, social cohesion, peace and political stability. This situation has been getting worse in recent years on account of rapid climate change that greatly affects water resources, including water's quantity, timing, change, form and deposition.

The Middle East, and in particular North Africa, are the most vulnerable to the negative impacts of climate change because the countries in this area suffer most severely from water shortages. This is because water availability per capita is much less than the normal range. While some countries in the Middle East, like the Countries of the Arabian Peninsula, have almost no fresh water resources, they are not dependent on agriculture, like those in the Levant and North Africa.

In addition, countries of the Middle East and North Africa are facing a critical situation, which is low precipitation rates and very variable rainfall ratios regarding place and time. Lebanon is the best in terms of precipitation, and Qatar is the worst in terms of change in precipitation rates.

Activity 4 (10 Minutes)

a. The teacher divides the students into groups and assign them the task of making a poster at home showing, in pictures and text, the negative effects of the shortage of freshwater and safe drinking water on the health of humans in general (transmission of infections and diseases due to not washing the hands, not taking a shower regularly, insufficient cleaning of houses, public utilities, institutions and schools and not washing vegetables properly...)

b. The teacher divides the students into groups and asks them to work, at home (a group homework assignment), on conducting research about simple methods for water purification using easily accessed materials, then executing one of these methods as an experiment and bringing their work to class at the next session.

In this research, the students identify the required materials for the experiment and they try to choose suitable materials based on how easily accessible these materials are (sand, rocks, plastic cups...)

Activity 5 (10 Minutes)

Students regain the definition of moral dilemma in their minds in order to determine the ethical problem posed by a desalination process of sea water.

The teacher divides students into groups of three students.

Each group prepares a short theatrical scene. They should have 3 parties in their scene:

1. A representatives of the State (Minister for Environmental Affairs)
2. An active person in environmental affairs
3. A technical person who works in a company that deals with new healthy technology for water desalination.

The scene should have the following ideas:

The activist is in the position of the critic:

The steady increasing of the process of desalination of sea water is causing damage to marine life. along with a drain in the economy of the state.

The State representative is in the position of the defender:

There are no other solutions at the time being.

Especially with the increase of dry seasons and the depletion of the water. We would do a research and a study to find ways of treating this issue.

The technical person:

There are new ways for desalinating of sea water, as Pumping it and desalinating it by using solar energy, the way you can see it in Dubai at the Sheikh Mohammed bin Rashed al Maktoum complex.

How climate change affects water resources?

High temperatures increase water vapour in the atmosphere, which in turn increase the amount of water carried by the atmosphere. This leads to early and short flow seasons and an increase in the dry seasons frequency. Additionally, increased evaporation reduces soil moisture levels, a matter with which the area may face the danger of droughts again, and thus the desertification probabilities.

Climate change also affects sea levels. Sea level rise may lead to a decline in the fresh groundwater nature and abundance in coastal areas. This in turn adversely affects the groundwater quality due to saltwater intrusion, leading to a decline in freshwater flow and reduction of freshwater bodies.

Sea level is expected to rise by about 19 to 58 cm at the end of the 21st century. This rise will affect 12 out of the 19 MENA countries. There is no doubt that these reductions in water resources will have costly social and economic consequences.

- a. What is the ethical problem of water desalination? Explain this, guided by the definition of "moral dilemma"
- b. search on the web for water filtration methods, then chose one and perform it (homework).

5 Read the text on water desalination and its economic and environmental outcomes, then discuss the following points.

Transformation of seawater into freshwater is the lifeline for the countries with limited freshwater resources in this part of the world. For the UAE in particular, almost all of the Country's drinking water is desalinated. However, desalination needs high energy and is not cost-effective, especially with rising oil and gas prices. The Gulf region alone produces about 50% of the desalinated water in the world. In the UAE, seawater desalination requires about 10 times more energy than fresh surface water production. Desalination costs are expected to increase by 300%. In addition, like all industrial processes, seawater desalination has a negative impact on the environment, and thus on marine life. The most important reasons for this process's negative impact on the environment are summarised in the steady increase in seawater salinity. Salinity of the water returned to the sea after desalination is twice as high as the basic salinity. Moreover, the situation is likely to be more and more complicated if we take into account the high evaporation rate due to climate quality in the UAE. This process also adversely contributes to the long-term impact of global warming.

Hence, decreasing the demand for energy, mitigation of environmental impact and reduction of the cost of water desalination, which is essential, is required. To this end, Masdar (Abu Dhabi's Multifaceted Renewable Energy Initiative) has launched a pilot programme to test and develop advanced and highly efficient energy technologies for seawater desalination using renewable energy sources. The long-term objectives of the Programme are to establish renewable energy desalination plants in the UAE, so that a commercially operational plant will be completed by 2020. The Programme aims to significantly reduce energy consumption by combining advanced and highly efficient desalination technologies with renewable energy sources. The Programme contributes

to create a link between promising desalination technologies being developed at universities and research centres around the world, and large-scale and renewable energy plants.

- a. What is the ethical problem resulting from desalination? Explain this using the definition of “ethical problem”. Express your answer by performing an acting scene with two colleagues. One of you will play the role of a state that desalinates water, the other one will play the role of an activist in an environmental society and the third colleague will play the role of a scientist in modern techniques for seawater desalination using renewable energy.

Lesson Objective

This lesson aims to highlight global moral challenges and to encourage students to search, think and find a variety of ways to reduce and eliminate these problems by all available means, and encourage them to think about new solutions, developing their skills and broadening their knowledge to build up good human societies that respect moral issues.

Required Materials

- Cardboard
- Crayons
- Projectors for student work
- Computers with Internet access
- Large sheets of paper to prepare posters
- Copies of the online content if technology is not available

Learning Outcomes:

Name the key ethical challenges for humanity and understand how to find out more about them (by using reliable sources on the Internet and elsewhere).

Unit 1 Introduction to Global Ethics

Lesson 4

World Moral Challenges (continued)

Learning Outcomes:

- Identify the key moral challenges to humanity and find out more about them (by using reliable sources on the internet and elsewhere)

Vocabulary

treaty

controversial

propaganda

genetic map

- 1 Express your opinion on the moral challenges represented in the two pictures below, and then answer the questions that follow.



- a. Are we entitled to revive animal species?
- b. Are we entitled to change our genetic map so that future generations do not inherit diseases or disabilities?

Treaty

An agreement between two or more states, or two or more parties, which regulates certain relations between them.

Controversial

An issue that creates discussion.

Propaganda

The dissemination of information with a one-sided perspective and directing a focused group of messages to influence the views or behaviour of the largest number of people.

Genetic Map

Biological legacies.

Introductory Activity 1 (5 minutes)

The teacher raises the dialectic of “genetic change” and asks the following questions:
A-Do we have the right to revive extinct species of animals?

B-Do we have the right to change our genetic map so that future generations will not inherit diseases or disabilities?

The answers to the previous questions are: “Yes” or “No”. The class is divided into two groups according to the answers. The teacher asks each group to show its position, explain and support it with real-life examples.

2 Read about the international organisations working to protect ideas from piracy, and then complete the activity that follows.

WIPO MADRID	WIPO HAGUE
International Design System	The International Trademark System
Industrial design is the decorative or aesthetic appearance of a piece consisting of two-dimensional elements, such as drawings, lines or colours. In terms of principle, the owner of the registered industrial design or registered patent owner shall be entitled to prevent others from manufacturing, selling or importing products that are designed or embody a design that is a copy of the protected design, when he undertakes such business for commercial purposes.	A brand is a mark distinguishing the goods or services of a company from the goods or services of other companies. Trademarks are protected by intellectual property laws at national and regional level, where the trademark can be protected by registration through filing the appropriate application form at the national/regional trademark office and paying the required fees. At international level, you have two choices: either file a trademark application at the trademark office of the country in which you wish to obtain protection, or use the World Intellectual Property Organization's (WIPO) Madrid System.
The laws of the majority of countries require that the industrial design shall be registered and protected under the Industrial Design Act as a "registered design". Some countries ensure protection of industrial designs under patent law as "design patents".	The periods of the protection vary, but trademark registration can be renewed without a time limit for an additional fee. Trademark protection is enforced by courts, which in most countries have the power to prevent trademark infringement.
In some countries, industrial design laws stipulate that what are known as "unregistered industrial designs" have to be granted fixed term protection and scope, without registration.	A trademark can be a single word or a combination of words, letters and numbers. It may consist of three-dimensional marks, symbols and signals, such as the shape and packaging of goods, or sound signals such as music, oral sounds, smells or colours used as distinctive features.
The industrial designs considered artworks under copyright law may also be protected under the concerned national law and according to the type of design.	
WIPO-administered treaties, together with national and regional laws, constitute the international legal framework for industrial designs.	WIPO-administered treaties, together with national and regional laws, constitute the international legal framework for trademarks.

- Explain why pirating ideas is a moral challenge, and the importance of intellectual protection in combatting piracy.
- Logos are of fundamental importance in developing and exploiting a brand globally. Draw a new mark for your school to introduce it to students from Western countries.
- Protect your intellectual product (your school's logo) by researching necessary steps in the UAE.

Activity 2 (10 minutes)

The teacher begins the lesson by presenting a new ethical problem that has not yet been raised in this unit, which is the problem of pirating ideas. The question is: What is your attitude towards those who take your answers in the classroom and present them as their own ideas?

The teacher then asks the students to read the two documents attached to the activity silently to start answering the activity questions.

This activity aims to educate students first about the importance of protecting ideas from piracy and theft, defending our intellectual products, and then learning how to do this through the application of the international laws.

A- Exercise A highlights the existence of institutions that protect intellectual property, and highlights how these institutions work and their importance.

Students are encouraged to conduct research (in pairs) on the Internet to identify institutions that protect ideas. In the event that technology is not available, teachers must prepare relevant articles.

The teacher must urge students to provide their answers in an interesting way: Firstly,

raise the issue of the theft of ideas (a real problem), then search for ways to protect these ideas, and the definition of WIPO's Madrid Scheme, how it works and its importance.

B- Exercise B aims to classify the process of making use of the ideas of others without their permission, as theft and an immoral act.

The teacher discusses the goal of the exercise with the students collectively, and gives everyone the opportunity to express their opinion.

Piracy of ideas is a moral problem: Theft of an idea or design is considered the same as the theft of money or property, and may have greater impact on the owner of the idea or design, because it is a theft of their time and effort

C- Exercise C aims to highlight the concept of the mark and its areas of usages.

The teacher defines the term "mark" by showing examples that we see in daily life: clothing trademarks or the brands of pens and other classroom equipment. The teacher then gives a global definition: Friedman defines it as a process of marking something on websites like an article within a blog, a particular image, a video, etc.

<http://alterazi2.blogspot.com/> [in Arabic only]

Later, the teacher asks the students to form groups to plan and implement a new mark for their school so that it can become a global name through which they will introduce their school around the world.

The teacher asks the students to focus on the most important features and objectives of the school during the preparation and implementation of the mark.

If technology is available: Students implement their ideas by using appropriate software.

If technology is not available: The students develop their ideas by using card, crayons and whatever else is available in class (there may be a musical instrument that allows for a musical mark to be created).

Students conduct research on UAE laws that protect intellectual property, such as the following link, available in Arabic:

https://www.dxbpp.gov.ae/Law_Page.aspx?Law_ID=14&Grand_ID=14

Differentiated Learning

Beginners:

- The teacher provides the students with a model for a design of a mark for the school and other schools.

Advanced Students:

- Draw a company mark of their choice.
- Conduct research into the steps needed to protect intellectual property in the UAE and another Arab country of their choice.

Activity 3 (10 minutes)

The objective of Activity 3 is to introduce the students to a new ethical problem, but of a different kind, namely environmental ethical problems, how to prevent them from happening and how to deal with them in the event they do happen.

The teacher asks the students to search for a definition of the sustainable environment, in pairs, after reading the text attached to the activity.

A- Exercise A highlights the environmental issue of rationalisation of energy use and the use of renewable energy sources.

The Sustainable Environment

The development of the sustainable environment for rich countries is summarised in continuous reductions in energy and natural resource consumption by improving efficiency and radically changing lifestyles.

Source link: <https://hrdiscussion.com/hr10618.html> [in Arabic only]

The students then identify the countries that apply this system, and compare how it is applied and its benefits.

B- Exercise B aims to help students recognise the importance of spreading awareness and bearing moral responsibility towards others in terms of awareness and guidance.

The students create a poster through which primary school students will learn about the various types of renewable sources and display the poster in their classrooms to emphasise the importance of spreading awareness.

The teacher asks the students, in groups, to play this role towards the students in the primary section.

The poster must contain a definition of renewable and alternative resources, and be presented in an easy-to-understand way that allows for the use of information, as well as practical guidelines for daily behaviour that protects the environment.

In co-operation with the school administration and the primary section, the posters will later be displayed in the corridors of the primary school section and its playground.

C- Exercise C aims to introduce the students to the scientific basics used in the study of the environmental reality.

The students prepare a report on the most important environmental and health indicators adopted globally to study environmental and health realities. The teacher asks students, in small groups, (not exceeding three students) to prepare a report on the most important environmental and health indicators adopted globally to study the environmental reality of a specific place.

Some references can be used: United Nations reports on economic indicators that the health indicators are part thereof, WHO reports on global health statistics

The report must include the following basic points:

- Indicators to help in environmental study
- How to apply these indicators
- Analysis of the results of the application of the

3 Let's learn about the measures the UAE is taking in its efforts to face climate change and the global challenges that hamper sustainable development. Read the article about Masdar City.

Masdar has committed more than US\$ 1.7 billion to renewable energy projects. Its projects are responsible for the generation of nearly one gigawatt of clean power both inside and outside of the UAE. Masdar's projects in the UAE include:

- The 100-megawatt Shams 1 solar power station project with Total, which stretches over 2.5 square kilometres in western Abu Dhabi
- The 10-megawatt solar photovoltaic plant in Abu Dhabi
- The city's 1-megawatt solar photovoltaic rooftop installations
- The Carbon Capture and sequestration projects in the UAE, which seek to add value to the national economy while also reducing industrial carbon emissions

Internationally, Masdar Clean Energy has invested in high profile, utility-scale renewable energy projects like:

- Torresol Energy, a joint venture in Spain with SENER that builds and operates 120-megawatt concentrated solar power plants
- London Array, a 650-megawatt offshore wind farm in the Thames Estuary

Now complete the activity that follows.

- a. Define the term sustainable environment. Compare how the UAE, France and India work to accomplish the objective of sustaining the environment.
- b. Design a poster to introduce classmates to different types of renewable resources.
- c. Prepare a report on the most important environmental and health indicators adopted in studying global environment and health status. Use these indicators to study the environmental and health status of your neighbourhood.

indicators

- Students must use the information and indicators they have obtained to apply them to the study of the environmental situation of the neighbourhood in which they live (with their limited capacity if possible) to benefit from learning. It is possible for the school administration to co-ordinate with district department officials to give thanks for a particular piece of good performance, or to file a complaint for a particular shortcoming.

Differentiated Learning**Beginners:**

- Present a scene that deals with a situation from the daily life of the neighbourhood (the method of collecting waste, types of energy used and how to rationalise its use, etc.).

Advanced Students:

- Organise a play to explain renewable resources to primary school students.
- Clarify the most important environmental and health indicators that are adopted globally.

4 Read the report about the contribution of morals to public health in the WHO bulletin, and then complete the activity that follows.



Although the issue of health ethics dates back to the times of Hippocrates, San Si Miao and Ibn Sina, the field of bioethics emerged only after World War II. In recent years, efforts have been made to broaden ethical analysis in health care to increase direct focus on public health issues. Unlike bioethics, which have traditionally focused on the physician–patient relationship, public health ethics focus on designing, implementing and improving measures to monitor the health of the population. The perspective of public health ethics goes beyond health care to include the country-specific economic and social structural factors that contribute to or prevent the creation of healthy societies. The scope of such ethics generally covers the following main issues:

- Differences in the health status of different social groups, and their opportunities to access health care and benefit from medical research: Decisions on the allocation of resources in a health field depend largely on the importance that officials attach to the impact of simple improvements affecting the quality of life of a large segment of people, in relation to the impact of life-saving medical operations that serve only a small proportion of people.
- Addressing the risk of infectious diseases: Efforts to contain infectious diseases raise complex questions about the viability of limiting the choices of individuals to safeguard the health of other people. Examples include the use of isolation and quarantine to stop the uncontrolled spread of tuberculosis and influenza.

the subsequent consequences of this action:

The students determine the seriousness of this issue and its effect on humanity, and shed light on the greed of some drug companies and their indifference to the lives of people.

- **Use of chemical weapons:** This is defined as the deliberate use of germs, viruses or other organisms and their toxins that lead to epidemics.
 - **The ethical health issue that will be posed to be the subject of research:** The teacher asks the students to choose an ethical health issue to discuss their implications in the classroom after preparing the relevant information in group work.
- B- Exercise B aims to train students to obtain information from valid sources, as well as to identify the most important health laws and ethics in the UAE.**

Browse the UAE Health Authority website for health laws in the UAE.

Differentiated Learning

Beginners:

- The teacher helps the students read the text, then the student will discuss one issue of a health or moral nature.

Advanced Students:

- Communicate with an official of the World Health Organisation to discuss the issues raised in this lesson.
- Present the laws on health ethics in the United Arab Emirates and countries of the world of their choice.

Activity 4 (10 minutes)

The fourth activity aims to educate the students about ethical health problems and how to protect this field from ideals that are destructive to people's lives.

A- Exercise A aims to raise the student's sense of responsibility and to discover the ability to change, especially in the case of assuming responsible positions.

- **Adopt a responsible role in the World Health Organisation.** The exercise aims to motivate the students to assume ethical responsibilities and train on how to work in responsible positions. The teacher asks the students, collectively, to discuss the following points in the discussion of morals (listening to others, presenting views in a calm voice, supporting ideas with proof and evidence, etc.).
- **Using individuals to conduct medical experiments:** Students are divided into supporters and opponents. The teacher must allow anybody who wants to defend his ideas in a scientific and civilised manner to do so, and intervene only to correct the course of the debate in case of digression.
- **Contaminating residential areas with viruses in order to sell medicine and**

Activity 5 (10 minutes)

The purpose of this activity is to verify the sources of information before taking any action that we may regret later, whether at individual, community or state levels. It also aims to explain that rumours and false propaganda must not be exploited for illegal purposes.

The teacher and students read the text out loud. The teacher then begins asking the activity questions and discussing the answers with the students:

- The teacher presents some ideas in order to illustrate the quantity of public information
- Then he displays the activity idea and its purpose to start answering the activity questions

A- Exercise A aims to highlight the importance of laws that protect journalism from the impurities of false and untrue news.

Present a report explaining how the United Arab Emirates is correcting the work of journalism so that it remains a cornerstone of truth, not falsehood: The students must link the global information they learnt to real life, how it is applied in their country and the importance of the laws on journalism that maintain it as a honest profession that tells the truth, proselytising and educating without attempting to use them for illegal purposes. Introduce various laws applied in the United Arab Emirates to correct the work of journalism, with the assistance of classmates (paired groups).

Helpful references for research:

UAE Press Law

<http://www.menassat.com/?q=en/news-articles/7321-emirates-media-law-ambiguities>

Press freedom in the UAE

www.alittihad.ae/investigations_details.php?id=309
[in Arabic only]

B- Exercise B aims to underline the importance of ensuring sources of information are valid in order to avoid incorrect judgements and results that may lead to many problems.

Demonstrate the importance of verifying sources of information before making judgements:

Clarifying the seriousness of decisions and judgements based on incorrect information from unreliable sources, whether at the level of individuals and the problems that may result from it, or at the level of societies, governments, wars and political crises accompanying such situations, during a class discussion.

- Exploitation of individuals in low-income countries: Current medical research practices are likely to expose participants to significant risks without benefiting them or their communities. Therefore, limiting the obligations of foreign entities, sponsoring research activities for participants in medical experiments at the local level, is crucially ethical. In the area of organ transplantation, the growing phenomenon of "tourism for organ transplants" is one of the issues that may expose the poor to serious health risks, and at the same time raise many questions about the exploitation of the human body for commercial purposes.

- Health awareness: The growing risk of non-communicable and imminent public health diseases, including those caused in part by unhealthy behaviours such as smoking, unhealthy diets or lack of physical activity, raises the question of the powers of public health authorities to intervene in personal health issues.

- Participation, transparency and accountability: The process by which decisions are taken is morally the same as the outcome of those decisions. In medical research in recent years, the strengthening of pre-informed consent and community-based surveillance systems has been given considerable attention. The next step is to develop mechanisms to assess their effectiveness.

Since the founding of the World Health Organisation (WHO) 60 years ago, the question of ethics has been at the core of the organisation mission to globally protect and promote the health of societies. Many programmes and departments, as well as regional offices, have undertaken ethics activities. In 1994, for example, the Regional Office of the Americas developed a programme on bioethics. In 2002, the Director-General, Dr. Gro Harlem Brundtland, launched an initiative in the field of ethics and health. The identification of ethical and evidence-based policy choices is one of the six core functions of the WHO. The Organisation's 60th anniversary and the 30th anniversary of the Declaration of Alma-Ata provide an opportunity to reflect on the moral values and dilemmas that arise in the field of public health.

a. Take the role of an official at the WHO, and then discuss with your classmates the following ethical health issues:

- Using individuals to conduct medical experiments
- Use of chemical weapons

b. What ethical health issue is set to be the subject of research?
Browse the website of the UAE's Ministry of Health, and then make a presentation on the laws concerning health morals.

5 Read about the ethical problems in the field of journalism around the world and how to reduce them. Then complete the activity that follows.

A new report from the Ethical Journalism Network tackled the challenges that journalists face in the "post-truth era", where facts and enlightened opinion have been replaced by propaganda and misinformation.

The report consists of a series of articles by journalists and academics, and presents aspects of the challenges faced by the media in the United States, the United Kingdom, India, Turkey and elsewhere.

The report defines 'hate speech' as statements calling for discrimination and violence, which differ from controversial statements that others or other societies may consider offensive. Journalists face the task of distinguishing between them in order to avoid censoring speech at the risk of being offensive. This is compounded by the problem of reporting

C- Exercise C highlights the global term "propaganda" in the field of false advertising: Propaganda and the consequences of this type of advertisement.

Global propaganda and its consequences: The teacher explains the meaning of the term "propaganda": Advertising and Promotion; propaganda war.

<http://www.almaany.com/en/dict/ar-en/propaganda/>

Students are then asked to conduct research on a global propaganda campaign and report their findings through group work.

Possible consequences: Loss of confidence in the absolute authority of advertising/ lack of acceptance of real information in the field of advertising

Differentiated Learning

Beginners:

- Ask them to present in a manner of their choosing an example of global propaganda that their classmates found: Acting/stand-up comedy/signing rap, etc.

Advanced Students:

- Perform a representative scene showing the importance of verifying the source of information before making judgements.

on officials who advocate intolerance. Media coverage of these controversial statements may raise viewing figures of television channels or attract more readers, but it may also inflate these statements and thus give them legitimacy that they do not deserve.

The Ethical Journalism Network has published a list to guide journalists during this process, which includes “pre-publication”, if the speech is fact-based, or “beyond the limits and unpublishable”. The report provides a detailed guide on how journalists can best deal with their sources of information. When they try to establish a good relationship with a source, the guide urges journalists to consider some of the following issues:

- Journalists must have very honest and transparent intent, and make sure that the source understands the circumstances of the interview
 - If the interview is with a person at risk, the journalist must ensure that the source understands the consequences of disseminating the information provided
 - The guide also includes questions that journalists must ask themselves when they deal with an anonymous source, as well as advice on what to do if they are pressured to reveal their sources or to share the content of their articles before publication
 - Since journalists are now using social media as a source of information, the report includes a guide containing tips for verifying publications, videos, photos, etc.
 - It is important to check that the image or video taken from social media has not been edited or distorted (e.g. using Photoshop)
 - Journalists should communicate with the original source of the social media content in order to verify its accuracy, reliability and credibility
- a. Write a report explaining how the United Arab Emirates regulates journalism so that it remains a cornerstone of truth, not falsehood.
 - b. Show the importance of verifying the source of information before making judgements.
 - c. Look for an example of global propaganda and explain its consequences.

6 With a classmate, choose one global ethical challenge. Make your classmates aware of its seriousness and suggest ways in which to overcome it.

Activity 6 Summary and Continuity of Work (5 minutes)

With a classmate, choose one of the global ethical challenges and work to make all of the school's students aware of the seriousness of the issue and how it can be reduced in the next school year.

The teacher puts the students in pairs after reviewing the ideas and summarising the main points of the lesson. They are asked to choose a specific ethical problem about which to raise awareness in order to reduce the seriousness of their consequences, with an action plan explaining the required steps and identifying the parties to be contacted to gather information and target audiences for help.

Lesson Objective

The lesson aims at teaching students how to deal with ethical challenges at the global level by letting them know the most important universal moral problems in various fields, discussing these problems, and working to find ways to reduce and eliminate these problems at both local and global levels, in order to create a global citizen capable of confronting ethical challenges armed with knowledge and science.

Required Materials

- Recorder
- Screens to display the students work
- Computers equipped with internet access
- Copies of the content of electronic links in case of lack of technology

Learning Outcomes:

Outline some ways in which people and interested parties (such as countries, regional and international organisations) might go about alleviating a specific global ethical challenge and find a solution for them.

Technology	A comprehensive process that systematically employs science and knowledge in many fields; for purposes of achieving practical value for society.
Mother Language	Language of country of origin.
Logistic Processes	A management art that aims at following a range of processes by providing them with appropriate information until they are done correctly.
People of determination	A term given to people with disabilities in the United Arab Emirates.
Disability	An injury which affects a person resulting in an impairment of an organ, or in a total or partial inability.

Unit 1 Introduction to Global Ethics

Lesson 5

Dealing with Global Ethical Challenges

Learning Outcomes:

- Outline some ways in which people and interested parties (such as countries and regional and international organisations) might find a solution to alleviate a specific global ethical challenge.

Vocabulary:

technology

mother language

disability

logistic processes

People of Determination

- 1 So far, you have discussed examples of global challenges. Define what can hinder dealing with these challenges by reading the words of Her Highness Sheikhah Jawaher Mohammed Al Qasimi. Then discuss the points that follow.

"... It is a sad fact that the issue of financing humanitarian assistance, although governments quickly agree that it is necessary to ensure the well-being of our global community, is often a thorny issue. To address this challenge, I think we need to start by accepting that we all have a responsibility to others. This may sound like a mere concept, but without being prepared to take on this responsibility, any solutions will be short-term solutions."

- a. In your opinion, why is funding aid often a "thorny issue"?
- b. Think of the saying "We have to take on responsibility for others."

Introductory Activity 1 (10 Minutes)

The teacher begins the lesson by starting a discussion about Her Highness Sheikhah Jawaher Mohammed Al Qasimi, and introduces her:

- A- She is the wife of His Highness Sheikh Dr. Sultan bin Mohammed Al Qasimi, Ruler of Sharjah and President of Supreme Council of Family Affairs in Sharjah, United Arab Emirates. Her role in humanitarian and philanthropic activities has emerged in many areas such as cancer patients care, and care and protection of refugee children.

Then teacher gives the students the opportunity to express and clarify their opinions by quoting examples from everyday life, and expressing their own view of social responsibility and the obstacles facing funding humanitarian projects.

- a. fund raising is a complicated task because asking for money from people is a difficult job and it needs legalized explanation and strong persuasion.
- b. Being responsible towards other means that the person must be compassionate and should try his best to help others.

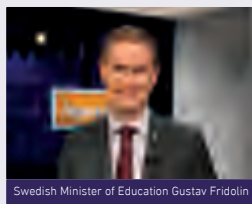
2 Read about the education sector in the world and the challenges it faces, and how to deal with these challenges at the global level. Then discuss the points that follow.

There is an urgent need for greater progress in education. Based on current trends, primary education in both Africa and West Asia will be mainstream by 2048, and preparatory and secondary education will be mainstream by 2062 and 2082, respectively. It is worth mentioning that these dates are significantly later than the year 2030, the deadline for achieving the Sustainable Development Goals. UNESCO Director-General Irina Bokova said, "A fundamental change must be made in our view of the role of education in global development because of its great impact on the well-being of individuals on the one hand, and the future of our societies on the other." She added, "More than ever, education has a responsibility to meet the challenges and aspirations of the 21st century, as well as to promote the values and skills necessary to achieve both sustainable and inclusive growth, and peaceful coexistence."



06.09.2016 - Edited from UNESCO Press

In Sweden, the Swedish Education Minister Gustav Fridolin said that students leaving before completing high school is one of the most important problems the Education Ministry and the government are trying to resolve. He also said that it is the ministry's task to set the rules of the educational policy, which is based on granting teachers more time for their students, and providing the necessary study materials for the student. Here we see that students should not graduate from preparatory school without getting what is needed to be ready for secondary school, especially since some of them are newcomers or students whose native language is not Swedish.



Sweden aims to increase the number of teachers and encourage them to stay in the teaching profession by increasing their salaries. It is also working to provide a high level of education for those who want to practice teaching and those whose mother tongue is not Swedish.

- a. Write a paragraph outlining the importance of the education sector in developing the future of nations, determining the UAE's place in this global development.
- b. With a classmate, research the reality of education in Finland and Algeria, and then link the elements of this educational reality to the extent of the country's progress and its impact on the population's daily lives.

Activity 2 (20 Minutes)

The aim of this activity is to emphasize the importance of education in societies of different cultures for their continuity and development, and to reach a prestigious position among nations.

- A- Exercise A highlights the importance of the components of cognitive production in creating a new, intellectually advanced generation that is conscious of its future goals and capable of achieving them. Therefore, every country and society must monitor the moral challenges facing the educational sector to overcome them and work to reduce them, in order to elevate the members of these societies at the intellectual and humanitarian levels.

The teacher asks students to form small groups to discuss moral challenges in education in the world as well as in Sweden.

Based on their discussions, the teacher asks them to determine the importance of education in building developed nations by defining goals and needs, and planning to reach the desired results, stressing the importance of this to all societies regardless

of their different cultures, and that country-building starts with citizen-building. This citizen preparation defines the future of the country.

.Students focus on the education sector in the UAE and how the UAE has made great achievements in establishing a highly developed education system

so that it is accessible to all and in different domains. All of this was done in a short period of time. It has been based on the wise vision of Sheikh Zayed - may God have mercy on him - who realized since the dawn of the Union that science and knowledge are the cornerstone of growth and progress.

B- The purpose of this exercise is to link the educational reality of countries to the progress of their development and its impact on the daily life of the population and its scientific, cultural, economic and political achievements resulting from this educational reality.

The teacher asks students to continue working with their groups to look at the educational reality in these countries.

The teacher should draw the attention of the students to the importance of the following points during research:

- Setting the objectives of education in each country.
- Available educational resources (components of educational production).
- The possibility of investing in brains.

Differentiated Learning

Beginners: The teacher helps students read the text and research the reality of education either in Finland or in Algeria.

Advanced students: Research how international exams determine the extent of scientific development of countries, and present the research results in the classroom.

Activity 3 (20 Minutes)

The aim of this activity is to highlight a global moral problem related to the situation of people of determination in the global community and how to deal with the difficulties they face in order to improve their standard of living and to provide them with what makes them live a good life. Focus on the fact that this group consists of our sisters, brothers and friends, as reflected in the statement on the Rights of Persons with Special Needs in United Nations reports.

The teacher asks students to read the documents attached to the activity, individually and silently. Then answer, individually, the exercise A questions.

A- The purpose of exercise A is to refer to ethical practices that we can do that may have a significant impact on others despite their simplicity.

Students' answers should include the following:

* In April 18th 2017, His Highness Sheikh Mohammed bin Rashid al Maktoum- may God protect him- launched the National Strategy for Empowering People with Disabilities, designating them using the term "People of Determination" instead of the frowned-upon term "People With Disabilities". "Disability is people's inability to develop. It's when they remain in their place, unable to make any accomplishments. What people of determination have achieved over the past years in all fields proves that purposefulness and willpower help accomplish the impossible and push people to confront all circumstances and challenges with unwavering determination in order to reach their goals", said His Highness Sheikh Mohammed bin Rashid al Maktoum. "Today, our institutions will begin reflecting our great and unwavering interest in this category, where a special official will be assigned to take on the responsibility of facilitating services for people of determination. An Advisory Council, including federal and local government institutions and community members, will also be established to offer counsel, in order to reach a continuous development of services and find solutions to the challenges that prevent the integration of this category in the community", His Highness added.

a- This exercise highlights the projects set up by the UAE to facilitate the lives of the people of determination and overcome the obstacles they face.

'Aoun' Community Service Programme

Which organizes a number of community events and projects aimed at supporting people of determination.

'Kafa'a' Programme

'Kafa'a' Programme is an annual programme for professional development organized by the Zayed Higher Foundation for humanitarian care and people of determination to meet the growing need for competencies and expertise in the field of private education.

3 What challenges do children in the world today face? To learn about how the world is working to meet these challenges, read this report issued by the United Nations and then discuss the points that follow.

The UN Children's Fund (UNICEF) report on "The State of the World's Children 2013" is the first global study on people of determination. The main message of the report stresses that people of determination are "not problems" but they are our sisters, brothers, daughters, sons and friends.

In his introduction to the report, UNICEF Executive Director Anthony Lake wrote that the inclusion of people of determination into society is not impossible, but requires a change in perception and vision. He added, "It is a recognition that people of determination have the same rights as others; that they can be agents of change and self-determination. They are not just beneficiaries of charity. And their voices must be heard in the development of our policies and programs."

The report recommends that people of determination must be encouraged and given access to participate in activities alongside their peers. For example, through the use of universal designs that can be found in the form of custom ramps instead of stairs, audio books, Velcro fastenings, cabinets with pull-out shelves, automatic doors and low-floor buses.

The Emirate of Abu Dhabi is keen to provide all forms of support to all segments of society to achieve comprehensive care for all its members in the fields of education, employment, healthcare and social development, and to build a confident, balanced and cohesive society that can meet the various social challenges. In particular, people of determination get strong support from good leadership to enable them to overcome disability in various forms and take up their role in society as active and productive individuals.

The Khalifa Award For Education offers a financial reward of AED 200,000 to people of determination and centres for people of determination, and to local community institutions working in the field of special education. There are also projects that take into account the rights of this group in order to improve the field of education locally and in the rest of the Arab world. Abu Dhabi also adopts many projects that respect the rights of people of determination.



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- a. With a classmate, research other projects sponsored by the United Arab Emirates dedicated to people with special needs, and compare these projects to relevant United Nations reports.
- b. Write a short biography of an Emirati person of determination and of an American person of determination. Focus on elements that can inspire achievements in the UAE.

Challenge Championship: The Center for Capacity Development organizes the Challenge Championships for people of determination.

This annual tournament is being organized since January 2010 in conjunction with the UAE National Day celebrations,

And with the participation of more than 1500 sportsmen from different centers of people of determination and autism. The competitions include: swimming, running, basketball, basketball and others.

Free entry to the zoo:

Children of determination benefit from free entry to the zoo. Moreover, all the entrances of the zoo are equipped to facilitate the movement of wheel chairs.

b - This exercise aims to emphasize the importance of educating and take care of people of determination for them to become active participants in the society after being passive participants.

The teacher asks each two students to present a biography of a male or female Emirati person of determination who has made a significant contribution to the UAE.

Including: Omaima Abdel Aziz

Safia al-Zafari

4 Did you know that promoting respect for human rights is one of the objectives of the United Nations? Read the text and discuss the points that follow.

Promoting respect for human rights is one of the goals of the United Nations and one of its distinguishing factors as an organisation that cares for people all over the world. In November 2013, the Secretary-General of the United Nations renewed the commitment of the Secretariat, its funds and programs, to uphold human rights. Events over the past years attest to the need for the work of the organisation to complement human rights.

The task of early warning may be one of the most important roles of the organisation in its conflict-prevention efforts, which would liberate it from the responsibilities that fall upon the organisation's residing coordinators.

- a. Conduct research on local and international government bodies showing ways in which they work to protect human rights (ministries/courts/international laws, etc.).
- b. Explain the importance of social responsibility towards the members of the UAE society and the global community by researching local human rights associations and highlighting the role played by them in this field.

5 Read the text highlighting China's industrial challenges and the corresponding technological thinking of the UAE. Then discuss the points that follow.

Challenges facing China's industrial sector

A recent report by the Organisation of Economic Co-operation and Development (OECD), a Paris-based intergovernmental economic organisation, said that China's economy is about to move from a system driven by investment and low-cost items to a system ever more driven by innovation. The nature of this transformation is surrounded by many challenges, which is why the government is investing huge sums of money to meet them by doubling its expenditure on research and development. This expenditure from Gross Domestic Product during the period from 1995 to 2005 reached \$30 billion. China became the sixth-largest country in global expenditures in these areas.

In 2015, the Chinese government announced a plan to make Chinese society a society driven by technological innovation by 2020.



Activity 5 (20 Minutes)

The aim of exercise 5 is to illuminate Abu Dhabi's future vision for dealing with industrial and technological challenges and to protect the country from electronic piracy by building on solid foundations and keeping abreast of developments in this field in order to preserve and use them in their right fields.

The teacher defines the meaning of technology and shows the areas of use, then moves on to exercise A and asks students to read the two articles attached to the activity in two large groups.

Then the teacher asks them to form pairs (one student from the first group and another from the other group) to prepare a report showing the UAE's global status in technology compared to a major European industrialized country of their choice.

A- Exercise A highlights the importance of the technological industries in our time, the importance of producing them ourselves and not relying on importing it from others. This motivates the student to work toward educational attainment and to process what he has learned in order to

Activity 4 (20 Minutes)

The purpose of this activity is to highlight and address a number of global and moral challenges and challenges related to human rights at the individual and collective levels.

The teacher asks students to read the text attached to the activity silently, and then asks them to form small groups to begin exercise A.

A-The aim of this exercise is to provide students with training on electronic research for official entities, in addition to explaining how to protect human rights through government channels (ministries/courts/international and universal laws etc...) in order to educate students about their rights and how to protect them legally.

Each group should search for a single governmental channel (local or global) and learn about its work in the field of human rights protection and present its findings to the class.

The aim of this exercise is to link what students have researched in Exercise A by encouraging bearing of social responsibility towards UAE society and the global community.

The teacher asks the students to research in their small groups about local human rights organisations and clarify the importance of assuming social responsibility in all its forms and types, as this reflects ethics and community service improvement and development.

Differentiated Learning

Beginners:

- Teachers should integrate them into groups of students containing advanced research students to encourage peer learning.
- The teacher helps students find the appropriate website and asks them to search through it for a local human rights association.

Advanced Students:

- Visit a local association, prepare questions, coordinate the visit, and invite the class.

rely on himself and enhance his spirit of entrepreneurship and innovation.

The teacher asks two students to write a comparative article that includes the following points:

- The most important objectives of Abu Dhabi's future vision in the modern electronics industry.
- Link these objectives to the qualities of a successful self-dependent citizen.
- Explain the importance of these objectives for the development of the country at present and in the future.
- Determine the importance of attracting the countries of the world to the United Arab Emirates.
- Explain the importance of making the UAE a centre for the launch of modern industries.
- Compare of all previous points with the industrial technological objectives of a major industrialized European country.
- Highlight the differences between the UAE industrial development which occurred in a short period of time compared to the age of European industries.

The teacher then moves on to exercise B. He asks each student to work individually to record a voice message for a maximum of one minute to express how Abu Dhabi's future vision can be achieved at a personal level, based on the fact that he is a citizen who loves his country and does his best to serve it. These recordings, afterwards, will be shared on websites (Youtube, WhatsApp,...).

B- Exercise B aims at enhancing the spirit of individual national social responsibility of each student (citizen of the future) by urging him to discover his abilities and develop them for the benefit of the country.

Each student should work on creating a short voice message that calls on the new generation to work toward technological industrial development and its benefit to society and all its segments.

Innovation in the message lies in:

- Short message length (where the student must deliver the desired goal of the message in a short time).
- Selecting the text of the message (preferably containing fun words, i.e. not official words).
- Proficiency in reading the message text in a way that attracts the listener.

Although the report concluded that China had made great strides in its science and technology development at an unprecedented rate, it points out that these achievements had not yet translated into a corresponding increase in innovative performance.

Inaugural Global Manufacturing and Industrial Summit Session

Executive officials participating in the events of the "Global Manufacturing and Industrialisation Summit", held in Abu Dhabi, confirmed that the choice of the Emirate of Abu Dhabi to hold the inaugural session of the Global Summit reaffirms the UAE's commitment towards the development and support of the industrial sector to keep abreast of the latest international industrial technologies.



The inaugural session of the World Summit on Industrialization and Manufacturing (GIMS)

The discussions of the first round of the Summit will work to formulate a global vision for this industry sector, based on a knowledge economy, starting from the capital of Abu Dhabi, which began to take a growing and significant role in the operation of the industrial process and logistics operations and their management. This highlights that Abu Dhabi has become an ideal destination for the launch of international events, becoming a global platform for announcing specialised international visions and strategies across all economic sectors.

Regarding the most important characteristics of the industrial sector in the UAE, the Secretary General of the Gulf Organisation for Industrial Consulting said that the UAE's diversification of industrial activities across industries including the food, pharmaceutical and metal industries enabled the country's recent access to more advanced industrial activities such as manufacturing ships and some aircraft parts, which confirms that the UAE has a basis upon which it can build, and enables the country to interact with the rapid developments witnessed by the digital world.

- a. With classmates, discuss the importance of working to develop innovative technological thinking to meet the major challenges in the field of competitive industrial development among nations. Prepare a report showing the UAE's global standing in this field compared to a major European industrial country. Support your report with examples.
- b. In a one-minute recorded voice message, to be published through social media, state how will you play an active role in realising Abu Dhabi's universal vision of the industrial revolution of technology.

Differentiated Learning

Beginners:

- Compare only between Abu Dhabi and the European country, that is, relying solely on what is stated in the book to avoid advanced research.
- Involve a student in the preparation of the message text, or the teacher personally helps in arranging the ideas of the message text, giving them the opportunity to express their aspirations freely.

Advanced Students:

- Write the requires message and record it. Then broadcast it through social media taking into consideration the given restrictions.

6 Socrates said, "Moral education is more important than food and dress."

- a. Discuss the philosopher Socrates's saying, bearing in mind what you have learned about meeting global ethical challenges.
- b. Write your own saying about global ethical challenges as a motto for your future life and the lives of your classmates.

7 With your classmates, prepare and implement the following project.

Remember that you can challenge many ethical problems, even with limited abilities. To complete this project, you will work with other members of your team to put a smile on the faces of others, and to alleviate their suffering in all forms.

This project may become the first steps in your future path in cooperating with local and global communities. You may improve, and perhaps change, the living conditions of the needy and the poor, through either financial or moral support. Therefore, the assistance of others should not be limited to giving them money and in-kind assistance.

Activity 6 (10 Minutes)

This activity aims to summarize the lesson through a quick and lively discussion of quote from the philosopher Socrates, **"Moral education is more important than food and dress"** and to educate students about the dangers of global ethical challenges discussed over the three previous educational lessons.

Then the teacher asks each student to work individually to write his own saying on this topic to offer a method for himself and others to follow.

Activity 7 (20 Minutes)

The second project aims at indicating that assistance is not limited to money but can also include time and effort.

Free teaching class:

Students should recognize the importance of spending time and effort to solve the problems of others as being humanitarian ethical initiatives. This can be done in their own small community (school), by monitoring the educational needs of younger students, and helping them to overcome obstacles, according to their specific areas.

With the help of the school administration, students allocate some time for a weekly learning class to address academic shortcomings of primary school students as a form of bearing moral responsibility towards the school community and to encourage students to do the work that helps others.

Theme: The Individual and The Community

Unit 2:

(IC17) Financial Awareness

Unit Objectives

This Unit (Financial Awareness) focuses on building the basic understanding of the values of money and wealth, and obtaining the necessary tools to live a financially independent and responsible life, ultimately creating individuals ready to be entrepreneurs and proactive members of the society.

Unit Description

The concepts underpinning this unit are taught over five lessons and are designed to answer the central question.

Theme The Individual and The Community

Unit 2

Financial Awareness

Lesson 1	Realising the Value of Money
Lesson 2	The Dangers of Wealth and Greed
Lesson 3	How Wealth Can Be a Force of Good
Lesson 4	The Development of Entrepreneurship Skills
Lesson 5	Becoming an Entrepreneur



What is money? Why do we strive to gain wealth? And how can this wealth be used/abused to create social benefits or social costs?

Central Question

Each unit has a Central Question, around which all the lessons of the unit are structured. Throughout the unit, students explore the concept of the Central Question.



Exploratory Questions

These questions provide an overview of the concepts that the students will learn throughout the lessons in this unit.

Learning Outcomes

1. Discuss how to avoid financial complications, citing examples of financial mismanagement, greed and poor governance.
2. Understand how less fortunate people can be financially supported through improved financial management and philanthropy.
3. Make informed decisions through a project on budgeting, saving, investing and borrowing.
4. Develop entrepreneurial skills by producing a plan for a 'business', and making financial decisions based on how the business copes with economic pressures.
5. Give evidence they have acted responsibly when using money, for example by spending within a budget.

Lesson Objectives

The lesson will explain the evolution of money from a barter system to the current banking system and the possible complications that might arise from mismanagement of monetary resources. At the end of the lesson, the student should be able to assess a situation of financial mismanagement, and determine the moral reason behind it.

Required Materials

- <https://www.youtube.com/watch?v=FuHQhGqZvY0/> The invention of money and currency
- Projector /speakers/tablets
- Copy of the most recent exchange rates

Learning Outcomes

- Discuss how to avoid financial complications, citing examples of financial mismanagement, greed and poor governance (for example, banking crises, third world countries and corrupt leaders).
- Understand how less fortunate people can be financially supported through improved financial management and philanthropy.

Activity 1 (10 minutes)

The purpose of this activity is to stimulate a debate around the topic of the value of money. It introduces the concept that money is a mere medium of exchange rather than a commodity with actual intrinsic value.

Explain that we use money to buy and sell things, such as products and services. Ask students to think about three things they have used money to buy recently. And prompt students to share some of their answers with the class.

Next, explain that money is considered to be very valuable. For example, people who have a lot of money are regarded as being "rich". Ask students to think about how valuable money is. Ask them to write in the student book what they think the value of money is.

Unit 2 Financial Awareness

Lesson 1

Realising the Value of Money

Learning Outcomes

- Discuss how to avoid financial complications, citing examples of financial mismanagement, greed and poor governance.
- Understand how less fortunate people can be financially supported through improved financial management and philanthropy.

Vocabulary

Barter

Inflation

Exchange rates

1 Complete the following activities.

We all use money in our daily lives. But what is money? It enables us to buy and sell items. In other words, it is a medium of exchange. List three things that you recently bought.

Three things I have bought recently:

1.
2.
3.

Most people think that money is very valuable. What value does money have?

.....

As well as being a medium of exchange, money is a means of change. In other words, you can use money to change your situation or the situation of others.

Look at the following currencies.



What countries are they from? What do you think you could buy with the amounts shown?

.....

Explain that money itself has no value. It is not actually worth anything on its own. It gets values only when it is used in an exchange. For example, a dollar in your pocket has no value. It only becomes valuable when you use it to buy, for example, a bag of sweets.

Ask students to identify the three currencies pictured in their student book. Then ask them what items they think they could purchase with the amounts shown of each currency.

Suggested Answers

The three currencies shown are the Zimbabwean dollar, the Emirati Dirham and the American dollar.

Explain that an exact solution to the problem does not exist as the exchange rates of foreign currencies, especially the Zimbabwean currency, are constantly changing.

After the debate is over, remind students that paper money itself does not have an actual value; rather it is representative of other factors that the students will learn about in the following activity.

2 Read the text below and answer the questions that follow.

The historical background of money

Money, as we know it today, is the outcome of a long evolutionary process!

Some 3000 years ago, people used barter in order to get necessary resources and goods. Early civilisations assigned values to certain scarce resources and commodities and traded them for other valuable commodities that they needed. A fisherman, for example, who caught more fish than he needed would trade that excess for surplus wheat grown by a farmer; they would exchange what for fish. These commodities had intrinsic value. In other words, they were worth something and that worth was determined by the amount of labour put into them and the corresponding relative scarcity of the commodity. This system, although necessary at the time, was not very efficient. People often had a hard time agreeing on the real values of the commodities being bartered, and with the need for a faster means of obtaining items, change was imminent but gradual.

Exchange then began to take place according to a consensus that some commodities such as cattle and salt were very sought after and were used as a benchmark for trading other goods. So "commodity money" was now used as a "medium of exchange". Slowly, people realised that these highly valued commodity monies might moulder (in the case of salt), or perish (in the case of cattle).

The discovery of metal, mainly gold, copper, and silver, quickly replaced these commodity monies because it was easy to carry and non-perishable. Since metal was valued according to its weight and purity, numerical indices and government seals were carved on them to point out their real value of exchange.

As populations grew, resources became scarcer; with the introduction of **metal money**, countries could now trade resources easily with each other instead of waging wars. Now, people travelled long distances and bought all sorts of goods as the concept of money gained acceptance.

Paper money appeared at some point in the middle ages. It took the form of receipts of value given by a goldsmith for depositing gold and silver with him. The receipts themselves didn't have any intrinsic value but they represented a store of value of items.

- Give an example of barter that is different from the one in the text.
- Compare and contrast between commodity money and paper money. Explain.
- Complete the table below.

Process	Barter	Commodity Money	Metal Money	Paper Money
Explanation				
Difficulties				
Example				

Activity 2 (15 minutes)

Begin by asking the students how they believe people used to trade before the creation of money. (This would be in the form of a free discussion, and the teacher asks provocative questions such as: Has money always been the medium of exchange in the past? If not, how did people trade in the past?)

- Sample of completed table:

Process	Barter	Commodity Money	Metal Money	Paper Money
Explanation	It is the trade of one good of surplus for another that one needs	A consensually valuable commodity used to buy other commodities	A metallic product indexed by purity and weight and used to purchase other goods	Banknotes used to purchase commodities
Difficulties	No consensus on the value of mutual commodities	Perishable	Subject to fraud and theft	No intrinsic value; as good as the amount of goods it could buy you; and this varies based on economic factors
Example	Trading 10 chickens for a cow	Trading a certain amount of salt for other commodities	Using five silver coins to buy an axe	Using a banknote valued at five units of currency to buy a pound of apples

Barter	The exchange of goods and services for other goods and services without using money.
Inflation	A continual increase in the price of goods and services.
Exchange rates	The price of one currency when exchanging it for another.

Play the video about the history of money. Pause the video at every significant part and explain what exactly is happening and maybe relate the previous class answers to the video.

After playing the video, ask the students to read the text in the student book. Ask students to answer the two questions and then complete the table in the book (or hand out a similar blank table to the students). Explain that they need to note each link in the chain of creation of money and, under each one, state the corresponding difficulties that came with its introduction and give examples around it.

Suggested Answers

- Examples could be trading 10 eggs for a kilo of potatoes; two loaves of bread for some cheese; an hour's manual work for a chicken.
- Commodity money has another value and/or use whereas paper money has no intrinsic value. Its value is from what it represents. Commodity money is inexact and perishable whereas paper money has a more regulated value which is not perishable. However, paper money is open to fraud.

Compare these answers to the answers provided by the video shown at the beginning of the activity.

Activity 3 (15 minutes)

Explain that in order to manage money, students need to understand some basic financial tools and concepts. Emphasise that this involves developing financial responsibility. This is an essential skill for all business people, but it's also a key trait of all moral and responsible people.

Ask students to read the text. Address any questions they ask.

Next, explain that being financially responsible enables you to set financial goals. These could be short term (a new computer) or long term (a new car). Once you keep your goals in mind, you will be better able to manage your finances. You're less likely to waste money on unnecessary purchases if you're saving up for a new car, for example.

Facilitate a discussion around the four questions in the student book.

Suggested Answers

- A short-run goal is a financial goal you hope to achieve in the near future, such as buying a new bicycle.
- A long-run goal is a financial goal you plan to achieve in the longer term (maybe in a few months or years), such as buying a new car or house.
- Short-run goal: buying a new phone. The student needs to balance his budget and save money in order to buy a phone in the next few months.

Long-run goal: saving for educational expenses. This requires a strict plan in the form of monthly savings that then accumulate to help finance higher education. Emphasise in both cases that it is important to take into account the ongoing costs associated with the good we are buying.

- Here, the teacher has to explain that the student would be completely self-dependent, and maybe requires the student to make a list of what he would spend his income on, what he would remove to save more, and finally evaluate whether the long-run goal is feasible or not. Emphasise that it's important to still exercise financial responsibility, even when your income increases unexpectedly.

3 Read the following text and then complete the questions that follow.

I Earn, I Spend

In order to manage your money, you need to be **financially responsible**. But how do we measure financial responsibility?

First, you need to remember that money is a **means of exchange**. If you provide a good (a book) or a service (washing windows), you receive, or **earn**, money in exchange. And if you want a good or service, you give, or **spend**, money in exchange for that. So you might clean your neighbour's windows in order to **earn** money so that you can **spend** money on a new phone.

So how do you earn money? You may have an **income** from investments (such as rent on property that you own, or interest on savings). And you may earn a **salary**, from working in an office, for example, or from a shop that you own.

Income is one side of your money flow; remember, this is what you earn. The other side is **expenditure**; this is what you spend. We all have living expenses, such as rent, groceries, health costs, transport and so on.

Being financially responsible means balancing your income and expenditure, and ideally trying to ensure that you don't spend more than you earn! So you need to carefully watch how much income you earn, and decide how much you can afford to spend. For example, you might decide you have enough money to go to the cinema. But do you have enough money for the bus home? Might it be cheaper to invite friends around and watch a movie at home? You need to carefully plan how you'll spend your money. This is known as **budgeting**.

There is also a **moral dimension**, because you should ensure that you spend your money wisely and don't waste it. So what should you spend your money on? A widely spread rule regarding spending patterns recommends the rule of thirds: spend one third on needs (including housing, food and clothing), put another third in a medium-term saving to buy wants that are useful but pricey, and the last third in a long-term saving plan. Of course, you may want to spend money on treats every now and then. However, you should attend to your **needs** before satisfying your **wants**. For example, you should ensure you have enough to feed your family before buying an expensive new car. Spend wisely and avoid frivolous purchases. And be aware of the ongoing costs of your purchases. If you buy a new car, for example, you need to spend money on fuel and ongoing servicing, maintenance and repairs. Do you really need that car after all?

Discuss the following questions:

- What is a short-run goal?
- What is a long-run goal?
- Identify one short-run goal and one long-run goal that would need balancing your budget
- Assume you earn AED 500 per month. Would you still budget your spending to achieve your long-run goal/ your short-run goal? Justify.

4 Read the following text and then complete the tasks that follow.

A Cheap Jacket in Paris

As teenagers become adults, they become more financially independent. They want to make their own financial decisions. They start to spend. They open bank accounts and get credit cards. And they start to accumulate debt. Therefore, it's important for teenagers to have a good understanding of financial concepts, so that they can make wise and informed financial decisions. Sometimes a good deal isn't as good as it seems. Consider the example of Ahmad during his holiday...

Ahmad and his family were visiting Paris. They loved the city, especially the glorious sights at night. "I can see," his father said, "why they call this the City of Lights!"

Ahmad loved the city for another reason. He loved shopping! He got very excited when he noticed that everything was only a quarter the price it was back home. That jacket he really liked in the local shopping centre cost 400 dirhams. Here, it only cost 100 euros. Only a quarter of the notes. He eagerly told his father about it.

His father explained that things weren't quite that simple.

"100 euro isn't the same as 100 dirhams," his father explained. "You have to remember the different rates of exchange."

"What's a rate of exchange?" Ahmad asked.

"It's like a translation for money. When you translate a text from English to Arabic, you allow people to read the foreign text in their own language."

"But what's that got to do with money?" Ahmad persisted.

"Most countries have their own currency. It's like the language of money. Just as every language is different, so is every currency. This helps people from different countries trade together. That's the basis of global trade."

"But I'm not talking about global trade. I'm talking about my jacket!"

"I know, Ahmad. But remember, you're in another country now. And the shops use a different currency. Here in Paris, they use the euro. And back home we use the dirham. But one euro is worth the same as four dirhams. That's the exchange rate."

"So the jacket here isn't 100 dirhams?" asked Ahmad.

"No, I'm afraid not. If one euro is worth four dirhams, how many dirhams does this Jacket here cost?"

"It's 400 dirhams," said Ahmad. "I need to remember the exchange rate when I look at the prices."

"Yes," his father said with a laugh. "But let's see if we can find a cheap jacket!"

Find out how much each of the following currencies is worth in UAE dirhams.

Now consider the following scenario.

Your friend has come home from a visit to BigLandia (a fictitious country). He has lots of Big Dollars, the local currency in BigLandia, with him. And he wants to spend them.

What would 20 Big Dollars buy you in the UAE?

- A PlayStation console with two controllers
- Two cans of orange juice
- Pay your school tuition
- The given information is not enough to determine

Euro	
Dollar	
Pound (sterling)	
Yen	
Ruble	
Won	

Activity 4 (20 minutes)

Remind students that money is a means of exchange. Essentially, it's a method for paying for goods and services. However, over the centuries, different societies have developed their own money systems and currencies. This causes problems when people from different societies want to trade with each other, because they use different money, or currency.

Emphasise that when people travel abroad, they need to be mindful of how much the local currency is worth compared to their own currency. Ask students if they know what this is called. Explain that it is called the exchange rate. When comparing two currencies, you need to know the exchange rate between the two.

Next, ask students to read the short story about the cheap jacket in Paris. Ask students to pay particular attention to the concept of exchange rates in the story.

Ask students to find out the exchange rate for the different currencies listed in the student book. (If they can't access the rates online, print out copies of the rates of various currencies and have students find the different currencies on the print out.) On the board, complete a table with the day rates (based on the most up-to-date information).

Next, ask students to consider the story of BigLandia, a fictitious country. Ask students to share their answers to the question.

Suggested Answers

Explain that students don't have enough information to answer the question. Ask why this is the case. Explain that students need to know the exchange rate between BigLandia and the UAE.

Develop the scenario. For example, suppose 1 US dollar is equivalent to 3.67 dirhams, and 1 US dollar is also equivalent to 20 Big Dollars. Therefore, 3.67 dirhams are equivalent to 20 Big Dollars. If you had 20 Big Dollars in the UAE you would probably buy two cans of orange juice.

Explain that currencies are usually measured against the US dollar, and if we want to measure our domestic currency against a foreign currency different from the dollar, we should find the dollar equivalent of each first and then equate them.

Activity 5 (15 minutes)

Ask students if they think money is a good thing or a bad thing. Facilitate a short discussion. Explain that money itself is neither a good thing nor a bad thing. It becomes good or bad depending on how it is used. Emphasise that although greed, or love of money, is a bad thing, money itself can be used to do good.

Ask students to read the text about the power of money. Emphasise the role of money as a force for good in the text.

Next, facilitate a short discussion about philanthropy.

- Ask students to name some famous philanthropists. For example Bill Gates, Andrew Carnegie, George Soros, Michael Bloomberg, Bono, Walt Disney, Amal Hijazi, Imran Khan, Paul Newman.
- Then ask why people might decide to become philanthropists.

Next, ask students to identify four ways that they can use their own money as a force for good. Not everybody can be a billionaire philanthropist. But everybody can use whatever amount of money they have in order to do some good. Ask students to share their examples.

Suggested Answers

- Donate to or fundraise for a local charity.
- Buy in shops that promote ethical behaviour and practices.
- Purchase “green”, environmentally friendly products.
- Support local businesses that “give back” to the local community.

5 Read the following text and then complete the activity that follows.

The Power of Money

You may have heard the expression “money is the root of all evil”. However, the actual expression is “love of money is the root of all evil”. That’s an important distinction!

It is important to have a good understanding of what money really is. As you already know, it is a means of exchange. It can be income or expenditure, depending on whether we receive it or give it to someone else. It has no inherent value in itself. Also, it is, in many ways, morally neutral. In other words, it’s neither a good thing nor a bad thing. It’s how you use the money that gives it a moral value. Money can make some people greedy. They just want to accumulate money for its own sake. This is the “love of money” that can lead to evil deeds. But money can also be used for good.

Let’s consider three simple ways that money can be used as a force of good. The most basic, and perhaps most well-known, way that money can be used for good is through simple acts of charity. This could involve giving money to a friend to help him through a period of financial difficulty, or it could involve donating money to your favourite charity or cause. Perhaps you give your spare cash toward a campaign to preserve the local environment. These acts of charity also known as **philanthropy** where you use money to improve the welfare of others out of a love for others.

One of the most prominent donors is H.H Mohammad Bin Rachid Al Maktoum who has established the association Noor Dubai to deliver curative and preventive eye care services for people suffering from blindness and visual impairment all over the world or preventive care services to those at risk.

But you don’t have to donate to charity in order to use money to do good. Remember, every time you spend money in a shop, you are helping to pay the wages of the workers in that shop. Your purchasing contributes to someone else’s employment or profit-making. To think of it in another way, your expenditure leads to someone else’s income. In addition, some people choose to buy certain goods or buy from certain companies because they like the values that goods the company promotes. For example, many people choose to purchase Fair Trade coffee. This form of “ethical purchasing” helps fund the efforts to promote values that you believe in.

A third way that money can be used as a force for good is through setting up a business. A new business contributes to the local economy and addresses local needs. It also provides employment to local people, giving them a chance to improve their own welfare. This is where entrepreneurship comes into play. People see a business opportunity and use it as a way to make money not just for themselves, but for others too. The money then generated by the business (through profits and wages) can be fed back into the local economy for the good of all.

Think about how you use money. Try to identify four ways that you could use money as a force for good:

1.
2.
3.
4.

6 Money evolved over time as a means of exchange, enabling people to trade with each other.

Although it is a necessary part of the global economy, many people have strong feelings about money.

How well do you understand money and finance, do you think? When you make a purchase, do you consider all the costs. For example, if you buy a games console, do you consider the ongoing cost of new games?

And are you aware of the risks that can be associated with money?

What should you consider in each of the following circumstances?



Student writing

Scenario	Considerations
You want to go to the cinema
Your brother is going to buy a motorbike
Your father wants to buy an expensive new computer
Your high-end new phone is stolen
You receive an email telling you that you have inherited a large sum of money

Activity 6 (10 minutes)

Remind students that money is a morally neutral item. It is neither good nor bad in itself. It gains its moral character from how it is used. However, many people have strong opinions about money. Some love accumulating money and see it as the only indicator of success. Others regard money with caution, believing it opens the door to all kinds of temptation. And others distrust money, fearing that any money they do earn will be lost or taken away from them. And others are not careful enough with money and may be unaware of the risks that come with it.

Ask students to complete the table in student book.

Possible answers:

- Before going to the cinema, you should consider related costs, such as transport to and from the cinema. Might it be cheaper to stay at home and watch a movie with friends.
- Before your brother buys the motorcycle, you might ask him to consider the costs of keeping a motorcycle, such as insurance and fuel.
- Before your father purchases an expensive computer, he'd need to consider how he'd finance the purchase. Would he get a loan? Or would he use his savings?
- If your phone was stolen, you'd obviously be upset. However, if it's a high-end, expensive phone, your parents might have had it insured. Or maybe it would be covered by the household insurance.
- You should always be suspicious of emails that promise large sums of money, even if they seem to come from reliable sources, such as your bank or a law firm. You might be a victim of fraud. Never give any financial details to anyone until you're sure they are legitimate.

Lesson Objectives

This lesson discusses the concepts of wealth, greed, and corruption, and their possible repercussions. It will include case studies that shed light on infamous events in history. At the end of this lesson, students should have the ability to analyse the 2007-2008 financial crisis by explaining why it happened and what classified it to be a crisis.

Learning Outcomes

- Discuss how to avoid financial complications, citing examples of financial mismanagement, greed and poor governance.

Activity 1 (5 minutes)

Remind students that money can help improve people’s lives and help them improve the lives of others. Read out the opening paragraph from the student book. Ask students if they can think of any other ways that money could be a force for good. Possible answers include: funding ethical research, such as medical research; funding explorations, including space exploration; investing in start-up businesses; setting up educational scholarships.

Emphasise that money is neither a good nor a bad thing. It is morally neutral. Although money can lead to good things, it can also lead to bad things.

Ask students to try to identify four ways in which money can lead to bad actions. Ask students to share their answers with the class.

Suggested Answers

See table

Unit 2Financial Awareness

Lesson 2

The Dangers of Wealth and Greed

Learning Outcomes

- Discuss how to avoid financial complications, citing examples of financial mismanagement, greed and poor governance.

Vocabulary

Income

Inequality

Human Development Index

Crisis

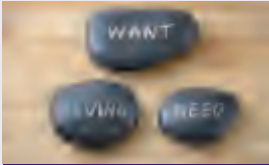
1

Read the text below and answer the question that follows.

The Moral Value of Money

Wealth can bring many good things to people. They have enough money to meet their basic needs (food, shelter, clothing and so on). Once their basic needs are satisfied, they can start to take care of their wants, maybe even treating themselves to the occasional luxury item! And wealth doesn't just benefit the owner. People who have wealth are better able to help others, by donating to charitable causes, investing in businesses or promoting the local community. However, remember that money is neither good nor bad; it is morally neutral. It is how you use the money that gives it its moral value.

Think about how money could lead to good or bad deeds. Try to identify at least four good and four bad deeds that money could cause:



What you do with your money

Good Deeds

Bad Deeds

-
-
-
-

-
-
-
-

Good Deeds	Bad Deeds
<ul style="list-style-type: none">• Means to fulfill at least basic needs• Having sense of independence, autonomy and pride leads to higher levels of well-being• Ability to contribute to charity and donations• Good financial management leads to greater social equality	<ul style="list-style-type: none">• It can lead to greed and loving money for its own sake• It can cause corruption as people become tempted by the prospect of great wealth• It can lead to unethical behaviour, such as cheating people, deceiving them or not paying them a fair wage• It can lead to theft and an acceptance of unethical business practices• It can cause social inequality, as people with wealth might be tempted to think they are morally superior to those who don't have wealth• It can lead to social tension and conflict, even war between nations.

2 Read the text below about the Human Development Index and then complete the activity that follows.

Before you can assess the dangers of wealth, you need to have a good understanding of how wealth is measured.

Human Development Index

Why do we strive so hard to make money? Why has this mere medium of exchange created this much debate, even war, in the 21st century and in the past?

Money is simply a means to an end. People in the past used to wage wars on each other to increase their resources, possessions, and access to clean water, basically everything that constitutes wealth.

Wealth, by definition, is all our valuable possessions, including money. Therefore, the wealthier you are, the more you can spend on wants and even luxuries. It is no secret, nonetheless, that wealth has been historically associated with negative connotations such as greed and inequality.

What used to be viewed as wealth is now considered as income, which includes one's wage and any other form of money one receives. Most recently, wealth has been reshaped to become a measure of human development, and it became more universal to include a nation as a whole. That being the case, if a nation is wealthy, it shouldn't have high average inequalities and discrepancies between incomes. Consequently, inequality in distribution of wealth within a nation may be due to corruption and greed within the nation itself and beyond government regulation. The results of such behaviour can have serious implications for society.

The United Nations Development Program has considered what makes nations "wealthy". In order to do this, it developed the Human Development Index (HDI). This attempts to assess the development of a nation by taking into account more than just its economic development. It looks at things such as health, expected lifespan, knowledge and education, literacy, and overall standard of living. The index, which ranges between 0 and 1, classifies a national development as being: Very high, high, medium, and very low.

Below is an example of classifications of the UAE, according to the HDI in 2015:

Country	HDI	Classification
UAE	0.840	Very high Development

Data retrieved from the annual UNDP report.

When asked, present your thoughts on the following:

- What does the UAE have such a high HDI, do you think?
- How would you recommend countries with lower HDI indices to approach their problems?
- Does more money you have mean you are more developed as a person?

Activity 2 (15 minutes)

Explain that the concept of wealth has evolved over time.

Ask students to read the article about the Human Development Index. Make sure that the students can differentiate between income and wealth. Income is the value of money received in a given period, usually annually. Emphasise the transformation of the concept of wealth from being that of income to a universal index that accounts for welfare (life expectancy and literacy rates). Also, life expectancy should be defined as the expected lifespan of a person (method of measurement not crucial) and its correlation with medicine and hospitals, and literacy rate being the percentage of the population able to read and write. You might also highlight that there is a new HDI measurement that expands on the factors that determine HDI. For example: literacy in the new HDI includes years of study and how many people continue their education until graduate level.

Ask students to consider the two questions in the student book. Explain that students will be chosen at random to talk for one minute about one of the questions. Allow students five minutes to gather their thoughts. Then start selecting students at random to share their ideas.

Income	The money that an individual or business receives in exchange for providing a good or service or through investing capital.
Inequality	Is the difference found in various measures of economic well-being among individuals in a group, among groups in a population, or among countries.
Human Development Index	Is a composite statistic of life expectancy, education, and per capita income indicators, which are used to rank countries.
Economic Crisis	A long-term economic state characterized by unemployment, low prices and low levels of trade and investment.

Suggested Answers:

- First, ensure that the students understand that the HDI doesn't just measure money. It takes into account population. (If you have a high population, the average income is likely to be lower, per head of population. And as populations grow, the nation's expenses grow.) The UAE has a relatively small population and has many profitable resources, especially oil. Also, it is technologically advanced, so people have access to good education and good healthcare. And it has a stable government so corruption or waste of resources is not an issue.
- For countries with a lower HDI, students might recommend international aid as a solution to the problem. Some countries suffer from problems where only foreign aid would help. The student might recommend that international efforts from donor countries such as the UAE or international organisations such as the United Nations to establish sustainable development programs by building schools, hospitals, could provide the country with the necessary resources to achieve better development.

Emphasise that when countries use their wealth wisely and ethically, their HDI is likely to be higher. On the other hand, greed and corruption can reduce a country's HDI level.

Activity 3 (15 minutes)

Ask students if they have heard of the 2007-2008 financial crisis. Ask them what they know about it. Explain that it was a global financial crisis caused by banks getting into difficulty after they made bad lending decisions.

Ask students to read the article. Address any questions they raise.

Divide the class into four groups, and assign each group one of the tasks in the student book. Encourage students to assign roles to different people in their group: notetakers, presenters, researchers, visuals.

Suggested Answers

- a. The article highlights how people sometimes make financial decisions for greedy or selfish interests. For example, instead of investing in production, people started to look for different investments that would give them a bigger return on investment.
- b. Make sure that the students tackle the learning outcomes of lesson. The text addresses the issue of the greed of bankers that led to one of the biggest crises in history. Ideally, the students would answer that the case is an example of poor governance leading to the subprime mortgage crisis, which resulted in a worldwide recession. People lost their jobs, incomes, and pensions due to greedy corporations and their attempt to accumulate wealth. In this case, it is evident that bankers and investors wanted to increase their profits, and bankers knew that they were giving loans easily, meaning even to people who they know could have difficulties repaying their loans. The result was that large number of people started spending beyond their means.
- c. People should carefully plan their expenditures and carefully study the conditions when borrowing money and the implications it will have on their budget. It is important not to spend beyond one's means.

3 Read the following article about the 2007-2008 Financial Crisis and then complete the activity that follows.

A spectacular example of money leading to bad actions occurred in 2007 when the Financial Crisis started. This became the greatest financial calamity since the Great Depression.

Years ago, investors were sitting on big piles of money in the United States, and they were looking for new investments to turn into more money. However, at the time, interest rates were low, so people weren't sure what to invest in. On the other hand, low interest rates meant cheap credit.

During that period, most people were buying houses through mortgage loans from banks (because of the easy access to credit), and as more people bought houses, the price of houses increased. Investors started buying these mortgage loans from the banks (like in the example above) and they would earn the monthly loan payments on the loan, in the process earning the interest.

As banks and investors wanted to increase their profits, banks started giving "subprime" loans. These are loans given to people without guarantee that the debtors could pay back their loans. This inevitably led to two problems. Subprime home owners were unable to keep up with their mortgage payments. As a result, they lost their houses and the banks took the houses back. The banks then started selling the houses. This led to a sudden drop in the price of houses. Now the prime debtors no longer wanted to pay their debts because it didn't make sense for them to pay back a loan of \$300,000 for a house that was now worth \$100,000, which generated even more defaults. In addition, investors were no longer interested in financing real estate construction as the prices were too low to invest in.

This led to the bankruptcy of major financial institutions like the Lehman Brothers Bank, in addition to big firms in almost every productive sector. Unemployment rates correspondingly rose significantly, and net expenditure and production consequently decreased. In the following five years, due to consecutive recessions, the world economy, known to be tied to the economy of the United States, entered a phase of depression that was felt for many years ahead.

With your group, make a presentation on the assigned task below:

- a. What is the problem addressed in the article about the 2007-2008 financial crisis?
- b. What are the moral problems highlighted by the crisis?
- c. What lessons can we learn from the crisis?



Federal Reserve Building, Washington DC, USA

4 Read the following text and then complete the tasks that follow.

Unfortunately, corruption can arise in many aspects of society. Although sports can promote ethical values such as fair play, team spirit building and hard work, the arena can also lead to corruption.

In recent years, sports have been tainted by many scandals. The main charge is that many officials have been involved in corruption. Some officials were arrested and charged with taking bribes, in return for favours to benefit their teams, their organisations, or themselves.

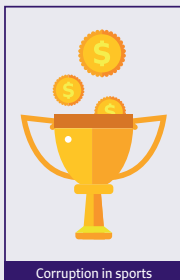
The corruption also spread into the areas of marketing and sponsorship. As we all know, sponsorship deals are extremely lucrative, and where there are vast sums of money, there can also be a temptation for corruption! The corruption involved sponsorship of teams and sports events. Bribes were used by some companies in order to ensure media and marketing rights to tournaments.

Sadly, the corruption has involved high-profile individuals across the world, with some of them facing jail time for their actions. They have all been accused of damaging the reputation of the sport world.

However, we should remember the principles that drive most sports people: fair play; hard work; team effort; and support for all players. These values remain true and important today, despite the actions of a small number of individuals.

In pairs discuss the following questions:

- What do you think of what you've just read? Are you surprised? Disappointed? Explain why.
- What effect do you think this kind of financial corruption scandal has on sport?
- What do you think could be done to stop this happening in the future?
- What was the consequence of the corruption?



- More regulation and greater transparency (banks have been implicated by the investigation for processing transactions related to bribes).

Extra Activity

Debate the following issue – Money has no place in sport.

Divide the class into two teams and ask them to prepare either a 'for' or 'against' case. This can be done in class or as homework. Ask each team to pool their ideas and then nominate four students to represent their case.

Allow each student two minutes to speak. The winning side can be decided in a secret vote by all class members.

Activity 4 (15 minutes)

Explain that corruption is a problem in many parts of society, even the sports arena.

Ask students to read the text. Address any questions they raise. Explain that the

text aims to make the students think about how money can damage simple things, like playing football, that people have been doing for many years. There are no right or wrong answers to the questions.

Suggested Answers

- Ask students to share their thoughts about corruption in sport.
- This kind of corruption debases the sport for everyone. Sport is about being fair and playing by the rules but if those in charge don't play fairly it becomes difficult to expect everyone else to. It sets a bad example for younger fans. Money that could be used to fund the development of football in poorer countries or to train children is being used to bribe corrupt individuals.

Activity 5 (15 minutes)

Explain that financial literacy enables people to make good financial decisions. Ask students if they know what financial literacy is. Explain that being financially literate means having the skills and knowledge to make well-informed financial decisions.

Ask students to read the article. Explain that the text aims to encourage students to think about how money is something that needs to be managed and that there are skills involved which can be learnt. A discussion about personal responsibility regarding money management may also arise.

Divide students into pairs. Ask them to discuss the questions and share their answers.

Suggested Answers

- a. Money can be complicated to manage and sometimes financial products like loans and credit cards are not clear about costs and charges. If you learn how to “read” this kind of information you are equipped to make better financial decisions.
- b. Debt can spiral out of control very quickly if it is not managed properly and often people don’t understand the interest rates they will be charged. Debt can affect your credit rating which may mean you will have difficulty borrowing at a later stage when you need to buy something important like a home.
- c. Save regularly. Always think carefully before you spend your money. Try not to borrow money. Avoid using credit cards.
- d. Banks sell products like loans and credit to make money. However, it is important that they take the individual into consideration when doing this and avoid giving loans and credit to people who can’t afford them.

5 Read the following article about financial literacy. Then answer the questions that follow.

The more you understand about finance, the better able you will be able to make sound and ethical financial decisions.

Educating about Money

Following the global financial crisis, the Emirates Foundation-Esref Sah Programme was set up to educate the UAE’s younger population on financial literacy and basic money management. This is a hot topic in the Emirates as debts levels have risen in recent years and statistics show that a large number of people under 30 are in debt. However, debt itself is not necessarily a bad thing. It’s too much debt that is the problem. When you don’t properly budget for how much you borrow, you could end up in financial difficulty. Some have linked this to the rise of social media and today’s “buy now” culture which pushes young people to avail of credit cards and loans offered to them by banks.

“Financial literacy is literally life changing,” says Clare Woodcraft-Scott the chief executive of the Esref Sah Programme who has also spoken about the dangers of financial illiteracy and how much work needs to be done in the area.

To date, over 40,000 people between the ages of 15 and 35 across the UAE have received financial education and the results are astounding. Programme head Hussain Al Balooshi has described how of those who attended workshops at schools, universities and government entities 64% started saving, 26% started looking for investment opportunities and 80% became more aware of financial literacy.

Esref Sah has a volunteer programme, Shabaab Club which has trained 100 volunteers in more than 70 subjects relating to effective money management. These volunteers mentor younger people directly.

The Esref Sah Programme also believes that banks have a role to play and have introduced a bank-training curriculum to educate bank employees on the right ways to market their products to young Emiratis. It is hoped that this will help young people avoid the temptation of high-interest loans and credit cards. The aim is to encourage more “responsibility” from the banking sector and some banks have taken a proactive stance. In 2016, the Abu Dhabi Commercial Bank (ADCB) announced a ground-breaking collaboration with the Emirates Foundation aimed at increasing levels of financial literacy in the UAE. This will offer branch based financial counselling to customers in an aim to encourage “the widespread adoption of sound financial management practices”.



Learning about financial literacy

- a. Do you think that teaching young people how to manage their money is a good thing? Why?
- b. What do you think are the dangers of financial illiteracy?
- c. What do you think you can do to manage your money better?
- d. Why do you think that banks have a role to play?

6 Complete the following activity.



Sheikh Zayed bin Sultan Al Nahyan

"No matter how many buildings, foundations, schools and hospitals we build, or how many bridges we raise, all these are material entities. The real spirit behind the progress is the human spirit, the able man with his intellect and capabilities."

Sheikh Zayed - May Allah place peace upon his soul

With your group, create a poster that reflects your thoughts about the quote taking into account the following steps:

1. Write what this quote means to you.
2. Explain how it relates to what you have read in the lesson.
3. Sketch drawings or find images to decorate your poster.

Present your completed poster to your classmates.

Activity 6 (10 minutes)

Remind students that money can be a force for good or a force for bad, depending on how it is used. And explain that wealth can be measured in many different ways.

Draw students' attention to the Sheikh Zayed quote. Ask them consider what it means to them. And then ask them to draw a poster that conveys the spirit of the quote. (Less visual students may prefer to do a text-based poster, whereas visual students may prefer to draw a picture.)

As students draw their posters, prompt them to consider the following:

- How important is material wealth?
- How do you measure the wealth of a nation?
- How do you measure the wealth of a person?
- What does it mean to be morally wealthy? What values would you have?

Lesson Objectives

Understand how less fortunate people can be financially supported through improved financial management and philanthropy.

Learning Outcomes

- Demonstrate an appreciation of the value of money through articulating how less fortunate groups and communities can be financially supported through improved financial management and philanthropy.

Activity 1 (15 minutes)

Explain to students that some people are wealthier than others. That's the reality of society. We all know people who are wealthier than us and people who are less wealthy than us. Ask students to share how they feel when they see someone wealthier than themselves and someone less wealthy than themselves.

Explain that when you see someone wealthier than yourself, you might feel jealous or you might feel inspired. And when you see someone less wealthy than yourself, you might feel sad for that person and grateful for your own situation.

Emphasise that your feelings likely depend on your own attitudes to wealth. Some people equate wealth with having lots of money. Others equate wealth with having a comfortable or even luxurious lifestyle.

Ask students to read the quote from Sheikh Zayed bin Sultan Al Nahyan. Facilitate a discussion around its meaning. Ask students to share what they understand the quote to mean.

Emphasise the following points:

- Sheikh Zayed Bin Sultan Al Nahyan emphasises that wealth and money are not the same thing. A person could have lots of money, but still not feel wealthy. They might be obsessed with always trying to get more money.
- Some people are materially wealthy (nice house, nice job, nice car, etc), but emotionally impoverished. Their wealth may not bring them happiness. Or they may feel insecure about their wealth.

Unit 2 Financial Awareness

Lesson 3

How Wealth Can Be a Force for Good

Learning Outcomes

- Understand how less fortunate people can be financially supported through improved financial management and philanthropy.

Vocabulary

Philanthropy

Social Responsibility

Corporate Social Responsibility

1 Read the quote below and answer the question that follows.

We all know people who appear to be wealthier than us. How do you feel when you see a very wealthy person? And we all know people who appear to be less wealthy than us. How do you feel when you see these people? Our feelings really depend on our attitude to wealth itself. Consider this quote from Sheikh Zayed bin Sultan Al Nahyan - may God have mercy upon his soul: "Wealth is not money. Wealth lies in men. This is where true power lies, the power we value. This is what has convinced us to direct all our resources to building the individual, and to using the wealth which God has provided us in the service of the nation."

What does this quote mean to you? Share your thoughts with the rest of the class.



Sheikh Zayed bin Sultan Al Nahyan (May God have mercy upon his soul)

- Some materially wealthy people may be spiritually impoverished. They may feel that their life lacks meaning because they aren't working towards a greater purpose.

Explain that money can be used to improve the lives of people; to "build the individual". This can happen at the individual, organisational, governmental and international level. Everybody has a part to play in ensuring that money is used to do good and create real wealth.

2 Read the text below and then complete the tasks that follow.

Personal Responsibility and Social Responsibility

In life, we are all motivated by different things: do well at school; help our family; become successful; stay healthy; promote a cause. These are our individual motivations. They give meaning to our daily activities, because we feel that we are working towards a bigger purpose, whether that's a short-term or long-term goal. You have individual values and motivations, and it is your personal responsibility to live by these.

However, we have to think beyond our individual selves too. As an individual, you should always keep the welfare of society at the back of your mind. This is known as your social responsibility.

Everybody has a right and indeed duty to try and improve himself or herself. Being socially responsible, on the other hand, involves being committed to improving society as a whole. It might even require sacrifice and setting the priority of society ahead of your own individual benefit. You realise that society's needs are often more important than your own needs.

A socially responsible person is aware of his or her responsibility to society and the role he or she can play in making society better. When socially responsible people see social injustice, they are proactive. In other words, they take action to address the injustice. The individual's own moral code influences his or her actions. Socially responsible people aim to act in a way that does not harm society and, in fact, they hope their actions will improve society. They make decisions for the good of society as a whole. This is known as individual social responsibility. It is often undervalued and misunderstood. However, when individuals live by idealistic moral values and ethics, it can have an enormous positive impact on society in general.

So what does this have to do with money? Well, a common form of taking social responsibility is using your money for the good of others. This could involve giving money to a charity to help those less fortunate than yourself. Or you could donate to a non-government organisation (NGO) that works to promote a cause that you believe in, such as ensuring that people have access to the health care that they need. However, even this involves a certain amount of responsibility. You need to carefully pick the NGO the donation is going to, basing your decision on the transparency of the NGO's goals and operations. In other words, you need to ensure that your money will indeed be used to promote good works. You need to take personal responsibility for your socially responsible actions!

- Propose a scenario where you put the benefit of society ahead of your personal benefit.
- Why is it important that a person takes social responsibility?
- "A socially responsible person is a proactive person who is willing to make the world a better place for everyone around him". Explain this statement. Briefly suggest an action that you would take against social injustice.



Philanthropy

Involves charitable giving to human causes on a large scale.

Social Responsibility

Individual or group behaviour that benefits society at large.

Corporate Social Responsibility

The idea that businesses should balance profit-making activities with activities that benefit society.

Suggested Answers

- The student might propose a scenario where they donate money or clothes, but preferably the teacher should ask the students to give different answers than the typical answers. Investing time in charitable work is a good example. Students could express how they would prefer to spend the time that they give to charity and volunteer work.
- Explain that caring and being aware of issues in one's society is a form of social responsibility. The importance of taking responsibility is that, if every individual does this, society as a whole becomes more caring and drives change, which can impact the rest of the world. This creates greater opportunities for achieving development goals.

Ask students to read the statement in the student book and discuss what it means. Explain that it suggests that a big part of social responsibility is acting upon this responsibility. Social responsibility not only requires understanding and being aware of the problems in your society and in the world, but also reacting accordingly. Students should suggest influencing their friends and raising awareness about certain issues that they learn about and maybe create attention for a problem that they think could be dealt with. Students should confidently plan for delivering an idea and implementing it through different techniques.

Activity 2 (15 minutes)

Remind students that some people are less fortunate than us. But we can use our resources to help those people in some way. It may be tempting to assume that only governments or large organisations can effectively deal with complex social problems. After all, they have the resources to take effective action. However, each individual has a role to play in ensuring that money is being used to do good in our society and around the world.

Ask students to read the article about social responsibility. As they read the article, ask them to focus on the role an individual can play in doing good for society. Emphasise the importance of being proactive as an individual in society and believing in the ability to change.

Facilitate a discussion around the questions in the student book.

Activity 3 (15 minutes)

Explain that we all have individual social responsibility. We can take small actions every day to ensure that our money becomes a force for good. However, big changes require big efforts, and these efforts require big organisations.

Ask students to read the first text. Address any questions they raise.

Have a discussion around the two questions in the student book.

Suggested Answers

- a. Highlight the projects mentioned in the text, such as food and educational projects. Encourage the students to develop an innovative idea, and ensure that they understand the role of NGOs in implementing sustainable development. The students student could suggest implementing renewable energy programs (such as solar panels or wind turbines) that would provide houses that do not have electricity with one. Students should explain the significance of the proposed project. Another idea would be providing mosquito nets that offer protection against diseases that insects may carry. Also, craftsmanship programs that would allow the poor, and especially women, to learn a craft that might generate revenues to assist the family.
- b. This is meant to enhance the students' ability to argue in a of their moral values. The teacher could be CEO and a chosen student could try to persuade him in front of the class as the teacher asks provocative questions... "Why would I include a social responsibility program?" "I don't want to lose part of my profits for something that will not have any real effect." And so on. Students should be confident that the returns of social responsibility programs are enormous. Not only do they benefit societies, but also they would create a sort of brand loyalty and respect for the company, which might make it even more successful.

Note that in order for a company to have a social responsibility program it has to be profitable.

3 Read the text below and then discuss the questions that follow.

Although many individuals exercise social responsibility, they are limited in what they can do, simply because they have limited resources. Big change requires big efforts. And this is where organisations can make an impact.

Non-Governmental Organisations

Non-Governmental Organisations (NGOs) are very important contributors to development projects in Africa and other underprivileged regions. These not-for profit groups have gained in popularity because many have genuine ambitions to create change. They exercise financial transparency about the aid and donations that they receive, and have clear, tangible objectives with results outlined in annual reports. Those involved in NGOs are often academics and social activists who believe in the necessity for social justice. NGOs have initiated projects that aim to end poverty and hunger by providing food, access to water, health care and educational projects.

For-Profit Organisations and Corporate Social Responsibility

Unlike NGOs, corporate social responsibility is still an emerging trend. In essence, it means corporations (companies and firms) accounting for environmental and social consequences in their costs. A private business naturally seeks to maximise its profits and minimise costs. However, this may generate many negative consequences for society and for the environment. A manufacturing plant may for example cause air or water pollution because it tries to save on the costs of air or liquid waste filters.

When firms take social responsibility, they restructure their operations in an environmentally-friendly manner that also promotes social justice. This form of responsibility is not yet regulated by governments, so firms must volunteer to include such programs in their operational strategy. Social responsibility programs can be very innovative, and can range from awareness campaigns to donating a portion of profits to charity, or producing safe and environmentally-friendly products.

- a. The text mentions several areas that NGOs participate in to help the poor in Africa. Propose an idea for a sustainable project to help children in Africa have a better life.
- b. How would you persuade the CEO of a small or medium enterprise that it pays to incorporate social responsibility into their business operations?

Remind students that NGOs are non-profit organisations. However, for-profit organisations also have a role in ensuring that their resources are used for the good of society. This has led to the development of the concept of corporate social responsibility.

Ask students to read the text about corporate social responsibility. Have a discussion around the two questions.

4 Read the text and then answer the question that follows.

Money for Good: Government Level

The process of eradicating inequality and helping underprivileged and underdeveloped nations and individuals is not a singular effort. It is rather a collection of efforts required from governments, organisations, and individuals in stepping in and taking social responsibility towards achieving long-term sustainable goals.

The Role of Governments

Countries fall into two generic categories: developed (so called first world countries) and developing (so called third world countries). We should all share the responsibility for creating a better distribution of wealth, better living conditions, and better opportunities for the underprivileged. However, the biggest responsibility lies with the more developed countries who have surpluses of wealth and better access to resources and technology.

The role these countries take could be through direct or indirect interventions. There are multiple approaches to intervention. For example, the UAE now contributes billions to fight poverty as part of the joint humanitarian vision of the UAE government. The UAE has become a role model for its commitment to achieve sustainable development goals and, previously, the millennial development goals.

Other efforts could be through direct intervention in the form of providing nutrition aid, vaccination for diseases such as malaria, and food programs that contribute to reducing famine, hunger and high mortality rates. Also, countries that enjoy political stability should strive towards achieving stability in regions that are unstable, especially where poverty and hunger rates are significantly high. In such cases, the governments of these countries also have a responsibility to collaborate with the international community towards achieving development.

- a. The text states that the UAE has so far contributed billions dirham towards fighting poverty. Think of a resource, other than money, that is abundant in the UAE that could possibly help the poor of the world. How would it help?

Suggested Answers

- a. The UAE is rich with natural gas and oil. It could invest in providing some countries with cheap energy, which would lift some of the financial burden off developing countries and allow them to invest in the development of other important sectors.

The UAE could pay teachers to go teach in schools in poor regions or export their educational system to those regions.

Activity 4 (20 minutes)

Remind students that social responsibility occurs at different levels: individual, organisation, government and international levels.

Ask students to consider how governments can use their resources to promote social responsibility. Examples include public education and health services; putting in place budgets and finances that enable everyone to benefit from economic progress; providing resources to respond to natural or manmade disasters.

Ask students to read the article about the role of governments. Emphasise that governments can use money to promote social responsibility. They can donate to worthy international causes and relief efforts, for example. They can make funds available for projects to help the less fortunate at home or abroad. However, governments can be socially responsible in other ways too.

Discuss the question in the student book. Push the students to answer innovatively in this activity. Explain that the resources could be anything that they believe the UAE has a surplus of, and could donate to underprivileged countries.

Activity 5 (15 minutes)

Remind students the fourth level of social responsibility is on the international level. This involves international organisations that use their resources to promote social responsibility and humanitarian aid, especially during times of crisis (social upheaval) or catastrophe (natural disasters). Ask students if they can name any such international organisations. Examples include the United Nations, the Red Crescent, Doctors without Borders, Islamic Relief and the International Rescue Committee.

Explain that the United Nations has been to the forefront in promoting international social responsibility, especially through its Millennial Development Goals and Sustainable Development Goals.

Ask students to read the article about the United Nations and its goal. Ask them to pay particular attention to how countries could use their resources to promote these goals at an international level.

Discuss the questions in the student book.

Suggested Answers

- There are many answers to this question, but the typical answer would emphasise the role of the UNDP in organizing international effort towards helping underprivileged countries. Practical solutions would be financial aid, rations, awareness campaigns, etc.
- Reasoning is important in this question, but at the end the teacher should reflect the idea that working towards reaching the goal is more important than the goal itself. Practically, the goal is out of reach, but it is there to encourage nations to increase their efforts in implementing it.
- You could define inequality for the students as the unequal distribution of wealth to help them understand the term. The answer is open ended, but ideally it would include statements that relate to the right for equal opportunities for every human being, the right for a decent living, the right for education, etc.
- The objective of this question is to allow the students to understand that they could be part of change, even at a young age. Students are expected to answer that they do share responsibility, and most would answer that they could donate to the poor as it is the most basic concept of contribution. Answers could include donation of money, clothes, books, etc.

5 Read the text below and answer the questions that follow.

Wealth is not distributed equally around the world. However, all countries can work together to help less fortunate people in other countries. This is corporate social responsibility on the international level.

The United Nations' Goals for Social Responsibility

In 2000, as the world was celebrating the start of a new millennium, the United Nations hosted the Millennial Summit. At the summit, all 191 UN members, along with a host of international organisations, committed to a 15-year plan stated by the UN Millennial Declaration, to help achieve millennial goals by the year 2015. The eight Millennium Development Goals (MDGs) identified by the declaration were:

- To eradicate extreme poverty and hunger
- To achieve universal primary education
- To promote gender equality and empower women
- To reduce child mortality
- To improve maternal health
- To combat diseases
- To ensure environmental sustainability
- To develop a global partnership for development

In 2015, the United Nations Development Program (UNDP) answered the question of whether the MDGs made a difference or not. Empirically, studies showed that 21 million lives were saved after the Millennial Summit. The most significant successes were in the areas of reducing child mortality, and combating outbreaks of fatal diseases. However, the UNDP didn't boast about the accomplishment of the goals as it affirmed the need of further efforts towards achieving them.

In January 2016, the UNDP introduced the 17 Sustainable Development Goals (SDGs) in another 15-year plan that included goals from the MDGs, and added goals concerning peace and justice, climate change, and economic inequality. The role of the UNDP is to collaborate with governments, non-governmental organisations, and the private sector in order to achieve those goals.

- In your opinion, how should the UNDP go about achieving the sustainable development goals?
- The first goal in the MDGs and the SDGs is to eradicate poverty. Do you think that this goal is realistic? Explain the reasons for your answer.
- Goal number 10 in the SDGs is reducing inequality. Define inequality. Why do you think reducing inequality is important?
- As a student, do you think that you share responsibility in helping towards achieving those goals? Explain the reasons for your answer.



6 Read the text and answer the questions that follow.

A good example of how small NGOs could create big impacts on impoverished societies are microfinance NGOs. Microfinance organisations are examples of small banks that give microcredit to debtors who usually don't qualify for loans from big banks. Microfinance organisations give loans as small as €500 to help people create their own small startup businesses that would help them subsist. These microloans sometimes serve as a beacon of hope for individuals, and many have had their lives transformed by this small amount of money. These organisations were criticised at the beginning as it was considered very risky to give loans to these individuals, but the default rates proved to be very low. The debtors were so grateful for this help they were glad to repay the loans.

- a. Now that you know about microfinance, think of a business idea that a debtor who borrows \$1,000 could implement.

Now consider the following quote from Sheikh Mohammed bin Rashid Al Maktoum:

"Sheikh Zayed's name has become synonymous with generosity and giving, not only in the UAE, but in the whole world. However, he didn't like talking about his philanthropy. Zayed is the source of generosity and its origin, and he is the one who has instilled a love of giving in the hearts of his people, and we must remember him for his humanity and generosity for all people, which made the Emirates a global humanitarian platform for giving."

- b. What examples do you know about that show Sheikh Zayed's sense of social responsibility?

Activity 6 (10 minutes)

Explain to students that social responsibility can take many forms. One example of money being used for good on a practical level is microfinancing. Ask students to read the short article about microfinancing. Then discuss the question that follows.

Suggested Answers

- a. Emphasise that even the smallest changes and small amounts of money could implement change in wealth distribution inequality and that it could create opportunities for those who felt their lives were hopeless.

The amount of money borrowed could be used to rent a small shop and maybe sell homemade accessories or homemade food like manakeesh. The student should briefly explain how the idea would work and how it might be used as a source of revenue and an opportunity to create a better life.

Then ask students to consider the quote about Sheikh Zayed. Ask them what they know about Sheikh Zayed's humanitarian work.

Suggested Answers

- b. The answer could include housing projects, health and medicine initiatives, the founding of the Fund for Development, as well as assisting in infrastructure and aid projects in other countries. This work reflects his belief that the UAE should be committed to "using the wealth which God has provided us in the service of the nation."

Lesson Objectives

In this lesson the students will develop an understanding of basic financial concepts that apply to daily life and spending money responsibly.

Required Material

- Calculator

Learning Outcomes

- Make informed decisions about budgeting, saving, investing and borrowing.
- Develop entrepreneurial skills by producing a plan for a 'business', and making financial decisions based on how the business copes with economic pressures.
- Give evidence of acting responsibly when using money, for example by spending within a budget.

Activity 1 (5 minutes)

Explain that many wealthy people use their resources to set up businesses. Many entrepreneurs set up start-up companies. Ask students what these terms mean. Ask them to write their definitions in the student book.

Explain that a start-up is a new business, usually small but with the potential to grow. It usually incorporates an innovative business idea, developing a creative or unconventional solution to a market problem.

Explain that an entrepreneur is a person who builds a new business. Entrepreneurs are willing to take risks and invest in business opportunities. The word comes from the French word "entreprendre", meaning to begin or undertake. In other words, the entrepreneurs start a change. They make things happen.

Unit 2 Financial Awareness

Lesson 4

The Development of Entrepreneurship Skills

Learning Outcomes

- Make informed decisions about budgeting, saving, investing and borrowing.
- Develop entrepreneurial skills by producing a plan for a 'business', and making financial decisions based on how the business copes with economic pressures.
- Give evidence of acting responsibly when using money, for example by spending within a budget.

Vocabulary

Start-up

Entrepreneurship

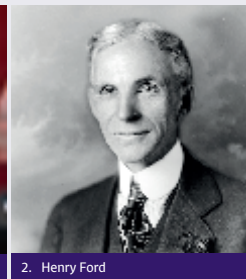
Entrepreneur

1 Many start-ups are the result of an entrepreneur's vision.

What do these men have in common? Mention the contribution of each to the world we live in today.



1. Steve Jobs



2. Henry Ford



3. Mohammed Al Habtoor

Next, ask the students who the men in the pictures are. They are Steve Jobs, Henry Ford and Thomas Edison. These three are famous entrepreneurs, inventors, and men who used their skills and resources to implement change. Jobs created the world's first smart phone, laptop, and a lot of other smart devices that have greatly facilitated the world we live in today. Ford created the first affordable car, and made travel faster and easier, and Edison created the light bulb, the phonograph, and the motion picture camera.

These people have contributed to us living in a better world, they brought leadership, innovation, and entrepreneurship to the world of business.

2 Read the following article about entrepreneurship and then complete the task that follows.

An entrepreneur is a person who invests his money in the creation of a business that produces a good or a service and bears the risks of that investment. This good or service may already be in the market, but the entrepreneur sees an opportunity for his company to make profit in this market. Or it may be the result of an innovative idea. Lately the entrepreneurship world has been bustling with innovative businesses. You have surely heard the word start-up or even heard of one of them. But what is exactly a start-up?



Cafe owner

First of all, a start-up is a new venture, usually in a business. Second, it aims to meet market demand with a new product or service. They are disruptive and innovative, bringing exciting ideas to the market. And third, although they are small, they are scalable. In other words, they have potential for growth over time. Because they are innovative, start-ups can be risky ventures. But they can also be spectacularly successful. Facebook, Alibaba, and Amazon are examples of start-ups that changed the world we live in today. The individuals responsible for designing, managing, and growing the company are called entrepreneurs. They have the vision and the resources to make their ideas a reality. If it weren't for Mark Zuckerberg, the emerging market of social media possibly wouldn't have been the same. Jack Ma of Alibaba revolutionised the concept of online shopping and changed the retail world forever.

- Think of start-ups, other than the ones mentioned in the text, that have been revolutionary in our world today.

Start-ups	Claim to fame

Start-up

A new business, usually small but with the potential to grow. It usually incorporates an innovative business idea, developing a creative or unconventional solution to a market problem.

Entrepreneur

The organisation and management of any enterprise, especially a business, usually with considerable initiative and risk.

Entrepreneur

A person who practises entrepreneurship.

Activity 2 (5 minutes)

Remind students that start-ups enable entrepreneurs to bring their innovative ideas to market. Ask students what qualities an entrepreneur might need. Write their suggestions on the board. Answers might include: be a risk taker; be financially astute; be wealthy; be creative; be independent-minded; be committed to a plan; be an action taker. (Remind students that *entreprendre* means to undertake.)

Ask students what they think the differences between an entrepreneur and a successful business person are. Point out that a successful business person usually works within the existing model, following safe practices and guidelines that have worked in the past. They like stability, security, and predictability. Entrepreneurs, on the other hand, usually break the model and forge a new path. They take the unconventional, unpredictable path. But they combine this sense of adventure with astute financial skills.

Ask students to identify other start-ups that have brought about change in the world today.

After the students suggest successful innovations in history, the teacher instructs students to debate who was more important in shaping the business and social environment we live in today.

Suggested Answers

Elon Musk's Tesla, Larry Page's Google, John D Rockefeller's Standard Oil, and so on. Either the name of the entrepreneur or the name of the company is enough to initiate a debate.

Activity 3 (15 minutes)

Remind students that entrepreneurs have drive, passion, and creative ideas that propel them forward. Explain that Elon Musk has become one of the world's most famous entrepreneurs.

Ask students to read the Musk quote and discuss what it means. Explain that entrepreneurs are risk takers. They have the passion and self-belief to continue with their dream, even when it looks like they are doomed to failure. This resilience and determination carries them through any times of doubt or passing failure. Ask students to read the article about Elon Musk. Address any questions they have.

Divide the class into three groups. Assign each group one of the three propositions in the student book. Explain that each group will make a short presentation about entrepreneurship, focusing on their proposition, and using Musk as an example. They can use props, visuals, or speech to make their presentation. Some students can be involved in researching the presentation and others can present the ideas. Discuss each presentation with the students afterwards.

Entrepreneurs must be innovators

The students should be able to identify that each company Musk founded was a completely new idea that had never been done before.

X.com: A revolutionary website that created the first online bank and that facilitated transactions around the world. It is now known as PayPal.

SpaceX: The first private company to manufacture space rockets and at an affordable price.

Tesla: Musk believed in reducing global warming and the betterment of society. These were the motives behind his creation of Tesla, which manufactures environmentally friendly electric cars.

SolarX: Musk also created one of the biggest companies that provides solar energy panels and electric-car charging stations. This is a form of corporate social responsibility, which he integrated into the core operations of the company.

Entrepreneurs must be risk takers

Explain how the world of business is not a walk in the park. Business owners face many adversities every day, and their ability to cope with these adversities is a measure of their success. Elon Musk had many adversities. First of all, he is self-made. He had to borrow money from his father to finance his first company, and then investors halted his innovation and scalability by selling his companies for a profit.

3 Read the article about Elon Musk and then complete the activities that follow.

"If something is important enough, even if the odds are against you, you should still do it."

Elon Musk: Risky Dreams

Elon Musk is a South African engineer, inventor, philanthropist, and entrepreneur. He is the current CEO and founder of SpaceX, X.com (now known as PayPal), Tesla, and also the co-founder and former chairman of SolarCity. Musk, a one-of-a-kind visionary, has been involved in multiple endeavours to change the world and humanity. SolarCity, Tesla, and SpaceX all share the same goal: saving humanity through clean sustainable energy, and making life multiplanetary through building human colonies on different planets. His ideas have always faced big waves of criticism and rejection. However, his continuous success and net worth of \$20 billion silence all opposing voices!

Early Life and Education

Musk faced a lot of adversity growing up. He was brought up by divorced parents, and was constantly bullied at school. He was then called up to the serve with the South African army. Musk migrated to Canada and pursued a double degree in Physics and Economics. He also learned basic programming language when he was as young as 10 years old.

The Success

In 1995, Elon and his brother Kimbal borrowed \$28,000 from their father and founded Zip2, a software company that was particularly important for newspapers that wanted to take part in the digital transformation to online publishing. Musk wanted to be CEO of the company but the board of executives refused and in 1999 they sold the company to Compaq for over \$300 million. Although he received a whopping \$22 million, Musk was devastated by the sale and was determined to start another new company of his own. In the same year, he founded X.com, which was a type of online bank. Shortly after, the company merged with Confinity, and the two became PayPal. Again, short-sighted investors decided to sell the company, this time for \$1.5 billion, which Musk received a decent share of.

Musk then started to pursue his vision of establishing a human colony on Mars. For that he needed to purchase space rockets from Russia. However, his attempts failed as the representatives of the space companies did not take him seriously and quoted him extremely expensive prices for the rockets. This drove Musk to start his own company, SpaceX, to build affordable space rockets with the integration of software engineering to create a space civilisation environment. The first non-governmental owned space company was a success as it became a leader in the rocket manufacturing industry, and its sales were sky rocketing. Pun intended!

In 2003, Musk started another new company, Tesla Motors, that specializes in manufacturing environmentally friendly electric cars. The lack of electric-car charging stations prompted Musk to then start SolarCity, a company that designs and installs solar panels and electric car charging stations. In a relatively short period of time, Musk has managed to create a legacy, and has become a benchmark for innovation and entrepreneurship.

With your group, make a short presentation about entrepreneurship, using Elon Musk as an example. Your group will be assigned one of the following proposals to present:



Entrepreneurs must be dreamers

Focus on Musk's vision of a human space colony on Mars. Ask students to tackle the problem from a business point of view and provide an example that demonstrates previous inventions that were assumed to be impossible but proved otherwise. The vision of building a space colony on Mars has been criticised thoroughly by many non-believers, yet day by day Elon Musk is finding solutions that make this goal more feasible. Humans never believed that they could go to space, yet NASA are sending astronauts every year. Obviously, a trip to Mars would be prohibitively expensive. Therefore, Musk's first plan was to manufacture affordable rockets. This has made the possibility of a trip to Mars a bit more realistic. While it may still seem astronomically expensive, remember that years ago air travel was also considered extremely expensive but is now affordable for many.

- a. Entrepreneurs must be innovators.
- b. Entrepreneurs must be risk takers.
- c. Entrepreneurs must be dreamers.

4 Read the text below and then complete the activities that follow.

Dreams only get you so far in business! You also need money. And, perhaps more importantly, you need excellent financial skills. All entrepreneurs understand the basics of business finance.

- Return on Investment: Profits gained from a decision to invest a certain amount of capital in a business.
- Normal Rate of Return: Profit from investing money in a bank, in the form of interest or through earning annual returns from purchasing government bonds.
- Total Revenues: The total sum of money earned from the sale of products or services.
- Total Costs: The total sum of money paid for running a business. Includes variable costs of operations and fixed costs of investment.
- Profits: The difference between total revenues and total expenses. If the difference is positive, it's a gain, if the difference is negative, it's a loss.

Let's put these ideas into practice. Turn on your calculators!

Suppose you have a capital of \$50,000. Consider the following scenarios:

Which scenario would offer you the best return on investment?

Scenario 1	You deposit your money in the bank for a normal rate of return of 8%
Scenario 2	Your friend is an entrepreneur. He has a business plan but needs financing to launch it. Your friend offers you a 50% share of profits in return for investing your capital in his start-up. The projected revenues of the first year of operating are \$100,000, and the projected expenses and costs are \$90,000

Entrepreneurs use their financial skills to help them to make the correct investment decisions. In order to determine if you have what it takes to make a financial decision, evaluate with your team the following scenarios and make the proper decision.

Scenario 1	You are in Grade 9, and your dream is to buy a car in your first year in university. In order to fulfil this dream, you can either wait until you are in university and take a loan out to buy the car, or you can start saving now.
Scenario 2	You want to buy a mobile, but you are already spending all of your allowance on other stuff. You currently have a mobile.
Scenario 3	You have an idea for a killer mobile application, but you don't have any money to invest in this idea. You have one year to develop the application or else you risk someone else thinking of it and investing in it. For this purpose, you can either take out a loan to invest in this application, borrow money from a friend, or save money so that you can invest in it later.

For each of the above scenarios, explain the correct financial decisions you need to make to attain your goal. And remember to be financially responsible!

Activity 4 (15 minutes)

Remind students that entrepreneurs often have big dreams and bold visions. However, they are also financially astute. They know how to make money and have the know how to manage it.

Point out to students that if they want to become successful entrepreneurs, they need to understand financial basics. Read through the key terms in the student book and check for understanding of each term. If students are struggling with the concepts, perhaps give examples.

Divide the class into pairs. Tell them they have to choose between the two investment scenarios in the student book. Each student can examine one scenario in detail and they then decide as a pair which investment to choose.

Ask students to share their answers.

Take the students through both scenarios.

Scenario 1

The normal rate of return on the initial capital is:

8% therefore the return on \$50,000 = \$4,000

Scenario 2

Guide the students in the process of calculating profits in scenario 2, through asking them to apply the concept of profits presented above.

Profits = total revenues minus total costs

Profits = \$100,000 - (\$30,000 + \$60,000) = \$10,000

But the student shares only 50% of the profits, so net profits are \$5,000.

Therefore, investing with the friend yields a higher return on investment and we should pick scenario 2. Mix up the pairs again, so each student is paired with a different student. The students now have an opportunity to practise financial responsibility. Read the three scenarios and address any questions that students raise.

Ask each pair to debate each scenario and then present their answers.

Scenario 1

This explains a situation where the student has to take a decision on whether to save for a car, or wait and take out a loan. This employs the concept of budgeting, and there is no right answer in this scenario. It depends on the reasoning of the student, whether he decided to save, and has surplus income from every month, or whether he decided to take out a loan (explain that he would be in a good financial situation when he does). In addition, the student can choose to wait until he graduates to buy the car because it will not be wise to take out a loan in his first year in university.

Scenario 2

Scenario 2 presents the concept of needs and wants. The student has to evaluate whether or not she needs the new mobile. Since she already owns a mobile, it would be wise to refrain from buying a new one, but if the student believes that she can reduce spending on surplus requirements, she can choose to save up for a new mobile.

Scenario 3

Scenario 3 it challenges the student to look for financing for a start-up idea. A smart decision is to present the idea to investors, maybe family, friends, or start-up accelerators that might believe in the idea and decide to invest in it. Saving is out of reach in this scenario. If the student decided to take a loan to finance the app, there should be a proper assessment of the business, and the potential revenues it might generate. The teacher can explain that is called a feasibility study this is determines whether or not the investment is expected to pay off.

Activity 5 (15 minutes)

Point out that unless you're a millionaire, you're probably going to have to borrow money if you want to start a business. Begin by running a 'Show Hands' poll on whether the students would take a loan out at some time in their life. This is to determine what the class thinks about debt in general, and to help portray the idea that debt is not wrong unless it is mismanaged.

Ask students to read the text about debt. Address any questions they raise.

Divide class into groups of four or five. Explain that they are going to present short (two minutes) role plays about debt. In each scenario, a person wants to get a loan and the other characters are checking that he or she has fully thought it through. The person might want to get the loan for a business, an investment opportunity, a new car, or a family holiday.

Allow students five minutes to prepare their role play, and then ask them to present their scenarios.

After the role plays, emphasise the following points:

- a. The students should identify with the concept of borrowing responsibly and for a valid reason. That is, borrowing should be preceded by an evaluation process that starts by determining needs and wants, the ability to avoid complications when repaying the loan, and borrowing from safe and trusted individuals or entities.
- b. Defaulting on a loan usually means the debtor will have difficulty securing further loans in the future. Banks and family and friends will no longer provide finance because they will no longer trust the individual to repay the debt. Also, if the debtor takes money from an unsafe institution, it could expose them to dangerous situations as people may have unexpected reactions to loan defaults.

As a follow-up to the role-play, explain that an entrepreneur is exposed to situations requiring applying for credit or attracting investors, as most entrepreneurs do not have the necessary resources to fulfil their aspirations. A good entrepreneur is able to manage his finances in a smart and optimal way to further his career.

Ask students to return to their groups. Explain that they are now going to examine three scenarios involving loans and credit risk. Each group discusses each scenario and presents its thoughts to the class.

5 Read the following article about debt and then complete the activities that follow.

Most people don't have enough available money themselves to set up a business. They need to borrow money. In other words, they go into debt. You don't need to set up a business in order to go into debt. Suppose you want to buy a new computer. You don't have enough money available to buy it, so you get a loan. However, you'll have to pay interest on the loan. So you have to pay the cost of the computer, and the cost of the interest. That's the bad news. However, the good news is that the loan enables you to buy the computer now and pay for it later. So sometimes it make sense to go into debt, as long as you are able to repay the debt in the future.

Is Debt Always Bad?

Debt is an amount of money borrowed by an individual or an entity (such as a business) from another individual or entity (such as a bank). We usually borrow money when we cannot afford to buy certain goods or services, if we want to make an investment and we don't have the necessary resources to make it, or if we want to buy something now instead of in the future. The most popular forms of debt are loans which can be, for example, educational, for buying a house (a mortgage), or credit loans. Loans are usually tied to a certain interest rate that you have to pay as a form of rental fee for the money. Normally, when we want to borrow big amounts of money we would approach banks or other financial institutions. However, for small amounts we can approach family or friends. This is a more informal approach to debt. Regardless of the approach, you need to be responsible when borrowing money. In addition to loans, credit cards are another famous credit instrument. Credit cards are issued by banks and they are a form of debt that enable you to buy things on the spot without the need to save. You need to consider various constraints before seeking credit.

You first need to consider why you are borrowing money. What is your objective? And what is the risk? You need to have criteria that validate your intention to borrow. You also should consider your ability to repay the loan, especially if your loan is long term and needs a consistent source of income to support it. This is to make sure that your job or business is stable in the long run, and that taking out a loan will not expose you to financial complications. When going for credit, consider what portion of your income will go towards the repayments. The lower the portion, the safer the credit. Make sure you borrow from safe parties. The lender should be a rational and trusted individual or entity. Otherwise, borrowing could be dangerous.

All in all, debt is not bad unless the debtor is irresponsible. Financial awareness of this topic is a must, in order to prevent any financial complications.

In your group, role play a scenario where one person is considering getting a loan and is discussing the idea with some friends. In the role play, include the following:

- a. Important factors to consider when taking a loan.
- b. Possible complications of defaulting on a loan.

Credit Risk

The ability to manage credit risk is an important skill for an entrepreneur. Entrepreneurs are often exposed to risky situations, where their corresponding success or failure is measured by how well they cope with these situations. When they take out a loan, they need to understand the risks involved. This is known as credit risk.

Suggested Answers

Abdul is under pressure because of his father's deteriorating financial situation. However, he is adamant he wants to continue his studies. He seeks an educational loan from the bank, but is rejected as the bank believes he will be unable to make his loan repayments. Usually, banks make an informed analysis of a loan applicant's financial status, and this is why they decided not to give Abdul a loan. Although he is correct in wanting to continue his education, he should not make unsustainable financial decisions. Therefore, his decision to borrow from his friend is not a good one. He should wait for a better opportunity to pay for his tuition.

Samira has a decent amount saved up for the down payment and has a steady job with a good salary. This means she will be able to make her repayments so her decision to apply for a mortgage is correct.

Firas was lured into a debt trap because he wanted an easy way to buy new equipment. However, as a freelancer, he does not have a stable source of income, and thus should not take out large amounts of credit. He should have saved up to buy the equipment.

Consider the following scenarios with your group:

Scenario 1

Abdul studies in the university. His father has suffered a recent setback due to the decreasing economic activity, and he can no longer afford to pay his son's tuition. Abdul, however, is ambitious, and refuses to stop attending university because of his father's circumstances. He decides to take out an educational loan to pursue his studies but the bank rejects his proposal since he does not have a stable source of income. He then turns to a friend to borrow the necessary amount to continue his studies and his friend gladly offers.

Scenario 2

Samira just graduated college and started her new job as a consultant in McKinsey & Co. She has a three-year contract with the firm, and she has decided to buy a house. Samira believes her income is high enough to meet the loan repayments and she has already saved the necessary down payment (deposit) for the loan.

Scenario 3

Firas is a freelance photographer, and he copes well with his expenses. He sees a Facebook advertisement that encourages opening a line of credit at Bank X. He is fascinated by the concept of buying now what he should save to buy later, and uses his credit card to buy a new camera, an expensive tripod, and the exclusive phantom flying camera, which cost him a lump sum of \$8,000.

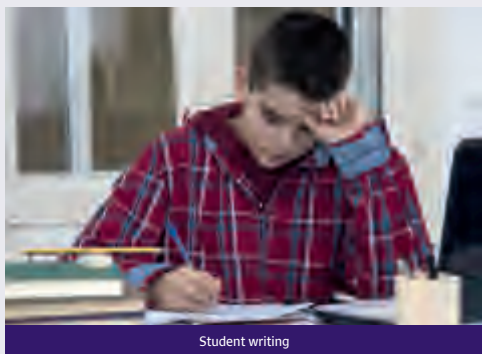
- Evaluate the decision made by Abdul Rahman, Samira, and Firas in each of the three scenarios. In addition, recommend the proper decision that could have been made in each case.

6 You have now seen how successful entrepreneurs build their startups.

Imagine you have a large sum of money and you want to launch a start-up.

Based on what you've learned in this unit so far, what factors would you consider before you proceeded?

Write a ten-line paragraph on what your considerations would be.



Student writing

Activity 6 (10 minutes)

Remind students that entrepreneurs need a combination of innovative creativity and practical common sense in order to succeed in their investments. Ask students to imagine that they are investors and they have the opportunity to develop a new start-up.

Ask students to think about what factors they would need to consider.

As they write, walk around the class offering support and encouragement. If students are struggling, help them with some prompts:

- Is your start-up idea innovative and exciting?
- Does your product or service meet a market need? Will anyone buy it?
- What are the opportunities?
- What are the risks?
- Do you have enough financing? If not, where would you get the finance?
- What is the likely return on your investment?
- How quickly can you grow the business?

Lesson Objectives

In this lesson the students will develop their understanding of more advanced financial concepts, namely the concept of investing in a business, or a start-up in particular, while also understanding the moral values that are involved in business operations.

Required Materials

- Computer with internet access

Learning Outcomes

- Make informed decisions on how to responsibly budget, save, invest and borrow, which can be evidenced through students being asked to budget responsibly over the course of a week in response to a range of scenarios.
- Develop their entrepreneurial skills through being asked to invest in a 'business' – produce a business plan and take financial decisions based on how the company is coping with economic and global pressures.
- Provide evidence that they have acted responsibly when using money, for example opening a bank account and using a budget that has a combination of necessities and luxuries.

Activity 1 (15 minutes)

Begin by reminding students that it takes a certain strength of character to be an entrepreneur. Business leaders face many challenges and need to be able to rise to these.

Ask students to consider the characteristics that an entrepreneur would need. They can add their thoughts to the mindmap in the student book. Ask students to share their answers. You can add the best ones to a mindmap on the board.

Unit 2 Financial Awareness

Lesson 5

Becoming an Entrepreneur

Learning Outcomes

- Make informed decisions on how to responsibly budget, save, invest and borrow, which can be evidenced through students being asked to budget responsibly over the course of a week in response to a range of scenarios.
- Develop their entrepreneurial skills through being asked to invest in a 'business' – produce a business plan and take financial decisions based on how the company is coping with economic and global pressures.
- Provide evidence that they have acted responsibly when using money, for example opening a bank account and using a budget that has a combination of necessities and luxuries.

Vocabulary

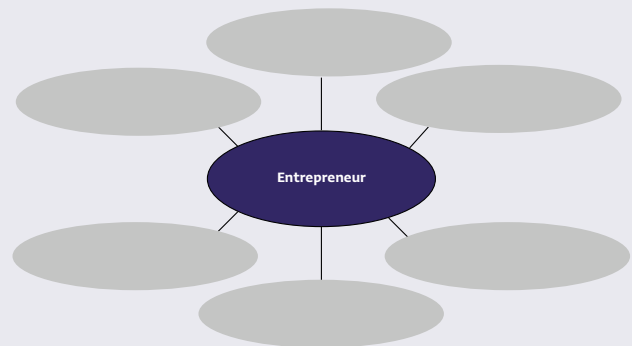
Emerging

Scalability

1 Add characteristics to the mind map below.

As you know, entrepreneurs have a number of characteristics that make them successful.

Suppose you were going to build your own start-up. What characteristics do you think you would need?



Suggested Answers

Characteristics could include being a risk taker, self-confident, financially responsible, moral integrity, innovative dreamer, creative mind, resilience and positive mental attitude.

Emphasise that even successful entrepreneurs face challenges. Play the Jack Ma video for the class: <http://bit.ly/29hirKN>

Address any questions the students raise.

Have a discussion around the questions in the student book:

- These questions are reflections on what is expressed in the video. Students should demonstrate an understanding of the characteristics of an entrepreneur by integrating concepts from the previous lesson. Important concepts presented in the video are: ability to face adversity, leadership, social responsibility and financial responsibility.
- Jack Ma expresses his view on changing the world, and considers that changing the world is a process that starts with changing one's self. That is the concept of individual social responsibility.

These characteristics will make you a resilient entrepreneur. However, you will still face challenges. Watch the video on Jack Ma and his advice on becoming a successful entrepreneur.

Discuss these questions:

- What important characteristics of an entrepreneur does Jack Ma present in this video?
- What important concept concerning changing the world does Ma suggest?

2 Read the article below about Jack Ma and complete the questions that follow.

Alibaba and the retail industry

Ma Yun, also known as Jack Ma, is a Chinese businessman and technology entrepreneur. The multi-billionaire, mostly known for his repeated failures before he achieved success, graduated with a masters in Business Administration from Cheung Kong University. After his graduation, he could not find a job, so he decided to become an English teacher at a local university in China. This led him to start a translation service.

In 1995, Jack Ma discovered that the world was using the internet, but it had not yet reached China. Ma could see that this was an emerging business opportunity in China. He decided to launch a website that listed Chinese products and companies. He called it Chinapage. His websites reached a lot of people and organisations, especially companies that were interested in investing in China.

Ma received a lot of partnership offers, but eventually he decided to partner with the Chinese government. The government merger did not pay off, as his new partners limited his innovative ideas and proposals, so Ma decided to sell his share. He created an online retail shop called Alibaba. It received a \$1 billion investment from Yahoo, which believed in his project.

Jack Ma was initially able to launch the company because he convinced a host of his friends and family to invest in his idea, which aimed to reinvent the retail industry. The Chinese government did not believe in this idea when it was proposed at Chinapage, but Ma was determined to achieve his vision. Today, Alibaba is worth over \$200 billion, and it poses a threat to Walmart, the biggest 'bricks and mortar' retailer in the world. This threat stems from the fact that people no longer need to physically go to retail outlets such as Walmart to purchase products. They can just buy them online.

- What lessons can we learn from the text?
- What characteristics do Jack Ma and Elon Musk share? How are they different?

Activity 2 (15 minutes)

Remind students that entrepreneurs often have a unique vision that motivates them. They see opportunities that others don't see. Ask students to suggest some eccentric business opportunities. Encourage them to be creative so they are comfortable making outlandish suggestions.

Suggested Answers

- Apartment sharing on Mars
- Cars that cook dinner while you drive
- Pillows that play music to you while you sleep
- Lights that adjust depending on your mood
- Tablets that can be converted into liquids

Emerging

Becoming apparent or prominent.

Scalability

The ability of an organization to grow and manage increased demand.

Emphasise that "crazy" ideas sometimes gain acceptance in the market and become very successful. Think of smart watches and selfie sticks!

Ask students to read the article about Jack Ma. Address any questions they raise.

Discuss the questions in the student book.

Suggested Answers

- Ask the students to be specific and address the lesson concerning entrepreneurship. The text mentions several hurdles in the path of Jack Ma becoming who he is today. The basic lesson is that a real entrepreneur never quits when faced with adverse situations. Ma had a challenge finding a job when he graduated, and he made use of his language skills to teach English rather than giving up. He also didn't stop when the government limited his innovation in Chinapage, and started a new business where he had to convince many people of the merits of his idea and then fight to get funding to scale up his business.
- Make sure that the students understand the correlation between the two men. Although they are significantly different in the projects they have chosen to invest in, they both faced difficulties convincing people and institutions that their ideas were financially viable. They were both subject to rejection a number of times. Both of them are innovators and ambitious, and care about changing the world. A real entrepreneur puts social responsibility as one of the targets of their company. However, Musk put social responsibility at the core of his operations, whereas Ma focused on changing himself, and empowering the people around him. The two are great examples of entrepreneurs nonetheless.

Activity 3 (20 minutes)

Explain to students that they are going to work in groups to start coming up with ideas for their own start-up business!

Explain that before you can start a business, you need to understand the basics of business models for start-ups. Emphasise that the three cornerstones of a start-up model are the business strategy, the operations strategy and the information systems strategy.

Ask students to read the text about start-up models. You may have to work on simplifying the text, and to walk the students through every part of it. An ideal way to deal with this is to ask the students to read the text out loud, and then explain every concept through the text, and in the value chain table. You can draw the business strategy triangle on the board.

Explain that the business strategy of the company drives its operational strategy, which means that the operation strategy is formulated in the purpose of fulfilling the business strategy. In addition, the information systems strategy is dictated in a way that drives the operational strategy.

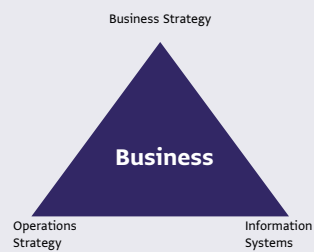
Draw students' attention to the table in the student book. It describes the fulfillment value chain of XYZ Co., a fictional company that manufactures clothing. These are the operations that are required before revenues kick in. From the table, XYZ Co. designs its clothes (operational node 1) according to information collected from data processing systems and historical data (provided by the information system). Ask the students to continue and explain the following steps to affirm that they have grasped the concept. The answers should be: XYZ Co. predicts the demand for clothes and then manufactures accordingly. Next, the headquarters of XYZ Co. would have to check how much merchandise each individual XYZ Co. store requires and distribute them accordingly. Finally, fulfilment occurs when the merchandise is sold at the shop and the store records through a Point-Of-Sales system the transaction history.

Divide students into groups. Ask each group to prepare a business idea and formulate the process in accordance with the criteria used in the lesson. The idea has to be innovative (not necessarily new), scalable (that means that the idea has to start out small but have potential to grow and include corporate social responsibility programs).

(This activity has to be carried out in groups and demonstrated in the form of a power point presentation. It could be equivalent to a week's work,

3 Read the article below about business models and complete the questions that follow.

Start-up companies can choose from many different business models.



The Start-Up

Building a start-up company is very challenging. It requires a particular (and indeed peculiar) blend of creativity, leadership, vision, determination and financial and social responsibility.

Start-ups are companies that are characterised by starting small and having the potential of scalability; in other words, they have the potential to grow and expand.

In order to create a successful start-up, you need three cornerstones in place:

- An innovative business strategy
- A coherent operational strategy to implement the business strategy
- An information technology (or IT) strategy to support the business and operation strategy

This is not a simple process. Think of it as a business triangle that must be in alignment to produce a successful company.

When you decide on a business idea, you should ask yourself several questions. What business are you in? Is it advertising, finance, retail, etc?

After determining the business that you are in, you need to determine what your source of revenue is, and the corresponding operations that would drive this revenue.

You also need to consider the costs of setting up and running your business. Set-up costs are also known as capital costs. The costs of running your business are also known as operating costs. They include wages and utility expenses, such as heating or electricity. Let's take XYZ Co., a fictional company, as an example:

Company	Support	Planning	Manufacture	Distribution	Sale & reordering
XYZ Co.	IT records sales and other relevant data.	Agents look for trends for specific brands. Also, compare to historical seasonal trends.	XYZ Co. uses IT data, previous sales information and trend analysis to predict current and future demand, and manufactures accordingly.	The store manager orders a specific amount of each product line.	The IT system records sales, and the shop monitors the sale of the new displayed products, and the store manager reorders according to changes in inventory.

With your group, come up with an idea for a start-up, using the three cornerstones outlined above.

where the students are required to research concepts of emerging markets and start-ups that are trending.)

Suggested Answers

Idea: A tutor-student syncing app

Motivation: Tutoring is an increasingly popular business that creates a good side income for teachers who are on a limited salary. Such an app would aim to increase the opportunity for teachers to find more students, and for students to find competent teachers at a reasonable price.

Business Strategy: It would be in the business of tutoring for school and university students, and earns revenues from commissions on transactions.

Operations: This has many approaches but the aim is to create marketing to encourage school and university students to download the app, and tutors to register with the app. Once the student selects the tutor, the app receives the sync, sends an email and a text to the tutor that he has been synced with the corresponding location of the student. After the session is over, the student gives a review of the tutor.

4 Read the article below about Zaha Hadid and complete the question that follows.

Before you develop your business idea further, learn about another real-life successful entrepreneur.

A Creative Entrepreneur

Zaha Hadid was a British-Iraqi architect and creative entrepreneur. She died in 2016 at the age of 66 and is well remembered for her unprecedented creative architectural designs.

Hadid was the founder of Zaha Hadid Architects and was an ambassador for the Creative Entrepreneurs movement. She gave advice on how to make your business a success. According to her, a creative entrepreneur is a person who is able to set up a business in a creativity field such as architecture, photography, and cinematography.

Hadid is most renowned for her revolutionary designs that brought art to life. She is considered to be a leader of innovation and a role-model in both Britain and the Arab world. In 2015, she became the first woman to win the Royal Gold Medal in recognition for her architectural innovations!

Hadid studied mathematics at AUB (American University of Beirut) and then transferred to the Architectural Association School in London. In 2010, she completed her construction of the Sheikh Zayed Bridge, which extends from the island to the mainland in Abu Dhabi.

Usually architects of monumental buildings are chosen through competitions, and Hadid won many of those. Her winning designs include the Guangzhou Opera House, the National Museum of Arts of the 21st Century in Rome and the London Olympics Aquatic Centre.

Zaha Hadid is also famous for her commanding character and display of leadership through founding her own company and competing in an occupation previously dominated by men. Below are two pictures of her designs: the Sheikh Zayed Bridge in Abu Dhabi and the IFI Building at the American University of Beirut

a. What are the similarities and differences between Zaha Hadid and Jack Ma and Elon Musk?



1. Sheikh Zayed Bridge, Abu Dhabi, United Arab Emirates



2. The Aquatics Centre, London

Activity 4 (20 minutes)

Explain that, in the next activity, students will get a chance to dig deeper into their business ideas. Before then, they're going to learn about another successful entrepreneur.

Ask students if they have heard of Zaha Hadid. Explain that she was a very successful architect who died in 2016.

Ask students to read the text about Zaha Hadid.

Address any questions they raise.

Divide students into pairs and ask them to discuss the questions in the student book.

Suggested Answers

- a. In many ways, Zaha Hadid is a very different type of entrepreneur to Musk and Ma as she worked solely in the creative field of architecture and design. However, she would have faced many of the same challenges, particularly in getting institutions to trust in her innovative creativity. She started off in 1980 with four employees; her company is now a multinational firm of 400 people responsible for the creation of 950 buildings spanning over 40 countries from Azerbaijan to Beijing to Italy. This is all the more remarkable as she would have faced an extra difficulty in that she was a woman in what had been a very male-dominated industry. She is a very good example of a woman entrepreneur, and she participated in advising other women on how to become successful.

Activity 5 (15 minutes)

Explain to students that they will now begin to expand on their business idea and draw up a business plan for their start-up. This should outline the innovative idea that they would like to develop.

Divide the class back into the groups they were in for the earlier business plan activity. Suggest that each group assign different roles to its members: researchers, writers, creatives, visuals and presenters.

Draw students' attention to the table in the student book. Explain that the table is simply a sketchpad to help them gather their ideas. They can draw up the business plan in the way they think best. The key point is that the plan should be clear.

Point out that the business plan should answer the following questions:

- What is the business idea?. What is it called? Is it a product or a service?
- Why is the idea marketable? In other words, what market need does it address? How does it do this? What need does it satisfy?
- Who will pay money for this product or service? Is there a ready market or do you need to convince people and grow the market? Is the market a static group, or will it evolve over time? How would you market it?
- How would you finance the start-up? What form of loans would you need? How would you convince investors to back your start-up?
- What is your growth plan? How big will the business be in a year? In five years?
- How much would it cost to set up the start-up? What would the ongoing expenses be?
- What revenue would you expect to generate? When would the start-up become profitable?

Explain that the purpose of the exercise is to bring people from the big dreams to the little details. These are the sorts of questions that entrepreneurs need to ask themselves. Obviously, students won't have time to research these questions in detail. The aim is to get them thinking about these issues and the practicalities of building a start-up.

Ask each group to present its business idea to the class. Encourage students to be supportive of the different business ideas. They should ask questions about the ideas, but they should refrain from negative criticism. Aim to foster an atmosphere of supportive entrepreneurship!

5 Complete the following activity.

Remember earlier you were asked to imagine that you were investors and you had the opportunity to develop a new start-up. Now you have the chance to take that one step further!

A business plan is a detailed outline for your business. It is a blueprint for turning your idea into a reality. It describes what your product or service is, what market need it meets, who the target market is, how you will finance the business, and how you expect the business to become profitable. Go back into your 'start-up' groups and flesh out your business idea. Draw up a detailed business plan, outlining how you would bring your product or service to market.



Creating a business plan

Product/Service	
Market need that it addresses	
Target consumers	
Financing	
Growth schedule	
Expected expenses	
Expected income	

Present your business plan to the rest of the class and express your thoughts on the following question.

- What are the important moral values that you should keep in mind when doing business?

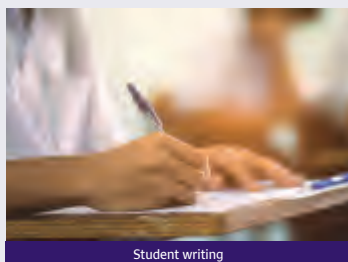
Suggested answer

- Honesty in business relations and commercial deals, establish trust with clients, avoid fraud and cheating both regarding the products you manufacture or trade with, and your dealings with clients and partners alike.

These values should have priority over any commercial incentive or pursuit of increased profit-making.

6 Complete the activity below.

Now that you've had a chance to imagine all the effort that goes into building a start-up, think of the lessons you've learned. Do you think you have the personality needed to set-up a business? Have you got the financial skills? Would you be able to cope with the pressures and challenges? Write a 10-line paragraph about the lessons you've learned from the start-up exercise.



Student writing

Activity 6 (10 minutes)

Remind students that setting up a business takes many skills and character strengths. Ask them to consider what they learned from the start-up exercise in the previous exercise.

As they write, walk around the class offering support and encouragement. If students are struggling, help them with some prompts:

- What parts of the exercise did you find most difficult? Why?
- What parts did you find relatively easy? Why?
- What surprised you most about the exercise? Why?
- What skills did you discover?
- What skills would you need to develop if you wanted to become an entrepreneur?
- Would you feel confident about setting up your own business later in life?

Glossary

Active citizen: A person who is actively involved in his or her community on a local, national or global level.

Acts of compassion: Actions that help to reduce the suffering of others. For example, giving charity, feeding the hungry, visiting the sick.

Advancement: The act of progressing or moving forward.

Amendments: Changes to an existing law.

Appreciation: Understanding the value of an object or a situation.

Archaeologist: A person who studies human history through the excavation of sites and the analysis of artefacts.

Archaeology: The study of ancient sites and artefacts in order to learn more about the history of the civilised world.

Autonomy: The quality or state of being self-governing.

Barter: The exchange of goods and services for other goods and services without using money.

Belonging: The sense that a person has of belonging to a community.

Character: The way a person thinks and acts in general.

Citizen: An inhabitant of a city or town, or a legally recognised member of a country.

Civic duties: Responsibilities or actions that citizens are required by law to perform.

Civic engagement: Individual and collective actions designed to identify and address issues of public concern; involves citizens working together to make a positive difference in the community.

Civic responsibilities: Duties or actions that citizens should perform out of moral duty or social responsibility, but are not required by law to do.

Commitment: Giving time and energy to a cause or project that is important to you until a goal has been achieved.

Community: A group of people living in the same place, sharing interests and concerns; A group of people who live and interact with one another in a specific place and in accordance with specific regulations.

Community engagement: The participation of citizens in a united effort to achieve a goal that is of mutual benefit to the entire community.

Compassion: An individual's ability to feel what others are feeling and understand their suffering. In other words, to imagine yourself in their places for a moment, and then to appropriately respond to that feeling by trying to reduce such suffering by doing what you can to help.

Competency: A skill, talent or ability.

Components of cognitive production: Elements of academic achievement

Conservation: Saving and protecting all things of historical significance such as buildings, artefacts, and archaeological sites as well as the natural environment.

Constitution: A set of rules and laws that determines the system of a country or state.

Controversial: An issue that creates discussion.

Corporate Social Responsibility: The idea that businesses should balance profit-making activities with activities that benefit society.

Customs: The government agency that has the authority to implement the laws for the protection of exports and imports, and the regulation of the entry and exit of goods, as defined as a tax imposed on imported products.

Decrees: An official order that has the force of law.

Democracy: A system of government where citizens vote to elect representatives.

Disability: An injury that affects a person and leads to an impairment of an organ, or in a total or partial inability.

Discrimination: The unjust or prejudicial treatment of different categories of people, especially on the grounds of race, age, or sex.

Display: Arrange a collection of objects or artefacts for public viewing.

Distributive justice: The fair distribution of services, resources and assets to everyone according to their own needs.

Duty: A set of principles agreed upon in society aimed at achieving higher morals in the community, such as helping the poor and advising against lying.

Economic Crisis: A long-term economic state characterized by unemployment, low prices and low levels of trade and investment.

Economic cycle: Regular and frequent periodic fluctuations in the level of economic activity, varying in timing and length.

Empathy: The ability to share the feelings of another person, and to put yourself in their shoes.

Emerging: Becoming apparent or prominent.

Entrepreneur: A person who practises entrepreneurship.

Entrepreneurship: The activity of independently establishing a business or initiative; The organisation and management of any enterprise, especially a business, usually with considerable initiative and risk.

Equality: Treating others equally without prejudice, hatred or discrimination regardless of colour, gender, religion, sect or race.

Equity: Justice; giving people their rights.

Excavation: Remove soil and earth from an area in order to reveal ancient ruins or artefacts.

Exchange rates: The price of one currency when exchanging it for another.

Fairness: Justice, giving people their rights.

Famine: A big shortage in food, that leads to high rise in mortality.

Findings: Evidence such as artefacts, buildings, ruins, etc, that reveal information about a person, thing or place.

Fulfillment: Feeling of being content and satisfied.

Genetic map: Biological legacies.

Globalisation: Globalisation in its ideal concept is the building of one standard world. Its foundation is the standardization of principles, and the liberalization of political and economic relations all over the world. Globalisation also includes translation of cultures, freedom of broadcasting information, spreading and sharing products, technology, and media.

Good citizen: Someone who is respectful, responsible and resourceful, who contributes to their community and follows rules.

Ground: Basis.

Happiness: Feeling of joy, contentment and reassurance.

Heritage Village: A reconstruction of a historical village so that it resembles the way it was in the past.

Honourable: Possessing or displaying respect and good character.

Human Development Index: Is a composite statistic of life expectancy, education, and per capita income indicators, which are used to rank countries.

Identity: Knowing who or what a person or a thing is.

Ignorance: Lack of education or knowledge about something.

Income: The money that an individual or business receives in exchange for providing a good or service or through investing capital.

Inequality: Is the difference found in various measures of economic well-being among individuals in a group, among groups in a population, or among countries.

Inflation: A continual increase in the price of goods and services.

Initiative: A plan or action that is put in place to solve a problem or improve a situation.

Intangible: Abstract and can be experienced but not held.

Jurisdiction: The right or power to impose laws and punish those who don't follow them.

Justice: A key social pillar that is essential for permanent co-existence between people; it is based on fairness, equality, balance, non-infringement and protection of both private and public interests.

Leadership: Guiding, directing or inspiring others towards a cause or project.

Litigation: A lawsuit or a court case.

Local community: A group of more than three members who gather to share their values and interests.

Logistic processes: A management art that aims at following a range of processes by providing them with appropriate information until they are done correctly.

Luxury: Enjoying comfort, good health and happiness.

Malnutrition: Malnutrition is a serious health condition that occurs when a person does not get the right amount of nutrients in their diet, or if the nutrients are less than their needs or more than their needs, in case of obesity.

Mobilise: To organise or encourage people to come together to act.

Morals: Morals are directly related to all aspects of life. A man's actions reflect his morals. Morals are the basic principles of any society.

Moral act: Each action or behaviour beyond the egotistic or selfish needs of the individual is a moral act; any action or behaviour showing selflessness is a moral act. The criteria for being a moral act is a love of others, and working to serve them and comfort them.

Moral duty: A sense of responsibility towards the other person or the community, without being compelled with laws and mandates. For example, people often feel that it is their duty to help poor or needy people. Therefore, among the most important qualities of moral imperative is willingness, responsibility and freedom.

Morality: Morality, is a mannerism and inherent nature, resulting in a person's tendency to act in a certain way. A mannerism, on the other hand, is an adjustment that occurs when a person forces himself or herself to act in a certain way, and gets used to it over time. When a person's behaviour is good, it is called good morality, such as honesty, honouring parents, offering help and altruism. Bad behaviour is called bad morality, such as lying.

Moral Imperative: It is a sense of duty towards the other person or the community, innately or out of generosity, without being compelled with laws and mandates. People often feel that it is their duty to help poor or needy people. Therefore, among the most important qualities of moral imperative is willingness, responsibility and freedom.

Moral rules: Is the set of principles that are recognized by people in a particular society. Abiding by those principles assure the community's help and respect to each other, mainly supporting the vulnerable, being truthful.

Moral values: The beliefs we hold for virtuous behaviour.

Mother language: Language of country of origin.

People of determination: An honorary designation for "People of Determination", instead of the term "People With Disabilities" which is frowned upon, that aims to highlight their abilities and skills, making them active members in all social sectors and capable of accomplishing tasks and being productive within a friendly environment.

Philanthropy: Practice of donating money, time or other resources to assist others ; Involves charitable giving to human causes on a large scale.

Positive growth: A person's physical and mental growth, healthy and decent way, while taking advantage of learning and skill development opportunities.

Positive relationship: Developing effective and clear communication with others and understanding them well.

Promulgate: Put a law or decree into effect by official proclamation.

Propaganda: The dissemination of information with a one-sided perspective and directing a focused group of messages to influence the views or behaviour of the largest number of people.

Prosperity: A state of wealth or abundance.

Quality: A feature or characteristic of something or someone.

Ratifying: Signing or giving formal consent to a treaty, contract, or agreement, making it officially valid.

Reform: A change or improvement, especially in the area of government or politics.

Renewable energy: The non-traditional sustainable energy obtained from natural resources that are renewable and inexhaustible.

Resourceful: Being capable of dealing with unfamiliar or challenging situations.

Respecting others: Treating others with an understanding of their importance and value.

Responsibility: Performing tasks, participation, cooperation and assisting others in the family, school and community. In addition, accepting the consequences of mistakes i.e. recognition of, apology for and withdraw of the committed mistake and work to find solutions to the problems resulting from it.

Rights: The beliefs we hold for virtuous behaviour.

Sanctioning: Giving official permission or approval.

Scalability: The ability of an organization to grow and manage increased demand.

Security: Being free from danger or threat.

Self-esteem: Confidence in one's self or abilities, self respect.

Self-respect: A sense of pride and confidence in yourself. Belief in your own abilities and worth.

Social Responsibility: Individual or group behaviour that benefits society at large.

Social values: The desirable characteristics or qualities of a community defined by the existing culture. These characteristics include tolerance, rights and power. This makes them a social tool to maintain social order and stability. They are expressed through people's care for other people and their tendency to willingly help others. People who have this value are compassionate, kind and love serving others.

Stability: The state of being firm and solid and unlikely to change suddenly.

Start-up: A new business, usually small but with the potential to grow. It usually incorporates an innovative business idea, developing a creative or unconventional solution to a market problem.

Sustainability: Continuation; unlikely to run out.

Sympathy: Understanding the feelings of another person and feeling for them. For example, feeling sadness for their suffering.

Tangible: Touchable, can be seen and felt.

Teamwork: Combined effort or work by a group of people.

Technological revolution: The huge progress in information and communication technology, which has enabled information sharing at the global level to overcome barriers between nations.

Technology: A comprehensive process that systematically employs science and knowledge in many fields, for the purposes of achieving practical value for society.

The concept of volunteerism: Volunteer work is providing assistance, help and effort for the good of the society in general and of its individuals in particular.

The concept of values: The idea and the intentions of the desirable characteristics or qualities of a community defined by the existing culture.

Threat: Something or someone that can damage or cause harm.

Tolerance: Willing to accept different people, as well as different views, beliefs and attitudes.

Treaty: An agreement between two or more states, or two or more parties, which regulates certain relations between them.

Values: A set of mental judgements that guide us to our desires and trends, and affect our behaviours. People acquire their values from the society they live in. They also acquire values from their life experience and the challenges they face. This in turn creates a set of rules that govern a person's actions, thoughts and behaviours. Also, they refer to the inner personality of humans.

Vandalism: The deliberate destruction of property that is not your own.

Virtual: So realistic that it is almost the same as the real thing.

Volunteer work: One of the means used to advance societies. This work is becoming increasingly important, as the governments want to involve community members in providing support to those in need. Moreover, volunteer work is not a profit-making profession, nor is it a mandatory profession. Anyone can participate in such work because it is based on linking the interests of volunteers with the interests of other individuals in society.

Water security: The ability to have enough clean water for human use.

Well-being: A person's state of comfort, health and happiness.