



BELIEVE International – A Unique Solution to Poverty

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Overview

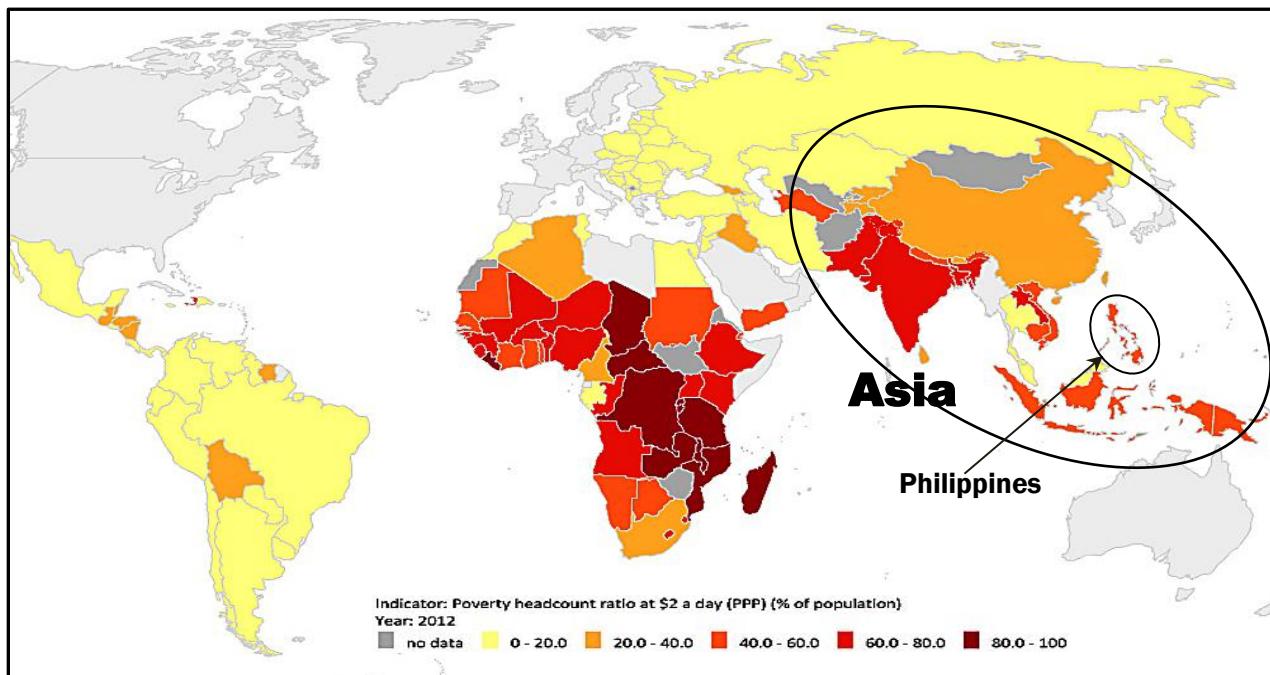
BELIEVE International has developed a unique and effective strategy to solve poverty. Promising students with strong potential are selected from among the very poor in the Philippines and are provided scholarships to attend public schools. They are simultaneously trained by BELIEVE in positive core values and leadership principles.

To fully understand this strategy and its potential impact, one must first understand poverty from a global perspective. This paper 1) briefly discusses poverty and efforts aimed at curing it, 2) it explains why poverty has yet to be solved and 3) it provides evidence that identifies corruption as a root cause of poverty.

Finally, this paper summarizes the two-pronged approach created by BELIEVE, which not only treats the effects of poverty today but also develops the next generation of strong leaders to address the root cause of poverty over the long term.

The Curse of Poverty

Poverty affects billions of people in the world today. The map shows world poverty by country; the darker the color, the greater the poverty in the country.¹ Although the highest rates of poverty are in Africa, the greatest number of people living in poverty is in Asia (almost two thirds of the world's population live in Asia, on less than one third of the world's surface).²



¹ Percent of the population living on less than \$2/day per person. 2012 Data, © World Bank.

² Asia: 4.4 billion people, 17.2 million sq. miles. Africa: 1.1 billion people, 11.6 million sq. miles. Total earth land area: 57 million sq. miles.

Attempts to Solve Poverty

Over the years, numerous approaches have attempted to alleviate the many faces of poverty. For example, non-governmental organizations (NGOs) have provided food, education and medical services, have developed water resources and have built and operated orphanages. The U.S. Government has spent massive amounts of money fighting poverty both at home and abroad.³

Unfortunately, much of this aid is absorbed in high overhead costs or is lost through corruption in recipient countries, significantly diminishing any benefit to those for whom it is intended. In addition, much of it is provided in ways that foster dependency instead of self-sufficiency.

Poverty has proven difficult to solve, even though massive amounts of money have been spent trying to solve it. For example, on January 8, 1964 President Lyndon Johnson promised an “unconditional war on poverty in America” in his first State of the Union address. Yet fifty years later, an article written in 2014 on the anniversary of his speech reported that after five decades and trillions of dollars spent to fight poverty in the US, nearly 22% of children live in poverty today, compared to 23% in 1964 when Mr. Johnson gave this speech.⁴

Articles abound that suggest poverty can be solved by allocating more money. If so, why hasn’t it been eradicated in the US with all of the money spent since 1964? Perhaps the time has come to take a different approach.

The Importance of Finding the Root Cause

The air transportation system in the United States is extraordinarily safe today because the National Transportation Safety Board has developed effective protocols for identifying and fixing the root causes of aircraft failures. When the root cause of a problem is identified and solved, it goes away.

A poem written in 1895 illustrates the problem of not identifying and fixing the root cause.⁵ It tells of a cliff from which people could see beautiful views of their nearby city, but the cliff was dangerous and many people were hurt when they slipped and fell. The residents decided something must be done, so after much discussion they donated money to buy an ambulance to care for those who were injured. Observing this, an old sage remarked: “It’s a marvel to me that people give far more attention to repairing results than to stopping the cause ... if the cliff we will fence, we might almost dispense with the ambulance down in the valley.”

³ The 2016 fiscal year budget requested by the United States Agency for International Development (USAID) alone amounted to \$1.7 billion.

⁴ War on Poverty at 50 – despite trillions spent, poverty won. Michael D. Tanner, Fox News, January 07, 2014. Emphasis added.

⁵ The Ambulance Down in the Valley by Joseph Malins.



Current efforts of governments and many NGOs are similar to the ambulance by the cliff. Their solutions (such as clean water, food, housing, credit, etc.) may be beneficial and relieve suffering, but they treat the “effects” of poverty – NOT the root cause.

Corruption, A Root Cause of Poverty

Many factors contribute to the complex problem of poverty, but experts have identified a strong (albeit indirect) cause and effect relationship between corruption and poverty.

- British Prime Minister David Cameron stated that: “Every indicator on poverty - from women dying in childbirth to children denied an education - *shows that the more corrupt a society, the poorer its people* ... Why in too many cases does aid not get through to the people who need it the most? The answer: **corruption**. Why do so many countries with massive mineral wealth have rich elites and large numbers in grinding poverty? **Corruption** ... So don’t let anyone keep corruption out of how we tackle poverty.”⁶
- Management Systems International agrees: “The literature points to the conclusion that corruption ... has direct consequences on economic and governance factors ... that in turn produce poverty.”⁷

There are numerous examples of corruption fostering or perpetuating poverty. A strong counter example, where fighting corruption significantly reduced poverty, was recently reported in the news.

Lee Kuan Yew, the founder of Singapore died March 23, 2015. An Op Ed piece in the Los Angeles Times reported that he raised “... a poor, notoriously corrupt port from the bottom rungs of the Third World to a modern First World nation in a single generation.”⁸ Experts familiar with what Lee Kuan Yew had accomplished identified his fight against corruption as one of the keys to his success.⁹

Positive Core Values Combat Corruption

Clayton M. Christensen, a professor at the Harvard Business School, related a conversation he had with a Marxist economist from China in which the economist made this observation about

⁶ British Prime Minister David Cameron, at an event on the sidelines of the United Nations' annual meetings. Reuters, September 25, 2014 (emphasis added).

⁷ Corruption and Poverty: A Review of Recent Literature, Final Report, January 2003, Management Systems International.

⁸ The sayings of Lee Kuan Yew, the sage of Singapore. Graham Allison, director of Harvard Kennedy School's Belfer Center for Science and International Affairs, in the Los Angeles Times, March 25, 2015.

⁹ How Lee Kuan Yew engineered Singapore's economic miracle. BBC News, 3/24/2015, by Zarina Hussain.

the United States: “Democracy works because most people most of the time voluntarily obey your laws.”¹⁰

The economist correctly observed that voluntary compliance with the law is what makes democracy work in the United States. *According to Mr. Christensen, this voluntary compliance is a natural behavior of people whose core values support acting in ways that benefit the community, the general good, and not just their own selfish interests.* In contrast, in a corrupt culture, an individual’s needs and desires often take precedence over any benefit to society. So, the way to combat corruption (and thus poverty) is by instilling positive core values in the hearts of the people.

The “Inside Out” Solution

Efforts by governments and NGOs to solve poverty may initially show benefits in some areas, but rarely result in a significant improvement of the *overall* poverty level over the long term. People almost always return to their original behavior or life status because these efforts work from the “**outside in**.” That is, they address external factors in the environment without changing the internal core values and belief systems of the people – the culture which fostered the corruption and poverty in the first place.

As reported in the Global Economic Symposium, “Poorer countries tend to be measurably more corrupt than richer countries ... *Solutions have to come from **inside** countries by empowering civil society, by creating an anti-corruption culture ...*”¹¹

An “anti-corruption culture” is created by working from the “**inside out**,” by changing the way individuals understand and think about the world, by giving them “new eyes” to see and learn a better way, and by helping them internalize positive core values. Thus equipped, they are then motivated to act in ways benefiting their community, proactively improving both their circumstances and their environment without outside intervention.

The real voyage of discovery consists not in seeking new landscapes but in having new eyes.
Marcel Proust

The Unique BELIEVE Approach

BELIEVE International has a unique strategy that works from the **inside out** to solve poverty. It is based on a two-pronged approach that 1) provides academic scholarships to individual students to enable them to lift themselves out of poverty, while 2) addressing the root cause of poverty over the long term by giving them the training and tools needed to become leaders of

¹⁰ Commencement speech at Southern New Hampshire University, May 18, 2009. Mr. Christensen is the Kim B. Clark Professor of Business Administration at the Harvard Business School, and is regarded as one of the world's top experts on innovation and growth.

¹¹ Solution for Fighting Corruption in Developing Countries, Global Economic Symposium (emphasis added).

the next generation, enabling them to lead their community and nation in ways that break the cycle of poverty fostered by a tradition of corrupt values.

A good education is empowering, and although other organizations may provide scholarships or promote education by building schools or donating books, an education that does not help students internalize positive core values may in fact *contribute* to poverty because it empowers individuals who have negative behaviors. It is the educated elite in many third-world countries that Prime Minister Cameron referred to who benefit from corruption and thus perpetuate poverty in their country.

The BELIEVE strategy goes far beyond simply providing a traditional education. BELIEVE scholars are trained in positive core values and leadership principles while receiving their traditional education. This strategy changes students' lives and empowers them to act and lead in positive ways that will benefit society and future generations.



The importance of values education was well stated by BELIEVE scholar Vincent Cereno when he graduated from high school as the valedictorian of his class: "Values are a set of principles that give worth and purpose to our existence. It is simply our invisible tool for living our life better. When we say values, it's mainly about character. A life that is unequipped with the strength of character is futile ... the best thing I learned from this foundation is that effective leaders can be really built by means of values education. And I believe that, values are not only caught in our learning environment but they can also be taught like what this BELIEVE Foundation does."

A spark struck in the mind of a single student may, in time, come to illuminate the entire globe. EDUCOM

BELIEVE Program Concepts

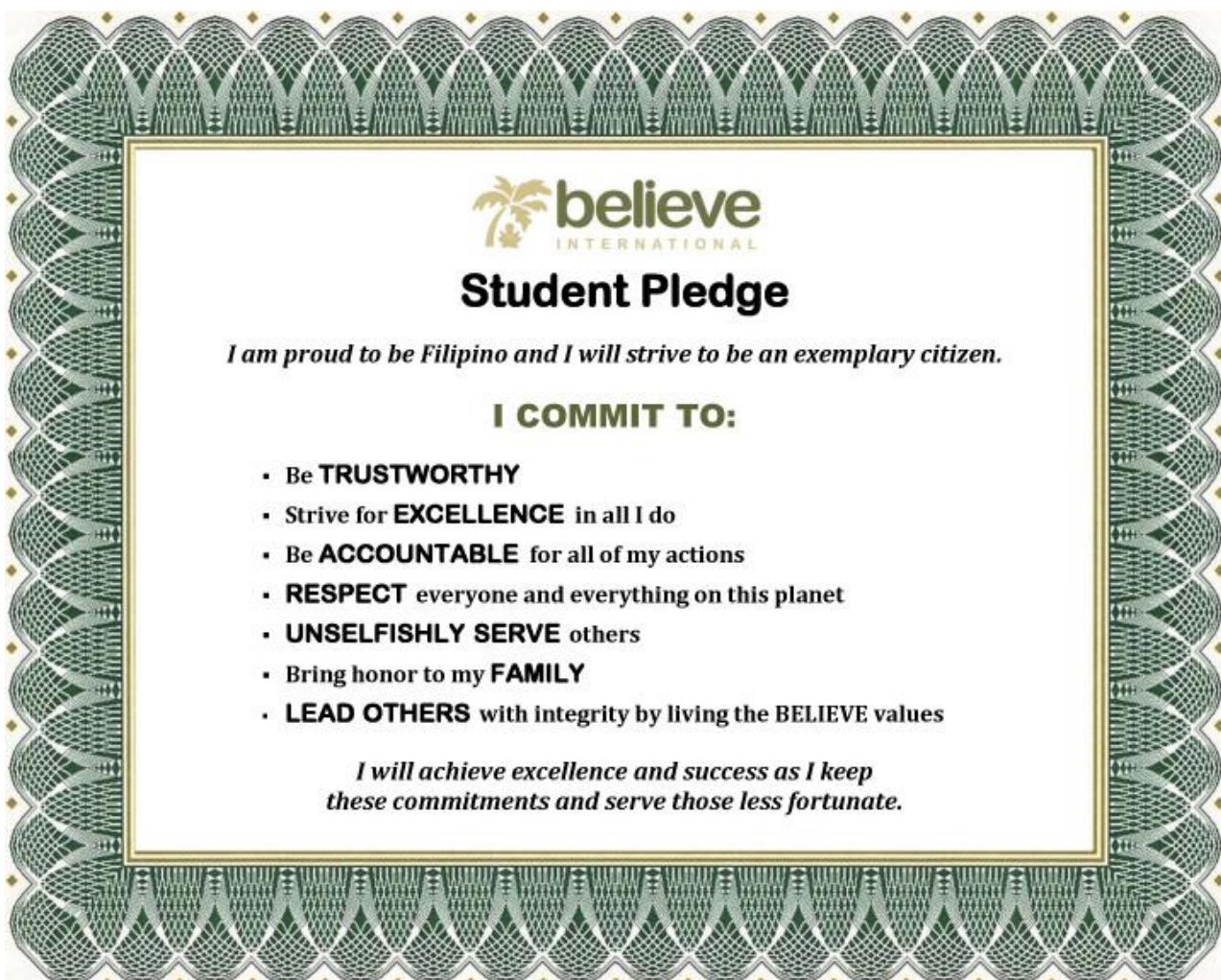
The BELIEVE program is based on the following core concepts.

Students. BELIEVE scholars are selected from among the very poor. These promising students are chosen because of their motivation and their potential: they are strong academically, they possess leadership attributes, and they are willing to make serving others an important part of their lives. *They are driven to learn new ways, to change their environment, and to help lift others out of poverty.* Selected students receive scholarships for four years of high school and upon graduation the most promising receive BELIEVE college scholarships.

Schools. Scholars attend high schools that are official partners of BELIEVE, schools where the principal and teachers manage the scholarship program for BELIEVE. As unpaid volunteers, they are positive role models for the students to emulate, unselfishly giving of their time and talents

to help the less fortunate. Parents assist the teachers, helping support their students, everyone working together to help the scholars succeed.

Values. In addition to their normal schooling, BELIEVE scholars and their parents participate in monthly BELIEVE workshops directed by the volunteer teachers at their schools. In these workshops, the parents and scholars study specially prepared training materials¹² with specific yet self-determined objectives that help them internalize the BELIEVE Values (summarized in the Student Pledge below). By learning and living these values during their years in the program they see life through new eyes, learning positive ways of solving problems, and experiencing the joy that comes from serving others.



Leadership. BELIEVE scholars learn and practice leadership skills through the BELIEVE Values, the 7 Habits of Highly Effective Teens®, and by participating in extracurricular activities and community service projects. They become practiced at leading groups and influencing opinions. This, coupled with their academic achievements, prepares them to be leaders in their families,

¹² See BELIEVE Training Materials in the Appendix

communities and nation – leading in ways that benefit the general good of their communities, not just satisfying their own needs. Because of the depth of their commitment and the effectiveness of their leadership skills, others will respect and follow their examples, in turn influencing others, and so on. A ripple effect is generated that reaches far beyond each scholar.

Organization. BELIEVE has developed an efficient and effective organization that is light-weight, flexible, sustainable, and scalable.

- BELIEVE is proud to be a 100% volunteer organization. Our volunteers are mentors and role models for the students, serving for the joy that comes from helping those who cannot help themselves. The scholars learn to emulate this attitude and behavior in their own lives.
- Due to volunteerism and the use of technology, expenses in the United States are minimal, averaging 2% of received donations, allowing 98% to be used to support the program in the Philippines.¹³ Volunteers around the world work together via the internet to achieve our goals.
- BELIEVE has effective financial controls and reports to ensure proper use and distribution of scholarship funds. All finances are managed electronically by volunteers in the USA.



Conclusion

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it is the only thing that ever has. Margaret Mead

BELIEVE International has developed a unique and effective approach to the problem of poverty. Not only does it address the immediate effects of poverty by helping promising students lift themselves out of poverty, but it goes far beyond that by preparing them to be leaders in their community and nation. Through their years of training in the BELIEVE program and their commitment and leadership

effectiveness, their positive influence on others will create a powerful **ripple effect** with the potential to eventually change an entire society.



Contact BELIEVE International. Become part of the solution to poverty by sponsoring a student of your choice and/or by volunteering your time and effort. Obtain more information about BELIEVE International by visiting these sites or by writing to one of the addresses below:

- Website: www.believeinternational.org
- Facebook: <https://www.facebook.com/believeinternational>
- Email: info@believeinternational.org
- US Post office: BELIEVE International, PO Box 711533, Salt Lake City, UT 84171-1533.

¹³ Approximately 98% of donations received are actually sent to the Philippines to support the program there. The money retained in the US covers all administrative expenses, including fees for donations by credit card.

APPENDIX

Examples of gifted *BELIEVE* scholars living in poverty

Below are a few examples of BELIEVE scholars and what they have accomplished.

Rachelle Llones, a BELIEVE scholar in Palo National High School, Leyte, graduated from high school in 2015 as the valedictorian, President of the Supreme Student Government, and was one of ten students in the Philippines to win a nationwide competition that gave her a full ride college scholarship plus living expenses to one of the best colleges in the country.



According to Regine Aguilar, “Leadership is not a position; it is a vision with action.” Regine



accumulated a long list of honors in college, including: student body president of her college, vice president of a multi-campus organization, officer in several campus organizations, and winner of journalistic and artistic competitions - all while serving others in many ways. In answer to a question about how she felt about BELIEVE, she gave this spontaneous answer a few months before she graduated: “I am a BELIEVE scholar and I started from nothing, and BELIEVE gave me everything that I need to acquire knowledge and education. So I am giving myself to BELIEVE so that I can help more indigent student in the future; so that I can inspire them and give them hope that nothing is impossible in life.”

Alida Camo is shown in front of her home with her mother and a young sibling when she first became a BELIEVE scholar. Her mother died only a few months after this picture was taken. In spite of the obstacles in her life she became the valedictorian of her class, was an officer in a number of organizations, and was awarded Miss Alma Mater her senior year of high school. These various roles have provided her with excellent experience and leadership skills.



What *BELIEVE* stakeholders have to say

BELIEVE stakeholders are unanimous in their praise of the BELIEVE scholarship program.

Partner high schools. BELIEVE continues to receive positive recognition from our partner high schools. It has received a number of certificates of appreciation. Some were awarded during the school's annual graduation ceremony, referring to BELIEVE as the “Most Outstanding Stakeholder” in the community. The volunteer teachers also regularly express appreciation for the scholarships and the impact they are having in helping gifted students achieve their potential. Many of these volunteers were recipients of scholarships earlier in their lives.

Parents. Parents not only appreciate the financial assistance given to their children, but they also gain from attending the monthly BELIEVE workshops. For example, one mother wrote:

"We are so grateful for being part of this foundations. The lessons we learn from the BELIEVE values are the best thing we gain. Cause it helps us make good decisions and help us build good family relationship. We are able to become better persons and citizens as well because of these values. There are a lot more we have gained from your foundation and this letter is not enough to express how thankful we are." Herminia V., Laguna.

Donors. Donors enjoy the BELIEVE program because they can sponsor and communicate with specific students. Students write several letters each year to their sponsor. Samples of some donor feedback:

- “I continue to marvel at the things you do and the great blessing you are in the lives of so many. Your efforts and dedication are strengthening lives in ways that can't properly be put into words. I'm deeply grateful to ... all who are involved in BELIEVE International!”
(Deanna E)
- “Being a Believe Sponsor is a delightful experience! ... I'm amazed at the personal touch you provide to the scholars, in-country volunteers and sponsors! A great part of the Believe approach is allowing a sponsor to select a specific student from the Believe website, receive personal letters from that student and send letters encouraging that student. To ensure everything is proper, these letters are reviewed by Believe volunteers in-country and in the U.S. Additionally, privacy is protected – students do not have their sponsor's contact information and vice versa. Among NGOs, I believe this is truly unique! It is a real joy to be a sponsor!” (George B)

BELIEVE training materials



BELIEVE scholars receive their own personal Values Workbook, which describes the BELIEVE Values and defines important principles related to each Value. It includes objectives and activities to help students learn and internalize the Values. These Values become their moral compass, a guide for their thoughts and actions.

A Teachers Guide is provided to the teacher volunteers in each school. This guide 1) describes the BELIEVE

program and the teachers' roles and responsibilities, 2) includes training aids to use in teaching the Values to the students, and 3) explains administrative policies/procedures and forms. Also included is a DVD with videos to help in teaching the Values to the students.

