

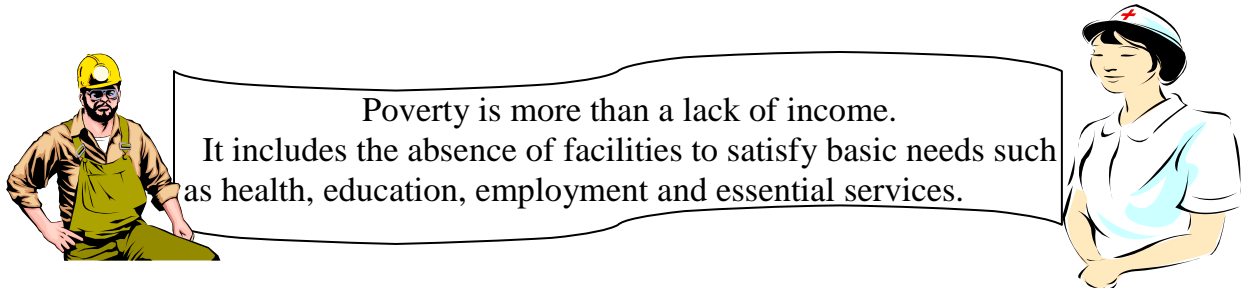
CONSUMER ALERT

OVERCOMING POVERTY

Poverty – What is it?

A person is regarded as poor if he or she does not have the necessary resources to meet his or her basic needs. By extension, a nation can be regarded as poor if in general, it is unable to adequately meet the basic needs of its population.

In most instances a person is considered to be at an economic disadvantage of his or her income level is below the defined poverty line. Many countries have adopted income poverty lines to monitor progress in reducing poverty.



In many cases, the poverty line is defined in terms of a person's ability to provide a specified amount of food for himself and his household. However the concept of poverty goes beyond a person's lack of income. It includes the need for basic health care, education, employment and essential services that have to be provided to prevent people from falling into poverty.

What causes poverty?

The effects of poverty are far reaching and stem from various causes.

Some well-known causes of poverty include: unemployment, underemployment and exploitation. Other factors that have complicated the problem include: the spread of HIV/AIDS (health), and ongoing deterioration of the environmental/natural resources.

Migration can also have a negative impact on the economy situation of individuals as well as the country in general. Very often, rural-urban migration accounts for much of this.



What can be done to help?

Consumer lobby groups play a very important role in the fight against poverty. Consumer advocacy is also necessary in trying to achieve sustainable social and economic development. It aims at ensuring that the fundamental rights of consumers are met.

Consumer organizations provide valuable information and advice to assist consumers in making decisions and having their needs met. These services help to ensure that consumers are kept aware of and can assist on their rights and responsibilities as consumers.

They act as a vehicle through which people can be heard, seek justice and gain support and confidence. They lessen isolation and helplessness by providing access to information and representation.

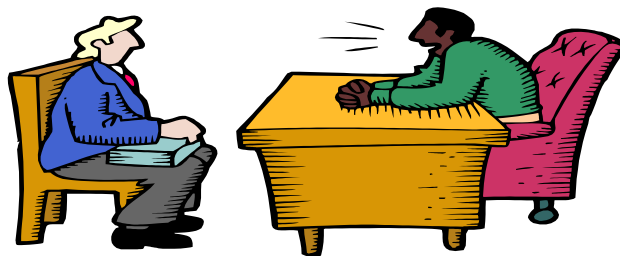
The Consumer Affairs Commission, the Jamaican Government's agency for consumer advocacy, is one such organization that sees to the welfare of the Jamaican consumer.

High risk groups for poverty include: women, the disabled and the elderly

As individuals we should try to:

- ❖ Consume in a responsible matter – this means changing the way in which we consume and the demands we make on the market.
- ❖ Ensure that we get the best value and the best quality.

- ❖ Ensure that our money is not wasted.
- ❖ Ensure that we consume in a manner that preserves the environment.
- ❖ Be aware of our choices and choose wisely.
- ❖ Make use of information to help change our situations – information provided on prices for example can help save money.
- ❖ Buy only what we need
- ❖ Purchase in bulk wherever possible.
- ❖ Save money by avoiding impulse spending.
- ❖ Reduce, re-use, and recycle.
- ❖ Support the local economy to save valuable foreign exchange – everybody benefits in the long run.
- ❖ Join a consumer advocacy group – cooperative action can produce far better results than when we act alone.
- ❖ Take steps to improve ourselves educationally.
- ❖ Seek employment and self-employment opportunities – bearing in mind what our abilities are.



Poverty is a problem!



Jamaica has already started initiatives to assist in the process towards poverty alleviation, a process which must be ongoing.

However, we must understand that the process towards poverty alleviation does not rest solely with Government: it rests with all The players – individuals, labour, the private sector, NGOs – all have a part to play in the process.

**Poverty is a problem...
poverty alleviation is a necessity...
and this calls for collective effort.**



EXCERPT FROM: "POVERTY...RALLYING FOR CHANGE" BY CONSUMERS INTERNATIONAL

Where to find us

HEAD OFFICE

Telephone: 926 -1650-2
Toll Free: 1- 888 - 991- 4470
Hotline: 968 - 8730

ST. JAMES

Jamaica Mutual Life Building
30 Market Street, Montego Bay
Telephone: 940 – 6154
Toll Free:1-888-991-9525