



Pre-Reading Activities

A: Discussion

Today's article is about a micro-credit program run by the International Committee of the Red Cross (ICRC) in Afghanistan.

What do you know about Afghanistan?

Work with a partner and list 5 things you know about Afghanistan.

- _____
- _____
- _____
- _____
- _____



B: Listening

Part One: Read the text below about Afghanistan and fill the gaps with words from the box. There are more words than you need. After you have finished, listen to your teacher and see if you were correct.

5,000; Africa; carpets; children; Christian; disabled; ethnic; Europe; food; Iran; land mines; living; 20; Muslim; poetry; poorest; 200; religious; villages; wealthiest

Afghanistan has a history and rich cultural tradition that goes back _____ years. It has produced beautiful buildings, decorative tiles and mosaics, skillfully woven rugs and _____, and has a long tradition of _____ and song. Afghanistan is a mixed nation, made up of many different _____ groups. Dari (Persian) and Pashtu are official languages, but there are also more than 30 other languages spoken. Ninety-nine percent of the population is _____.



Afghanistan is between the Indian subcontinent, _____, and central Asia and lies on trade routes between the Far East and Asia and the Middle East and _____. Many different countries have tried to gain power and influence in Afghanistan over the centuries, but much of the country has been destroyed by the fighting during the last _____ years and lies in ruins. It is now one of the _____ countries in the world.

According to the United Nations, Afghanistan is also one of the most mined countries in the world. 850 square kilometers of land and approximately 1,500 _____ are covered with about 10 million hidden _____, each one waiting for someone to step on it. About 200,000 civilians have died and 400,000 have been _____ in mine explosions - more than 30 percent were _____. Many people in Afghanistan face an uncertain future, without enough _____, clean water, medicine or even a way of making a _____.

Part Two: Compare your list in **Pre-Reading A: Discussion** with the text. Were your ideas correct?



Reading Activities

A: Jigsaw Reading

Today's article has been split into three parts. Your teacher will divide you into two groups and give you two parts from today's reading and some questions. **Group A** will read one part, **Group B** will read another part.

While you are reading, try to answer the questions. They are designed to help you understand your article.

B: Using the Context

Ten (10) words in today's article are in **bold**. Complete the sentences below by using the words in bold from the article.

You will need to think carefully about **parts of speech**, i.e. *noun, verb, adjective, etc.*

1. If people receive or are given something, often money, then they are .
2. If something provides good value for the amount of money spent or paid on it, it is .
3. Many people in Afghanistan are extremely poor. They are completely and have no way of paying for things.
4. Many people respect him as he is calm, serious and strong. He has great and courage.
5. He lost his legs and is now , so he uses a wheelchair.
6. Nobody is sure of the exact numbers, they can only guess. The U.N. 25,000 people in 88 countries are injured every year by land mines.
7. It is hoped the scheme will grow. They want to it; make it bigger so they can help more people.
8. Microeconomics is money and business on a small scale. It looks at the individual. is lending small sums of money.
9. Her life is happier and easier so she feels positive and about the future.
10. To aim or plan to help one group is to focus on or only them.

Small Loans Give Disabled Afghans New Hopes

KABUL, Afghanistan Sun Mar 2 (Reuters) - Maqsood is one of more than 1,600 **beneficiaries** of a **micro-credit** program launched last year by the International Committee of the Red Cross (ICRC) in Afghanistan.

The program provides interest-free loans as small as \$40 up to a maximum of \$150 to **disabled** Afghans eager to start their own small-sized businesses. The loans are repayable over 18 months.

"They don't get rich with this, but it's a way of giving them back their **dignity**, to show them that they can work again and that they have to rebuild their lives," said Albero Cairo, head of ICRC's orthopedic project in Afghanistan.

Cairo, who has been helping Afghanistan's disabled for 13 years, said almost 80 percent of those who had taken loans had paid them back, and half were on to their second loans.

He said the program was **cost-effective** -- the ICRC was financing the project in Kabul, Mazar-i-Sharif, Herat, Kandahar and other areas for just \$50,000 a year.

"You don't need much money, because the money comes

back. Yes, there is that 20 percent of money that doesn't come back, but (that's) very little money and it's running itself," he said.

Estimates of the number of people disabled in Afghanistan's 23 years of war vary widely. ICRC **estimates** there are half a million disabled men, women and children, including around 150,000 war-related cases, though other estimates are much higher.

It plans to **expand** its micro-credit program to other parts of the country, especially in the six cities where it runs Orthopedic centers.

"This is really for small activities, really the most **destitute** people. We **target** them; we focus on small activities," Cairo said.

With her baby girl falling asleep on her lap, and a shy three-and-a-half-year-old daughter watching from behind a plastic-covered bed, Maqsood is determinedly **optimistic**.

"I'm very hopeful, and Inshallah (God willing), the future will be good," she said.

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Glossary: *orthopedic* - the treatment or study of bones and limbs

C: Comprehension

Read through the article again and answer these questions.

1. What organization is lending small amounts of money in Afghanistan?
2. What is the maximum amount of money they lend to an individual?
3. Do they have to pay the loans back?
4. For how many years has Afghanistan been at war?
5. In how many cities does the Red Cross have special hospitals for people with damaged arms or legs?

D: Reading Carefully

Read the sentences below about the article. Some of them are correct and some contain incorrect information. If the sentence is correct, write **correct**. If the sentence is wrong, **write in the right information**.

1. Since 2002, 1,600 people in Afghanistan have been given small loans by the Red Cross.
2. Everybody in Afghanistan can get a loan.
3. The smallest amount people can borrow is \$150.
4. The money is for people to start their own businesses.
5. Eighty percent of the money borrowed is not repaid.
6. People can borrow money only one time.
7. The Red Cross had spent \$60,000 a year on the scheme.
8. The Red Cross intends to shrink the size of the scheme in Afghanistan.

Post-Reading Activities

You may do one or more of these.

A: Thinking Carefully

Micro-credit is seen as a wonderful way to help people become independent. Why do you think it works? Look at the questions below and answer them in pairs. When you have finished, go to <http://www.microcreditsummit.org> to see if you are correct.

1. Do people who receive these small loans have to pay interest?
2. Is micro-credit given more often to women or men? Why?
3. Is micro-credit given only to people in the developing world?
4. What other kinds of services do you think micro-credit organizations might offer?
5. Are micro-credit loans paid back more or less often than normal bank loans? Why?

B: Language

Look at the excerpt from today's article.

Anita Maqsood, 35, had just given birth in 1992 when a rocket fired by forces of warlord Gulbudin Hekmatyar hit their village in Charikar.

This sentence uses the **past perfect**. The past perfect is **had + the past participle**. E.g. ...*had + given*...

We use the past perfect to say that one action came before another action in the past; they were in a sequence. The past perfect is in the clause that contains the first action. *She had given birth and then the missile hit.*

In this sentence the first action was: *she had a baby*; and the second action was: *the missile hit*.

Part One: Put the following verbs in the correct verb forms.

- | | |
|-----------------|---|
| pay back | 1. The man <input type="text"/> already <input type="text"/> one loan when he borrowed another. |
| live | 2. Before the war started, they <input type="text"/> in a large house in Kabul. |
| lose | 3. After he <input type="text"/> his leg, he couldn't run his farm any more. |
| start | 4. He <input type="text"/> just <input type="text"/> going to school when a bomb destroyed the building. |
| plant / play | 5. Before the soldiers <input type="text"/> the land mines, the children <input type="text"/> there everyday. |
| set up / finish | 6. He <input type="text"/> his business after he <input type="text"/> one of the training courses. |

Part Two: Which **adverbs** are used with the *past perfect* in the sentences above?

C: Vocabulary

Today's article looks at **micro-credits**; very small loans. **Micro-** is a prefix meaning *very small or tiny*. The opposite meaning is **macro** or *large*. Draw lines to match definitions to words.

Definitions

1. Very small life forms; germs and antibodies.
2. A machine that enlarges tiny objects so you can see them.
3. The study of money and finances on a large, international scale.
4. A unique, special weather pattern.
5. The study of very small living things.
6. A tiny component used in computers and watches.
7. A very precise operation done using special tools.
8. A millionth of a meter.

Words

microclimate
micrometer
microchip
microbiology
microorganisms
macroeconomics
microsurgery
microscope

D: Extra Reading

Part One: Read the short text below and then answer the questions.

Greg Casagrande is the founder of SPBD, a micro-credit organization operating in Western Samoa. English-To-Go asked Greg to explain how SPBD operates.

“SPBD provides loans to poor people to help them start small businesses. We also provide training and assistance with developing their businesses. In short, we supply unsecured credit and ongoing guidance and motivation.

It is a very capital intensive business and although we are a charitable organization, we are striving long term to break even financially. This means the interest rates on our loans have been set to try and cover our long term costs so that we will ultimately become self-sustaining. Those are costs like salaries, office costs, and so on. By becoming self-sustaining, we can continue to help more and more people.

In the short and medium term, though, we are still very much reliant on the generosity of **donors**.

It should be noted that our interest rates are less than what the local commercial banks are charging. Also, none of these banks would consider our customers. Our customers have no opportunity. Firstly, there are not enough jobs, so our customers do not have the opportunity to go out and get a job. Secondly, the banks would not consider them because they have no **assets**. They have nothing with which to secure a loan. They don't have a title on a home, they don't own a vehicle, they don't own anything expensive, they have no ability to get a loan from a bank.

That's where we come in. We supply opportunity - loans and advice and encouragement; a hand up not a hand out.”

Glossary: **donor** - someone who gives something like money, food, etc. **assets** - something owned that has value

1. What does SPBD help people in Western Samoa to start?
2. How does it help them?
3. Self-sustaining means that something is able to support itself financially. SPBD wants to do this. Why?
4. Where does SPBD get money from to help people?
5. Some people in Western Samoa are unable to get loans from banks. Why?
6. What are two examples of assets given in the text?

Part Two: The questions below encourage you to look more closely at some of the language of the text you just read.

1. In the text you just read, some information was repeated using different words. In row A below there are four words from the text and in row B there is a **synonym** (a word with a similar meaning) from the text for each of the row A words. Match each word from row A with its synonym in row B.

A provide; loans; guidance; encouragement

B advice; credit; motivation; supply

2. Match the **phrasal** verbs below with their **literal** meaning in Column A and their **idiomatic** meaning in Column B. Use your dictionary if necessary.

	Column A	Column B
hand up	- Use your hand to give something to someone or move something over a fence, wall or counter.	- An action that helps someone out of a difficult position.
hand out	- Use your hand to give something to someone or each of a group of people.	- Move control of a company or organization to someone else.
hand over	- Use your hand to pull someone from a lying or sitting position to a sitting or standing position.	- Money or food given away to someone who needs it.

TEACHERS' NOTES AND ANSWER KEY

NOTE: There is an online Instant Workbook attached to this lesson.

Pre-Reading Activities

A: Discussion - Notes

You could do this activity as a classroom discussion or a group discussion. Fold the paper so students are unable to see the dictation exercises underneath. Set a time limit and then list what students have to say on the board. If they don't know anything about Afghanistan, the dictation following this activity will provide information.

B: Listening - Notes

Allow some time for the students to fill the gaps. Then read the article below at normal speed three times. The students can check their answers. If they are still not sure, write the answers up on the board.

B: Listening - Text to be Read Aloud to Students

Afghanistan has a history and rich cultural tradition that goes back **5,000** years. It has produced beautiful buildings, decorative tiles and mosaics, skillfully woven rugs and **carpets**, and has a long tradition of **poetry** and song. Afghanistan is a mixed nation, made up of many different **ethnic** groups. Dari (Persian) and Pashtu are official languages, but there are also more than 30 other languages spoken. Ninety-nine percent of the population is **Muslim**.

Afghanistan is between the Indian subcontinent, **Iran**, and central Asia and lies on trade routes between the Far East and Asia and the Middle East and **Europe**. Many different countries have tried to gain power and influence in Afghanistan over the centuries, but much of the country has been destroyed by the fighting during the last **20** years and lies in ruins. It is now one of the **poorest** countries in the world.

According to the United Nations, Afghanistan is also one of the most mined countries in the world. 850 square kilometers of land and approximately 1,500 **villages** are covered with about 10 million hidden **land mines**, each one waiting for someone to step on it. About 200,000 civilians have died and 400,000 have been **disabled** in mine explosions - more than 30 percent were **children**. Many people in Afghanistan face an uncertain future, without enough **food**, clean water, medicine or even a way of making a **living**.

B: Listening - Answers

1. 5,000, 2. carpets, 3. poetry, 4. ethnic, 5. Muslim, 6. Iran, 7. Europe, 8. 20, 9. poorest, 10. villages, 11. land mines, 12. disabled, 13. children, 14. food, 15. living.

Reading Activities

A: Jigsaw - Notes

Constructing the questions may present some challenges and will require checking. Have the students work in groups and you may even wish to provide them with a copy of the answers after a certain time so they can correct their work as a group. Photocopy the worksheets below. Half are for Group A, the other half for Group B.

Worksheet for Group A

Small Loans Give Disabled Afghans New Hopes

KABUL, Afghanistan Sun Mar 2 (Reuters) - She spins a rusty sewing machine laid on the floor inside a cold, damp room. Next to her are a pair of wooden crutches.

Anita Maqsood, 35, had just given birth in 1992 when a rocket fired by forces of warlord Gulbudin Hekmatyar hit their village in Charikar, near Kabul, killing her baby boy and blowing off her right leg.

Eleven years later, Maqsood considers herself lucky. "I'm thankful a thousand times to God that although I'm disabled, I'm able to help my family," she says as another son, 11-year-old Parwez, threads a carpet in the background.

Before the fundamentalist Taliban were ousted from power in late 2001, Maqsood was considered an outcast. Not only was she a woman, she was disabled -- a double curse in this conservative Muslim society.

But these days, Maqsood is bringing in an estimated \$30 a month from each carpet she and her two sons weave -- a sum that goes a long way for the family of six.

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Part One: Comprehension

1. Who was injured?
2. How was the woman injured?
3. How is she disabled?
4. Was anyone else hurt?
5. How old was she when it happened?
6. What is her business now?
7. How much money does she make?

Part Two: Asking Questions

Work together to write out the questions below from the prompts. You will need to add extra words and change some word forms. When you have finished, ask someone from Group B your questions and write down their answers.

The first one has been done as an example.

1. what / your / name? - *What is your name?*
2. who / injure?
3. how / injury / happen?
4. how / old / he / when / injure?
5. how / he / disabled?
6. what / his / business?
7. how / much / money / he / make / month?

Worksheet for Group B

Small Loans Give Disabled Afghans New Hopes

KABUL, Afghanistan Sun Mar 2 (Reuters) - Mohammad Anwar, 40, lost both his legs when he stepped on a land mine in 1990. He took a \$100 loan from the ICRC to set up a bicycle-repair shop in an old shipping container on the side of a dusty road in the Taimana district of Kabul.

Anwar now earns about \$40 a month fixing dozens of bicycles. Wiping the grease off his hands, he boasts that he's about to get a second loan.

INSPIRATION

Anwar said he would like to serve as an inspiration to other disabled Afghans. "They should work and earn some income and not be dependent on anyone to help them," he said.

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Part One: Comprehension

1. Who was injured?
2. How is this person disabled?
3. How did the injury happen?
4. How old was he when it happened?
5. What is his business now?
6. How much money does he make?

Part Two: Asking Questions

Work together to write out the questions below from the prompts. You will need to add extra words and change some word forms. When you have finished, ask someone from Group A your questions and write down their answers.

The first one has been done as an example.

1. what / your / name? - *What is your name?*
2. who / injure?
3. what / cause / explosion?
4. where / explosion / happen?
5. how / old / she /when / injure?
6. how / she / disabled?
7. what / her / business?
8. how / much / money / she / make / month?

B: Jigsaw Reading

Group A Answers

Part One: Comprehension

1. Anita Maqsood.
2. A missile hit her house.
3. She lost her right leg.
4. Her newborn baby was killed.
5. 24.
6. Carpet weaving.
7. \$30 a month.

Part Two: Asking Questions

2. Who was injured? 3. How did the injury happen? 4. How old was he when he was injured? 5. How is he disabled? 6. What is his business? 7. How much money does he make a month?

Group B Answers

Part One - Comprehension

1. Mohammad Anwar.
2. He has lost both his legs.
3. He stepped on a land mine.
4. 27.
5. Repairing bicycles.
6. About \$40 a month.

Part Two: Asking Questions

2. Who was injured? 3. What caused the explosion? 4. Where did the explosion happen? 5. How old was she when she was injured? 6. How is she disabled? 7. What is her business? 8. How much money does she make a month?

B: Using the Context - Answers

1. beneficiaries, 2. cost-effective, 3. destitute, 4. dignity, 5. disabled, 6. estimates, 7. expand, 8. micro-credit, 9. optimistic, 10. target.

C: Comprehension - Answers

1. International Committee of the Red Cross (ICRC).
2. \$150.
3. Yes.
4. 23.
5. 6.

D: Reading Carefully - Answers

1. Since 2002, 1,600 people in Afghanistan have been given small loans by the Red Cross. **Correct**
2. ~~Everybody~~ Disabled people in Afghanistan can get a loan.
3. The smallest amount people can borrow is ~~\$150~~ \$40.
4. The money is for people to start their own businesses. **Correct**
5. Eighty percent of the money borrowed is ~~not~~ repaid.
6. People can borrow money ~~only~~ more than one time.
7. The Red Cross had spent ~~\$60,000~~ \$50,000 a year on the scheme.
8. The Red Cross intends to ~~shrink~~ expand the size of the scheme in Afghanistan.

Post-Reading Activities

A: Thinking Carefully - Notes

You may want to photocopy a couple of pages from the website <http://www.microcreditsummit.org> if your students do not have access to the Internet. This may also be a helpful site: <http://www.spbd.ws>

A: Thinking Carefully - Answers

1. Yes, but less interest than they would have to pay locally.
2. Women. They are usually responsible for the upbringing of the world's children.
3. No. In developing countries money is loaned to the the bottom 50% of those living below their country's poverty line and in the industrialized world, money is loaned to all those who live below the poverty line.
4. "A combination of services and resources to their clients including savings facilities, training, networking, and peer support."
5. More often. "Poor people achieve strong repayment records often higher than those of conventional borrowers. Repayment rates are high because, through a system of peer support and pressure used in many micro-credit models, borrowers are responsible for each other's success and ensure that every member of their group is able to pay back her loans."

B: Language - Notes

After students complete the activity, you may like to do an optional extra activity using the cards below for controlled practice.

B: Language - Answers

Part One

1. The man had already paid one loan when he borrowed another.
2. Before the war started, they had lived in a large house in Kabul.
3. After he had lost his leg, he couldn't run his farm any more.
4. He had just started going to school when a bomb destroyed the building.
5. Before the soldiers planted the land mines, the children had played there everyday.
6. He set up his business after he had finished one of the training courses.

Part Two: Answers: already, just, before, after.

B: Language - Extra Activity - Notes

After students complete the activity, you may like to do an optional extra activity using the cards below for controlled practice. Hand out the 6 cards. You may need to make more than one copy if you have more than 6 students. Ask students to mingle so that every student sees each of the 6 cards. Students show each other their sentences and then their partner completes the sentences aloud by following the prompts.

B: Language - Extra Activity - Cards To Be Copied and Given to Students

Anita borrows money
Anita borrows money again
After

Mohammed takes out a loan
Mohammed has no income
Before

Simon loses his leg
Simon drive his taxi
After

Soldiers start clearing land mines
One soldier is killed
..... *just*

They survive one war
They have to then endure another
..... *already*

He opens his business with his loan
He doesn't have enough money to feed his family
Before

B: Language - Extra Activity - Answers for cards

1. After Anita had borrowed some money, she borrowed some money again. 2. Before Mohammed took out a loan, he had had no income. 3. After Simon had lost his leg, he couldn't drive his taxi. 4. Soldiers had just started clearing the land mines when one soldier was killed. 5. They had already survived one war and had to then endure another. 6. Before he opened his business with his loan, he hadn't had enough money to feed his family.

C: Vocabulary - Answers

1. microorganisms, 2. microscope, 3. macroeconomics, 4. microclimate, 5. microbiology, 6. microchip, 7. microsurgery, 8. micrometer.

D: Extra Reading - Notes

In Part One of this activity students read to understand the main idea of the text. In Part Two they have a closer look at the language of the text.

Before doing question 2 of Part Two, you may need to explain to students the meanings of the word 'literal' and 'idiomatic'.
(Literal - what something means exactly.)

D: Extra Reading - Answers

Part One

1. Small businesses.
2. By providing them with loans, training and assistance.
3. Because then it will be able to continue to help lots of people.
4. From donors i.e. people who donate money to SPBD.
5. Because they can't get a job. If they had a job, a bank would be more likely to give them a loan because they would earn money to repay the loan. They also have no assets. The bank can take the assets if someone is unable to repay a loan.
6. Home, Vehicle.

Part Two

1. **provide** - supply, loans - credit, guidance - advice, encouragement - motivation.
2. **hand up** - use your hand to pull someone from a lying or sitting position to a sitting or standing position; an action that helps someone out of a difficult position.
hand out - use your hand to give something to someone or each of a group of people; money or food given away to someone who needs it.
hand over - use your hand to give something to someone or move something over a fence, wall or counter; move control of a company or organization to someone else.

Note: The SPBD web site is <http://www.spbd.ws>

