



Pre-Reading Activities

A: Problem Solving

Today's article looks at the problem of poverty and how to help people out of it. Work in groups of three. Each person in the group will have a turn at reading aloud a problem.

Before you begin working together, your teacher will give each person in the group a different card. Read your card. (Check that you understand all the words on the card first so you can explain any difficult ones to your group.)

When it is your turn, read the card to your group. Make sure they understand the problem. Then ask the other people in your group to discuss the problem. What solutions can they offer? Think of at least two or three ideas. Then as a group, choose the best solution. Write your group's answer on the bottom of your card. (Keep your cards as you will use them later.)

B: Reading And Predicting

Here are some quotes from today's article. Read them and then talk in pairs about what you think they mean. What do you think today's article is about?

- Give a man a fish and you feed him for a day, but only by teaching him how to fish do you feed him for life.
- I would rather try to solve the problem than just give them a hand and take care of them for the day.
- We have done something that put a big question mark next to the entire banking system. Banking will never be the same again.
- Leave it to the people. They can take care of themselves. You don't have to shed tears for them. They are very capable.
- Loans are a path to **self-reliance** and self-respect. In a word, **empowerment**.

Glossary:

- self-reliance** - trusting or depending on oneself
- empowerment** - being given the power to act

C: How Much Do You Know?

1. Here is a short text with some facts about the country of Bangladesh. Read it and fill the gaps with your own ideas.

The country of Bangladesh is situated between 1. _____ and Myanmar. Bangladesh has a population of around 2. _____ and an area of 144,000 square kilometers. The main language is Bangla (also known as Bengali) and the main religion is 3. _____. 4. _____, the capital of Bangladesh, is the largest city in Bangladesh.

The climate is 5. _____ and very humid in the summer and mild and 6. _____ in the winter. Nearly two thirds of the population is involved in 7. _____ work and 8. _____ is the most important crop. Other crops include rice, jute, wheat, sugar cane, tea and tobacco. Every year the rivers 9. _____ and about 10. _____ of Bangladesh is then under water.

Bangladesh's exports include cotton textiles, clothes, newsprint, cement and chemical fertilizer. Most people still live in the 11. _____ but many have moved to the cities looking for work. The work available in cities often doesn't offer 12. _____ wages. 13. Just under _____% of the population is below the poverty line and around 14. _____ % of the population is unemployed.

2. Listen as your teacher reads the text above aloud and check your answers. How many did you get right or nearly right?



Reading Activities

A: Understanding The Main Idea

Look at this excerpt from today's article and answer the questions.

1. Who is Muhammad Yunus?
2. How much money has Grameen Bank loaned?
3. What kind of Bangladeshis have received loans from the bank?
4. Are the loans usually very large or very small?
5. Is the model popular in other countries?

Muhammad Yunus, 63, is the founder of Grameen Bank, which has made more than \$4 billion in tiny loans to poor Bangladeshis, providing a life-line for millions and a banking model that has been copied in more than 100 nations from the United States to Uganda.

Glossary:

founder - a person who began something

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B: Complete The Table

You are going to read an article about Muhammad Yunus, founder of Grameen Bank. Your teacher will divide the class into two groups and give you part of the article and some questions. Group A reads Part One of the article and Group B reads Part Two. Complete the table for your part of the article. (You do not have to read every word of the article to do this.)

C: Choose The Best Answer

Look at your part of the article again and choose the best answer for the questions for your part of the article.

Questions For Group A

1. Yunus _____ to beggars because he believes it is much better to try and solve the problem of poverty and give people the opportunity to support themselves.

- a. always gives something
- b. sometimes gives nothing
- c. never gives anything

2. In 1976 a bank manager refused to loan money to women near Yunus's home because they had nothing to guarantee the loan, so Yunus _____.

- a. persuaded the banker to guarantee the loan.
- b. loaned money to the women himself.
- c. both answers a. and b.

3. Yunus believes that Grameen has _____.

- a. proven that lending money to the poor can be financially successful.
- b. challenged the way the banking system operates.
- c. both answers a. and b.

4. Yunus prefers to lend money to women because _____ than their husbands.

- a. they are more likely to repay the loans
- b. they are more likely to use the money wisely
- c. both answers a. and b.

Questions For Group B

1. Yunus believes that when poor people are able to borrow money they will _____.

- a. set up successful small businesses and be able to look after themselves.
- b. become rich and then be able to loan money to others.
- c. often spend the money unwisely and then be unable to repay the loans.

2. Most banks charge borrowers 20% on business loans and ask them to provide something to guarantee the loan, _____.

- a. but Grameen doesn't.
- b. and Grameen also does this.
- c. but Grameen only does this when lending to rich people.

3. Kulsum borrowed money from Grameen to buy a cow and now _____.

- a. has enough to rear ducks.
- b. lives in a cowshed.
- c. both answers a. and b.

4. While Kulsum is still poor by western standards, she is now _____.

- a. able to support herself all year round.
- b. better off than before she borrowed money from Grameen.
- c. both answers a. and b.



D: Retelling And Reading

Now work with someone in the other group. (One Group A student works with a Group B student.) Summarize your part of the article for your partner. When you have finished, take your partner's part of the article and read it. Then complete these sentences with your partner:

1. Yunus believes that if the poor are loaned money, many will... (you continue the sentence)
2. Banks are usually very reluctant to loan poor people money because...
3. Since 1976 Yunus has been helping poor people...
4. Yunus believes that loans help the poor to become...
5. Although poor people do not have to offer collateral to get loans, Grameen recovers...
6. Poor women like Kulsum have borrowed money from Grameen and have moved from...

E: Reflecting

Work in your Pre-Reading Activity A group of three and look at the answers you wrote on your cards. After reading today's article what do you think of the solutions you thought of? Are you happy with your solutions? Do you want to change any of them? If you do, how?

Post-Reading Activities

You may do one or more of these.

A: Language

Here are some of the uses of the present simple, present continuous, present perfect simple and simple past tenses. Put each sentence below in the correct part of the table according to the tense of the verb in bold type.

- Grameen Bank **has made** more than \$4 billion in tiny loans to poor Bangladeshis.
- We **have done** something that put a big question mark next to the entire banking system.
- He never **responds** when a blind or crippled beggar **holds** out a hand for money.
- The banking model **has been copied** in more than 100 nations from the United States to Uganda.
- In Chakol a group of 30 Grameen borrowers **is taking** the business very seriously.
- Jobeda **is borrowing** from Grameen to expand her small milking business.
- Rehanaz **is financing** a tailor's shop.
- Grameen **charges** eight percent for house loans and five percent for education loans.
- "Unity, discipline and work **is** the path to achieve success," the women **chant** at the end of a weekly meeting.
- Yunus's initial aim **was** simply to persuade a local bank manager to step in and offer the villagers regular credit.
- In 1976 he **lent** the equivalent of \$27 to 42 women in a village near his home.
- Along the way, she **moved** from a cowshed into a tidy one-room home.

Present Simple Tense States what is happening now or happens often; a truth.	Present Continuous Tense Expresses an activity happening now or around now, but perhaps not at the moment of writing.	Present Perfect Simple Tense The present results of a past action. The past is connected to now; we can see the results.	Past Simple Tense Telling about events that happened in the past and are complete.



B: Test Your Memory

Here is the text from Pre-Reading Activity C. There are some mistakes. Find them and correct them. Do not look back at Pre-Reading Activity C until you have finished.

The country of Bangladesh is situated between India and Thailand. Bangladesh has a population of around 138,448,210 and an area of 144,000 square kilometers. The main language is Bangla (also known as Bengali) and the main religion is Buddhism. Dhaka, the capital of Bangladesh, is the least polluted city in Bangladesh.

The climate is hot and very dry in the summer and mild and wet in the winter. Nearly two thirds of the population is involved in agricultural work and rice is the most important crop. Other crops include rice, jute, wheat, sugar cane, tea and tobacco. Every year the rivers flood and about a tenth of Bangladesh is then under water.

Bangladesh's exports include cotton textiles, clothes, newsprint, cement and chemical fertilizer. Few people still live in the countryside but many have moved to the cities looking for work. The work available in cities often offers high wages. Just under 36% of the population is below the poverty line and around 10% of the population is unemployed.

C: Pair Crossword

Your teacher is going to divide the class into two groups and give each person half of a crossword. You are going to explain these words in English to a partner from the other group. Think about how to explain the words on your crossword.

Now find a partner from the other group. One of you is Student A, the other is Student B. Work together and fill in the crossword. Ask and answer questions with your partner. Do not show the other person your words!



TEACHERS' NOTES AND ANSWER KEY

Pre-Reading Activities

A: Problem Solving - Notes

Students work in groups of three. Give each student in a group one of the three problem cards below. Students listen while one student reads the problem on their card. They discuss that problem, brainstorm solutions and then choose the one they like the best. You can ask for feedback at the end of the activity if you wish or move straight on to the next activity. Students will have a chance at the end of the Reading Activities to reflect on their groups' answers in the light of what they have read.

Problem: 1

A blind beggar is holding out her hand for money. She lives in a city where there are many unemployed people. What can be done to help her?

Possible Solutions:

- 1.
- 2.
- 3.

Best Solution: *My group thinks the best way to help her would be to...*

Problem: 2

Halima lives in a poor village and she wants to start a business. If she can buy a mobile phone, then everyone in her village will pay her a fee when they need to use the phone. She wants to borrow money to buy the phone. However, her local bank has refused to give her any credit because she has nothing to use to guarantee a bank loan. What can be done to help her?

Possible Solutions:

- 1.
- 2.
- 3.

Best Solution: *My group thinks the best way to help her would be to...*

Problem: 3

Sophia wants to make and sell sandwiches and fresh bread to people working in offices. She worked in a bakery for five years, saving money to feed her three children and alcoholic husband. Then she lost her job when the owner sold the business. Sophia knows how to make quality products. She needs money to buy equipment and ingredients. She also doesn't know anything about running a business and keeping accounts etc. What can be done to help her?

Possible Solutions:

- 1.
- 2.
- 3.

Best Solution: *My group thinks the best way to help her would be to...*

B: Reading And Predicting - Notes

You may like to get some feedback from students after they have done this. Choose some or all of the quotes and ask students to say what they think they mean. Then ask them to tell you what they expect to be some of the ideas of today's article.

C: How Much Do You Know? - Notes

Students use their own general knowledge to guess the answers of the text. There are some clues in the text itself too. Reassure them that they are not expected to know many of the answers. You could help them by providing a map or talking about what the climate of countries in this part of the world might be like.

They can then work in pairs to compare answers before you read the text below at normal speed one or two times so that students can check their answers.

C: How Much Do You Know? - Text To Be Read Aloud To Students

The country of Bangladesh is situated between India and Myanmar. Bangladesh has a population of around 138,448,210 and an area of 144,000 square kilometers. The main language is Bangla (also known as Bengali) and the main religion is Islam. Dhaka, the capital of Bangladesh, is the largest city in Bangladesh.

The climate is hot and very humid in the summer and mild and dry in the winter. Nearly two thirds of the population is involved in agricultural work and rice is the most important crop. Other crops include rice, jute, wheat, sugar cane, tea and tobacco. Every year the rivers flood and about a third of Bangladesh is then under water.

Bangladesh's exports include cotton textiles, clothes, newsprint, cement and chemical fertilizer. Most people still live in the countryside but many have moved to the cities looking for work. The work available in cities often doesn't offer high wages. Just under 36% of the population is below the poverty line and around 40% of the population is unemployed.

C: How Much Do You Know? - Answers

1. India, 2. 138,448,210, 3. Islam, 4. Dhaka, 5. hot, 6. dry, 7. agricultural, 8. rice, 9. flood, 10. a third, 11. countryside, 12. high, 13. 36, 14. 40.

Reading Activities

A: Understanding The Main Idea - Answers

1. Founder of Grameen Bank.
2. More than \$4 billion.
3. Poor Bangladeshis.
4. Very small.
5. Yes.

B: Complete The Table - Notes

Divide the class into groups A and B and assign each group their part of the article. Students can work individually to complete the questions. You could also have pairs of students working together (i.e. two students in Group A work together).

Worksheets on Following Pages...

B: Complete The Table - Worksheets To Be Given To Students - Group A

Complete The Table - Text For Group A

Muhammad Yunus

Age: _____

Occupation: _____

Year when he began lending money: _____

Amount of money Grameen lends a month: _____

Part One

Banker to the Poor Helps Bangladesh's Neediest

By Alan Wheatley, Asian Economics Correspondent

DHAKA, Bangladesh Wed Feb 11 (Reuters) - For a man who has perhaps done more than anyone to help people out of poverty, Muhammad Yunus makes no apologies for giving nothing to beggars.

Yunus, 63, is the founder of Grameen Bank, which has made more than \$4 billion in tiny loans to poor Bangladeshis, providing a lifeline for millions and a banking model that has been copied in more than 100 nations from the United States to Uganda.

But Yunus's philosophy is to help the poor to help themselves: give a man a fish and you feed him for a day, but only by teaching him how to fish do you feed him for life.

So he never **responds** when a blind or crippled beggar or a mother cradling her baby holds out a hand for money.

"I feel bad -- sometimes I feel terrible -- that I'm denying the person. But I restrain myself. I never give them (anything)," Yunus told Reuters in a recent interview at Grameen's head office. "I would rather try to solve the problem than just give them a hand and take care of them for the day." The economics professor has been trying to solve the problem since 1976, when he lent the equivalent of \$27 to 42 women in a village near his home in the southern port of Chittagong.

The women were **in hock** to **unscrupulous** lenders, and Yunus's initial aim was simply to persuade a local bank manager to step in and offer the villagers regular credit. The banker said it was impossible without a guarantee. So did others.

Yunus set out to prove them wrong and has never looked back. Grameen -- the word means village in Bengali -- now **disburses** \$30 million a month to 3.13 million borrowers in 44,000 villages.

"I'm very happy that I continued and that it grew into an institution and really proved its worth," said Yunus. "We have done something that put a big question mark next to the entire banking system. Banking will never be the same again."

In Chakol, a village about 30 miles north of Dhaka, a group of 30 Grameen borrowers is taking the business very seriously. They are all women. Microlenders like Yunus know that women, traditionally second-class citizens in Bangladesh, can be counted on not only to put their small loans to better use than their frequently feckless husbands, but also to pay them back.

"Unity, discipline and work is the path to achieve success," the women chant at the end of a weekly meeting with their loan officer, who has collected installments totaling \$720.

The slogan points to the philosophy behind Grameen: loans are not just about building a new shack or buying an ox. They are a path to self-reliance and self-respect. In a word, empowerment.

Glossary:

respond - to do something as a reaction to something

in hock - in debt

unscrupulous - not honest or fair

disburses - to pay out money, especially from a fund collected for a purpose

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B: Complete The Table - Worksheets To Be Given To Students - Group B

Complete The Table - Text For Group B

Grameen Bank

Philosophy of Grameen: Loans are a path _____.

Percentage of loans Grameen recovers: _____

Amount of interest Grameen charges for house loans: _____

Amount of interest Grameen charges the poorest of the poor: _____

Part Two

LEAVE IT TO THE PEOPLE

Jobeda is borrowing from Grameen to expand her small milking business. Rehanaz is financing a tailor's shop. Halima is one of about 40,000 village telephone ladies, the proud owner of a mobile phone that the whole village -- for a fee -- uses to stay in touch with relatives.

To Yunus, the lesson is as valid now as it was in 1976: if poor people are given the same access to credit as the rich, they will thrive.

"Leave it to the people. They can take care of themselves. You don't have to shed tears for them. They are very capable."

Grameen Bank recovers more than 98 percent of its loans even though borrowers do not have to put up **collateral** and pay a 20 percent interest rate on income-generating loans.

Grameen charges eight percent for house loans and five percent for education loans. It also gives **interest-free** loans to the poorest of the poor.

"Why should financial services be denied to the poor?" Yunus asks.

Kulsum has been borrowing from Grameen for 16 years. She started off buying a cow and now rears ducks and farms a plot of land, ensuring she has enough to eat all year round.

Along the way, she moved from a cowshed into a tidy one-room home, complete with its own tube well, that she built with a \$170 loan. She points proudly to her television and rice-storage jars.

By Western standards she and her neighbors remain **achingly** poor. The point is, they are all better off than before, and that, to Yunus, is the **retort** to critics who say Grameen makes loans that are too small and too expensive.

Glossary:

collateral - property or valuable item that can be claimed by bank if loan is not repaid

interest-free - not having to pay any interest (money charged for borrowing money)

achingly - painfully, to a great extent that suggests pain

retort - to make a quick, angry reply to something that someone has accused you of

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Reading Activities Continued...

B: Complete The Table - Answers

Answers for Group A - Muhammad Yunus

Age: 63

Occupation: Economics professor

Year when he began lending money: 1976

Amount of money Grameen lends a month: \$30 million

Number of borrowers that receive loans from Grameen: 3.13 million

Answers for Group B - Grameen Bank

Philosophy of Grameen: Loans are a path to self-reliance and self-respect.

Percentage of loans Grameen recovers: More than 98%

Amount of interest Grameen charges for house loans: 8%

Amount of interest Grameen charges the poorest of the poor: nothing. The loans are interest-free.

C: Choose The Best Answer - Notes

Students answer the questions for their part of the article (So group A do Article Part One).

C: Choose The Best Answer - Answers

Answers for Group A: 1. c, 2. b, 3. c, 4. c. Answers for Group B: 1. a, 2. a, 3. a, 4. c.

D: Reading And Retelling - Answers

1. Yunus believes that if the poor are loaned money, many will establish businesses or moneymaking ventures and become self-supporting.
2. Banks are usually very reluctant to loan poor people money because they have no collateral / they are unable to guarantee their loans.
3. Since 1976 Yunus has been helping poor people to take out loans with fair interest rates.
4. Yunus believes that loans help the poor to become self-reliant and empowered.
5. Although poor people do not have to offer collateral to get loans, Grameen recovers 98% of its loans.
6. Poor women like Kulsum have borrowed money from Grameen and have moved from a cowshed to a one-room house.

E: Reflecting - Answers

Answers will vary depending on what the students' initial answers were.

Post-Reading Activities

A: Language - Answers

Present Simple Tense

He never responds when a blind or crippled beggar holds out a hand for money. Grameen charges eight percent for house loans and five percent for education loans. "Unity, discipline and work is the path to achieve success," the women chant at the end of a weekly meeting.

Present Continuous Tense

In Chakol a group of 30 Grameen borrowers is taking the business very seriously. Jobeda is borrowing from Grameen to expand her small milking business. Rehanaz is financing a tailor's shop.

Present Perfect Simple Tense

Grameen Bank has made more than \$4 billion in tiny loans to poor Bangladeshis. We have done something that put a big question mark next to the entire banking system. The banking model has been copied in more than 100 nations from the United States to Uganda.

Past Simple Tense

In 1976 he lent the equivalent of \$27 to 42 women in a village near his home. Yunus's initial aim was simply to persuade a local bank manager to step in and offer the villagers regular credit. Along the way, she moved from a cowshed into a tidy one-room home.

