

Professor Muhammad Yunus, a Bangladeshi banker and economist, is the inventor of the idea of microcredit. It consists in giving out small loans to people who are too poor to obtain credit from ordinary banks. His revolutionary Grameen Bank, which is based on principles of trust and solidarity, helps needy people to start small businesses and move out of poverty.

Mr Yunus, who is often referred to as the banker to the poor, came up with the idea in 1976 while teaching economics at Chittagong University, in southern Bangladesh. He found out that lending small amounts of money to the women who were making furniture in a nearby village could make a difference in their life. He lent \$ 27 from his own pocket to 42 women who used to borrow money from local lenders who asked for high interest rates. Thus, microcredit was born, and so was Grameen Bank. Until now, it has lent \$ 6.38 billion to 7.4 million of the poor in the world, most of them in Bangladesh. According to Mr Yunus, the majority of the beneficiaries are women since they not only use the money they get from the bank better than their husbands, but they are also careful about paying it back.

The professor's idea is to help the poor to help themselves: "give a man a fish and you feed him for a day, teach him how to fish and he feeds himself for life". So he never gives charity to a blind person, a disabled beggar or a mother holding her baby. Yunus told journalists in an interview at Grameen Bank: "I prefer to solve their problems for the rest of their life and not just take care of them for one day."

To guarantee repayment, the bank uses a system of solidarity groups. To be selected for a loan, the borrowers have to form a group to support each other in repaying. If one group member fails to pay back his debt, the others are also responsible. Even beggars have benefited from this programme. They have been given small loans to start out as street vendors to help them give up begging.

The success of Grameen Bank has encouraged many developing countries, and even industrialized ones, to adopt this model. Banks similar to Grameen Bank have been operating in many countries including France, Canada and the US, where microcredit has been introduced to some of the poorest communities in Arkansas.

Professor Yunus has managed to solve financial and social problems of millions of poor people. His work, therefore, has been internationally recognized. In 2006, he received the Nobel Prize for his efforts to create economic and social development for people from the lowest level of society. The Norwegian Nobel Prize Committee said that by giving the award to Mr Yunus, they wanted to encourage the fight against poverty as well as the need to empower women.

**COMPREHENSION (15 POINTS) BASE ALL YOUR ANSWERS ON THE TEXT**

**A. FILL IN THE CHART WITH THE RIGHT INFORMATION FROM THE TEXT (3points)**

Name:	Muhammad Yunus
Occupation:	.....
Year when he began lending money:	.....
Amount of money Grameen Bank has lent till now:	.....

**B. ARE THESE SENTENCES TRUE OR FALSE? JUSTIFY (2points)**

1. Only poor countries have copied Grammeen Bank model.

.....

2. Muhammad Yunus has been rewarded for his efforts to combat poverty.

.....

**C. ANSWER THESE QUESTIONS (3points)**

1. What type of credit does Grameen Bank give to poor people?

.....

2. Why do more women benefit from Grameen Bank credits?

.....

3. How does the bank make sure that borrowers pay back their debts?

.....

**D. COMPLETE THE FOLLOWING SENTENCES. (2 POINTS)**

1. Yunus prefers not to help people for one day, but.....

2. Grameen Bank lends money to beggars in order to.....

**E. FIND IN THE TEXT WORDS THAT MEAN THE SAME AS: (3 POINTS)**

1. Receive : .....

2. Money given to the poor : .....

3. Credit : .....

**F. WHAT DO THE UNDEINED WORDS IN THE TEXT REFER TO? (2points)**

- 1- They : ..... / 2- ones : .....

**LANGUAGE (14POINTS)**

**A.PUT THE VERBS BETWEEN BRACKETS IN THE CORRECT TENSE: (4points)**

1- Hi Tom, I'm in Ourzazate now. I (come) ..... here four days ago after I (visit) ..... Marrakech. I hope by the end of next week, I (discover)..... most of the wonderful places in the south.

2- Last Monday, while firemen (try).....to put out the fire in the forest, two helicopters (join) .....them. Unfortunately, most of the trees were destroyed. We hope that by the end of 2012, the local authorities (replant)..... the forest.

- 3- My parents (move)..... to this city before I was born. In two weeks' time, we (live).....for 20years.

**B. SELECT THE SUITABLE MODAL TO COMPLETE THE PARAGRPH: (2,5pts)**

Some people believe you (*must /needn't*) undergo any formal training to become a comedy star. This point of view (*can't /shouldn't*) be right! Being a comedian, like any other occupations, requires strict training and appropriate know-how. It takes long time and painful experience before a person (*can/should*) be a comedian. There are now a lot of professional institutes for people who (*will/would*) like to brush up their comedy talents. We (*can't/mustn't*) deny that innate gift is essential, but training is definitely primordial.

**C. FILL IN THE GAPS WITH THE APPROPRIATE WORDS FROM THE LISTS(6pts)**

Sustainable- rights- community-equal-ineffective-family code-micro credits-active citizens-provide- non\_profit –truancy-absenteeism-measures-effect-century

1. The new project is designed to help the local.....to build two new schools. It will surely provide.....opportunities for girls and boys to benefit from primary education, which is one of the basic human.....
2. Some people are considered as .....because they offer free services to their..... community and contribute to its well-being.
3. A local .....organization is going to provide women in rural areas with .....
4. The last ....., Brazil saw a population boom in its cities, making it more difficult to.....basic necessities like drinkable water and sewers in poor areas. Environmentalists complain that the government 'reactions were slow and..... But officials ask if it makes sense to discuss antipollution.....and the greenhouse.....when families go without food and medicine.

**D. FILL IN THE BLANKS WITH AN APPROPRIATE WORD OR EXPRESSION FROM THE LIST. PAY ATTENTION TO PUNCTUATION (1,5points)**

*Nevertheless / therefore / although / as well as / because/ even if*

The National Initiative for Human Development aims at improving the social .....the economic status of the population. It is the project of the entire society. ...., the state, political parties, NGOs and individuals must collaborate to achieve this end. It is a big challenge, indeed. ...., we can surmount it with strong will and good governance.

**WRITING (11 points)**

In his speech addressed on May 18,2005, HM King Mohammed VI raised the following issue: a large fringe of Moroccan society live in very hard conditions. Write an article in which you explain how the National Initiative For Human Development promotes sustainable development in Morocco, and how important are NGOs in empowering young people to be active members in our society.

[illegible]