[1] 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.

[2] 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.

[3] The professor"s idea is to help the poor 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."

[4] 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 program. They have been given small loans to start out as street vendors to help them give up begging.

[5] 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.

[6] Professor Yunus has managed to solve the 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.

BASE ALL YOUR ANSWERS ON THE TEXT

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

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. (2 pts)

1. Only poor countries have copied Grameen Bank model.

…..……..…..……..…..……

…..……..…..……..…..……

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

…..……..…..……..…..……

…..……..…..……..…..……

C. ANSWER THESE QUESTIONS. (3 pts)

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 pts)

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 pts)

1. receive (paragraph 1) ……
2. money given to the poor (paragraph 3) ……
3. credit (paragraph 4) ……

F. WHAT DO THE UNDERLINED WORDS IN THE TEXT REFER TO? (2 pts)

1. they ……
2. ones ……

A. FILL IN EACH GAP WITH AN APPROPRIATE LINKING WORD. (2 pts)

in order to - however - because of - although - therefore

1. Ali had to stay in hospital ……..…… . his serious illness.
2. We set up this association ……..…… help illiterate women learn how to read and write

B. FILL IN EACH GAP WITH AN APPROPRIATE PHRASAL VERB FROM THE LIST. (2 pts)

look after - put off – stand for - look forward to - bring about - find out

1. The aim of the Family Code in Morocco is to …… changes in the social conditions of women and children.
2. I ……..…… seeing you again next summer.
3. Have you tried to ……..…… how much this mobile phone costs?
4. The initials WHO …… World Health Organization

C. GIVE THE CORRECT FORM OF THE WORDS BETWEEN BRACKETS. (2 pts)

Brain drain is the (emigrate) ……..…… of skilled people to better geographic, economic or (profession) ……..…… environments.

D. PUT THE VERBS BETWEEN BRACKETS IN THE CORRECT TENSE. (3 pts)

Hans: Were you still living with your parents when you (get) …… your Bac?

Salim: No. I (join) …… a boarding school in Casablanca three years before that.

Hans: Did you enjoy your stay there?

Salim: Not at all. I wish I (be) ……..…….. with my family.

E. COMPLETE THE FOLLOWING DIALOGUE APPROPRIATELY. (2 pt)

1. Friend: I have a terrible fever.
   You: (Give advice) ……
2. Neighbor: You were playing loud music late last night. I couldn't sleep.
   You: (Apologize to your neighbor) ……

F. REWRITE THE SENTENCES BEGINNING WITH THE WORDS GIVEN. (4 pts)

1. It"s 9.30 and my friend hasn't arrived yet. It"s probable that he missed the bus.
   He might ……..……
2. Mark Zuckerberg created Facebook.
   Facebook ……..……..……..
3. "The test will be about the first two units." The teacher said.
   The teacher informed the students ……..……..……
4. I don"t have enough money, so I can"t buy a laptop.
   If I ……..…..……

WRITING (10 POINTS)

Mobile phones are now used by millions of people.

Write an article for your school magazine to state the advantages and the disadvantages of mobile phones. (Approximately 300 words)

These suggestions may help you:

- advantages : (communicate freely, texting, taking pictures, sending messages, etc.)
- disadvantages: (dangerous when driving, no face-to-face communication, …etc.)
- your opinion

KEY AND MARKING SCALE

Baccalaureate English National Exam Arts June 2010 · Accept any appropriate answer not mentioned in this key.

I. COMPREHENSION (15 POINTS)

A. Fill in the chart with the right information from the text. (3 pts) **Occupation:** banker and economist (professor).
Year: 1976.
Amount: $6.38 billion.

B. Are these sentences true or false? Justify. (2 pts)

1. **False.** "The success of Grameen Bank has encouraged many developing countries, and even industrialized ones, to adopt this model." (paragraph 5)
2. **True.** "In 2006, he received the Nobel Prize for his efforts to create economic and social development." (paragraph 6)

C. Answer these questions. (3 pts)

1. It gives microcredit: small loans to people who are too poor to get credit from ordinary banks.
2. Because they use the money better than their husbands and are careful about paying it back.
3. It uses a system of solidarity groups: borrowers form a group, and if one member fails to pay back, the others are also responsible.

D. Complete the following sentences. (2 pts)

1. …to solve their problems for the rest of their life.
2. …help them start out as street vendors and give up begging.

E. Find in the text words that mean the same as: (3 pts)

1. obtain
2. charity
3. loan(s)

F. What do the underlined words in the text refer to? (2 pts)

1. The women (the majority of the beneficiaries)
2. Countries (industrialized countries)

II. LANGUAGE (15 POINTS)

A. Fill in each gap with an appropriate linking word. (2 pts)

1. because of
2. in order to

B. Fill in each gap with an appropriate phrasal verb from the list. (2 pts)

1. bring about
2. look forward to
3. find out
4. stand for

C. Give the correct form of the words between brackets. (2 pts) emigration · professional
D. Put the verbs between brackets in the correct tense. (3 pts) got · had joined · had been

E. Complete the following dialogue appropriately. (2 pts)

1. You should see a doctor and stay in bed. / Why don't you take some medicine and rest?
2. I'm so sorry. It won't happen again. / Sorry for the noise, I didn't realize it was that loud.

F. Rewrite the sentences beginning with the words given. (4 pts)

1. He might **have missed the bus**.
2. Facebook **was created by Mark Zuckerberg**.
3. The teacher informed the students **that the test would be about the first two units**.
4. If I **had enough money, I could buy a laptop**.

III. WRITING (10 POINTS)

Model answers (any appropriate answer is accepted)

Model answer: Mobile Phones: Blessing or Curse? Mobile phones are now used by millions of people all over the world. Like any invention, they have advantages and disadvantages. First of all, mobile phones allow us to communicate freely with our family and friends wherever we are. We can send text messages, take pictures and share them in seconds, and look for information on the Internet. In emergencies, a phone can even save lives. However, mobile phones also have disadvantages. They are dangerous when used while driving, and many accidents are caused by drivers who send messages. Besides, people spend so much time on their phones that face-to-face communication is disappearing, even inside families. Some students also waste their study time playing games. In my opinion, the phone is a very useful tool if we use it wisely. We should switch it off in class and while driving, and spend more time talking to people directly.