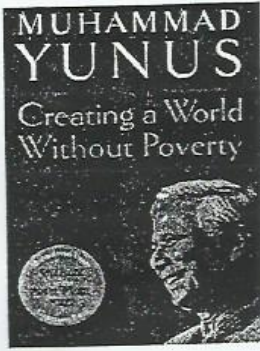


الامتحان الموحد لنهاية الدورة الأولى  
Examen normalisé de la fin du 1<sup>er</sup> semestre

Matière	Anglais	اللغة الانجليزية	المادة
Coefficient	2		المعامل
Année scolaire	2014 - 2015		السنة الدراسية
Niveau scolaire	Toutes sections scientifiques	جميع الشعب العلمية	المستوى
Durée	2 HEURES	ساعتان	المدة الزمنية



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 industrialised 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 recognised. 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.

I. COMPREHENSION (15 POINTS) 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:	.....

II LANGUAGE

( 15 points )

A - Fill in the blanks with the appropriate words or expressions from the list :  
( 2 points )

Looking forward to - caring - gifted - interest - amazing - opportunity - goals  
- educate

Omar is a ..... Student ; he does complex mathematical calculations quickly . He also shows ..... In foreign languages . His ability to write in English is ..... He is ..... publishing an English school magazine soon .

B - Put the verbs between brackets in the correct form or tense : ( 3 points )

1 - " When I was your age , whenever I ( to face ) ..... a difficult problem , I used to keep on ( try ) ..... until I found the right solution , " Ali told his son .

2 - " No one was killed because meteorologists ( to warn ) ..... the authorities long before the disaster took place , " the reporter said .

3 - Moroccan officials ( be ) ..... interested in developing the tourist industry for many years . They think that next year millions of tourists ( probably / to come ) ..... They hope that by the year 2016 the number ( to reach ) ..... 11 millions approximately .

C - Match the words that go together to make collocations : ( 2 points )

- 
- |                |               |
|----------------|---------------|
|                | a - graduate  |
| 1 - gender     | b - school    |
| 2 - university | c - disparity |
|                | d - home      |

**D - Give the correct form of the words between brackets : ( 4 points )**

- 1 - The Moroccan government has taken serious measures to reduce ( illiterate )  
..... among women . It also raises their ( aware )  
..... to the importance of education in human ( develop )  
.....
- 2 - The government must link (urbanising) ..... areas with rural  
ones to facilitate mobility of people , services and goods between them .

**E - Match the expressions to their functions . ( 2 points )**

- |  |                                   |
|--|-----------------------------------|
| 1 - I am not sure I got your point .             | a - expressing Purpose            |
| 2 - I don't think so .                           | b - express lack of understanding |
| 3 - Omar works hard in order not to fail .       | c - expressing cause and effect   |
| 4 - Our flight was cancelled due to bad weather. | d - disagree                      |

**F - Choose the right model to complete the sentences . ( 2 points )**

- 1 - Ahmed ..... have been very busy , he hasn't called me for a long time  
a - must      b - has to      c - can't
- 2 - They ..... be at home now ; they are still travelling .  
a - should      b - can't      c - needn't
- 3 - ..... I move to the front seat ? I could hear better .  
a - have      b - can      c - ought
- 4 - Ali ..... come for dinner this evening . I 'm not sure .  
a - mustn't      b - need      c - may

**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 UNDERLIND WORDS IN THE TEXT REFER TO? (2 pts)**

1. they .....
2. ones .....

