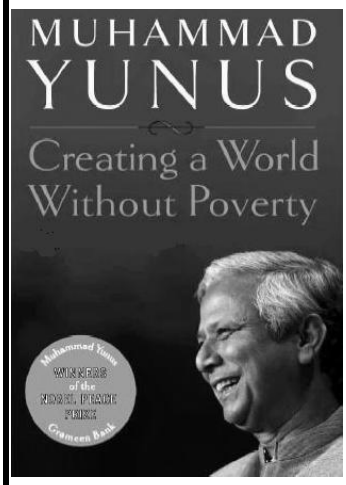
المملكة المغربية وزارة التربية الوطنية والتعليم العالي وتكوين الأطر والبحث العلمي المركز الوطني للتقويم والامتحانات	الامتحان الوطني الموحد للبكالوريا الدورة العادية **2010** الموضوع	خاص بكتابة الامتحان رقم الامتحان:.....
الاسم الشخصي و العائلي: ..... تاريخ و مكـــان الازدياد:		المعامل: 4
المـــــادة: اللغة الإنجليزية الشعب(ة): شعبة الآداب والعلوم الإنسانية: مسلك الآداب		مدة الإنجاز: 3 س

المـــــادة: اللغة الإنجليزية الشعب(ة): شعبة الآداب والعلوم الإنسانية: مسلك الآداب	النقطة النهائية على 20: اسم المصحح و توقيعه:	خاص بكتابة الامتحان
C: NS10	ورقة الإجابة	الصفحة: 1 على 4



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:	……..

لا يـــكتـــب أي شـــــيء فـــي هـــذا الإطـــــار

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 ……

II. LANGUAGE (15 POINTS)

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.

لا يـــكتـــب أي شـــــيء فـــي هـــذا الإطـــــار

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. Neighbour*:* You were playing loud music late last night. I couldn't sleep.
   You*:* (Apologise to your neighbour) ……..……

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 ……..…..……

لا يـــكتـــب أي شـــــيء فـــي هـــذا الإطـــــار

III. 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 disadvanges 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

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