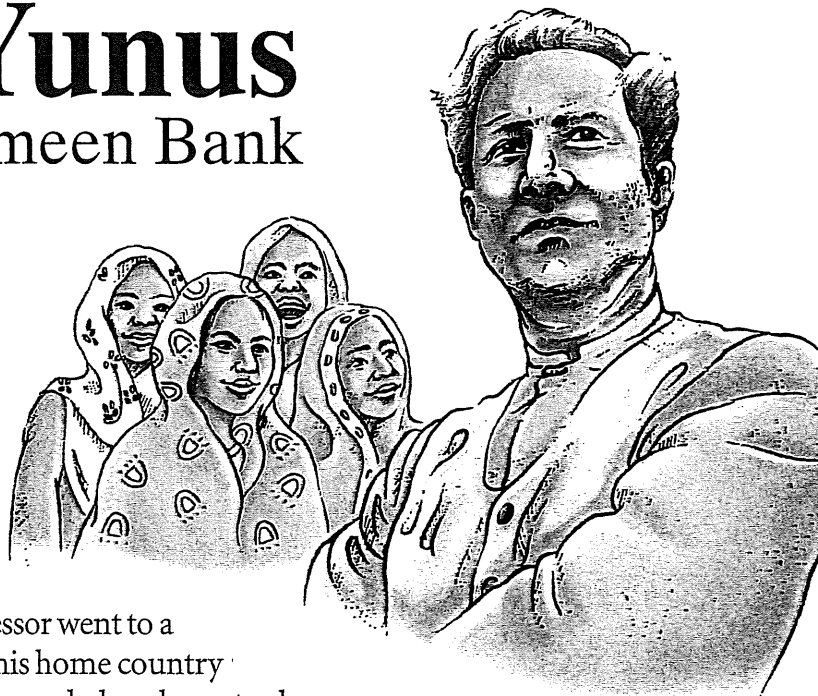


Muhammad Yunus

and the Grameen Bank

“ *This is not charity. This is business: business with a social objective, which is to help people get out of poverty.* ”

- Muhammad Yunus



One day in 1976, an economics professor went to a poor village in the countryside of his home country of Bangladesh. He met a woman who made bamboo stools for a living. Although she worked hard, she was very poor because she was forced to pay a very high price for the bamboo. She did not have enough money to buy the bamboo herself, and the village moneylenders charged usurious fees. All the woman needed was 25 cents! The man knew that he could not simply give her the money she needed; doing so would rob the woman of her dignity. Instead, he asked people in the village how much money they needed to get started on their own small businesses and to free themselves from their cycle of poverty. The man then lent the equivalent of about US \$27.00 from his own pocket to 42 of the village women.

That man was Muhammad Yunus, and that day in the village was the start of something big! Those women then started their own small businesses, earning money to support their families (their net profit on that first loan amounted to about two cents each). Muhammad Yunus went on to found the Grameen Bank, which has helped over two million Bangladeshi women escape the chains of poverty. The world now knows about the concept of “microcredit” – the granting of “micro-loans” to the very poor, to those without collateral and who would otherwise be rejected by conventional banks as loan recipients.

In 2006, the Nobel Peace Prize was awarded jointly to Muhammad Yunus and the Grameen Bank “for their efforts to create economic and social development from below”. The Nobel Prize committee made a wise choice, reminding us that the road to peace must include concerted efforts to reduce the number of people living in poverty. The idea that microcredit can be a guiding principle for successful businesses is catching on throughout the developing world and also in developed nations like Canada and the United States. Like the Grameen Bank, the new microcredit lending institutions lend mostly to women.

Muhammad Yunus is a hero around the world. At one point, he was thinking about becoming

involved in politics in Bangladesh, and formed a political party called “Citizens’ Power” in 2007. So far, he has not embarked on a political career, but became a member of an international think tank of leaders called The Elders, of which Nelson Mandela was a founding member. He now speaks out about his theory of the “social business enterprise”, which places value on enterprises that “generate social improvements and serve a broader human development purpose” in addition to focusing on economic gains. Yunus stresses that capitalism is too narrowly defined in that it focuses solely on profit maximization. Given what industrialization has done to this planet in the name of profit maximization, it is clear that the time has come for the world to get on board with Muhammad Yunus.

A. Write “T” for the true sentences and “F” for the false ones.

1. The woman Muhammad Yunus met in Bangladesh did not have money to buy stools, so she had to make her own bamboo stools. _____
2. Muhammad Yunus did not want to rob the woman of her dignity. _____
3. Muhammad Yunus lent money to the village women so that they could free themselves from poverty. _____
4. The village women started their own businesses and earned a net profit of two cents in all on the first loan. _____
5. “Microcredit” is the granting of “micro-loans” to very poor women in Bangladesh. _____
6. According to the writer, Muhammad Yunus’s act of reducing the number of people in poverty will eventually lead to peace. _____
7. Microcredit lending institutions are set up in both developed and developing countries. _____
8. The Elders is a political party formed by Muhammad Yunus in Bangladesh. _____
9. Muhammad Yunus’s theory of the “social business enterprise” does not simply emphasize economic gains. _____



Adverb Phrases

An **adverb phrase** is a group of words that describes a verb, an adjective, or an adverb. It functions like an adverb in a sentence.

Example: Yunus stresses that capitalism is too narrowly defined.

A **prepositional phrase** is an adverb phrase when it functions as an adverb.

Example: Yunus asked people how much money they needed to free themselves from their cycle of poverty.

An **infinitive phrase** can also be an adverb phrase.

Example: Those women then started their own small business to earn money.

B. Identify the underlined adverb phrases in the following sentences. Write "P" for prepositional phrases and "I" for infinitive phrases.

1. Muhammad Yunus is famous for introducing the concept of "microcredit" to Bangladesh. _____
2. Yunus founded the Grameen Bank to give loans to the poor in Bangladesh. _____
3. Conventional banks were not interested in giving loans to those without collateral. _____
4. Muhammad Yunus and the Grameen Bank were jointly awarded the Nobel Peace Prize in 2006. _____
5. Yunus would use part of his award money to set up a company to produce low-cost and high-nutrition food for poor people. _____
6. Yunus wrote *Banker to the Poor* to explain how he employed the idea of "microcredit" in the Grameen Bank to help the world's poor. _____
7. Many micro-lending programs have been established around the world. _____

C. Rewrite the following sentences by changing the underlined adverbs to adverb phrases.

1. The Elders is a group of widely respected world leaders.

2. The Elders contribute greatly to solving some very tough global problems.

3. The Elders are generously sponsored by a group of founders.

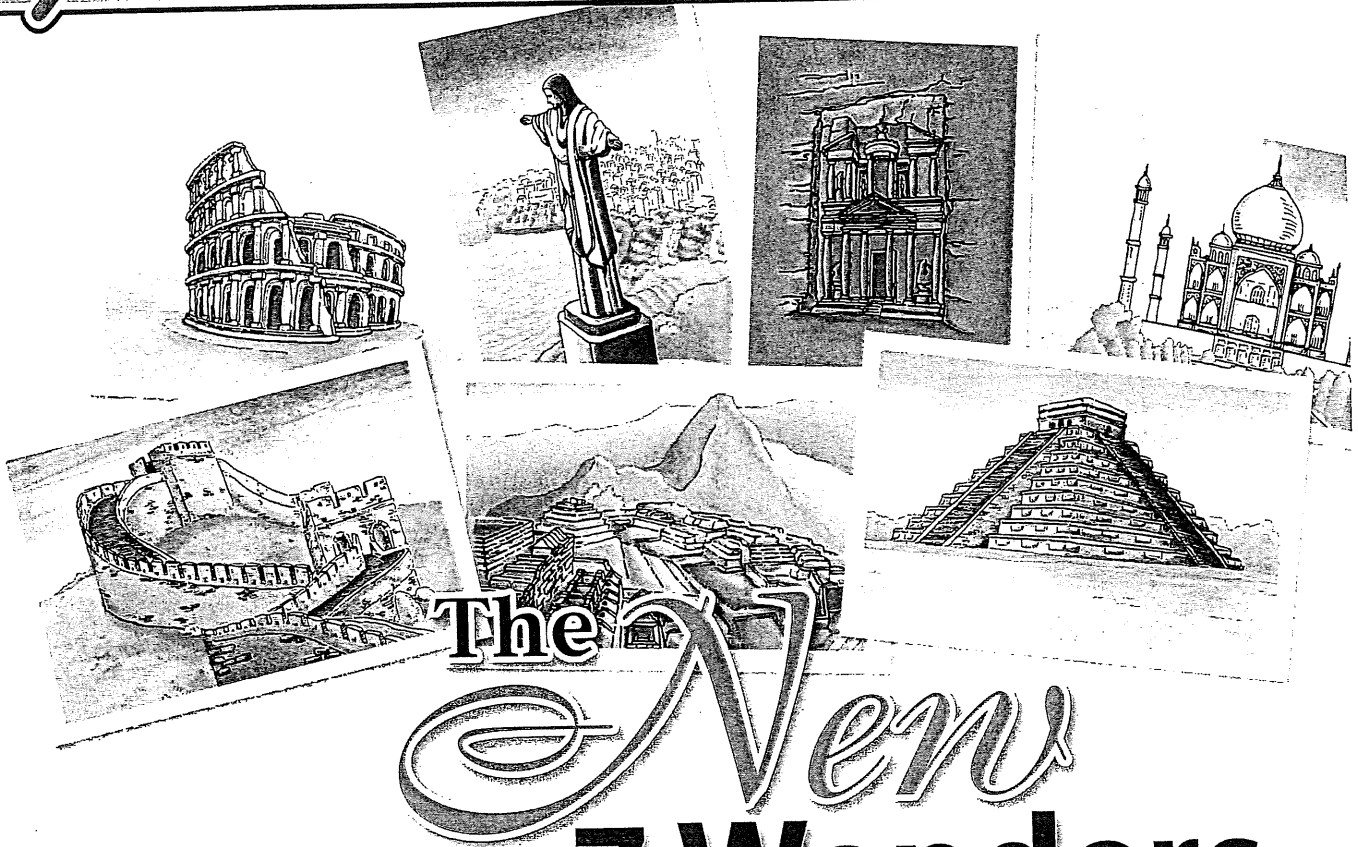
4. Nelson Mandela worked actively in fighting for freedom and equality in African countries.

5. The Elders respond quickly to conflict situations around the world.

D. Write two sentences containing the following phrases as adverbs.

1. prepositional phrase

2. infinitive phrase



The New 7 Wonders of the World

You have heard of the Seven Wonders of the Ancient World: the Great Pyramid of Giza, the Hanging Gardens of Babylon, the Temple of Artemis at Ephesus, the Statue of Zeus at Olympia, the Mausoleum at Halicarnassus, the Colossus of Rhodes, and the Pharos of Alexandria. You have heard of the Seven Natural Wonders of the World: Mount Everest, the Great Barrier Reef, the Grand Canyon, Victoria Falls, the Harbour of Rio de Janeiro, Paricutin Volcano, and the Northern Lights. But that is not all; it seems that we love to make lists of wonders!

There are also the Seven Wonders of the Medieval Mind (including Stonehenge, the Leaning Tower of Pisa, and the Great Wall of China), the Seven Underwater Wonders of the World (including Lake Baikal, Palau, and the Galapagos Islands), and the Seven Wonders of the Modern World (including the Empire State Building, the Panama Canal, and the CN Tower). To add to the never-ending lists of seven wonders, there are the Seven Forgotten Natural Wonders (including the Bay of Fundy, Niagara Falls, and Mount Kilimanjaro), the Seven Forgotten Modern Wonders (including Mount Rushmore, the Eiffel Tower, and the Aswan High Dam), and the Seven Forgotten Wonders of the Medieval Mind (including Angkor Wat, the Parthenon, and Mont Saint-Michel).

On July 7, 2007, a New 7 Wonders of the World list was announced. With the help of the Internet, people around the world were allowed to vote, and over 100 million online votes were cast. The website of the New 7 Wonders Foundation, which was administering the competition (www.new7wonders.com), was inundated with so many "hits" that its server crashed! From

a whittled-down list of 21 sites, the final tally produced the definitive list of the world’s top new human-made wonders: the Great Wall of China, Petra in Jordan, Brazil’s statue of Christ the Redeemer, Peru’s Machu Picchu, Mexico’s Chichen Itza pyramid, the Colosseum in Italy, and India’s Taj Mahal. The 14 runners-up included the Eiffel Tower, Timbuktu, the Statue of Liberty, Angkor Wat, Hagia Sophia, the Kremlin/St. Basil’s, Stonehenge, and the Sydney Opera House.

The “New 7 Wonders” list was the idea of a Swiss businessman Bernard Weber, who felt that the people of the world should be able to decide – “not some government, not some individuals, not some institutions” – and that modern technology had finally made that prospect possible. UNESCO, the United Nations’ cultural organization, is not affiliated with this “new wonders” project and has a much longer list of wonders in its World Heritage List – over 1000 sites at the moment – and it is still expanding (check it out at <http://whc.unesco.org>).

Whichever list you wish to peruse, there are plenty of places to imagine, to learn about, and even to visit – enough to fill many lifetimes. What a wonderful world we live in!

A. Complete the chart with the different lists of seven wonders in the passage and give an example for each.

List of Seven Wonders	Example



Prepositional Phrases

A **prepositional phrase** is a group of words with a preposition as head. It modifies a noun like an adjective, or a verb, an adjective, or an adverb like an adverb in a sentence.

Example: With the help of the Internet, people around the world were allowed to vote.

"With the help of the Internet" and "to vote" function like adverbs and modify the verbs "vote" and "allowed" respectively. "Of the Internet" and "around the world" function like adjectives and modify the nouns "help" and "people" respectively.

B. Write "ADJ" if the underlined prepositional phrases function like adjectives and "ADV" if they function like adverbs.

1. There are various lists of wonders of the world. _____
2. Did you vote for the New 7 Wonders of the World online? _____
3. The new list was announced in Lisbon, Portugal in 2007. _____
4. You can visit the website of the New 7 Wonders Foundation to learn more about the new list. _____
5. The New 7 Wonders of Nature was officially announced in the autumn of 2011. _____
6. The New 7 Wonders list was the idea of a Swiss businessman Bernard Weber. _____
7. "If we want to save anything, we first need to truly appreciate it," said Bernard Weber. _____
8. UNESCO has a World Heritage List of over 1000 sites. _____

C. Fill in the blanks with the appropriate prepositional phrases.

- with 91 steps
- at the centre
- at the site
- of the Mayan culture
- in the Mayan language
- for astronomical purposes
- in 2007
- of its four sides

Chichen Itza in Mexico is a UNESCO World Heritage Site and is rated as the most important archaeological site 1. _____ . The name means "at the mouth of the well of the Itza" 2. _____ . There are many outstanding ruins 3. _____ , among which is the Temple of Kukulkan, also known as El Castillo (the castle), situated 4. _____ of the city. The temple was voted one of the New 7 Wonders of the World 5. _____ . It is a square-based pyramid 6. _____ on each 7. _____ . It is the largest and most important ceremonial structure at Chichen Itza and was built 8. _____ .

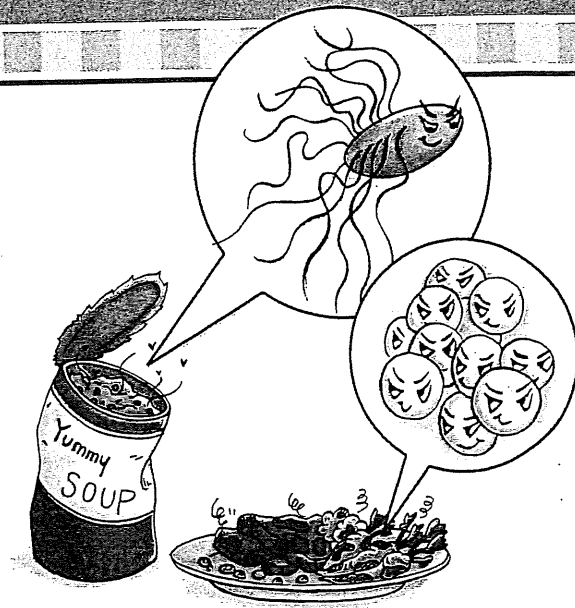
D. Write two sentences, one using a prepositional phrase as an adjective and the other using one as an adverb.

1. _____

2. _____

Harmful Microorganisms

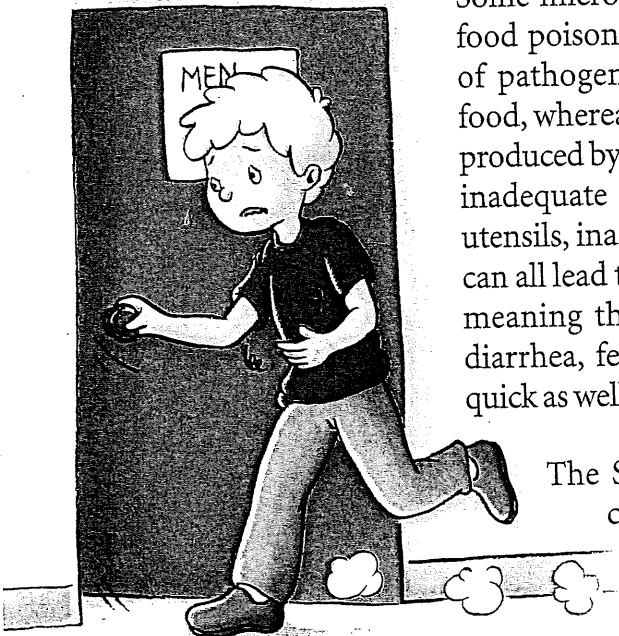
Some microorganisms are beneficial to us, while others can cause infectious diseases. Disease-producing microorganisms, such as viruses, bacteria, protists, and fungi, are called pathogens. They attach to the host tissue at the time of exposure, penetrate it, and then multiply. The host tissue becomes damaged, resulting in an infectious disease. Most pathogens invade our body through skin wounds or through the layers of cells that line the cavities and surfaces of our digestive, respiratory, urinary, or reproductive systems.



At first, the number of pathogens that enter the host is too small to cause any damage; however, under favourable environmental conditions, such as an adequate nutrient supply, suitable temperatures, and suitable pH levels, the pathogens multiply rapidly in the host tissue, causing damage and illness. For example, viruses can take over the host cells' replication mechanisms and start multiplying in the host cells. Bacterial cells can block blood vessels or heart valves, or clog the lungs' air passages. A large number of pathogens may trigger an excessive inflammatory response in the host, as in the case of pneumonia. Many pathogenic bacteria, protists, and fungi damage the host by producing toxins or enzymes. Toxins diffuse into the host cells, disturbing their normal functions; enzymes break down the host's defence barriers, causing the spread of pathogens deeper into the tissues and further throughout the body.

Some microorganisms can also trigger food-borne infection or food poisoning. Food-borne infection is caused by the growth of pathogenic viruses in our body after eating contaminated food, whereas food poisoning is caused by the ingestion of toxins produced by microorganisms. Inadequate storage or refrigeration, inadequate cooking or reheating, contaminated ingredients or utensils, inadequate hand washing, or infection by food handlers can all lead to diseases. In this case, the diseases are usually acute, meaning that symptoms (nausea, abdominal pain, vomiting, diarrhea, fever, and fatigue) arise quickly and recovery can be quick as well, although death can sometimes occur if left untreated.

The Salmonella bacterium is one of the most common causes of food-borne infection. Poultry, eggs, food made from raw eggs, and pre-cooked meat such



as sausages, are commonly contaminated by Salmonella. Other causes include E. coli (found in the intestines of warm-blooded animals), which commonly contaminates undercooked beef, and noroviruses, found in fecal-contaminated water, which contaminate shellfish and vegetables washed in the water. The most common type of food poisoning is caused by the toxins produced by the Staphylococcus aureus bacterium. These bacteria exist in air, sewage, water, dust, milk, and on food equipment, humans, and animals. They are easily transferred to the skin, wounds, or nasal cavities of food handlers. When the contaminated food is left in a warm place (between 4°C and 60°C), the bacteria grow quickly and secrete a heat-stable toxin that disturbs the intestines of humans.

Since the SARS (Severe Acute Respiratory Syndrome – a serious and highly infectious form of viral-borne pneumonia) outbreak of 2003, we have become more concerned about the harmful effects of microorganisms and the occurrence of infectious diseases. It is good to know that most outbreaks can be mitigated or avoided by developing good hygiene habits and adhering to safe food preparation and handling methods.

A. Briefly describe the terms below.

1. pathogens

2. Salmonella

3. Noroviruses

4. Staphylococcus aureus

5. SARS



Clauses

A **clause** is a group of words that consists of a subject and a predicate. Every sentence consists of one or more clauses. A simple sentence is the most basic kind of sentence structure that is formed with one clause. A sentence with more than one clause has one or more conjunctions that link the clauses together.

Examples: Disease-producing microorganisms are called pathogens.
(a simple sentence with one clause)

Some microorganisms are beneficial to us, while others can cause infectious diseases.
(a sentence consisting of two clauses linked by "while")

B. Underline the clauses in the following sentences.

1. Pathogenic microorganisms are harmful because the diseases they cause may be fatal.
2. When meat is left at room temperature for many hours, the bacteria in it may multiply and contaminate the meat.
3. Illness caused by noroviruses is characterized by nausea, vomiting, and diarrhea.
4. Pathogens can evolve rapidly to avoid being detected by our immune system.
5. Most bacteria are harmless and a few are even beneficial, but some can cause infectious diseases.
6. Although influenza is often confused with the common cold, it is a more severe disease caused by a different kind of virus.
7. At human body temperature, flu viruses can remain infectious for a week but at 0°C, they can last for more than 30 days.
8. When we cough, we have to cover our mouth to avoid the spread of flu viruses.



Coordinate Clauses and Subordinate Clauses

Coordinate clauses are clauses linked by coordinating conjunctions such as "and", "or", and "but".

Example: The symptoms arise quickly and recovery can be quick too.

A **subordinate clause** is a clause that depends on another clause to complete its meaning. It is linked to the clause it depends on, known as the **main clause**, by a subordinating conjunction like "when", "if", or "since".

Example: When the contaminated food is left in a warm place,
(subordinate clause)
the bacteria grow quickly.
(main clause)

C. Find an example for each type of clause from the paragraph below.

We have to be very careful with what we eat, for food poisoning can be fatal. Even eating at home does not mean that we are safe from this infection. If we do not handle food properly, food poisoning can still occur. In fact, what we need to do is simple. Just remember the following: always wash your hands before and after preparing food. Never put raw meat close to cooked food or raw fruits and vegetables, and cook food thoroughly to destroy harmful germs. If you suspect that you have food poisoning, seek medical assistance immediately.

1. **Coordinate Clause**

2. **Subordinate Clause**

3. **Main Clause**
