

1 SPEAKING

- a**  In pairs, discuss the questions.
- How important is your mobile phone in your everyday life?
 - How would life be different if you didn't have a phone?
 - How do you think the mobile phone has changed the life of people in rural areas in poor countries?
- b**  Read the article on page 55 quickly and check if your guesses in 1a were correct. Discuss with another student.

2 VOCABULARY Words connected to money and business

- a** Match the words below with the definitions 1–10. Check your answers in a dictionary.

scheme micro-credit revenue short-term
repayment branches borrowers poverty-stricken
live off luxuries

- another word for income _____
 - the offices of a larger business _____
 - a small loan _____
 - a plan or programme for doing something _____
 - people who take out a loan _____
 - money given to pay back part of a loan _____
 - lasting for a period which is not long _____
 - expensive things people buy which are not really necessary _____
 - to use for living expenses _____
 - suffering from being very poor _____
- b**  How many more words do you know connected to the topic of money and business? Test your partner.

3 READING

- a** Read the article on page 55 more carefully and decide if the sentences below are true or false. If they are false, correct them.

- Fatema sells mobile phones.
- Akash doesn't have to travel to Dhaka all the time.
- Grameen is a charity.
- Grameen lends only to women.
- Barsha has always been very respected in the village.

- b** Find words with these meanings.

- not in a city
- the possibility of communication
- customer
- things you need from the shops
- when the water level is too high in the river
- limited only to



BETTER READING: USING CONNECTORS TO HELP YOU PREDICT AND UNDERSTAND INFORMATION

Writers use connectors, or signposts, like *therefore*, *because* and *so* to signal the relationship between what they have said and what they are going to say.

For example, in paragraph 2, the writer uses the phrase *for instance* to introduce an example of the way one person's life in the village has changed. Find other connectors in the first three paragraphs and add them to the table below.

Addition	Result	Contrast
<i>and</i>	<i>so</i>	<i>even though</i>

Noticing connectors or signposts and thinking about their meaning can help you predict and understand information in the text.

- c** Read the text again and say what these numbers refer to.

- 1.7 million
- 100,000
- 1997
- 40
- 70
- 97%

- d** Answer the questions below. Compare your answers with a partner.

- What is the connection between Fatema and Grameen?
- What is unusual about Grameen?
- Who is Muhammad Yunus?
- Why does Grameen lend mainly to women?
- What does Barsha Begum regret?

4 SPEAKING

- a**  Ask and answer the following questions.

- On average, how much time do you spend on your phone in a day?
- What features do you use (for example, camera, internet)?
- What's the most important feature on your phone?
- Do you own more than one phone? Why / Why not?
- Could you live without your mobile phone? Why / Why not?

A lifeline in rural Bangladesh

Fatema Begum lives in a village in a rural part of Bangladesh. It's a poverty-stricken area, and it was largely cut off from the modern world. Cut off, that is, until Fatema bought her mobile phone and started her own business – selling calls.



Lifeline

Fatema's telephone service has transformed her life and the lives of everyone in the village. For instance, one client, a local farmer called Akash, says, 'We used to have to travel to Dhaka all the time to get supplies – a long, tough trip. But now we can order our supplies by phone and save the journey.' In addition to helping people, Fatema's life has improved too. The small income she receives from selling calls has been enough to live on. As a result, she has become one of the most respected people in the village.

Going the Extra Mile

Fatema's clients usually come to her home to use the phone, however Fatema also takes the service out to elderly neighbours, usually she goes on foot. Sometimes, when the river is in flood, her husband takes her across in his boat so that she can reach customers on the other side. 'I don't know what we would do without her', says Akash.



Telephone Ladies

Fatema is not the only woman in this South Asian country who makes a living from her mobile phone. There are many others like her, and they're known as telephone ladies. There are currently over 1.7 million telephone ladies, all part of a scheme called Village Phone. This scheme enables rural women to buy their own phones by providing them with small loans which they must pay back weekly, from their earnings, over four years. However, Fatema was able to pay back her loan in only one year.

Village Phone

The Village Phone programme was first set up in 1997 as a way of spreading connectivity through rural Bangladesh. The loans are provided by Grameen, a bank which specialises in lending to the poor. It's not a charity – the bank can support itself using the revenue it receives from loan repayments. Furthermore, it's been described as a win-win situation – good for the bank, good for the telephone ladies and good for their customers. Grameen was founded by Nobel Prize winner Muhammad Yunus, who is sometimes called the father of micro-credit.

Why Women?

At Grameen, 97% of small loans go to women. According to Yunus, women make better use of the money than men, many of whom tend to waste it on short-term luxuries. Women are more likely to invest money in something that will improve both their lives and the lives of their families in the longer term. Also, women have a better record when it comes to paying back the loans: they are more reliable. Last but not least, Yunus believes that women have just as much right to credit as men. But before Grameen, bank lending had been almost exclusively to men, and many rural women had never even touched money.

A Micro-credit Revolution

The success of Grameen has inspired similar projects in more than 40 countries in Asia, Africa and South America. Grameen itself has also expanded in other parts of the world and is now starting to open branches in wealthy countries too. For example, it currently has 19 branches in the USA, where all of its 100,000 borrowers are women.

No Looking Back

Barsha Begum became a telephone lady four years ago, and she prefers not to look back. 'Before I got the phone, nobody respected me', she says. 'I never had enough food to put on the table, and my children went hungry.' Consequently, she was so desperate that she was considering leaving home to look for work in the capital. Then, somebody told her about the Village Phone programme, and so she applied. Now Barsha earns as much as \$70 a month, and she is able to buy clothes, books and bicycles for her sons. 'My only regret is that I didn't become a telephone lady sooner', she says. No doubt Fatema would say the same thing.

