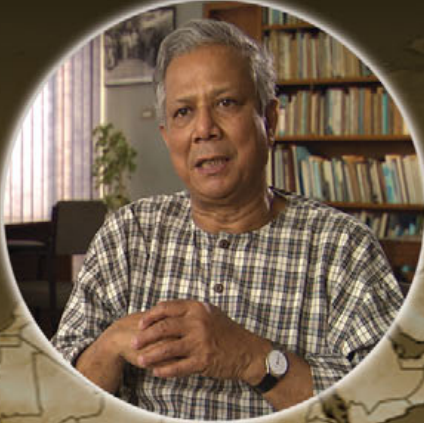


featuring 2006 Nobel
Peace Prize winner
Muhammad Yunus



THE *Ultimate Resource*

PENNIES A DAY



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Pennies A Day Teacher's Guide

This Teacher's Guide includes the following:

Suggested Lesson Plan

Preview Questions

Worksheet

Discussion Questions

Quiz

Enrichment Activities

Answer Key

Suggested Lesson Plan

- Introduce the lesson by playing the music video *Hear Me Now* by the Green Children, included on the DVD.
- Encourage students to give their reactions to the music video.
- Discuss the Preview Questions as a class.
- Distribute copies of the Worksheet for students to use as a note-taking tool during the video.
- Watch the video *Pennies a Day*, pausing if needed to facilitate understanding and note-taking.
- Review and discuss answers to the Worksheet. (See Answer Key.)
- Use the Discussion Questions to spark class discussion, or assign these questions as homework.
- Watch the video again and let your students know a quiz will immediately follow.
- Distribute the Quiz. (See Answer Key.)
- Optional: Assign Enrichment Activities.

For a list of additional resources for use with this video, see www.izzit.org/products

Name: _____

Date: _____

Pennies A Day **Preview Questions**

1. Locate Bangladesh on a map.

2. What do you know about Bangladesh?

3. What do you think are the living conditions in Bangladesh?

4. What do you do that teenagers there cannot do?

5. Why do we have so many more choices than people in Bangladesh?

6. What do you think can/should be done to help people out of poverty?

Name: _____

Date: _____

Pennies A Day **Worksheet**

1. Of 140 million Bangladeshis, half are under the age of _____.
2. 70% of the people of Bangladesh lived on less than _____ per day.
3. To what does Muhammad Yunus compare poverty? Why?
4. What were some problems with borrowing from traditional moneylenders?
5. How much were the original Grameen loans?
6. What does Grameen mean?
7. What prestigious prize was awarded to Muhammad Yunus and the Grameen project in 2006?
8. What is microcredit?
9. Who receives 96% of Grameen loans in this mostly-Muslim country?
10. What factors help Grameen to achieve a 99% payback rate on the loans?
11. List three examples of the 16 Decisions that are recited at each center meeting.
12. How are the loans used? Give three examples.

Name: _____

Date: _____

Pennies A Day **Discussion Questions**

1. Why is this video called *Pennies a Day*?
2. What does this video tell us about people's potential to solve problems?
3. What is microlending? How does microlending offer Bangladeshi women economic and personal choices they didn't have before? What was missing?
4. Why was there resistance to giving loans to women? Did that surprise you? If so, why?
5. According to Muhammad Yunus, women have a longer vision. Explain.
6. How did financial success change the role of women in families? How were the villages affected?
7. In the music video, The Green Children singer uses the lyrics "the power of choice." What does she mean?
8. Why are initial loans always for income-producing projects?
9. Why was there initial opposition to Grameen in this mostly-Muslim country?
10. How does the Grameen system manage such a high payback rate on its loans in spite of requiring no collateral and no legal contract?
11. What did Muhammad Yunus mean when he said it is creativity, not the loan, that matters?
12. What obstacles made it hard for the villagers to escape poverty before Grameen Bank? What were their options?
13. Would microcredit work in America? Is it needed in America?
14. Why do people in the U.S. (even poor people) seem to have a greater range of choices than people in Bangladesh?
15. Why do you think Professor Yunus concludes it is better to give women loans instead of aid (money)?
16. In Bangladesh, most women have choices made for them by their fathers, their husbands and their governments. Does it make a difference whether you can make choices for yourself, or someone else makes them? Why?
17. Minara said, "In our village, poverty is gone." Does this statement surprise you? Is the village still poor by our standards? Is poverty relative?

Name: _____

Date: _____

Pennies A Day **Quiz**

1. In its first thirty years, 70% of the people of Bangladesh lived on less than _____ a day.
 - a. \$100
 - b. \$10
 - c. \$1
 - d. 10 cents

2. Grameen means _____.
 - a. Urban
 - b. Poverty
 - c. Rural
 - d. Peace

3. Muhammad Yunus and Grameen Bank won the _____ in 2006.

4. True or False: Initial loans are always for income-producing projects. _____

5. True or False: Most Grameen loans go to men because they have a longer vision. _____

6. Despite the fact that Grameen loans require no contract and no collateral, there is a _____% payback rate.
 - a. 100
 - b. 99
 - c. 75
 - d. 50

7. Minara Begum said, “In our village, _____ is gone.”

8. What is microcredit?

9. Give two examples of Grameen loan projects.

10. Name two of the 16 Decisions that are recited at each center meeting.

Pennies A Day

Enrichment Activities

1. Research and report on one of the following topics:
 - The 2006 Nobel Peace Prize being awarded to Muhammad Yunus and Grameen Bank
 - The growth and impact of microcredit around the world
 - The role of women in various Muslim societies
2. If you could get a microloan, what type of business would you start? Formulate a plan for an income-producing project you could undertake with a microloan.
3. Watch “Hear Me Now,” the video, by the Green Children. Compare themes in the song with subjects in *Pennies a Day* and analyze them.
4. Carry out a class micro-lending project or social venture to help poor people.

Pennies A Day

Answer Key

Worksheet

1. 20
2. \$1
3. Darkness
4. High interest rates; conditions, such as “you must sell your product to me at a certain price”
5. \$0.64 each or \$27 total
6. Rural
7. The Nobel Peace Prize (or Nobel Prize)
8. Giving very small loans to poor people to enable them to create their own businesses
9. Women
10. Peer pressure and individual pride
11. Cleanliness, balanced meals, family planning, working hard
12. Livestock, agriculture, cell phones, loom, poultry, grocery shops

Quiz

1. c
2. c
3. The Nobel Peace Prize (or Nobel Prize)
4. True
5. False (Women)
6. b
7. Poverty
8. Giving very small loans to poor people enabling them to start their own business
9. Livestock, agriculture, cell phones, loom, poultry, grocery shops
10. Cleanliness, balanced meals, family planning, working hard



We are very interested to learn how you use our material. Please share your experiences or lesson plan ideas by visiting us at ***www.izzit.org***.



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