

FICHE N°2 TERMINAL S/ L/ STEG :

TENTATIVE ANSWER KEY :

I) READING COMPREHENSION :

A) Answering questions :

- 1) The woman can't have money from other women because they were as poor as she was.
- 2) The woman can't get money from the bank because she had no collateral to guarantee that she would pay back the loan.
- 3) The majority of borrowers repay their loans because they know they cannot borrow again if they don't repay the first loan.

B) True or false statements with justifications from the text :

- 4) **False** : He lent them the money and told them to pay it back whenever they could

False : There is no legal contract between the bank and the borrower, and no longer of legal action if the repayments are not made...

C) Referencing :

- **One** : refers to : bamboo **them** : refer to : borrowers

D) Vocabulary in context :

Some **financial** institutions are helping poor people. They don't receive any **subsidization** from the government to help them **improve** their businesses. To be able to **save** money from the bank, a **mortgage** is required. With their help, **underbanked** and **unbanked** poor people can open accounts and use **microfinance** services.

II) LINGUISTIC AND COMMUNICATIVE COMPETENCE :

Dialogue completion :

- A-acceptable B- wouldn't have borrowed A- be C- won't he ?
D- borrowing C- stabilization

III) WRITING :

Topic understanding

Language accuracy

Originality

Coherence

Consistency

Relevant of ideas

NO PAIN, NO GAIN