**OLR 0.5 T64 MICROFINANCE: CHANGING LIVES IN NAIROBI**

Jamii Bora is a microfinance institution in Nairobi. It lends money to the poor. The loans are very small (less than $90), but these small loans change the lives of the poor people.

Clarice Adhiambo was a beggar in the streets for 15 years

**5** before she joined Jamii Bora. Her life changed when she got a loan of only 1,500 Kenyan shillings (22US$). With **this money**, she started a small business in the Koma Rock neighborhood. She fried fish and chips and sold them to the workers who needed a cheap lunch. Clarice’s business grew

**9** fast, and she got bigger loans. Today, Clarice considers herself a rich woman. She sells fish to many shops, hotels and restaurants. She also has a restaurant serving fish dishes. She makes about 150 dollars a week.

Beatrice Ngendo is a single grandmother. She lives with her 12 grandchildren in

Mathar Valley. Her daughters and their husbands have all died of AIDS. Now, the

**14** grandchildren only have their grandmother to take care of them. Beatrice did not feel sorry for herself. She said to herself: “I now have to work very hard to feed and educate my grandchildren.” Beatrice heard about Jamii Bora and joined as a member in 2000. She now has three successful businesses in Mathare Valley; a grocery store,

a butcher shop and a restaurant. She also bought a stone house because she and her

**19** family needed **it** a lot. Her grandchildren go to school, and the oldest **one** is a qualified nurse who works at Jamii Bora’s clinic in Mathare.

Kitana Gona Kizuka lives in the village of Utange in

Kisauni near Mombasa. Like many of the Giriama tribe, he is a farmer and keeps cows. He joined Jamii Bora in

**24** 2002, at a time when he needed money very badly. He had to feed his own family and had to look after his brother’s children, but his income was not enough **to do**

**that**. His first loan was for 50 dollars, and the last **one** was for 80 dollars. He borrowed money from **the institution** five times. He still has to

**30** pay back five dollars every week. Before he joined Jamii Bora, he only had two cows that gave very little milk. Today, he has 25 high-production dairy cows. With his second loan, he also bought a water spout, and he now sells water to his neighbors. All his children, nieces and nephews can go to school. They don’t have to work now, but sometimes they help **him** with the cows. Besides, because he can afford better food,

**35** they are much healthier.

Do you see how powerful microfinance for the poor is? **It** improves **their lives** and the

lives of their communities.

**PART A. What do the following refer to?**

1. Lines 6 and 7, **‘this money’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. Line 20, **‘it’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. Line 20, **‘one’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Lines 27 and 28, **‘to do that’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. Line 28, **‘one’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. Line 29, **‘the institution’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. Line 34, **‘him’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. Line 36, **‘It’** means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. Line 36, **‘their lives’** means the lives of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**PART B. Mark the statements true (T), false (F) or no information (NI). Correct the false ones. Write full sentences.**

1. T F NI The biggest loan that Jamii Bora gives is for 90 dollars.

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2. T F NI Clarice Adhiambo borrowed money from Jamii Bora only once.

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3. T F NI Clarice Adhiambo’s restaurant is always crowded.

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4. T F NI Beatrice Ngendo lives with her husband and her 12 grandchildren in Mathare Valley.

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5. T F NI Clarice Adhiambo and Kitana Gona Kizuka live in the same village.

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6. T F NI One of Beatrice’s grandchildren is working for Jamii Bora now.

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7. T F NI Beatrice makes 200 dollars a week.

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8. T F NI Kitana’s second loan was for 60 dollars.

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9. T F NI With his second loan, Kitana started a new business.

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10. T F NI Kitana’s new cows give more milk than his old cows.

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**PART C. Read the text again and answer the questions with complete sentences.**

1. How does Jamii Bora change the lives of the poor?

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2. What was Clarice Adhiambo’s first business?

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3. Why did Beatrice Ngendo have to borrow money from Jamii Bora?

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4. What do people of the Giriama tribe do to earn money?

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5. How much does Kitana Gona Kizuka have to pay back a month?

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6. How did the lives of the children in his family change after he got the loan?

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