



SOUTH ASIA BOOK AWARD
for Children's and Young Adult
Literature
Lesson plan for

*Twenty-Two Cents: Muhammad Yunus and the
Village Bank* by Paula Yoo

Twenty-Two Cents: Muhammad Yunus and the Village Bank

English and Social Studies

Grades 7-12

- CCSS ELA Reading:
Literature Standards 7
and 9
- CCSS ELA Writing
Standard 1
- C3 Framework
Dimensions 1-4
(D2.His.16 and D4.6)

Twenty-two Cents Muhammad Yunus and the Village Bank

by Paula Yoo

illustrated by Jamel Akib

This unit is designed to draw from the rich content of Paula Yoo's *Twenty-two Cents Muhammad Yunus and the Village Bank* to teach reading and writing comprehension skills. An additional social studies connection lesson is also included. The lessons can be taught in their entirety or in isolation depending on the teacher's needs and time constraints.

Lesson topics include:

Vocabulary and Context Clues

Inference and Textual Evidence

Figurative Language – Metaphor

Sequencing, Paraphrase, and Summary

Character Development

Essay Prompt

Documentary and Small Group Activity

Bell-ringer Discussion Activity

Before reading or introducing the book to students, generate a discussion to gear their thinking to the book's plot. Teachers can either pose the discussion topic to the entire class or post the prompt and ask them to discuss in small groups of three to four. Encourage students to share the ideas that came out of the discussion.

DISCUSSION: SCENARIO ONE

Imagine that you have been asking your parents for a pet for several months. Finally, your parents agree to let you have a pet, but first you must agree to their terms. You must agree to help pay for the pet's food and care. You must also agree to be responsible for feeding and cleaning up after the pet. Lastly, you must pay for half the cost of buying the pet. Having wanted a pet for so long, you happily agree to these terms. There is one problem though: you don't have enough money to pay for half the purchase price of the pet, so now you must earn money fast. Your neighborhood is having a block party soon, which gives you the idea of setting up a lemonade stand and selling beverages, but you don't even have money to buy the lemons, sugar, and cups you would need to start a lemonade stand business. What can you do?

Solicit feedback from students and note their ideas for raising money on the board. Direct the conversation to other possible obstacles and then introduce the second scenario for discussion.

DISCUSSION: SCENARIO TWO

Imagine that your older brother or sister has offered to help you. He/she agrees that a lemonade stand is a great way to earn fast cash, and he/she even offered to lend you the money to buy the supplies you need for the lemonade stand. There is one catch though, he/she is going to charge you a very high “fee” for doing you the favor of lending you money. If you borrow the money you will have to sell a lot more lemonade to raise enough money to buy a pet, but if you don't borrow the money, you have no way of earning money. What will you do?

Reconvene as a group and recap the students' ideas. Next, based on the discussion activity and the title, *Twenty-two Cents Muhammad Yunus and the Village Bank*, ask students to make predictions about what they think the book will be about.

Oral Reading

Read the book aloud to students and share the illustrations with them along the way.

English Language Arts: Discussions and Lessons

Vocabulary and Context Clues:

Introduce the concept of context clues by telling students: “I am enamored with the book, *Twenty-two Cents* because it has a positive message, it is educational, and because it has a happy ending.” Write the sentence on the board as well. Next, ask students if you liked the book. How do they know? What does the word *enamored* mean? How do they know?

Follow up by giving students the *Twenty-Two Cents Muhammad Yunus and the Village Bank Vocabulary Context Clues* student worksheet.

Inference and Textual Evidence:

Introduce the notion of inference by exaggeratedly gesturing specific emotions and then asking students what you are feeling. For example, wildly begin laughing and smiling then say, “I’m feeling something. Hmm, what is that word for what I am feeling?” Students may infer that you are feeling happy. Once they guess the emotion correctly, ask the students how they knew that was what you were feeling when you did not say what you were feeling. Guide the discussion in this fashion until you establish a clear link between the students’ answers and your “emotional” actions. Next, post the following definition on the board:

inference: *noun*, a conclusion or opinion that is formed because of known facts or evidence

Revisit the emotional gestures guessing game. Ask students what evidence they had to prove you were happy – or whichever emotion you pantomimed. Explain to students that keen readers are very good at making references and that they will also be practicing the reading skill of inference.

Direct students to the *Twenty-two Cents Muhammad Yunus and the Village Bank Reading Skill Inference* student worksheet.

Figurative Language - Metaphor:

Write the following sentence on the board:

Muhammad Yunus is a ray of sunshine for people all over the world.

Ask students what this sentence means. Guide the conversation to question whether or not Muhammad Yunus is really a “ray of sunshine” or if the phrase has another meaning in the sentence. Clarify for students that the phrase “ray of sunshine” in this context is being used

figuratively – that is that the phrase's meaning is not actual but more representative and comparative. Next, direct students to the *Twenty-two Cents Muhammad Yunus and the Village Bank Metaphors* student worksheet.

Sequencing, Paraphrase, and Summary:

For each of these reading skills, read aloud the definition boxes on the *Twenty-two Cents Muhammad Yunus and the Village Bank Sequencing, Paraphrase, and Summary* student worksheet. Clarify any misunderstandings and explain using the given examples. Direct students to complete the practice portions of the worksheets on their own.

Character Development:

Introduce the notion of character development by asking students how they would describe Muhammad Yunus. Next, ask them how they know he that type of person. Guide to discussion to clarify that writers develop, or bring to life, characters by what they have the characters say and do. Finally, suggest that while some characters in a story may change quite a bit over the course of a story, some remain unchanged – dynamic versus flat characters. Expand on this idea by sharing the following video:

<https://www.youtube.com/watch?v=AzqEgKwG0o4>

Continue the lesson by distributing the *Twenty-two Cents Muhammad Yunus and the Village Bank Character Development* student worksheet.

Essay Prompt:

Share with students the following quotes:

“Borrowers would be divided into groups of five, and each group would borrow an agreed upon amount. Then the group members would work together to pay back their loan on time. Muhammad believed that placing borrowers in groups would create a support system by which an entire group would be responsible for the success of each member.”

“To be approved for a loan, each group had to pass a test showing that the women understood the loan program. The women studied very hard and eventually everyone passed the test.”

Generate a discussion with students by asking them if they think Muhammad's idea was a good one. Would the women have been as successful if they had asked for a loan by themselves? Why or why not? What are the benefits of working in a group?

Next, ask students to give examples of groups they are involved in. Write their responses on the board.

Finally, direct students to jot down three examples from their own lives when working in a group helped them achieve their goals. Have students share some of their stories.

Conclude the discussion by posting the following writing prompt:

Write about a time when you worked in a group and successfully met your goal. How did the group help you? What did you learn from the process? Would you have been successful without the group's support?

Social Studies Connections:

After reading Twenty-two Cents Muhammad Yunus and the Village Bank, show the Izzit.org documentary Pennies a Day (for a copy of the DVD and others like it, see izzit.org).

<https://www.youtube.com/watch?v=1gZmycmCbQ4>

Ask students for the reactions to the video. Do they think Muhammad Yunus had a good idea? What are their thoughts on women's improvement when given the ability to earn money? Do they think the model would be more or less successful if the villagers worked alone rather than in groups?

Next, ask students if they think they could successfully design a business if they were given a small loan. Follow up by informing students that they will have a chance to create their own business models in small groups.

Small Group Activity:

1. Organize students in small groups of three or four members.
2. Inform the groups that they will be given a small loan of \$20.00 and that they will have to repay the loan within one month, with a 5% interest fee – or \$1.00.
3. Allow students to brainstorm a simple product they can make and sell. For example, friendship bracelets, or a lemonade stand.
4. Give students time to research material costs. Teachers may want to provide specific websites of local businesses that sell such supplies. For instance, Michael's Arts and Craft stores (michaels.com or Hobby Lobby (hobbylobby.com). Remind students that they cannot exceed their \$20.00 amount.
5. Have students determine a price for their product and then have them calculate how many products they can produce with the materials purchased and how many they will have to sell in order to pay off the loan.
6. Ask students to discuss and determine how long it will take them to produce each product. Will each member have the same responsibilities in the production or will each member have a specific job in the production?
7. Ask students to consider who will buy their product. Will there be enough people that will want to buy the product? Will they have to sell only to their class, family, neighborhood etc. or go to other places to find customers?

8. Ask students to create a list of possible difficulties. For example, is their product seasonal, like lemonade, which would sell better in the summer.
9. Direct students to calculate their profits and the total time needed to make and sell their products.
10. Have all groups share their product ideas and predicted results.

NAME: _____ DATE: _____

Twenty-Two Cents, Muhammad Yunus and the Village Bank **Vocabulary: Using Context Clues**

While reading, we are often faced with new and challenging words. Luckily, there may be some clues very near the difficult word that can help us figure out the hard words. Those nearby clues are known as context clues. Here are some clues to look for:

Definition—the word is defined directly and clearly in the sentence in which it appears.

“The arbitrator, the neutral person chosen to settle the dispute, arrived at her decision.”

Antonym (or contrast)—often signaled by the words whereas, unlike, or as opposed to.

“Unlike Jamaal’s room, which was immaculate, Jeffrey’s room was very messy.” “Whereas Melissa is quite lithe, her sister is clumsy and awkward.”

Synonym (or restatement)—other words are used in the sentence with similar meanings.

“The slender woman was so thin her clothes were too big on her.

Inference—word meanings are not directly described, but need to be inferred from the context. Using the information you do have, you make a reasonable conclusion, including what you think the difficult word means.

(definitions from
http://www.readwritethink.org/files/resources/lesson_images/lesson1089/types_context_clues.pdf)

Look at the following boldfaced words from the book, *Twenty-two Cents*. See if you can figure out the meaning of the boldfaced words by looking for context clues. When you find the context clue, underline it and state which type of clue it is, definition, antonym, synonym or inference. Next, write a definition for the word.

EXAMPLE:

“During some scout outings, Muhammad saw the terrible conditions in the slums where poor people lived. Families were crammed into tiny **shanties** built of bamboo, cardboard, and rusted tin.” (p. 8)

Type of context clue: synonym

Definition: a small, poor, makeshift house made from found materials

1. “In 1957, at the age of seventeen, he enrolled in the Department of Economics at Dhaka University. **Economics** is the study of how people make and use money, goods, and services.” (p. 9)

Type of context clue: _____

Definition: _____

2. “Then in 1965 he won a **prestigious** Fulbright scholarship to study economics in the United States.” (p. 10)

Type of context clue: _____

Definition: _____

3. “Although he was happy in the United States, Muhammad worried about the **turmoil** in his home country.” (p. 11)

Type of context clue: _____

Definition: _____

4. “Due to economic, political, and cultural differences, the people of East Pakistan wanted their independence from the West Pakistani government. In March 1971 East Pakistan **seceded** and declared itself the independent nation of Bangladesh.” (p. 11)

Type of context clue: _____

Definition: _____

5. “The war, along with drought and **famine**, devastated the newly formed country...The drought had destroyed the crops and left the villagers without food and fresh water. Barefoot children and their parents trudged along the dirt road toward the nearby fertile hills in desperate attempts to find food. Some returned clutching a few precious handfuls of rice and twigs to eat.” (p. 14)

Type of context clue: _____

Definition: _____

6. “The banks in Jobra were not interested in loaning small amounts of money, and they did not want to risk making loans to poor people. So Sufiya had to go to a *mahajon*, a moneylender. The mahajon loaned her the twenty-two cents she needed, which she had to pay back with **interest**, a percentage of the amount she borrowed.” (p. 17)

Type of context clue: _____

Definition: _____

NAME:

DATE:

Twenty-two Cents Muhammad Yunus and the Village Bank
Reading Skill Inference

INFERENCE AND TEXTUAL EVIDENCE

To infer means to make a logical conclusion or guess based on evidence. For example, if you see your friend at the bus stop wearing a scarf, mittens, and hat, shivering and rubbing his hands together, you might infer that he is cold. The evidence for him being cold is his winter clothing and rubbing his hands together. Readers also make inferences. As we read, we are observing the things that characters say and do. We also notice the ways other characters respond to words and actions. We pay attention to the things characters say about each other or how they react to each other. Based on these observations, readers begin to “read between the lines.” They draw conclusions based on these observations and can prove their findings by pointing out the parts in the text where the character or other characters have said or done something that is evidence of the reader's conclusion. Quotes from a piece of text that prove something are known as textual evidence.

Directions:

Reread the book, *Twenty-two Cents Muhammad Yunus and the Village Bank*. Then, read the following quotes taken from the book. Identify each quote as True (T) or False (F). You must then provide a quote, or textual evidence, to prove your answer.

EXAMPLE:

 F Muhammad Yunus was very selfish as a child.

Evidence: “Muhammad knew the hungry people at the door needed the food more than he did. He placed the *pitha* back on the plate.” (p. 1)

1. Chittagong had a diverse population with people of all walks of life.

Evidence: _____

2. The poor people of Chittagong received lots of help from the government.

Evidence: _____

3. Muhammad Yunus never wanted to leave his hometown.

Evidence: _____

4. Many people in Bangladesh struggled during the 1970s.

Evidence: _____

5. Often times, the *mahajon*, moneylenders, took advantage of poor people.

Evidence: _____

6. _____ Muhammad Yunus did not feel that women should have the same rights as men.

Evidence: _____

7. _____ It is acceptable for women to openly socialize with men.

Evidence: _____

8. _____ Muhammad Yunus and the Grameen Banks have made a big impact around the world.

Evidence: _____

Short Answers

Directions: In the spaces provided below, write a paragraph that answers the question. Make sure you use complete sentences and provide textual evidence to prove your response.

In what ways did Muhammad Yunus' parents ensure he would have a good future? How do you know?

NAME: _____

DATE: _____

Twenty-two Cents Muhammad Yunus and the Village Bank
Character Development

Character Development

Writers develop characters through words and actions. This means that the reader begins to feel the character in a story is real by what that character says or does. Some characters change quite a bit throughout a story. Maybe the character experiences something that changes his or her way of seeing life. This sort of character is what writers call **dynamic** or **round**. Other characters change or grow very little or not at all throughout a story. Writers refer to these type of characters as **static** or **flat**.

There are two ways that writers can share a character's personality with the reader. The writer can tell the reader directly what the character is like. For example, "The boy is sad." This is known as **direct characterization**. Or, the writer can let the reader know what the character is like by how the character acts or what the character says. For example, "The boy is crying." This is known as **indirect characterization**.

1. Consider the character Muhammad Yunus in the book *Twenty-two Cents*. He experiences many events in his life that influence and change the way he sees the world. What type of character is he? Dynamic or flat? How do you know? Refer back to the book to list some examples of events that changed Muhammad Yunus' understanding of the world.
2. What about the village women that receive loans from the Gareem Bank? Would you describe them as dynamic or flat? Why? Support your answer with examples from the book.

Read the following quotes from *Twenty-two Cents Muhammad Yunus and the Village Bank*. Determine whether or not they are examples of direct or indirect characterization. Write 'D' for direct and 'I' for indirect.

3. _____ “Muhammad knew the hungry people at the door needed the food more than he did.” (p.1)
4. _____ “Muhammad Yunus was born on June 28, 1940, the third oldest of three children.” (p.3)
5. _____ “Muhammad noticed how just a few coins could buy enough rice to feed a family for an entire week.” (p. 6)
6. _____ “But Muhammad hesitated. If he gave Sufiya the money, she would always be dependent on strangers for charity.” (p. 18)
7. _____ “Muhammad then visited one of the largest banks in Bangladesh to ask for a loan with a fair interest rate for the women.” (p. 19)
8. _____ “After being turned down by several banks, Muhammad decided to start a new bank that would lend money to the poor.” (p. 21)
9. _____ “Muhammad believed that placing borrowers in groups would create a

support system by which an entire group would be responsible for the success of each member.” (p. 22)

- 10. _____ “Often Muhammad could not approach a woman in public or in her home because it would be disrespectful. So he waited in the distance or outside a house while one of his female students talked to the women.” (p. 23)**

NAME: _____ DATE: _____

Twenty-two Cents Muhammad Yunus and the Village Bank
Sequencing, Paraphrase, and Summary

SEQUENCING: Sequencing refers to a reader's ability to understand the order of events in a story. It means that the reader was able to correctly follow all the things that happened and can retell the events in their proper order. Sometime this is also called chronology. *Chrono* comes from the Greek word *chronos*, which means time. "Ology" means a subject of study. Together, chronology means the subject of time, or the order in which events happened.

Directions:

Use the boxes below to sequence the main events that inspired Muhammad Yunus to start the Grameen Bank and ultimately win the Nobel Peace Prize.

1) While on an outing with the Boy Scouts, Muhammad is impressed by the conditions he sees of poor people living in the slums.	
	8) In 2006 Muhammad Yunus and the Gareem Bank were jointly awarded the Nobel Peace Prize.

PARAPHRASE

Paraphrase means to say the same thing using different words. It does not combine events or take away key ideas or details, it simply puts the message into other words.

Directions:

Look at the following sentences taken from *Twenty-two Cents Muhammad Yunus and the Village Bank*, and then rewrite the sentence using your own words.

EXAMPLE:

“ Muhammad realized that Sufiya's life depended on just a few cents a day.” (p. 19)

Paraphrase: Muhammad understood that Sufiya had to have some coins everyday in order to survive.

1. “Muhammad was greatly impressed by the students' belief that they could make a difference.” (p. 10)

Paraphrase:

11. “Tensions continued to mount, soon leading to a war between Pakistan and the new nation of Bangladesh.” (p. 11)

Paraphrase:

11. “The war, along with drought and famine, devastated the newly formed country.” (p. 14)

Paraphrase:

4. “Muhammad learned that Sufiya was one of many women who sold their crafts at the market to support their families.” (p. 17)

Paraphrase:

SUMMARY

A summary is a brief account of the main points of something. It is a shortened version of the key events from the beginning, middle, and end of a story. A good summary just focuses on the most important big ideas or events. It does not list every tiny detail.

Directions:

Use the following spaces to write a summary of events from the story *Twenty-two Cents Muhammad Yunus and the Village Bank*. Make sure you include the most important events from the beginning, middle, and end.
