

# ***Bonsai People: The Vision of Muhammad Yunus***

## **Educator Guide**

By Cari Ladd, M.Ed.

*Poor people are bonsai people. There's nothing wrong with their seed, society never allowed them the space to grow as tall as everybody else."*

-Dr. Muhammad Yunus, Grameen Bank

### **ABOUT THIS GUIDE**

What if you could harness the power of the free market to solve the problems of poverty, hunger, and inequality? To some, it sounds impossible, but Nobel Peace Prize winner Muhammad Yunus has proven with a number of social businesses that it works.

*Bonsai People: The Vision of Muhammad Yunus* is a film that profiles these companies, and shows the impact that such entrepreneurial projects have had on impoverished communities. Citing examples like Grameen Bank providing microcredit to small business initiatives to Grameen Danone addressing malnourishment to Grameen Phone and IT bringing telecommunications to remote areas, Yunus explains how to match social problems with new services that provide opportunities for economic and personal development. These stories can fuel classroom discussion about the principles and ideas that have made these social businesses successful, and challenge students to apply these universal social business strategies to addressing issues in their own communities.

This guide is designed for high school and college educators who teach the social sciences, women's studies, business, and international affairs. The film does not contain any content flags, but it is recommended that you preview the video to determine whether you will use the entire film or focus on key segments to meet your curricular objectives. Teaching strategies are provided for both approaches.

A number of tools are provided in this guide to support classroom discussions and activities, including:

- A listing of the subject areas and topics addressed;
- Background information on the people and social businesses profiled in the film;
- Suggested strategies for introducing the film, focusing student viewing of the complete film, and discussing key ideas after watching the film;
- Eight film segment investigations, organized by theme, that include sets of recommended film chapters, discussion prompts and student activities;
- Recommended resources for further study; and
- A listing of standards addressed by the guide.

### **CLASSROOM SUBJECT AREAS**

*Bonsai People* is a great match for teaching curricular topics in the following subject areas: Economics, Business, Current Events, Geography, Health, International Studies, Women's Studies, Social Studies, Sociology, World History

## **RELATED TOPICS**

*Bonsai People* will be of special interest to those interested in:

Activism  
Anthropology  
Economic Development  
Economic Studies  
Education  
Equity  
Feminism  
Human Rights  
Labor Studies  
Leadership  
Peace and Conflict Resolution  
Social Business  
Social Justice  
South Asia/Bangladesh  
Women's Studies

## **FILM OVERVIEW**

### **Materials:**

- **TV Length DVD:** 56:45 and 6 bonus videos
- **Feature Film Length DVD:** 78:48 and 10 bonus videos
- **Bonus DVD:** Over 2 hours of extra videos

**Note:** This film is in English and Bengali with frequent English subtitles.

### **Synopsis:**

The film begins with Muhammad Yunus describing common misconceptions about the poor and introducing the concept of microcredit. The filmmaker then travels to a remote area of Bangladesh to follow the opening of a new branch of Grameen Bank. Lending practices and actual borrowers are seen in action. Yunus explains how seeing borrowers struggle with healthcare, education, and other issues led to the organization of new social businesses. A number of these businesses are profiled. Yunus discusses what 'development' is, and evidence of the impact of the Grameen social businesses is shown. Viewers are encouraged to create their own visions for how social businesses can make the world more beautiful.

## PEOPLE IN THE FILM

**Narrator:** Filmmaker Holly Mosher traveled to Bangladesh from 2007-2011 to see first-hand how the social businesses pioneered by Muhammad Yunus operate and the impact they make in the lives of the poor.

**Muhammad Yunus:** An economics professor who founded Grameen Bank and the other organizations featured in the film. He explains key principles of social businesses and how the Grameen companies were developed in response to community needs.

**Sumon:** Manager for a new branch of Grameen Bank. His responsibilities include securing capital from local business members to loan to the poor in their community, marketing bank services to potential borrowers, and establishing and following up with groups who have received loans.

**Melancho:** The appointed head of her village Grameen Bank Center, comprised of several groups of five female borrowers. She leads their weekly meetings that collect installment payments and discuss the business affairs of the group. Profits from her business activities eventually helped her family to replace the straw walls of their home with tin.

**Aroti:** A long-time Grameen Bank member and city council representative. Past loans have been used for an irrigation project, a motorized irrigation pump, the construction of rental properties, and the payment of education costs for her two sons. She later used one of her savings accounts to build a new house with indoor plumbing.

**Shahnaj:** A child bride who has struggled with her husband to meet the needs of the family. One of her sons died of tetanus. The husband's cow trading business failed. One Grameen Bank loan helped them buy a goat and plant eggplants. Another loan was provided so she could fix her house, but she spent the money to plant trees instead. This choice made life tough in the rainy season, when her house was full of mud and her family was sick. Her daughter received a Grameen Scholarship for her education. Shahnaj eventually was able to fix her roof and is building a new home.

**Anarkuli:** A woman who has struggled with her husband to provide three meals per day for their family. With the help of Grameen Bank, both were able to increase their family income and pay to educate their children. She later moved to Dhaka when her husband was hospitalized and now works in a garment factory.

**Ayesha:** A beggar who participated in Grameen Bank's "Struggling Member Program." With her small, 0% interest loan, she was able to purchase vegetables to sell, which increased her confidence.

**Surjobano (Feature DVD):** An elderly woman who participates in Grameen Bank's "Struggling Member Program." After begging for 13 years in order to eat, Surjobano has used her loans to

buy two chickens, two ducks, tin for her roof, and new walls for her house. Her good credit record allows her to receive increasingly larger loans, and she also is able to pay installments to a retirement account.

## **BACKGROUND SNAPSHOTS**

**Bangladesh:** About the size of the state of New York, Bangladesh is tucked between India and Myanmar in South Asia. Its population of 160 million people living together in such a small space ranks it among the most densely-populated countries on earth. Bangladesh gained its independence from Pakistan in 1971. Geographically, the country is flat, has a low altitude, and includes the Ganges River Delta, making it vulnerable to flooding from annual monsoons and frequent cyclones. The main religion is Islam.

**Muhammad Yunus:** A Bangladeshi economist and social entrepreneur who has established a number of businesses designed to address social needs and foster economic development. He began by loaning 42 people \$27 out of his own pocket. After recognizing the benefits that such a small loan brought to the poor, he later founded the Grameen Bank and pioneered the use of microcredit. Yunus believes that access to credit is a fundamental human right, and that by providing capital for small business opportunities, the creative potential of the poor is unleashed and they can gradually improve their quality of life. In 2006, Yunus and Grameen Bank received the Nobel Peace Prize. Examples of social businesses founded by Yunus include:

**Grameen Bank:** Founded in 1983, Grameen Bank, or “village bank” in Bengali, is a self-sustaining, self-contained financial institution that provides small loans, or microcredit, primarily to poor women. To help ensure repayment, loans are given to groups of five individuals, who meet weekly to collect installment payments and discuss the business affairs of the group. The borrowers are also required to save weekly and purchase a small share of the bank, so the borrowers are collectively the owners of the bank. Grameen Bank has more than 7.5 million borrowers, 97% of which are women. The bank’s loan repayment rate is over 97%.

**Grameen Check:** Handweavers create cloth for an international market, thereby preserving the weaving culture of Bangladesh. This company also works with Grameen Shikkha to teach clothing production, creating opportunities for employment in the villages rather than in urban garment factories.

**Grameen Danone:** Addresses malnourishment through a micronutrient-fortified yogurt produced with milk from local farmers and sold to the poor at a price they can afford. Through an innovative partnership with Danone yogurt, women can go door-to-door and sell the product from coolers. The yogurt can last 2 days without refrigeration.

**Grameen Fisheries & Livestock:** Produces carp and some prawn, plus livestock. Both women and men work for the company, and receive 50% of the production share. In 2010, the 25-year lease to Grameen expired and the government took control of the fisheries.

**Grameen Green Children Eye Hospital:** Offers eye care services and performs cataract surgeries, enabling the blind to regain their sight and transform their lives. Payments for the

surgery vary based on the patient's ability to pay, with fees for the poor subsidized by those who can afford to pay more for the surgery.

**Grameen Kalyan:** Provides medical diagnostic services to the rural poor, especially women, in more than 50 clinics. The company focuses on prevention, early detection and treatment, and uses mobile devices to communicate with specialists in the cities. The cost for health insurance is \$1/month for a family of seven.

**Grameen Phone & IT:** Brought cell phones to the villages, where previously there was no phone service. Grameen Bank provided loans to women to buy a cell phone and start a business selling mobile phones to others. Bangladesh has more than 400,000 Grameen Phone ladies, who are expanding their services to include Internet access.

**Grameen Shakti:** Provides alternative, renewable, environmentally-friendly energy solutions to the poor, including solar energy and biogas. Customers pay for their systems in monthly installments as part of a lease-to-own program.

**Grameen Shiksha:** Promotes education through early childhood programs and educational funding opportunities. This locally-managed company recruits women from the local community and trains them to be teachers. It also provides educational scholarships to help children go to school and learn to read and write. They offer technical training and loans for higher education. Research shows that 99% of the children of Grameen borrowers can read and write. In contrast, 54% of the entire population in Bangladesh is literate.

**Social Business:** A company set up to address a social issue. It is self-sustaining, but is not concerned with maximizing profits. No dividend is given beyond investment money. Instead, profits are used to improve or expand operations.

## **BEFORE WATCHING THE FILM**

Give students a few minutes to respond in writing to the prompt, "Why are people poor?" Ask students to discuss their ideas with partners and then invite a few pairs to share their thinking with the class. Capture their main points in a list on the board. Then ask students what they think is the best way to help the poor improve their situation. Record those responses too, having students explain their thinking as they contribute ideas.

Tell students that an economist named Muhammad Yunus was troubled by the suffering of the poor in his homeland of Bangladesh and wanted to find answers to these same questions. Explain that the class is going to watch a film that shows what he discovered by starting a new kind of business that loaned small amounts of money to poor people.

## **THE SCREENING: FOCUS STUDENT VIEWING**

Your educational package includes two versions of the film, *Bonsai People: The Vision of Muhammad Yunus*. Decide if you want the class to watch the TV-length (56:45), the Feature-

length film (78:48 – includes the content of the TV-length version plus additional material like the story of a retirement-age woman named Surjobano) or choose a combination of bonus clips.

To focus student attention during the screening, first have them create a three-column chart with the heading, “Benefits of Social Business.” They should label the columns in the chart, “Individuals,” “Families,” and “Society.” As the class watches the film, students should take notes in the chart on the positive effects experienced by each group as a result of the social businesses featured in the film (e.g., Grameen Bank, Grameen Kalyan, etc.).

## **AFTER WATCHING THE FILM**

Following the screening of the film, invite students to reflect on what they have seen by asking a general question such as, “What images and words stood out for you as you watched the video?” Then, debrief on the notes that students took about the benefits of social business and draw from the discussion questions below to confirm understanding, and to deepen and personalize the conversation.

### **Discussion Prompts:**

- What is a social business? Describe how a social business is different from a traditional business.
- What is microcredit? What impact did these small bank loans have on the lives of the people featured in the film?
- Grameen Bank has a loan recovery rate of more than 97%. In your view, which strategies have contributed to this success?
- The film follows the start of a new Grameen Bank branch and the progress of its borrowers in that area. What can be learned from the stories of the families featured in the film? Which person in the film did you connect with the most? Why?
- Return to the lists made before watching the film with student ideas about why people are poor and what is the best way to help the poor. What edits would students make to these lists, if any? Why? How would students rank the listed strategies for helping the poor from “most effective” to “least effective?”
- Do you think microcredit loans could be successful in fighting poverty in the United States? Explain. (Note: Grameen America is now functioning in New York, Omaha and Indianapolis.)
- What can you do to address a social need in your community?

## **FILM SEGMENT INVESTIGATIONS**

### **THEME ONE: OVERCOMING THE NON-PROFIT/FOR-PROFIT DIVIDE**

### **Recommended Film Chapters:**

Bonus DVD:

Yunus - What Is And How To Create A Social Business? (4:00)

Yunus - Money Is The Means To Change The World (1:15)

### **Discussion Prompts:**

1. How specifically does business planning change when the focus is not on maximizing profits? How does this shift in motivation affect what business leaders get out of their work?
2. What does Yunus mean when he says, “Money-making business is the means, and social business is the end?”
3. Explain the role of profit in both a traditional and a social business. Does “not for profit” mean “not for revenue?”
4. How can the expertise of a for-profit business be leveraged to develop a successful social business?

### **Go Further:**

Have students conduct research and create profiles of a social business, a charity, and a welfare service. Invite students to share their profiles and then discuss the differences in the strategies of each type of organization to help the poor. What are the strengths and weaknesses of each approach? Which type of assistance do students believe is most effective? Explain.

## **THEME TWO: THINK GLOBAL/ACT LOCAL**

### **Recommended Film Chapters:**

Bonus DVD:

Yunus - What Is And How To Create A Social Business? (4:00)

Yunus - Money Is The Means To Change The World (1:15)

Yunus - Poverty and Grameen in America (3:00)

### **Discussion Prompts:**

1. Yunus explains how part of his understanding about poverty developed:  
“When I started walking around the village, I see how much knowledge is not really relevant for my work. And half of the knowledge that is in the village, I never knew anything about. So I was wondering what is this difference between the things that I got through my textbook...through my lectures and so on. And what I'm just learning from people, walking around, seeing things everyday. And then I came up with an explanation. I said what the academic system has given me

is a bird's eye view. Going around in the village, I didn't need that bird's eye view. What I already got is the worm's eye view. I see everything at a very close range. I see everything in details. They are very hard working. They are sweating their life off. But the money they make is so little because nobody gives them their fair share of their work. So they remain where they are.”

How did spending time with those he wished to help affect his thinking about the best way to alleviate poverty? How could doing so inform how to address poverty in your community?

2. Were you surprised that the Grameen Bank model was successful in New York City (as explained in the “Poverty and Grameen in America” video)? Why or why not? Do you think it would work where you live? Explain.

3. Yunus believes that all humans are born as entrepreneurs, but many have not had the opportunity to develop that side of themselves. In what ways have you been involved with starting a business or creating jobs? In what ways would you like to be?

### **Go Further:**

As a class, brainstorm a list of social problems that students have observed in your community. Then, watch, “What Is and How To Create a Social Business?” and have small student groups select a problem from the class list that they can design a social business to address. Groups should either develop a new social business or create a plan for an existing business to leverage its capabilities to address the problem (like what was done with Grameen Danone). Solutions might include novel approaches to using technology, simple inventions, connecting expertise with needs, or providing new services. For inspiration, students can review some of these social business ideas created by university students:

- **Restoration Trust** (<http://www.care2.com/causes/winner-college-students-microloans-for-abused-women.html>): This social business plan won a competition at the 2011 Georgia Social Business and Microcredit Forum. It focuses on reshaping the lives of abused women in Marietta, GA with a microloan program they can use for educational and business opportunities.
- **Fresh Oasis** (<http://aysps.gsu.edu/7187.html>): Another social business concept created during the 2011 George Social Business and Microcredit Forum addresses the lack of access to healthy, affordable food in the city of Atlanta with a hybrid truck and bicycle delivery system.
- **Read4Life** ([http://www.ggc.edu/academics/school-of-business/news-events/GGC\\_business\\_students\\_earn\\_academic\\_trophy\\_for\\_service\\_project](http://www.ggc.edu/academics/school-of-business/news-events/GGC_business_students_earn_academic_trophy_for_service_project)): This social business plan is designed to eradicate adult illiteracy in the state of Georgia.
- **Feel Good World** (<http://www.feelgoodworld.org/cheeseworld/>): This existing program seeks to end world hunger by selling grilled cheese sandwiches at kiosks on college campuses in order to create a discussion about world hunger with customers.

Students should also consider how partnerships might help the social business they develop to reach its goals. Display Yunus's "Seven Principles of Social Business" (<http://bonsaimovie.com/learn/socialbusiness/>) for students to reference as they organize their strategies.

Once the plans have been developed, allow time for each group to present their ideas to the class for feedback and refinement. Give extra credit for students who either implement a plan or present their proposal to the existing business they had in mind when developing their strategy.

Consider helping to bring the Social Business and Microcredit Forum to your state.

## **THEME THREE: WOMEN'S STUDIES**

### **Recommended Film Chapters:**

Bonus DVD:

Nurjahan on Gender and Education (7:40)

Kodbanu (8:50)

Azila (3:00)

Aroti (7:10)

Aroti 2011 (2:05)

Ayesha (7:35)

Firuza (7:30)

Grameen Shikkha – Education (9:50)

Anarkuli (5:20)

TV/Feature DVD's:

Chapter 7 - Shahnaj (2:51)

Chapter 11 - Women put money to better use (3:00)

Chapter 15 - Women's empowerment (2:27)

Grameen Kalyan - Healthcare (5:05)

Feature DVD:

Chapter 16 - Surjobano – retirement age (4:17)

### **Discussion Prompts:**

1. What are some of the challenges for women described by Nurjahan, Aroti, and Surjobano? Do women in the United States face similar issues? Explain.
2. Yunus said, "When money enters the family through women, the impact in the family is so much better." What does he mean by that? Do you agree with his point of view? Why or why not?

3. What role does education play in the empowerment of women? How have students seen education benefit their own lives or the lives of women they know?
4. Why does Grameen Kalyan focus on women? What has been the effect of Grameen on birth rates? (Note: Grameen borrowers are twice as likely to practice family planning.)

**Go Further:**

Yunus said, “Money is the tool by which you start discovering yourself.” How have microcredit loans from Grameen Bank changed the women in the film and their status in their community? Have students act as journalists to answer this question by writing news stories that profile one of the women featured in *Bonsai People*. Students should include quotations from the women, relevant statistics, and evidence that shows how she and/or her status has changed as a result of becoming a member of Grameen Bank and Grameen Shikkha.

**THEME FOUR: MICROCREDIT**

**Recommended Film Chapters:**

Bonus DVD:

Sumon - Setting up a Bank (16:20)

Firuza (7:30)

Yunus - Poverty and Grameen in America (3:00)

TV/Feature DVDs:

Chapter 2 – Microcredit is a crazy thing to do... (2:23)

Chapter 13 - 16 Decisions (3:32)

**Discussion Prompts:**

1. Yunus says: “The best way to get to development [is microcredit], because you are unleashing the energy of the person.” How does this approach differ from other strategies to help the poor (e.g., charity, welfare)?
2. What challenges does Sumon face as he opens up the new Grameen Bank branch? What strategies does he use to overcome those obstacles?
3. How does changing habits like using proper latrines, having a vegetable garden, etc. relate to microcredit loans from Grameen Bank?
4. What are the benefits of Grameen Bank loaning to women in groups of five?
5. Yunus says, "Credit is a strong economic weapon." What evidence in the film proves or disproves this statement?

### **Go Further:**

1. Have students engage directly in microcredit by lending money with Kiva. This gives students the chance to get involved in the cutting edge of economic development, and make a big impact on the lives of entrepreneurs around the globe. Students can create a lending team or participate in Campus Kiva, a Kiva program created by college students for college students. (<http://www.kiva.org/do-more/campus>)

2. Since Yunus pioneered the concept of microcredit, some have criticized the practice and questioned its ability to help alleviate poverty. Have students research the microcredit debate and develop a point/counterpoint chart that lists these two points of view, including relevant statistics as appropriate. Some starting points for research might include:

- Microcredit Doesn't End Poverty Despite All the Hype ([http://www.washingtonpost.com/opinions/microcredit-doesnt-end-poverty-despite-all-the-hype/2012/01/20/gIQAtfzR\\_story.html](http://www.washingtonpost.com/opinions/microcredit-doesnt-end-poverty-despite-all-the-hype/2012/01/20/gIQAtfzR_story.html))
- Microcredit Issues and Debate <<http://www.kbyutv.org/programs/smallfortunes/issues/>>

Ask students to choose the side of the debate that they agree with and justify their choice in writing.

## **THEME FIVE: POVERTY (INTERNATIONAL RELATIONS)**

### **Recommended Film Chapters:**

Bonus DVD:

A Day in the Life of Ayesha (2:40)

Yunus - Grameen As a Humanitarian Organization (5:15)

TV/Feature DVDs:

Chapter 1 - Misconceptions of Poverty (3:01)

Chapter 4 – Recruiting Melancho (1:11)

Chapter 17 - Humanitarian Organization (1:57)

### **Discussion Prompts:**

1. In the video chapter “Misconceptions of Poverty,” Yunus said:

“Usually when people look at poor people and try to understand why people are poor, they have a very traditional kind of explanation. They are poor because they don't have any skill. They are poor because they are lazy. They are poor – they don't have ambition. So you can have all kinds of explanations. It is always related to the person. There is something deficient in the person. So that's why he or she is poor. When we did our work, we repeatedly asked why people are poor. And every time, seeing the real situation on the ground, we come to the same

conclusion: Poverty is not created by the poor people. Poverty is created by the system that we have built.”

Do you agree or disagree with Yunus’s perspective about poverty? Explain. Do his ideas about poverty apply only to those in Bangladesh? Why or why not? How would you characterize poverty in your community?

2. After viewing, “A Day in the Life of Ayesha,” who used to be a beggar but with a loan from Grameen Bank now sells vegetables door to door, explain what you felt while you were watching. (It may be helpful to choose five words that describe what you saw.) How did the music in the video affect your response as a viewer? How does this snapshot of Ayesha’s life relate to the “Misconceptions of Poverty” quote by Yunus in question 1? Use examples from the video to support your analysis.

3. In times of disaster, Grameen Bank stops banking operations and serves as a humanitarian organization to provide food, shelter, and medical care to its members. It also gives loans to help the poor rebuild their lives. Is this an appropriate role for a bank to play? Why or why not? Do such actions also benefit Grameen Bank? Explain. Compare the role of Grameen Bank in Bangladesh to that of banks in the United States. Speculate about what might have happened during the U.S. housing crisis if banks had focused less on profit and more on the needs of their customers. Could such an approach have made an impact on the country’s economic recovery? Justify your conclusion.

4. Look at Grameen’s 10 Indicators of Poverty (<http://bonsaimovie.com/learn/resources/>) and watch how Sumon interviews Melancho to see if she qualifies as among the poorest of the poor. What does the meal she prepares consist of?

### **Go Further:**

Using, “A Day in the Life of Ayesha” as a model, ask students to create brief videos that show a typical day in their own lives, set to music that represents them. Have them also complete a Venn diagram that compares and contrasts their “day” to Ayesha’s. Discuss how “the systems” in which students and Ayesha live have affected the way that typical days for them play out. Be sure students draw evidence from the videos to back up their ideas. In what ways, if any, does this activity affect student perspectives on poverty and how to address it?

## **THEME SIX: EDUCATION**

### **Recommended Film Chapters:**

Bonus DVD:  
Grameen Shikkha – Education (9:50)

### **Discussion Prompts:**

1. Based on what you saw in the video, how has Grameen Scholarship money opened up opportunities for women?

2. How do family and community influence the way students in the video want to use their education? In what ways, if any, do these factors affect your goals for the future?
3. What is the relationship between education and poverty?
4. What are the possible social and economic outcomes of having an educated workforce?

**Go Further:**

Have students conduct research to inform a comparative essay that compares and contrasts the goals and priorities of Grameen Shikkha with similar educational programs in the United States. Discuss: What universal principles for producing an educated workforce apply to both the U.S. and a developing country like Bangladesh? Students should use evidence from their research to support their responses.

**THEME SEVEN: SOCIAL BUSINESS/SOCIAL ENTERPRISE**

**Recommended Film Chapters:**

Bonus DVD:

- Grameen Check – Clothing (7:00)
- Yunus - What Is And How To Create A Social Business? (4:00)
- Yunus - Money Is The Means To Change The World (1:15)
- Yunus - Misconceptions of Grameen Bank (3:15)
- Yunus - Poverty and Grameen in America (3:00)

TV/Feature DVDs:

- Grameen Danone – Malnourishment (7:00)
- Grameen Kalyan – Healthcare (5:05)
- Grameen Shakti – Alternative Energy (2:40)
- Grameen Green Children Eye Hospital (2:20)
- Grameen Fisheries & Livestock (4:00)
- Grameen Phone & IT – Communications (4:45)

**Discussion Prompts:**

1. Explain how the role of profit differs between traditional businesses and social businesses.
2. What are likely to be the long-term benefits of the Grameen social businesses? How do these benefits differ from those of charity initiatives or government welfare?
3. In your view, what has made the various Grameen social businesses successful?
4. What does Yunus mean when he says, “Money-making business is the means, and social business is the end?”

5. Yunus says, “Making an impact on people’s lives is every bit as fulfilling as making money.” Do you agree or disagree? Why? What do you think motivates the business people you know?

**Go Further:**

Ask small student groups to choose one of the Grameen businesses to examine more closely. Have them identify the social problems that prompted the company’s creation and the strategies used to address the problems. Groups should conduct additional research online as needed, and organize their information into a succinct slideshow presentation. Have each group share their findings with the class and then talk about any common characteristics that students notice about these social businesses (e.g., sustainability, use of microcredit, local involvement, etc.) How could companies closer to home utilize these ideas?

**THEME EIGHT: HEALTHCARE**

**Recommended Film Chapters:**

- TV/Feature DVDs:
- Chapter 7 – Shahnaj (2:51)
- Grameen Kalyan – Healthcare (5:05)
- Grameen Green Children Eye Hospital (2:20)

**Discussion Prompts:**

1. What is the relationship between health and prosperity?
2. Shahnaj’s son died after having contracted tetanus, a disease that can be prevented with a vaccine. What impact did a lack of access to such preventative medical care have on her son’s wife and child, his in-laws, Shahnaj and the rest of her family, and the community at large?
3. How might improvements in nutrition, sanitation, disease prevention, and diagnostic services help to keep total health care costs down? How can communication about these topics improve in your community?
4. How do you feel about patients paying different amounts for the same medical services, based on their ability to pay? Would you be willing to pay the highest amount if you knew that others pay a lower rate? Why or why not?

**Go Further:**

Conduct an analysis of Grameen Bank’s “16 Decisions” – a set of principles that borrowers must memorize and commit themselves to when they receive a loan. Have small student groups read the “16 Decisions” (found near the bottom of this page: <http://bonsaimovie.com/learn/microcredit/>) and identify which principles directly affect the health of borrowers and their families. Discuss: What are the specific health benefits of living by

these principles? How would having borrowers adopt these principles benefit Grameen Bank? What are the benefits to society as a whole? Then, have each group develop a set of “decisions” that would benefit the health of their families and community. Provide time for each group to share their ideas with the class.

## RECOMMENDED RESOURCES

Below is a sampling of resources to extend your study of themes introduced by *Bonsai People*. For a more complete list, see our Further Reading page at:

<http://bonsaimovie.com/learn/resources/>

### Books:

*The Blue Sweater: Bridging the Gap Between Rich and Poor in an Interconnected World*

By Jacqueline Novogratz.

This book tells the journey of a woman who left a career in international banking to find ways to address global poverty.

*Banker to the Poor: Micro-lending and the Battle Against World Poverty*

By Muhammad Yunus

This memoir traces Yunus’s intellectual and spiritual journey that led him to rethink the relationship between rich and poor, and ultimately develop Grameen Bank and the concept of microcredit.

*Building Social Business: The New Kind of Capitalism That Serves Humanity’s Most Pressing Needs*

By Muhammad Yunus

In this book, Yunus talks about the theory of social business, tells the stories of several social businesses that are already in action, and offers practical guidance for setting up your own self-supporting social business that can bring about positive change.

*Creating a World Without Poverty: Social Business and the Future of Capitalism*

By Muhammad Yunus

Yunus provides an in-depth discussion of the concept of social business and its role in a free-market society.

### Web Sites:

**Grameen Creative Lab**

<http://www.grameencreativelab.com>

The purpose of the Grameen Creative Lab is to accelerate social business through building awareness and understanding of what social business is, and by providing business consulting services.

## **KIVA**

<http://www.kiva.org>

This non-profit organization uses the internet to alleviate poverty by facilitating online microcredit loans. They have a program specifically by and for students called Campus Kiva.

## **Month of Microfinance**

<http://monthofmicrofinance.org/>

This organization brings together student organizations with a passion for microfinance. Web site resources include their live-on-\$2-a-day-for-five-days challenge, links to related readings, and a directory of events for microfinance events around the U.S. in April.

## **Social Business and Microcredit Forum**

[http://www.usg.edu/social\\_business\\_microcredit](http://www.usg.edu/social_business_microcredit)

This forum was piloted in the state of Georgia in 2011 and will expand to nine more states in the 2012-2013 school year. Consider helping to bring the Social Business and Microcredit Forum to your state.

## **Yunus Centre**

<http://muhammadyunus.org>

The Yunus Centre is a clearinghouse of resources about Yunus's economic philosophy, the concept of social business, related news, links to the Grameen family of social businesses, and more.

## **RELATED STANDARDS**

**Common Core State Standards** (<http://www.corestandards.org/the-standards>):

RH.9-10.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.

RH.11-12.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.

SL, 9-10, 11-12.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on [grade-appropriate] topics, text, and issues, building on others' ideas and expressing their own clearly and persuasively.

SL, 9-10.4 Present information, findings, and supporting evidence clearly, concisely, and logically, such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

SL, 11-12.4 Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

SL, 9-10, 11-12.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

W.9-10, 11-12.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

W.9-10, 11-12.2 Write informative/explanatory texts to examine and convey complex ideas, concepts and information clearly and accurately through the effective selection, organization, and analysis of content.

W.9-10, 11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

WHST. 9-10, 11-12.1 Writes arguments focused on discipline-specific content.

WHST. 9-10, 11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

WHST. 9-10, 11-12.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

WHST. 9-10.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.

WHST. 11-12.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

WHST. 9-10, 11-12.9 Draw evidence from informational texts to support analysis, reflection, and research.

**Content Knowledge** (<http://www.mcrel.org/standards-benchmarks/>): A compilation of content standards and benchmarks for K-12 curriculum by McRel (Mid-continent Research for Education and Learning).

Behavioral Studies, Standard 1: Understands that group and cultural influences contribute to human development, identity, and behavior.

Behavioral Studies, Standard 4: Understands conflict, cooperation, and interdependence among individuals, groups, and institutions.

Business Education, Standard 15: Knows unique characteristics of an entrepreneur.

Business Education, Standard 18: Understands how ethics, government, and different forms of business ownership affect the entrepreneurial venture.

Business Education, Standard 19: Understands the characteristics and components of a business plan.

Economics, Standard 2: Understands characteristics of different economic systems, economic institutions, and economic incentives.

Economics, Standard 7: Understands savings, investment, and interest rates.

Geography, Standard 4: Understands the physical and human characteristics of place.

Geography, Standard 10: Understands the nature and complexity of Earth's cultural mosaics.

Geography, Standard 11: Understands the patterns and networks of economic interdependence on Earth's surface.

Geography, Standard 14: Understands how human actions modify the physical environment.

Geography, Standard 15: Understands how physical systems affect human systems.

Geography, Standard 16: Understands the changes that occur in the meaning, use, distribution and importance of resources.

Health, Standard 2: Knows environmental and external factors that affect individual and community health.

World History, Standard 44: Understands the search for community, stability, and peace in an interdependent world.

Working With Others, Standard 5: Demonstrates leadership skills.

## **DIRECTOR'S STATEMENT ON YUNUS' DISMISSAL**

Read more about the context and likely political motivations behind Yunus' dismissal from his post at Grameen Bank by government officials in Bangladesh.

<http://bonsaimovie.com/removal>