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# WOLA SAMPLE MATERIAL

KOÇ UNIVERSITY ENGLISH LANGUAGE  
PROFICIENCY EXAM (KUEPE)

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READING 1 Questions 1 – 10: Choose the best answer according to the text below. (1 pt. each)

### Microfinance

- (1) What started as a few small loans by an economics professor in Bangladesh to help local laborers avoid high-interest loan services has become a booming specialized banking business. This business, microfinance, refers to small loans to poor people who have no access to banks. According to economists, women are the big beneficiaries of microfinance, especially women in South Asia, where the majority of micro-lending takes place. Grameen Bank, the Bangladesh institution at the forefront of micro-lending, reports that almost all of its borrowers are low-income women.
- (2) Muhammad Yunus, an economics professor, founded Grameen Bank in the late 1970s. Grameen means village, and the bank is so named because its clients are mostly in rural areas. Today, the bank has 23,037 employees and 8.1 million borrowers. As microfinance expands, it increasingly attracts commercial investments, and provides other services – like savings accounts, insurance policies, money transfers and bill-paying services – to those who typically lack access to banks. When Grameen Bank first started, it tried to attract an equal number of men and women borrowers. But the bank quickly saw that women used their earnings to benefit their families much more than male borrowers did. Grameen and other micro-lenders in South Asia now lend overwhelmingly to women.
- (3) Borrowers typically take out loans of no more than a few hundred dollars, which they use to finance business activities such as selling food or small items from a market stall, raising chickens or vegetables, or providing services like sewing or cleaning. Mary Ellen Iskenderian, president of Women’s World Banking, a global network supporting microfinance, says the benefits of access to small loans at reasonable interest rates may seem diminutive, but they are significant for these families. “They may be able to move from a mud floor to a wood floor, which has enormous health benefits, or allow a girl to stay longer in school, which has a long-term impact.” Small loans reduce economic shocks to families with few resources to fall back on. If drought hurts their crops or they need money for a medical emergency, families don’t have to sell off productive possessions or reduce their food consumption. The microfinance system has another built-in means of improving the welfare of borrowers and their families. Lending officers often provide information about such topics as health, nutrition and borrowers’ legal rights in their dealings with landlords.
- (4) Although microfinance has spread to most parts of the world, the practice is most highly developed in South Asia, home to half of all current borrowers. Estimates of the number of borrowers worldwide range from 77 million to 150 million. Unlike traditional banks that do almost everything to protect themselves, micro-lenders do not require collateral that would be lost if a loan is not repaid. Instead, many microfinance institutions follow the Grameen model of requiring those who take out a loan to join a group of about a half-dozen fellow borrowers. The group holds regular meetings at which an officer of the lending institution collects repayments. Experts say the support and pressure from the group contributes to very high repayment rates. Typically more than 95 percent of loans are repaid.

(5) Increasingly, local governments and international donors support micro-lending. Also, as the practice continues to expand, microfinance institutions are attracting more capital from commercial investors \$10 billion worldwide in the last four years. Ujjivan Financial Services, a company founded in India in 2005 to bring micro-lending to India's urban poor, is typical of this trend. The company started with investments from both nonprofit foundations and for-profit investment funds in the United States, Europe and India. "We're a social enterprise; our objective is to fight poverty," says an Ujjivan director. "But we're run as a profit-making enterprise. Otherwise, we wouldn't attract enough capital or good people to work for us."

1) According to paragraph I, the practice of microfinance \_\_\_\_\_.

- A) has improved in spite of its high-interest loan services
- B) is favored by few economists in Bangladesh
- C) benefits considerably more women than men
- D) was started as a reaction to the tyrants in South Asia

2) As we learn from the text, Grameen Bank \_\_\_\_\_.

- A) received its name from its target client group
- B) has been the biggest bank in Bangladesh since the late 1970s
- C) is no longer a leading actor of micro-lending in Bangladesh
- D) was established by local laborers who wanted to fight poverty in their region

3) As stated in paragraph II, microfinance institutions provide small loans to poor people \_\_\_\_\_.

- A) but Muhammad Yunus believes money transfers and bill-paying services are more profitable
- B) because they want to be able to exploit them when their businesses expand
- C) yet they are disturbed by the fact that more women than men borrow money from them
- D) as well as other services like savings accounts and insurance policies

4) According to the text, the clients of the microfinance system \_\_\_\_\_.

- A) apply to half a dozen banks when they need to borrow money
- B) often fail to repay their debts on time
- C) pay their debts back in monthly installment of three hundred dollars
- D) mostly seek money for minor businesses like raising chickens

5) The word diminutive in paragraph III is closest in meaning to \_\_\_\_\_.

- A) damaging
- B) tiny
- C) important
- D) reliable

6) The phrase fall back on in paragraph III is closest in meaning to \_\_\_\_\_.

- A) cut out
- B) let down
- C) depend on
- D) run out

7) The word their in paragraph III refers to \_\_\_\_\_.

- A) means
- B) borrowers
- C) officers
- D) topics

8) The word collateral in paragraph IV could best be replaced by \_\_\_\_\_.

- A) guarantee
- B) risk
- C) information
- D) competence

9) According to paragraph V, Ujjivan Financial Services claims that they wouldn't collect enough investment if \_\_\_\_\_.

- A) they weren't a profit-making enterprise
- B) their head office was in India
- C) they employed foreign workers
- D) their enterprise continued to expand

10) Which of the following sentences is TRUE according to the text?

- A) Grameen Bank has lent \$10 billion since its foundation.
- B) Muhammad Yunus is a director of Ujjivan Financial Services.
- C) Half of all microfinance borrowers are in South Asia.
- D) Today there are 8.1 million microfinance borrowers in South Asia.

### Mobile Phones and Modem War

- (1) Mobile phone use around the world is expanding, and nowhere is that more true than in Afghanistan. An estimated 150,000 new subscribers are added every month, with 'no end in sight' according to the country's telecommunications minister. Out of a population of 28 million, more than 40 percent of Afghans have access to or own a mobile phone, a key means of communication in a country where landline phone infrastructure has been undermined by decades of war. However, every night at dusk in certain parts of Afghanistan, cell phone service is abruptly cut off until early the next morning, leaving users in a black hole of communication. Companies that provide mobile services in Afghanistan cut their services off due to threat of attack by Taliban militants. These militants aim to stop US and NATO forces from tracking their communications and to block local Afghans from passing tips to the authorities.
- (2) Altaf Ladak is the chief operating officer for Roshan, which holds 35 percent of the mobile market share in Afghanistan. He does not believe his company is making a mistake by bowing to demands to shut off cell phone access at night, saying instead that it is simply a matter of security, a decision made in consultation with all mobile operators in Afghanistan. "We needed to make sure our people and our assets are secure. So we've taken that precaution to make sure that they are not put at risk. In the past, Afghan rebels have blown up and destroyed expensive cell towers and threatened operators, even though they themselves rely on mobile devices to plan their attacks.
- (3) Cutting off mobile service is just one of many tools that are used as part of an effective communications strategy by Taliban militants. Controlling and shaping the flow of information lies at the heart of their communications strategy. It is designed to play to specific audiences, which, in addition to local populations in both Afghanistan and Pakistan, include US and NATO forces, Afghan and Pakistani authorities and, of course, the larger pan-Islamic world and the West. Another way is to message the media. Some journalists receive SMS messages and regular calls on their mobile phones from Taliban representatives, offering interviews or claiming responsibility for terrorist attacks against Afghan, Pakistani and Western targets. A newer, surprising strategy even involves emailing news alerts written in perfect English to western reporters that detail one successful attack after another on the battlefield. And, of course, there are dozens of websites used to recruit and train militants, and to post their messages and videos.
- (4) Dr. Carsten Bockstette is a researcher, author and analyst in Germany. He has written several papers examining the propaganda techniques of the militants. "Officials have to do something about the militants' strategic communications. It is imperative that officials not lose their own credibility. Ensuring their own credibility while reducing the militant credibility is one of the key elements," He suggests, for example, that US and NATO forces must quickly and honestly take responsibility for Afghan and Pakistani civilian deaths that occur when pilotless aircraft target militant bases. He also says the most effective way to compete with the militant point of view, even in this digital age, is to start from the bottom up. He says identifying and employing local and trusted storytellers who can conduct what he calls a "mouth-to-mouth" campaign is critical to successfully penetrating the largely rural communities.

11) We learn from the text that mobile communication service in Afghanistan is stopped every night \_\_\_\_\_.

- A) to make people use their landline phones
- B) but Afghans do not complain about this
- C) as part of the government's security program
- D) as mobile service providers fear Taliban militants

12) The word "their" in paragraph I refers to \_\_\_\_\_.

- A) companies
- B) services
- C) Taliban militants
- D) US and NATO forces

13) Paragraph II is mainly concerned with \_\_\_\_\_.

- A) what should be done to prevent Taliban attacks
- B) why mobile service providers stop access at night
- C) how Roshan manages to control 35 percent of the mobile market
- D) why mobile operators provide financial support to Taliban

14) Which of the following is NOT mentioned in the text as part of Taliban's communications strategy?

- A) Preventing mobile phone access
- B) Sending text messages to the media
- C) Handing out propaganda leaflets in Pakistan
- D) Emailing news alerts to reporters

15) Which of the following sentences is TRUE according to Dr. Carsten Bockstette?

- A) The Pakistani government helps Taliban control the flow of information,
- B) The majority of Taliban leaders live in European countries like Germany.
- C) Taliban's credibility has never been lower than it is today.
- D) US and NATO forces cause civilian deaths.

**READING 3: Questions 16 – 20: Choose the best answer according to the text below. (1 pt. each)**

**Nanotechnology**

- (1) Governments and industries around the world are investing billions of dollars to position themselves as leaders in the emerging enterprise called nanotechnology, defined as science on the scale of atoms and molecules. Each nation has its own vision and strategy. Last month, representatives from five of the top contenders – the US, the European Union, Japan, Russia and China – met during a panel, where 800 participants from 44 countries examined nanotechnology's influence on health, electronics, energy, water, food, construction, safety and investment. "Today there are lots of nano-products but they're typically not revolutionary. They're improvements on existing processes and products – better materials, better coatings, more efficient chemical processes," said Richard Russell, a conference speaker. "All those things provide society with benefits," he said, "But I think many people are waiting for the revolutionary ones. Those are a little further out because we're still spending time and effort developing nano-materials. There's still a lot of basic research to do."
- (2) Nano-science describes the ability to see, measure, control and manufacture things on a scale of one to 100 nanometers. A nanometer is one-billionth of a meter; a sheet of paper is about 100,000 nanometers thick. At the nano scale, the physical, chemical and biological properties of materials differ in basic and valuable ways. Nanotechnology research and development are helping scientists and engineers understand and create materials and devices that draw on these new properties. Nanotechnology applications are being developed in nearly every industry, including electronics, energy production, information technology, transportation, and medicine.
- (3) Last year, governments and private industry around the world spent a combined \$14 billion on nanotechnology. Of that total, the US is among the top investors. US Government spending on basic research in nanotechnology was \$1.5 billion, and private-sector investment in research and development was just over \$3 billion. About 5 percent of the US investment is spent on research to determine the implications of nanotechnology on public health and safety and the environment.
- (4) In Europe, two-thirds of nanotechnology funding comes from governments, the European Union (EU) and member states, and one-third comes from the private sector, said Christos Tokamanis, head of the EU nanotechnology unit. "The action plan has two main focus points," he said. "One is competitiveness and the societal challenges we have to resolve and solve with nanotechnology, and the other is the responsible development of this emerging science."
- (5) In the 2,500-year-old city of Suzhou, a 1.5-hour flight from Beijing, China's central government is helping to fund and promote the International Nanotech Innovation Park, an aggressive effort to accelerate the growth of the nation's nanotechnology industry. The park already has 14 nanotechnology start-up companies and expects its 200 employees to grow to 700 over the next several years. Scientific collaboration is important to the park's growth, and talks have been held with representatives from Russia, Finland, South Korea, Singapore and Hong Kong.
- (6) In Japan, nanotechnology materials are among the nation's four strategic priorities. Public funding alone for the period 2006 to 2010 was \$1 billion. It was focused on nanotechnology materials for energy, environment and resources; advanced research and development; research evaluation of manufactured nano-particles; and an X-ray free electron laser to develop new nanotechnology materials.

(7) For Russia, nanotechnology is to become the basis of a new technological culture that will completely change industrial policy and the industrial economy. It will be a new revolution. The government has allocated more than \$2 billion for nanotechnology over the next six years. They will change the system of education completely in order to stimulate such new types of perspective for scientists, and undertake many different changes in infrastructure

16) The word **contenders** in paragraph I is closest in meaning to \_\_\_\_\_.

- A) competitors
- B) scientists
- C) sufferers
- D) spectators

17) As we learn from paragraph I, Richard Russell believes \_\_\_\_\_.

- A) it will take quite a lot of time to manufacture revolutionary nano-products
- B) revolutionary nano-products are too expensive for common people to buy
- C) it is too early to organize international nano-technology conferences
- D) most nano-products of today can be considered revolutionary

18) Which of the following sentences is **FALSE** according to paragraph I?

- A) Nanotechnology is science on the scale of atoms and molecules.
- B) There were eight hundred participants at last month's nanotechnology panel.
- C) The US, the EU, Japan, Russia and China share the same nanotechnology strategy.
- D) Governments around the world are spending billions of dollars to become leaders in nanotechnology.

19) The phrase **draw on** in paragraph II could best be replaced by \_\_\_\_\_.

- A) destroy
- B) give up
- C) lead to
- D) use

20) According to the text, the \_\_\_\_\_ government has opened a business facility where there are **fourteen nanotechnology firms**.

- A) Russian
- B) American
- C) Chinese
- D) Japanese

**THIS IS THE END OF THE READING SECTION. PLEASE CONTINUE THE EXAM WITH THE USE OF ENGLISH SECTION.**



## PART 1: Questions 21 - 30: Choose the best answer to complete the text. (1 pt. each)

**Emissions trading**

Emissions trading is an administrative approach that aims at reducing the cost of pollution control by providing economic.....(21) for achieving reductions in the emissions of pollutants. In such a plan, a central authority.....(22) limits on each pollutant and they.....(23) that clean air is a common-pool resource. Groups that intend to exceed the limits may buy emissions credits from those.....(24) to stay below their designated limits. This transfer is normally.....(25) to as a trade. In some emissions trading systems, a portion of the traded credits are required to be retired. By retiring some of the credits, the system..... (26) a net reduction in emissions, as well as cost reduction, from each trade. Most authorities agree that emissions trading is an effective strategy.....(27) properly designed and administered. The advocates of free-market environmentalism sometimes use emissions trading or marketable rights as examples to support the theory that free markets can.....(28) environmental problems. The total amount of available marketable or tradable rights is generally set by a political process, not by the market; but the systems.....(29) the market to determine how to deal with the resulting allocation problem. If a given country or facility does not need all of its allowance, it may offer it for sale to.....(30) organization that has insufficient allowances for its emission production.

- |                    |                |              |               |
|--------------------|----------------|--------------|---------------|
| 21) a. incentives  | b. quests      | c. restrains | d. impairment |
| 22) a. looks up to | b. takes place | c. refrains  | d. sets       |
| 23) a. undermine   | b. design      | c. recognize | d. relieve    |
| 24) a. are able    | b. able        | c. been able | d. are        |
| 25) a. claimed     | b. considered  | c. referred  | d. taken      |
| 26) a. releases    | b. prospers    | c. asserts   | d. achieves   |
| 27) a. whether     | b. unless      | c. if        | d. though     |
| 28) a. result in   | b. handle      | c. rise      | d. break out  |
| 29) a. allow       | b. have        | c. provide   | d. endeavor   |
| 30) a. other       | b. each        | c. the other | d. another    |

**PART 2: Questions 31 - 40: Choose the best answer to complete the text. (1 pt. each)**

**Pablo Picasso**

Pablo Picasso was born on October 25, 1881 in Málaga, Spain, as the first child of José Ruiz y Blanco and Maria Picasso y López. Picasso's father, José Ruiz y Blanco,.....(31) the potential of Picasso's art talent, was himself a painter. Picasso's first words were "piz, piz", a shortening of the Spanish word for "lápiz" in order to draw the pigeons..... (32) sleeping outside his window. Although Picasso attended art schools throughout his childhood, often.....(33) his father taught, he never finished his college-level course of study at the Academia de San Fernando in Madrid. The Museum Picasso in Barcelona features many of Picasso's early works,.....(34) while he was living in Spain, as well as the extensive collection of Jamie Sabartés, Picasso's close friend from his Barcelona days. There are many precise and detailed figure studies..... (35) in his youth under his father's tutelage, as well as rarely seen works from his old age that clearly..... (36) Picasso's firm grounding in classical techniques. The Guinness Book of Records names Picasso as the most.....(37) painter ever- in his lifetime he produced around 13,500 paintings, 100,000 prints and engravings, 34,000 book illustrations and 300 sculptures. In addition, Picasso had a considerable collection of the work of .....(38) famous artists, some of whom were his ..... (39), such as Henri Matisse. In the aftermath of Picasso's death, Paul McCartney wrote a song in tribute to him, which.....(40) on his album Band on the Run later that year.

- |                            |                         |                      |                      |
|----------------------------|-------------------------|----------------------|----------------------|
| 31) a. who recognizing     | b. recognized           | c. being recognized  | d. recognizing       |
| 32) a. he                  | b. which                | c. of which          | d. -----             |
| 33) a. those               | b. when                 | c. those where       | d. those which       |
| 34) a. created             | b. that created         | c. creating          | d. having created    |
| 35) a. that have been done | b. that have done       | c. done              | d. to be done        |
| 36) a. demonstrate         | b. underestimate        | c. perceive          | d. outnumber         |
| 37) a. controversial       | b. prolific             | c. indistinguishable | d. perceptible       |
| 38) a. the others          | b. the other            | c. others            | d. another           |
| 39) a. ancestors           | b. contemporaries       | c. undertakers       | d. detractors        |
| 40) a. released            | b. having been released | c. was released      | d. had been released |

**THIS IS THE END OF THE USE OF ENGLISH SECTION.**

## SECTION 3 - LISTENING COMPREHENSION: WHILE-LISTENING

You will now listen to an interview. You will hear the interview **ONLY ONCE**. Answer the questions while you listen to the interview. You now have **TWO MINUTES** to read the questions. (1 pt. each)

**Latin American studies**

**41) Paul decided to get work experience in South America because he wanted**

- A) to teach English there.
- B) to improve his Spanish.
- C) to learn about Latin American life.

**42) What project work did Paul originally intend to get involved in?**

- A) construction
- B) agriculture
- C) tourism

**43) Why did Paul change from one project to another?**

- A) His first job was not well organised.
- B) He found doing the routine work very boring.
- C) The work was too physically demanding.

**44) In the village community, he learnt how important it was to**

- A) respect family life.
- B) develop trust.
- C) use money wisely.

**45) What does Paul say about his project manager?**

- A) He let Paul do most of the work.
- B) His plans were too ambitious.
- C) He was very supportive of Paul.

SECTION 3 - LISTENING COMPREHENSION: NOTE-TAKING PAPER

You will now listen to a lecture. As you listen, take notes under the headings provided. You will use your notes to answer some questions. Your notes will NOT BE graded. You will hear the lecture ONLY ONCE. You now have THIRTY SECONDS to look at the headings.

**“Compulsive Hoarding”**

hoard: collect, store, put aside

compulsive: uncontrollable, irrational

clutter: mess, a disorganized collection of things

Description

Effects

Animal hoarding

Treatment

cognitive-behavioral therapy

group therapy

## SECTION 3 - LISTENING COMPREHENSION: NOTE-TAKING QUESTIONS

Answer the questions below using your notes from the lecture. You have EIGHT MINUTES to answer the questions AND transfer your answers to the answer sheet. (1 pt. each)

46) As we learn from the lecture, Compulsive Hoarding Syndrome affects an estimated \_\_\_\_\_ people in \_\_\_\_\_.

- A) twenty million / the world
- B) twenty million / the USA
- C) twenty thousand / in New York
- D) twenty thousand / the world

47) It is stated by the lecturer that hoarders believe the objects they collect \_\_\_\_\_.

- A) should be removed soon
- B) are useless or worthless
- C) can be harmful to public health
- D) could be useful someday

48) In the lecture, which of the following is NOT mentioned as something that compulsive hoarders collect?

- A) Newspapers
- B) Books
- C) Clothing
- D) Food

49) As stated by the lecturer, compulsive hoarding \_\_\_\_\_.

- A) should be ignored by family members
- B) does not include any unhealthy items
- C) can affect both families and the general public
- D) does not pose a threat to public safety

50) According to the lecture, animal hoarders believe \_\_\_\_\_.

- A) snakes are not as dangerous as most people think
- B) birds have to be protected from cats
- C) they are doing more harm than good to animals
- D) they are caring for animals

51) As we learn from the lecture, some animals kept by animal hoarders \_\_\_\_\_.

- A) die of hunger
- B) have attacked people
- C) are rare breeds
- D) have been kidnapped

52) According to the lecture, the couple from New York \_\_\_\_\_.

- A) had collected more than a hundred dogs
- B) were charged with torturing and injuring animals
- C) did not attract much public attention
- D) reached an agreement with several television channels

53) As stated by the lecturer, people's interest in TV programs on hoarding -----.

- A) results from their lack of intelligence
- B) is a good thing because this raises people's awareness of animal rights
- C) comes from their own tendency to collect things
- D) has decreased in recent years thanks to some TV channels

54) We learn from the lecture that in cognitive-behavioral therapy \_\_\_\_\_.

- A) treatment is impossible
- B) an expert hypnotizes the patient
- C) a psychiatrist gives the patient some medicine
- D) hoarders try to find out why they save things

55) Which of the following sentences is TRUE according to the lecture?

- A) Group therapy meetings are held in a hospital.
- B) Hoarders often refuse they have a problem.
- C) Compulsive Hoarding Syndrome is unique to western culture.
- D) Hoarders are exceptionally good learners.

INSTRUCTIONS: Please answer the following question in essay format.

You may use the ideas listed under each topic, but DO NOT include all the ideas in your essay.

What are the effects of putting pressure on students to get into university?

- mental health
- physical health
- social relations
- level of success
- identity
- happiness

You may use this space to make any notes necessary or create an outline.  
These notes will NOT be graded.

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## SECTION 5 - SPEAKING (20 points)



### INTRODUCTION - (1 minute)

- To start off, could you please tell me your full name and ID number?
- Ok, thank you.
- Where do you live \_\_\_\_\_ (student's name)?
- Do you like where you live? (Why?)

### PART 1 - (2-3 minutes)

The examiner asks a question on a general topic. The following set of questions are on the topic of reading:

- What things do you generally like to read? (Why?)
- Would you rather read a book or watch a film? (Why?)
- If you had to read something, where would you read it? (Why?)
- Do you think using an e-book would make reading more enjoyable for you? (Why?)

### PART 2 - (2.5 minutes)

In this part, the student is asked to speak on a topic for one and a half minutes. Before the student speaks, she/he will have one minute to think about what she/he is going to say and make some notes if she/he wishes.

First, the student is asked to choose two discussion cards from several topic cards and decide which one she/he would like to talk about.

After choosing the topic card the student wants to talk about, she/he is given a pencil and paper to make notes with. The student may take notes for one minute.

After one minute, the student is asked to read his/her task out loud. Then, begin giving his/her response.

### PART 2 (SAMPLE STUDENT TASK CARD)

Some people believe that the purpose of going to school is to pass exams rather than to gain knowledge. What is your opinion on this issue? Why?

### PART 3 - (2-3 minutes)

In this part, the student is asked questions on a topic related to the topic in Part 2. However, these questions are on different aspects of the topic discussed in Part 2.

The following set of questions are on the issue of improving students' learning:

- What factors at home or in school make learning difficult for students? (Why?/How?)
- How can parents or teachers deal with those problems?
- How do you think learning in the classroom will change in the future?
- Do you think this change/these changes will be beneficial or harmful for students?
- Is it better to learn a lot of information in less detail or less information in more detail?
- In what situations would a student need to learn a lot of information in less detail?

After two and a half minutes, the exam finishes.

**NOTE: Speaking exams are recorded.**





Mobile Phones and

Microfinance

Modem War

Nanotechnology

Emissions Trading

Paplo Picasso

1C  
2A  
3D  
4D  
5B  
6C  
7B  
8A  
9A  
10C

11D  
12C  
13B  
14C  
15D

16A  
17A  
18C  
19D  
20C

21A  
22D  
23C  
24B  
25C  
26D  
27C  
28B  
29A  
30D

31D  
32D  
33C  
34A  
35C  
36A  
37B  
38C  
39B  
40C

Latin American studies

Compulsive Hoarding

41C  
42C  
43A  
44B  
45C

46A  
47D  
48B  
49C  
50D  
51A  
52B  
53C  
54D  
55B