

How Grameen has changed the world

MUSHFIQUR RAHMAN

I was listening to the announcement from Oslo live on CNN and I felt a sense of vicarious joy. Prizes of any kind are contentious, specially the Nobel Peace Prize, when there are so many worthy candidates and a few unworthy recipients (Henry Kissinger comes to mind). However that should not detract from this prize which will receive universal acclamation.

Grameen is not without its critics. Given the sprawling nature of the organisation and the vast number of operatives who run the network, there are bound to be scattered cases of maladministration. However I know from my personal experience, having visited my village home year after year during the last three decades, how truly the Grameen program has made a real difference to the lives of people at the very bottom of the socio-economic pool.

A case in point is Mortuza, who was employed as a cook in our home, succeeding her mother who used to be the cook during my childhood. It was a generational thing with which anyone with a rural background would be familiar with. Mortuza began her early childhood running around our home, sometimes playing with my younger sisters (but always aware of the social boundary which existed). Their lot never improved -- with pittance of an income -- they merely survived. Families like ours, of course, did nothing to change the status quo, happy to enjoy the fruits of their labour by virtue of our own fortuitous birth.

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attitudes persist. The deference and subservience shown by the "working class" to the "old order" is still very much there, but not any more in the context of an abject submission.

Anyone with a rural background would be familiar with the nuances associated with the hierarchy of the village aristocracy. There have been no wholesale changes but one can see the incremental changes in such nuances of unequal relationships -- the body language and the eye contacts tell an unfolding story. Grameen has often been the catalyst behind these changes.

"Empowerment" is a much used buzzword and cliché, but that is precisely what happened to the womenfolk in my village, to Mortuza and her cohorts. First, they have been able to unshackle themselves from the tyranny of their husbands; secondly they have discovered relative economic freedom.

For centuries, our village women have suffered under the weight of a double whammy -- their ongoing exploitation by a semi-feudal social order and their situation further exacerbated by the generally oppressive environment in their own home. With new found economic freedom, in many cases being the primary income earner in the family, women in my village are starting to put their foot down. Without any doubt they have been "empowered."

Mortuza does not cook for us anymore because my mother, too old and feeble to manage on her own, now stays in the city with my brother. When I made a day trip to my village last year Mortuza came round to resume her "duties" with unflinching loyalty, undeserving on my part yet so generously offered

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by her. I inquired about her family and she opened up a little bit, a glint in her eye that I had never

seen before.

She is illiterate but her children attend school and she talked about

the future with a sense of hope and optimism. What was quite extraordinary about my last trip was her

"audacity" to invite me to visit her home for a cup of tea. I use the word "audacity" merely to illustrate

True reform

BADIUL ALAM MAJUMDAR

WE are pleased that the on-again, off-again dialogue between the secretaries-general of BNP and Awami League has finally started, and is continuing. Like many citizens, we hope that our leaders will be able to transcend narrow partisan interests and bring about a negotiated settlement of the reform issues so that elections can be held on time in a fair and impartial manner.

However, the questions which are now in the minds of many: Are fair elections enough? Would the removal of Justice KM Hasan, as the designated head of the caretaker government, and the chief election commissioner along with his three other colleagues, ensure fair elections? In addition, would fair elections alone solve the thorny problems of the criminalization of politics and politicization of crime, as manifested by the increasing role of black money and muscle power in our political arena? Would that also help achieve good governance?

In order to fully comprehend the challenges we face we need to look closely at their background. Many of us still remember the fiasco at the Magura by-election, which was caused by the rigging of the election results and the inability of the Election Commission (EC) to prevent it. It must be noted that such riggings were not new in Bangladesh, and they have been going on since independence

under different governments.

Instead of addressing the issues of misconduct on the part of the politicians and their political parties, and making the EC effective, the combined opposition came up, following the Magura by-election, with the idea of a caretaker system as a solution. This clearly amounted to side-tracking, or avoiding, the problem rather than facing it head on. This was like rubbing ointment on the forehead, to use a medical metaphor, for a pain in the leg, causing serious adverse and unintended consequences. The present and persistent political deadlock in the country undoubtedly is the consequence of our avoidance of the problem in the past.

The caretaker government is, in a sense, nothing but a poisoned fruit of distrust -- politicians' distrust of each other, and people's distrust of them. Such an environment of distrust is not conducive for democracy to flourish and take deep roots. In addition, the unelected caretaker system, which is a clear violation of the basic structure of our constitution, is threatening to destroy our judiciary. It is, thus, clear that the caretaker arrangement is not a permanent solution of our system of the criminalized politics, and we should try to abolish it at the earliest.

If we are to make our democratic system truly functional now, self-serving solutions will not do. Instead, we must go deeply into the problems and come up with effective solutions. The best solution, in our view, would be to reform our political system in such a drastic

way that the elected party government becomes capable enough, and trustworthy enough, to successfully act as the caretaker government during the election.

This will obviously require, among other things, reforming the political parties. Thus, fair elections alone are not enough without substantive systemic and institutional reforms -- reforms which would keep self-serving elements from the political arena for whom politics is no more than a profitable business. Mere changing of the guard will not take us very far.

Elections are obviously necessary for the democratic process to continue, and they must be held on time. But such elections must create opportunities for honest, competent, and committed individuals to get elected to national offices. We, on behalf of Shujan, therefore demand meaningful dialogue, and significant reforms to overhaul our criminalized political system so that people's rule can be established in the country.

We specifically demand: (a) the immediate removal of the deadlock over the caretaker chief through mutual agreement; (b) independence and strengthening of the Election Commission and the nomination of honest, neutral, competent and self-respecting individuals to the Commission; (c) compulsory registration of political parties to ensure their internal democracy, financial transparency and to prevent criminal and other undesirable elements from participating in the electoral process; (d) complete disclosure of the ante-

cedents of candidates, and provisions for negative voting and the recall of elected representatives.

Furthermore, if we are to solve our problems once and for all, morality, public service, and clean governance must become the basis of our politics. We, therefore, demand a declaration from our two main political parties that in the next election they will not nominate: anyone with criminal antecedents, owners of black money and muscle power, loan and bill defaulters, corrupt individuals, and that they will ensure the accountability and transparency of elected representatives.

We further demand that our leaders commit themselves to elimination of the tax-free auto imports and other privileges of members of parliament, and keep them focused on lawmaking, as per Article 65 of the Constitution, so that the quality of our elected representatives improve.

In addition, we demand, broadly speaking, effectiveness of the parliament; reform of Article 70; increase of, and direct election to, women's seats in parliament; separation of the judiciary; decentralization and devolution of power, authority and resources; elimination of corruption; and the elimination of poverty and the growing disparity of income and opportunities. The political parties must also commit to empower the people rather than the elected representatives.

It must be noted that none of the daunting problems that have

accumulated over the years can be solved immediately. Thus, we demand that our leaders reach consensus on those immediate reforms that are essential for fair and impartial elections on time, and implement them without delay.

However, we must not suffer from the illusion that election is democracy. Election is only a democratic process, and while it is necessary for a democratic system, it is not sufficient. In fact, our election-centred democracy, which has been empowering elected representatives to loot and plunder with impunity for five years, has become the biggest threat to our future.

Democracy, to be meaningful, must be people-centred. A democratic system, which truly creates a "people's republic" must include the following essential features: (a) free, fair, and competitive elections; (b) orderly transfer of power, absence of any retribution and a role for the defeated in formulating national policies; (c) true power in the hands of the elected representatives, sovereignty and effectiveness of the legislature, and absence of any other centres of power; (d) transparency and accountability of elected representatives and confinement of their role to legislative duties; (e) unhindered political freedom, equal rights and equal opportunities for all citizens; and (f) provisions for separation of powers and checks and balances. Thus, elections, however fair and impartial, are not enough for a true democratic polity.

We further demand that our leaders sign a memorandum of agreement on other relevant issues which will be implemented by the government that assumes power after election. The leaders can seek the help of a committee of experts to draft such a memorandum. To turn the agreement into a national consensus, the leaders will have to take into confidence other political parties.

To conclude, democratic and clean governance are the democratic rights of the people. However, the people of this country are deprived of a meaningful democratic system and good governance. In fact, our democratic system is now under severe threat. We stand on a thin line between autocracy and democracy. Which way we will sway -- towards progress or darkness -- will depend on the sincerity, sagacity, courage, and wisdom of our leaders. I am sure our patriotic leaders will not fail the nation.

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the absurdity of the request within the context of village protocol that existed and which in many respects still persist.

In all my early years of growing up in my village and many subsequent visits I (or for that any other member of my family) have never condescended to visit the homes of these people who served us through generations. They lived in one corner of a very large tract of paddy field which their men folk had cultivated as share-croppers. From a distance one could see a few tiny huts with thatched roofs dotting the landscape. The weather-beaten fencing around the perimeter shielded our eyes from the misery of their world, a world so different from mine. That world has changed for the better, thanks to Grameen.

I accepted Mortuza's invitation for tea and after a brisk walk turned up, somewhat to the amazement of the whole neighbourhood. Admittedly my hosts were a little flustered as they really didn't expect me and fumbled around to make me feel comfortable. After more than half-a-century I finally came to see how and where they lived.

But gone were the thatched roofs and the shabby exterior. Corrugated iron sheets for roofing, a tube-well in one corner and a clean well-swept court yard where little kids played hop-scotch. From my vantage point I could peer inside their dwellings around us. Wooden cots were in view, not straw mats as I expected.

For now, the game which the kids were playing had to be stopped. They were shoed away to make room for a lone chair which was brought for me to sit while everybody else stood around to watch the spectacle. Mortuza lined

up her 3 kids for inspection, mildly rebuking them for mucking around and not studying hard enough. Most telling was the way she handled her husband who was a bit of rogue in a previous life and who also suffered a tongue lashing for being too lazy.

He stood nearby, wringing his hand, accepting his wife's admonishment without much protest. How she was going to repay her "instalment" to Grameen if her husband didn't do his share in looking after the cows, she lamented. Mortuza, an illiterate woman, was after all running a little business -- selling fresh milk in the local market. She understood the critical importance of cash flow and she was not going to let anything, including a recalcitrant husband, get in the way of her dream! The quiet, confident demeanour in her body language had the hallmarks of a no-nonsense attitude and that she had taken control of her life.

Tea was served with salted biscuits. I was the only one being feted. The old social barriers had not yet disappeared. Mortuza and her family were not expected to join in, not even in her own house! Neither did I press the issue as this would only embarrass her.

As I walked back home accompanied by a whole procession of people, I felt chastised. But I felt happy and a tinge of joy too.

Thank you Muhammad Yunus.

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Children in domestic service

KANIZ F SIDDIQUI

A large number of children and young women work as domestic help in Bangladesh. They live and work with urban families, often in complete isolation. Practically they are on duty twenty-four hours and seven days a week.

Their parents and/or guardians usually live in rural areas and do not have the means to keep in touch with their children on a regular basis. There is no organization or union to oversee their welfare or to bargain for them. These children are completely at the mercy of their employers. Their situation makes them vulnerable to abuse. An oversight program for these child-laborers is essential to protect their human rights.

A young woman came to the police station with three angry men. She sat on the cement floor in her wet clothes. She was crying and shivering from fear and from cold.

The men were talking with the police. They were talking in emotionally charged shrill voices, interrupting each other. Their angry faces were showing their frustrations and maybe their helplessness. The police officer stayed calm and sincerely listened to them. It did not take him very long to figure out the problem. He turned to the girl and asked her to show her palm. The palms of both hands were severely scalded. He asked her name and age. She mumbled. Her name was Zamila and she was fourteen years old.

Zamila worked for a wealthy family in one of the most respectable areas of Dhaka. The mother and the daughter of the rich family both mistreated Zamila for any small mistake. She wanted to leave and that made the family very hostile toward her. They decided to teach her a lesson scalding her both hands with hot water. Then they put a lock on the door to make sure she could not run away.

One day the mother and daughter went out. They locked Zamila in the apartment from outside. Zamila climbed down four floors from the balcony of the house. There was a lake adjacent to the property. Zamila swam across the lake and reached a slum (basti) on the other side of the lake, where she contacted the police with the help of local men.

The police officer asked her a few questions. In an hour the police came and arrested the mother and the daughter. It was an occasion of victory for the legal

system and for Zamila. But what happens to hundreds of other Zamilas who cannot escape the torturous environment; who do not meet decent caring people to take them to the police? They remain invisible. Some of these children's names appear in the newspaper as missing, wounded or dead, but by the time things have gone too far.

Everybody knows that child-labour is wrong. All children need to go to school and become better citizens and capable labor force for the future. Children are the future of a society.

However, under present economic and social conditions, elimination of child-labour in many developing countries would not be possible. Introducing guidelines and obligations for the employers and establishing a system to monitor these child-labourers would be a more realistic approach.

These children who work in households need to be registered. Registration and monitoring could be done through a NGO or a government organization. During registration employers need to be informed about the basic guidelines and their obligation to send the children to school. Guidelines will inform the employer about the amount of work and kind of work a child should do. This would be an opportunity to educate employers about children and women anti-repression law and the consequences of child abuse. As the children would be required to go to school, the NGO could work with the local schools.

Doing this, employment of children in house holds could turn into a system that is equivalent to the fostered parenting in the west. In most of the developed countries some kinds of foster parenting system exists for children without a capable parent or guardian. The children live with the foster-families, under the supervision of a child-welfare organization. Foster family is reimbursed for the expenses. In the case of developing country child-laborers would work for the family and thus cover their expenses.

We are proposing to the government to establish an organization to register and monitor all children who work as domestic help.

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Poverty and politics

KAZI SM KHASRUL ALAM QUDDUSI

WHILE our all-important leaders wallow in self-adulation and can't end their dialogue, with all the grandeur and media attention, that basically is about partitioning out their share of power, about 24 percent of the population languishes in abject poverty, despite the GDP growth rate being steady at 5.5 percent per annum for some years now, and about 19 percent of the rural households cannot even afford three meals a day, while around 10 percent subsist on two meals or less for a number of months every year.

Yes, the revelation has been brought to light by a study done by Bangladesh Institute of Development Studies (BIDS) in collaboration with the Chronic Poverty Research Centre (CPRC) of UK. The study also mentioned that around 31 percent of the rural population has been suffering the

indignity of chronic poverty -- low consumption, hunger and under-nutrition, lack of access to basic health services, illiteracy and other deprivations, for more than a decade.

However, poverty has significantly been reduced in the five years since 2000, by 8.9 percentage points to 40 percent, but the rich-poor gap has widened further, according to the latest Household Expenditure Survey (HES). In fact, inequality in Bangladesh also deepened for the decade since 1990. The earlier HES showed the co-efficient was 0.259 in 1991-92, but it reached 0.306 in 2000.

Experts rightly claim that the sources of rising inequality are linked with the uneven spread of economic and social opportunities, unequal distribution of assets, especially with respect to human capital and financial capital, growing disparity between rural and urban areas as well as between developed and underdeveloped areas.

In this regard, Dr Zaid Bakht, the research director of the BIDS, said "uneared" income -- which is also a burgeoning phenomenon in Bangladesh -- of a segment of the people has increased over the years leading to non-distribution of income.

Meanwhile, a recent CPD report reveals that the widening income disparity in Bangladesh is explained most convincingly when we compare the income shares of top and bottom quintiles of the population. It also adds that between 1999 and 2004, national income attributable to the poorest 10 percent of Bangladesh population declined from the miniscule proportion of 1.7 percent to 1.5 percent. Besides, the income difference between the poorest and the richest increased from 20 times in 1999 to 24.5 times in 2004.

Experts also complain that the policies taken by successive Bangladesh governments to eradicate poverty remain grossly "anti-poorest." In fact, poverty as an

agenda receives only seasonal attention in Bangladesh. It rarely occupies the centre stage of national discourses. Regrettably, poverty alleviation figures either during election time or in the budget-making season. Even the political party manifestoes are not sharply focused on poverty reduction except for making false promises.

From the lackadaisical approach of the successive governments to eradicate poverty, the proposition comes to the fore that the political leaders have a vested interest in the continuation of poverty. The rationale is simple: as long as there will be poor people, the crooked politicians will be able to manipulate them with even scanty allurements.

Admittedly, social unrest and criminal activities in the country are fueled by poverty and the affluent yet criminalised sections of the society are direct beneficiaries of the crimes perpetrated by the poor used as playthings of the former.

Who doesn't know that even the religious political parties used abject poverty as a weapon for collecting suicide bombers in the recent past?

I am also prompted to comment that almost all the political parties of Bangladesh tend to exploit the poor to the greatest possible extent. A few examples are in order. We hear of people being hired by political parties to make their political gatherings a success. This is not to say that all the participants are hired, but a good number of the participants are paid in cash for their mere presence. How can the political parties show off their prowess if there are less poor in the society?

Our political parties come to power with the promise of a happy land. While in power, however, they look upon the 5 years' tenure as a one-time chance and make the best of it. The masses are made to endure hardships in many respects. But, will there be shortage of people in rallying round the

political leaders in the next general elections? No, because there are so many poor and desperate people in our society that it is easy to hoodwink them.

In fact, poverty of a section of people is also a boon for the affluent section of the society, as it provides them with an opportunity to show off their wealth. Don't we notice thousands of poor people thronging the gates of the rich people who announce their zakat in advance to the poor? Don't we also hear of human casualties at stampedes almost every year during these zakat events? What a joke at the cost of the lives of poor people! What a loss of precious lives for a saree or lungi!

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