

The ripple effect

A seamstress in a village in Chittagong, Bangladesh, delivers garments to a demanding but honest merchant, and makes a tidy profit. The ripple from this transaction reaches Kandahar, Afghanistan, where a twenty-something teacher briskly walks along an earthen road to her one-room school, smiling to herself as she anticipates the fresh, eager faces of girls and boys waiting to learn arithmetic from her. The ripple propagates to Katsina, Nigeria, where a judge raises her gavel to bring order in her courtroom as she prepares to dispense justice, tempered by mercy, in a complex inheritance case.

HASAN ZILLUR RAHIM

GENDER equality in the heterogeneous Muslim world is a work in progress. It received a boost when Bangladeshi economist Dr Muhammad Yunus, and the Grameen Bank he founded in 1976, won the 2006 Nobel Peace Prize. The media has since been abuzz with inspiring stories of millions of poor Bangladeshi women lifting themselves out of poverty by borrowing little sums of money from Grameen Bank and starting their own businesses, a model now emulated in over 100 countries. What has received little attention is the contribution Dr Yunus made in helping disenfranchised women challenge a patriarchal society that often practices misogyny against them in the name of Islam. Whereas the husband's (or the father's) word was the de facto law earlier, particularly in villages where illiteracy is high and sacred text is manipulated to suit the male viewpoint, economic freedom has given women entrepreneurs the courage to question religious chauvinism, and resist attempts to undermine their dignity. Speaking to a reporter a few years ago, Dr. Yunus explained the psychological barriers to his bank this way: "The first hostile person to our program is the husband. We challenge his authority. In the family, he is a macho tyrant. He starts to see that she is not as stupid as he

thought. He says: 'Now she cannot nag me about money, because she understands how hard it is to make it.' The tension eases and they become a team." A team can function only when there is mutual respect. A husband accustomed to obedience from his wife begins to respect her opinion on religious matters, too, since she has proven her worth by financially supporting the family. This has been a much welcomed by-product of the micro-credit revolution that Muhammad Yunus launched three decades ago. He forced a predominantly conservative Muslim society to confront its ingrained habits and customs, inspiring countless women to question dogma, and realize their God-given rights. Shirin Ebadi, the Iranian lawyer-activist, and the first Muslim woman to win the Nobel Peace Prize (in 2003), evoked the gender issue in her Nobel lecture: "The discriminatory plight of women in Islamic states, whether in the spheres of civil law or in the realm of social, political and cultural justice, has its roots in the patriarchal and male-dominated culture prevailing in these societies, not in Islam. This culture does not tolerate freedom and democracy, just as it does not believe in the equal rights of men and women, and the liberation of women from male domination (fathers, husbands, brothers), because it would threaten the

historical and traditional position of the rulers and guardians of that culture. The patriarchal culture and the discrimination against women, particularly in the Islamic countries, cannot continue for ever." It certainly cannot, and the work of Dr Muhammad Yunus, the "banker to the poor" who proved that poverty was not destiny, and that, in fact, destiny was what you made of it, vindicates Ebad's hope and assertion. In the post-9/11 world, Muslim women in affluent western countries are engaged in the battle of ideas to re-shape their faith and reclaim it from traditionalists, extremists and misogynists. On March 18, 2005, for instance, Dr. Amina Wadud, professor of Islamic Studies at Virginia Commonwealth University and author of "Quran and Women: Rereading the Sacred Text from a Woman's Perspective," delivered a sermon and led a public, mixed-gender Friday congregational prayer in New York City. This symbolic but seminal act received widespread support, and condemnation, from Muslims around the world, stirring vigorous debate and soul-searching. Asra Nomani, a journalist and author of "Standing Alone in Mecca: An American Woman's Struggle for the Soul of Islam," is on a mission to reclaim the rightful role of women in Islam as defined by the Quran and the Prophet Muhammad (sm), but



denied by centuries of cultural tradition. "We joke that we want to take the 'slam' out of Islam — that's our American generation's way of understanding it," she says. "But it's really that simple: we're just so tired of going to our mosques and feeling unworthy, or worthless, or less than faithful. It says in the Quran: 'There is no compulsion in religion,' and yet the fanatics in all religions want to make it compulsory that you follow their path of faith." Theological debates, and reclaiming of interpretive rights to sacred text, by educated and well-to-do Muslim women constitute one path toward attaining gender equality. The other path is poor and powerless women, engaged in daily existential battles, achieving financial freedom so that they, too, can challenge the myth of patriarchy in traditional societies, and experience

the egalitarianism that permeates Islam. Only when the two paths converge — intellectual and existential, selective, and grassroots — will true gender equality flourish in the heterogeneous Muslim world. Only then can the following become a reality. A seamstress in a village in Chittagong, Bangladesh, delivers garments to a demanding but honest merchant, and makes a tidy profit. The ripple from this transaction reaches Kandahar, Afghanistan, where a twenty-something teacher briskly walks along an earthen road to her one-room school, smiling to herself as she anticipates the fresh, eager faces of girls and boys waiting to learn arithmetic from her. A local cleric approaching from the opposite direction alights from his bicycle and respectfully acknowledges her. The ripple from this gesture finds

its way to Riyadh, Saudi Arabia, where a middle-aged housewife patiently maneuvers her car in heavy traffic and heads for the English-medium school to pick up her two children. She will have a talk with the principal about introducing more challenging curricula in the school, and mentally rehearses her presentation. The ripple from the rehearsal propagates to Katsina, Nigeria, where a judge raises her gavel to bring order in her courtroom as she prepares to dispense justice, tempered by mercy, in a complex inheritance case.

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Bridging the gap

MANZOOR AHMED

BANGLADESH is basking in the glory of the Nobel Peace Prize for Dr Muhammad Yunus. At the same time, a dark cloud of lurking anxiety hangs in the horizon — anxiety about the nation plunging into chaos and violence if the drama of the dialogue about the transition government and the upcoming general election does not end with a degree of success. There is no good reason for the political dialogue not to end in an acceptable resolution. The two contending sides agree that the solution must be within the framework of the constitution. Both sides agree that the election must be conducted with fairness and without bias. Both sides agree that they don't want to be responsible for plunging the country into a chaos. Both sides agree that they don't want to endanger the continuity of the democratic process that was set in motion in 1990 by a people's movement in which both sides worked together. With so much common ground, what does really stand in the way to the solution that has eluded four rounds of dialogue between the emissaries of the two major political parties, while the entire nation waits on tenterhooks? Is it a matter of saving face? Is it the ego of the two leaders? Whatever it is, is it worth the price that has to be paid in the setback to democracy and development? And the price in mass violence that is almost certain to erupt, if the dialogue fails? In any case, it then becomes a no-win game for both sides and for the nation. If it is not a matter of "face" and "ego," is it then really the design of the ruling party to rig the election by having its own loyalists as the head of the caretaker government and the Election Commission, as the opposition claims? The onus is on the ruling party to address this question squarely, because of the circumstances created by itself. The would-be CTG chief's past political role and the infamous extension of tenure of judges that made him eligible for the crucial position are not something to be settled by scoring debating points. In the same vein, the Election

Commission has lost the confidence and esteem of the public because of the behaviour and conduct of its chief and its members and the mind-boggling ineptitude of the commission. Even if the letters of the constitution are obeyed in both cases, the spirit clearly is being violated. Rule of law is upheld when justice is done and justice is also seen to be done. The argument about creating a bad precedent for the future about the functioning of the CTG by ceding at this time to the demands of the opposition does not hold water because of the circumstances just noted. The real lesson for the future is that those running the government will have to be more careful about both the letters and the spirit of the constitutional provisions and have to show more regard for how their action would be perceived by the public than it has been the case so far. There is no denying that the disaffected citizenry in general and the loyal supporters of the opposition coalition together at this point would easily constitute a majority of the people, whom the opposition can mobilize against a caretaker government that is not acceptable to the opposition. Why the presumptive CTG chief, Justice KM Hasan would like to take on an impossible task, discredit himself for posterity, and in the process make the nation pay an incalculable price, defies logic and common sense. Ironically, his silence and inaction, in the face of the rising crescendo of controversy about him and the staunch defence put up on his behalf by the ruling coalition only erode further his image of impartiality in the public eye and make his task even more difficult. The political leaders on both sides of the aisle must see the reading on the wall and spare the nation a trauma. Justice KM Hasan stands in the unique position of being able to make it easier for the politicians and earn the nation's gratitude.

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Let us count the reasons

Most importantly, at least half the people of this country do not want KM Hasan to be the chief of the caretaker government, either in apprehension of a political confrontation threatening peace and stability of the country or from the belief that he will not be able to perform as a neutral person to ensure a free, fair, and credible election. They are afraid, and there is ample reason to be so, that the moment he takes over as the caretaker chief there will be total anarchy in the country. If these are not enough reasons for a gentleman of the status as high as that of the retired chief justice of the Supreme Court to feel embarrassed, what else could there be?

CAPT HUSSAIN IMAM

THE majority of people now believe that the dialogue is clinically dead. It has been kept alive by artificial respiration. The formal announcement of its death will come on October 23 after the return of our two leaders Begum Khaleda Zia and Sheikh Hasina. I also personally believe that there is hardly any scope for the dialogue to succeed unless in the meantime some miracle occurs. With every day passing it is becoming clear that in the name of dialogue the two "Abduls" were actually playing a never-ending game of chess, and we, the fools, with little or no knowledge of the game, were

getting immense pleasure watching it. The only possibility that has still kept the candle of hope still burning is that Justice KM Hasan may eventually feel embarrassed and save the situation from turning into a crisis that may jeopardize the democratic process of the country, although Law Minister Moudud Ahmed does not think that he should do that. In a press conference last Thursday he questioned why Justice KM Hasan should feel embarrassed to take over the office of the caretaker government. The answer is actually quite simple. Firstly, the constitutional provision requires a non-political (not

only neutral) person to be the chief of the caretaker government. KM Hasan is not a non political person. He was BNP secretary for international affairs. He served as an ambassador as a political appointee of BNP. He allegedly sought nomination for parliamentary election on BNP ticket. It is true that KM Hasan has subsequently served as an honourable judge and then as chief justice of the Supreme Court with reputation and dignity, but that does not automatically prove himself as a non-political person unless he proves himself to be so. And this he has not done. On the contrary, his recent visit to a mazar at Comilla with some local leaders of BNP,

suggesting that he was still having affiliation with the party. Secondly, the ruling party, by amending the constitution and increasing the age of retirement age of supreme court judges so that their man of choice (KM Hasan) can be planted as the chief of the next caretaker government, has made KM Hasan's position controversial. Thirdly, the recent warning of Begum Khaleda to the opposition parties that stem action will be taken by the caretaker government if they resort to agitation or create obstacle to holding election or the announcement of State Minister Lutfuzzaman Babar that his ministry has prepared necessary guidelines as to how the police and Rab should act subsequent to handing over of power to caretaker government suggest that the caretaker government with KM Hasan as its chief will indirectly remain under BNP control or influence. Fourthly, the ruling alliance has so nakedly politicized the entire election machinery, including the police, the general administration, and the Election Commission by giving appointment, promotion and posting of their own men in every tier

—right from TNO to Secretary, OCO to IG, TEO to CEC, that Justice Hasan may find it extremely difficult to perform independently or prove himself neutral, even if he wants to do so. Fifthly, a highly flawed voter list with more than one crore fake voters and fifty or sixty lakh genuine voters remaining outside the list is itself an embarrassing situation for any caretaker government. If a fair and credible election is to be held, this voter list has to be fully scrutinized and updated going door to door within a fortnight or so. Such a Herculean task can be accomplished only by active support and cooperation of all the major political parties having confidence in the caretaker government and election commission. The fact is that people have no confidence at all in the existing election commission and they are sharply divided over the issue of KM Hasan. Most importantly, at least half the people of this country do not want KM Hasan to be the chief of the caretaker government, either in apprehension of a political confrontation threatening peace and stability of the country or from the belief

that he will not be able to perform as a neutral person to ensure a free, fair, and credible election. They are afraid, and there is ample reason to be so, that the moment he takes over as the caretaker chief there will be total anarchy in the country. The Awami League-led 14-party alliance has already announced a total blockade of the capital with people from all over the country marching towards Dhaka the day Justice KM Hasan takes over as caretaker chief. If these are not enough reasons for a gentleman of the status as high as that of the retired chief justice of the Supreme Court to feel embarrassed, what else could there be?

Capt Hussain Imam is a freelance contributor to The Daily Star.

Can we risk waiting another five years?

SAFI KHAN

YES — I feel partially vindicated. A few days back I alluded to the sincerity of our major political leaders towards Prof Yunus winning the Nobel Peace Prize; it took less than a week after that fateful day for the finance minister to speak out in his usual style and express his true feelings. To be fair, the minister's views may be his and his alone, since the BNP secretary general and political secretary to the prime minister personally delivered bouquets and a letter congratulating Prof Yunus. In fact, if anything the initial absence of the Awami League and the 14 party alliance was more conspicuous. While one should always have the right to criticize, one has to wonder as to the timing and content of the minister's statements. When the entire country is still rejoicing, is this the moment to be critical? There is little for us to celebrate thanks primarily to the political leadership, and when we do have something to be proud of vis-a-vis the world, trust a senior politician to put a damper on the proceedings. The case for large scale industrialization and modernizing agriculture as expressed by the finance minister did not address the issue of ownership of the poor. Look at the recent discontent in the RMG industry which has experienced significant industrialization but with wealth concentrated in the hands of a few. As long as the poor continue to be bypassed, this discontent will remain. Prof Yunus's work, in contrast, demonstrates how the poor can effectively participate. When the finance minister says that he had to intervene during protests against Grameen Bank or that the government has distributed more micro-credit than Grameen, it almost seems as though this was a favour. Is it not the responsibility of the Finance Ministry and the Central Bank to intervene if banks face difficulties? Is it not the responsibility

of the government to distribute micro-credit to the poor? And if so, what about the high rates of default and cronyism in the government banking system? The amazing network of friendships that Prof Yunus has built over the years is simply inconceivable for many. But even this is now being criticized. The plain truth of the matter is that Prof Yunus does not only know the Clintons but a host of many other influential and powerful global leaders. They, including other Nobel Peace laureates, were part of the reason for his nomination. The reason for his winning, however, is his work of three decades. If it were simply because of his friends, then why did he not receive it during the eight years when Bill Clinton was President? Considering this sort of reaction from such a senior minister, is it any surprise that Kamran Choudhury's survey indicated 50% of the electorate as being undecided. A different political party, therefore, has the promise to attract many. Prof Yunus too seems to have hinted at such a thought. While there may be opposing views as to whether he should enter politics or not, if such a party is in indeed floated, it will need to be realistic about its chances and the inherent risks. Politics require a different set of skills, knowledge and organizational ability and may not easily translate from one sector to another. I also feel that the upcoming elections may be too soon and perhaps one should prepare for the next one. But as one of my friends pointed out, can we risk waiting another five years? Safi Khan works in social development.

Women also need formal bank credit

But while many women have been empowered from micro-credit initiatives, equal access to mainstream financial and credit markets is also essential. Women should not be relegated to the informal economy and micro-credit schemes but should be recognized as important economic actors, in some sectors and situations critical for economic development, and be given equal access to credit and other financial services. However, only 1 % formal bank credit goes to women (as depicted in the PRSP).

SHAMIMA PERVIN

PROFESSOR Md Yunus and Grameen Bank won the Nobel Peace Prize for their efforts to lift millions of women out of poverty. The Grameen and NGOs like Brac and Proshika have changed the traditional credit system and developed neo modalities to support millions of poor men and women with collateral free loan. They used social capital in the form of grass roots organizations as collateral and succeeded. Women also have recognized as laudable borrower as they repay loan on time and use loan for the benefit of their families and society. Grameen proved commitment is the key to development effort, which could find out ways and means to remove any obstacles as

Professor Md Yunus said: "As a bank you have to reach the poor people. That's a big change, and banking will not be the same." As a result the world across cultures and civilizations have accepted Grameen Bank model as a means of eradicating poverty. But while many women have been empowered from micro-credit initiatives, equal access to mainstream financial and credit markets is also essential. Women should not be relegated to the informal economy and micro-credit schemes but should be recognized as important economic actors, in some sectors and situations critical for economic development, and be given equal access to credit and other financial services. However, only 1 % formal bank

credit goes to women (as depicted in the PRSP). It was suggested to provide 5 % of total bank credit to women in the document. The formal banking system discriminates against women, as they are unable to comply with the terms and conditions of banks in absence of assets. In Bangladesh, most women lack access to land ownership, property and other critical resources because of the discriminatory inheritance rights. Also within the mainstream financial institutions there have been persistent perception of women as dependents of men. Women's earning is considered as supplementary and of less important for household survival than the contributions of men. Although, across

countries studies reveal that women's income is critical for the survival and well being of family. Women entrepreneurs' inability to access to formal financial institutions trapped them into the low investment-low production-low returns cycle. They fail to purchase raw materials or labour-saving or value-adding technology, to expand their enterprise because of lack of capital, to produce quality products because of cheaper and poor-quality inputs, to store their products for later sales, when prices improve, because of urgent needs for cash and pressure them to sell at low prices in local markets because of lack of funds for packaging and transport. Access to financial services can enable women to leverage their skills and ultimately to develop their business. By upgrading their skills women can expand their economic role. Improving the economic position of women contributes to building their confidence and ultimately their social and political roles. Recently, Prime Minister Khaleda Zia announced that the government is considering in setting up of a separate women's

bank to create easy access to bank facilities for women entrepreneur. This would be a praiseworthy initiative to support women in their livelihood and run their businesses. Similar initiatives were undertaken in Pakistan through establishment of First Women Bank Limited (FWBL). Transforming the status of women from passive beneficiaries of social services to dynamic agents of change and promoting asset ownership, through its credit policies were the key goals of this initiative. Women's World Banking was founded after the First World Conference on Women in Mexico City in 1975. Women's World Banking provides access to capital for low-income women entrepreneurs. Through its affiliates located in 35 countries around the world, Women's World Banking increases women's capacity to take care of themselves. However, apart from this singular initiative mainstreaming women friendly bank facilities is critically needed to make the change visible and functional. Women's economic empowerment will receive momentum, if all banks could ensure a

sizeable amount of credit to them. Hence, the government may undertake various initiatives to mainstream gender friendly bank facilities including credit for women. For which issuing order to increase credit to women is not the only solution. A comprehensive gender approach and strategies are needed to change the situation in the banking institutions. One of the key strategies is raising awareness on gender issues in the banking institutions. Also stimulating a process of increased dialogue and discussions between gender advocates and banks is very important. These strategies will unpack the situation of women particularly women entrepreneurs to the bankers and extend their support for sustainable development of Bangladesh through women's economic empowerment. The author is a National Expert, UNDP.