

Either you're with us, or you're with the poorest

Both Wal-Mart and Grameen are needed to eliminate poverty

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KAZIM SAEED

THE usual wrong-guy-got-the-prize claims have followed the Nobel Peace Prize for Dr Muhammad Yunus and the Grameen Bank. But one of these claims stands out in its will to miss the point: that Wal-Mart's legendary founder Sam Walton was a better candidate for the Nobel Peace Prize than Dr Yunus and Grameen. As John Tierney argued in The New York Times (October 16), no-one has done more for reducing "Third World" poverty than Wal-Mart, and that getting a job at Wal-Mart is the best way to a better life for the world's poor.

It sounds polemical, even comical. But it is probably best intended as a stylized version of the argument that globalization is helping eliminate poverty. The mainstay of this argument is job creation, by foreign direct investment (FDI) in developing countries, by multinational corporations such as Wal-Mart. In China, Wal-Mart may be responsible for creating an esti-

mated half a million jobs a year for more than a decade. Even stated this way, the claim shows how ill-understood Dr Yunus, Grameen, poverty alleviation and, indeed, the Nobel Peace Prize remain.

Dr Yunus is not your average do-gooder. He has that rare distinction of having contributed an innovation to the field of finance and of establishing a gargantuan machine for attacking abject poverty -- the Grameen Bank. Wanting to lend to the poorest of the poor Dr Yunus was faced with a foundational problem: how to create an incentive against loan default. He cracked the puzzle with the idea of a five-person "loan group." Each loan is given to an individual, but five borrowers bound into a loan group are jointly responsible for each repayment installment.

Dr Yunus went on to scale this idea up with the Grameen Bank. Grameen's business model aims solely to provide credit to the poorest for income-generating work. The Grameen model is: one-year loans (of \$150, on average --

micro-credit), equal weekly installments, an annual interest rate of 20 percent (competing with the rural money-lender's 120 percent or more) but no collateral and no paperwork -- just the loan group, and a relationship with a loan officer who stays in very good touch.

The Grameen Bank has over 6.7 million borrowers in Bangladesh -- over 90 percent of them poor women. And lending to women is a business decision, not an ideological one. Grameen found them to be more responsible borrowers, and more likely to invest in their own families than men from the same backgrounds. Take an average of 5 persons per Bangladeshi household and you get over 30 million lives influenced by Dr Yunus and Grameen in Bangladesh alone. That is one in every five people in Bangladesh. And the Grameen model has been replicated in over 100 countries. That ought to arouse Wal-Mart's envy.

With all this said, Dr Yunus is not just a pioneer of finance, and

Grameen is not just a lender. Their mission is to give meaning and purpose to the lives of the poor while putting "poverty into the museum." Each Grameen borrower also agrees to make "Sixteen Decisions" which inculcate simple values such as discipline and hard work, as well as practical undertakings for Bangladesh's rural setting such as growing vegetables, using pit-latrines, not giving or receiving dowries, earning to pay for children's education, etc.

More than this, Dr Yunus and Grameen have proved what is still considered counter-intuitive by most people on this planet: that the poorest are bankable. The loan default rates for the poor are less than 10 percent practically all over the world. Dr Yunus and Grameen have placed the onus on the rest of us to answer the question: what business model have you come up with to pull the poor out of poverty? That is what deserves the Prize.

The Nobel Peace Prize is not an annual performance bonus. And its prize money is not an investment for generating employment. Despite some controversial awards, the spirit of the Nobel Peace Prize has been to recognize a lifetime spent in the selfless pursuit of a better, more peaceful world. The laureate is lauded for giving an inspiring new vision of

such a world, not just to us living in the world today, but also to generations to come. Dr. Yunus and Grameen meet these criteria, without competition from Sam Walton and Wal-mart.

Dr Yunus and Grameen are focused on providing a dignified way out of poverty for the poor. Wal-mart and other multinational corporations are focused on maximizing profits, and job creation is a by-product of this pursuit. Beyond these definitional arguments, FDI cannot be expected to reach the poor in every country anytime soon.

According to the World Bank, in 2004, 60 percent of the net FDI flow of \$165 billion to developing countries went to only five countries: Brazil, Russia, India, China, and Mexico. By comparison, Bangladesh received \$449 million dollars of FDI in 2004. That is some \$3 per Bangladeshi, compared to Grameen's \$150 per borrower. Grameen's focus on the poorest is clearly much sharper than Wal-mart's.

All told, the debate about whose numbers look better is useful mainly to those who are blind to the complex ways poverty alleviation works. Only people whose contact with the poor is restricted to global poverty statistics are likely to take an "either you're with us or with the poorest" approach. To grow out of



poverty, the poor don't just need jobs at Wal-mart facilities. They also need institutions tailored to serve their aspirations, and to channel the non-poor world's immense wealth to fuel the productive activities of the poor. The Wal-mart factory worker can well use a micro-loan to start a small

new operation to supply the factory. In this respect, Dr Yunus and Grameen have shown that the poor are not that different from the non-poor. Both need jobs where they get training and credit for starting new operations where they apply their training. Both Wal-mart and Grameen

are needed to eliminate world poverty. Who knows, there may be a couple of future Sam Waltons hidden among Bangladesh's poor.

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To the polls, unless your name be Das, Tripura, or Roy

NAEEM MOHAEMEN

"Why can small numbers excite rage? They represent a tiny obstacle between majority and totality or total purity. The smaller the number and the weaker the minority, the deeper the rage about its capacity to make a majority feel like a mere majority."
[Arjun Appadurai, Fear of Small Numbers]

HEY Ghosh, don't do so much Ghosh-Ghoshani! Another day in school, another round of mutual teasing. Schoolyard taunts can be casually cruel, but nicknames are nothing to be upset about. Everyone had one. Even the son of the Police IG had been renamed "kaula" (lovely reference to his hue).

In that context, teasing Ranjan Ghosh by his last name seemed very mild. But something about this particular dig stuck, even though my class 6 brain couldn't navigate the cause of unease. Much later, many years on, I realized that it was the first time I was forced into awareness of a Hindu surname.

Relative to all things we have seen in this epoch, St Joseph seems to be a model of communal balance. Propelled by an affirma-

tive action policy in admission, almost half the students were Hindu and Christian. At that age, the only difference we saw was that the Hindu students studied Geeta in a separate room during Islamiat class. Who cares, to each his own.

The mind soaks up many fragments and saves it for future processing. Even at that age some part of me vaguely registered that the wealthy students all had last names like Rahman, Ahmed, and Hossain. One day a teacher asked for a collection of money to help Gomes, poorest student in the class, buy the required geography atlas. A strange unease, but nothing I could pin down.

In 1985, we anxiously crowded around a notice board to find the SSC results. Star Marks, First Division, Letter. Magic symbols of future success and prosperity. Two decades on, many in my graduating class (sometimes referred to as Generation 71) have become industrialists, bankers, television directors, ad firm creatives -- executives of every stripe. When I sit with my old crew, there's a palpable air of "masters of the universe."

But when I take a closer look, not a single non-Muslim among my classmates has made it into this magic circle. 1985 was perhaps

the last moment of parity between us. The in-between time has been rough for those who don't fit the national identity project. When I ask my classmates about this, they shrug. Not my problem. One of these bright souls even said to me, during a BUET strike, "Hindu students protesting again! They are always making trouble. Lai dithe dithe mathai thule rekhechi."

Amena Mohsin talks about the flaws of Bengali nationalism -- a structure that sings of Ek Shagoro Roktho, yet remains blind to the invisible second class of Hindus, Christians, Buddhists, Paharis, Adivasis, and all other communities that don't fit within a Bengali Muslim ethos. The concept of a singular nation, needing to be produced or naturalized at any cost, is not unique to us.

Hannah Arendt argued in 1968 that the idea of a national peoplehood was a fatal flaw in developed societies. Philip Gourevitz, surveying the brutality of Rwanda, observed that "genocide, after all, is an exercise in community-building."

But what is remarkable for Bangladesh is a national memory project devoted to the 1971 genocide that fails to recognize how we are replaying that scenario on a smaller level against all non-Bengali and/or non-Muslim identi-

ties. When these small groups assert their presence and refuse to be assimilated within a "Bengali Muslim" identity, spectacular and extreme violence is our tool for producing a homogenized national map.

My St Joseph memory trip came while considering the crucible of the approaching elections. In keeping with the overall pattern of convulsive violence, minority communities are already under threats to stay away from the polls. Unlike in 2001, when the orgy of anti-Hindu violence was enacted after the elections, this time the idea is to block these communities from even daring to vote. As documented by The Daily Star, Prothom Alo, and others, a significant proportion of minority voters have already been taken off the controversial voter list. When even Muslim voters find themselves missing in large numbers from the list, what chance for Bahadur, Kumar, Larma, or Gomes?

The 1991 and 2001 results could have been different under the razor-thin margins by which many seats were won, and the huge number of minority voters that were prevented from voting in those very seats. Out of 300 constituencies, there are 71 where minority voters are significant (ranging from 11% to 61%)

and 50 where they are visible (5-10%). The current election sets every incentive for the 4-party alliance to aggressively choke off the minority vote.

The AL's embrace of secularism has always been shaky (is there anybody with the guts to hold their feet to the fire and force them to eject Neajame Islam from the 14-party coalition?). But even this weak commitment has produced many potential Pahari candidates for Hill Tracts, as compared to the exclusively Bengali Muslim candidates from the BNP. For Bengali candidates to win in Pahari-majority areas, a massive blocking of the Pahari vote is needed. A similar pattern is expected in all areas with a significant minority population. This is not to say that minority voters should vote en masse for AL -- but simply that they to be allowed to vote.

I invoke St Joseph because anecdotes sometimes carry more emotive power than statistics. When the silent majority continually ignores the pain of others, we end up at the embryonic stages of ethnicide. These days it is hard to sit still for a song ashur during 1971 commemorations without choking on the failure of the nation project. Our numerical majority has chosen methods of predatory

nationalism that include racist tactics that echo the Pakistan period, reify Bengali Muslims, and render all other identities invisible.

My uncle used to tell the story of the maulana who stood in front of a temple in 1940s Noakhali, using his body to defy those who wanted to burn alive the Hindus who had been their former neighbours. If that village elder found an interpretation of religion that taught compassion, how are we in this backwards trap fifty years on? I shout at all of you with rage, because I refuse to accept a haven for me that is a nightmare for others. There is still time to stop this with our words, our actions and our bodies.

i. Daily Star, May 6, 2006: "Religious Minorities Under Pressure"; Daily Star, May 10, 2006: "Minority Voters Intimidated"; Prothom Alo, January 6, 2006: "Voter List Compilers Say They Didn't Go to 4 Minority-heavy Villages By 'Mistake'"; bcdjpc.org/mreport-1.html.

ii. This can be seen in the drastic drop in minority populations: 1961 (18.5%), 1974 (13.5%), 1981 (12.2%) and 1991 (10.5%). Analysts expect the 2001 census to reveal even further drop, but the government has not released those numbers.

Naeem Mohaiemen is author of the chapter on Hill Tracts Paharis and Flatland Advisis in the 2004 Ain Salish Kendro Annual Human Rights Report.

A prayer for the president

REVEREND MARTIN ADHIKARY

OUR Most Honourable President, as an ordinary citizen of our beloved country I write this to you. Ours is a country with a lot of sores and agonies, with hopes and dreams continually being frustrated. It is needless to say that the eyes and ears of not only one hundred and forty million Bangladeshi people, but also of millions of others all over the world, are focused on you right now.

Nobody can, or should, question the fact that you are keenly aware of this stark fact. You have been given the august and very sacrosanct responsibility of leading our nation to a fair and free national election, within a stipulated period of time, for the future governance of the country.

We now long for a truly democratic government, and a political culture that will facilitate the move towards the path of justice, peace and progress for the people of Bangladesh. Whether your assumption of this most dignified position is not welcomed or felicitated by all the people matters less than the fact that all people of goodwill, conscience and true patriotism look towards you with genuine hopes and aspirations that you will sincerely strive to ensure that the needed impartiality and fairness is maintained all through your governmental system, administration and infrastructure during the entire tenure of these offices of yours, in all its agenda and activities, so that you and your colleagues will be able to present the country and its people with a better future.

In addition to the office of the President of the People's Republic of Bangladesh (and by virtue of which fact the supreme command of all the armed forces of this country is vested in you) you have taken the oath of office of the Chief Adviser of the Caretaker Government, or the interim government, which is responsible for creating an environment conducive to the holding of the next general election in a through-and-through transparent manner, and in a peaceful and fair way.

Like millions of other people in this country, you are also known to be a man with love, devotion and fear of Almighty Allah. People most earnestly believe and trust that you will be led only by His holy love for the people of this country, and not by any human being, nor by

any political party or group with vested interest.

Most Honourable Sir, my firm conviction is that as the supreme leader, and the father-figure of the people, at this crucially important time of transition you have been duly challenged by the people to lead your governmental machinery to facilitate the growth of a truly democratic process for a positive future for the teeming millions of our people.

We pray that the Almighty One will grant you His wisdom and strength for this so that only under Him will you be guided by the constitution of the country, and the very spirit that lay behind the articulation of the same after the liberation of Bangladesh, which was won a generation ago, while the hopes and aspirations of that liberation still remain as a mirage for too many till today.

As you yourself know that the image of our nation, and our people as a whole, has been awfully marred because of the very intolerant attitude to others, particularly in the political and ideological arena, created by our political leaders. We need to do our best to create a culture of mutual respect, tolerance and consideration for others. and a culture of respect for human life and of true patriotism.

Dear Mr Chief Adviser, the most dignified, unique and dual position that you are now holding for the first time in our history will help you to lead your government in a way that will really usher in an opportunity to create an image that will show that we, the people of this country, love human values of freedom, justice and sustainable peace, and that we reject all that which negate these values.

People of our country, in general, are very intelligent and politically conscious. They only need good, honest and accountable leaders, who will be able to create an atmosphere for them where they can feel freedom to have ennobling vision. Your magnanimous role at this juncture demands that you will be fair and neutral, and that the people will have reason to love and respect you now, and in the days to come. May the Almighty bless you to fulfill this, your holy calling for the nation.

Rev. Martin Adhikary is a Church and social leader and also a teacher of Christian theology.

Tajuddin's prophecy

M A S MOLLA

TAJUDDIN Ahmed, the first prime minister of Bangladesh, was born in Kapasia of Gazipur (then Dhaka) District in 1925. He studied in the village Maktab, in Kapasia Minor School, in St Nicholas' High School (Nagari, Gazipur), in St Gregory's High School (Laksmibazar, Dhaka), in Government Muslim High School and in the Department of Economics, Dhaka University. Due to political activism, he could not complete the Masters in Economics.

Tajuddin was a fundamental member of Chhatra League in 1948, and helped in the formation of the Awami Muslim League in 1949. Tajuddin was elected the general secretary of Dhaka district Awami League for the period 1953-1959 and was jailed in 1954, when he appeared in LLB examination from jail. Being the general secretary of AL from March 1966, Tajuddin was the key personality in drafting the famous Six-Point Charter of demands. Thus, the genius in Tajuddin was exposed to the party men, though the general public was mostly unaware because of his incapacity for delivering hot speeches. However, Tajuddin attended the Opposition Parties' Conference in Lahore (1966) where Sheikh Mujib (president of AL) announced the Six-Point Charter.

The talent, diplomacy and boldness in Tajuddin were most clearly on display in 1971. After the March 25 crackdown and Sheikh Mujib's arrest, Tajuddin Ahmed left Dhaka and reached the Meherpur border of then Kushtia district in about three days. He, along with Barrister Amir-ul-Islam, was taken to India by Golok Mojumder, the then Inspector General of BSF (Eastern Wing), on March 31.

Everybody knows that the Mujibnagar government, in which Tajuddin took the responsibility of prime minister, was formed on April 10. The proclamation of independence was prepared by this provisional government, and was declared in public on April 17. This was the actual "Declaration of Independence," and is valid according to any rule.

It does not matter if Sheikh Mujib actually failed to declare independence before his arrest, or if Major Zia did or did not announce that on March 27. Most people of present day Bangladesh also know how Tajuddin Ahmed led the War of Liberation, and how he managed to foil the hypocrite Mustaque Ahmed's attempt to foil the struggle for freedom (by agreement with the Pakistan government).

After a nine-month long bloody war, Tajuddin's government-in-exile returned to independent Bangladesh on December 22, and started rehabilitation of the war-torn country. Sheikh Mujib,

the supreme organizer of the movement towards liberation, returned to Bangladesh on January 10, 1972, via London and Delhi. Mujib himself became the prime minister, while Tajuddin was given the portfolio of planning and finance ministries.

As ill luck would have it, Mustaque's gang was successful in its conspiracy against Tajuddin. They poured venom slowly and continuously into Mujib's ears and could create a significant enough gap between Mujib and Tajuddin. This gap helped them to isolate Tajuddin from Mujib and his close circle. So when Sheikh Mujib prepared for, and declared, one party Bangladesh Krishok Sramik Awami League (Baksal), every attempt from Tajuddin to stop this anti-democratic step failed.

The Mustaque gang led the army coup of the of August 15, 1975, in which Sheikh Mujib's entire family (except the two daughters then living abroad) was eliminated at dawn on Friday -- the weekly holy day for Muslims. Within less than three months, on November 3 (again at dawn), the four national leaders, Tajuddin himself, Syed Nazrul Islam, Captain Monsur Ali and A H M Kamaruzzaman, were killed in Dhaka Central Jail.

We mourn today the sad demise of our national leaders and register a strong protest against such heinous act for the thirty-first time.

I would like to dwell on the great Tajuddin's role during Mujib's going astray, especially in 1974. As mentioned earlier, Tajuddin Ahmed was serving as the minister for finance and planning. Sheikh Mujib himself was leading the new nation as the prime minister since January 11, 1972.

According to the parliamentary form of government Sheikh Mujib had the supreme power of running all the affairs of the state. But in 1974 he planned to establish a one-party system called Bangladesh Krishok Sramik Awami League (Baksal). Learned advocate Tajuddin was against this unnecessary change. But Mujib went ahead with his plan.

For years together I thought that the reticent Tajuddin was unhappy, but he did not express it before Mujib. Mujib never listened to Tajuddin about what occurred during the Liberation War. Instead he listened to Mustaque's version. But Tajuddin's personal secretary, Mr Abu Syed Choudhury, wrote an article in the Prothom Alo Eid issue of 2005 in which he said that in September-October, 1974 Tajuddin did express his sincere views on the matter to Sheikh Mujib.

Tajuddin's telephone talk with Mujib contained some prophetic statements. Keeping Mr Syed by his side Tajuddin told Mujib: "I think I must talk to you on some

important matters. You are encircled by some people in your office in a way that I would not have opportunity to talk to you there, and the environment there is also not congenial. That is why I am using this red telephone for the purpose. You are going to establish a one-party rule, but I told you many times about my reservation. Today I am registering my conclusive opinion. I do not agree to your one-party system. Please tell me why you should go this way."

Tajuddin listened for some time to what Mujib was saying. Then again he was speaking: "First, I am not convinced by your logic. Secondly, this is not my question. This is my statement. As the prime minister, you have enough power in your hands, and I think that you don't need to have a one-party system, or any other change like that. Thirdly, you and I together traversed the country for long 25-30 years, and there is no field or place where we did not go. There we delivered speeches hoping for a happy and prosperous country based on democracy. The democracy for which we talked so much will end through a single stroke of your pen, establishing a one-party system. I am very strongly disagreeing to your decision."

This time Mujib got angry. Mr Syed wrote that Mujib's fury was heard even outside the telephone receiver. But Tajuddin

calmly uttered: "By taking this step you are closing all the doors to remove you peacefully from your position. Mujib Bhai, the most unfortunate event will be that the bullet will not hit you alone. We shall also be killed and the nation will plunge into danger."

The whole world saw how Tajuddin's prophecy came true within only one year. Bullets killed Mujib (and 16 more) in August. Again bullets killed the four national leaders in November, and the nation plunged into a dark period where the role of bullets prevailed over that of ballots.

Since 1991, we have an infant democracy. Calculating the age (psychologically), our democracy can be said to have completed its boyhood, and is entering adolescence. But this year again the events are proceeding in rather a bizarre way. The head of state himself is unethically following directions from a vested interest group, and there is every chance of plunging into a dark period any time.

If I can feel free to comment on the structure and fate of the vested interest group, then the prophecy is that power in too young a hand is killing the future chance of using the parental legacy. Is there anybody to listen and to understand?

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