

Beyond the Secrets of Success

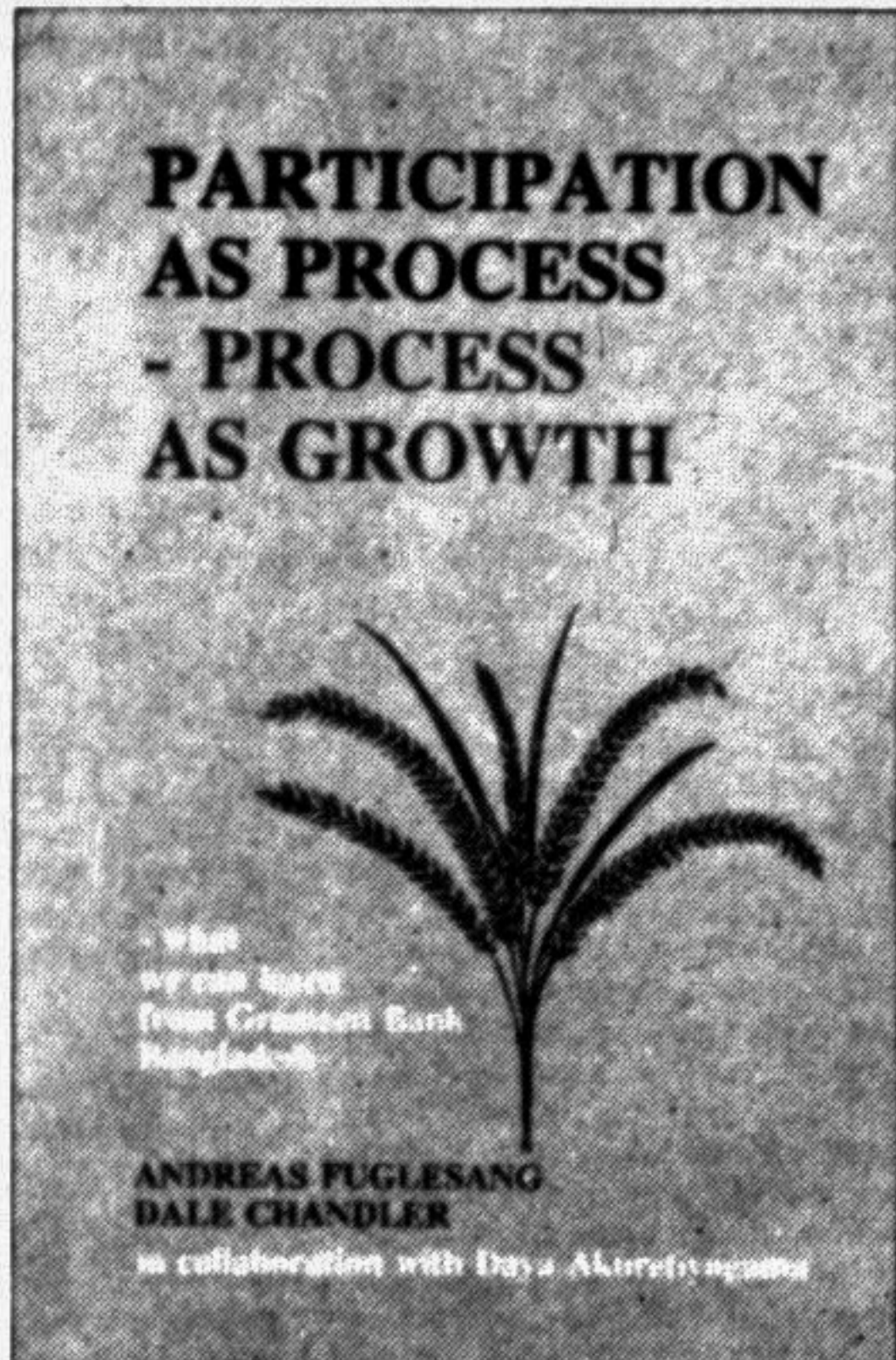
BOOK REVIEW

Participation as Process — Process as Growth (What We Can Learn from Grameen Bank Bangladesh)

Authors: Andreas Fuglesang, Dale Chandler; In collaboration with Daya Akuretiyagama

Publisher: Grameen Trust, Mirpur Two, Dhaka 1216; Pages: 282 Price: Taka 150; US\$15.00

Reviewed by Nancy Wong



to convince government officials, bureaucrats and all willing to listen; that all the poor needed to uplift themselves was faith in their ability to succeed.

Today, Grameen Bank heads the world's list of development banks in its spectacular success story of reaching the poorest of the poor — especially the downtrodden women of Bangladesh. Along the way, Grameen has grown and expanded its services beyond recognition of its original goals: from giving small loans to the rural poor, to setting up primary schools for Grameen members' children, to transforming failed state industries into profitable ventures, to establishing replicating models throughout the world (even depressed areas in the United States).

How the seedlings of a wild dream (to remove the stigma and crushing burden of grinding poverty) blossomed into a huge banyan tree providing shelter and nurture to members of an ever growing Grameen family is recounted by three authors, Andreas Fuglesang, Dale Chandler and Daya Akuretiyagama, in a recently updated account of the Grameen Bank: "Participation as Process."

Almost anyone involved in

development is familiar with the unique approach of group participation and peer pressure that is the lynchpin of the bank's high repayment rate. "Participation as Process" however, goes far beyond the publicly acclaimed "secrets" of this success. It is a thoroughly in-depth research study giving facts and figures which are clearly illustrated with charts so simple that the laymen with no profound knowledge of banking can figure out why the bank, which lends to people without collateral, remains a viable entity which pays its own way as a purely commercial undertaking.

Unlike many well meaning (but "misguided") "do gooders" and development agencies who tend to regard "aid" as giving subsidies to the disadvantaged, Grameen Bank's unwritten rule is "no free handouts". Therein lies one other secret of success. Realising that values such as pride and dignity are crucial to survival of the human spirit, the bank's policy is to nurture these qualities by essentially making it possible for the poor to help themselves. Even in times of distress caused by natural disasters (of which there are many) a token payment of one or two taka is suggested as "voluntary payment". And it comes as no surprise to

bank workers who interact closely with their rural clients that the majority willingly come up with the payment. In addition, accountability and discipline are two highly regarded traits of Grameen members.

What further distinguishes Grameen from the run of the mill of commercial banks is its philosophy of treating credit as a "human right" available to the "poorest of the poor". Alas, in Bangladesh, women form the majority of this sector of society and the fact that the bank addresses this issue firmly is reflected in its statistics: female members hold 92% of the shares while males hold 8%. Out of a Board of twelve Directors, three are named by the government, while nine represent the landless — all of whom are women. Let some describe this as "female chauvinism", bank staff firmly attest that women have proved to be much more reliable in repayment. Moreover, their business acumen and persistence in the face of considerable odds ensure their escape from the poverty trap.

Although Grameen Bank has made its indelible mark as a bank for the landless, its tentacles which have spread into other equally distressed areas,

such as the building of primary schools for the children of Grameen members, its housing loans for trusted members, its direct involvement in the form of practical advice and methodology in the members' bee-keeping, poultry rearing and milching cow ventures are not generally known. Nor is the existence of Grameen Trust, a "non-governmental organisation dedicated to the eradication of poverty in Bangladesh and the rest of the world." Replication of Grameen models has been so highly sought after that the "statutes of the Trust include making funds available for a range of research and experimentation directly relating to issues and conditions of poverty."

With all the noble intentions at one's command, these alone do not make for an institution's financial viability or sustainable growth. The authors have gone to great lengths in detailing the tightly knit and efficient structure of the bank to illustrate how it has managed to grow from strength to strength through the last 17 years.

However, success brings its own set of problems and Grameen Bank is not immune to these hazards. It was subjected to its share of turbulent relations between management and staff in 1991 when a group tried to take over an office in the headquarters in Dhaka to set up a trade union. As much as the philosophy of the bank is to recruit and promote women within its organisation, this effort has not been as successful as the management has wished it to be. All kinds of reasons, many relating to the prevailing social/religious attitudes against women working in public at village levels and the lack of education prevent them from holding banking posts. Thus, although their numbers have certainly increased over the years, the ratio has remained more or less stagnant.

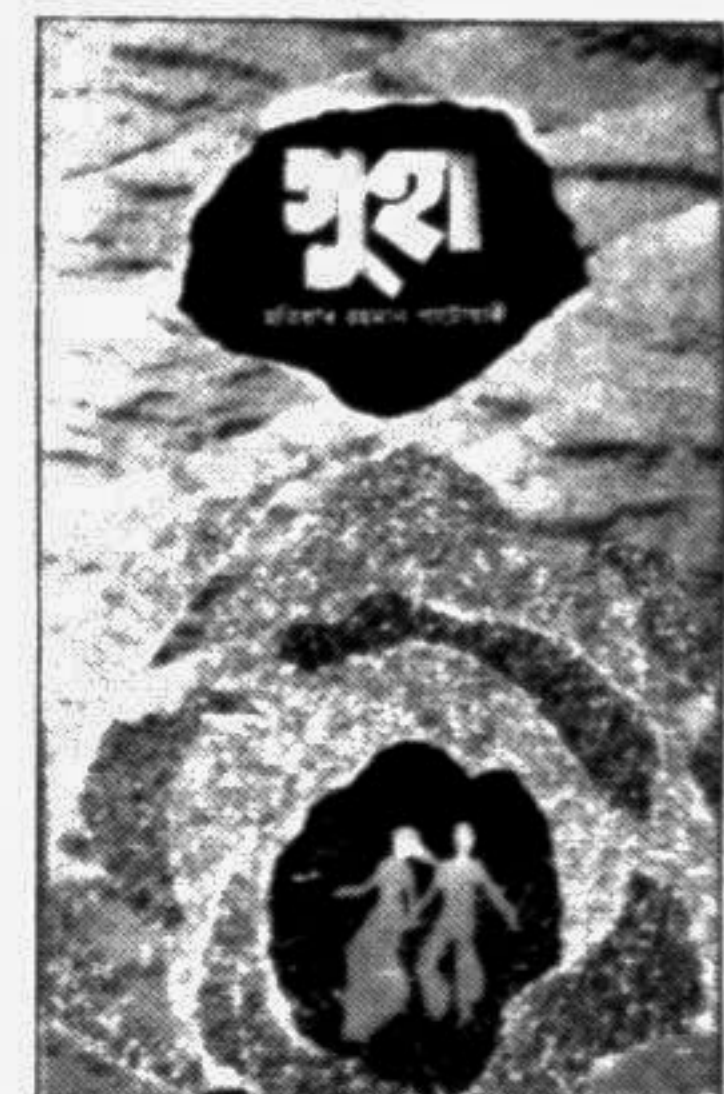
"Participation as Process" is a fascinating account of development banking, exploding numerous well worn myths. It reveals Grameen's numerous aspects of its growth as well as the socio-economic development of Bangladesh. It is also a thesaurus for development agencies and all interested in uplifting the awful fate of the poor. It is by no means an exercise in public relations, for the authors display objectivity in their assessment and discussion of some weak areas which can be strengthened.

Depicting What is Important

BOOK REVIEW

GHUA
by Matiar Rahman Patwari
Published by Deepro Prokashoni
Price: Taka 55

Reviewed by: Atoar Rahman



It may help a little if I give the gist of the story. It describes the life of a young university student, Shihab, having a rich existence being the son of a bureaucrat, but ultimately landing in grief. Frustrated by his first love, Nishad, he is in constant conflict with his parents, sister Shirin, and even with his close friends, over his second love for Majeda, a poor village girl.

Psychological conflict of a frustrated youth at different stages of life is artistically presented here. Some conversations of the book seem to be naked or obscene but are perhaps realistic presentations of

the situation. The dialogues bear relevance to present-day life. Patwari has tried to interpret his understanding of life with a marked journalistic angle.

At the end, the hero tries to break out of his known circle which turns averse to him. The hero leaves his parents, home and begins a new journey but he finds no destinations, no directions.

Patwari's style is easy and suited to his characters and story. Being a professional

journalist, he has a special knack to describe story. There is not much plot and there is not many characters. His characters speak in everyday language. Patwari is during and lucid enough to write what he believes is important. The book is a pleasant reading and will be able to hold the readers until the very end. We feel to be optimistic that we will get even better constructed and interesting novel from him in the future.

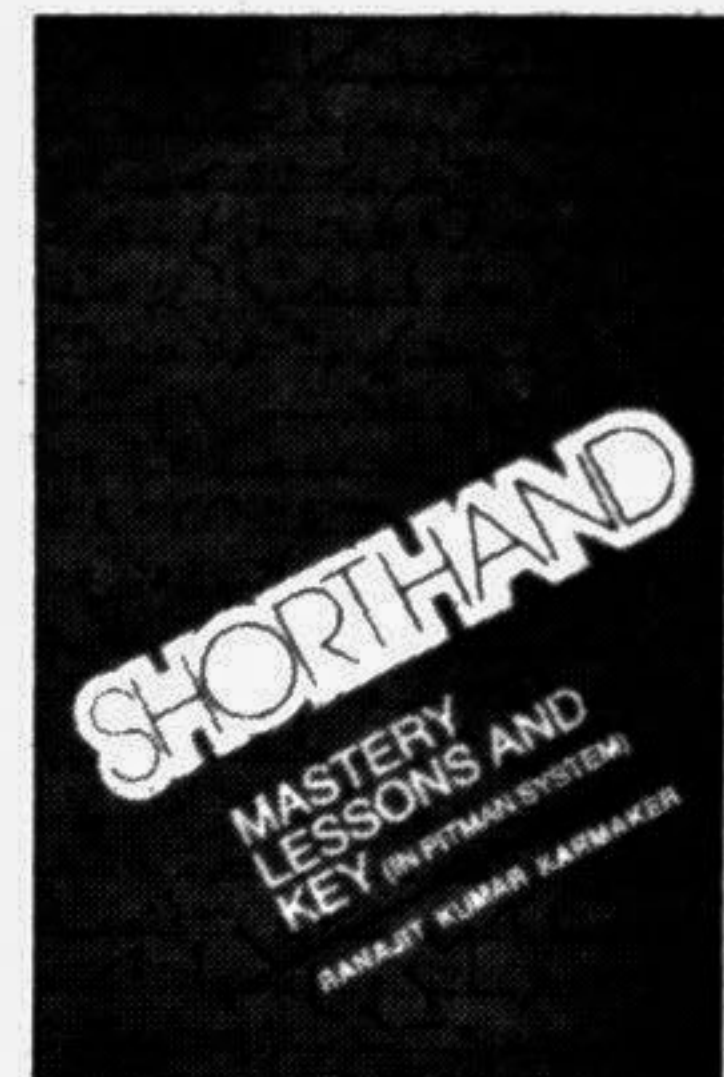
Serving an Important Field of Occupation

BOOK REVIEW

SHORTHAND Mastery Lessons and Key (in Pitman system)
by Ranjit Kumar Karmaker

Published by Priangka Karmaker, 107, Rayer Bazar, Dhaka 1209
Price Tk 99/-

Reviewed by Manik Chowdhury



A book on Shorthand lessons and key to the intricacies is obviously of technical nature and it is really difficult for one who is not an expert in the line to dish out an appropriate review of the same. But often a generalist's view on a subject of importance creates interest among the connoisseurs as to 'what' and 'how' of the matter and this discussion at least aims at that.

Prof Ranjit Kumar Karmaker is an experienced teacher on the subject serving as head of the department of shorthand and typewriting, City College, Dhaka. He has, of course, taken great pains to write this important book in a way which can serve the need of both English and Bengali medium students. It is also important in the sense that it will serve as a guide/hand book too for many in the occupation.

The author has elaborately explained the techniques of a new lesson along with the

techniques of the previous lesson or lessons. He has also presented a good number of examples on each formula to facilitate the students and learners grasp them thoroughly. Prof Karmaker has used some technical words and sentences to enable the students to pick up the lessons more instantly.

A redeeming feature of the book is that the author has discussed the elementary techniques of phonetics which has direct link with the main subject matter.

His note to the students is very much inspiring. While addressing the new learners he said, "Good shorthand reading will make you a good shorthand writer." An elaborate book on shorthand is very much required for students and learners. The author has filled the gap.

Apart from explaining different technical terms in a span of over 200 pages, Ranjit Kumar Karmaker has also in-

cluded in the book separate chart of contractions, important phrases in full and shorthand form and names of important cities and towns of the world in full and shorthand form along with 103 exercises for the sake of practising shorthand.

The author deserves commendation for his laudable work. The attractive cover gives added attraction to the book and the printing is neat and superb. The price as such is moderate.

He has dedicated the book to his loving parents. This is worth emulation. It is fervently hoped, with their blessings he will author more books and serve the specialised field of shorthand — considered essential in the modern world — even better.

The Challenge Facing 21-newspaper Malawi

Nick Young writes from Lilongwe, Malawi

Since Malawians voted for political pluralism in a referendum last June the transition to democracy of Malawi, had been proceeding smoothly. Now it has been complicated by the illness of President Kamuzu Banda. Much will depend on the vigorous new press that has sprung up in a few months. Gemini News Service reports on the role the new media may have in keeping the democratisation process on course.

DAVID Nthengwe was a top English student at Mzimba secondary school in northern Malawi. He wanted to make his living by writing, but opportunities were minimal in a country where the government monopolised the small, rigidly censored print media. So for years David worked as a customs officer instead.

Now he is realising his ambition as a staff writer on *The Independent*, one of no fewer than 21 newspapers circulating freely as Malawi finally emerges from one-party rule.

Since independence in 1964, the country has been ruled by Life President Hastings Banda and his Malawi Congress Party. The regime brought Malawi a measure of economic growth at the cost of increasing dependence on tobacco exports. The impoverished rural majority rarely felt the benefits. Literacy, life expectancy, infant mortality and per capita income statistics are among the worst in Africa.

The Banda regime also brought a measure of stability, trumpeted by the Life President as the virtue of one-party politics. The cost was ruthless suppression of dissent. Torture and jail without trial were commonplace and widely denounced by international human rights groups. Armed thugs of the Malawi Young Pioneers, immune from police prosecution, ensured acquiescence in the villages. Tales of abduction and extra-judicial execution remain to be investigated.

With the break-up of apartheid in South Africa, long friendly with Malawi, and with pressure from international donors over human rights abuses, Banda could not resist change indefinitely. After riots in Blantyre last year and criticism from the Roman Catholic church, he called a referendum on the country's constitutional future. Last June Malawians voted for multi-party government.

The proliferation of uncensored newspapers is the most visible sign of change. When the referendum was announced



Mushrooming media in Malawi

new titles began to appear. They speak with growing confidence and authority.

Mostly they are four or eight-page tabloids, operating on a shoestring. Their viability depends on desk-top publishing and the enthusiasm of untrained staff, enjoying their new freedom and prepared to work for low pay. Few papers show a profit. They are subsidised by their proprietors and supporters.

Some of the reporting is speculative or inaccurate. Much editorialising is pompous, obscuring the message in unnecessary displays of learning. Yet,

given the lack of any tradition of press freedom, it is remarkable how responsible and restrained most papers are.

Sales are buoyant. The public relishes access to uncensored information and comment. Questions of house style themselves have symbolic weight. The government *Daily Times*, for many years, the only permitted newspaper and still the only daily, accords Banda his full honorific title at every mention: "His Excellency, the Life President, Ngwasi (Lion) Dr Hastings Kamuzu Banda."

Mentioning Banda in less respectful terms was once an

imprisonable offence. Malawians now delight in the freedom of seeing him referred to simply as "Dr Banda" or "the President".

This reflects a broader process. One of the easiest criticisms of the new press is that it is preoccupied with the past excesses of the Banda regime, exposing skeletons whose existence has been denied or forgotten. In doing so it is digging up and re-writing recent history to set against the authorised version of the ruling party.

Conflicts are inevitable. Janet Karim, owner and editor of *The Independent*, is being used for defamation by Aleke Banda (no relation to the President), proprietor of one of the most professional papers, *The Nation*, over an article linking him to atrocities committed by the Young Pioneers.

This raises questions about the likelihood of witch-hunts against people once associated with the ruling party. It also presents the Malawian courts with a new kind of case. Libel, and allegations of libel, are part of the baggage that comes with press freedom.

Then there is editorial independence. *The Nation* and *The Malawi Democrat*, are linked to the two main opposition groups, the United Democratic Front and the Alliance for Democracy respectively. Both editors claim editorial freedom to criticise the parties which spawned them. The danger is that when profitability is at best slender there is the danger of a paper playing the tune it is paid to play.

Mike Kamwendo, publisher of the conservative *The New Nation*, believes his rivals identify themselves too readily as "opposition" outlets. This, he argues, will make it harder for them to maintain a readership when the political process moves on, particularly if the economic expectations raised by a democratic government are disappointed.

The Malawian press bubble is bound to burst. Editors agree that, out of the nine million

population, not more than 60,000 Malawians are affluent and literate enough to buy a newspaper regularly. A similar number perhaps have occasional access to the print media.

The small market and low potential for advertising revenue mean competition between papers is fierce. Inevitably, most new titles will soon go to the wall. The pressure is on to lead with sensational, and sometimes misleading, stories.

Radio has a far greater reach through the state-controlled Malawi Broadcasting Corporation, which has always staunchly presented the government line. Since the referendum, programmes glorifying the President and ruling party have been taken off the air.

Director Henry Chirwa says he is putting together a programming package more appropriate to political pluralism.

But, says Chirwa, "Malawians are trying to run before we can walk." Balance will be harder within a single network than through several. Private stations are a remote prospect given the lack of advertising revenue.

Yet if press diversity is only a temporary phenomenon, it is important. Banda is convalescing from brain surgery and executive power is in the hands of a Malawi Congress Party triumvirate. Many fear backstage party operators will try to delay the May 1994 election target date.

A vociferous press, even if it is addressing only a minority, may be important in keeping democratisation on track. An independent press could be one of the most lasting benefits of a multi-party regime. For a country with such limited resources as Malawi, prosperity may not automatically follow democracy.

If one or two new papers do survive and preserve their independence, they could at least press a new government to be have in a more transparent and accountable way. Much depends on the efforts of people like David Nthengwe.

NICK YOUNG is a stringer for the *Financial Times* (London) in Malawi.

Ekushey: Some Reminiscences

Continued from page 8

The meeting started at Amtala. Shamsul Hoque, convener of the All Party Committee of Action, had come there to pacify the students. He came to tell why they should not demonstrate and why it would be unwise to break Section 144. At the end of his speech he spoke rather forcefully why it would be a mistake to break the law considering the prevailing circumstances, and that the movement has got to be suspended for a while for the sake of the movement itself. However, to be fair to Shamsul Hoque, it must be mentioned that he was notifying and warning on behalf of the Committee of Action. The decision was theirs and, as convener, it was his responsibility to pass on the message.

Protests were voiced against his speech from all corners of the gathering. 'No',

no, no! We shall demonstrate. We shall break 144. We won't obey the decision of the Committee of Action. The same sound echoed in everybody's mind and, all the voices seemed to have strengthened the demand for 'action'. It was a one-in-all and all-in-one demand.

Then a struggle started among the students about who would be first to go out. They began to go out in batches of fives. Law-breakers were arrested as soon as they came out to the street. It was, however, not possible to arrest every one. Some reached the front of the Dhaka Medical College Hostel before the police were able to arrest them. There was a big police barricade there and the road was closed. It was impossible to reach the Legislative Assembly. But that was the venue for the finale. Students, in the meantime, had broken the tin and iron fence that separated the

University from the Medical College Hospital. The route was then used for going to the Medical College Hostel from the University. The hostel turned into a police barrack. There started a life-and-death battle. Unarmed men stood face to face with men in arms. It was a fight for our very existence. The inevitable happened. The police opened fire. The time was about 3 O'clock in the afternoon. Ten past three to be more exact. Ordinary students and many other men sacrificed their lives. They never knew they created history that day! They prevented the rape of their language with the price of their own blood.

No political party or its leader had as much contribution as the common men of the country. Glory should go to the ordinary men of Bangladesh. They were both the soldiers and the generals in this battle. As far as Ekushey is concerned, it was an ordinary men's show all the way.

Gemini Loses a Friend

The death of Arnold Smith, who was the first Commonwealth Secretary-General (1965-75), deprives Gemini News Service of one of its oldest friends. He was 79.

Smith was a founder Governor of NewsConcern International, which supports the news service and all its other activities, and had been an enormous help in the work of the Service ever since it started in 1967.

His interest was largely responsible for the firm links which the Service has always maintained with Canada and Canadian journalists. The international vision, wisdom and persistence which made him such a splendid choice as the man, to establish the Commonwealth Secretariat was a huge help to Gemini over the years.

He was a dogged man, never to be put off by political setbacks or to be diverted from his strong beliefs in global interdependence and in the Commonwealth as an instrument that could bring diverse nations closer to each other. His fight to end the illegal regime in Rhodesia and establish majority rule for an independent Zimbabwe was long and hard. Although the objective was not achieved until after he had left office, that country owes much to his personal efforts. So also do the multitude of political leaders around the world who knew him so well and often sought his advice. Gemini will miss him greatly.

— Derek Ingram
Consultant Editor



Arnold Smith