

We can Create a Poverty-free World in Our Life-time

by Mohammad Yunus

We were told that if we wanted to help the poor families we should lend money to the male head of the family. Instead we went for the women in the house, who usually had no experience in earning money. Poor women with tiny loans turned out to be the best fighters against poverty.

of the quality of life of all other fellow human beings.

It is a great waste to let a human being remain poor and unfulfilled. With over one billion people suffering from the misery of absolute poverty, each day we are wasting creativity and productivity which could have made this world a better place to live for all of us. To avoid this we must pay serious attention to our national priorities and the business philosophy and methodology of the multilateral, regional and national financial institutions. If we can change them in the right way we can free the world from poverty.

It is the responsibility of every society to make sure that each member of that society lives with full human dignity. But poverty takes away dignity from a person. It is time that we take our responsibility seriously and commit ourselves to eliminating poverty once and for all.

The author is the founder Managing Director of the Grameen Bank. The above is an extract from the speech delivered by him when receiving the prestigious Tun Abdul Razak Award, in Kuala Lumpur recently.

Malaysia has been a close collaborator of Grameen Bank for a long time now. Malaysia was the first country which studied Grameen thoroughly and decided to bring it to its own people. Not only did Grameen come to Malaysia through Amanah Iktihar Malaysia and Projek Usahamaju, it expanded and flourished throughout the country and touched many lives. Malaysia became an inspiration and training ground for many countries around the world. Kuala Lumpur now hosts the headquarters of CASHFOR, the network of all Grameen programmes in Asia.

By honouring Grameen Bank with its prestigious award Tun Abdul Razak Award 1994 Malaysia honours thousands of young people in Grameen Bank who have committed themselves to eliminating poverty in their own areas by reaching out to poor persons on a one-to-one basis, by helping each person to discover her own potentials and creativity which would otherwise remain unexplored by her for ever because of the unsupportive environment around her.

Grameen has been a thrilling experience for us all along. In the seventeen years

of its existence we have never run short of myths to explode and were able to shake loose certain well entrenched principles which create misery for people yet are not noticed or questioned.

We were told again and again that the poor are not creditworthy; banking cannot be done with the poor. We dared to question the basic principle of collateral based banking. Today after crossing the first billion dollars (US) in tiny loans to the poorest people in Bangladesh and maintaining a recovery record of over 98 per cent during all the years of its existence, Grameen poses an altogether different question: are the conventional banks people-worthy?

We were told by economists, planners, experts, that even if it is possible to lend money to a handful of poor people in half a dozen or so villages and get the money back, surely this cannot be scaled up to reach out to any significant number of villages

or poor people. One planner predicted in our very early years that if we tried to expand our work, the whole thing would explode into non-existence. We dared to expand our programme, and expand at great speed. We are still in existence, and in good health. Today we work in 34,000 villages of Bangladesh, which has a total of 68,000 villages. We operate through 1,042 branches with over ten thousand staff. We disburse between US \$30 million to US \$40 million each month and collect, as repayment, an almost similar amount each month. We feel stronger today than we did ever before.

We were told that if we wanted to help the poor families we should lend money to the male head of the family. Instead we went for the women in the house, who usually had no experience in earning money. Poor women with tiny loans turned out to be the best fighters against poverty. Today, out of two mil-

lion borrowers of Grameen Bank, 94 per cent are women.

We were told that tiny loans (around US \$ 100) would not create enough income to change the poverty status of a family; poverty alleviation is much more serious a business than to be achieved through tiny loans.

Today, studies show that Grameen borrowers steadily improve their lives and within ten years half of them cross the poverty line, another 27 per cent come very close to crossing it. Besides increase in income, studies show that the families of Grameen borrowers perform better than non Grameen families with regard to nutritional status, child mortality, adoption of family planning practices, housing, availability of safe drinking water, sanitation etc.

We were told that Grameen Bank will always be a sick bank — dependent on grant money or cheap money from the donors. We have proved beyond anybody's doubt that

Grameen Bank is not only a sustainable enterprise. It is perhaps the most sound financial institution in Bangladesh.

These are only a few examples of what the experts told us, and now the reality turned out. Now we find it difficult to put our trust in the advice of the experts. Instead, we have started believing that the elimination of poverty is a feasible proposition and that there is no reason whatsoever why any one persons should remain poor on this planet. We are convinced that we can create a poverty free world in our life time if only we seriously want it. Credit for the poor can play a vital role in making this dream come true. Grameen experience has demonstrated this in a concrete way.

We believe that every human being, irrespective of his/her economic situation, is endowed with capabilities not only to take care of himself, he/she has the potential to contribute to the enhancement

China Gets Tough with Corruption in Government

Miao Hong writes from Beijing

Corruption has been so widely spread that almost every trade can be used — or abused — to make money

While speeding up the country's reforms and encouraging development of a market economy, China is toughening its stand against corruption.

The Communist Party of China (CPC) and the government have put the anti-corruption campaign at the top of their agenda. Corrupt officials face a harsh punishment, and illegal and unethical practice will not be tolerated at all levels of the Party and government organizations, as well as in judicial organs, administrative sectors and law enforcement agencies.

Jiang Zemin, the Party General Secretary, warned at the Second Plenary Session of the CPC Central Commission for Discipline Inspection on Aug 21, 1993, that "our Party, the people's power, and socialist modernization will be doomed" if corruption continued unchecked. His speech and the August meeting signalled a new crackdown on white-collar crimes.

The ongoing campaign puts under close scrutiny all leading Party and government officials and organizations.

Between January and April this year, 12,239 cases of graft, bribery, or embezzlement were investigated throughout the country, according to statistics released by the Supreme People's Procuratorate. To date, 518 officials above the county and section levels have been found guilty, an increase of more than six times over the same period last year. A total of 500 million yuan (US\$58 million) was recovered for the State, thanks to the crackdown on economic crimes.

The amount of money involved in embezzlement or bribery cases continue to grow, says Zhao Dengyu, deputy chief

prosecutor of the Supreme People's Procuratorate (China's Attorney General's Office). Among the 12,239 cases investigated, 145 involved one million yuan (US\$116,000) or more each, doubling the amount recorded for the same period last year.

China's growing economy has provided ample opportunity for such illegal transactions. Corruption has been so widely spread that almost every trade can be used — or abused — to make money. The number of Party and government officials involved in graft and bribery has increased at an alarming rate, and their criminal practices undermine social stability, says Mr Zhao.

"Many convicted officials used their power to aggrandize themselves. This is one of the most sinister aspects of contemporary economic life," he said.

Those convicted of such crimes face the sternest punishment. On October 30, 1993, three corrupt officials were put to death.

A police officer in his early thirties and former head of an anti-contraband patrol was the first person to be put to death this year.

In the first four months of this year, 1,141 people working with judicial organs were convicted of crimes. Several others who were found guilty of abusing their power have also received due punishments.

Observers say the death penalties imposed on the officials found guilty of heinous crimes demonstrate the Chinese Party and government's determination to fight corruption, as do the highly publicized trials of other officials accused of "white collar crimes."

The war against corruption is now being waged under the

unified leadership of the CPC Central Committee in coordination with the CPC Central Commission for Discipline Inspection, the Ministry of Supervision, and the Supreme People's Procuratorate and the Supreme People's Court.

The current war against corruption, though relying on broad public support, should be construed as a mass movement, says Zeng Fanmao, director of the publicity and education section attached to the CPC Central Commission for Discipline Inspection and the Ministry of Supervision. He says efforts have been made to conduct the anti-corruption war entirely in keeping with the rule of law: "We want all of our verdicts to stand the test of history."

Mr Zeng regards corruption as political in nature. He feels it reflects the degeneration of public power. It is closely related to the use or abuse of public power for personal gain. Thus the focal point of the anti-corruption campaign will be individuals in the leading Party and government organs found guilty of such wrongdoing.

In the fight against corruption, new rules have been issued to discipline Party and government officials. Leading officials at various levels are required to first go through the process known as "self-examination and self-correction." It encourages those who engage in wrongdoing to examine their own actions and confess malfeasance or abuse of power, then forfeit their wrongful

gains. But for people who are not willing to admit their crimes and make restitution, Mr Zeng emphasizes that disciplinary means and legal procedures will surely follow.

He says the war against corruption, which will affect China's sustainable development, has, in general, won enthusiastic support from cadres and ordinary people all over the country. He admitted that there are also misgivings and concerns about the campaign, and even some resistance. Some people suspect that the campaign will be for show only, since corruption has become too thorny and subtle a problem to root out. Others are worried that the campaign might get out of hand, derailing current economic reforms. Many are afraid that the campaign will encroach upon their vested interests, or uncover their misdeeds.

Since the early 1980s, the CPC Central Committee has constantly advised party members and officials to avoid corruption. It formulated a strategy attaching equal importance to material well-being and morality.

However, Mr Zeng adds, because there are so many different ways to abuse positions of power, and because it is often difficult to attack those in power, a few top leaders have on occasion chosen to emphasize economic growth at the expense of clean government. He said a resolute struggle against corruption is necessary to promote reform

and economic construction.

Deng Xiaoping, general architect of China's reforms, has often spoken out against corruption. "It is meaningless to strive for rapid economic development while the general tenor of a society remains unhealthy," he said. He also pointed out that if corruption has spread despite all that has been said against it, the reason is probably within the Party.

Some leaders may have paid too much attention to business affairs, and too little attention to political trends and ideological work. There may also have been a lack of vigilance, and measures to combat corruption may not be powerful enough.

Mr Deng has stressed that it is crucial to keep the Party above reproach so that it can serve as a model for the country's modernization.

The public has been encouraged to participate actively in the current campaign. The Supreme People's Procuratorate and the CPC Central Commission for Discipline Inspection and the Ministry of Supervision have made "accusation hotlines" known to all.

Between September 1993 and April 1994, public defenders throughout the country heard 230,000 cases, of which 170,000 were either bribery or embezzlement. Of all the cases filed for investigation and prosecution, 80 per cent were initiated by tips offered by individual citizens, most of them over the "accusation hotlines."

Since mid-June, the Supreme People's Procuratorate has taken more practical measures to encourage those who provide tips on criminal activities.

As the first step, the Procuratorate awarded 13 people with a total of 119,000 yuan (US\$13,757). The monetary award varies from case to case, from as little as 3,000 yuan (US\$346.82) to as much as 30,000 yuan (US\$3,468). Altogether, the awarded citizens provided tips leading to 11 indictments for bribery and embezzlement, resulting in the recovery of 18.63 million yuan (US\$2.15 million) in state funds.

Mr Zhao says, "The reward system should be continued as long as the anti-corruption struggle continues, since it helps us uncover and prosecute crimes. Offenders who retaliate against informants should be severely punished, so as to guarantee the safety of those who aid us in our campaign."

Messrs Zhao and Zeng regard the increase in calls to the accusation hotlines as an indication that people support and have confidence in the Chinese leadership's commitment to cleaning up its ranks. China believes corruption compromises government policy and credibility, and must be stamped out. With the help of a resolute and informed citizenry, it is confident it can and will defeat white-collar crimes.

—Depthnews Asia

Fragile Campus Peace

Not even a month has passed since the much-publicised truce was reached between the leading student organisations of Dhaka University and regrettably the whole show of amicability and accommodative spirit has been made a mockery. Gun shots — almost 100 rounds of them — reverberated on Tuesday on the campus like they do on the war front. However this time around the adversaries were different with one student organisation remaining common. That the old foes were not involved in the clashes hardly makes any difference. The point is students doing politics tend to use their muscle power more than their rational faculties now a-days. It could be between any two of the student organisations.

The way students are mixing personal disputes with party politics is unacceptable. Tuesday's clashes between the Bangladesh Chhatra League (M-I) and the JSD backed Chhatra League (B-K) are a sequel to one such personal dispute over a trifle. So the student groups seem to be emotionally charged and remain highly strung to go on the offensive any time they feel their stature or position has been undermined. Their politics is motivated by one abiding desire — to establish their supremacy. Had it been in terms of organisational strength and appeal for their ideals, things would have been different. But a political aberration infused into student politics from above has now given rise to a culture of violence.

To bring an end to an endemic problem like campus violence, exchanging flowers and complementing an agreement for renunciation of violence with a sweetmeat party may not be enough. As a gesture such a demonstration is alright. But without taking into account the saga of violence and preparing the feuding parties for a practicable solution through long persuasion and some effective measures, a vow to renounce violence on the campus can hardly be honoured. Unless or until firearms can be stopped from entering the university halls, any friendly gesture is bound to disintegrate into bitter rivalry at the first opportunity of a flare-up of temper.

There is no point treating the students wielding arms any differently. It is a criminal offence as committed by other members of the public but each time they go scot free as if this is no crime but a part of campus life. That it is not so is best testified by the majority of innocent students who have to spend time in constant mortal fear. Their guardians are also subjected to endless hours of anxiety and mental torture. Allowing the armed cadres to take hostage of the general students should be considered one of the greatest failures on the part of this nation. Each time a shot is fired, the credibility of the law and order authorities sinks to a new depth. Society as a whole takes a beating. This cancerous growth is incurable with patch-up treatment; it needs a surgical operation.

To the Editor...

Letters for publication in these columns should be addressed to the Editor and legibly written or typed with double space. For reasons of space, short letters are preferred, and all are subject to editing and cuts. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

Stranded Pakistanis

Sir, Much has been written on the repatriation of the stranded Pakistanis. But no effective measures have yet been taken by the Pakistan Government to take back their nationals.

We would strongly urge our government to undertake a fresh and pragmatic initiative to ensure quick repatriation of the stranded Pakistanis. Let the Muslim countries also take some initiatives to expedite the repatriation of these unfortunate people, all Muslims.

M Zahidul Haque Asstt Prof, BAI, Dhaka

Points to ponder

Sir, As reported by the newspapers last month, a heart transplant recipient, South Africa's Dirk Van Zyle, died of a diabetes induced stroke after surviving twenty-three years with other's heart in his chest. It was very natural for Dr Barnard who was in Greece at that time to mourn his death. Mr Zyle of course was his 'top patient'. Dr Barnard changed concept of human life when he first transplanted a woman's heart into the chest of a man in 1960 and his patient survived for a pretty long time.

The concept of life and death is still a mystery. God has made something predictable and something unpredictable. Dr E F Schumacher, a noted German writer (who died in 1977) says in his famous book 'Small is Beautiful'

that when the Lord created the world and people He reasoned with Himself as follows: 'If I make everything predictable, these human beings will undoubtedly learn to predict everything, and they will thereupon have no motive to do anything. On the other hand, if I make everything unpredictable, they will gradually discover that there is no rational basis for decision.'

However, to me, it appears that the nature is extensively kind to the real poets of the world. They are like half prophets. Nature reveals some of its mysteries first to the poets and scientists pick up clue from their poetry.

Famous Ghazal poet, Jigar Muradabadi (1890-1960), says: Raaz jo sina-e-fitrat mein mihan hota hai Sab se pahle dil-e-shaar pe eyan hota hai

The mysteries which are hidden in the bosom of the nature first reveal to the heart of poets.

More than 150 years ago one of the greatest poets of the sub-continent, Mirza Ghalib had said in a couplet of a ghazal:

'Tum shehr mein rahte ho to kis baat ka gham hai? Le aenge bazaar se jakar dil-e-jan aur.

There is nothing to be worried. As we are living in a city we shall buy a heart from the market (if required for transplantation). Mirza Ghalib was vehemently rebuked by his contemporaries. Even the last Mughal Emperor Bahadur Shah

Zafar — who himself was a good poet — laughed at Ghalib when he heard this couplet.

Who had imagined in those days that in the second half of the coming century man will be able to replace one's heart, eyes, kidney, etc. by purchasing these human spare parts from the market? Perhaps it was Mirza Ghalib — in his poetry — more than a century ago.

So, scientists should be grateful to the poets. They may turn many impossible into possible by getting clue from the lines of big poets.

K R Zakhimi Khulna

Flight of the fugitive

Sir, Things get even hotter after Nasreen's escape to Sweden.

The pale and shaken Tasleema Nasreen who surfaced in a Dhaka court room on Aug 3 looked very different from the image of a thrice-divorced, chain-smoking enfant terrible. Or of novelist who fearlessly wrote. Or of a self-confessed agnostic who was quoted in a May interview with an Indian newspaper. That statement, which she says was a misquote, caused fundamentalists to demand that she be executed for blasphemy.

In June a magistrate ordered the controversial writer arrested for allegedly outraging the Muslims' sensibilities. When Nasreen surrendered after two months in hiding, she looked terrified. The High Court granted her interim bail and the judges said Nasreen, who faces a maximum sentence of two years in jail, did not have to appear personally to secure regular bail. Attorney General said the state would protect her.

She didn't need the protection for long. On Aug 9 Nasreen left the country re-

portedly with the help of a Norwegian diplomat.

Her escape will surely further inflame the Muslim sentiment. Some 200,000 people attended a July 29 demonstration organized by an alliance of thirteen Islamic and rightwing parties seeking Nasreen's punishment.

The combustible situation is putting the heat on all sides. Even before Nasreen's escape, the alliance had demanded the resignation of Prime Minister Begum Khaleda Zia's government for supposedly giving her preferential treatment. But the fundamentalists are under fire too. A treason charge has been brought against Obaidul Huq for allegedly belittling the country's 1971 war of independence against Pakistan. Another leader has been accused of offending Muslims when he asserted that people "who are not fundamentalists are non-Muslims".

Once on the fringes, the fundamentalists have reaped a measure of popularity from the controversy — and now stand to gain more. Some say the government could even benefit, since the Nasreen case diverted attention from an opposition-led movement seeking to install a caretaker government. But many in Bangladesh worry that the fallout will change their nation's secular character.

And Nasreen? Her plight had already been compared to that of Britain's Salman Rushdie. Now that she's in exile — twelve European countries have offered her asylum — the parallel seems more apt. Says a human rights activist, "She's destined to lead a hunted and haunted life in whatever part of the earth she goes." For Nasreen, the lonely journey has just begun.

Khaled Shams 109, MCA, Dhaka

OPINION

Corruption

Shahabuddin Mahtab

Mr Shah AMS Kibria has focussed (Daily Star, 28/8/94) once again on the rampant corruption that exists in our country and which is eating into the vitals of our very existence, and is effectively diminishing our development efforts. A large part of our ADP money is allegedly stashed away in numbered accounts of Swiss banks.

How old or how deep is the corruption culture in South Asia? Corrupt practices in India, Pakistan and now in Bangladesh is 'as old as the hills.' But this is only part of the truth. With the successive changes in the seats of power and authority there has been the monstrous growth of corruption in Bangladesh. Certainly there is corruption in India, Pakistan and Sri Lanka, but we are now perhaps one of the world leaders in this field. This has resulted in total deprivation of the people. It is true that our population density is the highest in the world. It is also true that we have very little natural resources. But the corruption scenario has made the situation much much worse.

In the late forties and early fifties, corruption was virtually shunned by the society at large. There were leaders and government functionaries who were ostracized by the society. The money grabbers themselves had to feel guilty. But now we have almost naturalised and 'nationalised' corruption. But in a civil government where there is transparency and accountability, the wings of corruption can be clipped.

Corruption can be divided, by its nature into, say, 'need corruption' and 'greed corruption'. Sometimes it is said that the bribetakers commit, 'Kabira gunah' and the bribe givers, 'Sagira gunah', and so on. But as Muslims we are accountable for every 'gunah' in this world and the next. If I go on accumulating wealth for my son/grandson, it is I who will be condemned, though I may

self may not enjoy the wealth. In the fifties the aspiration of a public functionary was to build a house, say, in Dhanmondi, with his GPF money/small savings/HBFC loan at the time of his retirement. And now, for the public functionary, they say only the sky is the limit. A morning walker told me that he has five houses for his five children and one apartment for his wife. A rare feat indeed! In the posh areas, people are building houses by spending Taka one crore plus.

We have built up a high profile consumer society, where we are competing with neighbours and friends to possess dish antenna and luxury jeeps, and to visit as many places in the world. The two other ways of burning money are the foreign education of children and lavish expenditure at the time of marriage.

Our national leaders and top public servants must vie for a simpler life style — less dependent on material things and rich in what brings real happiness to life: service to fellowmen, friends and family members. Mahatma Gandhi, Pandit Nehru, Moulana Azad all led a very simple life. But all of them possessed immense spiritual powers. After the assassination of Liaquat Ali Khan it was found that he had left a bank balance of only Rs 1300/00. Even Indira Gandhi and her son Rajiv Gandhi, led not more than only a few lakh Rupees. But none of them are less respected in the world. In Delhi, marriages are performed very modestly, only 'pakora' and soft drinks are often served at the receptions.

A severe contrast indeed compared to our free spending at marriage functions. I would like to conclude here now with a quotation from Honorio Ventura of the Philippines: "Public office is a public trust and not just a place for enrichment. In the third world countries, we find too few patriots and true social workers."