

Professor Yunus and Grameen Bank An Honour to Remember

Mohammad Amjad Hossain writes from Bonn



After the prize giving ceremony, Professor Muhammad Yunus is seen with Mihail Gorbachev, on 25 June 1997 at Frankfurt

It is perhaps never late nor refreshing to talk about an occasion of honour that transmits through one to many. It was indeed a glowing tribute to the founder-Managing Director of Grameen Bank of Bangladesh, Professor Muhammad Yunus, who virtually dedicated himself to provide credit to the down-trodden around the world. At a gala ceremony in St. Paul's Church in Frankfurt, which is mostly used for holding big seminars and prize-giving ceremonies rather than performing religious rites, on 25 June 1997, the Club of Budapest of Hungary, which was founded in 1993, accorded awards to leading personalities of the twentieth century — Mikhail Sergeevich Gorbachev, former President of the Soviet Union, who was architect of the dismantling of the monolithic communist system and establishment of the democratic process in the Soviet Union in particular and in Eastern Europe in general, and Professor Muhammad Yunus, founder-Managing Director of Grameen Bank, who distinguished himself as a successful innovator of microcredit.

It may be worthwhile to mention that the first democratic German Parliament convened in St Paul's Church (now designated a national monument) in 1848 and 1849. The Club of Budapest decided to award a Planetary Consciousness Prize to such personalities who had innovated projects bringing immense benefit to the suffering mankind of the world. In 1996, the first award was given to the President of the Czech Republic, Václav Havel, the renowned playwright. The Club of Budapest is an international association of globally-thinking people. Its

members are not only world-famous personalities from political, cultural and spiritual life, but also young and committed artists, scientists and other creative personages of varied origin and profession who aim at the promotion of a planetary consciousness for responsibility. Among the prominent members of the Club are the

Dalai Lama, Sir Peter Ustinov, the President of the Hungarian Republic, Arpad Goetz, and the former President of Iceland, (Mrs) Vigdis Finnbogadóttir. The award-giving ceremony began at seven in the evening in a jam-packed hall of St Peter's Church in front of luminaries of the world, like Mihail Gorbachev, Sir Peter Ustinov, Rus-

sian emigre actor of world repute, Dr Richard von Weizsacker, former President of Germany, Mrs Vigdis Finnbogadóttir, former President of Iceland. It was presided over by Dr Petra Roth, Governing Mayor of Frankfurt. While receiving the Award, Professor Muhammad Yunus said, "I strongly believe that we

can acquire a world without poverty if we want to," while he criticised the commercial bankers who still refuse to give credits to the poor people despite adequate proof of the success of Grameen Bank. The battle against poverty is obviously more a question of will than of possibility, he remarked amidst standing applause. Professor Yunus concluded his address with the words: "By honouring me, you honour the millions of people who are waiting to put in all the hard work to bring dignity to themselves and to their children."

It is really amazing to note that the Grameen Bank of Bangladesh has doubled its volume of micro-credit to the poor people in the past two years, which now stands at US\$ 2 billion. This shows the dynamism of the concept not to observe poverty as a given factor but to depend on the creativity of impoverished borrowers. This rapid development of Grameen Bank also justified the view of Professor Yunus that credit is a human right and the key to poverty reduction. The Grameen Bank also successfully demonstrated the fact, with extraordinary repayment levels, that the poor can handle non-subsidised loans.

Professor Yunus has in fact revolutionized the theoretical rules of money and credit by establishing a bank for the poor, who have nothing: no education, no property and no work. The average credit total per person comes to around DM 1500, taking 375% of the success was unbelievable. The poorest of the poor have proven themselves to be more credit worthy than all other comparable groups with a 98 per cent repayment rate, according to data compiled by the Federal Ministry for Economic Cooperation and Development of Germany (BMZ). Today Grameen Bank covers 35,000 villages in Bangladesh through its 1000 branches.

The GTZ of Germany (Company for Technical Cooperation) has been extending support to the Grameen Bank for over ten years in educating around 12,500 bank workers since 1986. Almost DM 25 million was invested in the Grameen Bank.

The Grameen Bank model is being replicated by many developing countries as well as the developed North, including the United States of America, which by itself makes a distinct feature of the growing popularity of the Bank for the poor. Presently, the Grameen Bank is advising the Chinese Government in several provinces about the creation of a bank for the poor. Bangladesh's experience has been transferred to other countries through the Grameen Trust, founded by Professor Yunus in 1989. Meanwhile, the World Bank has opened an office to promote a micro-credit programme. The new list of projects includes a credit programme for radio telephones in which the owner can rent these out to neighbours in villages without telephone.

Today, many people in the World see in Professor Yunus the most important social reformer of this century. The prize-giving ceremony marked a proud moment for the people of Bangladesh and a befitting tribute to the long journey of the Grameen Bank.

BANGABANDHU MURDER CASE Verbatim Text of Cross Examination of Eleventh Prosecution Witness

Excerpts from cross-examination of Bashir Ahmed by advocate Mahbubur Rahman, state defence counsel for absconding accused Major (ret'd) Bazul Huda on Tuesday.

Q: Had you been posted in army as a wireless operator?

A: Yes.

Q: When you were given the responsibility of a ration NCO?

A: An NCO is supposed to discharge the duties which are assigned.

Q: None introduced you with Major Huda before the August 15 incident?

A: I saw him at midnight after August 14.

Q: Would you know him earlier?

A: Yes.

Q: Your army uniform was with you?

A: Yes.

Q: Was Bazul Huda a regular officer of army at that time?

A: Yes.

Q: Do you know that Huda was posted as a major in Military Intelligence Directorate at the Army Headquarters during the incident of 1975?

A: No, I was not aware.

Q: You didn't see Huda during the incident as you didn't know him?

A: Your statement is not true.

Q: Huda was not involved in the August 15 incident.

A: He was involved.

Q: You didn't tell the IO of the case that Risaldar Sarwar told you one of them was Major Noor and another Captain Huda.

A: I told him.

Q: You also didn't tell the IO that Risaldar Sarwar had boarded the Dhanmondi-bound car.

A: I said.

Q: You were directly involved in the killing incident of August 15, 1975.

A: I was not involved in the incident.

Q: You have been made a witness with a threat that you would be a witness if you deny to be a witness.

A: This is not true.

Examination by advocate Nurul Haq, state defence counsel for absconding accused Risaldar (ret'd) Moslemuddin:

Q: What was your number in the army?

A: 1,017,001.

Q: Where do you reside now?

A: At my village home.

Q: Where?

A: In Niamatpur in Sylhet.

Q: When did you come from Niamatpur?

A: On August 29.

Q: Had you been issued any summons?

A: I was informed by the local police.

Q: Did you not get any summons?

A: No, I didn't receive any summons.

Q: Do you know Abdus Samad Azad?

A: I saw him. But I am not introduced with him personally. (The question was rejected).

Q: When had you been posted in Bangladesh Army after repatriation from Pakistan?

A: On November 23, 1973.

Q: Was your retirement nor-

mal or forced one?

A: It was a normal retirement.

Q: Did you tell your commanding officer anything what you told the court today?

A: No, I didn't tell him.

Q: By whom you were informed about the fall-in on August 14 night?

A: I can't recall the name. Possibly, it was Abdul Hye or Bashir.

Q: Did you tell the IO the two names?

A: Yes, I told him.

Q: Who told you to go to near the ration store?

A: Either Hye or Bashir.

Q: Did you go to the ration store?

A: Soon after I was told.

Q: This is not true that Risaldar Moslemuddin gave salute to Farooq and Farooq received it.

A: Your statement is not true.

Q: How far the unit headquarters was from the parade place?

A: About 150 yards.

Q: You had no talks with Major Mohiuddin.

A: He had talks.

Q: Did you use the bullets which were given you from the cote?

A: No, I didn't use.

Q: Did you return the bullets which you carried to Dhanmondi 32?

A: Yes, I did.

Q: When?

A: At about 6 pm on August 15, 1975.

Q: You have given a false statement to save yourself.

A: This is not true.

Examination by advocate Abdul Wahed, state defence counsel for absconding accused Major (dismissed) Shariful Haq Dalim:

Q: Which officer asked you to go outside?

A: My squadron commander Mohiuddin Saheb.

Q: How does a captain address a major in army?

A: By sir.

Q: This is not true that Captain Huda told Major Dalim: Dalim, wait. You also didn't hear it.

A: Your statement is not correct.

Q: Dalim did not go to Bengal Lancer unit on August 14, 1975 night and you didn't see him there.

A: He went there and I saw him.

Q: You didn't go to the house of incident on that fateful night and saw nothing.

A: This is not correct.

Examination by advocate Mohammad Haq Chowdhury, state defence counsel for Dafadar (ret'd) Marfat Ali:

Q: Would you know the names of all the members of your unit?

A: No.

Q: How many sepoy were there at your unit?

A: I can't say the exact number. Perhaps, it would be about 850.

Q: Can you say how many posts of officers were in your unit?

A: (After counting) There were 10 officer posts and under them a few more officers.

Q: Was the Dafadar post equivalent to an officer post?

A: No.

Q: Would you know Dafadar Marfat Ali from the past?

A: Yes.

Q: Can you say the number of army personnel who were in fall-in on that night?

A: Approximately 250 to 300.

Q: Did you see Dafadar Marfat Ali among them?

A: Yes.

Examination by advocate Prano Nath, state defence counsel for absconding accused Major (ret'd) Ahmed Sharful Hasan:

Q: When did you come in Lancers?

A: In April, 1974. I can't recall the date.

Q: Where were you during the first fall-in?

A: At my room in the barracks.

Q: You didn't see Ahmed Sharful Hasan during the fall-in.

A: I saw him.

Q: It was not possible to identify one in the dark of night.

A: The lights were not put off.

Q: You didn't hear what the officers were talking about.

A: I heard.

Examination by advocate Jasimuddin, state defence counsel for absconding accused Major (ret'd) Abdul Aziz Pasha:

Q: You didn't see Pasha at the house of Bangabandhu. You didn't know him.

A: I saw him and knew him.

Q: You didn't know him previously.

A: I saw him once earlier. I knew him.

Q: You, taught by the prosecution lawyers, are giving false statement involving Pasha.

A: This is not true.

Examination by advocate Ruhul Islam, state defence counsel for absconding accused Major (dismissed) Noor:

Q: Both of you and Major Noor hailed from the same thana.

A: Yes.

Q: Would you know him from the past?

A: I heard his name. I was not introduced with him personally.

Q: Would you know his family members?

A: No.

Q: You didn't seem them at the office room from the outside.

A: The window was open and the screen unveiled.

Q: All of those whom you saw at the room of Major Mohiuddin were not known to you.

A: They were unknown, but later I came to know three of them by Risaldar Sarwar.

At this stage the court was adjourned till 10 am on Wednesday. Earlier, advocate Mohammad Haq, state defence counsel for absconding accused Dafadar (ret'd) Abul Hashem Mridha questioned Bashir.

Further texts of cross examination will be published as and when received.

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LEADS

The month-long celebrations to observe half decade of LEADS Corporation Limited and Silver Jubilee of NCR business in Bangladesh concluded on Aug 31 with a cultural function at BCIC Auditorium, says a press release.

The cultural evening included performances by a musical group, 'Ananda Dhan', and by magician couple, Ulfat and Rukshana Kabir.

Advisory body formed

An 18-member advisory committee was formed in the city recently to observe the centenary of Pabna Government Edward College in Dhaka on December 25, reports BSS.

The members of the committee include: Post and Telecommunications Minister Mohammad Nasim, State Minister for Information Prof Abu Sayeed, Chief Election Commissioner Mohammad Abu Hena, members of the parliament Wazuddin Khan, Rafiqul Islam Bakul and Shamsur Rahman Sharif, former minister of state O G Khan, former secretary M A Rouf, Chairman of Krishi Bank Mirza M A Jalil, Chief Engineer of Facilities Department M A Mannan, Joint Secretary of ERD Anwar Hossain, Joint Chief of Ministry of Planning S A Kaiser, Joint Chief of Ministry of Post and Telecommunications S Y Khan Majlis, Deputy Secretary of Ministry of Finance Dr Mojibur Rahman, Advocate Nawab Ali, Chairman of Eastern Group A K M Saikatul Islam Tipu Biswas and Chief Reporter of BSS Hamiduzzaman Robi.

Pry scholarship exam Jan 7-8

The primary scholarship examination for the year 1997 will be held on January 7-8 next year, reports UNB. The exam-schedule will be given later.

BUET

By Staff Correspondent

The Vice Chancellor of the Bangladesh University of Engineering and Technology (BUET) hosted a reception for the freshers of the First Term of the session 1996-97 at the central auditorium Monday afternoon.

Addressing the function, the VC said that the engineers and the architects of the country should study hard, keeping in mind that the technologies of the 21st century would be of a fast changing nature.

Referring to the glorious past of the student movements of the country, he said that student movement under the present circumstances should be aimed at improving the standard of higher education.

The function was also addressed by Prof A K M Abdul Kader, Prof Mizanur Rahman, Prof Firoz Ahmed, Prof Kamrul Ahsan and Prof Faruq A U Khan.

Donations to PM's Relief Fund

Foreign Minister Abdus Samad Azad yesterday handed over a cheque for US dollar one lakh to Prime Minister Sheikh Hasina at her Jatiya Sangsad office, reports BSS.

The cheque was given by the Malaysian Foreign Minister Abdullah Ahmad Badawi to Azad for Prime Minister's Relief Fund during Azad's visit to Malaysia last month.

The foreign minister also handed over another cheque for Taka 1.5 lakh, contribution of the officers and staff of the Foreign Ministry and Bangladesh Missions abroad to the Prime Minister Sheikh Hasina.

Meanwhile, the Prime Minister yesterday received cheques for Tk two lakh 25 thousand towards the Prime Minister's Relief Fund.

The Khulna Chamber of Commerce and Industry donated Tk two lakh while Bangladesh Parishad, Saudi Arabia Unit, donated Tk 25 thousand.

PM's directive to expedite works of Shaistaganj bridge

Prime Minister Sheikh Hasina Tuesday directed the authorities concerned to expedite the construction work of Shaistaganj bridge on Dhaka-Sylhet highway, reports BSS.

The 420-foot alternate baley bridge is being constructed adjacent to the original bridge which collapsed earlier.

The construction of the bridge will be completed by the end of the current month.

Commemorative book on Anwara Bahar published

Writer Shawkat Osman on Tuesday recalled the glorious contributions of late Anwara Bahar Chowdhury, saying that she was one of the pioneers of women's freedom movement, who had devoted her life to teaching, reports BSS.

He was speaking as the chief guest at the publication ceremony of a commemorative book, 'Anwara Bahar Chowdhury Smarak Grantha', at the National Museum auditorium.

Prof Selina Bahar Zaman, daughter of Anwara Bahar, has edited the publication.

Anwara Bahar began her academic career in the Sakhawati Memorial High School and later, in 1938, she graduated from Calcutta University.

She was the headmistress of Bidyamaye Girls' High School, Mysore, and of Kamrunnessa and Baidabazar girls' High Schools in Dhaka.

Prof Zillur Rahman Siddiqui chaired the ceremony, which was addressed, among others, by Prof Anisuzzaman, Selina Hossain, and Iqbal Bahar Chowdhury, chief of Bangla Service, VOA, and son of Anwara Bahar.



Left Democratic Front (LDF) brought out a procession protesting the price hike of fuel in the city yesterday.

Construction of inland container port to start soon

NARAYANGANJ, Sept. 3: Work is to begin soon on the construction of the first inland container port of the country here at a cost of about Tk 355 crore, reports UNB.

The preliminary works on the project including land acquisition and preparing lay-out plan have already been completed with the Japanese assistance of about Tk 23 crore.

Shipping Minister ASM Abdur Rob visited the site for the first container river port of the country at Pangaon here, across the river Buriganga on Tuesday.

The minister was informed that activities in the port are expected to begin by the year 2000 after the construction of the infrastructural facilities, container and general cargo handling jetties and procurement of other sophisticated machinery, said an official handout.

Being built on about 89 acres of land, the container port will have the capacity to handle a maximum of 1.60 lakh containers annually.

JU VC opens varsity employees' confce

By JU Correspondent

Vice Chancellor of Jahangirnagar University (JU) Prof Amirul Islam Chowdhury has urged the officers of the country and employees to keep in mind the resource constraints of the country when they go on agitations to meet their demands.

Inaugurating a conference of the Federation of the Inter University Employees' Union at the JU Senate hall yesterday the VC stressed on discussions to solve all the problems in the university.

JU pro VC Prof. Alauddin Ahmed, Registrar Mohammad Ali and President of JU Employees' Association Mohammad Bashirullah also spoke on the occasion.

Stamps on archaeological relics

Bangladesh Post Office will issue a set of three commemorative postage stamps, valued Tk 4.00, Tk 6.00 and Tk 10.00 denominations, on archaeological relics of Bangladesh — Atiya Mosque, Kusumba Mosque and Bagha Mosque — today, reports BSS.

Recruitment of forest workers under consideration

Environment and Forest Minister Sayeda Sajeda Chowdhury said yesterday that the government was contemplating recruitment of forest workers soon with some remunerations to preserve and protect trees and wood resources from theft, reports BSS.

Replying to questions at a press conference at her secretariat office the minister said the proposed forest workers would be recruited from the local areas.

Sayed Sajeda Chowdhury called for waging a social movement against theft of forest trees and wood while assuring the journalists that legal action would be taken against those responsible for plundering and destroying valuable forest resources in the past.

Explaining the salient features of the guidelines under environment preservation act of 1995 the minister said people's awareness and cooperation were required for application of the rules and guidelines against pollution.

The minister described framing of the guidelines as a significant step towards preservation of environment.

CCHRB survey 116 cases of rape recorded in July, August