

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 recapitulating, rather 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 downtrodden 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 — Mihail Sergeievich 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 innovative 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, Vaclav 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 Goez, and the former President of Iceland, (Mrs) Vigdis Finnbogadottier.

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 Weizsaecker, former President of Germany, Mrs Vigdis Finnbogadottier, 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 150, i.e. Taka 3750. 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 (retd) Bazul Huda on Tuesday.

Q: Had you been posted in army as an 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 an accused if you deny to be a witness.

A: This is not true.

Examination by advocate Nurul Haq, state defence counsel for absconding accused Risaldar (retd) 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 summon?

A: I was informed by the local police.

Q: Did you not get any summon?

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

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 any thing 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 near the ration store?

A: Either Hye or Bashir.

Q: When did you go to the ration store?

A: Soon after I was told.

Q: Your army uniform was with you.

A: Yes.

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

A: Yes.

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

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: We had talks.

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

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 Prano Nath, state defence counsel for absconding accused Major (retd) Ahmed Sharif 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 Sharif 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 (retd) 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 (retd) Abdul Wahed:

Q: Who had no talks with Major Mohiuddin.

A: My squadron commander Mohiuddin Saheb.

Q: Does a captain address a major in army?

A: By sir.

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

A: Your statement is not correct.

Q: Dhalim 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 Mojammel Haq Chowdhury, state defence counsel for Dafadar (retd) 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 summon?

A: I was informed by the local police.

Q: Did you not get any summon?

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

Q: How many sepoys 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: No.

Q: How many sepoys 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