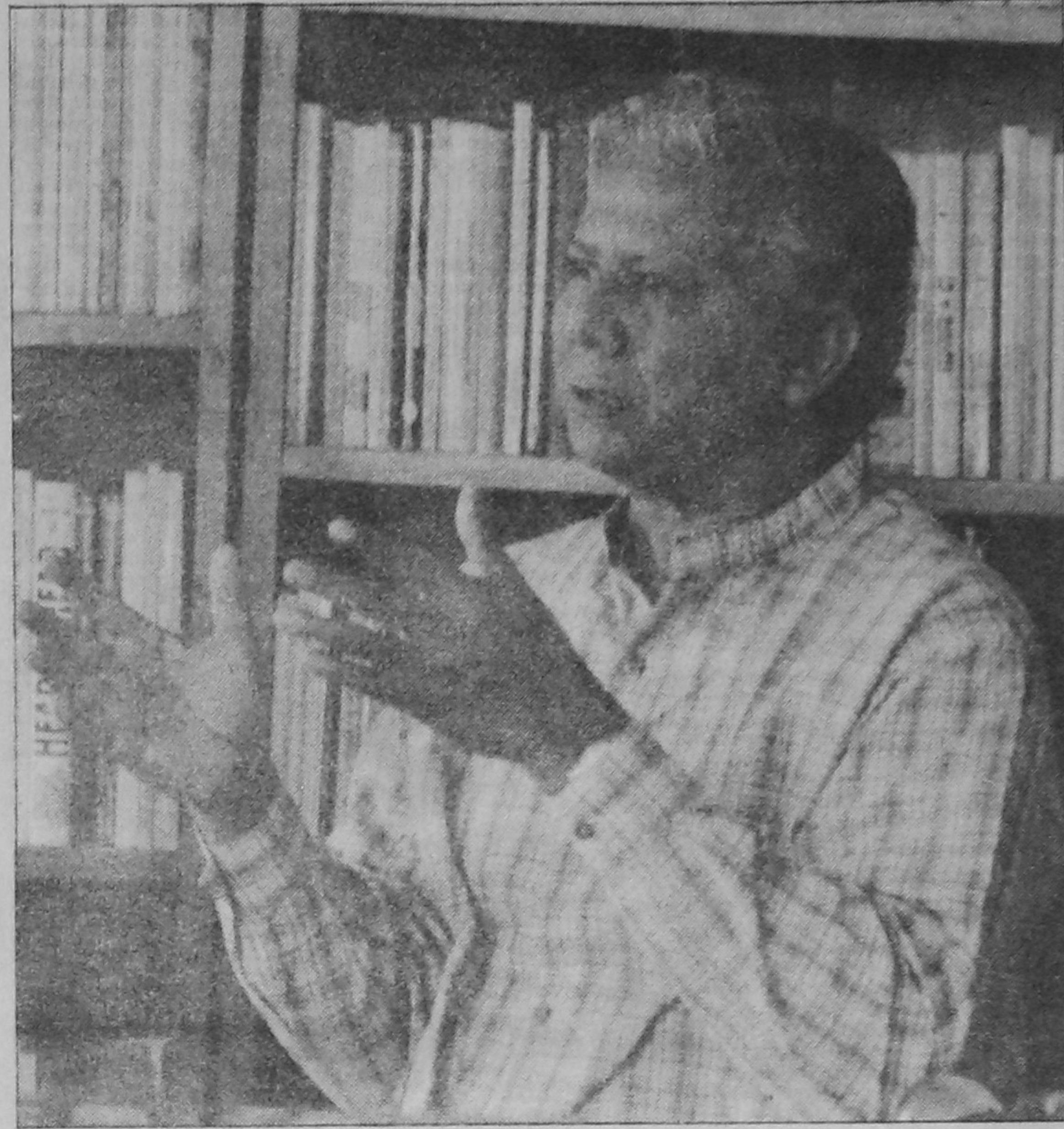


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# Personalities of Bangladesh

## Professor Muhammad Yunus

We salute Professor Muhammad Yunus as the man whose ideas provide our best chance to break away from the shackles of poverty. For the first time we have a clear conceptual base from which to target elimination of poverty in our country. Professor Yunus has transformed a theoretical debate into a practical challenge, not only within the context of Bangladesh, but also within a far larger canvas of the whole world. As the inventor and most celebrated advocate of the concept of micro-credit Professor Yunus has challenged the traditional economists and social scientists on the very nature and root of poverty, most of whom took a certain percentage of poor in every society as given. Because of the work of Professor Yunus today Bangladesh has a real chance to free its masses from the indignity, and debilitating and all-pervasive impact of poverty. For the first time we know what path to follow to provide basic living conditions for our people and at the same time develop our economy and society which will make our freedom and independence meaningful. —Editor



**PROFESSOR** Muhammad Yunus has always been a man of ideas. But the beauty of his ideas is that they are eminently do-able. He is not an idle dreamer, but a practical man with lots of dream.

So at the end of the year, and the century. The Daily Star went to the renowned professor for ideas as to what we should do in the immediate future. Following is the text of the exhaustive conversation Professor Yunus had with our editor, Mahfuz Anam.

**The Daily Star (DS): Please share with us some of your fundamental thoughts.**

**Professor Muhammad Yunus (MY):** My basic position is, poverty can be overcome. It is not something that has come to stay and is part of human civilisation, as some people would like to say. We do not have to accept poverty as it is. All we have to do is believe in the creation of a world which is free from poverty. So once you accept that proposition, the rest of the policies and institutions will fall into place.

It is not a question of resources. The world has enough resources to eliminate poverty. It is also not a question of technology either, because we know how to eliminate poverty. Many countries have done it.

The basic point that needs to be understood is that poverty is not created by the poor people. Poverty is created by the institutions, by the policies implemented in the countries. So we have to check through the list of institutions and policies that we have been pursuing and find out where we have implanted the seeds of creating poverty, so we can take out those seeds and change institutions so that they do not create poverty any more.

The next point is, each human being has the capacity to take care of himself and herself. It's not something external. It's inside the person. So all we need to do is nourish the person, to bring out that capacity to lead a life with human dignity. All we need to do is let the person bring out that capacity, so that h/she can strive to improve his/her lot. That's another weapon in achieving elimination of poverty — allowing human dignity to flourish.

In the past, we have created barriers on the way, which prevented people from taking out those capacities. So the first responsibility is to remove those barriers. That is 75 per cent of the job. Removal of the barriers. And then, you create an enabling environment so that they find it more convenient to use their capacity to eliminate poverty.

**DS: How do you see information technology helping eradication of poverty?**

**MY:** The new millennium that is coming offers unprecedented opportunities for both removal of barriers and creation of an enabling environment. There are two things I will emphasise. It is very exciting. One is information technology and the other biotechnology. Both can be addressed very readily to create environments that are favourable for people to come out of poverty. Also, this gives us an agenda, a clear target, a context within which we can remove the old barriers that we have established in the past.

The barriers come in terms of marginalisation of the poor. You can name any number of things to which they don't have access. One that we have been working on is, absence of access to commercial credit. This has made them economically totally dysfunctional. They become slaves for others because financial institutions will not help them. So this is one area you can remove the barrier from.

Access to information, access to knowledge, access to participation — barriers to these can all be removed by access established by information technology. Information technology today is more geared to serve big business, the rich. This is where the market will push them because that is where the money is. Technology is something like water. It takes the shape of the container. However it is not something that belongs to a particular category of people. No, it can be servicing anybody who is willing to take advantage of it. So I am saying that if we pay attention

to information technology in a way that it serves the interest of the poor, to get them out of poverty, it can be a very powerful instrument in eliminating poverty. So today whatever is available in information technology is only a very small fragment of its potential in serving the interest of the poor people. We can design it in such a way that it can work in a very powerful way. In that context, I have been arguing, or rather proposing for the creation of an International Centre for Information Technology to end poverty. My basic point here is, information technology can have a dramatic impact on the whole situation of getting people out of poverty. It will become very fast and very radical if we can use it.

And then, biotechnology. Biotechnology can bring tremendous change in agriculture, in things that we produce, in terms of tailor-made seeds with high productivity, disease-resistant, high nutrition so you will eat small quantities, but will get more nutrition out of it. Then there is storability of foodstuff, because we waste a lot of foodstuff. There is a lot of things that you wish you could do. Now you can because of biotechnology. So if you can bring these two together, information technology and biotechnology, it will open up tremendous opportunity.

**DS: What does Bangladesh have to do with all this?**

**MY:** We were talking about a global situation. Bangladesh is way down the list of the nations on the globe. If you talk about information technology, Bangladesh is a very compact country. It is a small territory with a huge population. So with a little bit of investment, you can reach all the people with information technology quite

quickly. We have very intelligent and trainable people, young people. Half the population of Bangladesh is under 20. So if you offer them the opportunity, they will adapt to these things. And they are very eager to change their lives. If you can reach out to them, it spreads out quickly. So the young people are a great resource. They are half the population and they are increasing.

Luckily Bangladesh, over the years, has created an excellent network of micro-credit institutions. Half the population in Bangladesh have access to micro-credit. This is an unusual situation in the world. So that network of financing which provides the basis for poor people to come out of poverty with financial resources is already there. We can build up on that.

**DS: Will micro-credit be enough to move us forward?**

**MY:** Today we have only credit facilities. Tomorrow you build many other facilities on them, like insurance facilities, securities facilities or mutual funds; or participation in the stock market by the poor. Poor people owning big enterprises, little pieces of it. It is possible so that they can earn not only by their own immediate labour and hard work that they put in, but also by investing in profit-making enterprises in the country and even outside the country. So that their money that they earn, like any rich person does, can also bring them returns from any other sources. Their savings can work in many different ways. So you can build up on a totally different kind of financial structure out of the present financial system that has already grown.

**DS: How does awareness help the growth of rural economy?**

**MY:** People have excellent income generating skills. In many countries you will not find that. So this is another advantage for Bangladesh. Even the poor woman that we talk about, she has a basic income-generating skill. And if you provide the support, she can create employment for herself. So the unemployment issue that we talk about because the economy cannot provide employment. It's not relevant here, or it is not as relevant as it is in other countries. People are used to creating their own jobs. All you need to do is provide the support so that they can earn more from their self-employment than they would do otherwise if left to themselves.

**DS: The process of generation of awareness among the poor women has already started. We have a long 20 years' history of awareness generation which has tremendous impact in reducing the population growth. And this is all because of the awareness generated among the women in Bangladesh. That awareness is, again, a resource. It can be sharpened with information technology. You can bring many other things, once people are willing to listen and to learn. Information technology can bring that knowledge, information, health services and so on and so forth. So here we have a very lively group of people who are ready to change their own lives. We don't have to preach to them. They are ready. Our leadership is lagging behind. We are not providing those things as fast as they are ready to adopt, as fast as they are ready to make use of them.**

**DS: How do you visualise quick elimination of poverty?**

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**DS: Who is handling it? Which Ministry? Which person? Does he know anything about it? Is he spending sleepless nights over it? Is he coming up with plans, scrapping previous ones, making new ones everyday and energising the whole country? We don't see anyone. At least have a special assistant for information technology attached to the Prime Minister. Then he or she goes around and organises what needs to be done and brings it to the government and to the Prime Minister or the cabinet, these are the steps needed to be done. That preparation is lacking.**

**DS: We are all talking about entering the new millennium. How? Who is taking us there? Who is in the driver's seat? People are waiting for that signal that we are on the path of achieving something. These must begin now. If you can't do the big thing, start with small things, there are a lot of small things to be done. But there are a lot of big things to be done too and can be done. There are a lot of people in Bangladesh, expatriates, who are committed to information technology. Let's take advantage of it. Let's see what is going on in Singapore, Pakistan, Sri Lanka and India. At least be at par with them, if not more. We can be more, because if our government says that this country is going to be the Cyber country. All the others will follow. No other country has said that. Private sector has said that. Private sector can make Bangladesh better than Singapore in telecommunication. The private sector is willing to do that and private sector in Bangladesh is not alone.**

**DS: How do you elaborate this? It sounds so fundamental.**

**MY:** For example, you want to run a business. You don't know how much it will cost because of the bribe you will have to give in every direction; when things will come and destroy everything that you have got; when the extortionists will come to get you to pay something.

**DS: Basically we are talking about removing the criminal elements in society.**

**MY:** Absolutely. Not only criminals in society. There are criminals inside the government too. We have terrorism, extortionism, everything that the newspapers are writing these days. The criminals take away those fundamental citizen's rights you want to establish. A citizen must feel that he is protected. That has to be clearly enunciated so that he can go on. It's not only for the people within the country. But if you are moving fast, you cannot move alone. You need cooperation. Your international partners will come in to work with you. International partners will never come if they see this as an uncertain country. You are not in the information technology revolution so that we can move fast. People are ready to make big investments, inside the country, outside the country or jointly. People are willing to put their money on information technology development. All that is needed is government assistance. Basic decisions have to be made. We don't even know who is in charge of information technology. If it is so central to this country, then there should be a clear decision-making point. I am arguing that we could double our per capita income by the year 2010. We can reduce poverty or the number of poor people by half, only if we focus on information technology.

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**DS: How do you visualise quick elimination of poverty?**

**MY:** A centralised government is never in a position to solve problems. The more you centralise all the decision-making in one group, you make a mess of it. We have seen examples of it around the world. In our own country, they not only cannot solve problems, they cannot provide services in an efficient way for the whole nation or create an enabling environment in the nation for the poor. So we need to develop a well-structured local government network starting from the village level. That is where I have been arguing for many years for the creation of *gram sarker*. Once it came and was abolished again. Now it's coming in the form of *gram parishad*, but still all paper works. After all these years since independence, we have not been able to put this in place. It is not something new we are talking about now. It has been talked about since day one, the creation of village government or *gram parishad* or whatever. Excellent structures are designed, but it never gets implemented. We are stuck in the implementation of workable local government networks like *gram parishad*, *upazila parishad*, *zila parishad*