

# Prof Yunus's Wish List: Let's Materialise it Ourselves

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*Prof. Yunus being a man of action has given a long list of things to change in Bangladesh. It is said that "a leader is a broker of dreams". He has turned some dreams to reality and changed the lives of the millions of poor in Bangladesh and other countries. It is hoped that he would continue to do that in his own ways without waiting for others to join him in changing things faster. Waiting for governments to rise above all the present problems in governance will be an exercise in futility.*

PROFESSOR Yunus, a visionary leader, who has changed the lives of millions with micro-credits has given a plan of actions for changing a few things in Bangladesh during the early decades of the 21st century. In his interview of the year given to The Daily Star, January 1, 2000 he has dwelt on the crucial elements of changes in socio-economic and political areas. This article is intended to take some of the elements from the interview that are less likely to happen in the near future if we rely on the government. Some are more likely to happen if we rely on NGOs. Private sector and Grameen Bank model.

Let's start from the bottom of the interview. Like many others Prof Yunus expressed his frustration with the politics of the day that is full with hatred and elimination. Why do politicians go back 30 years when asked about current things? I guess they take refuge to history because they find current problems as so acute and daunting that they cannot even think of attempting to find a solution. His suggestion to clear the deck first and start working for the future under various forms of adjustments to the current system of electioneering, tenure of elected parliament and government derive serious attention by all the parties concerned. However I do not see that any such change will be of substance as far as solving so many problems that have piled up over the past decades is concerned.

Increasingly we are getting more and more in fiscal rigidity and social divisiveness. We are more a a caste society population as some scholars still maintain. The nation is polarised in many ways, most important perhaps between the poor majority and a rich minority. The recent hype to di-

vide on the line of "for and against the war of liberation" is eating deep into the fibre of the nation. If we need social peace for economic development then we have to work for it rather than create conditions in which suffering of the poor continues to rise in the next decades. Some of the social problems have already reached levels beyond solution in the near future.

Let's take the case for education in general. Prof Yunus focused on education as an instrument to adopt technology and support foreign direct investment to solve the problem of unemployment in Bangladesh. Education has been the most neglected sector in terms of under-investment and most poorly managed since the colonial times. The other day the education minister himself lamented (in a seminar on management in the education sector organised by the MBA association) lack of concern on this vital sector by the policy makers in the government and the donors. This government had set up a 54-member committee to frame education policy. The committee submitted its report long back. Enormity of the task of change and the vast amount of resource that will be needed are perhaps factors for which the government is not making much of the so-called education policy drafted by the committee. The root cause of the malady could be found in the policy of nationalisation of primary education in early seventies and subsequent nationalisation and rising subsidisation of high schools, colleges and universities. Professor ZR Siddiqi has conducted a serious study on higher education in Bangladesh (*Visions and Revisions*, UPL). The book contains a table that shows how West Bengal maintained the earlier system of in-

creasing the number of privately managed colleges while we in Bangladesh did the reverse. In 1947 there were 12 government colleges in Bengal; 7 in the West and 5 in the East. By 1994 West Bengal added 10 more government colleges whereas in Bangladesh the number increased to above 290. Anybody who has some idea of management know how one would understand the difference in the quality of education that are being offered in the nationalised system from universities on the top to the primary education in the bottom in Bangladesh and West Bengal.

Education as a sector is touted for receiving highest allocation in the budget. Most of the money is spent for giving jobs to ill prepared teachers and staff, and ill equipped facilities in schools and colleges. The kind of education that enhances thinking ability and imparts essential skills in problem solving are hardly offered in the whole system. Professor Yunus, of course, emphasized more computer related education to take advantage of globalisation and also asked for suitable infrastructure for the IT industry. A huge amount of money will be needed to even start the process of change in the existing education system. This is simply not going to be available in the government budget given the fact that rich people here do not pay tax now and they will not pay more in the future. That is why politics

of the day does not bother them since they are not accountable if the government is not. Their wealth grows faster under uncertainty as they can afford to take higher risk and earn higher return in Bangladesh and transfer it abroad.

Money will not be available for education because of another policy of nationalisation adopted in the early seventies. Nationalised industries and banks are exacting heavy toll on the budget directly and indirectly. This year it is reported that SOEs' losses will exceed Tk. 6000 crore! We are maintaining these losing concerns simply for political and vested interests. Many people and institutions have pointed out the tremendous opportunity cost for not privatising SOEs in Bangladesh. The solution for bringing changes in education lies in withdrawing the government from as many levels in education as possible starting from the primary level and allowing management and investment by the local people. The crux of the problem is that the local people may not invest and pay due tuition fees for educating their children unless suitable job opportunities are created in the economy. For would-be-unemployed graduates the return on investment in education is negative.

To increase employment opportunity Prof. Yunus has identified foreign investment to come to Bangladesh to relocate their factories to get advantage

of low labour cost. This is not likely to happen in the desired scale as long as energy, telecommunication, transport and engineering sectors remain in the public sector for inefficient, low quality and loss making operations. Losses for the two power sector bodies, BPPD and DESA, may exceed \$100 million as mentioned by the World Bank at Dhaka in an interview with The Daily Star (4.1.2000). Here also the solution lies in faster sale of the SOEs to the private sector. The present government has stalled privatisation programme for political reasons and it does not look like that there will be faster sale of SOEs during the next few years under any government. Mounting losses in SOEs have been financed by bank loans. That has already required huge recapitalisation through national budget. All the nationalised banks have accumulated huge classified loans and are operating with 3-4% less capital than that is required by some international standard. It may be pointed out that this low capitalisation ratio is itself a source of banking crisis and corruption in many developed economies. In our case this "magic of leverage" in financial institutions and business enterprises is making a time bomb as has been identified during the financial crunch in ASEAN economies.

In the background given above it is difficult to expect the

changes in education and employment as visualised by Prof. Yunus. It is also doubtful if the concept of *gram sarker* will be useful unless poverty in rural areas is reduced drastically. In reduction of poverty Prof. Yunus and the host of other NGOs have done a great job in Bangladesh. If they continue in that line of actions and improve upon the model as he indicated in the interview substantial progress will take place. "It is possible so that they (poor people) can earn not only by their own immediate labour and hard work that they put in, but also investing in profit making enterprises in the country and even outside the country," he said. This is a very important assertion that profit making enterprises' like the Grameen Bank are to be encouraged and the savings of the poor share holders of the bank should also earn high returns. If necessary by investing abroad. Some critics of the Grameen Bank point out the low interest rate (8.5% paid by the bank on deposits) fund while the bank earns about 30% on lending the same funds. Is there a case for charity beginning at home in this case? Earning from foreign investment, is of course, a legitimate option that should be available to all savers in Bangladesh. This will require free convertibility of taka on capital account which may frighten our policy makers. We invite foreign investors to come in

Bangladesh but they can take out their investment and profit in a limited way only. The Daily Star has been holding round table conferences on many issues. They should hold one on capital account convertibility so that its pros and cons are discussed. This would clarify some of the myths that surround the issue.

Foreign investors are willing to invest in Bangladesh because it is a country where returns are relatively higher than that is available elsewhere. It is because we are just entering the early stages of introduction of technology and we are doing many things with very low level of efficiency. Investment in technology raises productivity of labour and they derive higher incomes and improve standard of living. This process has worked in all the developed countries and the NICs. It should also work here provided we remove all barriers to investment and mobility of capital. Control on movement of capital does not work. If Bangladeshis do not want to hold taka they should be allowed to hold foreign securities at market determined prices. Recent report in newspapers on transfer of huge amount of foreign currencies through banks in Bangladesh is worth mentioning in this connection. Who are doing this and other *hundi* business across the boarder? It is not the poor people like the savers of Grameen Bank. It is the rich people who could invest here and get much higher returns provided the criminal elements are checked and law and order is maintained. Checking such elements is also in the list of things desired by Prof. Yunus. This is most likely to remain unmet in the near future.

It would be interesting if the Bangladesh Bank that investigated transfer of foreign cur-

rencies also investigates if these buyers also sold taka short earlier to force recent devaluation and if they are likely to do it again in the future. This is one of the ways these money pinchers can make money through speculative moves. Otherwise there is no reason to transfer capital abroad and earn less than a third of what is available on Bangladesh government bonds. Speculators had taken out huge amount during the stock market scam of November, 1996. Of course in the ultimate analysis the investors might not have faith in the repayment capacity of the government of Bangladesh given the rising trend of budget deficits in recent years. We are getting into these financial bindings day by day as we delay essential reforms in the unworkable system of public sector dominance in education, industry, banking, transport and communication.

Prof. Yunus being a man of action has given a long list of things to change in Bangladesh. It is said that "a leader is a broker of dreams". He has turned some dreams to reality and changed the lives of the millions of poor in Bangladesh and other countries. It is hoped that he would continue to do that in his own ways without waiting for others to join him in changing things faster. Waiting for governments to rise above all the present problems in governance will be an exercise in futility. That certainly would be a matter of regret for the poor nation. He has followed what Rabinanath Tagore said long time back about "going alone if no body responds to your call." **Power of one is well established in human history.**

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**W**ALKING along the old secretariat road that runs between Jagannath Hall and the Bangladesh University of Engineering and Technology towards the Plassey road junction, one will find immediately after passing the Jagannath Hall, a palatial building standing on the right-hand side of the road. This is Salimullah Hall, once the most prestigious hall of residence of the University of Dhaka.

Named Muslim Hall when Dhaka University was founded in 1921, it started functioning with 37 resident and 83 attached students alongwith two other halls of residence — Dhaka Hall, later renamed Shahidullah Hall, and Jagannath Hall. It was then housed in the first floor of the main building of the University which is now in possession of the Dhaka Medical College and Hospital.

The Hall remained there for ten years during which a few other buildings, such as, Ramna House (later demolished), Chummary House (now occupied by CIRDP) and Burdward House (now occupied by Bangla Academy) were annexed to it as and when demand for increased accommodation rose.

The first provost of the Muslim Hall was Mr A F Rahman, Reader in History of the University of Dhaka, who was later knighted. Mr Rahman was a gentleman par excellence and looked after the students with paternal care.

The University of Dhaka was established to meet the persistent demand of the Muslim population of East Bengal for increased educational facilities and also to give solace to their ruffled sentiments caused by the annulment of the partition of Bengal in the face of stormy protests by the Hindus. It was, therefore, natural that young Muslims would feel encouraged to enter the University in increasing numbers. This was realized by the University authority. Therefore, as early as in 1923, only two years after the establishment of the university, the court known as, Ramna recommended that a new building be built for the Muslim Hall. The executive council of the university (now known as syndicate) accepted the recommendation and approached the Government of Bengal for providing funds for the purpose. Provision for funds was made by the government in 1927 and preliminary work for construction of the building was taken up.

The building was admirably designed by Mr Gwyther, an architect of the Public Works Department of the Government and the construction work was done by M/s Martin and Co. of Calcutta. One Mr Blomfield supervised the construction and M/s Griffin and Oakley offered their technical advice. It is evident from the condition of the building after nearly seventy years that the construction work was of high standard. The building has a total floor space of 1,50,000 sq ft and it cost Rs 9.50 lacs in those days.

The foundation stone of the building was to be laid on 5th January 1929, by His Excellency the Viceroy of India, Lord Irwin. But as circum-

stances prevented him, the ceremony was postponed. Nevertheless, the construction work went on. In the meantime the number of students rose to 236 resident and 191 attached. But what was more significant than the increase in the number of students was, as observed by the then vice-chancellor of the University, Mr G H Langley, in one of his speeches, the fact that "in that body of students a very vigorous corporate life had been fostered and valuable traditions had been formed and some products of the Hall had achieved notable academic and other distinctions". The foundation stone was, however, laid on 22nd August, 1929, by the then governor of Bengal, Sir Francis Stanley Jackson.

On completion of construction, the Hall was opened for students on the 11th August, 1931, by the same dignitary, Sir Francis Stanley Jackson. At this time, the name of the Hall was changed by adding the name of Nawab Sir Salimullah, the Nawab of Dhaka, to Salimullah Muslim Hall. Nawab Sir Salimullah was the most prominent of those whose efforts were instrumental in establishing the University. The Hall bore this name until 1972, when it was again renamed 'Salimullah Hall' dropping the word 'Muslim' from it.

On the foundation stone-laying ceremony Sir Francis Stanley Jackson said in his address: "I know your hopes for the new Hall are fixed high. I trust they may be realized. I have no doubt that, if the most is made of the opportunities it offers it will prove its value to the University and Bengal and help towards realization of the earnest desires of the Mohammedans for that educational advancement which will assure their fair participation in the service of their country."

The Vice-chancellor, Mr G H Langley, said in his address on the same occasion: "It is the aim of those responsible for its administration, to turn out gentlemen who will have acquired something of what is best in oriental and occidental civilizations."

Sir Francis Stanley further said: "No one would deny that Mohammedanism and Muslim culture have a very definite contribution to make to the life and progress of the province. In so far as this hall enables young Mohammedans of Bengal to attain to a fuller measure of that culture alongwith the knowledge and experience which the more academic side of the University aims at supplying, the Salimullah Hall will have justified the faith of the people and repaid them for their confidence and generosity."

The Viceroy of India who could not lay the foundation stone of the Hall due to unavoidable circumstances, sent a message of good wishes in which he expressed the view that "as years would roll on, the Hall might become an ever-increasing power for doing good to the Mohammedan life of the people of eastern Bengal."

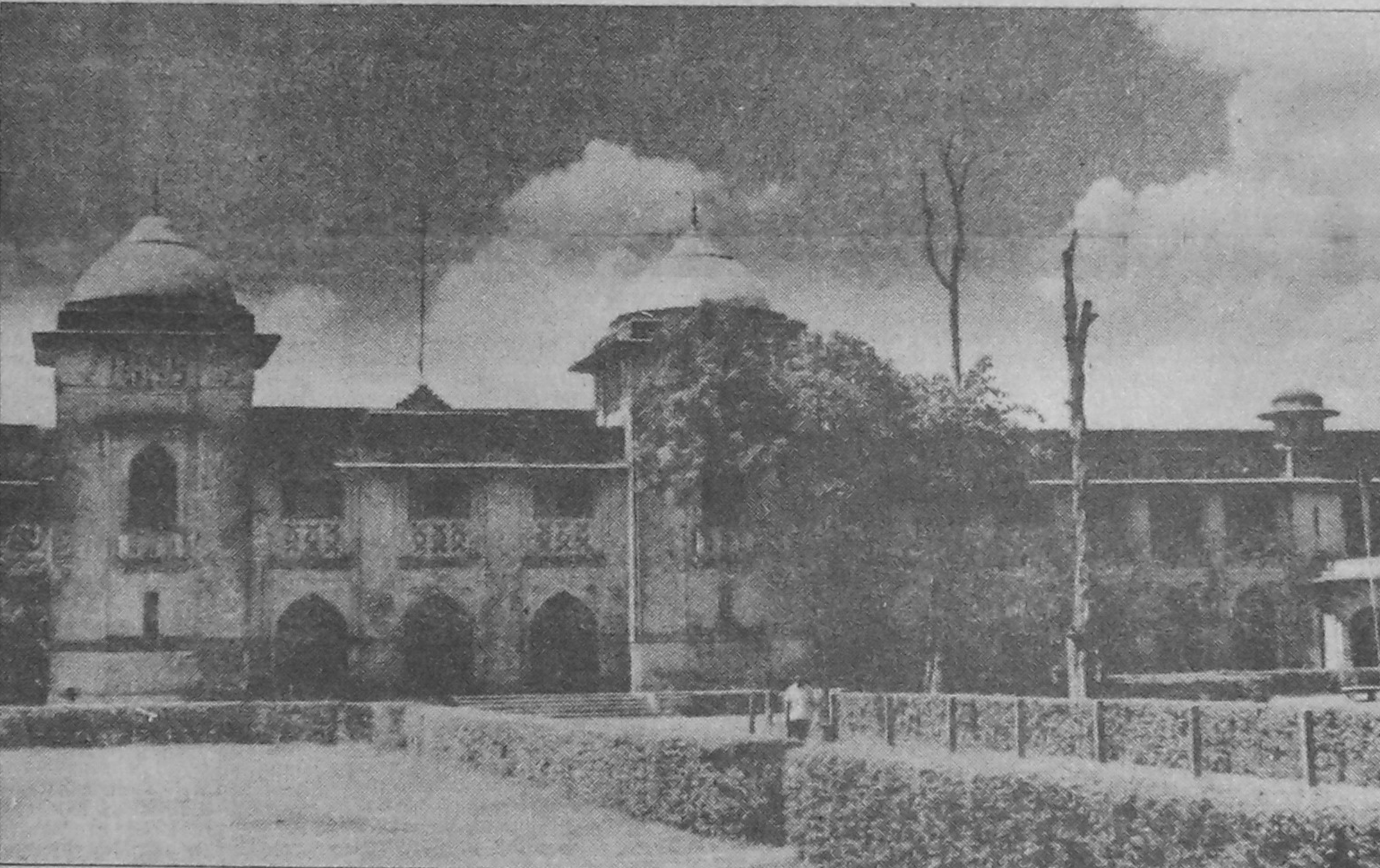
The hopes and expectations of those gentlemen and those who worked for the establishment of the Hall have been realized under the able leadership

## REFLECTIONS

### Salimullah Hall : Past and Present

by S H Khondker

*With its architectural beauty still intact, Salimullah Hall stands on its base, musing over the past and watching the present with dismay; yet looking forward to the future with fond hope that a time may come when things may take a reverse course bringing back at least in part, if not in whole, the glory it once had.*



of some very worthy provosts and House Tutors. The Hall has produced many talented graduates who have creditably contributed to socially awaken the people of the area that now forms Bangladesh and to their advancement in all walks of life. The Hall administration aimed at inculcating in the students, from whatever environment they had come, a sense of discipline, good manners and decency so that on completion of their study at the University they could go out as full gentlemen capable of shouldering the great responsibilities that would be demanded of them by the society.

Salimullah Hall, as any other Hall of the University, was designed to play an important role in the corporate life of the students. In fact, the Halls of the University were designed on the model of a college/hall of an English University. The students of the University have also to be registered as resident attached student of a particular Hall. The students are identified as students of this or that Hall, Resident students live in the halls under the tutelage of the Provost. The Halls are thus the integral part of the University. This is a special feature of the University on which emphasis was laid by the Calcutta University Commission of 1917. The University organizes the teaching and the

Halls organize the corporate activities intended to make one a complete man, conscious of civic rights and duties.

Each Hall of the University has a students' union with a Provost as its president, ex-officio. Except for the President and the Treasurer, all other functionaries and members of the union are elected by the students of the Hall. The Treasurer is nominated by the Provost from among the House Tutors. The primary responsibility of organizing the corporate activities of the Hall rests with the union. If the union is not fully active and dynamic the development of the corporate life of the students has invariably to suffer. A number of teachers of the University are also attached with each hall to assist in the performance of its corporate activities.

I do not know how well and with what degree of regularity the corporate activities of the Salimullah Hall are performed now-a-days when political activities are given more weight than cultural and literary ones. But in the past these activities were performed regularly. When I was a student of the Hall in mid-forties, debates, literary competitions, drama etc. were organized regularly. Regular was also the publication of the Hall magazine. The debates were lively and interesting. The teachers also took part in the

debates and contributed articles for the Hall magazine. This interaction between the teachers and the students outside the class room was a factor that helped grow a healthy and friendly relation among them. Debates and discussions at the annual general meeting smacked of parliamentary proceedings. Failure to have the budget passed led to the fall of the cabinet.

The Hall also provided facilities for outdoor and indoor games and sports. It had two lawn-tennis courts which were, in the past, regularly used. I am told these tennis courts have, of late, ceased to be in use like the basketball courts constructed some time in the seventies out of a lump grant of nearly Tk 4 crores for the development of sports. In the past the Hall had a standard-sized football ground at the place, where now stand the University press building and the World University Service press building, with a small but beautiful pavilion encircled on three sides by a harmonious row of tamarisk trees. The Hall has lost this playground for good. It had also a big tank with pucca ghats where the students could swim and if they killed, could also take their bath. It was transferred to Iqbal Hall, later re-named Zahurul Haque Hall, when it was set up. Therefore, nowadays, the Salimullah Hall does not seem to provide any

facilities for outdoor sports.

The interior view of the Hall, like its exterior, is also attractive. The Hall consists of two houses — one called east house and the other west house. These are divided by a brick-built corridor which, however, does not block the passage of the inmates of the one house to the other. They can come and go by the inside veranda of the north and south wings. On the south of the corridor and right in the middle of the southern wings of the two houses lies the large auditorium and on the north of it lies the common room above which, in the first floor, lie the reading room and the hall library. On the back of the common room is a small circular foyer beyond which lie the big dining room and above it, in the first floor, the large prayer-room. These facilities are commonly used by the students of both the houses and are centrally located and equidistant from both of them.

This physical division does not, however, divide the students. The students belong to the same Hall and equally share the facilities it offers. It only makes the hall administration convenient. Each house is under the administrative jurisdiction of a House Tutor who is assisted by a few Assistant House Tutors. Within the building, each house has a beautiful lawn well decorated by different

flower plants. Pucca lanes run through each of the lawns — east-west and north-south — which cross each other just at the centre of the lawn. These lanes make strolling on the lawns possible without spoiling the well trimmed grass. The attractive exterior and interior view of the hall has made it distinct from all other halls of the University.

The Hall met with an unexpected set-back during the second world war when in December, 1942 its building was requisitioned by the Allied Forces who turned it into a field hospital for the army personnel. Its playground at Nilkhet, alongwith a large plot of vacant land adjacent to it was also requisitioned for construction of army barracks which later came to be known as "Nilkhet Barrack". The resident students of the Hall were given scattered accommodations. The Hall building was vacated by the army in December, 1945 and soon after the students got their much longed-for accommodation in it.

Dhaka was a small town, the headquarters of merely a district administration, when the University commenced its business in 1921. The lush green Ramna was then the northern outskirts of Dhaka. With broad roads shaded by rows of tall shadowy trees, beautiful bungalows with large compounds, a serpentine lake running through it, Ramna then wore a beautiful and pleasant look. The area was developed to provide accommodation for the government of Eastern Bengal and Assam during 1905-1911. Upon annulment of this short-lived province, Ramna lapsed into an almost forlorn park-land — clam, quiet and serene. When ten years later, the University started growing again. But even then the population was so sparse that it still retained the quietude to a large extent. Only on Saturday afternoons was this calmness somewhat broken by the people who thronged at the race-course (now Suhrawardy Uddyan).

Therefore, away from the din and bustle of the town, the University campus was quiet and the surroundings of the Salimullah Hall, situated in the far western corner of Ramna were still quieter. Even in 1945 when I came to the University as a student, the population of the locality was thin. On the Fuller Road and the Secretariat Road, seldom came across passers-by other than the students. None but the elders who happened to visit the locality in those bygone days can imagine how calm and quiet was the campus once.

From the headquarters of a district administration Dhaka has now been transformed into the metropolis of an independent and sovereign state. Once the outskirts of a small town, Ramna is now the centre of a mega city populated by nearly ninety lacs of people. The population of the university consisting of students, teachers, officers and other employees has also increased so enormously that the campus area is now well-nigh crowded. Besides, in-

numerable cars, auto-rickshaws, push-carts and cycle rickshaws which obey no traffic discipline and even buses, trucks and lorries ply on the roads and streets passing through the campus, often making deafening noise. This is perhaps not consonant with the concept of a residential university. Moreover, the campus atmosphere has, unfortunately, been vitiated by sporadic outbursts of violent activities. Gun-shots and bomb-blasts deafen the ears, more often than not. As a result, the solitude of the surroundings of the Salimullah Hall, situated as it is on the north of the secretariat Road and on the west of the Fuller Road, as well as those of other Halls similarly situated, has vanished.

For its architectural beauty, well-established traditions and above all, its brilliant products, the Salimullah Hall once earned name and fame all over Asia. Customs and traditions started growing since 1921 and these were handed down by successive generations of students. As a custom, the junior students showed respect to the seniors and the seniors also treated the juniors with brotherly affection. It was also an established custom that while going outside the Hall building or entering into the dining room the students had to be properly dressed, at least with a trouser and shirt or pajama and punjabi or shirt. Anyone violating these customs was looked down upon. Miltated by product of environment, the Hall had the environment, at least in those golden days of the past, which helped the students know how to live with dignity and decency. Character, it is said, is formed by habits and behaviour. The Salimullah Hall boys were well-behaved. The people of Dhaka in those days used to hold the boys of this hall in high esteem because of their polite dealings.

The Hall administration was strict and effective. The students had invariably to show respect to the rule of residence. No lapse could go unnoticed. The Hall gate was closed at 10-00 pm and any student returning to the Hall after that time had to put down his name and room number in a register kept at the gate under the care of the darwan. Those returning after 10.00 pm were called by the House Tutor in the following morning and admonished if their explanations for delay were not satisfactory. It was the duty of the Assistant House Tutor (s) to personally inspect if any student was absent from the Hall after gates closed. Anyone willing to go to night cinema shows or stay with a relative or friend outside the Hall had to take prior permission from the House Tutor.

Those days are gone. Things are now different. With its architectural beauty still intact, Salimullah Hall stands on its base, musing over the past and watching the present with dismay; yet looking forward to the future with fond hope that a time may come when things may take a reverse course bringing back at least in part, if not in whole, the glory it once had.

