

Wishing poverty out...

Madan Shahu studies the rise and growth of a microcredit institution

THE story begins with a prologue and dramatic description: "On a hot, dry night, well after midnight, seven silent but exiled youngmen approached the single-story building, and then stopped in its garden. Each knelt and touched the earth with one hand, holding the other to his breast. They made a pledge committing themselves to brotherhood and to a new form of organisation to fight rural poverty." The building was the RHD resthouse at Uthuli in Manikganj and the time, March 1978. Of the seven two were employees of BRAC, already a prominent NGO, one a government employee, another a local college teacher and three worked for CCDB, an international NGO.

One of the latter three was Shafiqul Haque Choudhury, the acknowledged leader of the group. They were disappointed by the apparent failure of the new state to establish justice and progress. Their pledge was to develop an organisation from a rural base which would 'set off a process of rural change' to be matured into a national political force to hold the 'reins of power'. They actually dreamt of a countryside freed from the curse of poverty.

This was virtually the birth of ASA, the association for social advancement, more than 30 years ago. But before talking about the stages of ASA's development over these 30 years, the author prefers to have glimpses of the relevant stages of history of some 300 years, perhaps to take the readers to the beginning. Well, everything we are in today had its beginning years, decades or centuries ago. So has the evolution of an organisation started with a vow to establish the rights of the poor -- social, political,

economic -- some 30 years ago, and now continuing as prominent microcredit provider to them.

This part of the world now called Bangladesh has been inhabited mostly by poor and some rich people for thousands of years. Earlier they were subjects and king and king's men. The writer tends to hint at how the periods changed from Hindu to Buddhist to Muslim to British. Like many parts of the world this part also experienced invasion and influence which only caused some religious and cultural changes, but the poor remained as poor as before.

But the exploited and the deprived always want to be freed to some affluence even if it is in their imaginations and dreams. Ultimately in the British period the peasants practically rose to a movement with demands in 1831 but were suppressed by the colonial rulers. But the activism did not die away. The peasants revolted against unjust taxation and exploitation time and again, although not much successfully, in the final years of British rule and during Pakistani domination. Here the author suggests that the peasant activism continued into modern times, reflected in ASA's earliest 'ideals'.

These transitions have not been without political leadership, and the author tends to mention such names as AK Fazlul Haq, Moulana Bhashani and Sheikh Mujibur Rahman, all very much linked with peasants' rights, peasants' movement and birth of Bangladesh, respectively.

Stuart Rutherford, a Briton, lived and worked in Bangladesh for quite a considerable period for and with the poor. In the process he gained first hand experience of how the poor live and of their livelihoods. He himself found an

organisation that provides basic banking services to the poor. His own involvement in microfinance as a practitioner gives him a background and perspective of authentic writing on the subject. He astutely describes ASA's transition from an organisation primarily aimed at mobilising the poor towards realising their rights to ultimately a financial institution helping the poor gain strength for overcoming their plight.

Shafiqul Haque Choudhury, ASA's conceptual and organisational leader, has been an admirer

exploitation.

Meanwhile, Prof. Muhammad Yunus' concept of microcredit was making strides among the poor under the nomenclature 'Grameen Bank'. And in the mid to late eighties ASA was also in transition. By late 1980's ASA's antipathy to credit was gone and the organisation was ready to extend it itself. Within the period Shafiqul Haque Choudhury's ASA had moved from the path of confrontation with the powers-that-be to the plinth of empowerment of the poor.

Now it is the story of the organisation's gaining ground in the field of microcredit, its chief operative's innovative approach in providing credit to more members at lesser cost, keeping it attractive with some facilities attached. It's a success story of ASA fast expanding as a microcredit institution, gradually discarding donors' aid and building own capital, erecting its own 15-storey office building in Dhaka, introducing bigger (small enterprise) loans to members and their insurance, extending technical assistance (in microcredit) beyond the country as well as establishing partnership with foreign financial institutions (ASA international) and its rating as a top microfinance institution by international publication (Forbes magazine) despite Grameen's winning a Nobel Prize.

ASA now looks up to an international image. ASA opened a joint fund with Sequoia of the Netherlands in late 2005 calling it Catalyst Microfinance Investors (CMI). They would invest with "promising young microfinance organisations in countries with big population of poor people -- India, China, Vietnam and Cambodia, for example."

The organisation also decided to use 'ASA' brand where possible

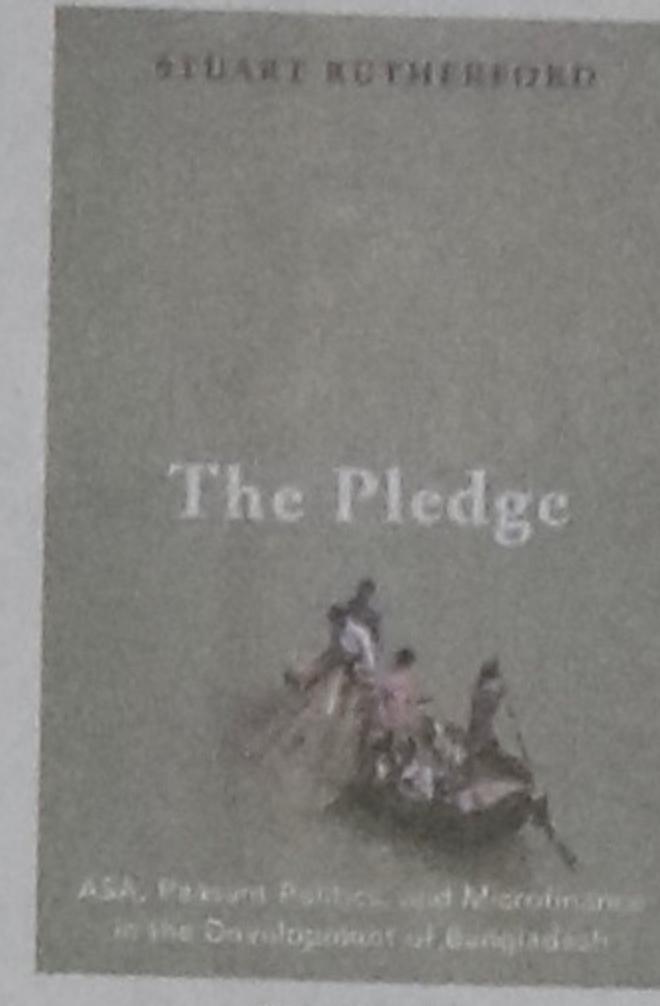
under the grouping "ASA International." For instance, in Nigeria, ASA's old UNDP partner is applying for a bank licence and may change its name to ASA Nigeria.

ASA is serving seven million members in the country. It has the experience of and expertise to help the poor help themselves to come out of the poverty trap. And it can be anywhere in similar situations. Shafiqul Haque Choudhury tells the author, "ASA will send its own managers to establish new ventures... so that local managers can be exposed directly to ASA work ethic. In some cases ASA will set up training centres in the receiving countries to speed up the process."

The author says that microcredit is "a useful service that may not always transform poor people's lives but rarely fail to help them" and concludes that ASA's internationalisation is something to celebrate.

"The Pledge" is a 214-page comprehensive description of the successful birth, evolution and spread of a microcredit institution against a historical (including social, political, economic) background of this part of the world called Bangladesh. The author has aptly talked about other major microfinance and development organisations while describing ASA's progress. While others follow a group guarantee system, ASA operates without it on its own cost-effective innovative way. So the reader gets here an overall perspective of microfinance in the country's economy. The reader-friendly near-journalistic of the author helps one progress fast from chapter to chapter.

Madan Shahu is Senior Assistant Editor, The Daily Star.



of Moulana Bhashani who particularly reflected a socialist approach in his mass movement. While launching ASA with some fellow radicals, Shafiqul Haque Choudhury might have thought of a similar movement for the have-nots, because approaches otherwise, including the cooperatives, have virtually failed to emancipate the have-nots from economic

invasion, Darwish comments:

But do they realize, these youths armed to the teeth with a creative ignorance... are correcting the ink of a language that... has driven the whole area east of the Mediterranean toward... nothing more than slavery...

Darwish alludes to the history of the Palestinian dispossession here. No matter how hard his people try just to continue to be, uprooting seems to be their preserved destiny. These marginal people, who are already living in exile in Lebanon, are going to be displaced again because of the invasion.

"You're aliens here", they say to them there.

"You're aliens here", they say to them here.

The Palestinians are the non-entities everywhere and yet they are brought to bear the brunt of the attack to be denied of an identity once again. Darwish steals his emotion to report on the Palestinian children born in the refugee camps: these youths are still being born without a reason, growing up for no reason, remembering for no reason... However, the truth remains that Darwish is one of them. However dire the situation is, his poetic mind resolutely brings their struggle for existence into focus. Darwish is bitterly ironic as he records the struggle of these outcasts'.

Thus he who's expected to forget he's human is forced to accept the exclusion from human rights that will train him for freedom from the disease of forgetting the homeland.

Despite being ironic, Darwish's angry voice raises a serious question of 'freedom' and 'homeland'. From this viewpoint, the Palestinian suffering becomes comprehensible to anyone who has ever known the struggle for achieving a free homeland. However, Darwish is not interested in sentimentalising their case. That is why he combines his rage with an admirable wit: 'He has to catch tuberculosis not to forget he has lungs and he must sleep in open country not to forget he has another country.'

It is no coincidence that Darwish sets the writing on 6 August, though the invasion started on 13 June. Because the 6th is Hiroshima Day, Darwish wants to connect the invasion with a similar historical atrocity. In doing so, he renders history ironical; because the historical memory seems to be easily forgettable. Otherwise, writings would have been able to stop the barbarity. Darwish quotes his favorite author Robert Louis Stevenson in the title, as one of Stevenson's characters says in *Kidnapped*: "I've a grand memory for forgetting". Since Darwish knows that the Israeli invasion will also be forgotten in due time, he concludes the fragmentary memoir in a befittingly abstract way:

No one understands anyone...

And no one understands anyone...

I don't see a shore.

I don't see a dove.

Rehnuma Sazzad is doing research at Cambridge University.



Memory for Forgetfulness
Mahmoud Darwish
University of California Press

own and Lebanese people under the bombardment. Speaking of the bravery of Palestinian children born in the refugee camps, who worked alongside Palestinian and Lebanese fighters to resist the

invasion, Darwish comments:

But do they realize, these youths armed to the teeth with a creative ignorance... are correcting the ink of a language that... has driven the whole area east of the Mediterranean toward... nothing more than slavery...

Darwish alludes to the history of the Palestinian dispossession here. No matter how hard his people try just to continue to be, uprooting seems to be their preserved destiny. These marginal people, who are already living in exile in Lebanon, are going to be displaced again because of the invasion.

"You're aliens here", they say to them there.

"You're aliens here", they say to them here.

The Palestinians are the non-entities everywhere and yet they are brought to bear the brunt of the attack to be denied of an identity once again. Darwish steals his emotion to report on the Palestinian children born in the refugee camps: these youths are still being born without a reason, growing up for no reason, remembering for no reason... However, the truth remains that Darwish is one of them. However dire the situation is, his poetic mind resolutely brings their struggle for existence into focus. Darwish is bitterly ironic as he records the struggle of these outcasts'.

Thus he who's expected to forget he's human is forced to accept the exclusion from human rights that will train him for freedom from the disease of forgetting the homeland.

Despite being ironic, Darwish's angry voice raises a serious question of 'freedom' and 'homeland'. From this viewpoint, the Palestinian suffering becomes comprehensible to anyone who has ever known the struggle for achieving a free homeland.

However, Darwish is not interested in sentimentalising their case. That is why he combines his rage with an admirable wit: 'He has to catch tuberculosis not to forget he has lungs and he must sleep in open country not to forget he has another country.'

It is no coincidence that Darwish sets the writing on 6 August, though the invasion started on 13 June. Because the 6th is Hiroshima Day, Darwish wants to connect the invasion with a similar historical atrocity. In doing so, he renders history ironical; because the historical memory seems to be easily forgettable. Otherwise, writings would have been able to stop the barbarity. Darwish quotes his favorite author Robert Louis Stevenson in the title, as one of Stevenson's characters says in *Kidnapped*: "I've a grand memory for forgetting". Since Darwish knows that the Israeli invasion will also be forgotten in due time, he concludes the fragmentary memoir in a befittingly abstract way:

No one understands anyone...

And no one understands anyone...

I don't see a shore.

I don't see a dove.

Rehnuma Sazzad is doing research at Cambridge University.

A tale that darkly transcends time

Farida Shaikh revisits an age of political fratricide

K HUSHWANT SINGH was still a practicing lawyer with the High Court in Lahore. It was just days prior to the partition of India and Pakistan in August 1947; he was travelling to his family's summer home in Kasauli at the foothills of the Himalayas. While driving on the lonely road he came across a jeep packed with Sikh men who boastfully narrated their immediate action of butchering an entire Muslim village.

This incident of atrocity and some others that he encountered later on his two hundred miles of solitary journey to Delhi were shocking and traumatizing. For the next nearly a decade Singh heard of many more gruesome episodes on post partition exodus and eruptions of violent rioting; he never again returned to Hadali, Punjab, his place of birth. All this was then chronicled in a slim volume of 190 pages, *Train to Pakistan*, and is considered a classic of modern Indian fiction.

Sixty years later, Margaret Bourke-White, a brave woman with steady hands and strong stomach, on an assignment for *Life* magazine, lived and travelled in India through 1946 and 1947 photographing with an unflinching eye the horrors that were unfolding in the subcontinent. Her photographs on the

leaving several thousand dead. It moved to Noakhali in Eastern Bengal, where Muslims killed Hindus; and Hindus massacred Muslims in Bihar. From the North

Khushwant Singh

1956-2006 | 50th Anniversary Edition

Train to Pakistan

"The year of partition killed 15 million and displaced 10 million. Hindus, Muslims and Sikhs -- were to fight, die and/or be killed."

Khushwant Singh

Penguin Viking

West frontier Hindus and Sikhs fled to the eastern regions.

The tiny village of Mano Majra contained the temple of the Sikhs

who owned all the land; the Muslim tenants had their mosque. Even so, the entire village where the sole Hindu moneylender lived in one of the red brick buildings beside the mud houses of the shopkeepers and hawkers of the railway station and the sweepers 'venerated' a common object, a 'three foot slab of sand stone.' Religion then was a personal and private affair of the villagers, side by side with the communal common point of reverence.

Juggut Singh, a Sikh, is the 'badmash' of the village. He is identified as one of the murderers, for his father and grandfather were dacoits. So the question arose of Juggut inheriting criminality. His love was Nooro, the dark daughter of the blind Muslim weaver and the mullah of the mosque. Is this a metaphor to mean that love is blind to religious differences and the weaver's skill flows even though his eyesight may be impaired?

The Hindu district magistrate's mannerisms showed that he was from the lower middle class. Hukum Chand, his name, is an irony. He is a 'narr-adam' for he kept the sahibs pleased and got one promotion after another. He loved whisky and was attracted to the child who was like his own daughter.

Farida Shaikh is a critic and member, The Reading Circle.

ter and though not so pretty but young and unexploited by the touch of male hand.'

Hukum Chand was ironically referred to as 'government', meaning 'hukam', by the elderly ignorant woman who accompanied the child prostitute, pointing to the ignoble and weak position of women. Even with the broken bangles, as evidence planted by outsider, Juggut's mother was unable to either prove her son's innocence or speak with wisdom on the thwarted social injustice in the rural areas.

Train to Pakistan is a moving literary work by Khushwant Singh, probably the best Indian fiction and non-fiction writer in English at present. At once it reminds us that truth is stranger than fiction. It is a challenging work in easy stylistic prose that draws the concentration of the reader and leads him or her to a state of contemplation.

The work is not period bound; it is a forerunner of the time it encapsulates. Timelessness is the beauty of this work. Partition was real to the bone; it was based on religion. Is religion real? At the end of the book this is the question that confronts the reader.

Farida Shaikh is a critic and member, The Reading Circle.

The opening scene of the novel is astounding. It starts with news of murder. Mary Turner is killed by the black houseboy, Moses, who despises her but at the same time has always been attentive to her. Perhaps he kills her because he does not take kindly to the idea of her leaving him. Surprisingly, after the murder he doesn't escape. Shall we call it love?

The mental suffering of a human being is well stated in the novel, since it is a psychological analysis of Mary. Gradually she becomes disappointed and mad at her husband. He is weak, incompetent and a good for nothing. She is stricken with poverty, isolation and sees no hope in her life at all. We feel sympathy for her because her past life and feelings are also covered in great depth.

The Grass is Singing is tenderly written. The characters, the story, the colonial time, psychological analysis everything is well-knit. In this first novel Lessing was to prove herself as a successful litterateur.

Rahad Abir is a writer and journalist. Email: rahadabir@gmail.com.

AT A GLANCE

Mon O Manoshikota
Mehtab Khanum
The University Press Limited

Mehtab Khanum brings to her work a perceptive study on human psychology. She has written extensively on the subject in the media and has spoken to the media on it as well. In this collection, therefore, what you get is a composite picture of the human persona as she has been observing it through the years.



Small States and Regional Stability in South Asia
Ed. Mohammad Humayun Kabir
The University Press Limited

Stability vis-à-vis small states has been a major subject of study since the end of the Cold War. In this work, edited by Kabir, a number of fresh new perspectives are brought in to explain the interplay of and inter-relation between forces in the links between nations. The overall argument is for the smaller South Asian states to play a more active role in the region.

Notun Cinema Shamoyer Prayojon
Nurul Alam Manik
Pandulipi Karkhana

New Cinema has been the theme in focus for a good many years now. In this handy and of course superb little book, Manik throws most welcome light on the trend, giving readers an insight into the significance of the movement. With ideas constantly being reshaped, it is a work that helps us understand.



Anantapur
M. Abdul Kalam Azad
Shova Prokash

It is a civil servant's thoughts which come in here. And yet within this bureaucrat resides a literary soul, which soul progresses through an autobiographical process of story telling. You cannot but love the style. The work shows promise, a good reason why the writer should be focusing more on fiction writing in the times ahead.

A writer looks to her future

Rahad Abir is charmed by a first novel

D ORIS Lessing, the 2007 Nobel Prize winner, definitely has had a fascinating life. She was born to English parents, lived in Iran until she was five, and both the marriages failed sadly. There's a saying, to marry once is a duty, twice a folly, thrice a madness. Lessing did not marry anymore; she spent her life alone with her children in England. And she kept writing. Her personal and childhood experience appears to have been the motivating factor behind her first novel.

Racism and colonialism have come