

Mohammad Yunus - "The poor people's banker"

by Diana Baroni

Title:	"Il banchiere dei poveri"
Author:	Muhammad Yunus.
Editor:	Giangiaco Feltrinelli Editore Editore Milano
Series:	First issue in "Serie Bianca" october 1998, Fift Issue in february 1999
Pages number:	268
Price:	Lit. 35.000
ISBN:	88-07-17030-2
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Date:	23/01/2000

"The poor people's banker" by Mohammad Yunus is an extremely pleasing book. With a clear prose and in a polite style, it tells the personal story of Yunus and of his numerous attempts to defeat the poverty. It tell his analytic and pragmatic approach to problems, the trials pushed on personally, the tests and the mistakes, the capacity of to learn from experience so much that to set up an effective method of struggle against poverty to propose it to the whole world.

All come of from firm belief of Yunus that poverty is eliminable, and, that, if we really want to eliminate poverty, we have this concrete goal, we get very good results on all levels: standard of living, of education, economic, self-awareness, self-respect, independence, freedom. They are overcome in the daily life social and religious customs of discrimination, injustice and corruption and they are returned the women the human dignity and social weight. Naturally, originally, there is a idea of the human species that nothing has to do with the custom to consider people, principally poor people, as pawns in a others game, or in the best case, as minor people to manage.

Yunus see poor as very able people, because in spite of have all adverse condition, they are able to survive, and principally he see them as real being, individual, everyone with his own peculiarity and own dignity for right by birth. Yunus show that poor are solvent, that we can lend them money and get a profit from it. In Yunus opinion, every human being that come into the world, rests on the society because he is a CONSUMER, but as an ENTREPRENEUR he can have incalculable importance for society. Who visits TDF and shares its humanist set-

up, will find these book shining, can enjoy the universal perspective that it proposes and the confidence in mankind and in the future.

One of the Grameen's principles, the poor people's bank, is that who joins the micro-credit programme and gets a loan, bind himself to send his children to school. It's clear how education is important as tool to free oneself from poverty, passivity, and dependence. In developing countries the illiteracy is still very widespread, principally among women, but also in advanced countries there are children deserting school, there is juvenile sweating, even by criminal organizations. Let us think what only a pair of sixteen Grameen's principles can make in social degrading, marginalizing realities, kingdom of pushers and pimps, that we all know. These two are enough: "We shall educate our children..." and "We shall not inflict any injustice on anyone, neither shall we allow anyone to do so. Perhaps we find that, the notorious "art of striving", by many people survive, with an easy access to credit and principles of the Grameen bank, can become in a little time, growth of diffused entrepreneuriality, of independent and creative work.

Also who is concerned with voluntariness and takes part in helping developing countries, maybe related with religious institutions, can see unexpected perspectives of genuine human solidarity opening up. Not the usual pernicious alms that serve the wellbeing of who do it and not that of who receives it, whenever receives it. Yunus is absolutely contrary to international help and to any alms and he explain very clearly how and because they are really a damage for the most poor, because eternizing this condition.

Yunus has discovered that in very numerous cases, the difference between slavery and freedom, between a hopeless work for to survive and a dignified one for to get better, is played by few dollars, and, that makes of a poor a life-poor, is lack of these few dollars. The world-economy, the great economy that lays down the law to all also in not economic fields, is based on credit. Astronomical figures are lent to great companies, at public expense, but loans of few dollars are refused to individual poor people, everywhere in the world. Yunus show that a bank can gain, in a market-economy, that has a profit, that don't gives alms, lending these few dollars to poor people.

Credit-access, to develop independent work, permits many people to stay in their villages, curbing the extension of hovels around cities and so holding the diffusion of ulterior despair and indigence. Instead of people moving, Yunus promotes in any way the resources and most advanced technologies moving. With credit-access and with present technology, it is possible to go into market with an independent work, practicable everywhere. And also on this point TDF and Yunus are on the same wavelength. TDF feels very much the necessity of a serious economic, social, political analysis of ever-increasing realities as the micro-firms, of micro-entrepreneurs that strike themselves on market with great spirit of

enterprise and often with innovative ideas, but with few money and with a difficult credit-access. And so they continuously run the risk of being stuck in condition of poverty in spite of they are able to make wealth. Really we need a complete analysis of precariousness of the micro-firms, of the independent work, a serious analysis of poverty. **Poverty is bad not only for the poor people, but also flattens potentiality of the whole Humanity; it is one of the limits of our world to value and to overcome.**

Yunus has born in Bangladesh, he studied here and also in the USA, he lived in the USA and he could stay here, as many people do, could get on as a university teacher, could integrate himself. But Yunus wanted come back home, wanted be helpful to his country, to help to economic grow of it. Also in his country he could integrate himself, he showed to be an able industrialist, giving birth and prosperity to a factory of containers and any sort of box, but he was not interested in getting himself rich, leaving everything so as it was. He could live in his privileged of university teacher condition, but he really wanted to help his country and so he used all his entrepreneur-spirit to defeat poverty. He has bound his own, private, individual, personal, excellent entrepreneurial capability for a general interest goal, a collective one, of human solidarity, of social commitment. This perhaps is the most important lesson that we can get from Yunus and the most divergent from usual market-outlook, that thinks the people ever and only making own advantage, owns profit. Yunus show that, if we care human beings, we can create firms based not on cupidity, but on the social commitment, and that, these firms can be competitive and can give profit, can really come into a market-economy, bettering life of most weak people and not sweating them.

Also here it is clear the convergence between TDF and Yunus. Tof F. asserts the practicability of ethical undertakings and the necessity of schools that are able to welcome well as is possible, immigrants and to give a forming to them that who want to come back home is able to use advanced technologies, able to teach and to undertake.

Yunus transmits to us the awareness of great difficulties that everywhere micro-credit finds, because independent work is opposed in every country of world, multinationals, great companies, all governments don't like it. If micro-credit don't will able to eliminate poverty, it will be not because of own inherent fault, but by political will of whom have power: if the baby don't will survive it will be not because of he has born dead, but because he will murdered in his cradle. The book is important for his life, because others information means don't talk about it and don't say, for example, that Clinton and his wife are supporter of it.

Micro-credit is, finally, an international, global tool for people independence, for freedom and also TDF trusts to liberty to be able to choose the creating future way. This is a basic book for who sides with mankind.

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