

Microcredit : Small money that plays Magic!

■ Md. Mujibul Alam Khan

當2005年諾貝爾和平獎頒給孟加拉的尤努斯教授（Muhammad Yunus）與他所創辦的葛拉敏銀行（Grameen Bank）時，許多台灣人才發現，原來這個貧窮落後的國度，除了孟加拉虎和水災外，也能發揮創意，用自己的力量擺脫貧窮宿命，重拾人的基本尊嚴而得到世人的肯定與喝采。

（本文作者康穆吉（Md. Mujibul Alam Khan）小時歷經孟加拉獨立革命、從恆國的誕生、目睹戰後民生凋敝引發的大饑荒、看到無數有識之士試圖進行社會改造的種種努力，）其中之一便是這位以微額貸款改善極窮者宿命的穆罕默德·尤努斯教授。尤努斯教授無法忍受在教室裏大談經濟學高調，教室外卻看到一個接著一個同胞餓死在路旁的巨大矛盾，便決定走出校園，從人群中體驗另類經濟學，思考如何幫助社會底層的廣大窮人。

被村民、同事、學生戲稱為「瘋子教授」的尤努斯，在1974年借出的第一筆錢金額是27塊美金，貸款人是42名沒有房子、土地、存款或任何動產不動產或擔保人的貧窮村民。從42人27塊美金開始，到現在700萬人61億美金，三十多年一路走來，見證了數百萬婦女與家庭從不幸到自立，掙脫代代貧窮的循環，讓下一代看見希望，享受到一般人應有的機會。也許，對這位大師的最佳註腳，是商周雜誌的封面標題：「他，改變一億人的命運！」

作者於年初帶著媒體前往孟加拉，探訪尤努斯曾經走過的路，幫助過的婦女，記下一些因為尤努斯和他的銀行而發生的動人故事，希望跟成大醫訊的讀者一起分享。

On October 13, 2006 the Nobel Peace Prize Committee awarded the Nobel Peace Prize 2006 to Professor Muhammad Yunus and his brainchild Grameen Bank of Bangladesh, with two parties sharing equal parts of the prize. For the first time, an economist wins Nobel Peace Prize.

The Economist as a Peacemaker

Since its inception in 1901 individuals and organizations promoting peace through engagement in politics and humanitarian works were nominated for Nobel. Norman Ernest Borlaug is, perhaps the only person besides Muhammad Yunus, who had no direct or indirect engagement in politics. Borlaug received the Nobel Peace Prize in 1970 for his High-Yield Disease Resistant Wheat varieties.

Yunus, through Grameen Bank, extended collateral free loan to millions of poor who had no access to financial services from banks. According to the Grameen practice, 5 women have to first form a group, elect one chairman and one secretary. In the beginning, the bank loans are given to two members of the group, and once these two repay regularly for six weeks, the other two members are then allowed to borrow. The group chairman is the last borrower among all. **Micro-credit is a program that extends small loans to the poor, resulting in asset creation, employment generation, economic security, and empowerment of women.**

The poor in Bangladesh proved that, with access to financial services, an individual can bring about positive changes in his / her life. Grameen methodology is applied in projects in 58 countries, including the US, Canada, France, the Netherlands and Norway, in addition to developing countries in Asia, Africa and Latin America.

The Norwegian Nobel Committee explains: "Lasting peace can not be achieved unless large population groups find ways in which to

break out of poverty. Micro-credit is one such means. Development from below also serves to advance democracy and human rights. Muhammad Yunus has shown himself to be a leader who has managed to translate visions into practical action for the benefit of millions of people, not only in Bangladesh, but also in many other countries;’ and ‘Every single individual on earth has both the potential and the right to live a decent life. Across cultures and civilizations, Yunus and Grameen Bank have shown that even the poorest of the poor can work to bring about their own development.’

Success Stories

Recently my wife and I met Professor Muhammad Yunus, and visited a few Grameen Bank projects in Bangladesh. The following cases will elaborate the diverse impact of micro-credit.

Mollika Khatun, Jobra, Chittagong



Mollika & my wife Tseng Yu-Hwei

Mollika Khatun of Jobra is one of earliest approached by Professor Yunus in 1976. With her first loan of 500 Taka [1] (about US\$8) she started Paddy Husking business. Gradually her credit was raised from 500 to 900, 1,500 taka, and so on. In a conservative society Mollika was not allowed to go out of her home to carry out businesses, so her husband helped her do the buying and selling. As paddy husking was going on well, she invested in goat rearing and

then to poultry farming. A housewife turned into a successful micro-entrepreneur she went to acquire the first ever land property of their family. She also sent her sons to school. It is worthy to note that they became the first generation school-goers.

In 1996, Moliika decided to extend her business activities beyond her village. She opened an automobile workshop in the city, thanks to Grameen Bank's Micro-entrepreneur's Loan, which is run by her three sons. The net income her sons bring home from the workshop is around US\$450 a month. Moliika's net asset, at present, values more than US\$72,000.

Banna Saha, Jamurki, Tangail

Microcredit not only provides an income generating opportunity for Banna Saha but it enables her handicapped daughter, Leela Saha, a dignified life. To find refuge from boredom and the pain of being bullied by villagers Leela took refuge inside the house and watched her uncle make Chatai [2].



Banna Saha with daughter Leela

Soon she picked up the skill. However, her skill was of no benefit until her father was forced out of job due to asthma and other ailments. Banna Saha went to become a Grameen Bank member in 1980 and received a loan of 2,000 taka (US\$29). With Leela's skill, she started with making Chatai. Success smiled on Banna steadily. She extended business into milking cows and other opportunities. Within years she was able

to cover medical cost of her ailing husband, send her children to school regularly, and improve the living standard. Instead of one shanty house she owns three well built houses, one for herself and two for others.

Her pride is the son that just graduated as a medical doctor recently. He couldn't have pursued education had it not for the Grameen Education Loan. In 1980, despite the loan of 2,000 Taka, Banna Saha was not sure to be a winner over misfortune. Today she knows; there is no going back to poverty, not anymore!

Hazera Begum, Jamurki, Tangail

A daily laborer of Jamurki village in Tangail, Hazera Begum often struggled with her husband for two meals a day. In 1980, with the first loan of 1,500 taka (US\$22) from Grameen Bank, she started selling molasses. Since then she never looked back.

The 70-year-old Hazera says, 'If every woman receives what Grameen Bank has given to me, there will be no sorrow in Bangladesh.' Three meals for all, school for children, no worries for clothing, a nice house to live in, center leader for 15 years, and being elected to be a member in local council body in 2001 -- 'Oh no!' Hazera sighs with bright smile, 'these could never happen to me until Yunus approached me with Microcredit. I am so happy, I don't want anything else.'

Millions of poor have pulled themselves up from the poverty line. The poor, boosted with microcredit, changed their fate with their own



With Hazera Begum

innovation and conviction for a dignified life. Societies around the globe follow footsteps of the poor in Bangladesh.

Quick Notes

- 94 percent equity of Grameen Bank is owned by its 6.95 million borrowers (97 percent are women) while 6 percent is owned by the government of Bangladesh.
- Loans are collateral free. Grameen Bank offers Income Generating Loans (Interest 20%), Housing Loan (Interest 8%), Education Loan (Interest 5%) and Struggling Members (Beggars) Loan (Interest 0%).
- Grameen Bank introduced health and life insurance; created deposit and pension fund for its borrowers.
- Grameen Bank's success spurs the growth of numerous NGOs around the world dedicated in creating opportunities for the unemployed youths.
- The year 2005 was declared as the International Year of Microcredit by United Nations.
- World Bank, Asian Development Bank, Citibank of USA, Deutsche Bank of Germany, ING of Netherlands and many other financial institutes across the globe are investing heavily in Micro-credit as a means to alleviate poverty.
- Grameen Bank has been officially invited to open branches in China.
- Grameen Bank official website is www.grameen-info.org

推薦閱讀：

- ◎ 尤努斯教授自傳《窮人的銀行家》(Banker to the Poor) 中文版已於本年度4月出版。
- ◎ Writer could be reached at mujibulk@hotmail.com