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001. briefing paper	[Personally Identifiable Information] [partial] (1 page)	03/23/1995	b(6)

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RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
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- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

BASICS

BASIC SUPPORT FOR INSTITUTIONALIZING CHILD SURVIVAL

Tel : 602714, 888526, Fax : 880-2-883391, House # 15, Road # 103, Gulshan, Dhaka-1212

March 19, 1995

Ms. Hillary Clinton
White House
Washington, D.C.
USA

Dear Ms. Clinton,

Let me be among the first to welcome you to Bangladesh! You can not imagine everyone's delight to hear you will be coming in April to Dhaka.

I applaud you and President Clinton for your firm stance on health care for the USA despite considerable resistance in certain quarters. I am cognizant of the efforts of the Clinton administration to ensure national childhood immunization in the USA. The Bangladesh immunization program is considered a tremendous success story worldwide with technology transfer to share.

I have heard from the Mayor of Jessore Municipality that you will be visiting a rural village in Jessore. This particular city has done an outstanding job in immunization with some of the highest coverage in the country. I would like to invite you to spend even a short time to share the lessons learned from this program.

Furthermore, our Bangladeshi project officer assigned to Jessore is the only woman I've been able to recruit for a field-based job, considering that most women are not permitted to undertake the extensive travel that a field job requires. As an aside, I am the only woman project director of the over forty USAID projects in Bangladesh. We would be available to accompany you on your visit, if needed.

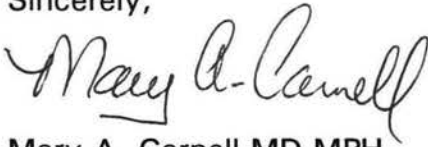
In 1985, only 2% of Bangladesh's children were fully vaccinated. Bangladesh joined the global challenge to vaccinate 80% of their children by 1990. USAID became a partner in 1988, focussing on communication and urban strategies. By 1994, urban coverage for under-two year old children reached over 80%. A strong project team of committed and competent Bangladeshi health professionals was the key to success. The team has galvanized broad intersectoral and interministerial support for child survival, with a major task of coordinating the various partners.

I enclose some information about the project.

I know of your early recognition of the incredible work of Professor Yunus and Grameen Bank and of the replication efforts in Arkansas. The empowerment of women may be the single most critical factor to Bangladesh being able to address the tremendous difficulties at present and in the future.

I believe you are the highest official from the USA to ever visit Bangladesh and your presence will give encouragement to all who are working for development here. Your visit to Bangladesh and the strong professional woman role model you represent will go further to encourage women here than you can ever imagine.

Sincerely,

A handwritten signature in cursive script that reads "Mary A. Carnell". The signature is fluid and elegant, with the first letters of each name being capitalized and prominent.

Mary A. Carnell MD MPH

cc: Mr. David N. Merrill, U.S. A. Ambassador to Bangladesh

Office of the White House Press Secretary

THE WHITE HOUSESchedule for Mrs. Kennedy's Trip
to India and Pakistan

(Note: Exact times for some events and details subject to change.)

- March 8 Leave Washington for New York via Caroline - 12:30 p.m.
- March 9 Leave New York City by PANAM 114 for Rome - 7:30 p.m.
- March 10 1. Arrive Paris - 8:25 a.m. (flying time, 6 hrs. 55 mins.)
 2. Depart Paris - 9:30 a.m.
 3. Arrive Rome - 11:10 a.m.
 4. Motorcade airport to city
 5. Visit with President Giovanni Gronchi at the Quirinale - time
 to be announced
 (Press Note: Arrival photos only at Quirinale)
 6. Return to Villa Taverna
- (Press taking Air India charter invited dinner by airline, 9:00 p.m., March 10,
Restaurant Rupe Tarpea at corner Via Veneto and Piazza Barbarini)
- March 11 1. Depart Villa Taverna approximately 10:20 a.m.
 2. Audience with His Holiness Pope John XXIII at 11:00 a.m.;
 followed by a visit with His Eminence Amleto Cardinal
 Cicognani, Secretary of State of the Holy See.
 (Press Note: Photographers pool in Vatican inner courtyard
 for Mrs. Kennedy's arrival will include all White House
 photographers. American press and staff accompanying Mrs.
 Kennedy probably will be presented to the Pope after Mrs.
 Kennedy. Vatican photographer takes still and reel photos
 of actual audience on pool basis.)
 3. Mass at approximately 11:30 a.m., North American College;
 Archbishop Martin J. O'Connor, Rector.
 (Press Note: Photos at West Entrance)
- March 11 Depart Rome on Air India charter flight at 9:00 p.m.
- March 12 1. Arrive New Delhi - 9:30 a.m.
 (Press Note: Briefing, 12:15 p.m.; Ambassador's luncheon
 for Press Party, 1:15 p.m.)
 2. Call on Vice President - 4:00 p.m.
 3. Lay sheaf of roses at Ghandi's tomb - 4:45 p.m.
 4. Return to house via American Embassy
 5. Free evening
- March 13 1. Morning free
 (Press Note: Embassy briefing about 10:00 a.m. - Indian
 Economic Development
 2. Lunch with President of India - 1:00 to 2:30 p.m.
 3. Visit Children's Ward, All-India Medical Institution, 4:00 p.m.
 4. Move to Prime Minister's Residence - 5:00 p.m.
 5. Formal dinner with Prime Minister - 8:15 p.m.
- March 14 1. Visit Bal Saharjoug (children's hospital or orphanage) - 10:00a.m.
 2. Presentation of Children's Carnival of Art to Mrs. Indira
 Chandi - 12:45 p.m.
 3. Lunch with Prime Minister - 1:15 p.m.

MORE

(OVER)

4. Visit Cottage Industries Emporium - 3:00 p.m.
5. Attend Rabindera Bhavan dedication ceremonies
6. Dinner with Prime Minister - 8:15 p.m.

March 15

1. Depart for Railroad station - 10:00 a.m.
2. Depart by special train for Fatehpur Sikri - 10:30 a.m.
lunch on train
3. Arrive and visit Fatehpur Sikri - 2:30 p.m.
4. Reboard train for Agra - 4:00 p.m.
5. Visit Taj Mahal. Reboard train for rest and dinner - 5:00 p.m.
6. Visit Taj Mahal in moonlight - 8:00 p.m.
7. Guest house for night - 9:00 p.m.

March 16

1. Leave for airport - 10:00 a.m.
2. Departure for Udaipur in chartered Dakota - 10:30 a.m.
3. Arrive Udaipur - 12:20 p.m.
4. Arrive Maharana's Palace - 1:00 p.m.
5. Private lunch and rest

March 17

1. Visit Old Palace - 10 a.m.
2. Private lunch at Palace - 1:00 p.m.
3. Boat trip on Pichola Lake - 4:00 p.m.
4. Mrs. Kennedy appears at Maharana's reception - 7:45-8 p.m.
5. Formal dinner with Maharana - 8:15 p.m.

March 18

1. Depart for Mass in St. Paul's High School Chapel - 9:45 a.m.
2. Mass - 10 a.m.
3. Depart for airport - 10:45 a.m.
4. Depart by chartered Dakota for Jaipur - 11:30 a.m.
5. Arrive Jaipur Proceed to Raj Bhavan. - 12:45 p.m.
6. Private lunch at Raj Bhavan
7. Formal dinner with Governor - 8:15 p.m.

March 19

1. Move to Maharajah's - 10:30 a.m. - no engagements

March 20

1. Optional sightseeing - 10:30 a.m.
2. Leave for Delhi - 3:00 p.m.
3. Arrive Delhi - 3:45 p.m.
4. Formal dinner at Embassy Chancery - 8:30 p.m.

March 21

1. Final call on Prime Minister and observe Holi celebrations
11:00 a.m.
2. Depart for airport - 3:00 p.m.
3. Depart by President Ayub Khan's plane for Pakistan - 3:30 p.m.
4. Arrival Lahore - greeted by President Ayub Khan - 5:30 p.m.
5. Cavalcade to Governor's Palace
6. Private dinner - 8:00 p.m.

March 22

1. Attendance Horse Show - 10:00-11:30 a.m.
2. Quiet lunch
3. Rest
4. Official dinner with President before torchlight tattoo at
Horse Show (Toasts and gifts exchanged) - 8:00 p.m.

March 23
(Republic Day)

1. Depart Governor's Residence for airport. Greet members of
American Community at airport.
2. Arrive Rawalpindi - 11:20 a.m.
3. Go by car to Taxila for picnic lunch - visit museum and
excavations - 12:15 - 3:30 p.m.
4. Rest - 3:30 - 7:00 p.m.

5. Make short appearance President's reception - 7:00 p.m.
6. Small official dinner with President Ayub Khan - 8:00 p.m.

March 24

1. Depart for Peshawar - 10:15 a.m.
2. Arrive Peshawar - greet American community at airport and proceed to Khyber Fass - 10:45 a.m.
3. Arrive at Jamrud for meeting with tribal Maliks - 12:00
4. Leave for Tor Kham - 12:10 p.m. - arrives 12:45 p.m.
5. Leave for Khyber Rifles Mess at Landi Khotal - 1:00 p.m.
6. Arrive and lunch at Khyber Rifles Mess - 1:30 p.m.
7. Depart for Peshawar - 2:45 p.m.
8. Arrive Peshawar - 3:45 p.m.
9. Rest
10. Small official dinner by Governor of West Pakistan - 8:00 p.m.

March 25

1. Mass in Peshawar - 9:00 a.m.
2. Depart by air for Karachi - 10:00 a.m. - lunch on plane
3. Arrive Karachi - 12:50 p.m. - Proceed to President's House
- r. Visit children's section of Jinnah Central Hospital - 4:00 p.m.
45 minute tour
5. Reception in Karachi at Ambassador Walter P. McCaughy's house - 7:30 p.m.
6. Private dinner - 8:00 p.m.

March 26

1. Leave Karachi for London - 9:40 a.m.
2. Arrive London - 4:35 p.m.

March 27

London

March 28

London

March 29

Leave London for New York - 12:00 noon - PANAM 101

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Pakistan Asks for U.S. Help in Crackdown on Militants

By JOHN F. BURNS

ISLAMABAD, Pakistan, March 21 — Under growing pressure to crack down on Muslim militants suspected of plotting terrorist attacks abroad, Prime Minister Benazir Bhutto said today that her Government favored closing clandestine training centers in Pakistan's North-West Frontier Province but would need help from the United States.

"We in Pakistan simply don't have the resources on our own to carry out the entire cleansing operation," said Ms. Bhutto, who met with American reporters ahead of a two-day visit by Hillary Rodham Clinton that begins this weekend. Prime Minister Bhutto is scheduled to meet with President Clinton in Washington next month.

The Pakistani leader said she would appeal to the United States and to other countries to help her close down suspected bases of Arab and Asian militants, including Muslim religious schools and other organizations that have been used as fronts for terrorist activities.

Questioning of terrorist suspects seized recently in Peshawar, the capital of North-West Frontier Province, has revealed that the suspected mastermind of the 1993 bombing of the World Trade Center in New York made a botched attempt to kill Ms. Bhutto during the 1993 election campaign that returned her to power, Pakistani newspapers reported last weekend.

The suspect, Ramzi Ahmed Yousef, was captured in a boarding house in Islamabad six weeks ago and was immediately deported to New York.

The newspaper reports quoted unnamed police officials as saying that Mr. Yousef had accidentally detonated a bomb he originally intended to place under a manhole cover near Ms. Bhutto's family home in Karachi in September 1993. The reports said Mr. Yousef was treated for injuries to his hands at the Aga Khan hospital in Karachi and released.

Confirming the reports, Ms. Bhutto said Pakistan had not known the extent of the terrorist underground here or its international links until Mr. Yousef's arrest by American and Pakistani agents in Islamabad on Feb. 7 set off a wider inquiry.

"It was deeply disturbing to Pakistan that somebody who is an international terrorist should have such deep roots within Pakistan, and that he should seek to influence the course of an election," she said.

Ms. Bhutto, who met with the reporters at the Prime Minister's sumptuous residence on a 35-acre estate overlooking Islamabad, revealed that the police are also looking for an uncle of Mr. Yousef. She did not name him but said that he had recently disappeared from his position as the director of an



Prime Minister Benazir Bhutto of Pakistan discussed the fight against terrorism yesterday during a meeting with reporters near Islamabad.

Arab assistance organization in Peshawar, one of a cluster of Arab social, educational and relief organizations being investigated for possible terrorist links.

The Prime Minister added that the police had "plenty of photographs" of the man with what Ms. Bhutto described as "higher-ups in Pakistan."

The Pakistani leader said the photographs "could be innocent, or not," and that the police would investigate to determine whether Mr. Yousef's terrorist connections extended to influential people in Pakistan.

There is a growing sense among Pakistanis that those responsible for the widespread lawlessness that has swept the country in recent years — the drug barons who control the country's pervasive heroin-trafficking, the armed gangs that have run amok in Karachi, and the terrorist underworld in Peshawar — are protected by a network of influential politicians and businessmen.

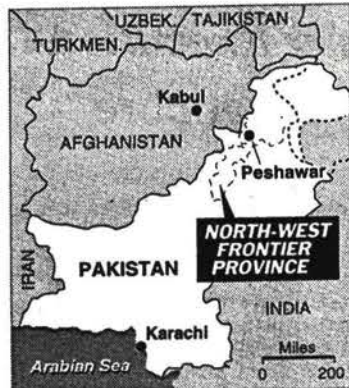
Ms. Bhutto hinted that powerful

forces are arrayed against the Government when she said that Pakistan could not move on "its own against terrorists."

While her Government is prepared to move against "drug barons, militants and terrorists" in a way that previous governments have not, she said, "Pakistan on its own cannot just go and shut down" terrorist training camps, religious schools and other places used as terrorist fronts because doing so would prompt the militants to fan out across Pakistan and step up their campaign of violence.

Ms. Bhutto said her message to the United States would be: "You are a fair nation. You have been our allies. Help us to overcome militancy and terrorism."

In these and other remarks, she appeared to be suggesting that the Clinton Administration should bolster Pakistan's stability by moving to restore aid programs that were worth more than \$600 million annually before Washington cut off all



Terrorists are operating in North-West Frontier Province.

economic and military assistance to the country in 1990. The aid was suspended in a dispute over Pakistan's nuclear weapons program.

But aides to the Pakistani leader said her call for American help was also a reference to the use of United States influence in persuading other governments, particularly in the Middle East and North Africa, to take back their own nationals who have joined terrorist groups here.

Police officials and diplomats have said that the Peshawar underground may have as many as 1,000 members drawn from a wide range of Arab countries, including Algeria, Tunisia, Egypt, Iraq, Jordan, Saudi Arabia and the Sudan, as well as from nations in Central Asia and the Far East, including the Philippines.

A series of events has drawn international attention Pakistan's role as a base for terrorists. On March 8, gunmen in a stolen taxicab shot and killed two Americans who were traveling to work at the American consulate in Karachi. Some suspect that they were killed in revenge for the arrest of Mr. Yousef, who faces a jail term of as much as 240 years if he is convicted in a bombing conspiracy trial in New York. The World Trade Center blast killed 6 people and injured more than 1,000.

Last week Pakistani investigators revealed that telephone calls Mr. Yousef made from Islamabad to Peshawar in the hours before his arrest had led them to six, and later several more, associates of Mr. Yousef who are being held on suspicion of involvement in an Arab-led terrorist underground in Peshawar and in Quetta, a city in west-central Pakistan that the police say has also been a sanctuary for terrorists.

It was in questioning those suspects, who include at least three Arabs and an Iranian, that Pakistani officials say they learned about the bombing attempt against Ms. Bhutto and of the involvement in the Peshawar underground of several relatives of Mr. Yousef, including two of his brothers who are now on a police watch list.

World Trade Choice Draws Modest Praise Of U.S. Aides

By DAVID E. SANGER

WASHINGTON, March 21 — Accepting the Clinton Administration's reluctant endorsement of his candidacy to be the first head of the World Trade Organization, Renato Ruggiero declared today that "the past is the past" and said he and the American officials who once opposed him had now had a "meeting of the minds."

Mr. Ruggiero, who was once Italy's trade minister, spoke in Washington as the Administration formally declared that it would support his appointment at a meeting of the major trading nations scheduled later this week in Geneva. The endorsement guarantees Mr. Ruggiero the post, and places him at the head of the new worldwide grouping of 124 trading nations.

In a statement of support for Mr. Ruggiero, Mickey Kantor, the United States trade Representative, was hardly effusive in his praise. After meeting with him this morning and confirming a series of conditions that the United States had placed on its support, Mr. Kantor declared that "we are satisfied that his stewardship will advance our mutually shared goals."

The decision ended a three-way struggle that has gone on for nearly nine months, and became a divisive issue among countries in Asia, Europe and the Americas. Washington and the Latin American nations had supported Carlos Salinas de Gortari; the former President of Mexico. But Mr. Salinas was forced to withdraw after it became clear that he bore some responsibility for Mexico's deep financial crisis and after his brother was arrested in connection with a political killing.

The other candidate, Kim Chul Su, a South Korean economist, withdrew his candidacy today. He has been assured that he will receive the No. 2 post in the organization, American officials said today. European nations and their former colonies backed Mr. Ruggiero.

In return for its support for Mr. Ruggiero, the United States insisted on a number of conditions, including an understanding that he would serve only one four-year term and that the next head of the organization would be a non-European. The World Trade Organization is the successor to the General Agreement on Tariffs and Trade's secretariat, which had been headed by Peter Sutherland of Ireland.

Mr. Kantor also said that he had reached an agreement that Asia, the Americas and Europe would not get into the same kind of intercontinental struggle over the group's leadership.

Today Mr. Ruggiero, a large man known as "Rocky" with a jolly demeanor, went out of his way to talk about how much he and Mr. Kantor agreed upon. He said everyone had benefited from the American con-

cessions that led to an end to the competition.

"This became a hemispheric contest, and that can lead to some nationalism," Mr. Ruggiero said. "But believe me, all this is behind us."

When American officials were deriding Mr. Ruggiero's candidacy several weeks ago, they described him as an earnest bureaucrat who had little vision for the future of the new trade organization, which has been given far broader powers under the new world trade agreement.

He did nothing today to shake that

view. Mr. Ruggiero talked at length but offered few specifics, describing his role as one of achieving accommodation among the trading partners, and declaring that he held little power himself "other than the power of moral suasion."

Mr. Ruggiero insisted that he had not agreed to any conditions on his appointment, and said his only priorities would be promoting free trade and strengthening the international trading system.

But several diplomats say that the United States exacted an agreement

from the European Union that agricultural issues — the most politically charged matters in reaching the last GATT accord — would be the focus of the next round of global trade negotiations if another accord was sought. European countries had been hoping to avoid such negotiations, which would inevitably lead to a further reduction of protection for farmers.

Mr. Kantor declined today to describe the agreements he had struck with the Europeans in return for supporting Mr. Ruggiero.

Filipinos Angry Over Execution By Singapore

By PHILIP SHENON

MANILA, March 21 — President Fidel V. Ramos appealed to the nation today for "sanity and sobriety" as outraged Filipinos stepped up protests across the country over the execution last week of a Filipino maid in Singapore.

The protests have alarmed the Singapore Government, which today issued a formal protest over the burning of its flags here. Singapore has also urged its citizens to avoid travel to the Philippines.

The execution of Flor Contemplacion, who was convicted in Singapore of the murder of another Filipino maid and a 4-year-old Singaporean child, has made Mrs. Contemplacion into a martyr to the cause of migrant workers' rights. Nearly 75,000 Filipinos work in Singapore, most as household maids or in other menial jobs.

Mrs. Contemplacion was hanged despite appeals from President Ramos, who asked for a delay in the execution in light of new testimony suggesting that she was framed.

The testimony came from another Filipino maid who said that the Singaporean boy died in an accidental drowning and that the maid was murdered by the boy's vengeful father, who blamed her in the drowning. Singapore prosecutors said that the new testimony was untrue, and that Mrs. Contemplacion's conviction was based on her confession.

Leading politicians and labor organizations in the Philippines announced a new round of protests over the execution today and urged Filipinos to boycott Singaporean products. To protect the Manila offices of Singapore Airlines from attack, the landlord today posted a sign saying, "This building is owned by Filipinos."

While Mr. Ramos had earlier declared Mrs. Contemplacion a national heroine whose death "will not be in vain," he warned at a meeting with reporters here today in Manila that "the tragic death of Flor Contemplacion" has been "used by some people to promote their political interests."

"I hope that sanity and sobriety will be restored in due time, and the sooner, the better, because the country has to move forward," said Mr. Ramos, whose administration has been criticized for doing too little to help Mrs. Contemplacion and the more than 2 million other Filipinos who work abroad.

Protest organizers have vowed to organize a series of demonstrations throughout the country, culminating with the largest on Sunday, when Mrs. Contemplacion's body is to be buried in her hometown of San Pablo, south of Manila.

There were protests in several cities and provinces today. The mayor of Davao, a city of a million people on the southern island of Mindanao, led about 1,000 city employees Monday in burning a Singaporean flag. The mayor, Rodrigo Duterte, urged Filipinos in Davao not to accept Singaporean investments and called for a boycott of Singaporean goods.

PM-Mrs Clinton-Women Leaders, Bjt,0711

Women Rule in Male-Dominated Area Where Hillary Rodham Clinton to Visit
By ARTHUR MAX= Associated Press Writer

NEW DELHI, India (AP) When the American First Lady comes to the Indian subcontinent a male-dominated region where women are usually silent and invisible most of the state leaders she meets will be women.

Appalling facts further define this paradox: Where women head the governments of more than 1 billion people, two of every three women are illiterate and impoverished; unwanted female fetuses are aborted and newborn girls are killed; newlywed wives are murdered for bringing insufficient dowry.

Hillary Rodham Clinton begins a 10-day tour on Friday to study "human issues" in a region where women are undeniably second-class citizens.

At the same time, South Asia has a compelling dynastic tradition that has thrust women into leadership.

Of the five nations Mrs. Clinton will visit, three Pakistan, Bangladesh and Sri Lanka are led by women who inherited power after the violent deaths of their husbands or fathers.

Sri Lankan President Chandrika Kumaratunga, whose father and mother were both prime ministers, says voters have faith in ruling families and prefer them to unknown politicians.

Feudalism and caste prejudices are imbedded in the history of the subcontinent. They remain subtle forces not only in Hindu-majority India and Nepal, but in the Islamic countries of Bangladesh and Pakistan and in Buddhist-dominated Sri Lanka.

Bangladesh's Prime Minister Khaleda Zia, whose husband, President Ziaur Rahman, was assassinated in 1981, gives continuity to his political life.

"The people were happy and pleased with my husband's work. They thought I could best complete the work he started," she recently told The Associated Press.

Having women leaders does not mean equality for women in politics. In Sri Lanka, for example, women occupy 5 percent of the parliament seats today the same percentage as in 1947.

Mrs. Zia and Prime Minister Benazir Bhutto are widely criticized for failing to lift their female citizens from subjugation or to ease their burden of oppressive poverty.

Both reply, however, that they have started programs to broaden female education and reduce birth rates that keep women minding babies through their productive years.

But both women have limited maneuvering room. Each leads a conservative Islamic country with vocal clerics who oppose any departure from the traditional role for Muslim women.

"Pakistan has laws heavily loaded against women," Asma Jahangir, chairwoman of Pakistan's Human Rights Commission, said in Islamabad. "To undo this, the leadership must make decisions regarding the framework of the country's constitutional system."

Ela Bhatt, an Indian social worker who will show Mrs. Clinton some of her projects, says the blame should be spread more widely than the women at the top.

Women politicians have never united to form an effective lobby, she said. "When I was a member of Parliament, all the women toed the party line. They have not been able to formulate a concrete vision or goals."

Women have been making their mark in South Asia since 1959, when Mrs. Kumaratunga's mother, Sirimavo Bandaranaike, became the first female head of government in modern times.

Mrs. Bandaranaike set a pattern when she assumed the leadership of Sri Lanka after the death of her husband, Prime Minister S.W.R.D. Bandaranaike, who was gunned down by a Buddhist monk.

The region's most towering figure in the last 30 years male or female was India's Indira Gandhi, whose memory still evokes popular sentiment and is capitalized on by the ruling Congress Party at election time.

She became prime minister in 1966, a year after her father and India's first prime minister, Jawaharlal Nehru, died of natural causes, and governed for 17 years.

Mrs. Gandhi was idolized by the poor, though she took few concrete measures to bring them education or give them the tools to better themselves. But she had a powerful impact on women.

"As I travelled in India, I saw that women had in the back of their minds the image of Indira Gandhi," said Mrs. Bhatt, the social worker. "They knew that here was a woman who had all the men under her control."

REMARKS AT MARCH 26, 1995 LUNCHEON HOSTED BY PRIME
MINISTER BENAZIR BHUTTO IN HONOR OF FIRST LADY HILLARY
RODHAM CLINTON

PRIME MINISTER BHUTTO:

Mrs. Clinton, distinguished friends:

It is an honor for me as a democratically elected woman Prime Minister of a Muslim nation to welcome the First Lady to Pakistan and to South Asia. It is also an honor for me as a Harvard woman to greet a daughter of Yale. (Laughter.) For over two years, I and the rest of the people of Pakistan have been utterly fascinated by the First Lady's heroic efforts to redefine the role of women in America, to substantively restructure the responsibilities of the office of First Lady, and to provide caring and sensitive leadership on the key social issues of the modern era. Women who take on tough issues and stake out new territory are often on the receiving end of ignorance. I can personally attest to that. Mrs. Clinton, I think you and I both should recall the words of Lady Margaret Thatcher who once said, "if a woman is tough, she is strident, but if a man is tough, gosh, he's a great leader. (Laughter.) Mrs. Clinton, to me and to the people of Pakistan, you are both tough and a great leader -- a great leader for the cause of health care, a great leader for the cause of children, a great leader for investing in the future, and a great leader and a great role model to girls and to women all over this planet. When we were reelected to office seventeen months ago, we too made a frontal assault on institutional discrimination against women in our society. We have guaranteed that at least ten percent of all federal bureaucratic jobs will be reserved for the women of Pakistan. And we have established a women's development bank for small, female entrepreneurs, a bank run by women for women, where men can keep their money but cannot borrow. We have established special women's police stations, police stations for women staffed by women for domestic violence directed against women. And for the first time in the history of our nation, women jurists are being appointed to the highest courts in our land. Last year I appeared before the United Nations Conference on Population and Development in Cairo and said to the assembled delegates, "I dream of a Pakistan, of an Asia, of a world where every pregnancy is planned and every child conceived is natured, loved, educated and supported." These were not idle words. My government plans to train a hundred thousand lady health workers to teach family planning and maternal health so that women can make the most

fundamental choices of their lives for themselves, and this is just the beginning, the beginning for a new Pakistan. I think that our two countries, standing side by side, can lead all of the world into a new era, an era where people are only constrained by the self-imposed limits of their own dreams. Distinguished ladies, the name of Hillary Rodham Clinton has earned a special place of honor in history. Mrs. Clinton is a symbol to all women everywhere, in the east and in the west, that women, yes they can. They can run corporations and run households. They can be partners, as well as wives. They can be great lawyers and still be great mothers. And when I think of you, Mrs. Clinton, I also recall Adlai Stevenson's words about another American first lady, Mrs. Eleanor Roosevelt, who he said would light a candle and then curse the darkness, and whose glow has warmed the world. Your glow and your presence warms us today. On behalf of 130,000,000 Pakistanis, it is my honor to welcome you into our home, and into our heart, and having concluded my official welcome, I would now like to extend an informal welcome on behalf of my spouse, Mr. Asif Zardari. The First Lady does not know it, but according to newspapers in Pakistan, Mr. Asif Zardari is de facto Prime Minister of the country. (Laughter) He says only the First Lady can appreciate it's not true.

(Applause.)

MRS CLINTON:

Prime Minister, thank you for that warm welcome, and thank you for your leadership--your leadership on behalf of your nation which has been such a beacon to all of us as it has demonstrated clearly that this country, which has got such a great and rich history, has also a great and rich future. And we are especially pleased to be here to reaffirm the partnership and friendship between our two countries and also between the peoples of our countries. I am delighted for this opportunity to have the chance to meet some of the women who are breaking new ground and giving new meaning to the opportunities of women around the world here in this country. I have taken the chance that has been given me every time I have traveled to visit with women in the countries where I have visited, and I find that so much keeps us in common as we move together to define our lives, that it is much more keeping in common than keeping us separate that we need to emphasize together. And it is a great privilege for me to be here with all of you. I also want to thank the Prime Minister publicly for her efforts on behalf of women and girls, not only here in

Pakistan, but around the world. Your speech in Cairo was an historic event of great importance. It was looked to by women all over the world, and I have heard that as I have traveled and visited with women. What you have done to recognize the great potential of your country as being tied with the great potential of its women is something that makes common sense and is giving all of us hope that as we invest in women and girls, we invest in men, we invest in the future, we invest in our society. I also want to say a particular word of thanks for your emphasis on children. It is an emphasis that is the most important in my personal opinion because by investing in the education and health of children, we are saying that the future is worthwhile, that every child will be given the opportunity to live up to his or her God-given potential. And the work that you are doing from the extension of primary schooling to girls, to the eradication of polio, all of it is being looked at with great interest and admiration around the world. I know that much remains to be done in every society, in both of our countries, to ensure that women assume their rightful place and are given the opportunities to exercise their rights, but I am very optimistic by what I see happening in the world, and I am particularly grateful that we are going to be investing in girls and women together, because by doing so we are investing in our future prosperity together. And so on behalf of our country, and the women of our country particularly, it is a great privilege for me to be here to see and to learn, to have the opportunities I will be able to take in the next two days. I wish that my visit were only longer, but I feel that those of us in this room, particularly as women, have been blessed with a full range of opportunities and now we are called on to listen and learn and do what we can as the Prime Minister is leading this country to do, to extend those opportunities to all women and girls, and I am appreciative of this opportunity informally to visit with all of you, and I would like to extend my warmest welcome again to your husband who met me in the rain last evening, and I must say that as a political spouse, I feel a great sense of identity with him as well. Thank you so much.

PHOTOCOPY
HRC HANDWRITING

ANNE BARTLEY

2629862713

P.03

ODEGARD
Rare & Original Tibetan Carpets

MEMORANDUM

TO: Elsie Walker
FROM: Stephanie Odegard
DATE: 13 March 1995
RE: Child Labor in Nepal and Hillary Clinton's visit there

Dear Elsie:

It has been made known to me through the Oriental Rug Importers Association that Hillary Clinton is going to Kathmandu in two weeks and will be commenting on how wonderful the Rugmark certification is. As I understand it, the Rugmark was originally intended to certify that the carpet bearing this mark was not made with child labor.

I would like to point out the following:

- 1) The most important part of any certification scheme is the monitoring aspect.
- 2) There is no monitoring aspect in place.
- 3) The monitoring must be done by a professional organization. So far every credible monitoring institution in the world has turned down the offer to take it on in India including SGS (Societe Generale di Servalence) in Switzerland.
- 4) The Rugmark foundation has no industry representation and is highly suspect.
- 5) We in the industry suspect any monitoring scheme will be corrupted and eventually compromised. Eventually it will be exposed; therefore, any one supporting it will be compromised.

I do not think Mrs. Clinton should involve herself in this affair. Even the Germans have found this scheme defective and are implementing "share and care" which will use money donated by importers for the rehabilitation of Indian children. Importers can then affix their own "share and care" label if they are, in fact, donors.

The situation with child labor in India is very complex and entirely different from Nepal. In Nepal, the Tibetan refugees who started the industry are humanitarians and take care of the weavers and their families in every aspect. The weavers live at middle class standard in Nepal and there is no alternative industry or other jobs for the weavers. We cannot use our standards to judge this system. Children's education, if selected by the parents, is paid

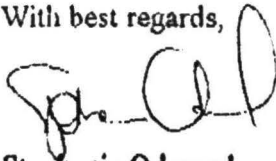
① comment on if asked basis
② Need to continue exploring ways to move children out of the workplace and into schools.
The Rugmark effort shakes that goal.

Walker, page 2

for by the owner/manufacturers of the carpet factories, and full day care and health care are supplied. If any unfair child labor practices have taken place, it is because Indians have started it in fly-by-night factories. Since the industry is down right now, this practice does not exist, since the less serious operations such as those started by Indians are mostly shut down due to a lack of business.

The Tibetan weaving compounds are exemplary, and I would suggest Mrs. Clinton visit a couple such as Thosam / Palbu Carpet Manufacturers (contact: Mr. Binod Shrestha 977-1-521-957) and Sagarmatha Carpets (contact: Mr. Wangchuk Tsering 977-1-470-462). Since she is interested in seeing children taken care of, this would be a good example in a country where there are not many alternatives to street life, drug addiction, and short unhealthy lives.

With best regards,



Stephanie Odegard

PHOTOCOPY
HRC HANDWRITING

03/22/95 10:16 ☎

002

BARBARA BOXER
CALIFORNIA
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HOUSING, AND URBAN AFFAIRS
COMMITTEE ON THE BUDGET
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March 23, 1995

Mrs. Hillary Rodham Clinton
The White House
Washington, DC 20500

Dear Hillary,

I understand that tomorrow you will begin an Asian tour that will take you to Pakistan, among other nations. During your trip, I hope you will have the opportunity to meet with Pakistan's Prime Minister, Benazir Bhutto.

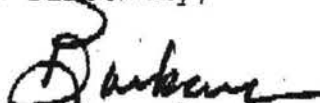
If you do meet Prime Minister Bhutto, you may wish to consider inviting her to meet with a group of major investors when she visits the United States next month. I have discussed this idea with several leading members of the United States investment community, and they strongly believe that discussing opportunities in Pakistan with the Prime Minister could prove mutually beneficial.

The Morgan Stanley investment group has offered to arrange a meeting between leaders of the investment community and Prime Minister Bhutto, if she so desires. I believe that such a meeting could be most beneficial. As you know, expanding international trade creates jobs here at home and could strengthen our nation's relations with Pakistan.

I hope you will consider discussing this idea with Prime Minister Bhutto on your Asian tour. I will contact your staff upon your return.

Thank you for your consideration. I hope you enjoy your trip.

Sincerely,


Barbara Boxer
United States Senator

*PM Bhutto already
plans to meet w/
investors in the U.S. -
we agree it's
an excellent
idea.*



Centers for Disease Control and Prevention
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The First Lady
The White House
Washington, D.C. 20500

Dear Mrs. Clinton:

We wish you well in your upcoming trip to Asia. We understand that your itinerary includes a visit to Pakistan and a meeting with Prime Minister Bhutto.

As you know, Pakistan has become increasingly fractured by religious intolerance and violence. Two recent cases, which reflect a growing trend, involved death sentences handed down in Lahore to Pakistani Christians Rehamat Masih and 14-year-old Salamat Masih. The two were convicted of writing blasphemous graffiti on the wall of a mosque in the Punjab province, even though young Salamat Masih is illiterate. Under section 295-C of Pakistan's penal code, blasphemy against the prophet Muhammed carries a mandatory death sentence. Thankfully, the Lahore High Court acquitted the two Christians on February 23, 1995, rejecting the prosecution's shoddy evidence and noting that "some elements were trying to create provocation and mischief."

Unfortunately, much violence and suffering have surrounded this case. A third Christian accused of blasphemy in this same case, Manzoor Masih, was killed by Muslim gunmen outside of the Lahore courthouse in April 1994. Furthermore, Rehmat Masih and Salamat Masih have been forced to seek asylum in Europe in order to escape death threats from Muslim extremists.

While we are heartened at the acquittal of these two Christians, we remain deeply concerned for the safety of religious minorities in Pakistan, particularly in light of the blasphemy law. Over 25 Christians, over 100 Ahmadis, and even several Muslims have been charged with blasphemy under the law since its passage in 1986. Yet, in perhaps every one of these cases, it appears the charges were baseless. In a June 1994 special report on the blasphemy law, Amnesty International concluded it is "likely that none of the persons charged with blasphemy ... have committed this offense. The charges of blasphemy appear in all cases to have been brought solely for their religious beliefs, often compounded by professional jealousy, economic rivalry, political opposition, or personal hostility." While no death sentence has actually been carried out, at least four Christians and one Muslim charged with blasphemy have died at the hands of Islamic militants.

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Congress of the United States
House of Representatives
Washington, DC 20515-4610

March 23, 1995

PHOTOCOPY
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The First Lady
March 23, 1995

Unfortunately, in its present form the blasphemy law still has the potential to be abused by Muslim extremists in persecuting religious minorities. Many Members of Congress have expressed their concerns about the law to Prime Minister Bhutto in the past. Thankfully, she has courageously taken a public stand in opposition to this law and has declared her desire to stand in opposition to amend it to prevent further abuses. Specifically, in April 1994, her government proposed two changes: 1) to require that blasphemy charges be registered only under a court order rather than by a police officer, and 2) to mandate seven years' imprisonment for the complainant if a complaint is proven false.

Although these amendments have yet to be passed, Prime Minister Bhutto has publicly called for these changes as recently as last month. The United States government has officially urged Pakistan to repeal this law entirely or, at the very least, to amend it significantly. We enclose a press release reflecting the position of the Pakistani government as well as copies of newspaper articles on this recent case.

We wish to thank Prime Minister Bhutto for the courageous position she has taken and to encourage her to continue to press for these amendments. In light of your commitment to children's rights and religious freedom, we respectfully request that you include these concerns about the blasphemy law in your meeting with the Prime Minister.

Thank you and best wishes for a productive trip.

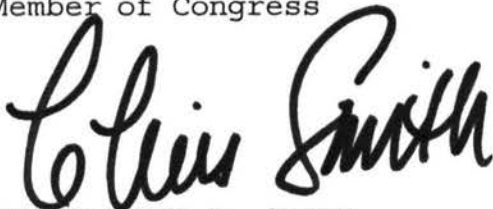
Sincerely,



FRANK R. WOLF
Member of Congress



SHERROD BROWN
Member of Congress



CHRISTOPHER H. SMITH
Member of Congress



BILL BAKER
Member of Congress

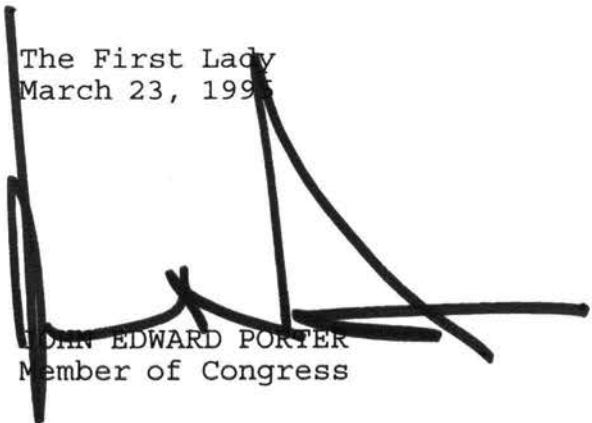


JIM McDERMOTT
Member of Congress



TONY HALL
Member of Congress

The First Lady
March 23, 1995



JOHN EDWARD PORTER
Member of Congress



GARY ACKERMAN
Member of Congress



NANCY PELOSI
Member of Congress



MICHAEL R. McNULTY
Member of Congress



STEVE CHABOT
Member of Congress

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MISC. HANDWRITING

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PAKISTAN UPDATE

INFORMATION DIVISION
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February 14, 1995

BHUTTO VOWS TO CHANGE DEATH-PENALTY BLASPHEMY LAW

Islamabad - (Reuter) - Prime Minister Benazir Bhutto vowed Monday to change Pakistan's controversial blasphemy law under which two Christians were sentenced to death last week. "We want its amendment," state radio quoted Bhutto as telling local journalists at dinner Monday night. "We will try ... To amend the blasphemy law. We hope other parties (in parliament) will support us."

The two Christians, convicted last Thursday by a court in the Punjab province capital of Lahore for blasphemy against Islam's Prophet Mohammed, filed an appeal before the Lahore High Court Monday, a lawyer for them said.

The appeal argued that the conviction of 40-year-old Rehmat Messiah and 14-year-old Salamat Masish was "against law and facts of the case," lawyer for them said. The appeal argued that the conviction of 40-year-old Rehmat Messiah and 14-year-old Salamat Masish was "against law and facts of the case," lawyer Naeem Shakir said.

The convicts, who deny the blasphemy charge, and a third defendant were arrested in May 1993 after a village imam, or Muslim prayer-leader, in Punjab's Gujranwala district accused them of throwing into his mosque pieces of papers with blasphemous remarks written on them.

Thursday's verdict was the second death sentence announced by any court after the parliament amended the Pakistan Penal Code in July 1992 on a bill presented by the previous government of then prime minister Nawaz Sharif, raising the penalty for blasphemy for life imprisonment to death.

An earlier conviction of a Christian by another court in the Punjab province town of Sargodha was overturned last November by the Lahore High Court, which acquitted the accused.

The amendment was passed after the country's highest Islamic court declared that punishment for such an offense could be nothing less than death.

Special Assistant to Prime Minister Bhutto, Begum Shehnaz Wazir Ali, said on Saturday that the death sentence passed against Salamat Messiah and Rehmat Messiah in the Gujranwala blasphemy case "is shocking and unfortunate."

The conviction of minor Salamat Messiah, in particular, was a matter of concern as Pakistan was a signatory to the UN Convention on Rights of the Child (CRC), she said while talking to *Dawn*.

Begum Shehnaz Wazir Ali said the government "will take all measures to ensure that the CRC's spirit is not violated." In this regard she would talk to Federal Minister for Social Welfare, Dr. Sher Afghan to suggest steps to safeguard the rights of children. Similarly, a plea with the opposition would also be made to prepare a joint amendment in the law (295-C PPC) to implement a government proposal that cases under the law should be registered only after an examination of complaints of blasphemy by the district authorities concerned.

She said that a committee was already examining all laws which were, in any way, discriminatory against children, women and the minorities. A report was expected within three months after which measures would be taken to review such laws. "We are committed to safeguarding the rights of the minorities and other weaker sections of society. It is our paramount duty, and we will discharge it as our Islamic and constitutional obligation," she added.

2 Pakistani Christians To Hang for Blasphemy

*Boy, 14, Accused of Anti-Islamic Graffiti,
Is Described as Illiterate; Bhutto 'Saddened'*

By John-Thor Dahlburg
Los Angeles Times

ISLAMABAD, Pakistan—What is proper punishment for a 14-year-old boy accused of defiling a mosque with sacrilegious graffiti?

Death by hanging, Pakistani law and a judge in the city of Lahore have decided.

The penalty meted out this month to young Salamat Masih and another Christian, Rehmat Masih, 40, has beamed a glaring spotlight on Pakistan's anti-blasphemy law, meant to punish insults against Islam and the Prophet Muhammad.

[An appeal of the verdict came before the High Court in Lahore on Monday, the Reuter news service reported, and police held off about 300 Muslim militants shouting demands for execution. The case was adjourned for a day.]

For some Pakistanis, the legislation and the mandatory death penalty that it carries cut to the quick of their country's uneasy efforts to balance Islamic sanctity with a largely secular political and legal system. Pakistan's small Christian community is particularly alarmed.

"Time has proven that this law has become a sword in the hands of religious fanatics who are out to eliminate religious minorities," Roman Catholic Bishop John Joseph said.

Prime Minister Benazir Bhutto pronounced herself "surprised, shocked and saddened" by the Feb. 9 verdict. She said she is worried that the case will stir up controversy during her U.S. visit in April. But badly stung last year by the ire of Islamic clerics who opposed her plan to amend the anti-blasphemy

law, Bhutto said this time that she would not interfere in the legal process.

The trial of the Masihis was chilling, sometimes Kafkaesque. There was no physical evidence against the defendants, and the accounts of the three Muslims who brought the complaint contained conflicts.

During the trial before Judge Mujahid Hussain, the court was never explicitly told what allegedly had been chalked on the wall of the mosque in the Punjabi village of Ratta Dhotran on May 9, 1993.

The complainants said they erased the offensive remarks immediately and refused to repeat them. As for police, "the investigating officer admits that he did not read the words," said Mehboud Ahmed, a lawyer associated with the nongovernmental Human Rights Commission of Pakistan.

Perhaps most bizarre and troubling is the defense lawyer's contention that the younger Masih, who was 12 at the time of the alleged scribbling, is illiterate.

During the trial, one of the complainants, Muhammad Baksh Lamberdar, had trouble reading a copy of a basic credo that most Muslims know by heart. So some wondered how he could have read graffiti to judge it blasphemous.

Despite such holes in the case against the defendants, said by their lawyer to be unrelated, Hussain found them both guilty, sweeping aside their contention that Christian-Muslim tensions in the village had led some of their neighbors to bear false witness.

"No Muslim in my considered opinion would stoop so low as to prepare such indecent material contain-



Pakistani Muslims shout outside High Court in Lahore, demanding execution of convicted Christians and vowing to kill them if they are freed by judges.

ing derogatory remarks about the Holy Prophet, peace be upon him," he said.

Attorneys for a militant Muslim group that had sought the guilty verdict were jubilant. "Every Muslim who believes and has faith should be happy about the decision," lawyer Ismail Qureshi of the Anjuman Khatme Nabuwat organization said.

There had been a third defendant, Manzoor Masih, 40, charged in the same episode, but he was killed outside the Lahore High Court last April by unidentified gunmen. Masih, meaning "messi-

ah," is a common name among Pakistani Christians.

[In Lahore, main plaintiff Maulvi Fazal-e-Haq told the appeals court he did not wish to pursue the case and had removed the power of attorney from his lawyer, but the court said the case could not be dismissed since it involved a crime against the state, Reuter also reported.]

Asma Jahangir, chairwoman of the Human Rights Commission of Pakistan and the defendants' attorney, said in appealing the verdict, that the case "concerns the very survival of non-Muslims in this

country, if the final word is that a Muslim cannot make a false accusation in such a case."

Bhutto, as reported by Pakistani journalists, indicated she feared the case could spoil her U.S. welcome and overshadow her attempts to focus world attention on alleged Indian human rights violations in the disputed Jammu and Kashmir region.

Last week, Bhutto said her government was holding consultations with religious parties to discuss procedural changes in the law.

Officials suggested last year that the law be amended to prevent it

from being falsely used to settle personal scores. But death threats were made against her law minister, and Bhutto backtracked.

The blasphemy law was introduced by the late military ruler Zia ul-Haq in 1986 as part of his campaign to make Pakistan an Islamic state. In 1991, the option of life imprisonment for convicted blasphemers lapsed, making the death sentence mandatory.

No one has ever been executed under the law, but according to press reports, at least six people accused of breaking it have been killed by incensed mobs.

Blasphemy Conviction Overturned

Pakistani Court Lifts Death Sentence Against 2 Christians

By John Ward Anderson,
Washington Post Foreign Service

ISLAMABAD, Pakistan, Feb. 23—The Lahore High Court today dismissed blasphemy charges against a 14-year-old Pakistani Christian and his uncle who were sentenced to death earlier this month in a case that prompted international outrage as well as violent protests here.

Salamat Masih, 14, and his uncle, Rehmat Masih, about 40, were cleared by a two-judge panel, which cited insufficient evidence in overturning a lower court verdict sentencing the two Christians to death for allegedly writing blasphemous graffiti against the prophet Muhammad.

In a written opinion, one judge said it appeared that "some elements were trying to create provocation and mischief."

Defense attorneys argued that Salamat, who was 12 years old at the time of the alleged offense, and his uncle are both illiterate and thus could not have committed the crime, which carries a mandatory death sentence in Pakistan, whose population of 126 million is 96 percent Muslim.

In an event that made international headlines at the beginning of the Masih's first trial last year, Salamat and his uncle were shot and wounded—and a third co-

defendant was killed—when Muslim militants fired at them with shotguns at a bus stop in Lahore.

"We are happy and extremely relieved, and we're appreciative of the fact that we've been able to get justice from the courts here," defense attorney Hina Jilani said. "The fundamentalists took very extreme measures during the six days of the proceedings, and we're still very concerned about the risk to [the defendants'] lives. The administration now knows they have a responsibility to guarantee their safety."

Prosecutors have said they will appeal today's decision to Supreme Court. It is unusual, however, for the Supreme Court to agree to hear an appeal of an overturned conviction, Jilani said.

Human rights activists and government officials have cited the Masih case as evidence of rising Islamic radicalism and growing intolerance toward the tiny religious minorities in Pakistan. The government of Prime Minister Benazir Bhutto initially used the case as a catalyst to liberalize the country's controversial blasphemy laws but abandoned the effort in the face of protests by Pakistan's powerful Muslim leaders.

Because of security concerns, the Masih's did not appear at the appeal hearing, which started Feb. 15 and was disrupted almost daily by religious militants shouting threats at defense attorneys and judges.

AROUND THE WORLD

Two Christians Flee Pakistan

ISLAMABAD, Pakistan—Two Pakistani Christians cleared of blasphemy charges here arrived safely in Germany on Sunday after fleeing death threats from militant Muslims at home, the German Embassy said yesterday.

Rehmat Masih, 40, and his nephew, Salamat Masih, 14, reached Frankfurt a day after they were released from jail in Lahore in northeastern Pakistan, an embassy official said.

The Masih's were convicted Feb. 9 of blasphemy and sentenced to death for allegedly writing anti-Islamic slogans on a village mosque. The High Court in Lahore overturned the verdict Thursday, angering militant Muslim fundamentalists.

Muslim protesters threw stones at the courthouse Friday and threatened violence against the Masih's. A third Christian accused in the blasphemy case was fatally shot last year as he left the courthouse after a court session.

—Associated Press

Wall Street Journal
February 24, 1995 p. 1

* * *
Pakistani police with rifles rushed to protect a Lahore courthouse after judges dismissed charges against a teen and his uncle, both sentenced to hang for scrawling anti-Islamic graffiti on a mosque. Muslim protesters vowed revenge. The slogans had been immediately rubbed off and witnesses said they were too offensive to repeat.
* * *

Washington Times February 20, 1995 p. 1

Pakistan 'hostage' to Muslim extremists

By Ahmed Rashid
LONDON SUNDAY TELEGRAPH

LAHORE, Pakistan — If 14-year-old Salamat Masih had been in the High Court in Lahore last week to hear his appeal against the death sentence for blasphemy, the crowd of bearded, turbaned mullahs outside the court would have lynched him.

"Thank God he was in jail and

Bhutto's grip falters as U.S. visit nears

not in court," said his attorney, Asma Jahangir.

Instead, the crowd bayed for the blood of Ms. Jahangir, chairman of the Human Rights Association of Pakistan. "Kill her, kill her, for defending the heathen," the mullahs shouted.

As police tried to protect her, the

mob smashed her car to pieces.

The death sentence imposed by a lower court on two Christians — Salamat Masih and his uncle Rehmat Masih — has become a cause celebre amid an Islamic fundamentalist upsurge threatening the beleaguered government of Prime Minister Benazir Bhutto, who will

visit Washington this spring.

At stake is the growing public disillusionment with the legal system.

"Judges are terrified, the police are cowed, the government is virtually silent, and the state itself appears to be held hostage by groups of thugs," said I.A. Rehman, a leading human rights cam-

see PAKISTAN, page A12



PAKISTAN

From page A1

paigner.

The lower-court judge who sentenced the Masihis on Feb. 8 claimed afterward that fundamentalists had threatened to kill him if he did not impose the death sentence. Sources said Mrs. Bhutto then asked the governor of Punjab, Chaudry Altaf, to order a quick appeal hearing in the High Court in Lahore.

The reason Mrs. Bhutto gave publicly shocked the liberal intelligentsia and all Christians, many of whom had launched hunger strikes to protest their victimization. Mrs. Bhutto said the country's image was being affected by the death sentence on the boy.

There was not a word of sympathy for the vulnerable non-Muslim minorities — Christians, Hindus and Zoroastrian Parsees — who make up 3 percent of the country's population.

Commentators said Mrs. Bhutto seemed more worried about her forthcoming trip to Washington and the adverse effect the death sentence would have on her appearance with President Clinton than the case itself.

When Mr. Altaf sought out senior judges to hear the appeal, several declined. The judge who finally sat was so terrified, according to the defense attorneys, that he allowed the prosecution lawyer to abuse Ms. Jahangir in court and made no attempt to demand the removal of the crowd of mullahs and Islamic students who had been brought in to raise pandemonium outside the court.

The deep disarray in Pakistan's faltering legal system is only partly Mrs. Bhutto's fault. Starting with the military dictator President Zia ul-Haq, who seized power in 1977, successive heads of state have packed the higher courts with their own political nominees.

The Harvard- and Oxford-educated Mrs. Bhutto was expected to allow merit and experience to dictate her judicial appointments. But instead she appointed judges who were either members of or close to the ruling Pakistan People's Party.

The blasphemy law is only one of many imposed for political expediency. Gen. Zia introduced it in 1986 as a capital offense, as part of his Islamicization campaign. It is so vague that anyone can accuse anyone else of blasphemy without real evidence or witnesses.

Salamat Masih's attorneys claim there is no case because of major differences in the accounts of the witnesses who claim they saw graffiti against the prophet Mohammed that the youth is alleged to have written.

Moreover, the boy was illiterate and has only learned to write his name while in jail. Last year as the case was being heard, gunmen shot dead one of his uncles and wounded another.

For most of last year Mrs. Bhutto



Reuters

Prime Minister Benazir Bhutto is concerned that a 14-year-old boy's death sentence for "blasphemy" will hurt Pakistan's image abroad.

to's closest advisers, including her liberal law minister, Iqbal Haider, urged her to amend the law as the Masih case and several similar ones were proving an embarrassment to the government at home and abroad.

Mrs. Bhutto declined to do so because to amend the law through parliament she would have had to seek a compromise with the belligerent opposition when she was more interested in taming it. She also feared a fundamentalist backlash. She later sacked Mr. Haider.

That backlash is already taking place. Several thousand students studying at Islamic schools in Peshawar, Lahore and Quetta have crossed the Afghan border to join the Afghan Taliban, the fundamentalist student movement that this week reached the gates of Kabul.

The Taliban have swept aside the older generation of Afghan warlords and want an Islamic government in the Afghan capital.

The Afghan Taliban movement has inspired about 2.5 million students in Pakistan. Outside the Lahore courthouse, the slogans shouted by the crowd included

calls for a Taliban movement in Pakistan to sweep aside the corrupt ruling elite.

"When these Pakistani Taliban return from Afghanistan the government is going to face a major problem, because they will be armed, trained and inspired," said a diplomat.

These students now have a potential leader and inspiration in the former Pakistani cricket captain, Imran Khan. He has announced a pressure group to campaign against what he calls the culture and the political system run by the "brown sahibs."

He is enormously popular, and much of his organization is run by students. There is little doubt that Salamat Masih will be freed on appeal, but it will be done more because of political expediency than legal rights. The infamous blasphemy law will still be in place, waiting to claim its next victim.

In any case, Salamat Masih's life will be ruined. Even if he is acquitted, he will have nowhere to go, nowhere to hide, because extremists will still try to take the law into their own hands and execute their own justice on him.

Democracy
quite from BB well
FIRST LADY HILLARY RODHAM CLINTON

REMARKS FOR LAHORE UNIVERSITY OF MANAGEMENT SCIENCES

LAHORE, PAKISTAN

MARCH 27, 1995

Administrators, faculty, students, distinguished guests, ladies and gentlemen, and my many gracious hosts in Pakistan:

It is with a great sense of honor that I join you today in Lahore. I would especially like to thank Prime Minister Bhutto and all the people of this wonderful country for her and your generous hospitality. I know that all Americans share my desire to extend the same warm welcome to the Prime Minister when she visits Washington next month.

Let me also say that, saddened as we all are by the violence afflicting your people in Karachi and including the tragic deaths of two American diplomats ~~X~~ there recently, on behalf of all Americans I join your Prime Minister in condemning violence and terrorism across the globe wherever it occurs.

I have come to South Asia to continue our longstanding friendship and to deepen the dialogue between our peoples. I have come to learn not only about policies and programs but about

people. The men, women, children and families in Islamabad, Lahore and throughout Pakistan and other countries in this region have much to teach me and my country. For that reason, I find it particularly fitting that my journey is beginning in Lahore — celebrated for its history as a center of education and scholarship.

Since the birth of this institution a decade ago, Americans have been proud to be associated with LUMS. We are glad we had a chance to contribute help with our aid in the building of this university, and we are proud to have shared in a continuous exchange of faculty and students. Your university has flourished because government, corporations, philanthropic organizations, business leaders like Mr. Babar Ali, and private citizens in both of our countries believed in the potential of the next generation -- not just to acquire skills needed to run businesses, but to gain the wisdom and experience needed to help guide your country and, ^{Indeed} ~~including~~ our global ^{Community} ~~family~~ through new challenges ^{the} ~~and~~ ^{posed by these} often confusing times.

~~And all centers of management and learning need to~~

LUMS is not only teaching its students the science of ⁴ ~~only~~ business and management, but also the art of building communities. ~~And~~ ^{Nothing} is more important than strengthening our notion of community, particularly at the dawn of a century that promises new opportunities, but also greater competition, scarcer resources, and continuing civil and ethnic strife.

^{The world needs} ~~Business leadership~~ ^{that understands how} ~~Communities~~ ^{are} ~~are~~ ^{critical} ~~are~~ ^{critical} to SUSTAINABLE DEVELOPMENT.

Today I want to talk to you about ^{this} the world of change we share ^{and} the importance of investing in people, ^{especially women,} to help us understand and shape that change, ~~and the critical role of women.~~ for the mutual benefit of all our people.

This is a moment in history of great possibility, of great opportunity, excitement, and growth. And yet, if there is one constant we find from generation to generation, century to century, millennium to millennium, it is that change engenders fear.

The violence of terrorism, the ugly face of bigotry, and the ignorance that breeds intolerance of those of a different religion or ethnic background are all exacerbated by that fear of change. And no nation is immune. We are all struggling to adapt to new challenges without giving up a sense of who we are and where we belong.

People are fond of saying that the world is growing smaller, and ^{in many ways it} ~~it~~ ^{really} is smaller when we all have ^{"realtime"} access to information and ideas -- and each other -- through the mass media and computers. But that experience of immediacy can also be unsettling, creating within, and around us, a stressful, ~~frustrating~~ ~~environment~~.

So we find ourselves today in a state of rapid transition, ^{over which we feel little control} ~~of~~ ^{ways of thinking and living} ~~a time when old barriers are~~ ^e ~~giving way to new forms and structures in our individual lives~~ and in our world. Often we have More story from p. 4-5 here miller story ★

Junkies We are all struggling to ^{find our bearings and} ~~define~~ ^{the new} balance in our lives and so metrics as we ~~have to~~ ^{weigh} ~~decide~~ ^{what} ~~traditions and~~ ^{new} ~~beliefs to reject or reinforce;~~ ^{changes} ~~What~~ ^{be} ~~living provide better opportunities for meaningful~~ ^{to}

embodied or discarded
We know that

^ Answers to the ~~most~~ vexing problems facing human civilization today -- poverty, starvation, illiteracy, ~~violence~~, alienation, ~~intolerance~~, and the exploitation of the weakest and most vulnerable groups in society -- are not found only in theories or formulas or fixed rules. They are also found in examples -- case studies, *if you will,* of the human experience; ~~human~~ stories that probe our hearts and minds and compel us to make a case for why we do what we do, and how we do it.

Too often, I think, we search vainly for "right" and "wrong" answers to resolve ~~human~~ ^{difficult} questions when, in fact, learning about ourselves and our world ~~must always be~~ ^{is} a continuing process ^{guided, to be sure,} ~~guided by~~ tradition, experience, and past wisdom -- ^{but also} ~~as well as by~~ *the learning derived from new experiences. That search, to be fruitful, springs* from the visions we hold of what constitutes a good and healthy future.

Educational
~~It is~~ Institutions like LUMS, which, *hold out one such vision, and, through the process* in educating our citizens, ^{students} also helps ~~us~~ to accept and shape change to ^{their and the society's} ~~our~~ benefit. *Education should open* ~~It deepens~~ our understanding and respect for others different from ourselves and strengthens ^{common} our human values, including the respect for human rights, and the importance of including all our citizens -- women as well as men -- fully in our societies.

☆ A friend recently told me a story I'm sure many of you know,

more story to p. 3

about an old man who goes to market in a large town and is deeply troubled because he has never been among so many people before. "I cannot sleep," he says, "for if I were to awake, how would I find myself?"

One of those nearby suggests that the old man tie a string to his toe so that when he wakes up he will see the string and know who he is.

My
went
The old man takes the advice, ties a string to his toe, and falls into a deep sleep. While he is sleeping, the fellow who suggested the idea takes the string off the old man's toe and ties it to the toe of a man sleeping in the next bed.

The old man wakes up and is astonished not to find the string on his toe. When he notices it on the toe of the man next to him, he shakes him awake and says: "It is clear from the string on your toe that you are me. Who, then, am I?"

One lesson of this parable is that we are inextricably tied together, dependent and interdependent, however confounding and confusing that may be.

~~Given the inevitable shrinking of the world, our task is to build new partnerships that help ~~us~~ nurture a stronger sense of ourselves as a global family. Every culture, every nation must be~~

willing to share and be open to others. Being here in Pakistan I'm reminded of the great contributions that Islamic scholars gave the West many centuries ago, both recovering the wisdom of ancient Greece and contributing the fruit of their own research in philosophy and natural science.

I think of the place of the written word in Islamic civilization, poetry, and Scripture, and the sense of history which has been so vital to the evolution of civilization.

I think of the great respect accorded to family here. ~~In the United States today, the national dialogue increasingly centers on the need to strengthen families.~~ *In many countries today,* Rapid and sometimes thoughtless modernization -- ~~along with materialism and even greed~~ -- has led to an erosion of some of ~~our~~ traditional social institutions, including ~~the~~ family. And we ~~are now~~ *all are* engaged in a ~~general~~ struggle to renew the bonds of family and community.

That is a great challenge but one that must be undertaken within the structures of our institutions, as part of our civil life together.

up this my graph
Being here, I am reminded that compassion and tolerance of the views and beliefs of others ~~and~~ respect for the individual and basic human rights is at the heart of both of our national values and visions.

Terms like capital and infrastructure and productivity -- which you use every day here at LUMS in your case studies -- must also be applied when we think about the world's greatest resource: its people.

Investing in human capital, building the human infrastructure, and enhancing human productivity ought to be our collective concern. I can't tell you how many times, in my travels around my country and overseas, I have looked into the eyes of a child and seen so much promise and hope . . . and then felt my heart sink, knowing the child may have little chance of fulfilling his or her promise because of the very great obstacles -- limited access to education, health services, jobs -- still ahead.

This is not the fault of one nation or another; it is the fault of all nations. Every nation must do more for its own people and especially for children -- the boys and girls who represent the future of humanity. And to the extent possible, nations who can help ^{people in nations} ~~others in distant lands~~ should do so. Because enhancing the human potential anywhere in today's interconnected world enhances it everywhere.

I cannot overstate the role women must be allowed to play in this global enterprise. We are witnessing the unprecedented rise of women to fuller partnerships in society; in Pakistan and

elsewhere we see evidence of the special gifts that women can bring to the family, community, business and government.

Girls and women are vital to the economic, social, and political life of every country. But even though women comprise 52 percent of the world's population; are the primary caretakers for children and the aged; and are a significant presence in the work force, they continue to be marginalized and abused in many societies. We must strive for a world where women everywhere are respected and their rights protected.

In my own country I have seen single mothers who are raising children alone while holding down several jobs. I have seen women professionals bumping up against the glass ceiling. I have seen women around the world planting crops, plowing fields, taking goods to the market, running health clinics and schools, caring for orphaned and neglected children along with their own, managing businesses, dispensing justice and doing the hard work of leading nations.

Investing in the health and education of women and girls is essential to improving global prosperity. We have seen in parts of Asia and South America that the education of girls can help lift whole populations out of poverty. We have seen the education of women enhance their roles as mothers and increase their participation in civic life.

And in countries where governments and NGOs have made voluntary, safe and effective family planning available and have provided related health services, we have seen an improvement not only in the lives of individuals but in the economic well-being of their countries.

If women don't thrive, the world won't thrive. For this reason, I applaud LUMS for opening up academic and professional opportunities for women, who comprise nearly one-third of your students and about one-fifth of the permanent faculty.

Both of our governments and peoples realize the importance of ensuring that women are full participants in their societies and economies. I am pleased that my government will begin in coming weeks to implement an assistance program in Pakistan through non-governmental organizations to strengthen family planning and child survival services and to expand ~~girls~~ ^{opportunities for girls.} the educational We want to remain engaged with you in addressing these key issues *for your continued development.*

A few weeks ago
~~I was so impressed when I recently met with a group of~~
Pakistani-Americans in Washington who wanted to make a concrete contribution to ~~those~~ ^{promote the education of girls} in their homeland, ~~who have not been blessed~~
~~with the same opportunities they have had.~~ They have decided to endow a scholarship at the Lahore University of Management Sciences. They have secured funding for the first year of the

scholarship and are in the process of establishing an endowment to ensure that every year a woman student, whose family does not have the resources to finance education here at LUMS, will have access to the management training and skills that Pakistan will need in the 21st century. ~~They will also be part of this vibrant community.~~

Thirty years ago, the study of business and management was relatively narrow. But today, whatever our vocation, we must take a larger view. To know about business, or law, or any other field, one must know about the world. And to know about the world, one must know about people's deepest yearnings and anxieties. And only then can one really know what it means to live and work in a global community.

As the ancient Sufi prayer says:

We who know, and do not know that we know:

Let us become one, whole.

Let us be transformed.

We who have known, but do not know:

Let us once more see

The beginning of all.

We who do not wish to know,

But still say that we want to know:

Let us be guided

To safety and light.

I hope you know how much I have enjoyed ^{being here} ~~learning from you~~
during these last few days. And on behalf of all Americans, let
me thank you for working to strengthen the friendship and
partnership our nations have enjoyed for so many years. I hope
with all my heart that the many values and traditions that unite
us will draw us even closer in the future ^{as we work together}
^{and} ~~for~~ ^{drive not} change that will move both our countries with confidence
and strength into the 21st century.

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GRAMEEN DIALOGUE

Newsletter Published by the Grameen Trust, Bangladesh

No. 22

April, 1995

Let Us Commit Ourselves

Muhammad Yunus

[Plenary Address at the World Summit for Social
Development, Copenhagen, Denmark March 9, 1995]

Mr. President and distinguished delegates

I bring greetings to you from the two million women borrowers of Grameen Bank in Bangladesh. They wish you to know that they are fortunate to have Grameen Bank to support them. With tiny loans averaging slightly over \$100, one-third of them have already crossed the poverty line with their own efforts and talents.

The remaining two-third are very close to the poverty line. They will cross the poverty-line within the next five years. All of the Grameen families have increased their family income rapidly, birth rate has declined in these families, nutrition level has significantly increased; over 300,000 of them have built decent houses with Grameen housing loans, installed hand tubewells for pure drinking water and set up sanitary latrines--all with Grameen Bank loans.

Grameen Bank started out in 1976, by giving out US\$30 to 42 people. Eighteen years later, Grameen disbursed US\$385 million in 1994 alone. Projected disbursement in 1995 exceeds half a billion US dollars.

Grameen borrowers have demonstrated how good the poor are in paying back bank loans. They deserve to be rated as top-class clients by any banking standard. But the conventional banks still do not consider the poor as credit-worthy. Will it be wrong now to say that the conventional banks are not people-worthy?

Mr. President

If this Social Summit is taking the challenge of poverty-alleviation seriously, then the task would be to create people-worthy banks, both in the poor and the rich countries, to establish credit as a human right. Both domestic banks and

multi-lateral development finance institutions need to do this task.

Many among us talk about poverty alleviation but do not really believe that poverty alleviation is a feasible proposition. Seeing what is happening among Grameen borrowers, non-believers will easily turn into firm believers. I am totally convinced that the poverty alleviation is very much a do-able proposition. If we can create a global commitment, we can definitively create a poverty-free world within the next fifty years.

The poor are completely capable of changing their own lives with their own efforts, provided barriers which are put around them by the existing system are removed. All people are endowed with incredible potentials. But, for the poor and the small producers, these potentials remain unexplored.

If the bottom fifty per cent of the world population, i.e., the poor and the small producers, are allowed to bring out their productivity, ingenuity, and creativity -- the world will be a better place for all.

Mr. President

In the name of "development", we have invested large sums of money over the past few decades. But they hardly touched the lives of the bottom fifty per cent of our people.

In this Social Summit, let us all agree that we shall not accept any investment as development expenditure unless it touches the lives of the bottom fifty per cent of the people.

I urge the tax-payers in the donor countries to make sure that their money directly benefits the bottom fifty percent in the recipient countries.

Poverty has not been created by the poor. It is created by the institutions and policies we have

Let Us Commit Ourselves . . .

Continued

built around us. Unless these are redesigned and alternative institutions and policies are made, poverty will continue to flourish.

My country, Bangladesh, has received US\$27 billion in foreign assistance over the last 23 years. But you don't see the imprint of this money on the faces of the poor.

Where did all this money go? Research findings tell us: 75 per cent of this money was spent in donor countries to pay for commodities, equipment, consultants, experts, and contractors. The remaining 25 per cent spent in Bangladesh went to local contractors, local suppliers, local consultants and bureaucracy. What did the bottom fifty per cent get out of it? I am sure you can guess.

Of course, everything was justified in the name of the poor people.

Mr. President

The policies you endorse here must empower – not ignore – the bottom people, the poor and the small producers, who are the engines of sustainable economic progress and stakeholders in the civil society.

The Small Farmers, Producers, and the Microentrepreneurs Caucus urges you, Mr. President, to consider the language it has developed to fill the current void in the Summit document where the poor and the small producers are concerned.

The poor and the small producers are not asking for charity or handouts. They are asking for the same opportunities as enjoyed by other segments of the society.

Mr. President

Let us put our faith in the capabilities of individual human beings. Let us accept the fact that each human being is capable of ensuring his/her human dignity if we only create the supportive environment.

Let us commit ourselves to creating a poverty-free world in the next fifty years. Let us promise that we shall not let a single family on this planet suffer from the disgrace of poverty, ever.

Thank you, Mr. President.



Putting People First

Hillary Rodham Clinton

[Extracts of the Statement by the U.S. First Lady at the Social Summit, March 7, 1995 Copenhagen, Denmark]

It is a special pleasure to be able to speak to a gathering that includes so many non-governmental organizations. Whether they operate in great cities or in remote villages, NGOs have always played a vital role in strengthening our global community. But particularly today, as all nations face new challenges and choices, the experience and wisdom of the NGOs will be critical in guiding us toward a safer, more just, and unified world.

The end of the Cold War created extraordinary new opportunities for growth and progress. But at the same time, ethnic strife and civil conflict have erupted across our planet, depleting our resources, draining our energies, promoting hatred and intolerance and imperiling the idea of a free and open global society.

Today, too many nations waste precious resources on building and acquiring weapons of mass destruction, staging wars and doing violence to basic human rights, instead of investing those resources in people. Too often, natural resources are destroyed and human ones exploited through socially irresponsible behaviour. Today, too much time is spent in naked pursuit of power, instead of working for peace and prosperity.

It has become fashionable in recent years to assign blame for the world's problems to one group of nations or another. I hope this Summit does not succumb to that temptation. In fact, every nation needs to rethink its approach to social development and most nations need to do more for their own people and for humanity.

To meet the goals of this Summit, governments will have to go about their business in new ways. They will have to rethink how to protect their most vulnerable populations in a time of shrinking resources and accelerated global competition. They will have to respect basic human rights and that includes the

rights of women and workers to be protected from exploitation and abuse. And they will have to create conditions that encourage individual initiative and a vibrant civic life.

In addressing the world's social problems, however, we cannot expect governments to act alone, particularly in an era of scattered and, some believe, scarce resources. Governments need NGOs to monitor their actions and mobilize them to find innovative solutions to problems. NGOs can also inspire us to work more effectively with each other – within the NGO community and within the community of nations. That is why the participation of NGOs at this and other UN conferences is so invaluable.

The great social movements of my own country during the 19th and 20th centuries – the abolition of slavery, the right of women to vote, as well as the civil rights movement would not have been achieved without the leadership of civic, religious, and social organizations.

And the same is true elsewhere. As Ambassador Somavia knows so well, civic organizations committed to human rights and the rule of the law were instrumental in assuring Chile's transition to democracy.

Through the work of nuns and lay people in the Philippines, civic groups in Bulgaria, grassroots organizations working across Africa and South America, and many others, NGOs have helped to improve the lives of tens of millions of men, women, children and families struggling to escape tyranny, poverty, and social dislocation.

Ultimately, this forum and the Social Summit is about supporting and building on that work, not for the sake of governments or ideologies, but for people. It is about putting people first. And putting people first requires realistic, workable solutions to complex problems.

Too often, the assumption is that any solution will inevitably be costly and complicated. In fact, we have proof to the contrary. We see grassroots efforts around the world that are reducing poverty, improving health and education, and promoting individual freedom.

UNICEF, to take one shining example, has had a decade-long focus on child survival and has pioneered many strategies that are low cost, including breastfeeding and oral rehydration therapy and immunizations.

Last year, polio was eradicated in the Western Hemisphere by a multinational effort and the U.S. was the lead donor for that. Around the world, the percentage of children immunized has been increasing in a rather remarkable way from 20 per cent to 80 per cent between 1980 and 1990.

In the United States, I am frank to admit, we have had to follow the lead of other countries so that finally we are attempting to increase the immunization rates of our own children. And our rates have increased, but are not yet where they need to be.

In South America, the involvement of NGOs teaching pregnant women self-diagnosis of maternal health problems has resulted in a dramatic reduction of the infant mortality in rural areas.

I saw myself at the Fabella Hospital in Manila, new mothers staying in the hospital long enough to learn to nurse their babies, which promoted a stronger bond between the mother and child and increased the chances of family stability.

And in countries where governments and NGOs have made voluntary, safe and effective family planning available and have provided related health services, we have seen an improvement not only in the lives of individuals but in the economic well-being of their countries.

Now, no one person, as we know so well, can be freed from the bondage of poverty or fully integrated into society without the means to earn a living and the task of nations and NGOs is to promote policies that lift up the poorest in society, and to insist on core labour standards that help stop the exploitation of workers, many of whom are children.

PEOPLE'S FUND

FOR MICRO-CREDIT PROGRAMMES

Grameen Trust has just initiated the process of creating a US\$ 100 million PEOPLE'S FUND to support Grameen Replication Programme all around the world. Since funds are not coming forward in a significant way, from the bilateral and multilateral donors, to support the micro-finance initiatives around the world, we thought people can take the lead and show the way for the governments and global and regional development financial institutions. We wish to reach one million people who would contribute US\$ 100 (or equivalent amount in other currencies) each to this Fund to make it happen.

We are urging each interested person to persuade four other friends to contribute US \$100 each, and create a Grameen Support Group.

Initiate a group of your own and make Grameen dream come true at people's initiative. Join the Global Grameen Movement today, and be a partner in creating a poverty-free world.

Send your cheques to :

GRAMEEN TRUST

Grameen Bank Bhaban
Mirpur Two, Dhaka 1216
Bangladesh

Governments must be responsible for promoting disciplined economic policies. And, in the United States, the President is working hard to renew the American economy through fiscal policies that do assist those who are poor in such ways as providing tax credits and at tempting to raise the minimum wage.

Investing in education goes hand in hand with providing economic opportunity. As capital and technology become more mobile, differences in the quality of labor forces will become that much more apparent. And again, we can learn from each other as to how we can reduce illiteracy and increase prospects for employment and economic security.

Opportunity should be the reward for taking responsibility in life. That philosophy is a good guide when we consider strategies – governmental and non-governmental – to promote greater self-reliance and economic independence among all our citizens, including especially the poor and disenfranchised.

We have an example of that which will be discussed at this Summit when we look at the Grameen Bank in Bangladesh. Dr. Muhammad Yunus, who many of you in this room know, as I do, believes that if you give people access to credit – and ask them to take responsibility in return – they will achieve greater economic and social independence.

Through its small loans to the poorest women in rural areas of Bangladesh, the Grameen Bank not only has improved the immediate circumstances of thousands of families, it has also fostered a greater sense of purpose and spirit of community among the people.

I only wish every nation shared Dr. Yunus's and the Grameen Bank's appreciation of the vital role that girls and women play in the economic, social, and political life of our societies.

Although women comprise 52 per cent of the world population, although they are the primary caretakers for children and the aged, and are a significant presence in the workforce, they continue to be marginalized in many countries.

Worldwide, more than two-thirds of the children who never attended school or

have dropped out are girls. Of the one billion people who remain illiterate, two-thirds are women. And a disproportionate number of those we call living in absolute poverty, are women.

Investing in the health and education of women and girls is essential to improving global prosperity and I am glad that this Summit has endorsed the principle of equal rights and opportunities for women. In parts of Asia and South America we have seen education of girls help lift whole populations out of poverty. We have seen the education of women enhance their roles as mothers and increase their participation in civic life. So we must do more to ensure equal rights for women, along with equal pay and equal access to health care and education.

Tomorrow, as part of International Women's Day, it will be my honour to announce a major new United States commitment to expand educational opportunities for poor girls on three continents.

I'd like to end by saying that we must all take responsibility and do our part. Too often we engage in a false debate that says on the one hand only governments or on the other only individuals, are responsible for solving their own problems and those of the world. In fact, we all know that we need a partnership that is going to bring us all together. Governments can either support or undermine people as they face the moral, social, and economic challenges of our time. Individuals can either take initiative and responsibility or fall into hopelessness and despair. Simply put, no government, no NGO, no person can remain idle given the magnitude of the challenges we face and the uncertainties of the world in which we live.

For those who are skeptical about our progress, I suggest that we all reflect on the life of one extraordinary man, Jim Grant, who recently passed away. Jim may have been more responsible for saving more lives over the past 15 years than any other person in the world. Millions of children are alive today because Jim Grant challenged us, set goals for us, and devised simple, efficient and af-

fordable methods of intervening on behalf of children and their families. UNICEF will be issuing this book, *Profiles in Success, Peoples' Progress in Africa, Asia, and Latin America*, which outlines some of the techniques and strategies that UNICEF has employed in order to create successful outcomes for people.

His legacy is not only found in the wonderful work that goes on every day at UNICEF, or in the success of his infant formula campaign, or in the packages of "Oral Rehydration Therapy" that he would carry around in his pocket and pull out on any occasion.

His legacy is in the jobs that each of us in this room, each of the people around the world in private, voluntary organizations and other NGOs and government organizations do day in and day out, throughout the world. It is our duty to continue to live up to Jim Grant's challenge and to do our part to fulfil the goals of this Summit. In closing, I would ask that as we go about our business in the months and years ahead, whether we are in government or in the private sector or just acting on our own, that we draw strength and courage from Jim Grant's example and do justice to his memory. If we do that, then this Summit and all that follows will be a success.

Thank you very much.

INDONESIA

Karya Usaha Mandiri

Faxnet 7 referred to the high interest rate charged by KUM. I think it would help your readers if I explained why we decided on this rate – which is indeed high compared to Grameen Bank and other replications, but which is still relatively low compared to the rates charged by formal rural financial institutions in Indonesia.

The Need to Become Sustainable

Since the beginning of the project KUM has had extremely limited funds. Most of the funds came from APDC which

provided US\$ 32,940 in operational and research costs for the two-year pilot project. Later, KUM received a further capital grant from the Central Bank through the Indonesian Banking Development Institute (now the Indonesian Banker's Institute) amounting only US\$25,000. There was no guarantee that any more funds would be forthcoming and the project had to compete with other institutions for funds; therefore, it was necessary to become sustainable in a relatively short time, otherwise the project would have been forced to close down if there is no more money.

As a result, KUM concentrated its activities in one sub-district in Central Java with only one branch. In this way we could reduce overhead costs by operating only one office, with one manager and also optimise the performance of existing staff members.

In deciding the salaries and interest charges, KUM aligned itself with existing formal credit institutions in the rural areas, because this is the rural market rate. Their interest rate was between 3% and 5% per month, so KUM took a figure a little higher than the lowest rate – 3.33%.

Criticism

There was a lot of criticism of KUM's interest rate, but KUM did not give up for the following reasons:

- For people who cannot get access to the banking system, the interest rate is not important, so long as they can get the loan they need. KUM loan is not complicated and does not require collateral or guarantees.
- To reach break-even point in a relatively short period KUM has to earn an income which will cover its operational costs. It is better to reduce the interest rate once the break-even point is reached, rather than have to raise it later to become sustainable.
- When KUM becomes sustainable it will be easier to get funds from donors and banks, because they can be sure their money will not be lost.
- A sustainable branch will encourage other institutions to co-operate with KUM to start similar credit projects.
- The Members of KUM have not com-

plained about the interest rate. This was demonstrated when KUM celebrated its first anniversary. A journalist asked members whether the rate was too high. Their answer was "No".

- The interest rate charged by money-lenders is even higher – between 10% and 30% a month.

Achievements : Now other Banks are Interested !

Because of its good performance KUM has attracted the attention of a state bank, **Bank Dagang Negara**, which now wants to co-operate with KUM to help the poor. Since 1993, KUM has received Rp 60,000,000 or about US\$30,000 as a loan at 6% interest. The Bank also donated US\$20,000 to build the KUM office.

In October, 1993, KUM broke even and we hoped that in 1994 KUM can recover the losses of previous years.

For the year 1995, **Bank Dagang Negara** has committed to triple its loan to KUM. We hope, therefore, that KUM can reduce the interest rate charged to members in the coming years, because KUM's aim is not to make profit, but to help the poor.

Pandu Suharto
Management Team, KUM

VIETNAM

TYM Project

Tan Yu Mai or TYM means "I love you" in Vietnamese. The project has received technical advice from Dr. Aris Alip, the international expert for credit to poor women in Vietnam.

With the financial assistance from international agencies such as the Asian Community Trust (ACT), Nissan Roren Trade Union, the Buddhist Association for Peace (RKK), APDC, Grameen Trust, the Vietnam Women's Union, TYM project is now being implemented applying the Grameen Bank model in **Soc Son** district of Hanoi, from August, 1992.

Soc Son is the first project site to implement the Grameen Bank model in Vietnam. After one year of operation, the project has also inspired other micro-

credit projects in Vietnam : credit programmes have been taken up in one commune of **Quynh Ngoc** district, in **Nhge** province (Central Vietnam); three communes of **Tan My** district, **Song Be** province (South of Vietnam) and one commune of **Soc Trang** province.

After two years of project implementation (from August, 1992 till September 1994) in **Soc Son**, the project has achieved the following results:

- number of communes : 3 (Minh Phu, Phu Minh, Tieu Duoc)
- number of centers : 48
- number of Groups : 247
- number of members recognized: 1,235
- number of members who have left: 5
- number of loanees: 1,230
- number of people receiving 1st loan: 929 persons; 422.200.000 VND
- number of people receiving 2nd loan: 301 persons; 150.500.000 VND
- total amount of loans disbursed: 572.700.000 VND
- total savings in Group Fund: 94.811.000 VND
- repayment rate : 98.3%
- attendance in weekly meeting : 100%

At this moment, TYM fund is undertaking training for establishment of a branch in **Soc Son** with the assistance of experts from the Center for Agricultural and Rural Development (CARD). This branch will officially be put into operation in October 1994. It will supervise activities of 3 communes.

Projected Expansion

In the fourth quarter of 1994, the project plans to expand its activities to 3 new communes, namely **Bac Phu**, **Quang Tien**, **Trung gia** of **Soc Son** district. Up to now over 30 international delegates have visited the TYM project sites. They include Christian Relief Service (CRS), Quaker America, Action Aid, Save the Children Fund UK, Supporting Returnees by Scandinavian countries (NAV), CIDE, etc. In addition, many delegations of peoples' organizations and Vietnam Women's Union at different levels have also visited the project.

Through actual implementation of Grameen Bank Financial System and visits to GB, the Vietnam Women's Union recognized this approach to be applicable for improvement of conditions of

TYPICAL PROJECT ACTIVITIES

1. Minh Phu commune

This project has been implemented in Minh Phu since August 1992. There are 609 beneficiaries. After two years the center chiefs and field workers have carried out a survey of 565 families. They found out that 166 families have remarkably improved their living standards (accounting for 29.3% of total families). They were able to buy buffaloes/cows, agricultural machinery and they also have fixed up their houses, kitchens, pigpens. They have bought some electric appliances valued at 200,000d -1,600,000d (\$20-\$160).

- *Many women after getting two loans, have gone through many cycles of production: first they bought chicken then sold them to buy pigs. After that they sold fattened pigs to buy sows and then sold them to buy buffaloes/cows and so on.*
- *The rest of the women have increased their income and attained food security. There are no cases of people who have borrowed money from money lenders for production and consumption.*
- *However, a few loans have proved to be risky and did not profit from their business.*

2. Tieu Duoc commune

- *After 8 months of operation, many projects have achieved good results.*
- *Survey results of 40 households at the end of August indicated that the average income per head/per month/per household is 39,500d (equivalent to \$ 3.5). Before implementation of the project, the highest income per household was 35,000d/head/month whereas the lowest was 15,000d (equivalent to \$ 1.4).*
- *One household has engaged in petty trade and has earned 1,600,000d (\$150) in 7 months.*
- *3 households have raised ducks and earned 500,000-800,000d (\$50-80) in 7 months.*

100% of households said that after they became involved in this project, their living conditions have tangibly improved. Now they are interested in attending weekly group meetings and regularly deposit savings and repay the loans on time.

poor rural and urban women in Vietnam.

The Executive Committee of the Vietnam Women's Union already has decided to establish a bank for poor women. This will be a typical bank of women and most importantly, we can integrate bank activities with WU's activities for advancement of women and development of the society.

TYM at the Crossroads

Crucial decisions on the future shape of the replication of TYM are currently being made between the Women's Union which initiated the project and the senior party and government officials in Hanoi.

Professor Yunus, during his visit to the Women's Union in December, talked to

the key officials and put his argument for a Women's Bank.

As in every other Asian country, the main opposition is coming from government rural banks, who consider the poor to be their turf, but who cannot reach them. At a dialogue attended by policy makers, bankers and NGOs, Professor Yunus argued that the Grameen Bank system reaches the poor and gets the money back.

TYM has levelled off in numbers, despite the very strong demand from poor women and the commitment of the powerful Women's Union. So far, it has relied on village cadres, who as volunteers are paid a small allowance, to organise groups and collect instalments. These cadres have many other duties besides TYM.

Following suggestions have been made :

- employ paid, full-time field staff, who are solely responsible for the credit operations.
- employ professional staff at head office level, particularly in accounts.
- work towards making Soc San, the original branch, into a viable branch
- lobby to change the legal structure to allow the creation of a fullfledged poor women's bank under its own charter.
- keep the project separate from government and party.

Vietnam is a very important area for replication work, given the large percentage of people who are poor and the history of exploitation by foreign powers. CASHPOR should work closely with the Women's Union, Yunus urged the Board of Trustees. He is confident that a country that could produce a leader like Ho Chi Minh and win a war against America, can eliminate its poverty.

NETWORK NEWS

CASHPOR: 1993-95

Member Performance : Monitoring, Evaluation and Technical Assistance

CASHPOR's paid-up Institutional membership (all replicators) increased from 7 at the time of last Board Meeting to 13 today. In addition, applications are pending from four more replicators of GB: Grameen Bank Nepal, Biratnagar; ASA in Tamil Nadu and Nirdhan West Bengal, India and CRS, Cambodia. CASHPOR has a number replications in the poorest countries of Asia: India (2), Sri Lanka, Cambodia, Malaysia (2), the Philippines (4), Nepal. **Together, but excluding the Grameen Bank, our members were reaching a total of 54,268 poor households (or about 250,000 poor people) throughout the region at the end of September, 1994.** This was an increase of 16,071 or 42% compared to October, 1993. While still microscopic compared even to the Grameen Bank's 2 million plus borrowers and 10 million plus poor beneficiaries, not to mention the billion

poor people throughout Asia, it is still a beginning. If all other 15 members of CASHPOR eventually match GB's current achievement, then altogether we would be reaching a total of 170 million poor beneficiaries, or 17% of the total target group in Asia. And there is plenty of room for additional replications.

Member monitoring is still under development. Key definitions, e.g., for "default" as "an amount outstanding after the end of the 1 year loan period" and "arrears" as "amount due but not paid during the loan period", have been agreed upon and monitoring reports are coming in regularly from all members. Efforts are being made now to obtain the reports more quickly after the end of each quarter, so as to increase the value and timeliness of the information. The Quarterly CASHPOR UpDate is published with each issue of FAXNET, and the proposed quarterly CASHPOR Work Progress Report will be published regularly from the end of the 1st quarter, 1995.

Rehabilitation in Project Dungganon and ASHI to deal with their repayment crises, was the most important work done by CASHPOR over the past year. By end December 1993, defaults had reached 54% and 20% of loans outstanding respectively; and current repayment rates had fallen to 78% and 74% respectively. As PD is the largest and ASHI the oldest GB replication in the Philippines, these were ominous signs for the whole replication effort there. Ironically these problems arose just as the government was beginning to be convinced that GB replication could bring about significant poverty reduction in the Philippines, and considering how it could assist.

CASHPOR had been monitoring the decline in loan performance in PD and ASHI. With the agreement of the two Projects it sent Associate Professor Sukor Kasim, former Director of AIM's Loan Division, on a fact finding visit in January, 1994. He reported that the situations in PD and ASHI were indeed grave, but that the fundamental conditions for the success of a GB-type credit programme, poor women in need of credit, were there on the ground. He rec-

ommended rehabilitation programmes.

At about the same time, Mr. Md. Fakhrul Islam, a Senior Principal Officer of the Grameen Bank, was attending the CASHPOR Management Development Workshop on Targeting at Perlis, Malaysia as a resource person. CASHPOR's Sukor Kasim and Fakhrul Islam worked out draft rehabilitation plans for the 2 projects, based on Grameen Bank experience in Tangail and Rangpur, focusing on center rehabilitation in the worst branch. Grameen Bank agreed to allow Fakhrul to visit the Philippines on behalf of CASHPOR. He went to Dungganon and Sukor to ASHI in early April. They amended the rehabilitation plans as necessary in consultation with project management and staff and set about their implementation immediately as a matter of urgency. Results were quick. When CASHPOR's Executive Trustee visited them in the field a month later, he was able to observe well-attended, rehabilitated center meetings at which everyone paid at least something, and through training of new members. He also saw for himself the strong demand on the part of the poor women for credit. He agreed with the conclusions of Fakhrul and Sukor that the repayment problems had arisen fundamentally because of poor performance of their work by the fieldstaff and lack of supervision by the project management, not because of unwillingness nor inability to pay among the borrowers.

By early June, when Sukor and Fakhrul had to leave the Philippines, the rehabilitation programmes were well under way, achieving good results and being spread to other Branches throughout the projects. By end June, current repayment rates had climbed back above 95%, and they were sustained above that level for the next quarter. Defaults levelled off as a proportions of loans outstanding and started to decline, as a result of both their slow but steady collection and increases in loan disbursement. At the end of September, defaults at PD had declined to 35% and at ASHI to 10% of total loans outstanding.

CASHPOR's success in rendering timely assistance to PD and ASHI to overcome their repayment crises is of importance

to all concerned : to the poor women of those regions of the Philippines whose credit needs can continue to be met, to the two projects themselves which have been much strengthened in the process, to the replication movement in the Philippines as a whole which can no longer be embarrassed by poor performance at PD and ASHI and to CASHPOR itself as justification of our existence. The reports of Sukor and Fakhrul are being edited as case studies of successful handling of repayment crises, with the objective of assisting other CASHPOR members to develop contingency plans for their own, crises that may occur in future.

The assistance to PD and ASHI was financed with funds for Technical Assistance and Monitoring obtained from UNDP through its Credit for Income Generation among the Poor Programme (CIGAP) administered by APDC.

2. Promotion of Additional GB Replications in China can be said to be our second most important work in the past year, given the great potential for reduction of poverty through credit for income-generation in that country. Responding to concerns expressed by Chinese replicators at CASHPOR Workshops, that their efforts to replicate the GB approach in China might be better termed "distortions", CASHPOR's Executive Trustee visited the For the Poor Cooperative (FPC), the GB replication undertaken by the Institute of Rural Development (RDI) of the Chinese Academy of Social Sciences, in Yixian County, Hebei Province in early October.

Basically the Chinese are depending on the village-level cadre to identify participants, disburse loans and collect repayments. No savings component has been implemented. Center meetings do not take place frequently, and peer group support and pressure do not appear to be developing among members. These errors and their likely consequences were pointed out to the officials involved. They listened carefully, appeared to understand but were not, I think, convinced. A new approach for reaching the really poor people in the mountains was formulated and recommended for trial in Yixian. It was suggested that they should

maintain their operations where they exist but expand into the mountains so as to reach the poorest of the poor. The response was that more funds would be required for that. This should be evaluated and the funds supplied if necessary. I believe that the officials concerned are very keen for the replication to succeed, and that they will adapt their approach eventually to bring it more in line with GB. They will not forget what they have been advised.

In order to give a better test of the GB approach in China, two new replications were proposed for Henan Province, the poorest in China in terms of numbers of poor households. Two quite different but nationally poor countries, Yucheng in the plains and Nanzhou in the mountains, were chosen. The areas were visited and the relevant officials briefed. They too were very keen to try out the GB approach and agreed not to deviate from it in important ways unless they found they had to. Detailed proposals are being prepared for the Grameen Trust, which has indicated its interest in funding the additional replications by RDI which will play the same training and advisory role that it is playing in Yixian. The Ford Foundation China has agreed to help cover external costs, e.g., the costs of RDI's participation and of sending persons to Bangladesh for exposure/training. CIDA Canada may also contribute.

Fund Mobilization for Scaling-up and New Replications.

Aside from these efforts to promote new replications in China, CASHPOR has been active in seeking funds for scaling-up of existing replications. It co-operated with PHILNET, the network of GB replicators in the Philippines, to hold on behalf of the Grameen Trust an **Exposure-Evaluation-Dialogue** for Filipino policy makers, bankers and German officials in May of 1994 in Manila, hosted by TSPI. They aimed at generating political dialogue and financial support for scaling-up in the Philippines. Attendance and as well as participation was good and a set of detailed, practical recommendations for follow-up action was formulated.

In September, at the meeting between President Ramos and Professor Muham-

mad Yunus, the President announced a series of measures of support for scaling-up GB replications. Included in these was a directive to the **National Economic Development Authority** to prioritize funding for scaling-up in its bi-lateral economic assistance discussions with donor countries. This will enable the matter to be brought up in country discussions with the German Economic Assistance officials in the coming year. Theoretically the way is now open for large-scale funding of scaling-up in the Philippines by the German Government.

CASHPOR's Participation in Scaling-up in the Philippines?

Meanwhile, US\$ 81,120 was obtained by CASHPOR from the UNDP Regional Poverty Alleviation Programme (RPAP) to enable Project Dunganon (PD) to re-hire 20 trainees that it had to let go because of lack of funds and to fund the salaries of 7 trainee fieldstaff at ASHI over a 2 year period. CASHPOR received 2% of these funds for mobilizing them. In an interim report just received from PD, it is learnt that the re-hired trainees exceeded the targets set for them in terms of reaching new members and disbursing new loans.

Despite these achievements, it has to be admitted that CASHPOR is not having much success with fund mobilization for scaling-up.

An exciting recent development was a discussion with Grameen Trust from which a policy for its funding of both scaling-up and new replications emerged. Such funding is to emphasize and finance the **attainment of branch level financial-viability**. Existing successful replications will be asked to select one or more branches for rapid attainment of viability and GT will fund them to that point. Similarly, new replications will be funded as a package of **branch viability**, no longer as 2-year pilot projects. To facilitate implementation of the policy, GT, GB and CASHPOR have agreed to hold a joint workshop for project directors on **Scaling-up to Branch Viability** in Dhaka at the end of January, 1995. The objective of the workshop is the formulation of at least one branch-specific scaling-up plan, includ-

ing cash flow projections, for each CASHPOR member. These plans will then guide the members in their expansion, the Trust in its funding and CASHPOR in its monitoring and evaluation. It is hoped that once a project has created a financially-viable branch, it will be able to attract the funds required to replicate it. The bottom line, however, is that the branch created will be able to sustain itself and continue to meet the credit needs of its members, regardless.

Management Training

CASHPOR's series of **Management Development Workshops** has the basic objective of imparting the management skills needed for successful international replication of the GBA and its scaling-up so as to reach large numbers of poor households in a financially-viable way. Four workshops were held since the last Board Meeting; these related to the following:

1. **Targeting: the Identification and Motivation of Poor Women**, February-March, 1994, in Perlis, Peninsular Malaysia
 2. **Creation and Maintenance of Credit Discipline**, hosted by the Grameen Bank in Dhaka, Bangladesh, 19-29 September, 1994.
 3. **Key Issues in Financial Management: Financial Control and Cash Flow Management** hosted by Projek Usahamaju in Sabah, Malaysia, June, 1994 and
 4. **Planning, Monitoring and Evaluation** hosted by AIM at Penang from October-November, 1993.
- In total 68 managers from the 12 CASHPOR institutional members participated in the management training. Generally, the results as measured by opening and closing tests, were satisfactory. Participant evaluations have been very positive. But follow-up action has been uneven and, on the whole, unsatisfactory. Take the Workshop on Planning, Monitoring and Evaluation, for example. Not all of the members that were represented at the workshop are regularly submitting complete monitoring reports on time, even though they agreed to do so as a follow-up to the workshop and they have received a copy of the **Training Manual on PME** that was developed from the workshop. The main reason

may be lack of direction from top management to do so. We are continuing to motivate them.

Meanwhile more effort needs to be put into follow-up action from the workshops. If follow-up action is limited and unsatisfactory, the poor will not benefit even indirectly from the workshops and the programmes should be terminated. In future, CASHPOR's Training and Technical Assistance Manager will monitor workshop follow-up action more systematically and visit those members whose performance in this regard is unsatisfactory.

Draft training manuals are being produced from each management development workshop. To date three have been completed, with only one of them on **Creating and Maintaining Credit Discipline** still to be done. The draft training manuals on **Targeting and PME** have been sold to the Grameen Trust for world-wide distribution and the one on **Issues in Financial Management for Credit Programmes for the Poor** will be offered to the Trust shortly.

It is hoped that the basic integrated series of four management development workshops will be offered at the national level in the Philippines in 1995, for both CASHPOR and non-CASHPOR replicators, in order to strengthen their management capacity for scaling-up. Funding will be sought from both domestic and foreign sources.

Meanwhile three international management development workshops are proposed for 1995. These are:

1. **Scaling-up to Branch Viability**, jointly sponsored by CASHPOR, GT and GB in Dhaka, 23-30 January, 1995;

2. **Rural Banking, Increasing Professionalism**, jointly sponsored by CASHPOR and APRACA in Bangkok or the Philippines, May-June, 1995 and

3. **Planning, Monitoring and Evaluation II**, jointly sponsored by CASHPOR, GT and GB in Penang hosted by AIM in September, 1995.

Towards the Corporatization of CASHPOR

It is hoped that in 1996, CASHPOR will be able to complete its series of eight management development workshops by holding those on **Computerization**,

Personnel Development, and **Impact Evaluation Research** for which it has not yet been able to obtain funding.

We are a long way from achieving our target of reaching 10 million poor households throughout Asia with credit for income generation, but the year 2000 is getting closer. We must find ways to speed up the establishment of additional replications, especially in India, China and Vietnam.

There is much more that CASHPOR could do. We could spend time in these countries to promote, perhaps by means of joint-ventures, additional replications and scaling-up of existing successful ones. We could draw on our network to fill gaps in the management of existing and new projects while at the same time training out counterparts. We could strengthen our monitoring, evaluation and technical assistance. But for all of these we would need more working capital. We need also a legal identity that would enable us to work easily internationally.

Both problems, our legal identity and shortage of working capital, could be solved by corporatizing CASHPOR through the sale of shares. It is suggested that the shares be offered first to our founding members and a portion in their personal capacities, second to our staff, then to our existing institutional members and lastly to friends and other supporters.

Extracted from the First Annual Report of (CASHPOR Inc, 1993-1994; 29 Jalan Permata, 5, Taman Permata 70200 Seremban, N.S. Malaysia; Fax (606) 742-307

International Coalition on Women and Credit

In September 1995 the world's attention will be focused on Beijing, the venue for the **Fourth World Conference on Women: Action for Equality, Development and Peace**. This world Conference of Women provides a unique opportunity for microenterprise institutions

and their clients to take their policy messages before a global audience of policy makers.

The **International Coalition on Women and Credit** was created in preparation for the Beijing Conference. **Women's World Banking (WWB)** agreed to serve as the secretariat for the Coalition. The major focus of the Coalition is to ensure that, in preparation for the Beijing conference, low income women's participation and access to financial services is placed front and centre, in changing policies, systems and resource flows at local, regional and global levels. Twenty-six of the world's leading microenterprise institutions initiated the process of presenting a concrete strategy for equitable and sustainable development with low income women entrepreneurs and producers at the centre. This is an exciting initiative as it is the first time that these leading institutions have formed an alliance to pursue common objectives.

The key objectives of the Coalition are to:

- Use the 1995 World Conference on Women and the NGO Forum activities as a platform to focus the world's attention on low income women entrepreneurs and producers worldwide and to expand financial services to meet their needs.
- Document the contributions of low income women to society and economic development and the benefits they derive from access to financial services.
- Disseminate information on successful models of service delivery and advocate their adaptation and expansion.
- Promote mechanisms and relationships that open low income women's access to mainstream financial institutions.
- Identify policy reforms that will remove barriers facing low income women entrepreneurs and expand financial services to low income women entrepreneurs and producers.

In the last two decades, a wide range of financial intermediaries, particularly non-governmental institutions, have developed financial services that respond to the needs of low income women microentrepreneurs and producers. These institutions have created specialized products and services that increase

The International Coalition on women and Credit

Action Recommendations

1. By the year 2000, governments and multilateral institutions should have at least doubled the flow of resources allocated to provide financial services to low income women entrepreneurs and producers.

2. By the year 2000, governments need to restructure financial systems in order to expand financial services to low income women entrepreneurs and producers.

Policies must be reformulated to :

- define standards of performance with criteria and controls appropriate to institutions of different sizes and client bases.
- encourage and facilitate various responsive institutional arrangements.
- provide legal recognition of financial intermediaries.
- support those NGOs which meet rigorous criteria as players in the financial system.
- ensure that those institutions that meet the standards are capitalized, get institutional development support, and are eligible for loan funds.

3. Beginning now, responsive financial institutions, including NGOs which meet the criteria, should have access to capital, loan funds, refinance and institutional development support. These measures should allow them to at least double their client base of low income women entrepreneurs and producers.

4. Beginning now, banks, governments and international financier need to collect and disseminate gender disaggregated information on financial flows to women entrepreneurs and women's roles as savers, producers and decision makers.

5. Beginning now, governments should enact legislation to remove barriers to women's economic participation, in particular regarding property rights, inheritance laws, labor and zoning laws, access to credit, and in partnership with NGOs and women's groups, promote legal literacy.

INTERNATIONAL COALITION ON WOMEN AND CREDIT

List of Member Organizations

Coalition Secretariat WWB*

Coalition Coordinator Colins Kawas

- ACCION International, USA *
- Appropriate Technology International (ATI), USA *
- Association for Enterprise Opportunity (AEO), USA *
- Banco Solidario (BancoSol), Bolivia *
- Calmeadow, Canada *
- CASHPOR, Malaysia *
- Centro Accion Microempresarial, Colombia*
- Centro de Apoyo a la Microemprsa (CAM) El Salvador*
- COPEMF, Peru*
- Credit Organization for Pre-Micro Enterprises (COPE), Jamaica*
- Femme Development et Entreprise en Afrique (FDEA), Senegal*
- FINCA International, USA*
- FINCA Nicaragua
- Friends of WWB/India*
- Grameen Bank, Bangladesh*
- Kenya Women's Finance Trust (KWFT)
- Ms. Foundation for Women, USA*
- Mujeres y Desarrollo (MUDE), Guatemala*
- Research and Application Alternative Financing for Development (RAFAD), Switzerland*
- Save the Children, USA*
- Seed Capital Development Fund (SIDA), Washington, D.C.*
- SEEP Network, USA*
- Self Employed Women's Association (SEWA), India*
- Shakti Foundation for Disadvantaged Women, Bangladesh
- Total Home Industries, Kenya*
- UNIFEM*
- World Council of Credit Unions, USA*
- *Founding members

the economic participation of low income women and enhance the growth of their enterprises. The increasing focus on low income women as clients is based on the fact that poor women constitute the majority of the world's economically active poor. While some microlending institutions have consciously targeted low income women, others began to include increasing numbers of female clients in their programmes because they found that women entrepreneurs and producers were better clients.

The rapid growth of the microenterprise sector worldwide and the success of leading microenterprise development institutions has encouraged hundreds of NGOs and development agencies to create microenterprise

development programmes with an emphasis on lending. Despite their successes to date, the leading microenterprise institutions of the world still are only able to reach less than 1% of the world's population of low income women entrepreneurs and producers who need credit.

If development efforts are to effectively reach the increasing numbers of low income entrepreneurs and producers, then policy makers worldwide will have to enforce policy changes at all levels to increase the flow of economic resources to low income women. Successful microlending institutions have been trying to effect policy change in their own policy environments, but there has never been a movement involving the major practitioners at the international level.

Continued to page 12

Letter. . .

Spreading the Word in Germany

I was very happy to read in my local newspaper a long article about Grameen Bank. Grameen Bank is getting more and more popular all over the world!

Furthermore I would like to inform you about what has happened since I visited Grameen Bank this spring. I just finished my thesis about Grameen Bank. You find it enclosed, too. As it is unfortunately written in German, I translated some parts into English so that you might at least get an idea about it. In this context let me thank you for the big support I enjoyed from everybody in the bank. Thank you very much!

Concerning my journalistic work, I presented Grameen Bank in two radio features. One of these was produced for a nationwide broadcasting service called "Deutschlandfunk" in Cologne and the other for a radio station called "Radio Bremen" in Bremen. The features are quite short, 7 and 10 minutes, because I had so much work to do for the thesis. Maybe you would find it useful to have information material in German for German-speaking visitors in Grameen Bank, so I am sending you one of the tapes. The German media are quite interested in Grameen Bank and I will continue with that work.

Moreover, I took part in the annual conference of Results in Germany. Nancy Wimmer was extremely interested in the Grameen Health Programme and I gave a short lecture on this subject. In December I will have the opportunity to inform some students of the University of Cologne about Grameen Bank.

Andrea Steinert
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Fax: 49-221-239938
November 7, 1994

I Have An Ambition !

While going through a magazine, I came to know about the Bank you have established for small people and also learnt

about your vision of establishing a World Bank for Small People. It is really a wonder to achieve such a big success by starting it from the scratch. Probably your vision and mission together have helped in achieving such a great success. I have got an ambition to do something for the downtrodden but I am not getting the moorings. However, after reading the article regarding you, I feel that probably I may be helpful in your mission. I am anxiously looking for a directive from you.

G.S. Shukla
Executive Director
Rashtrya Chemical & Fertilizer Ltd.
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Sion Trombay Road, Bombay-400 022.
Telex: 71228 ; Fax: 4070221
January 4, 1995

Sharing Experience in Latin America

It was a great experience for me to participate in the Seventh International Dialogue Programme in Grameen Bank in November 1993. I personally experienced the miracles in the fields and I admire your commitment with the poorest of the poor in the Asian region.

I'm going to travel to Seattle in February next year to attend the Northwest International Women's Conference as a panelist with the topic "How are Women & Men Taking on Global Poverty".

Recently, I came back from Tegucigalpa, Honduras, where I was hired by Project HOPE as a consultant in Village Bank Credits. It was a nice experience and it provided me with the opportunity to reflect upon what people are doing around the world on behalf of the poorest of the poor.

They are implementing a pilot project in Guayaquil, Ecuador and Tegucigalpa, Honduras with AID resources.

In that Seminar I presented Grameen Bank's methodology to the participants and provided them with different experiences of my recent trip to Bangladesh.

I had the opportunity to share with the participants the document entitled "Grameen Bank's Methodology And Its Replication In Central America & Mexico". A manual I translated from English to Spanish using your bibliography

and complemented with my own experience during my recent visit to Bangladesh.

The participants asked me to provide it to other NGOs around Latin America.

Finally, I expect to attend to the United Nation's Fourth International Conference on Women next year in Beijing, China.

Salvador G. Munoz
RESULTS Representative
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Calle Los Lirios Casa # 14-A
Antiguo Cuscatlan, San Salvador
El Salvador C.A.
December 28, 1994.

Grameen in Norway

Results from development of the Grameen Bank in Norway, so far, have been very positive. On October 19, last year, the Grameen Bank project in Lofoten was given a prestigious "Equal Rights" award in Norway. The award is presented every year, by one of the largest trade unions in Norway. Previously, the award has been granted to organisations and persons who have played a key role in promoting equal rights between the sexes in Norway.

The group leaders from the "Women Bank" in Lofoten received the award on behalf of all the group members at a large conference at the Hotel Plaza in Oslo. The award giving ceremony received much attention in the media. I enclose some newspaper clippings.

The number of Grameen Bank projects in Norway is now increasing. At present, projects have already started or are in the process of being started, in 20 of the 430 counties of Norway. Nine of the counties where the projects have started, are mainly fishing counties. Many of these counties are located on islands.

One district called Karlsoy Kommune, consists of seven islands. The plan in this county is to establish one Grameen-bank group on each island. A couple of groups have already started up. The population in these counties is very small.

The Women's Fishery Committee is planning to make a network among the different Grameen Bank projects in Norway. It is the main item on the agenda

for the committee in 1995.

The interest for the Grameen Bank-model has been huge. We are several women who have been involved in spreading information about the model. Last August, there were three seminars about Grameen Bank at the Nordic Forum for Women in Finland.

I would also like to mention that we have received requests from Sweden, Finland, Russia (St. Petersburg), Spain, Palestine (East Jerusalem) about the experience we have in Norway with our "Women Bank".

Bodil Maal
Gaustaveien 171
0372 Oslo, Norway
Tel : 22 314500 (office)
22 494419 (home)
Fax (NORAD) : (095) 47 22 314401
January 22, 1995

Encouraging A Friend

I have been working for nine years with Jim Grant first as the Director for fund raising and then as the Deputy Executive Director, External Relations, of UNICEF in New York. I have been behind UNICEF's support for debt relief, credit for women and children, improvement of the condition of women - and always having the Grameen Bank in mind as the most impressive example of what can be done to alleviate poverty if one does the right things.

Now I am retired, but still follow development and have been strongly encouraging a young and very able friend, Vanessa von Richter, to get involved in these matters. She has passionately started doing so first in her studies at the Bristol University, then in a stage last summer in Vietnam and now in her desire to come to Bangladesh and work in addition to her current development and university activities. Although only 22, I believe she has great promise, and that she would be useful (and not a nuisance, as sometimes with volunteers!) if you would allow her to try to help you next Summer.

Marco Vianello-Chiodo
3 Wetherby Gardens,
LONDON, SW5 0JN
Tel. 44-171-370.40.58 (home)
44-171-244.04.32 (office)
Fax 44-171-835.00.43
January 13, 1995

A Home For Grameen!

We are just two of the thousands of fans of Grameen's work and its spectacular success. We admire millions of Grameen borrowers who have made Grameen legend possible by their remarkably responsible attitude towards credit (98% repayment rate).

After a fair bit of discussion between ourselves, we have decided to leave our family home to Grameen. As we are still in our thirties, we did not have a will until now. As soon as our solicitors would prepare one, a copy will be sent to you for your record.

Shirley & Shan Ali
7 Burke Place
Mount Colah 2079
Australia
Tel. +61 2 457.8805

Touched!

Last night I watched a film on B.B.C. TV about Grameen Bank. I was touched. In spite of having known, seen and read about Grameen Bank for last 2 years, I was thrilled (we are trying to start similar activity in the villages of Maharashtra State of India).

The joy on the faces of ladies who have benefited from Grameen Bank is infectious. I was amused by one child in a newly constructed hut tell another one, 'If you trouble me I will turn you into a dog'; that is innocence. Anyone who brings joy in the life of innocents is an Angel. Grameen Bank workers qualify for this honour.

Dr. A.M. Pai M.D
Ambika Darshan
Mahatma Gundhi Road
Ghatkopar, Bombay 400 077
March 6, 1995

International Coalition . . .

Continued from page 10

In September 1995, members of the Coalition, including low income women clients,

will go to Beijing with the compelling message of empowering women through access to credit. The world will

then have the opportunity to experience and celebrate the collective success of two decades of innovation and impact in the field of microenterprise lending and business development services. The world's policy makers will be offered concrete recommendations for policy actions that will promote sustainable development at all levels.

On the road to Beijing, the Coalition will demonstrate that investing in women is a good policy. By drawing upon its collective knowledge and experience, the Coalition will inform practitioners and policy makers about successful models for providing financial services to low income women. The Coalition also will advocate the expansion of these services through a wide range of financial intermediaries in order to reach the increasing numbers of selfemployed women that are still in need.

ORGANIZATIONAL STRUCTURE

The Coalition is housed at Women's World Banking, New York, which serves as the Coalition Secretariat. WWB provides the Coalition with administrative and logistical support and substantive assistance for the production of Coalition outputs. WWB participates actively with other Coalition members in regional and global policy forums in preparation for Beijing. WWB also utilizes its leadership in various forums related to Beijing and the Social Summit to further the common objectives of the Coalition.

COALITION OUTPUTS

Declaration of Financial Rights

The Declaration highlights the mission of the Coalition, sets the context for the focus of women, and provides concrete actions that need to be taken in order to reach the millions of women that deserve attention.

Videos and Video Letters

Coalition members are producing "Video Letters" from low income women entrepreneurs to policy makers. In these five minute "letters", low income women clients from different regions voice their concerns, highlight their achievements in their enterprise, families and communities, and discuss the benefits of having access to financial services.

Continued to page 16

Bulletin Board

Grameen Dialogue will publish your messages, queries, announcements, notices in this section. If you are looking for something, or you have something that others may be looking for, please let us know. We can tell everybody else. —Editor

Changes at Usahamaju

In the wake of the change of government in Sabah, Malaysia, there has been a reshuffle at the **Rural Development Corporation (KPD)**, the "owners" of **Project Usahamaju**. Dr. Richard Gunting, who initiated PU, headed both KPD and PU Management Committee, has been appointed Executive Director of KPD Holdings, the commercial wing of the corporation. The Project Manager is still Mr. Freddy Rantau, while the new General Manager of KPD, En. Awang b. Hj. Penfran Gamek, heads the PU Management Committee.

PU was disappointed to find that its allocation under the '95 Budget had been pared down from Ringgit \$3.4 million to \$0.238 million, but hoped that this would be revised.

FLASH!! Sabah Government has just announced that PU will be turned into the PU Foundation. We hope this also means an increase in their funding.

New MD at AIM

Tuan Haji Muktar Bin Ramli, an archivist by profession, but an active social worker by inclination, has been appointed Managing Director of AIM, ending a long period of uncertainty. The previous appointee, Nik Hashim, could not be released by the government.

CASHPOR GOES CORPORATE

A new company, will be formed in 1995, to work alongside CASHPOR, Inc., the Board decided.

This decision arose from the difficulty of finding a legal identity for CASHPOR to employ staff and conduct business in the various countries of the region and the lack of working capital.

CASHPOR, Inc, which is a non-stock, non-profit company registered in the Philippines, will continue to play its networking and fund-raising role. The new company registered as a private limited company financed through privately placed shares, will be able to employ staff and contract to provide services multinationally.

CASHPOR : 1994

During 1994 CASHPOR raised Ringgit \$700,000 (US\$280,000) over the year, although it started with a tiny balance. **Most funds came from CIGAP** and the heaviest expenditure was on the Management Development Workshops. **Other important donors were Canada Fund, Malaysia, Canada ASEAN Fund, Asian Community Trust of Japan and APDC.** In addition, **business was done with the International Labour Organisation, Redd Barna in Sri Lanka and the Grameen Trust.**

In presenting his draft financial report to the Board of Trustees, Executive Trustee Professor Gibbons commented that the main problem is a lack of working capital to employ more staff needed for expansion of CASHPOR services and business turnover.

Professor Gibbons reported promising prospects for 1995. CIGAP funds will continue for the workshop programme and field staff training. In addition, CASHPOR will organise joint workshops with funding from Grameen Trust and GTZ-APRACA.

Dr. Getubig reported that US\$245,000 had been committed so far under CASHPOR activities to run till end'95. Remaining funds include US\$100,000 for new replications, sufficient to fund two through CASHPOR alone or four if jointly funded by Grameen Trust.

Announcement

Grameen Trust is pleased to announce its new fax number :

8802-806319

Launching of People's Fund

The US\$ 100 million People's Fund was launched on March 18 by Grameen Trust during the International Dialogue Programme which was held at the Grameen Bank between 10-20 March 1995. The idea of the People's Fund originated

from a statement by Professor Muhammad Yunus that the US\$ 100 million being sought by the Grameen Trust (GT) for the international replication of the Grameen model for poverty alleviation, could very well be raised if one million people from around the world each contributed US\$ 100.

David Ellis, an American participant at the dialogue, became the first person to contribute US\$ 100 to the People's Fund. In the next five minutes, an additional US\$ 1100 was handed over by eleven more participants for the fund. Participants were delighted. It was decided that contributions would be deposited in a foreign exchange account of the Grameen Trust for on-lending to replication projects worldwide. People's Fund will play a vital role in the Global Grameen Movement to create a poverty free world.

Any individual or organisation wishing to contribute in the Grameen Trust People's Fund are invited to contact:

Grameen Trust
Grameen Bank Bhaban
Mirpur 2, Dhaka 1216
Bangladesh
Phone : 8802-806319
Fax : 8802-806319/8802-803559
Email : Toolnet : 9:1880/1.6
Internet:grameen@driktap.tool.nl

Help from Bonn

Ebersberg--A prestigious guest visited the country group of the CSU (Christian Social Union) on Friday : Carl-Dieter Springer, the Minister of Financial Cooperation and Development, along with Representative Josef Hollerith came to hold a meeting with members of "RESULTS" in order to inform themselves about a development project.

RESULTS is an international organization with the goal to make the industrial nations aware of their responsibilities to combat poverty.

To the delight of RESULTS members, the Minister for Development promised to engage himself for the financial support of the Grameen Trust from the European Union. Subsequently, the minister formally announced a grant of DM 3.1 million for Grameen Trust to

support the latter replication efforts of GB model.

(Extracted From Suddentsche Zeitung, Sept 19, 1994)

Eleventh International Dialogue Programme

The 11th International Dialogue Programme was held at Grameen Bank from March 10 to March 20, 1995. It was the third programme that was designed especially for the volunteers and staff of RESULTS and RESULTS Educational Fund. RESULTS is a non-profit advocacy group working to create the political will to end hunger. It has chapters in the United States, Canada, the United Kingdom, Germany, Japan, Australia and Mexico. Forty-four participants from five countries participated in this dialogue programme, making it by far the largest ever held at Grameen. The participants broke into small groups and lived in 21 different Grameen Bank branches for five days to get a deeper understanding of the operation and impact of Grameen Bank on the lives of the rural poor. After returning from the branches, the participants discussed how best they would use their experience in their future work to eradicate poverty. The participants also held dialogues with representatives of donor agencies and NGOs.

Among the concrete actions participants agreed to undertake upon returning to their home countries were: making micro-credit for poverty alleviation a greater part of their country's foreign aid programme, starting micro-loan programmes at home and improving/expanding existing ones, working to ensure the success of a Micro-credit Summit to be held in 1996 and raising funds for Grameen Trust's newly created People's Fund of 100 million from private sources to fund the replication of Grameen Bank.

For more information about RESULTS activities or the Micro-credit Summit, contact: Sam Harris, Executive Director, RESULTS International, 236 Mas-

sachusetts Ave., NE, Suite 300, Washington, DC 20002. Phone : 202-543-9340, Fax : 202-546-3228.

Workshop On Branch Viability

Grameen Trust currently funds 30 replication projects around the world. A number of these projects have successfully utilised the seed capital already provided by Grameen Trust (GT) and have begun submitting applications for further funding from Grameen Trust. In a bid to support the development of viable projects and optimise the use of scarce resources, Grameen Trust has undertaken to provide support to at least one branch in each of these projects to attain financial viability. Grameen Trust believes that if a project achieves a financially viable branch i.e. one that is able to cover all its annual operating costs from its interest income, then it would find it easier to access additional funds for the project from other sources in the future. For projects that do not have problems accessing funds, financial viability would ensure that the programme is operating with maximum efficiency. The viable branch model could then be replicated in other areas of the project.

Against this backdrop, a workshop on 'Scaling Up to Branch Viability' organised by Grameen Bank, Grameen Trust and CASHPOR Inc (the network of Asia-Pacific Grameen replications) was held at the Grameen Bank from 6-13 February. The project directors of eleven replication projects from seven countries, ten of them GT-funded, participated in the workshop. The main objective of the workshop was to enable each replication project to use financial modelling to prepare a viability plan for a single branch of the project. The workshop included hands-on practical sessions in which participants entered relevant data to model cash flow and branch viability for their branches on Lotus 1-2-3. Participants also carried out sensitivity analysis, changing variables in the model, particularly the interest rate, to test its robustness and to examine how this would affect the time and cash re-

quired for the branch to attain viability. Each project presented a viable branch proposal during the plenary at the end of the workshop, giving GT and CASHPOR Inc. the opportunity to raise questions and discuss the assumptions of each proposal with the project directors. The finalised proposals have been submitted by all projects for assessment and approval by Grameen Trust.

Area Managers' Training at Grameen Bank

The first specialised **Area Managers Training Programme** for area managers and trainee area managers of 12 Grameen Bank replication projects operating in China, India, Indonesia, Nepal, Malaysia, Philippines, Sri Lanka and Vietnam, began at Grameen Bank on 27 March 1995. The training programme has been jointly organised by Grameen Bank, Grameen Trust and CASHPOR Inc. and will last for two months.

The trainees will spend most of their time in branch and area offices of Grameen Bank. The course will include areas such as, area and branch budget management and accounting systems, systems to prevent corruption, staff relations, analysis of the strengths and weaknesses of the loan programme.

Although the first of its kind, Grameen Trust hopes to organise further training programmes of this kind in the future. Interested organisations replicating the Grameen Bank model may apply to Grameen Trust.

Grameen International Dialogue Programmes, 1995

Grameen International Dialogue Programmes, jointly organized by Grameen Bank (GB) Grameen Trust (GT), are intended for organisations and individuals who have initiated or are planning to launch programmes based

on the GB approach to serve the bottom poor by providing them with access to credit. The Dialogue provides an opportunity for participants to gain first hand exposure to the philosophy and operational procedures of the GB. It also allows participants to get acquainted to individuals and institutions who are already active in the field of poverty alleviation through replication of Grameen approach. The Dialogue provides a forum for mutual learning, sharing of experience and practical follow up action.

Dates for forthcoming thirteenth and Fourteenth Dialogues are given below :

13th Dialogue: 26 Aug.-7 Sept. 1995

14th Dialogue: 26 Nov.-8 Dec. 1995

If you are interested in joining any of these programmes as a potential replicator, please write immediately to the address below and we will send you our application form (the "Grameen Dialogue Information Sheet").

Grameen Trust
Mirpur Two
Dhaka-1216
Bangladesh
Phone/Fax : 880-2-803-559
880-2-806-319
Toolnet: 9:1880/1.6
Internet: grameen@driktap.tool.nl

Subscription

Grameen Dialogue

Please send a contribution of \$25 and put a friend on the mailing list of the **Grameen Dialogue**. Let your friend be an important part in the chain of people committed to work for the elimination of poverty from this earth.

Grameen Trust
Mirpur Two, Dhaka-1216
Bangladesh
Fax : 880-2-803-559

New Publications

Training Manuals on Grameen

The following training manuals on Grameen model are available with Grameen Trust for sale.

1. 'Planning, Monitoring and Evaluation'.
2. 'Targeting, Identification and Motivation'.
3. 'Key Issues in Financial Management'.

Each manual costs US\$ 15 (fifteen US dollar) plus handling and mailing charges. If you are interested please write to Grameen Trust.

Grameen Publications in USA

All Grameen Publications are available in the USA at the following address :

Ms. Patricia Young
National Co-ordinator
World Food Day Committee
1001-22nd Street NW
Washington DC 20437, USA
Phone : (202) 653-2404

Key Issues in Financial Management

Training Manual on **Key Issues in Financial Management for Grameen Credit Programmes** is available for purchase from Grameen Trust.

The book covers the following topics :

1. **Financial control** (including problem-areas of financial control and guidelines for strict financial control.)
2. **Cash-flow management** (including guidelines to design cash flow management for viability and sustainability.)
3. **Chart of Account** (including guidelines of accounts and financial statements.)
4. **Computerization with MicroBanker**, the computer software developed by FAO for use by conventional rural banks and its relevance to Grameen replications.

This book can be purchased from Grameen Trust at a cost of US\$ 15 per copy plus mailing and handling charges.

Grameen Trust
Grameen Bank Bhaban
Mirpur 2, Dhaka 1216
Bangladesh

International Coalition

Continued from page 10

The Policy Impact Manual

The Coalition is producing guidelines on means to influence delegates and strategies for building alliances with other NGOs. The manual also includes suggestions for policy interventions and overhead slides that can be used at workshops and presentations.

Policy Papers

The Coalition plans to produce and disseminate position papers on various key themes related to successes by financial intermediaries and their clients in the field of microenterprise credit. The principal objective of these papers is to highlight the credit-worthiness of low income women clients and the successful microlending models. The audience for these papers are policy makers and funders. These policy papers will serve to enhance their awareness of microenterprise credit intermediation

and to garner their support. The papers will provide information to Coalition members and NGOs that are interested in developing credit programmes for the poor. Proposed themes include:

- The impact of credit on low income women clients.
- The superior performance of women in credit programmes based on repayment rates.

Case Studies on Best Practice Financial Intermediaries

These case studies, produced with WWB, will highlight the successes of best practice financial intermediaries. They will be an important source of information for policy makers and NGOs.

CONCLUSION

The purpose of the 1995 United Nations International Conference on Women in Beijing is to assess progress and provide added impetus to the implementation of the Nairobi Forward Looking Strategies. In 1995, at the close of the United Nations

Decade for Women, the "Nairobi Forward Looking Strategies" affirmed credit as a means to achieve overall development for women. Furthermore, governments and policy makers all over the world have recognized that low income women have limited access to credit. However, governments and international policy makers have not created an enabling policy environment to address this gap. The International Coalition on Women and Credit will use this historic opportunity at Beijing to promote action recommendations that will create a more favourable policy environment for low income women and the institutions that serve them.

For further information on the Coalition and how to become more involved in its activities, please contact:

Ms. Celina Kwas
Coalition Coordinator
International Coalition on Women
and Credit
8 West 10th Street
New York, NY 10018
Tel: (212) 768-8518
Fax: (212) 768-8519

GRAMEEN UPDATE : FEBRUARY, 1995

Here are the latest figures from Grameen :

Item	Nos	Item	Million Taka	Million US\$
1. Number of Branches	1,045	6. Cumulative amount disbursed	49246.68	1338.40
2. Number of Villages	35,001	7. Amount disbursed during this month	1582.81	40.59
3. Number of Centres	60,133	8. Cumulative amount of Housing Loans disbursed	4851.08	130.90
4. Number of Members	2,029841	9. Housing Loans disbursed during this month	113.51	2.91
Female	1,908,679	10. Cumulative amount of Savings in Group Fund	3321.84	90.43
Male	121,162	11. Balance of total savings (Excluding Group Fund)	669.42	17.16
5. Cumulative number of houses built with Grameen housing loans	300,749			

Editor : Muhammad Yunus

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GRAMEEN TRUST, a not-for-profit organisation created to promote awareness and action for the elimination of poverty and hunger, is located at Mirpur Two, Dhaka 1216, Bangladesh.

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GRAMEEN DIALOGUE

Newsletter Published by the Grameen Trust, Bangladesh

No. 20

October, 1994

Does the Capitalist System Have to be the Handmaiden of the Rich ?

Muhammad Yunus

[Extracts from the keynote address delivered at 85th Rotary
International Convention held in Taipei, Taiwan, on June 12-15, 1994.]

Credit As a Human Right

If we are looking for one single action which will enable the poor to overcome their poverty, I would go for credit. Money is power. I have been arguing that credit should be accepted as a human right. If we can come up with a system which allows everybody access to credit while ensuring excellent repayment --- I can give you a guarantee that poverty will not last long. If the helplessness and isolation of labour, who have nothing to sell but their labour, can be totally removed by connecting labour with capital through a universal credit system, we'll then have other kinds of actors on the economic scene different from what the existing capitalist world would allow us to bring out.

Poverty is not created by the poor. Poverty is created by the existing world system which denies fair chances to the poor. If we can ensure truly equal opportunities to everybody in the society there is no reason why poverty should linger around us.

Charities and handouts help maintain and deepen poverty. These are invented to avoid giving equal chances to the poor. Handouts take away initiative from people. Human beings thrive on challenges, not on palliatives.

Grameen has put trust back into the picture. We do business on trust. (In the USA, one of the Grameen replications calls itself "Good Faith Fund" to make this very point.) Grameen trusts people. It believes in the enormous potential of each and every human being. Given enabling environment, even the poorest woman can peel off doubts in herself and start exploring her abilities to find a life with full human dignity.

Besides being a lending institution, Grameen also requires the borrowers to save. Each borrower saves one taka (2.5 cents US) each week, and five per cent of the loan money. Today the total savings of Grameen borrowers exceed US\$ 70 million. If they wish, Grameen borrowers can collectively buy up the largest enterprise in the country. It would be fun to do that -- the poorest in the country getting into the league of the richest in Bangladesh!

Capitalism : Making the Rich Richer

The essence of capitalism is expressed in two of its basic features: a) profit maximization and b) market competition. In their abstract formulations none of them was supposed to have anything conspiratorial against the poor. But in real life they turn out to be the "killers" of the poor--by making rich the richer and poor the poorer.

Profit maximization is recognised as the best principle to ensure the optimal use of resources. It tells you when you are going in the right direction in mixing inputs, when you are going in the wrong direction, and when you have just the right combination of resources. Free market competition ensures that you are pushed out of any comfortable position when your competitor finds a better combination or better product or better way of doing business. It is the driving force for all innovations, technology changes, and better management.

In the conceptualisation of the capitalist world we have installed a greedy (almost bloodthirsty) person to play the role of profit-maximizer. Not only have we deprived him of all human qualities, we have empowered him by giving him all the institutional support he can use by depriving the

Grameen Bank At a Glance

(As on February 1995)

1. Total Loan Disbursed (Cumulative)	:	US \$ 1.3 billion
2. Loan Disbursed in :		
1993	:	US \$ 308.14 million
1994	:	US \$ 394.75 million
3. Total savings (balance)	:	US \$ 72.77 million
4. No. of borrowers	:	2.0 million
5. No. of houses built with Grameen loans	:	300,000 units
6. Percentage of women borrowers	:	94 percent
7. No. of Centres	:	60,133
8. No. of villages covered	:	35,001
9. No. of Branches	:	1045
10. No. of Staff	:	12,068
11. Percentage of share-capital owned by borrowers	:	92 percent
12. No. of centre schools	:	22,509
13. No. of students :		
Girls	:	283,652 (72%)
Boys	:	111,364 (28%)
Total	:	395,016 (100%)
14. Packets of vegetable seeds sold to borrowers	:	10.6 million
15. Trees planted by borrowers	:	6.8 million

Grameen Bank

Barobazar Kaliganj Branch

At a Glance

(As on February 1995)

1. Starting date of the branch	: March 19, 1991
2. Total Loan Disbursed (Cumulative)	: US \$ 800,100
3. Loan Disbursed in :	
1993	: US \$ 237,013
1994	: US \$ 386,447
4. Total savings (balance)	: US \$ 41,581
5. No. of borrowers	: 2184
6. No. of houses built with Grameen loans	: 28 units
7. Percentage of women borrowers	: 100 percent
8. No. of Centres	: 61
9. No. of villages covered	: 36
10. No. of Staff	: 11
11. No. of centre schools	: 5
12. No. of students :	
Girls	: 35 (47%)
Boys	: 40 (53%)
Total	: 75 (100%)
13. Packets of vegetable seeds sold to borrowers	: 2421
14. Trees planted by borrowers	: 1425

FINANCIAL TIMES

LONDON

Tuesday March 7 1995

Look to Bangladesh for new chief of the World Bank

From Mr Edward F Feighan.

Sir, As a former member of the US House of Representatives who served on the foreign affairs committee, I read with interest your editorial, "A president for the World Bank" (March 1), in which you suggest a new vision for selecting the next president of the World Bank. You say "the right person to articulate [the bank's] purpose is unlikely to be a manager, however gifted, or a manipulator of financial markets, however creative... The bank's aim is development. Its president must define what that means and, no less, explain why it matters."

I caught my first glimpse of a new vision of development nearly a decade ago. At that

time, I was a lead sponsor, along with Republican Ben Gilman, the current chair of the House International Relations Committee, on legislation modelled after a different kind of World Bank - the Grameen Bank in Bangladesh.

Its founder and managing director, Muhammad Yunus, has crafted an institution that has grown from one borrower 18 years ago, who used a minuscule loan to free herself from a money-lender and catapult her income from two cents a day to \$1.25 a day, to an institution that lends \$1.5m a day to the poorest women in Bangladesh. The current 2m borrowers (only 6 per cent are men) buy milk cows and sell the milk, husk rice and sell the

rice, and do all other manner of self-employment ventures with loans that average \$100 each and have a default rate of just 2 per cent.

There is no person who has a better understanding than Muhammad Yunus of how to use banking to eradicate poverty. There is no person who has better demonstrated what we must do to solve the problems before this week's UN summit on social development - poverty, employment, and social integration.

Edward F Feighan,
*Climaco, Climaco, Seminatore,
Lefkowitz & Garofoli,
Ninth floor, the Halle Building,
1228 Euclid Avenue,
Ohio 44115,
US*

A Banker Without Pinstripes

This town is full of people who call themselves revolutionaries. The real thing, however, was imported last week: a Bangladeshi banker who thinks credit is a human right.

Muhammad Yunus, a pleasant, smiling man in a tan Nehru suit, has financed thousands of small enterprises in his dirt-poor native country and in 40 countries around the world, including the United States. President Clinton is a fan, and told *Rolling Stone* magazine that Yunus, a PhD from Vanderbilt in economics, deserves the Nobel Prize.

He is not your usual banker, who eyes borrowers with suspicion and poor people not at all. Noting that the big commercial banks in Bangladesh lost \$9 billion in defaulted loans to the rich, he told loan officers that the poor could not be worse deadbeats. But he had to use his own money for his first disbursements. Now, 18 years later, Grameen Bank operates in more than half the villages of Bangladesh, serving 2 million borrowers with 1,047 branches. The average loan is \$100, a considerable sum in Bangladesh. The payback rate is 98 percent.

Ninety-four percent of the borrowers are women. That's no accident, Yunus told a congressional forum. Although Bangladeshi women are docile wives, many of whom have never even handled money, they're better bets than their husbands, he says firmly.

"Women have plans," according to him, "for themselves, for their children, about having children, about the home, the meals. They have a vision. A man wants to enjoy himself."

This, of course, is a variation on a theme given voice recently by House Speaker Newt Gingrich (R-Ga.), who in a discussion about gender differences explained that men "are biologically driven to go out and hunt giraffes."

In Bangladesh's conservative Islamic society, Yunus's doctrine of the superiority of women is explosive, and the clergy has fulminated against his designs on the traditional order of things. But men have accepted with more grace than expected, since their working wives have brought home new tin roofs, three square meals a day, clothes for the children and the opportunity to go to school.

Grameen Bank managers do not take the courses familiar to their Western counterparts. When a new branch is to be opened, the designated manager, traveling with a superior, goes to a village and seeks out borrowers. He goes to the home of the likely client, to

make sure she is really poor and thus deserving. If there is furniture in the house, he knows there is inadmissible affluence. The poorer she is, the better her chances.

No collateral is required. It takes the form of four other women who cosign the note. They have to agree on the nature of the enterprise and the way to proceed. If, for instance, a dairy business is being formed, they would have to decide on the kind of cow and the cow itself. If the chief borrower defaults, the other women become ineligible for loans. Popular ventures are basket-weaving, well-purifying, rice-husking and door-to-door jewelry sales.

"It is much better for both buyer and seller," explains Yunus. "The woman comes to the house with bangles for sale, and the woman of the house is glad to buy one from her. Otherwise the woman would be begging from house to house. This way, she has dignity, she is helping her family. Every week, she pays back the equivalent of 2 cents on her loan and must save 2 cents as well."

Jan Piercy, the U.S. executive director of the World Bank, says that "access to credit unleashes entrepreneurial initiatives that enable the borrower to go from dependence to self-reliance. It ultimately means that the prosperity in the developing world will reach the very poor."

The United States is spending \$149 million on programs in poor countries. Last year Congress voted \$33 million to help set up Grameen-type community small enterprises. When Yunus first came to peddle his idea in America, a young Arkansas governor was most receptive. The Good Faith Fund is still flourishing.

In Bangladesh, Yunus does not limit his revolutionary activity to having upended the banking system and routing the pinstripes. He is transforming village life. Women who get loans pledge themselves to certain sharply defined goals—to have small families, to oppose child marriage and dowries, to drink only filtered or boiled water, to grow vegetables and eat them, to dig latrines, to send their children to school. Grameen has a health care system in the making. Premiums will be \$1.25 a year per family, and 2 cents per doctor visit.

Yunus is making his country into a matriarchy. He has changed the role of women. He's trying to prove that capitalism need not be driven by greed alone. Newt Gingrich promises "a different way of doing business." Yunus has already done it. Speaker, eat your heart out.



The economics professor taught the world that the needy do not require handouts

■ UPDATE ■

Banker to the Poor

Bangladeshis Continue to Count on Yunus

Can impoverished Bangladesh teach fat-cat America a thing or two about banking? Yes, says Muhammad Yunus of Dhaka-based Grameen Bank. When he was governor of Arkansas in the 1980s, Bill Clinton asked Yunus to replicate Grameen's small-loans scheme in his hardscrabble state. Yunus helped start up the Good Faith Fund in Pine Bluff. Some U.S. experts predicted that Americans would not line up unless they could borrow at least \$50,000. They were wrong. Many in Arkansas asked for sums as small as \$375. "Academics have their ideas about the world and the reality is so different," says Yunus. "I believe in the capacity and capability of human beings."

He is an academic himself. But the Chittagong University economics professor put theory into practice in 1976. His mission: to help the poor by lending without collateral. Grameen aims "to feed those who would otherwise go hungry," says Yunus, "not through handouts but by giving them the means to earn money for food." To date the bank has given out some \$1 billion in loans to 2 million families — with an incredible 98% repayment rate. What many banks don't realize, says the 54-year-old Yunus, is that most people honor their obligations if they have the means to do so. It is a lesson Grameen has taught development workers from the U.S. and 70 other countries.

Born to a well-off business family, Yunus started teaching economics at 22. He left for the U.S. in 1965 on a Fulbright fellowship, completing his Ph.D in economics at Vander-

bilt University five years later. Back home, Yunus worked briefly as a government economist, then returned to teaching. One day, while strolling in the village of Jobra behind the Chittagong University campus, he saw a woman weaving cane seats. How much do you earn a day? he asked. Four cents, answered the woman, adding that the rest goes to the money lender.

Moved by the weaver's plight, Yunus thought of ways to help his country's poor. Grameen Bank lent a total of \$25 to ten people in Jobra in 1976. Yunus had to scramble for capital. Grameen got a big boost in 1981 when the Rome-based International Fund for Agricultural Development lent it \$3.4 million. The central bank extended grants in 1983. Grameen received more support after Yunus was honored with the Magsaysay Award for community service in 1984.

Today the bank has 1,042 branches and 11,000 employees who serve half of the country's 68,000 villages. Charging annual interest of 20%, it funds practically any income-generating activity from fish farming to cloth weaving to basket making. Borrowers, most of them women, ask for \$100 on average. The requirements? "The less you have," says Yunus, "the higher the priority you get." He recently won the 1994 World Food Prize, which comes with a \$200,000 grant from American philanthropist John Ruan. Yunus has decided to give the money to Grameen employees. They deserve it.

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March 23, 1995

Ms. Melanne Verveer
Attn: Jennifer Klein
The White House
1600 Pennsylvania Avenue
Washington DC 20500

Via Facsimile
Number of Pages:

Dear Ms. Verveer,

I returned from Bangladesh on Monday. Forty-five of us visited the Grameen Bank and it was very inspiring.

While speaking with Muhammad Yunus last week we discussed the idea of inviting Hillary Rodham Clinton to be Honorary Co-Chair of the People's Summit for Micro Credit. The goal of the meeting is to develop a plan of action for ensuring that 100 million of the world's poorest families, especially the women of those families, are receiving micro credit loans for self employment by 2005.

Muhammad Yunus loved the idea and said he would discuss it with Mrs. Clinton in Bangladesh. Yunus asked me to draft the letter for him.

I wanted to make sure you saw the letter before Yunus hands it to Mrs. Clinton. Susan Shure, a friend of mine, will also give a copy of the letter to Jan Piercy. I hope you have a wonderful journey.

Sincerely,

Sam Harris
Sam Harris
Executive Director

P.S. I read Jennifer Klein the response of a Grameen borrower to the question, "Would you rather have received your loan in the form of a gift?" The borrower's response is below and in an op-ed I've attached.

If I am given a gift, it is not for development, it is just to enjoy. If it is a gift, I think I get it for free so I have no tension. I can use it any way [I want]. If I get a loan, I have pressure to pay back and will work hard. A gift makes a person lazy, inactive, and destroys a community.

*Robin, Jan,
& Carol think
we should all
should explore
this.*

Draft--Sample Text

April 22, 1995

Mrs. Hillary Rodham Clinton
The White House
1600 Pennsylvania Avenue
Washington DC 20500

Dear Mrs. Clinton,

I wanted to put into writing my invitation for you to serve either as Co-Chair or, if necessary, as Honorary Co-Chair of the People's Summit for Micro Credit. The People's Summit for Micro Credit is the first step of the Where Credit Is Due 2005 project which is a decade-long campaign whose goal is to ensure that 100 million of the world's poorest families, especially the women of those families, will be receiving micro credit loans for self-employment by 2005.

The project is under the auspices of the RESULTS Educational Fund which, along with its sister organization RESULTS, has been a leading advocate for credit for the poorest women for nearly a decade. George Stephanopoulos is very familiar with their work and with their Executive Director Sam Harris.

The first phase of the Where Credit Is Due 2005 project is the development of a plan of action for reaching 100 million of the world's poorest families by 2005. A paper is being circulated for comment to more than 100 individuals around the world who are either practitioners or supporters of this work. The paper will be redrafted and recirculated and then discussed at a People's Summit for Micro Credit preparatory meeting to be held October 7-8, 1995 in Washington DC. The paper will be rewritten again and circulated for a final round of comment leading to the People's Summit for Micro Credit which is tentatively scheduled for May 8-9, 1996. As (Honorary) Co-Chair we would ask that you:

1. Allow us to list you as Co-Chair of the People's Summit for Micro Credit.
2. Work to see that the goal of reaching 100 million of the world's poorest families, especially the women, with micro credit loans for self-employment by 2005 is brought by the U.S. delegation to the Conference on Women in Beijing.
3. Co-sign, with me and the other Co-Chair(s), the letter of invitation to the People's Summit for Micro-Credit preparatory meeting in October. If necessary, you might instead send your own letter of invitation.
4. Speak at the October 1995 preparatory meeting.
5. Co-sign, with me and the other Co-Chair(s), the letter of invitation to the People's Summit for Micro-Credit tentatively scheduled for May 8-9, 1996. We want to invite both practitioners and leaders from the business and banking sectors to the Summit.
6. Encourage the President to speak at the People's Summit for Micro Credit in 1996.

These are the basic ideas and we're open to discussing other options with you. Once the

global and U.S. plans of action have been developed, there will be a campaign to enlist business leaders, government officials, and the public in implementing the plans.

I have been moved by the commitment Queen Sofia of Spain has shown for micro credit and plan to extend an invitation for her to serve as a Co-Chair. Sam Harris suggests that we also invite a Republican leader in the U.S. to serve as a third Co-Chair.

I am sure you will have seen from your visit with Grameen borrowers how a tiny amount of credit helps women change their lives and the lives of their families. We must see to it that credit for self-employment is extended to the poorest people in the U.S. and around the world, and that the rate of expansion of such programs increases dramatically. Your involvement as Co-Chair (or Honorary Co-Chair) would make a tremendous difference.

Sincerely,

Muhammad Yunus

Here's a New Idea: Eradicate Global Poverty for the Profit

While world leaders were gathering at the Social Summit in Copenhagen to discuss poverty alleviation, employment generation and social integration, I joined 44 others and spent five days in the villages of Bangladesh interviewing borrowers of the Grameen (village) Bank. Given what we were learning in speaking with these formerly destitute women, I can't help but think that the 45 of us were at the *real* Social Summit.

Here is what we saw. We saw the eradication of rural poverty in the Third World. We witnessed the unleashing of the human spirit. Perhaps most remarkable of all, we saw this achieved by an institution that is turning a profit. That's right, the Grameen Bank has made a profit over the last two years.

I don't know what the implications of this are for the United States. Transplant the Grameen experience to US soil and maybe we'd only reap the unleashing of the human spirit, the *reduction* of poverty, and no profit. It's too early to be sure. But the global implications of Grameen's successes are unmistakable.

Grameen Bank will lend \$500 million this year in loans that average \$100 to two million rural people, 94 percent of whom are women, who will use the money for self-employment ventures. Grameen will get 98 percent of these loans paid back in full—with interest.

But that's only part of the story. A recent study of long-term borrowers found that 75 percent had either left poverty or were near to leaving poverty. Recently, Grameen Bank decided to slow its expansion within Bangladesh and committed itself to getting each of its two million borrowers and their families out of poverty by the year 2000.

While visiting a Grameen branch in Natore District in northwest Bangladesh, I got a firsthand glimpse of what this future could look like. I interviewed Nurjahan, a Grameen borrower whose name means "light of the world." Abandoned by her parents at 3 months of age and raised by a neighbor, Nurjahan was married at 12 only to be abandoned by her husband a year later while three months pregnant. She returned to the family who had raised her, cooking for them while raising her son. Before joining Grameen, Nurjahan had never earned more than \$37.50 in a year and owned no land. After five years with Grameen her annual income is \$250 (nearly twice the national average) and she owns two goats, one pregnant cow, 10 hens, and two-thirds of an acre of land. Seasonally, she employs two farm-hands to assist with her rice crop. In a country where only 46 percent of the children reach grade five, Nurjahan's son is now in 8th grade.

Another of our group asked a borrower if she would rather have received her loan in the form of a gift.

"If I am given a gift," she answered, "it is not for development, it is just to enjoy. If it is a gift, I think I get it for free so I have no tension. I can use it any way [I want]. If I get a loan, I have pressure to pay back and will work hard. A gift makes a person lazy, inactive, and destroys a community."

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b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

But while Republican members of Congress may hear this wisdom from rural Bangladesh as testimony in support of their social agenda they should note another axiom from Grameen Bank. Bank founder Muhammad Yunus instructs the Grameen staff to constantly ask themselves if their policies and actions will create more misery and poverty for the borrowers or less. That is a central question that Congress and the American public must face squarely as we continue the vivisection of thirty years of social programs.

In April, Hillary Rodham Clinton will visit a village in Bangladesh and meet the women borrowers of Grameen Bank. I'm sure she will emerge with the same question we had. "How can we more rapidly expand this eradication of poverty and unleashing of the human spirit?"

It's a question that the Social Summit in Copenhagen didn't answer, but the Women's Conference this September in Beijing still could. It is a question that needs to be considered by all of us concerned with a sustainable and humane future for our world.

That's why micro credit leaders around the globe are endorsing the goal of reaching 100 million of the world's poorest families, especially the women of those families, with micro credit loans for self-employment by 2005. Embracing this goal and moving toward it is something we can do for the poor, for the hungry, for the economically and politically disenfranchised. And, as Grameen's financial successes prove, it's also something some of us can pursue for the profit!

[789 words]

Sam Harris is Executive Director of RESULTS, a citizen's lobby dedicated to ending hunger and poverty, and Coordinator of the Where Credit is Due 2005 project.

Sam Harris, Executive Director
RESULTS
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ICDDR,B Pilot Training Program "Training for Emergency Response to Cholera and Shigella Epidemics" funded by the USAID Office for Foreign Disaster Assistance (OFDA)

The U. S. Agency for International Development has provided a grant of \$73,622 to the International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) to undertake a pilot training program, "Training for Emergency Response to Cholera and Shigella Epidemics." ICDDR,B -- originally established in the 1960's as the Cholera Research Hospital with financial and technical assistance from the U.S. -- is now recognized by USAID's Office of Foreign Disaster Assistance as a center of excellence in providing emergency response to diarrhoeal epidemics.

The concept for the training course came out of ICDDR,B's experience in Goma, Zaire, where an ICDDR,B team was sent to the Rwandan refugee camps to assist in combating the diarrhoeal epidemic affecting the camp population. The health workers of international relief organizations that responded to the emergency did not have sufficient knowledge or experience with the management of diarrhoeal epidemics. The ICDDR,B team established a treatment facility in the refugee camps that reduced mortality dramatically and quickly.

The ICDDR,B training course, to be conducted in Bangladesh, is targeted toward senior medical and health professionals from international organizations and NGOs that normally respond to emergencies worldwide. The training course participants will be trained in the identification of diarrheal disease pathogens, specifically cholera and shigellosis, and be able to diagnose and determine pathogens and appropriate drug therapy under field conditions, using new techniques for control of diarrheal disease epidemics.

The initial training course, for 10 participants, will be conducted during a two-week period this fall. Because fall is normally a high season for diarrhea in Bangladesh, participants will have the opportunity to receive hands-on experience in managing diarrheal disease epidemics. To extend the reach of the course, each participant will receive a training video that can be used to train additional staff in his or her home organization. If the training course is considered successful, additional course may be funded by OFDA.

Talking Point: "ICDDR,B is recognized by USAID's Office of Foreign Disaster Assistance as a center of excellence in providing emergency response to cholera epidemics. An agreement between the Center and the U.S. Government has recently been signed to train senior medical and health professionals from international organizations and NGOs how to respond to emergencies worldwide. The concept of the program came from the Center's outstanding work among Rwandan refugees in Goma, Zaire where their contributions reduced mortality dramatically and quickly."

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ICDDR/B Pilot Training Program "Training for Emergency Response to Cholera and Shigella Epidemics" funded by the USAID Office for Foreign Disaster Assistance (OFDA)

The Office of Foreign Disaster Assistance (OFDA) has provided ICDDR/B a \$73,622 grant to undertake a pilot training program, "Training for Emergency Response to Cholera and Shigella Epidemics". ICDDR/B is recognized by USAID's Office of Foreign Disaster Assistance as a center of excellence in providing emergency response to diarrhoeal epidemics. The concept for the training course came out of ICDDR/B's experience in Goma, Zaire, where an ICDDR/B team was sent to the Rwandan refugee camps to assist in combatting the diarrhoeal epidemic affecting the camp population. The ICDDR/B team established a treatment facility in the refugee camps that reduced mortality dramatically and quickly. The ICDDR/B team found that, although well intentioned, health workers of international relief organizations working in the camps did not have sufficient knowledge or experience with the management of diarrhoeal epidemics.

The ICDDR/B training course, to be conducted in Bangladesh, is targeted toward senior medical and health professionals from international organizations and NGOs that normally respond to emergency situations worldwide. By the completion of the training course participants will have been trained in the identification of diarrhea disease pathogens, specifically cholera and shigellosis, be capable of applying diagnostic techniques to determine pathogens and appropriate drug therapy under field conditions, and will have been exposed to new techniques for control of diarrhoeal disease epidemics.

The initial training course, for 10 participants, will be conducted during a two-week period this fall. The fall is normally one of the highest seasons for instances of diarrhea in Bangladesh and will provide the opportunity for participants to receive hands-on experience in the management of diarrhoeal disease epidemics. To assist in the transfer of information from the course, each participant in the training program will be provided a training video that can be used to train additional staff in the participant's home organization. If the training course is considered successful, additional courses may be funded by OFDA.

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GRAMEEN CHECK*

The history of the handwoven textiles of Bangladesh is replete with well documented reports of its excellence and high value in the discerning markets of Europe, West Asia and the Far East. For centuries the Dhaka Muslin held its own amongst the finest fabrics of the world; apart from this superb fabric the region produced a wide variety of woven textiles to fulfill its own requirements, as well as other markets of the subcontinent.

However, in recent decades, Bangladeshi weavers have had to face innumerable hardships. The scarcity of raw materials in combination with the steadily declining economic situation forced many to abandon their handlooms for other sources of income, while others joined the ranks of the unemployed. Bangladesh, which was once known for the high quality of the fabric woven here, began to import cloth. This led to increased unemployment and a growing trade deficit.

A recent survey by the handloom Board of Bangladesh had located 501,838 looms in the countryside; of these as many as fifty percent of the looms are underutilised due to the lack of working capital and competition from machine made products.

The Grameen Bank in a bid to reverse this worsening trend has commissioned over a thousand weavers to weave checkered fabric on their handlooms with raw materials provided by the Bank.

Named "Grameen Check" this hand-dyed, and hand-woven, light and comfortable material comes in a variety of colour combinations ranging from pastels to vivid, bright shades and is ideal for spring and summer wear for both men and women.

In an age of ecological concern weaving has the special merit of being one of the very few industries not based on fossil fuel. Grameen Checks are made of pure cotton. This has an additional appeal given the growing preferences of natural fibres worldwide.

In order to achieve its goal of promoting the handloom weavers the Bank has set up "Grameen Uddog" a company which provides assistance in three major areas: working capital, design expertise in upgrading and standardising the quality of the product, and marketing support within the country and abroad.

To date, almost all the fabric used by the garment industry in Bangladesh is imported from other countries. Grameen Bank has targeted this segment of the market and invested in developing an attractive series of check and stripes that will attract international buyers.

The colour, thread count and construction of the cloth vary, and it is available in 72 x 60, 80x70, 60x60, by 40,30,20 counts of yarn. The fabric is 100% colourfast and shrinkage is only 3%.

Particulars such as the colour, design, construction and thread count of the fabric are determined by the buyer, and orders are generally filled within 60 days.

*This text is taken directly from Grameen Uddog Brochure "Grameen Check."

Note: Over 50,000 of Grameen borrowing families are handloom weavers.



Immunization of children and mothers in Bangladesh



Among the leading causes of death of Bangladeshi children are six diseases that are easily prevented by vaccination: tetanus, measles, polio, whooping cough, diphtheria, and tuberculosis. Mothers are equally at risk from dying of childbirth-related tetanus that could be prevented by vaccination. The infant, child and maternal mortality rates in Bangladesh are among the highest in the world.

Although the mortality rates are still high by world standards, significant progress has been achieved in reducing infant mortality. Infant mortality decreased from 128 per thousand live births in 1987, to 90 per thousand by 1994. The National Immunization Program has contributed significantly to the decline in infant mortality. The percentage of fully-vaccinated children under the age of one year increased from 5 percent in 1988 to 60 percent today. Eighty percent of women of reproductive age are now vaccinated against tetanus.

USAID began supporting Bangladesh's National Immunization Program in 1988. USAID concentrates its support in urban areas, where 20 percent of the population resides, complimenting the rural immunization program largely supported by UNICEF. USAID assistance, \$1.98 million in 1995, is helping the government and non-governmental organizations increase the number of fixed centers and outreach sites offering immunization services, particularly in urban slums. USAID has also helped deliver tetanus toxoid immunizations to women garment workers and girls in high schools and colleges. The program objective is to achieve an immunization rate of 85 percent of women and children fully vaccinated, and put in place a sustainable management and service delivery system.

BANGLADESH: DROP-IN AT BRAC SCHOOL

CONTEXT OF MEETING

There is a one-room elementary schoolhouse just as you enter the trail-head on the walk to the family planning village. Three dozen students aged 7 - 11 attend this school, which is part of the non-formal Bangladesh Rural Advancement Committee (BRAC) system. You will stop for a few minutes to view the school, say hello to the children and teachers, and urge the students to study hard and stay in school.

BRAC is the largest NGO in Bangladesh, operating in 55,000 of the country's 80,000 villages and benefiting more than 1 million rural poor. BRAC emphasizes rural development, non-formal education, and programs to help poor women. BRAC's success has prompted attacks on some of its projects by fundamentalist elements. USAID provides funding to BRAC to integrate family planning services into its regular programs and to expand its family life education program for women and girls.

In 1985 BRAC initiated a non-formal primary education program for eight-to-ten-year olds in 22 villages. The objective was to develop a primary education model that could provide basic literacy to poor rural children, especially girls, who were unreached by the school system. By 1991, the program had expanded to 6,000 schools, serving 11- to 16-year olds as well as younger children. Over 28,000 schools were operating in 1994, serving 896,000 students.

YOUR OBJECTIVE

- o Emphasize U.S. support for education, particularly for one of the most successful education NGOs in Bangladesh.

TALKING POINTS

- o Is it true that BRAC targets the education of girls because they have fewer opportunities than boys in other schools? What percentage of the pupils in BRAC schools are girls?
- o Are students in this village better off educationally than they were five years ago?
- o Please thank the students for allowing me to drop in to see their school. Tell them to study hard and stay in school.
- o I am pleased to announce the donation of a computer to enable the BRAC field office to continue supporting rural schools like this.

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- o Is it true that BRAC targets the education of girls because they have fewer opportunities than boys in other schools? What percentage of the pupils in BRAC schools are girls?
- o Are students in this village better off educationally than they were five years ago?
- o Please thank the students for allowing me to drop in to see their school. Tell them to study hard and stay in school.
- o I am pleased to announce the donation of a computer to enable the BRAC field office to continue supporting rural schools like this.

POTENTIAL TALKING POINTS

FOR: First Lady Hilary Rodham-Clinton
WITH: Bangladesh Prime Minister Begum Khaleda Zia
SOURCE: Colette Chabbot
DATE: 23 March 1995
SUBJECT: Girls' Education and Government/NGO Partnerships

BACKGROUND: The Bangladesh Rural Advancement Committee (BRAC) currently operates more than 30,000 one-room schools, each covering the equivalent of the formal first through third grade curriculum in three-years. Of the more than 1 million children currently enrolled in these schools, more than 70% are girls, age 8 and above, who have never enrolled or who have dropped out of formal government schools. In 1993, the Government of Bangladesh (GOB) began financing 900 of these BRAC schools as part of its General Education Project. The GOB officer in charge of this project is pleased with BRAC's performance.

ISSUE #1:

The GOB's partnership with BRAC and other NGOs and its emphasis on girls' education was initially donor-driven. There is concern that the GOB's interest in these issues at senior levels may quickly wane.

TALKING POINT: The Prime Minister should be commended for her government's success in forging and maintaining innovative partnerships with non-governmental organizations like BRAC that have helped the government meet its targets for getting more girls into school. *OK*

ISSUE #2:

To date, the GOB has accepted most of BRAC's graduates into its formal schools at fourth grade or above. As the number of BRAC and other NGO graduates increases, the capacity of the formal government schools to absorb them may become strained.

TALKING POINT: The government should be commended for finding room for over 90% of BRAC's graduates in Class IV and V in government schools. The government should be encouraged to continue working with NGOs to ensure that as many girls as possible from the NGO schools continue in the government school system, or, alternatively, to help the NGO schools develop formal primary school equivalency.)

*BRAC is good,
but there is
rivalry w/ the GOB*

ISSUE #3:

In 1993-94, Islamic extremists mobilized discontent against BRAC through pamphlets, speeches, and newspapers. The extremists claimed BRAC was a Christian organization, that it taught Christianity and disrespect for Islam, and that it was misleading and/or abusing girls and women. To the contrary, while BRAC receives most of its funding from historically Christian countries, it also receives funding from the GOB, most of BRAC's staff are Muslim, and Christianity is not taught in BRAC schools. False accusations, nevertheless, resulted in the burning of 55 schools and the closing of 66 schools. Another 1547 schools lost at least a third of their enrollment. BRAC handled the incidents on a case-by-case basis, increasing contact with elites and the local government, and succeeded in winning over much of the opposition. While the GOB cannot afford to say anything negative about any group that calls itself "Islamic" (see background report, "Islam and Girls' Education in South Asia"), it may make positive statements about any organization and it may condemn unjust accusations. During the 1993-94 troubles, however, the central government did not say or do anything on BRAC's behalf.

TALKING POINT: Ask the Prime Minister about the government's experience with BRAC and other NGO schools. The PM should be encouraged to take positive steps to counter false accusations which may negatively affect girls' attendance at either government or NGO schools.

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USAID in Bangladesh



In the 1970s, Bangladesh was considered by many to be a basket case -- a country with continuous famine, grinding poverty, prone to natural disasters, and totally dependent on outside support for its very survival. Today, while Bangladesh is still an extremely poor country, it has succeeded in increasing food production, reducing fertility, managing relief efforts after natural disasters, and empowering its citizens to participate politically, and in the marketplace. Bangladesh is an example of what targeted development assistance, sustained over time, can achieve when the recipient country is committed to helping itself. USAID is credited with important achievements in family planning, food production, fertilizer distribution, rural electrification, microenterprise and disaster preparedness.

Reducing fertility rates

USAID has been the lead donor providing aid to Bangladesh's national family planning program. In 1975, only 8 percent of Bangladeshi couples were using contraceptive methods. Today, 45 percent use contraceptive methods to limit the size of their families. With the rise in contraceptive use, the total fertility rate dropped from 5.6 children in 1987, to 3.9 children in 1994. At this fertility rate, the population will double in 35 years.

Bangladesh aims to bring the fertility rate down further to 2.2 children per couple by the year 2005, but the program faces many challenges. These challenges include reaching segments of the population who do not have access to or do not use family planning services that are available. USAID works with the Government of Bangladesh and 115 non-governmental organizations to expand access to family planning information and services, and to improve the quality of family planning services. (\$28 million in FY 1995).

Improving the health status of women and children

Infant mortality declined in the past decade, from 128 per thousand live births to 90, but levels still remain high. Approximately nine percent of children born in Bangladesh do not live to their first birthday, and 13 percent do not survive to their fifth birthday.

USAID supports expansion of maternal and child health services, and in 1988, began assisting the national immunization program in urban areas. Vaccination rates of children under the age of one year increased from five percent in 1988 to 60 percent today. Eighty percent of women of reproductive age are now vaccinated against tetanus, a major cause of maternal and child deaths from childbirth. USAID has also helped increase the use of oral rehydration salts for the treatment of diarrheal disease, a leading cause of infant and child mortality. A new initiative in 1995 addresses the need for information and related services concerning HIV/AIDS.

Increasing food security of the poor

In 1975, approximately 80 percent of Bangladesh's population was below the poverty line. Although substantial progress has been made in reducing poverty, about half the population of Bangladesh today consumes less than 2122 calories per day. USAID helped bring the "Green Revolution" to Bangladesh, by introducing high-yield grain varieties and reforming markets for

USAID developed 60,000 kilometers of rural roads, and brought electricity to 10 percent of the rural population. USAID demonstration activities have taught more than 75,000 women how to produce a variety of vegetable crops and fish at low cost to improve the nutritional status and incomes of their families, as well as improving banking, credit and business services to help the poor engage in non-agricultural, income-generating activities. As a result of demonstrations of these techniques, organized with the primary participants, the benefits of USAID's investment in these areas are being multiplied many times over among Bangladeshi women and their households.

USAID is also assisting the Government in reforming and modernizing the banking system to increase its contribution to growth. USAID is helping the Ministry of Industries to address policies constraining the emergence of a vibrant private sector. Both initiatives will create opportunities for increased domestic and foreign investment promoting employment. PL480 programs have also opened wheat markets for U.S. commercial exports, which now amount to \$50 million annually.

USAID is now encouraging agribusiness and good environmental practices to bring higher incomes for more than half a million farmers. USAID is further expanding the rural road and electricity system to facilitate access to markets and services. Policy assistance is also envisaged in the banking, food, agriculture, and industrial sectors. USAID's food aid programs have helped the government to target those most in need, as well as provide funding for government programs in education, health and family planning. USAID will provide \$9 million in development funding and \$20 million in food aid for these activities in FY 1995.

Democracy

The current administration in Bangladesh was democratically elected in 1991, under elections that were considered to be free and fair by international observers. In preparation for the next elections, USAID is providing support for the Election Commission, non-partisan and independent election monitors, and Parliament. USAID is also helping strengthen legal rights for women, and reducing child labor in the garment industry. USAID will contribute approximately \$2.5 million to these activities in FY 1995.



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URGENT

Embassy of the United States of America
DHAKA, BANGLADESH

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Page 1 of 20

3/27

Date

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☐ USDAO

☒ Personal

☐ USIS

☐ Other

Amb

Name of Sender

Ext

Office

Name of Authorizing
Official

Ext

Office

TO: Chris Webster

FAX NUMBER: 202 647 3001

ATTENTION:

TEXT

Here are the Child Labor Materials we spoke of on the phone and that you requested a copy of.

PLEASE NOTE: Because of the time (11:00 pm) and the length of this document, we are faxing it to you INSTEAD OF Maggie Williams so as to save \$ and not tie up her fax. Can you please get it to her ASAP after you look at it. Thanks.

***** END OF PAGE 01 *****

DATE: MARCH 27, 1995

FOR: MAGGIE WILLIAMS, WHITE HOUSE STAFF

FROM: AMBASSADOR DAVID N. MERRILL, U.S. EMBASSY DHAKA, BANGLADESH

SUBJECT: PROPOSED CHILD LABOR AGREEMENT

Attached is the near-final draft of the child labor agreement. Dave Van Note suggested I fax it to you at this point. I am pleased to report that we are very close to having all the details worked out in time for HRC's visit (though, as explained below, no commitments about whether Mrs. Clinton will endorse it have been made). The Bangladesh Garment Manufacturers' Association (BGMEA) has agreed to convene a special general meeting on April 1st so that its members can vote to approve the attached agreement.

We have promised the BGMEA nothing regarding Mrs. Clinton's participation in any signing ceremony or endorsement of the agreement. At the same time, though, her visit is acting as a great spur to the BGMEA to sign this agreement in the hopes that she might be able to do something.

Therefore, we are faxing you the agreement for your review and to provide an opportunity for you to consult people as needed to determine that this is in fact something for the First Lady to associate herself with, as we believe. You might want to consult Jeff Samet, Deputy Associate Under Secretary for International Labor Affairs at Labor, and a political appointee, in addition to your other contacts.

We believe this is an excellent program that will set the pace in South Asia. It goes beyond any anti-child labor efforts in South Asia so far, because it not only phases out child labor in the garment factories, but also provides education for the children. If they are old enough (12 or 13 years old), the children can study and work part-time while receiving their full time wages (such work-study for these ages in developing countries is permitted under ILO Convention 138.) This program should have much less adverse effects on the children than abrupt termination

from the factories, which is what the BGMEA first proposed. It also sets up an independent private monitoring agency, "I Go to School", to be funded by the industry and run by an outside Executive Director, to ensure that the factories stay free of child labor, through surprise random inspections. UNICEF and AAFLC (the local arm of the AFL-CIO) will have the determining votes on the Board of this agency.

If this fits with Mrs. Clinton's agenda, which it sure appears to from here, we hope that it will be possible for Mrs. Clinton to be present at the signature of the agreement, which could be right at her hotel or across the street at BGMEA headquarters. We have also attached a draft scene setter and talking points to use if Mrs. Clinton agrees to be present at the signing. Please let us know your thoughts. Thank you very much and best regards.

AGREEMENT TO ESTABLISH SCHOOL-E-JAI ("I GO TO SCHOOL")

An Organization to Implement A Program to Provide Education to
Working Children
and to Achieve the Phased Elimination of Child Labor in the
Bangladesh Garment Industry

STATEMENT OF PURPOSE

1. The goals of this Agreement are:

--eliminating child labor in Bangladesh garment factories with a phased program beginning now and ending July 1, 1997;

--preventing any new employment of children in Bangladesh garment factories, beginning now;

--providing education for child workers in the Bangladesh garment sector;

--verifying in a professional manner the implementation of the program;

--implementing the Bangladesh Garment Manufacturers and Exporters Association (BGMEA)'s extra-ordinary resolution dated July 23, 1994 (Annex A); and

--enabling the BGMEA, through its participation in the program, to promote the general welfare of the Bangladesh garment industry.

2. This Agreement is consistent with and in furtherance of the Memorandum of Understanding between the Bangladesh Government's Ministry of Labour and Manpower and the International Labor Organization, which sets forth a framework for activities undertaken in the ILO's International Programme for the Elimination of Child Labour (IPEC), and the Master Plan of Operations of the United Nations Children's Fund (UNICEF) and the Bangladesh Government's Ministry of Education.

3. The target date for eliminating entirely from employment all children from BGMEA member factories is July 1, 1997. In order to ensure the absence of child labor in subcontracting factories, the BGMEA undertakes to ensure that its members subcontract only with other BGMEA factories. The Verification Program agreed to

in Part V below is intended to ensure the absence of child labor in BGMEA factories, except as provided for in this Agreement. The Verification Program will also enable supporters and endorsers of this Agreement to be in a position to support the overall program.

4. For the purposes of this Agreement, any person below the age of fourteen years is considered a child. To begin the phased process of eliminating child labor in BGMEA garment factories, the BGMEA undertakes, as of the date this Agreement is signed, to have made it a requirement of BGMEA membership that no person under age 14 will be recruited for employment in BGMEA member factories. The BGMEA further undertakes to make it a requirement of BGMEA membership that within 30 days of the signing of this Agreement no person under age 14 shall continue to be employed in member factories except as described in Parts III and IV of this Agreement, and no person under age 14 currently employed in BGMEA member factories will be shifted to a subcontractor or non-BGMEA garment factory. The BGMEA also undertakes to make available for inclusion in the Survey described in Part I and inclusion in the Education Programs described in parts II through IV, any employee in a BGMEA factory as of April 1, 1995 who is under age 14, to the maximum extent practicable. The BGMEA represents that only BGMEA members are subcontractors for other BGMEA members in the assembly, finishing, and packing for shipment of garments.

5. This Agreement sets out three main activities to establish and implement the School-a-Jai Program:

- 1) Conducting a survey of all children working in the garment industry to provide baseline data for program implementation;

- 2) Providing education for these children; and

- 3) Verifying the parties' implementation of the Agreement to achieve its purposes, e.g. the goals stated in paragraph 1 above, and international marketing for the industry's manufacturers and exporters based on their compliance with this Agreement.

Parts I through V of this Agreement provide details on these three activities.

IMPLEMENTATION STRUCTURE

6. The survey, or rapid assessment of all children working in Bangladesh garment factories (Part I) will be conducted by a survey team chosen by the Board. Financial support for the survey will be provided by UNICEF. The Asian-American Free Labor Institute (AAFLI) or the International Labor Organization (ILO) may provide further support upon their agreement.

7. The Education Program (Parts II through IV) will be implemented by Gono Shahajjo Sangstha (GSS) and the Underprivileged Children's Education Programme (UCEP), and supervised by the Board of Directors of School-e-Jai described in paragraphs 8 and 9 below. Financial support for the Education Program will be provided by BGMEA, UNICEF, ILO, and AAFLI. The donors will contribute specific amounts detailed in Annex B. After the first year, support for the schools will be arranged by the Board, through the Board members and other cooperating organizations.

8. The implementation of the Agreement will be accomplished by a private organization, to be established and registered as an independent legal entity under the name "School-e-Jai" (I Go To School). School-e-Jai will be governed by a Board of Directors (hereinafter called "the Board") composed initially of BGMEA, AAFLI, and UNICEF. These organizations will seek to identify two additional Board member organizations that can contribute to the success of the program. Organizations may be added to the Board if approved by a unanimous decision of the existing Board's members. The Board will keep Bangladesh Government officials fully informed of its actions, and will invite Government representatives to Board meetings to observe and advise.

9. The responsibilities of the Board are to choose an Executive Director of School-e-Jai, to try to resolve any disputes or problems that may arise due to the activities of the Verification Teams described in Part V, including taking steps to ensure the parties' implementation of this Agreement; and to respond to inquiries on the overall child labor eradication program and program compliance. Financial support for School-e-Jai will be provided by ILO, AAFLI, and BGMEA for the first year after the Agreement is signed. [Amounts to be added here.] To ensure sustainability of School-e-Jai, beginning one year after the signing date of this Agreement, School-e-Jai's activities will be

completely supported by the BGMEA through grants to School-e-Jai. The BGMEA agrees to raise these funds by assessing a fee from all BGMEA members.

PART I: SURVEY PHASE

10. Immediately after the signature of this Agreement, the Board will begin procedures to choose a team for a rapid assessment of the number of underage workers in the Bangladesh garment industry to permit immediate planning for the Education Program. The Board will select the team (the "Survey Team") no later than 30 days after signature of the Agreement. The Board, along with the ILO, will jointly provide training to the Survey Team's personnel.

11. Each BGMEA factory will submit to the BGMEA secretariat as soon as possible, but no later than 30 days after the date of the signing of this Agreement, a list of names, addresses, and ages of children (below age 14) working in each factory as of April 1, 1995. Each BGMEA factory will also submit to the BGMEA secretariat no later than 30 days after signature of this Agreement a list of all its current subcontracting factories on April 1, 1995.

12. Immediately after the Survey Team is chosen, the BGMEA secretariat will announce the Survey Team to its membership, circulating a photocopy of the identification badges that the Survey Team personnel will wear when they visit garment factories for the survey. Upon receipt from BGMEA members, the BGMEA secretariat will provide the factories' lists of their child workers, and the list of factories as required by paragraph 11, to the Board which will coordinate with the Survey Team.

13. The Survey Team's factory visits shall be unannounced to the factories beforehand, and the order of the visits will be decided jointly by the Team's personnel on the day the visit takes place, using a random process. The Survey Team will visit during working hours and will make an effort to avoid causing disruption to the factories' production process and work flow.

14. Using each factory's list of underage workers, the Survey Team will identify all children working in the factory, and develop an updated list of their names, addresses, and ages. If

any BGMEA member factory has not submitted a list of its underage workers to the BGMEA secretariat (or the BGMEA secretariat to the Board) within 30 days of the signature of this Agreement, the Survey Team may visit that factory to compile its own list of child workers.

15. The Survey Team will use as first evidence of a worker's age any reliable birth documentation the worker may possess. In the absence of reliable birth documentation, the method for determining each worker's age will be based on the information from the worker's family members, and on the judgment of the Survey Team's personnel visiting the factory. In case of disagreement on an age estimate, an expert opinion of a qualified doctor retained by the Board will be obtained and his/her opinion in this respect will be final.

16. The children who have been identified will be divided into two groups: those below age 12 and those aged 12 and 13. The Survey Team will provide to each factory owner no later than July 1, 1995 an updated list of the names, addresses, and ages of every child working in that factory. The Survey Team will also provide the lists of children in BGMEA member factories as soon as possible, but not later than July 1, 1995, to the Board for the purposes of setting up the Education Program.

PART II: EDUCATION PROGRAM

17. From the time this Agreement is signed and continuing until July 1, 1995 according to the schedule in Annex B, Gono Shahajjo Sangatha (GSS) and the Underprivileged Children's Education Programme (UCEP) will set up schools for the education of child workers identified in the Survey Phase under Part I above. These steps will include, but not be limited to, site procurement, teacher identification and training, provision of materials, and design of curriculum. Details of funding and implementation for the Education Program are in Annex B.

PART III: EDUCATION FOR CHILDREN UNDER AGE 12

18. Every child under age 12 who has been identified by the survey Team will be placed in an education program of two and a half to three hours per day set up under the Education Program under Part II as soon as it is available in the area where the

child lives, but not later than July 1, 1995. Education programs for children under 12 years will have first priority. When a child under 12 begins an education program, he or she will stop all work at the garment factory. A reasonable effort will be made by the factory concerned to replace a terminated child worker with a qualified adult member of the child's family, if possible. The Board will make recommendations regarding what, if any, further provisions for these children's welfare can be made; UCEP, GSS and donors to the Education Program will consider whether and how to implement these recommendations. When these children attain legal working age, if they choose to shift from education to employment in the garment industry, they will be given hiring preference by their former employer, provided they remained in the Education Program.

PART IV: TRANSITIONAL WORK-STUDY PROGRAM FOR CHILDREN 12 AND 13 YEARS OF AGE

19. Immediately after the signature of this Agreement, the BGMEA will ensure that every child worker aged 12 and 13 will be reassigned by management of BGMEA factories to light work in the factory, consistent with the principles of the IPEC program referenced in paragraph 2 and guided by Article 7 of ILO Convention 138. This will also be in furtherance of the appropriate articles of the UN Convention on the Rights of the Child (see Annex C).

20. Every child aged 12 or 13 who has been identified by the Survey Team will be placed in an education program of two and a half to three hours per day set up under the Education Program as soon as such a program is available in the area where the child lives, but not later than July 1, 1995.

21. When a currently employed child aged 12 or 13 begins an education program, he or she shall work no more than six hours per day doing light work in the factory, and shall attend the Education Program at least two and one half hours per day. Each child participating in the work-study program will receive his or her full wages. Once a child participant in the transitional work-study program has reached age 14, if he/she has remained in the education program, the factory will provide the child with full-time employment, if he/she so wishes.

PART V: VERIFICATION PROGRAM

22. Immediately after the signature of this Agreement, the Board of School-e-Jai will meet and identify a member organization or individual to serve as "Acting Executive Director" until appointment of an Executive Director of School-e-Jai. Decisions of the Board will be taken on the basis of a majority vote of its members, except for the choice of an Executive Director, which will be a unanimous vote. A quorum for any Board meeting will be a majority of the Board's members.

23. The Acting Executive Director will be responsible for serving as a point of contact for the set-up of School-e-Jai, and applying for registration of School-e-Jai as a private organization. Within 60 days of signing the Agreement, the Acting Executive Director shall draft, and the Board shall approve, with any amendments it deems necessary, by-laws for School-e-Jai's operations. These will include, in addition to specific provisions to implement the Board's functions under this Agreement, a schedule of meetings of the Board and a commitment to review the progress of the program. Within 60 days of applying for registration, the Board will unanimously choose an Executive Director, who will manage and implement the verification aspects of this Agreement. The Executive Director will contract with or directly hire suitable personnel to verify compliance with the terms of this Agreement in factories and schools, subject to the approval of the Board. Personnel .. carrying out the verification functions of School-e-Jai are hereinafter called the Verification Teams.

24. The Verification Program covers the entire program for phased elimination of child labor from the Bangladesh garment sector under this Agreement, including the schools set up under the Education Program. Working under the supervision of the Executive Director, the Verification Teams' primary means of verifying compliance will be site visits to BGMEA member factories and to the schools operating under this Agreement. These site visits will be carried out in random, unannounced order unknown to the factories, schools and other interested parties, and to the Verification Teams' members themselves until the day of the site visits.

25. Verification Team members will wear photo identification badges, photocopies of which shall be circulated to all BGMEA member factories and all Education Program schools prior to the first site visit by the Verification Team members.

26. The Verification Teams will make every effort to avoid disruption to the factories' production process and work flow, and to the schools' activities. The BGMEA undertakes to ensure that the factories allow the Verification Teams unimpeded access to the factories during working hours on an unannounced and not previously revealed basis. The Verification Teams will try to ensure that no underage worker is working in BGMEA factories except under conditions outlined in Parts III and IV of this Agreement, that the BGMEA has completed the undertakings specified in paragraph 4, and that the BGMEA factories are otherwise in compliance with the terms of this Agreement.

27. Discrepancies from the terms and spirit of this Agreement found during site visits, or refusal by a factory to allow a complete site visit, will be reported to the Executive Director, the Board and the factory owner, who will have seven days to correct the problem. After the seven days, the Verification Team will report to the Executive Director and the Board on compliance. If compliance is not achieved, the Board and/or its member organizations may take any necessary steps to achieve compliance.

28. Information gathered by the Verification Teams will be used solely to achieve compliance with this Agreement and to further the international marketing interests of the Bangladesh garment industry, and will not be used for any other purpose.

29. If BGMEA and its members adhere to the understanding in paragraph 4, and otherwise cooperate and comply with the terms of this Agreement, including taking appropriate steps to correct violations, then the Board members will issue a public statement to be distributed to concerned groups including, but not limited to, consumer organizations, garment buyers, and retailers in major export markets. The statement will explain and endorse the program, emphasizing that BGMEA member factories are complying with a comprehensive plan for a phased elimination of child labor in two years from the date the education programs are fully

implemented. The Board's member organizations will also make themselves available to respond to questions from garment buyers, the media, or any concerned authorities to provide information regarding the BGMEA's compliance with the program in order to achieve positive publicity for the School-e-Jai Program.

30. This Agreement shall take effect immediately. Any additional provisions necessary to complete this Agreement, including financial details, or changes to the Agreement necessary for its implementation, must be approved by the Board described in paragraphs 7 through 9.

Signed in Dhaka this _____ th day of _____, 1995:

The undersigned BGMEA represents that at an Extraordinary General meeting held on April 1, 1995, its General Members approved BGMEA's participation in the School-e-Jai Program described in the above Agreement. BGMEA agrees to serve on the Board of School-e-Jai and to comply with the terms of this Agreement.

For the BGMEA

The undersigned parties welcome BGMEA's Agreement to establish the School-e-Jai program, and agree to serve on the Board of School-e-Jai.

For AAFLI

7

For UNICEF

Annex A: Text of BGMEA extra-ordinary resolution of July 23, 1994. BGMEA to provide.

Annex B: Plan for the provision of primary education for displaced under-age workers, and participants in the transitional work-study programs. UNICEF, GSS and UCEP are drafting this.

ANNEX C

Text of relevant articles of the UN Convention on the Rights of the Child:

Article 3:

1. In all actions concerning children, whether undertaken by public or private social welfare institutions, courts of law, administrative authorities or legislative bodies, the best interests of the child shall be a primary consideration.
2. States Parties undertake to ensure the child such protection and care as is necessary for his or her well-being, taking into account the rights and duties of his or her parents, legal guardians, or other individuals legally responsible for him or her, and, to this end, shall take all appropriate legislative and administrative measures.
3. States Parties shall ensure that the institutions, services and facilities responsible for the care or protection of children shall conform with the standards established by competent authorities, particularly in the areas of safety, health, in the number and suitability of their staff, as well as competent supervision.

Article 28:

1. States Parties recognize the right of the child to education, and with a view to achieving this right progressively and on the basis of equal opportunity, they shall, in particular:
 - a) Make primary education compulsory and available free to all;
 - b) Encourage the development of different forms of secondary education, including general and vocational education, make them available and accessible to every child, and take appropriate measures such as the introduction of free education and offering financial assistance in case of need;
 - c) Make higher education accessible to all on the basis of capacity by every appropriate means;

1 of the present article and to the requirements that the education given in such institutions shall conform to such minimum standards as may be laid down by the State.

Article 32:

1. States Parties recognize the right of the child to be protected from economic exploitation and from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral or social development.

2. States Parties shall take legislative, administrative, social and educational measures to ensure the implementation of the present article. To this end, and having regard to the relevant provisions of other international instruments, States Parties shall in particular:

a) Provide for a minimum age or minimum ages for admission to employment;

b) Provide for appropriate regulation of the hours and conditions of employment;

c) Provide for appropriate penalties or other sanctions to ensure the effective enforcement of the present article.

Note:

It is hoped by the parties that at the signing ceremony there could also be a separate statement of support for the agreement by representatives of ILO, the U.S.G., and the two local ngos implementing the schools.

BANGLADESH: SIGNING CEREMONY FOR AN ANTI-CHILD LABOR PROGRAM

CONTEXT OF MEETING

You will witness the signature of an agreement setting up a program for the phased (over a 2-year period) elimination of child labor in Bangladesh's garment industry. Your visit has been a great incentive for the garment industry to conclude this agreement, which has been under negotiation for several months. Participants in the program are the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), the Asian-American Free Labor Institute (AAFLI), UNICEF, and local education NGOs. The U.S. Embassy has also been heavily involved as a facilitator of the negotiations. Funding for the program will be provided by BGMEA, UNICEF, AAFLI, the International Labor Organization and, through ILO, the US Government.

The program will be run by a new organization, School-e-Jai ("I Go To School" in the Bangla language). First, School-e-Jai will survey the factories to determine the number of child workers in the sector, to ensure that no new children are recruited, and that the program is working as planned. School-e-Jai will also supervise schools to be set up by local NGOs for the children's education. If a child worker is under 12, he or she will go to school but lose his/her job, and School-e-Jai will try to place a family member in the child's job to maintain the family's income. Children 12 and 13 years old will go to school part-time and do light work part-time (6 hours/day); such work-study programs for 12-13 years old in developing countries are permitted under ILO conventions.

The United States is Bangladesh's biggest market for garments (nearly half of production), and BGMEA's motive for concluding this agreement is to protect its markets from consumer boycotts and anti-child labor laws such as the proposed Harkin Bill. The BGMEA's original plan was simply to terminate all children from employment abruptly and let them fend for themselves, but due to the interventions of many child welfare advocates, this program was designed with its education and work-study components. We hope those components will mitigate or prevent the adverse effects on the children's families of suddenly losing their jobs, at the same time as it moves underaged workers out of employment and into school.

YOUR OBJECTIVES

- o Show our support for a unique program to eradicate child labor in Bangladesh's garment industry. The program will provide education and work-study opportunities to the affected children, and monitor the factories to ensure that they remain free of child labor.

TALKING POINTS

- o Thank you for inviting me here today to witness the signing of a remarkable agreement intended to eliminate child labor in Bangladesh's garment factories over a two-year period and put affected children in school -- the diversion is from the cutting room to the classroom.
- o I congratulate the BGMEA, UNICEF, AAFLI, and all organizations involved in designing this program on their efforts to provide education and work-study opportunities for the affected children.
- o The agreement creates a special independent organization called "I Go to School" to survey the children in the industry, put them in NGO supported schools, and monitor that the industry remains free of child labor. Such an independent monitoring system is vital to give U.S. retailers the assurance they need that garments are free of child labor.
- o I note with interest that this program also helps Bangladesh enforce its own existing laws on child labor.
- o Of course, child labor is a complex problem in a country like Bangladesh, and a program such as this is only a beginning. The real answer to the child labor problem is broad-based economic development, so that families will have no need to send their children to work.
- o I know Bangladesh is working hard to foster this kind of development. In the meantime, programs such as this are a good place to start, and I wish all those involved in School-e-Jai the very best for its outstanding success.



BANGLADESH

Urban Immunization Program



At the end of 1990, some 70% of one-year olds worldwide were immunized against measles, tetanus, polio, pertussis, diphtheria, and tuberculosis. Although an estimated 1.7 million children still die of these diseases, childhood immunization saves some 3.2 million lives each year. Still, much remains to be done.

The Importance of Special Urban Immunization Strategies

- Urban children in many countries have less protection than other children against immunizable diseases. Immunization coverage rates are particularly low in the slums of larger cities.
- Some immunizable diseases strike urban children in larger numbers, at younger ages, and more seriously because of the high population density.
- Measles, often endemic in cities, spreads from urban to rural areas.
- Urban populations, already large, are growing much more rapidly than rural populations.
- Urban populations are extremely diverse. Many urban poor live in slums where sanitation facilities are almost non-existent. They migrate frequently both within cities and out to rural areas, and they lack social cohesion.
- Although overall responsibility for urban health care falls to national health services, in many countries municipal governments with limited resources have prime responsibility for service delivery.
- Health officials are unaware of special urban immunization needs.



Urban Immunization in Bangladesh

Approximately 17 percent of Bangladeshis live in urban areas. Recent studies estimate that about one third of urban residents live in slums characterized by rampant malnutrition and a lack of basic services, with an infant mortality rate estimated at more than 200 per 1000 live births.

Municipal authorities find it very difficult to meet the rapidly increasing demands for shelter, clean water, sanitation, jobs, primary education, and primary health care, including immunization in the entire country. Beginning in the mid-1980s, EPI achieved a rapid increase in immunization coverage in rural areas through major efforts in training, service organization, and social mobilization. Urban areas lagged behind, however, for many of the reasons mentioned above. Municipal health authorities had little interest in immunization services and allocated almost no funding for service delivery.



Special Urban Focus

In 1988, the U. S. Agency for International Development (USAID) initiated a five-year bilateral project to work with EPI to strengthen and institutionalize immunization services in urban areas of Bangladesh. USAID funds support technical assistance, operations research, training, purchase of supplies and equipment, and partial funding of operational expenses required for service delivery and social mobilization.

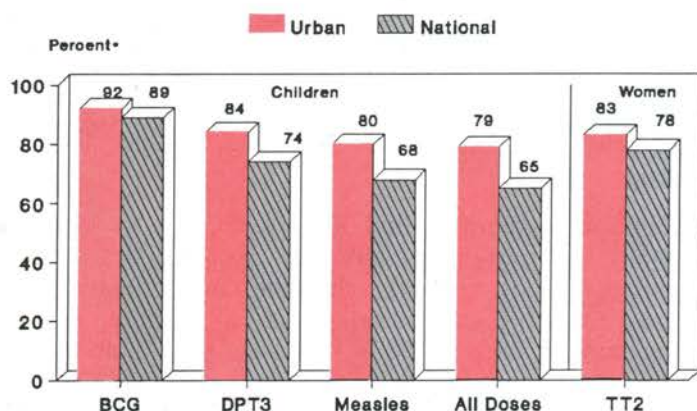
Initially, John Snow Inc.'s Resources for Child Health (REACH) Project managed USAID support. Since July 1990, the project has been operated by Cambridge Consulting Corporation (CCC), with John Snow Inc. as the technical subcontractor.

In October 1988 two expatriate advisors were hired to direct the project: an Urban EPI Advisor (Chief of Party) and a Communications Advisor. They have worked closely with the Ministry of Health and Family Welfare (MOHFW) and municipal governments. In addition, the project recruited seven Bangladeshi professionals who serve as Urban Operations Officers (UOOs) and one Urban Communications Officer (UCO) to assist in planning and monitoring immunization activities in the 88 municipalities, including Dhaka and three other large metropolitan areas.

Achievements

Under the direction of the national EPI, and with support from USAID, UNICEF, WHO, other international donors, and the collaboration of non-governmental organizations (NGOs), immunization coverage in municipal areas now surpasses that in rural areas. A recent internationally supervised coverage survey recorded that an impressive 79% of one year olds in urban areas have received all of their childhood immunizations, and 83% of mothers have had at least two doses of tetanus toxoid (TT).

URBAN AND NATIONAL IMMUNIZATION COVERAGE, 1992



*Percent immunized is based on 4 divisional & 1 urban survey of children 12-23 months old and mothers of 0-11 month olds (card + history). The national rates, which include results from some urban clusters, would be slightly lower if they reflected non-urban areas only.

Urban Immunization Highlights

Political commitment and collaboration. An important first step was a baseline assessment of the status of health services in each of the 88 municipalities. This was followed by intensive advocacy to draw attention and elicit expanded support from municipal authorities and health administrators. Municipal administrators and Mayors attended EPI meetings, they created Zone Offices, in city corporations to improve EPI logistics and supervision.

One of the keys to success was clearly the fine collaboration between the national EPI and the USAID-supported project, the Ministry of Local Government and Rural Development (LGRD), municipal governments, UNICEF, and various NGOs. The MOHFW's EPI designated a medical officer for urban EPI as a counterpart to the project's two national advisors and seven UOOs.



Working with the civil surgeons and municipal officials, the UOOs coordinate monthly review meetings in district and subdistrict-level municipalities, especially in poorly performing ones. The UOOs also organize public recognition of NGOs and health workers in the best-performing municipalities. A quarterly *Urban EPI News Bulletin*, published jointly by the EPI and LGRD, graphically illustrates comparative immunization status among the municipalities in order to stimulate improved performance.

Improving service delivery. In the early 1980s, immunization in urban areas was available only from private physicians or from a small number of government or NGO facilities. As part of national EPI intensification, urban jurisdictions opened more immunization sites. With support from the USAID project for renovation, equipment, and some salaries, the number of fixed centers operating five days a week was further increased, and new immunization outreach sites were established in slums. Today, the UOOs are assessing the performance of individual service delivery sites to help municipalities reduce the number of outreach sites while establishing the additional fixed sites that urban families prefer.

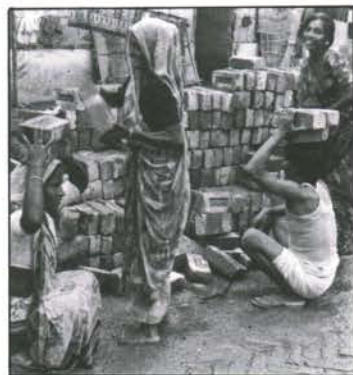


The project has helped to organize two innovative modes of TT immunization :

- Working with the major employer of urban women, the project has organized government and NGO teams to administer TT to young female workers in garment factories (32,692 doses in 113 factories in 1991).
- A team gives TT to girls in high schools and colleges (6,948 doses in 37 schools and colleges in 1991).

Awareness-raising. During its first three years, the project worked with EPI and UNICEF to orchestrate numerous awareness-raising activities, including development and use of the "moni" logo; signs, paintings, placards, radio and television programs; wide press coverage; major special events such as the visit of international cricket star Kapil Dev and the Maa-O-Moni soccer tournament.

With the Johns Hopkins Population Communication Services, the project helped EPI produce the entertaining film *Swapner Shuru*, which contains messages on immunization, family planning, female education, and the evils of dowry. Showings of the film in slum areas have a positive effect on the number of immunizations given in nearby sites.



Interpersonal communication. The project's 1989 study on "Effects of Communication Interventions in Urban Slums" has been instrumental in reorienting the communications strategy beyond mass media. The study indicated that the most important sources of information on immunization and health were health workers and neighbors.

A 1991 study underscored the urgent need to train health workers in communication skills. The project's Communications Advisor is working with EPI, UNICEF, and others to finalize a module for training district-level trainers who will teach health workers how to communicate key messages about immunization and other health topics to mothers. Over the next few years, 45,000 local health workers throughout Bangladesh are expected to receive this training.



School program. School lesson plans for sixth, seventh, and eighth grades, prepared and pilot tested by EPI, CARE, and the municipal EPI project, are being introduced in urban areas of Khulna Division. As part of their homework, the pupils tell their parents about the importance of immunization, identify infants in their neighborhoods, and urge the mothers to have them completely immunized. It is hoped that this strategy will be expanded nationwide. In addition the project has succeeded in introducing messages on EPI in textbooks and examination questions of grades five, six, seven and eight.

Planning and sustainability. The UCO and the seven UOOs, based in all four divisions, greatly extend the Government's capacity to plan and implement urban immunization activities. They will play a growing role in the transfer of necessary program management skills to facilitate the assumption of full responsibility by municipal health authorities.

Most of the costs for immunization in urban areas are borne by the municipalities and the national EPI. USAID funds are utilized to supplement operating costs of the four city corporations (Dhaka, Chittagong, Rajshahi and Khulna), along with 21 smaller municipalities. Plans are being developed to help each municipality to gradually assume total costs. Attempts are also underway to increase the responsibility and involvement of the Ministry of LGRD.

Future Plans

USAID recently extended its funding of the municipal EPI project through 1997. Key areas of emphasis will be to :

- advocate that the LGRD extend adequate financial support in order that all the municipalities can undertake full managerial responsibility for urban immunization activities;
- institutionalize the various systems that are being created to improve the financial and management capacity of the EPI to plan, implement, and monitor immunization efforts in urban areas;
- apply the results of studies accomplished in the first five years of the program which demonstrate the need for extensive refresher training on interpersonal communication skills by health workers;
- develop and test tools for disease surveillance that will document the impact of urban immunization efforts on the health and survival of children in the urban areas;
- emphasize the integration of other primary health care with the existing EPI service delivery system; services, including family planning and MCH;
- strengthen the important links between the national EPI, other government offices, NGOs, UNICEF and other donors and service clubs, the private sector and other USAID-supported research and service delivery projects;
- involve private physicians and clinics in immunization and surveillance; and
- expand immunization efforts that have begun in the garment industry and schools and institutionalize these activities.

The project looks forward to working with the Government of Bangladesh and other partners in implementing this exciting agenda to extend the outstanding progress already achieved in improving the health of children in Bangladesh.

August 1992

For further information contact :

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or

Dr. Mary Carnell
Chief of Party
Urban EPI Project
CCC/JSI
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Gulshan, Dhaka
Tel : 602714 Fax : 883-391



Date: 03/12/95 Time: 04:34

BANGLADESHI GARMENT MAKERS TO ELIMINATE CHILD LABOR

DHAKA (MARCH 12) XINHUA - BANGLADESHI GARMENT MANUFACTURERS HAVE AGREED IN PRINCIPLE TO SIGN THE MEMORANDUM OF UNDERSTANDING FOR REMOVING CHILD LABOR FROM THE SECTOR.

THE DECISION WAS MADE ON SATURDAY BY THE ANNUAL GENERAL MEETING OF THE BANGLADESH GARMENT MANUFACTURERS AND EXPORTERS ASSOCIATION AFTER WIDE RANGING DISCUSSIONS.

ACCORDING TO LOCAL NEWSPAPER "THE FINANCIAL EXPRESS" HERE TODAY, THE SIGNING MAY TAKE PLACE DURING THE VISIT OF THE FIRST LADY OF THE UNITED STATES, HILLARY CLINTON, TO BANGLADESH NEXT MONTH.



Arkansas
Enterprise
Group
605 Main Street, Suite 203
Arkadelphia, AR 71923

FAX COVER SHEET

DATE: 3/21/95

ATTENTION: Sandy Shank

Name Jan Piercy

Address: World Bank

Phone: 202-458-0110

FAX#: 202-477-2967

Comments: Jan,
Here is a memo from Ron G. Please call if you have
questions.

This is 1 of 2 pages.

FROM: Julie Owens
Arkansas Enterprise Group
605 Main Street, Suite 203
Arkadelphia, AR 71923

Phone: (501) 246-9739

FAX # (501) 246-2182

ATTENTION FAX OPERATOR:

Please deliver to the person indicated as soon as possible.
Call 501/246-9739 if any part of this document is
unreadable.

Thank you for your assistance in this matter.

March 21, 1995

— Consult Robin & Melanne re adding to HRC talking points!

TO: Jan Piercy
FROM: Ron Grzywinski
RE: Pakistan/Bangladesh Trip

Two issues that you might like to consider and perhaps discuss with Hillary:

1. In Pakistan we have been doing very serious work with the Aga Kahn Foundation to create in the Northern Areas (occupied by Pakistan) a self-sustaining regional development bank that looks remarkably like Southern Development Bancorporation. Last November, while in Pakistan and with the prime minister, His Highness the Aga Kahn, supported the creation of this comprehensive development bank to build upon the well-regarded NGO that they have operated out of Gilgit for over a decade. The prime minister agreed to support the changes/waivers in banking law that will be needed to create the bank. Hillary needs to understand that this institution is more than microenterprise (although micro credit is included.) Like Southern it is an attempt to affect a region's economy through use of a commercial bank and innovative financial and technical assistance to firms that export outside of the region. If Hillary could say a word to the prime minister about her board role at SDB, and the President's sponsorship of federal legislation to expand the applicability of private development banks in the U.S., it could help to galvanize support in Pakistan.

2. If at all possible, please try to see Abed at BRAC and, if possible, Faruque at Proshika. Both are really superior programs to Grameen in a variety of ways; Grameen is bigger and Yunus promotes himself better. BRAC and Proshika have found better ways to deliver supplies, markets, and technology to their members. It would help enormously if Hillary could inquire with the prime minister about the likelihood of BRAC receiving the bank charter which seemed all but certain sixteen months ago, but which now appears to be postponed indefinitely as a sop to the fundamentalists which have vigorously opposed all of the work that BRAC has done with women. (I have heard that BRAC schools have been burned and that homes bought by women with financing from Grameen and BRAC have also been torched.) Also, Mary and I responded positively to Abed's request that Shorebank would be willing to have a seat on his bank board; the Ford Foundation has appropriated some grant funding for the purpose of a small equity investment by TNI in BRAC Bank.

JP do it
not HRC

Finally, I can not urge strongly enough that you and Hillary express a deep and personal interest in the work of these three organizations in Bangladesh. They are remarkable in

the world as examples of very large scale local empowerment of women. Because of that they are under severe pressure from the fundamentalists and do not receive the support they should from a government that is too weak and appears indifferent at best. You have a real opportunity here to make a difference.

To: Office of the First Lady
Fr: Office of Senator Tom Harkin
Re: First Lady's Trip to India and Child Labor
Da: March 23, 1995

Attached find information relating to the problem of child labor in India. As you may know, Senator Harkin has been a leader in the efforts to abolish child labor in the world today. To this end, last session he introduced the Child Labor Deterrence Act which would prohibit the importation of products in manufacturing and mining produced by child labor. The bill was sent to Finance Committee where it died last session. Senator Harkin plans to reintroduce the bill this session.

The problem of child labor in India is a tremendous (and sensitive) one. According to last year's watershed Department of Labor Study on the use of child labor (attached) India has the largest number of urban and rural child workers in the world. The Government of India acknowledges at least 17.5 million working children. Estimates by other various other organizations range from between 44 million to over 100 million child workers. Key industries where child labor is particularly prevalent is in India's hand-knotted carpet, gemstone polishing, brass and base metal articles, footwear, textiles and glasswear, among others. Children are also exploited as bonded laborers, particularly in the carpet industry. As you may know a child is bonded to his employer when he or she is sold outright for a fixed sum or when his or her parents are enticed into "loaning" the child out in exchange for money used to purchase livestock, pay for a marriage and other expenses that are otherwise cost prohibitive.

As noted, the Harkin Bill created quite a stir in India (as well as Bangladesh and Nepal), particularly in the carpet industry. Although carpets rank a distant third among Indian exports to the U.S., the incidence of child labor in carpet exports has been the most researched and documented. Our office has always maintained good relations with the Indian Embassy here and while the GOI supports the Harkin Bill's aims, it does not likely want to see it pass. In India is one of Commerce's and USTR's "big emerging markets" (BEM's) and the linkage of human rights conditions has been resisted, as you know, by those departments. In this context child labor in India is a politically sensitive issue.

The mere introduction of the Harkin Bill has produced action in India and elsewhere, however. It is here where the First lady might advance the cause of the fight against child labor. One such initiative in India is the Rugmark Initiative. Under this initiative a Rugmark Foundation created and was formally registered in India last August. The Foundation is a consortium of the Indo-German Export Promotion Council , the South Asian Coalition on Children in Servitude (SAACS), UNICEF India and the Carpet Manufacturer's Association without Child Labor (CMACL). The Foundation offers manufacturers the chance to use the Rugmark logo in return for a fee and an agreement to adhere to a number of conditions, including not using child labor.

More than 100 manufacturers and a few Nepalese suppliers have already applied for registration. (It is my understanding that a similar foundation is about to be set up in Nepal to cover Nepalese suppliers). Although many Indian manufacturers will use the Rugmark , some of the largest exporters are still uncommitted. They are likely waiting to see how the enforcement mechanism works and the level of consumer demand. It is here where we think the First Lady can advance the issue by supporting the Rugmark initiative .

The Child Labor Coalition (CLC) in the United States has initiated a Rugmark Consumer Campaign here in the United States to raise consumer awareness of the Rugmark and pressure retailers to carry carpets with the Rugmark label. Attached are materials on the Rugmark Foundation and Campaign as well as membership list of the CLC. Already, retailers such as IKEA have indicated a willingness to give priority to carpets with the Rugmark label. Members of the CLC, particularly through the International Labor Rights and Education Fund have submitted to the First Lady detailed information on both the issue of child labor and the Rugmark Campaign.

Finally, the Senator would like to meet with the First lady at a mutually convenient time in the near future to discuss the issue of child labor.



Child Labor MONITOR

A NATIONAL CONSUMERS LEAGUE PUBLICATION FOR THE CHILD LABOR COALITION

Vol. IV, No. 3

September 1994

CLC Launches RUGMARK Consumer Campaign

This fall, manufacturers will be challenged and consumers will apply pressure to stop the exploitation of children in the production of hand-knotted carpets. On September 18, International Children in Servitude Day, the Child Labor Coalition (CLC) will launch the U.S. Consumer Education Campaign for the "RUGMARK." The RUGMARK is a label affixed to carpets from India, Pakistan, and Nepal assuring consumers the product is made free of child labor.

Consumers are further asked to delay their purchase of hand-knotted carpets until carpets with the official "RUGMARK" label are available in U.S. stores.

Central to the campaign is raising consumer awareness of the over one million South Asian children who are working in the carpet industry. Extreme abuses have been documented: malnourishment, illnesses, beatings, separation from families, inadequate or no pay, and abysmal living and working conditions. This industry, one among many that exploit children, is targeted because of its reliance on one of the most insidious forms of child labor -- bonded labor. Children work in virtual slavery.

What's New? What's Original?

It's no secret that there are certain countries and industries which turn a blind eye to child labor abuses in the production of goods for both domestic consumption and export. As a major consumer of the world's goods, the U.S. often is the destination for products made by exploited children.

In fact, U.S. consumers find it difficult, if not impossible, to avoid buying these products. Until now, that is. For the first time ever, consumers are provided with a choice. An imported item -- in this case, a hand-knotted carpet from South Asia -- will be labeled if it was

produced free of child labor. No other such label and monitoring system exists for any other product.

Consumers who do not want to contribute to the exploitation of children need not

boycott carpets, but instead choose a hand-knotted carpet with the RUGMARK label. Linda Golodner, co-chair of the Child Labor Coalition and president of the National Consumers League, explains, "The RUGMARK campaign is about providing options. The label gives consumers confidence when they buy a carpet that it was made free of child labor."

The first carpets with the label will be available by the end of the year. The campaign encourages consumers to ask local retailers to carry carpets with the RUGMARK label. Some retailers are already responding to media reports on child labor exploitation in the carpet industry. The Swedish retailer, IKEA, recently decided to not carry carpets, unless they can be certified as made free of child labor (see box on page 2).

Consumers are further asked to delay their purchase of hand-knotted carpets until carpets with the official "RUGMARK" label are available in U.S. stores.



The Rugmark Foundation

The RUGMARK label evolved out of a working group, comprised of Indian carpet industry representatives,

Continued on page 2

continued from page 1...

the South Asian Coalition on Child Servitude (SACCS), and the Indo-German Promotion Council. The initiative was formalized in the RUGMARK Foundation, which has released the official, internationally-recognized label.

Carpet manufacturers in South Asia who wish to participate and use the label must agree to produce carpets without any child labor involved; pay at least the minimum wages fixed by the government to their employees; and agree to allow access for unannounced inspections of their

IKEA SAYS "NO" TO CARPETS MADE BY CHILDREN

The Swedish retailer IKEA, with stores in 18 countries including the U.S., announced they will only sell handmade carpets that are produced without the use of child labor. They will hire an independent Swiss firm to monitor IKEA contracts with carpet manufacturers to ensure they use only adult workers.

IKEA retail outlets in the U.S. are in Los Angeles, CA; Baltimore, MD; Elizabeth, NJ; Long Island, NY; Philadelphia, PA; Pittsburgh, PA; Houston, TX; and Woodbridge, VA.

the introduction of the RUGMARK. We're confident that when consumers have a choice, they will not buy products made with child labor. Consumers that do not buy these

consumers and merchants in their communities in every state and around the world. This is a most important step in curbing child labor abuses which will lead to even broader efforts."

"We're confident that when consumers have a choice, they will not buy products made with child labor," said Betty Mercer, UFCW Women's Network.

looms. Inspectors will be employed by the RUGMARK Foundation and will be trained and supervised by them to ensure manufacturers comply with label standards. SACCS, a leader in this effort, has appealed to European and North American consumers to support the RUGMARK through their purchasing power, thus encouraging more manufacturers to stop using child labor.

products send a strong message to retailers, and we are committed to help send that message."

Also pledging their support is the General Federation of Women's Clubs International. Jeannine Faubion, GFWC President, says, "Our members have anxiously awaited RUGMARK Campaign and are poised to educate

In preparation for the RUGMARK Campaign, the CLC has developed both a press packet and an organizer's kit. The latter contains background information on child labor and the campaign, as well as ideas for local initiatives to include sample flyers, letters, and petitions. The organizer's kit is available to groups who are interested in participating in the campaign (see page 8).

Is the RUGMARK Campaign worthwhile? Can consumers impact

continued on page 4...

Campaign Shakers And Movers

The crux of the campaign is grassroots effort -- outreach to local consumers, retailers, and media. The CLC is appealing to religious, women's and other groups to participate, mobilizing community action throughout the country.

The Women's Network within the United Food and Commercial Workers International Union (UFCW) is the first group to embrace the RUGMARK. Reflecting upon their past education initiatives in child labor, the Women's Network will bring a wealth of experience to the campaign. Betty Mercer, education chair of the Women's Network, said, "We welcome

ICFTU Announces Campaign

The International Confederation of Free Trade Unions (ICFTU), representing 120 million people in 124 countries, in June announced it is launching a global campaign to eradicate child labor, including a boycott of exports made by exploited, under-age workers.

Citing long hours, low pay, and appalling conditions among working children, ICFTU's report, *Child Labour: The World's Best Kept Secret*, identifies abuses in Bangladesh, Brazil, Colombia, India, Mexico, Nepal, Peru and the Philippines.

The campaign will call upon trade unionists worldwide to push for national legislation to outlaw the employment of children and ensure compulsory primary education. Other campaign actions will include: lobbying for the inclusion of a Social Clause within international trading agreements; replacing child workers by adult members of the same family; and an international boycott of carpets made in Nepal, India, and Pakistan (unless it is labeled as not made by children). For information on the ICFTU Campaign, contact Bjorne Grimsrud, ICFTU campaign organizer, telephone 32-2-2240211; fax 32-2-2188415 or write Boulevard Emile Jacqmain 155, B-1210 Brussels, Belgium.



Federal UPDATE

□HARKIN-BROWN CHILD LABOR DETERRENCE ACT OF 1994...Senator Tom Harkin (D-IA) and Representative George Brown's (D-CA) commitment to the bill precipitated a fine-tuning of the language and reintroduction in the House (H.R. 4693) with Senate reintroduction expected in mid-September. See box this page for highlights on the provisions of the revised bill.

□CHILD LABOR HEARING...Senator Howard Metzenbaum (D-OH) has tentatively scheduled a hearing for September 21, at 9:30 a.m. in Dirksen Senate Office Building, Room 428. Call the Senate Subcommittee on Labor to confirm at (202) 224-5546.

□DOL INTERNATIONAL REPORT...The International Labor Affairs Bureau has completed its Congressionally-mandated report on industries and host countries that use child labor to produce goods for export to the U.S. It is expected that the Secretary of Labor will release the report to Congress and the public by mid-September. The next issue of the MONITOR will highlight the findings from this much-anticipated report.

□MORE ABOUT PAPERBALERS...In early August, Senator Larry Craig (R-ID) considered introducing an amendment to the 1995 Labor, HHS, and Education Appropriations Bill, in effect setting a moratorium on enforcement of HO 12 (prohibiting minors under 18 from operating paperbalers - a machine which crushes cardboard boxes). Senator Tom Harkin (D-IA), as well as the U.S. Department of Labor, the CLC, and member organizations were quick to respond. Senator Craig raised his concerns, although deciding not to pursue an amendment upon clarification that the Department has an Advance Notice of Proposed Rulemaking underway on child labor, which focuses in part on a review and updating of the Hazardous Occupation Orders.

□HARDEE'S FOOD SYSTEMS, INC., agreed to pay civil money penalties totalling \$87,000 in July for alleged child labor violations at various Hardee's restaurants. The DOL has alleged violations of the Fair Labor Standards Act, Child Labor Regulation 3 (which sets forth time of day and hours of work, as well as prohibited occupations for minors under the age of 16) and record-keeping provisions. □

HIGHLIGHTS OF THE CHILD LABOR DETERRENCE ACT OF 1994

- ◆Directs the U.S. Labor Secretary to compile and maintain a list of foreign industries and their respective host countries that use children under fifteen in the fabrication, assembly, processing, or extraction of products for export;
- ◆Prescribes three tests for determining which foreign industry in which foreign country goes on the list--
 - (a) whether they comply with the applicable national laws prohibiting child labor in the workplace;
 - (b) whether they utilize child labor in the export of products;
 - (c) whether they have on a continuing basis exported products of child labor to the U.S.
- ◆Prohibits importing into the U.S. (subject to civil and criminal penalties) any product made, whole or in part, by children under fifteen;
- ◆Does not apply the import ban if the exporter of the article and the importer of the article into the customs territory of the U.S., have undertaken reasonable steps to ensure, to the extent practicable, that the article is not a product of child labor. Reasonable steps include the exporter of an article in a host country having entered into a contract with an independent, internationally credible organization for the purpose of conducting inspections, certifying, and labelling that manufactured articles to be exported from that country are not products of child labor. In the case of the importer of an article into U.S. customs territory, having required the certification and label described above.
- ◆Urges the President to seek an international agreement with other trading nations to invoke an international ban on trade in products made by children under fifteen.
- ◆Supports through a \$10,000,000 appropriation for each fiscal year 1994 through 1998 for a U.S. contribution to the International Labor Organization for the activities of the International Program on the Elimination of Child Labor and \$100,000 for fiscal year 1995 for a U.S. contribution to the U.N. Commission on Human Rights for those activities relating to bonded child labor that are carried out by the Subcommittee and Working Group on Contemporary Forms of Slavery.

CONTACT: Joe Biegner, Office of Sen. Harkin, 531 Hart Senate Office Building., Washington, DC 20510-1502, (202) 224-3254 or Bill Goold, Office of Rep. Brown, 2300 Rayburn Office Building., Washington, DC 20515-0536, (202) 225-6161.



CLC RESPONDS TO DOL'S PROPOSED RULES

On July 12, the Child Labor Coalition (CLC) submitted comments to the U.S. Department of Labor (DOL) on their Proposed Rule on child labor regulations. The DOL intends to revise Child Labor Regulation No. 3, providing an

protect minors from late night and excessive working hours. The CLC is very concerned about 14- and 15-year-olds working over 18 hours a week and until 11 p.m. or later at night, while attempting to maintain their academic responsibilities.

The CLC, along with several health groups, opposes blanket exceptions allowing WECEP participants to engage in select prohibited activities. Citing injury evidence, the CLC unequivocally opposes any variance or exception for using deep fryers and grills. Comments were also provided on the

"The proposed sports attendant exception will weaken the Fair Labor Standards Act...causing employers to seek the expansion of hours for minors engaged in other occupations."

exception from the permissible hours and time standards for minors 14 and 15 years of age when employed as professional sports attendants. A blanket exception allowing 14- and 15-year-olds enrolled in Work Experience and Career Exploration Programs (WECEP) to engage in select prohibited activities is also proposed. The DOL intends to delete Child Labor Regulation Number 5, (i.e., the procedures for hazardous occupation determinations), now obsolete under the Administrative Procedure Act.

The CLC objects to the exception of bat boys/girls from the hours and time standards regulation governing employment of minors under the age of 16. Further, the CLC opposes the extension of this exception to all professional sports attendants. "The proposed sports attendant exception will weaken the Fair Labor Standards Act...and will establish a precedent, causing employers to seek the expansion of hours for minors engaged in other occupations." Emphasized was the DOL's broadening of the exception to the point that there are absolutely no constraints in the proposed rule to

other proposed exceptions: loading and unloading goods weighing up to 30 pounds; retrieving and/or placing food in coolers/freezers; operating non-commercial dishwashers; and operating power-driven mowers, weed-eaters, trimmers, and whips with nylon strings.

Child Labor Coalition member organizations the Food and Allied

Service Trades Department, AFL-CIO; NCL, and the National PTA also submitted comments.

CLC PLANS FOR NEXT SET OF COMMENTS

The DOL has extended the comment period for the Advance Notice of Proposed Rulemaking (ANPRM) from August 11 to October 11. This extension was granted in part due to requests made by CLC member organizations, which cited the comprehensive nature of the ANPRM and time constraints on gathering data from affiliates.

As reported in the last issue of the MONITOR, DOL released the ANPRM, seeking public comment on possible revisions of the child labor regulations. Under review are questions on permissible hours/time standards and occupational limitations for 14- and 15-year-olds and hazardous occupations. For more information, contact J. Dean Speer, Director, Division of Policy and Analysis, DOL Wage and Hour Division at (202) 219-8412. □

LET'S KEEP THESE FACTS IN MIND...

- ✓ 670 16- and 17-year-olds died from workplace injuries in the U.S. from 1980 to 1989.
- ✓ More than 64,000 U.S. teenagers sought treatment in hospital emergency rooms for injuries on the job in 1992.
- ✓ Rank of the U.S. among affluent nations in rate of adolescents killed or injured at work: number one.

RUGMARK continued from page 2...

an industry in a region halfway around the world? Consider that in 1993, U.S. consumers bought \$172 million dollars worth of Indian rugs alone. The U.S. is the second largest market for such products, trailing only behind Germany. Indeed, consumers will play an integral role in how the RUGMARK initiative plays out.

For more information on the campaign, please contact Darlene Adkins, Consumer Education Campaign Coordinator, at the Child Labor Coalition, c/o the National Consumers League: 815 15th Street, NW, Suite 928-N, Washington, DC 20005; (202) 639-8140.

CHILD LABOR COALITION MEMBER ORGANIZATIONS

The CLC is a diverse group of 45 organizations which are committed to ending child labor exploitation at home and abroad. As the only national coalition on this issue, CLC members have invested their collective influence and individual strengths to ensure the protection of working youth and to end child labor exploitation on a state, federal, and international level.

Amalgamated Clothing and Textile Workers Union
American Academy of Pediatrics
American Ethical Union
American Federation of Teachers
American Public Health Association
American Youth Work Center
Americans for Democratic Action
Association of Farmworker Opportunity Programs
B'nai B'rith Women
Children's Advocacy Institute
Children's Defense Fund
Coalition of Labor Union Women
Consumer Federation of America
Defense for Children International - USA
Department of Economic Research, AFL-CIO
Essential Information
Food and Allied Service Trades Department, AFL-CIO
Frontlash
General Federation of Women's Clubs
International Brotherhood of Teamsters
International Labor Rights Education and Research Fund
International Ladies' Garment Workers' Union
Jewish Labor Committee
Labor Council for Latin American Advancement
League for Industrial Democracy
Mt. Sinai School of Medicine
National Association of Social Workers
National Child Labor Committee
National Consumers League
National Council of Senior Citizens
National Education Association
National Jewish Community Relations Advisory Council
National Parent-Teacher Association
National Safe Workplace Institute
People Against Dangerous Delivery
Public Employee Department, AFL-CIO
Religious Committee for Workplace Fairness
Service Employees International Union
Social Democrats, USA
Transportation Communications International Union
Union Label & Service Trades Dept., AFL-CIO
United Food and Commercial Workers International Union
Women's Division, United Methodist Church
The Women's Research and Education Institute
Work Experience Coordinating Association

CHILD LABOR COALITION RUGMARK CAMPAIGN

Why launch a national consumer campaign?

The Child Labor Coalition's (CLC) national RUGMARK campaign will raise awareness regarding the exploitation of children who are working (often as bonded laborers) in the production of carpets. Its purpose is to mobilize U.S. consumers to support -- using their purchasing power -- a South Asian campaign to free children from bondage and exploitation in the carpet industry. The campaign will succeed because the American people have compassion for children and when provided with an option, prefer to buy products made without child labor.

What are the goals of the campaign?

- ♦ to educate consumers about the exploitation of children in the production of carpets;
- ♦ to announce the availability of carpets with a label indicating that they are produced free of child labor;
- ♦ to urge consumers to only purchase carpets that have the official RUGMARK label;
- ♦ to prod U.S. retailers to carry carpets with the label; and
- ♦ to encourage importers to self-impose a two percent surcharge on imported carpets to be used for the establishment of schools in the countries from which they import their carpets. This will help the transition for former child weavers from work into schools.

Why does the campaign focus on children working in the carpet industry?

The campaign focuses on the carpet industry for the following reasons:

- ♦ In several countries, bonded child labor is prevalent in the carpet industry. It is one of the most insidious forms of child labor exploitation and is considered slavery.
- ♦ The U.S. is a major market for carpets from South Asia. The U.S. is expected to import 45 percent of the carpets that India will export this year.

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- ♦ A coalition of non-governmental organizations (NGOs), in South Asia have asked U.S. consumers to support their efforts to eliminate child labor exploitation in the carpet industry.

What is unique about this campaign?

For the first time ever, an internationally recognized trademark has been established for carpets produced without child labor. The trademark is in the form of a label which is affixed to carpets.

Consumers can have confidence that a product is made without child labor. This has been an area of frustration for consumers -- when questioned, few consumers want to purchase such products, but know they do so from a lack of options. The RUGMARK provides consumers with a guarantee that a hand-knotted carpet is made free of child labor.

What is the objective of the trademark?

The main objective of the trademark is to initiate effective steps toward the abolition of child labor in the carpet industry in South Asia.

What is involved in the licensing process?

Carpet manufacturers who want to join the RUGMARK initiative and become certified must:

- ♦ produce carpets that have been manufactured without any child labor involved; and
- ♦ pay at least the minimum wages fixed by the government to their employees.

Carpet producers can voluntarily participate in the trademark initiative. However, the mandatory criteria mentioned above will become legally binding once an enterprise has committed itself to using the trademark and becomes licensed.

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What will the RUGMARK Campaign entail?

The crux of the campaign is grassroots effort -- outreach to local consumers, retailers, and media. The CLC is appealing to religious, women's and other groups to participate, mobilizing community action throughout the country.

Groups with local and community affiliates which have pledged their support and action on behalf of the RUGMARK Campaign:

- * The Women's Network, United Food and Commercial Workers International Union (UFCW)
- * The General Federation of Women's Clubs International.
- * Women's Division, United Methodist Church.

Organizer's Kit:

The Child Labor Coalition has prepared an Organizer's Kit for these groups and others which have joined the campaign. The Organizer's Kit is available through the National Consumers League in Washington, D.C.

March 8, 1995

MEMORANDUM

To: Melanne Verveer
Deputy Assistant to the President and
Deputy Chief of Staff to the First Lady

From: Preeta D. Bansal
Senior Counsel
Office of Policy Development, U.S. Department of Justice
(202) 514-5122

Re: Suggestions for The First Lady's Visit to India

The First Lady's trip to India presents an opportunity to highlight the shared objectives of Indian and American culture, particularly in the areas of strengthening families, integrating communities, and implementing social welfare and legal reform ideas. As the President and First Lady have sought to define an agenda which places emphasis on family values and communal bonds as antidotes to the spiritual impoverishment and alienation experienced by many Americans, India -- a society in which family and community bonds are preeminent and in which the sense of duty and obligation trumps the sense of entitlement -- has much to offer our understanding of an agenda that would strengthen families and communities in this country. Through visits to community-based organizations that provide social welfare and dispense "justice," the trip to India could also be a vehicle for the First Lady to explore ideas for legal reform, welfare reform, and an agenda that would promote women's rights around the world.

There is a tendency among Western observers of India to focus on its extremes and to subconsciously or consciously impart the message that the West has much to offer India. Although no trip to India would be complete without experiencing the deprivations and oppression faced by women, in particular, India should be viewed as a potential source as well as recipient of Western values. Viewed in this way, the trip to India -- in addition to offering the First Lady a personally more fulfilling and enlightening experience -- could allow the First Lady to score important political points with the Indian people and with Indian Americans. Indians and Indian Americans are painfully conscious of the extremes of their culture, and are eager to show the West what it can learn from India, particularly given their sensitivities and fears arising from the increasing "liberalization" of India to Western economic and cultural values.

A Vision for the First Lady's Trip

At a time of crisis in American and Western culture in which individuals feel alienated, isolated, cold and alone, observation of Indian culture offers the opportunity to understand the dual, and sometimes conflicting, values of individualism and community grounding. India, like other countries, contains elements of both extremes: The excessive individualism and greed of its billionaire industrialists is unrivalled, as is the rigid communitarian- and group-based oppression experienced by millions of women, in particular. The tendency among Western observers of Indian culture is to focus on either extreme -- through visits to the Bombay and Delhi elite and to the scourge of the villages -- and thus to find encompassed within India the excesses of both individualism and communitarianism.

While no trip to India would be complete without observing these worst extremes, India, perhaps like no other country in the world, also offers a unique opportunity to observe, especially among its middle class professionals and community-based welfare and legal institutions, a culture in which individuals are allowed to flourish amidst a web of meaningful, interpersonal ties and group relationships. This kind of culture -- individualism tempered and supported by family obligation and communal ties -- may be what the First Lady envisioned when she suggested pursuit of "the politics of meaning" and what the President seeks to define in his agenda. The trip to India would thus allow the First Lady to strengthen her family and community-based agenda, particularly as it relates to social welfare reform and legal reform, as well as to pursue an agenda that focuses on women's rights around the world.

Proposed Elements of the Trip

• **Visits to Community-Based Social Welfare and Legal Institutions**

Although India has a highly evolved state legal system derived from the English model, it also continues to practice a decentralized system of justice. Informal judicial forums at the village level (called "panchayats"), comprised of community members selected by implicit consensus, operate by a rule of unanimity in resolving local disputes and imposing discipline. The key role of communal consensus in these institutions in turn helps strengthen the bonds of community. Western legal scholars have studied "panchayats" as models for U.S. efforts to institute community-based forms of alternative dispute resolution. The First Lady could visit a "panchayat" as a means to formulate elements of a legal reform agenda. She also may wish to visit with members of the highly active legal aid community in New Delhi, in particular, to understand and show support for India's model of providing legal services for the poor.

Similarly, to strengthen her community and welfare reform agenda, the First Lady could visit a social services colony or a religious colony ("ashram") in which communities work together and provide social and/or religious services to all members.

Several community-based women's colonies or orphanages, in particular, are highly successful in providing work opportunities and social services to members who come from very oppressed backgrounds. Visits to successful colonies could provide the First Lady with ideas for welfare reform in this country, as well as offer a glimpse into the severe hardships faced by many Indian women.

- **Meetings with Middle Class Professionals**

In addition to visiting community-based welfare and legal institutions and the poor in rural villages, the First Lady should strive to meet the emerging mass of young women attorneys and physicians in the cities who are empowered to fulfill their potential through their family and community support systems. Many of these women pursue successful careers while living at home with their parents and actually look forward to parental involvement in their matrimonial decisions. Contrary to the negative connotations associated with "arranged marriages" (and the horrors that such marriages pose for many lower-class women), many of these young professional women -- much like American women in all-female colleges -- are enabled to pursue their ambitions without being distracted by the need to attract men. Because marriage of daughters is viewed in India as a family and community responsibility, and **because of their family and community support systems**, these young women have a level of comfort that their pursuit of careers will not necessarily mean that they cannot also have meaningful personal lives. (Obviously, this is a very complicated and subtle issue, and the experience varies widely among and within classes of Indian women. I would be happy to discuss this issue further, or to point the First Lady or her staff to different examples of the experience of young Indian professional women. I would also be happy to prepare a list of young women in India -- prominent and obscure -- with whom the First Lady might wish to meet to understand this experience.)

The First Lady may also wish to spend a day or afternoon with an extended Indian family to understand the web of personal relations that marks an Indian's life. Unlike the rugged individualism of the West, middle-class Indians -- increasingly free to pursue their individual ambitions -- return to strong homes and communities. Although in many parts of India these homes and communities are seats of oppression and sexism, Indian culture at its best offers the mix of individualism and communal support that the President and First Lady seek to foster in this country.

- **Demonstrate understanding of the success of Indian Americans**

The First Lady may also wish to understand -- and to demonstrate her understanding of -- the unique success of Indian Americans in this country. According to the latest Census, Indian Americans have the highest per capita income and educational level among all population subgroups in this country. Integral to their success, as most Indian Americans will say, is the strength of Indian families. Indian Americans in many ways are models of the kinds of communities and families the President and First Lady

are seeking to foster in this country: most Indian American children are born to two-parent families, and have tremendous emotional and financial support networks.

Indians are also fiercely proud of the success of their kinsmen in this country. By demonstrating a knowledge of Indian Americans (and some of their anecdotes), and perhaps by being accompanied by some Indian Americans, the First Lady could make the difference between success and extraordinary success in her trip.

- **Effective press relations**

Before embarking on her trip, the First Lady might want to offer interviews to Washington-based correspondents of prominent Indian newspapers, such as the Hindustan Times and the Times of India. By emphasizing what she hopes to learn from India, and how she hopes to give content to her agenda of family and community values by her visit, the First Lady can help foster tremendous good will before even setting foot in the country.

* * *

As one of seven (I believe) Indian American political appointees in this Administration, I would like to offer my assistance in preparing for the First Lady's visit and believe that I can be helpful in several unique ways.

First, I have a knowledge of the Indian American community. I am personally well acquainted with leaders of the Association of Indians in America (the only national organization representing the community), as well as Indian American community leaders in the metropolitan areas of Washington, D.C., New York City, Boston, Los Angeles, Chicago and San Francisco. I also know several leaders of the Indian American professional associations of physicians, attorneys, and engineers, and have personal contact with the correspondents of all of the Indian American newspapers and television programs and the Washington-based correspondents of the Indian press.

Second, I could help the First Lady make the most of her legal background by helping her meet with the Indian legal world. This legal community, drawn and educated in the English legal tradition, is perhaps the most progressive and hospitable to Western and U.S. ideas, and the First Lady, a lawyer herself, could do much to improve the U.S.-India relationship by cementing relations with the legal community.

Through my professional activities in recent years, I have acquired an extensive network of contacts in India and especially in the Indian legal community. In 1993, I spoke and presented papers at two international conferences in New Delhi -- one sponsored by the U.S. Embassy in New Delhi that brought together American and Indian attorneys to discuss the legal aspects of doing business in United States and in India, and the other sponsored by the International Chamber of Commerce that brought together

various pharmaceutical and other companies and urged India to expand its intellectual property protection. I also became acquainted with many prominent members of the Indian bar and Indian industry, and through my social involvement in the Indian American and Indian communities, have come to know numerous prominent leaders of the Indian political world, arts community, and feminist and human rights community.¹

Last September, as a board member of the Indian American Bar Association and a former law clerk to U.S. Supreme Court Justice John Paul Stevens, I organized an event at the Supreme Court, sponsored by Justice Stevens, in which Justice Scalia, Justice Ginsburg, and Justice O'Connor discussed their recent visits to India. This reception at the U.S. Supreme Court received extensive press coverage in India as well as in the Indian American press. Various Indian judges (including the Chief Justice of the Indian Supreme Court) are planning a reciprocal visit to the U.S. this May, and I am organizing a reception by the Indian American Bar Association for these visiting jurists.

Third, as a near-fluent speaker of Hindi with great awareness of Indian culture, I believe that I could help ensure that the First Lady's visit is not accompanied by any cultural- or language-based snafus.

Again, I would like to help in any way you think useful, and am attaching my resume for your further information. Please do not hesitate to call me at 514-5122 if you have further questions.

¹Profiles about me have been written up in India Today and Business India -- the two highest-circulating weekly news magazines in India (akin to Time and U.S. News and World Report), and state-run television in India recently filmed a half-hour segment about me which will be aired in India later this year.

PREETA D. BANSAL

3101 New Mexico Avenue, N.W. #822
Washington, D.C. 20016
(202) 514-5122 (o)

**Legal
Experience**

THE WHITE HOUSE, Washington, D.C.

Attorney, Office of the Counsel to the President, 1994-1995

Assisted in selection and confirmation of federal district court and appellate judges

Helped coordinate White House efforts to secure Senate confirmation of Justice Breyer

Assisted with Federal Advisory Committee Act litigation against Health Care Task Force

UNITED STATES DEPARTMENT OF JUSTICE, Washington, D.C.

Senior Counsel to the Assistant Attorney General, Office of Policy Development, 1993-present

Served on interagency groups on violence and on preparation for U.N. Conference on Women

Wrote policy papers on television violence and violence against women for Attorney General

Worked on Access to Justice and Civil Justice Reform working groups

Assisted in federal judicial selection

ARNOLD & PORTER, Washington, D.C.

Associate, 1991-1993

Litigation, Telecommunications, Intellectual Property, and International Practice Groups

Litigation in federal and state courts, with responsibility in all stages, including preparation of pleadings, discovery, and writing dozens of briefs on appeal and on dispositive legal issues; took and defended depositions; participated in hearings

- Defended constitutionality of the 1992 Cable Act
- Wrote amicus brief in copyright/parody case before the U.S. Supreme Court
- Represented individuals in white collar criminal litigation
- Litigated availability of copyright protection for reconstructions of the Dead Sea Scrolls
- Advised clients on possibility of obtaining Supreme Court review

Counselling on issues of intellectual property, international trade, and international law, including the President's authority to enter into executive international agreements; availability of intellectual property protection in the United States and abroad; licensing arrangements; joint venture agreements; and international trade-related aspects of intellectual property

Negotiation of corporate agreements and disputes concerning intellectual property, telecommunications, cable franchise, and entertainment matters

**Judicial
Clerkships**

UNITED STATES SUPREME COURT, Washington, D.C.

Law Clerk to Justice John Paul Stevens, 1990-1991

UNITED STATES COURT OF APPEALS,

SECOND CIRCUIT, Brattleboro, Vermont and New York, New York

Law Clerk to Chief Judge James L. Oakes, 1989-1990

Education

HARVARD LAW SCHOOL, Cambridge, Massachusetts

J.D., *magna cum laude*, June 1989

Harvard Law Review, Supervising Editor & Editorial Board Member

Teaching Fellow, Government Department, Harvard College

Law Tutor, Adams House, Harvard College

HARVARD-RADCLIFFE COLLEGE, Cambridge, Massachusetts

A.B., *magna cum laude*, in Social Studies, June 1986

Highest Honors on Thesis, Ideological Limits to Industrial Democracy

Phi Beta Kappa

John Harvard Scholar for Highest Academic Achievement

Rhodes Scholarship Finalist

Editor, The Harvard Crimson

LINCOLN EAST HIGH SCHOOL, Lincoln, Nebraska

1982 Nebraska Youth of the Year, U.S. Presidential Scholar, Century III Leader

Girls' Nation Attorney General

Recipient of over 200 state and national speaking and debating awards

Publications

The Republican Revival and Racial Politics, 97 Yale L. J. 1609 (1988) (with Derrick Bell)

Book Note, The Battleground of Experience, 101 Harv. L. Rev. 849 (1988)

Labor-Management Cooperation at Eastern Air Lines, U.S. Department of Labor (1988)

Speeches/ Papers

Inside the Law, "Sex, Violence and the Bill of Rights," Participant in discussion on

Television Violence on Public Broadcasting System/American Bar Association television series, November 1994

Technology and Communications Opportunities in India, Symposium on How to Do Business in the New India, April 3-4, 1993, Washington, D.C.

Foreign Investment and Technology Transfer: The Role of Intellectual Property Rights, World Symposium on Intellectual Property Rights, International Chamber of Commerce, February 9, 1993, New Delhi, India

Protecting Your Client's Intellectual Property in the U.S., Lexpo '93: Legal and Financial Aspects of Doing Business, February 6-8, 1993, U.S. Embassy in New Delhi, India

Other

Admitted to Practice in New York, District of Columbia, and Nebraska

Board member, Indian American Bar Association

Worked during college summers for Governor of Nebraska on health, housing and labor issues

Extensive travel throughout Africa, Asia, Europe, and the United States

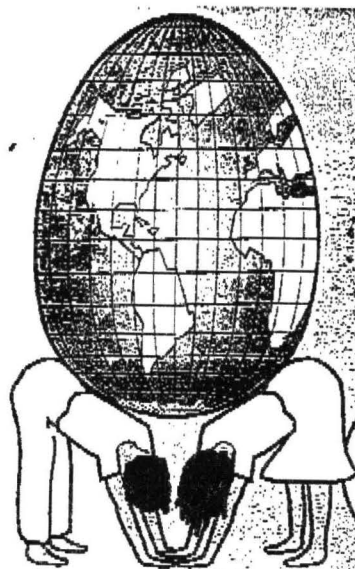
Outside interests include squash, aerobics, fiction, and international cuisines

The mere introduction of the Harkin Bill has produced action in India and elsewhere, however. It is here where the First lady might advance the cause of the fight against child labor. One such initiative in India is the Rugmark Initiative. Under this initiative a Rugmark Foundation created and was formally registered in India last August. The Foundation is a consortium of the Indo-German Export Promotion Council, the South Asian Coalition on Children in Servitude (SAACS), UNICEF India and the Carpet Manufacturer's Association without Child Labor (CMACL). The Foundation offers manufacturers the chance to use the Rugmark logo in return for a fee and an agreement to adhere to a number of conditions, including not using child labor.

More than 100 manufacturers and a few Nepalese suppliers have already applied for registration. (It is my understanding that a similar foundation is about to be set up in Nepal to cover Nepalese suppliers). Although many Indian manufacturers will use the Rugmark, some of the largest exporters are still uncommitted. They are likely waiting to see how the enforcement mechanism works and the level of consumer demand. It is here where we think the First Lady can advance the issue by supporting the Rugmark initiative.

The Child Labor Coalition (CLC) in the United States has initiated a Rugmark Consumer Campaign here in the United States to raise consumer awareness of the Rugmark and pressure retailers to carry carpets with the Rugmark label. Attached are materials on the Rugmark Foundation and Campaign as well as membership list of the CLC. Already, retailers such as IKEA have indicated a willingness to give priority to carpets with the Rugmark label. Members of the CLC, particularly through the International Labor Rights and Education Fund have submitted to the First Lady detailed information on both the issue of child labor and the Rugmark Campaign.

Finally, the Senator would like to meet with the First lady at a mutually convenient time in the near future to discuss the issue of child labor.



Child Labor MONITOR

A NATIONAL CONSUMERS LEAGUE PUBLICATION FOR THE CHILD LABOR COALITION

Vol. IV, No. 3

September 1994

CLC Launches RUGMARK Consumer Campaign

This fall, manufacturers will be challenged and consumers will apply pressure to stop the exploitation of children in the production of hand-knotted carpets. On September 18, International Children in Servitude Day, the Child Labor Coalition (CLC) will launch the U.S. Consumer Education Campaign for the "RUGMARK." The RUGMARK is a label affixed to carpets from India, Pakistan, and Nepal assuring consumers the product is made free of child labor.

Consumers are further asked to delay their purchase of hand-knotted carpets until carpets with the official "RUGMARK" label are available in U.S. stores.

Central to the campaign is raising consumer awareness of the over one million South Asian children who are working in the carpet industry. Extreme abuses have been documented: malnourishment, illnesses, beatings, separation from families, inadequate or no pay, and abysmal living and working conditions. This industry, one among many that exploit children, is targeted because of its reliance on one of the most insidious forms of child labor — bonded labor. Children work in virtual slavery.

What's New? What's Original?

It's no secret that there are certain countries and industries which turn a blind eye to child labor abuses in the production of goods for both domestic consumption and export. As a major consumer of the world's goods, the U.S. often is the destination for products made by

produced free of child labor. No other such label and monitoring system exists for any other product.

Consumers who do not want to contribute to the exploitation of children need not boycott carpets, but instead choose a hand-knotted carpet with the RUGMARK label. Linda Golodner, co-chair of the Child Labor Coalition and president of the National Consumers League, explains, "The RUGMARK campaign is about providing options. The label gives consumers confidence when they buy a carpet that it was made free of child labor."

The first carpets with the label will be available by the end of the year. The campaign encourages consumers to ask local retailers to carry carpets with the RUGMARK label. Some retailers are already responding to media reports on child labor exploitation in the carpet industry. The Swedish retailer, IKEA, recently decided to not carry carpets, unless they can be certified as made free of child labor (see box on page 2).

Consumers are further asked to delay their purchase of hand-knotted carpets until carpets with the official "RUGMARK" label are available in U.S. stores.



exploited children.

In fact, U.S. consumers find it difficult, if not impossible, to avoid buying these products. Until now, that is. For the first time ever, consumers are provided with a choice. An imported item -- in this case, a hand-knotted carpet from South Asia -- will be labeled if it was

The Rugmark Foundation

The RUGMARK label evolved out of a working group, comprised of Indian carpet industry representatives,

Continued on page 2

continued from page 1...

the South Asian Coalition on Child Servitude (SACCS), and the Indo-German Promotion Council. The initiative was formalized in the RUGMARK Foundation, which has released the official, internationally-recognized label.

Carpet manufacturers in South Asia who wish to participate and use the label must agree to produce carpets without any child labor involved; pay at least the minimum wages fixed by the government to their employees; and agree to allow access for unannounced inspections of their

the introduction of the RUGMARK. We're confident that when consumers have a choice, they will not buy products made with child labor. Consumers that do not buy these

"We're confident that when consumers have a choice, they will not buy products made with child labor," said Betty Mercer, UFCW Women's Network.

looms. Inspectors will be employed by the RUGMARK Foundation and will be trained and supervised by them to ensure manufacturers comply with label standards. SACCS, a leader in this effort, has appealed to European and North American consumers to support the RUGMARK through their purchasing power, thus encouraging more manufacturers to stop using child labor.

Campaign Shakers And Movers

The crux of the campaign is grassroots effort — outreach to local consumers, retailers, and media. The CLC is appealing to religious, women's and other groups to participate, mobilizing community action throughout the country.

The Women's Network within the United Food and Commercial Workers International Union (UFCW) is the first group to embrace the RUGMARK. Reflecting upon their past education initiatives in child labor, the

IKEA SAYS "NO" TO CARPETS MADE BY CHILDREN

The Swedish retailer IKEA, with stores in 18 countries including the U.S., announced they will only sell handmade carpets that are produced without the use of child labor. They will hire an independent Swiss firm to monitor IKEA contracts with carpet manufacturers to ensure they use only adult workers.

IKEA retail outlets in the U.S. are in Los Angeles, CA; Baltimore, MD; Elizabeth, NJ; Long Island, NY; Philadelphia, PA; Pittsburgh, PA; Houston, TX; and Woodbridge, VA.

consumers and merchants in their communities in every state and around the world. This is a most important step in curbing child labor abuses which will lead to even broader efforts."

In preparation for the RUGMARK Campaign, the CLC has developed both a press packet and an organizer's kit. The latter contains background information on child labor and the campaign, as well as ideas for local initiatives to include sample flyers, letters, and petitions. The organizer's kit is available to groups who are interested in participating in the campaign (see page 8).

Is the RUGMARK Campaign worthwhile? Can consumers impact

continued on page 4...

products send a strong message to retailers, and we are committed to help send that message."

Also pledging their support is the General Federation of Women's Clubs International. Jeannine Faubion, GFWC President, says, "Our members have anxiously awaited RUGMARK Campaign and are poised to educate

ICFTU Announces Campaign

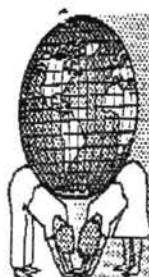
The International Confederation of Free Trade Unions (ICFTU), representing 120 million people in 124 countries, in June announced it is launching a global campaign to eradicate child labor, including a boycott of exports made by exploited, under-age workers.

Citing long hours, low pay, and appalling conditions among working children, ICFTU's report, *Child Labour: The World's Best Kept Secret*, identifies abuses in Bangladesh, Brazil, Colombia, India, Mexico, Nepal, Peru and the Philippines.

The campaign will call upon trade unionists worldwide to push for national legislation to outlaw the employment of children and ensure compulsory primary education. Other campaign actions will include: lobbying for the inclusion of a Social Clause within international trading agreements; replacing child workers by adult members of the same family; and an international boycott of carpets made in Nepal, India, and Pakistan (unless it is labeled as not made by children). For

Women's Network will bring a wealth of experience to the campaign. Betty Mercer, education chair of the Women's Network, said, "We welcome

India, and Pakistan (unless it is labeled as not made by children). For information on the ICFTU Campaign, contact Bjorne Grimsrud, ICFTU campaign organizer, telephone 32-2-2240211; fax 32-2-2188415 or write Boulevard Emile Jacqmain 155, B-1210 Brussels, Belgium.



Federal UPDATE

□ **HARKIN-BROWN CHILD LABOR DETERRENCE ACT OF 1994...** Senator Tom Harkin (D-IA) and Representative George Brown's (D-CA) commitment to the bill precipitated a fine-tuning of the language and reintroduction in the House (H.R. 4693) with Senate reintroduction expected in mid-September. See box this page for highlights on the provisions of the revised bill.

□ **CHILD LABOR HEARING...** Senator Howard Metzenbaum (D-OH) has tentatively scheduled a hearing for September 21, at 9:30 a.m. in Dirksen Senate Office Building, Room 428. Call the Senate Subcommittee on Labor to confirm at (202) 224-5546.

□ **DOL INTERNATIONAL REPORT...** The International Labor Affairs Bureau has completed its Congressionally-mandated report on industries and host countries that use child labor to produce goods for export to the U.S. It is expected that the Secretary of Labor will release the report to Congress and the public by mid-September. The next issue of the MONITOR will highlight the findings from this much-anticipated report.

□ **MORE ABOUT PAPERBALERS...** In early August, Senator Larry Craig (R-ID) considered introducing an amendment to the 1995 Labor, HHS, and Education Appropriations Bill, in effect setting a moratorium on enforcement of HO 12 (prohibiting minors under 18 from operating paperbalers - a machine which crushes cardboard boxes). Senator Tom Harkin (D-IA), as well as the U.S. Department of Labor, the CLC, and member organizations were quick to respond. Senator Craig raised his concerns, although deciding not to pursue an amendment upon clarification that the Department has an Advance Notice of Proposed Rulemaking underway on child labor, which focuses in part on a review and updating of the Hazardous Occupation Orders.

□ **HARDEE'S FOOD SYSTEMS, INC.,** agreed to pay civil money penalties totalling \$87,000 in July for alleged child labor violations at various Hardee's restaurants. The DOL has alleged violations of the Fair Labor Standards Act, Child Labor Regulation 3 (which sets forth time of day and hours of work as well as prohibited occupations

HIGHLIGHTS OF THE CHILD LABOR DETERRENCE ACT OF 1994

- ♦ Directs the U.S. Labor Secretary to compile and maintain a list of foreign industries and their respective host countries that use children under fifteen in the fabrication, assembly, processing, or extraction of products for export;

- ♦ Prescribes three tests for determining which foreign industry in which foreign country goes on the list—

- (a) whether they comply with the applicable national laws prohibiting child labor in the workplace;
- (b) whether they utilize child labor in the export of products;
- (c) whether they have on a continuing basis exported products of child labor to the U.S.

- ♦ Prohibits importing into the U.S. (subject to civil and criminal penalties) any product made, whole or in part, by children under fifteen;

- ♦ Does not apply the import ban if the exporter of the article and the importer of the article into the customs territory of the U.S., have undertaken reasonable steps to ensure, to the extent practicable, that the article is not a product of child labor. Reasonable steps include the exporter of an article in a host country having entered into a contract with an independent, internationally credible organization for the purpose of conducting inspections, certifying, and labelling that manufactured articles to be exported from that country are not products of child labor. In the case of the importer of an article into U.S. customs territory, having required the certification and label described above.

- ♦ Urges the President to seek an international agreement with other trading nations to invoke an international ban on trade in products made by children under fifteen.

- ♦ Supports through a \$10,000,000 appropriation for each fiscal year 1994 through 1998 for a U.S. contribution to the International Labor Organization for the activities of the International Program on the Elimination of Child Labor and \$100,000 for fiscal year 1995 for a U.S. contribution to the U.N. Commission on Human Rights for those activities relating to bonded child labor that are carried out by the Subcommittee and Working Group on Contemporary Forms of Slavery.

CONTACT: Joe Biegner, Office of Sen. Harkin, 531 Hart Senate Office Building, Washington, DC 20510-1502

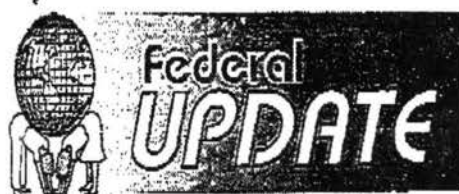
day and hours of work, as well as prohibited occupations for minors under the age of 16) and record-keeping provisions. □

Extended Page 4.1
(202) 224-3254 or Bill Gould, Office of Rep. Brown,
2300 Rayburn Office Building, Washington, DC 20515-
0536, (202) 225-6161.

September 1994

Child Labor Monitor

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CLC RESPONDS TO DOL'S PROPOSED RULES

On July 12, the Child Labor Coalition (CLC) submitted comments to the U.S. Department of Labor (DOL) on their Proposed Rule on child labor regulations. The DOL intends to revise Child Labor Regulation No. 3, providing an

protect minors from late night and excessive working hours. The CLC is very concerned about 14- and 15-year-olds working over 18 hours a week and until 11 p.m. or later at night, while attempting to maintain their academic responsibilities.

The CLC, along with several health groups, opposes blanket exceptions allowing WECEP participants to engage in select prohibited activities. Citing injury evidence, the CLC unequivocally opposes any variance or exception for using deep fryers and grills. Comments were also provided on the

Service Trades Department, AFL-CIO; NCL, and the National PTA also submitted comments.

CLC PLANS FOR NEXT SET OF COMMENTS

The DOL has extended the comment period for the Advance Notice of Proposed Rulemaking (ANPRM) from August 11 to October 11. This extension was granted in part due to requests made by CLC member organizations, which cited the comprehensive nature of the ANPRM and time constraints on gathering data from affiliates.

As reported in the last issue of the MONITOR, DOL released the ANPRM, seeking public comment on possible revisions of the child labor regulations. Under review are questions on permissible hours/time standards and occupational limitations for 14- and 15-year-olds and hazardous occupations. For more information, contact J. Dean Speer, Director, Division of Policy and Analysis, DOL Wage and Hour Division at (202) 219-8412. □

"The proposed sports attendant exception will weaken the Fair Labor Standards Act...causing employers to seek the expansion of hours for minors engaged in other occupations."

exception from the permissible hours and time standards for minors 14 and 15 years of age when employed as professional sports attendants. A blanket exception allowing 14- and 15-year-olds enrolled in Work Experience and Career Exploration Programs (WECEP) to engage in select prohibited activities is also proposed. The DOL intends to delete Child Labor Regulation Number 5, (i.e., the procedures for hazardous occupation determinations), now obsolete under the Administrative Procedure Act.

The CLC objects to the exception of bat boys/girls from the hours and time standards regulation governing employment of minors under the age of 16. Further, the CLC opposes the extension of this exception to all professional sports attendants. "The proposed sports attendant exception will weaken the Fair Labor Standards Act...and will establish a precedent, causing employers to seek the expansion of hours for minors engaged in other occupations." Emphasized was the DOL's

other proposed exceptions: loading and unloading goods weighing up to 30 pounds; retrieving and/or placing food in coolers/freezers; operating non-commercial dishwashers; and operating power-driven mowers, weed-eaters, trimmers, and whips with nylon strings.

Child Labor Coalition member organizations the Food and Allied

LET'S KEEP THESE FACTS IN MIND...

- ✓ 670 16- and 17-year-olds died from workplace injuries in the U.S. from 1980 to 1989.
- ✓ More than 64,000 U.S. teenagers sought treatment in hospital emergency rooms for injuries on the job in 1992.
- ✓ Rank of the U.S. among affluent nations in rate of adolescents killed or injured at work: number one.

RUGMARK continued from page 2...

an industry in a region halfway around the world? Consider that in 1993, U.S. consumers bought \$172 million dollars worth of Indian rugs alone. The U.S. is the second largest market for such products, trailing only behind Germany. Indeed, consumers will play an integral role in how the RUGMARK initiative plays out.

Emphasized was the DOL's broadening of the exception to the point that there are absolutely no constraints in the proposed rule to

For more information on the campaign, please contact Darlene Adkins, Consumer Education Campaign Coordinator, at the Child Labor Coalition, c/o the National Consumers League: 815 15th Street, NW, Suite 928-N, Washington, DC 20005; (202) 639-8140.

CHILD LABOR COALITION MEMBER ORGANIZATIONS

The CLC is a diverse group of 45 organizations which are committed to ending child labor exploitation at home and abroad. As the only national coalition on this issue, CLC members have invested their collective influence and individual strengths to ensure the protection of working youth and to end child labor exploitation on a state, federal, and international level.

Amalgamated Clothing and Textile Workers Union
American Academy of Pediatrics
American Ethical Union
American Federation of Teachers
American Public Health Association
American Youth Work Center
Americans for Democratic Action
Association of Farmworker Opportunity Programs
B'nai B'rith Women
Children's Advocacy Institute
Children's Defense Fund
Coalition of Labor Union Women
Consumer Federation of America
Defense for Children International - USA
Department of Economic Research, AFL-CIO
Essential Information
Food and Allied Service Trades Department, AFL-CIO
Frontlash
General Federation of Women's Clubs
International Brotherhood of Teamsters
International Labor Rights Education and Research Fund
International Ladies' Garment Workers' Union
Jewish Labor Committee
Labor Council for Latin American Advancement
League for Industrial Democracy
Mt. Sinai School of Medicine
National Association of Social Workers
National Child Labor Committee
National Consumers League
National Council of Senior Citizens
National Education Association
National Jewish Community Relations Advisory Council
National Parent-Teacher Association
National Safe Workplace Institute
People Against Dangerous Delivery
Public Employee Department, AFL-CIO
Religious Committee for Workplace Fairness
Service Employees International Union
Social Democrats, USA
Transportation Communications International Union
Union Label & Service Trades Dept., AFL-CIO
United Food and Commercial Workers International Union
Women's Division, United Methodist Church

Women's Division, United Methodist Church
The Women's Research and Education Institute
Work Experience Coordinating Association

TEL 614 575-2539

P. 2

CHILD LABOR COALITION RUGMARK CAMPAIGN

Why launch a national consumer campaign?

The Child Labor Coalition's (CLC) national RUGMARK campaign will raise awareness regarding the exploitation of children who are working (often as bonded laborers) in the production of carpets. Its purpose is to mobilize U.S. consumers to support -- using their purchasing power -- a South Asian campaign to free children from bondage and exploitation in the carpet industry. The campaign will succeed because the American people have compassion for children and when provided with an option, prefer to buy products made without child labor.

What are the goals of the campaign?

- ♦ to educate consumers about the exploitation of children in the production of carpets;
- ♦ to announce the availability of carpets with a label indicating that they are produced free of child labor;
- ♦ to urge consumers to only purchase carpets that have the official RUGMARK label;
- ♦ to prod U.S. retailers to carry carpets with the label; and
- ♦ to encourage importers to self-impose a two percent surcharge on imported carpets to be used for the establishment of schools in the countries from which they import their carpets. This will help the transition for former child weavers from work into schools.

Why does the campaign focus on children working in the carpet industry?

The campaign focuses on the carpet industry for the following reasons:

- ♦ In several countries, bonded child labor is prevalent in the carpet industry. It is one of the most insidious forms of child labor exploitation and is considered slavery.
- ♦ The U.S. is a major market for carpets from South Asia. The U.S. is expected to import 45 percent of the carpets that India will export this year.

TEL 614 575-2539

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page 2

- ♦ A coalition of non-governmental organizations (NGOs), in South Asia have asked U.S. consumers to support their efforts to eliminate child labor exploitation in the carpet industry.

What is unique about this campaign?

~~For the first time ever, an internationally recognized trademark has been established for carpets produced without child labor. The trademark is in the form of a label which is affixed to~~

Consumers can have confidence that a product is made without child labor. This has been an area of frustration for consumers -- when questioned, few consumers want to purchase such products, but know they do so from a lack of options. The RUGMARK provides consumers with a guarantee that a hand-knotted carpet is made free of child labor.

What is the objective of the trademark?

The main objective of the trademark is to initiate effective steps toward the abolition of child labor in the carpet industry in South Asia.

What is involved in the licensing process?

Carpet manufacturers who want to join the RUGMARK initiative and become certified must:

- ♦ produce carpets that have been manufactured without any child labor involved; and
- ♦ pay at least the minimum wages fixed by the government to their employees.

Carpet producers can voluntarily participate in the trademark initiative. However, the mandatory criteria mentioned above will become legally binding once an enterprise has committed itself to using the trademark and becomes licensed.

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page 3

What will the RUGMARK Campaign entail?

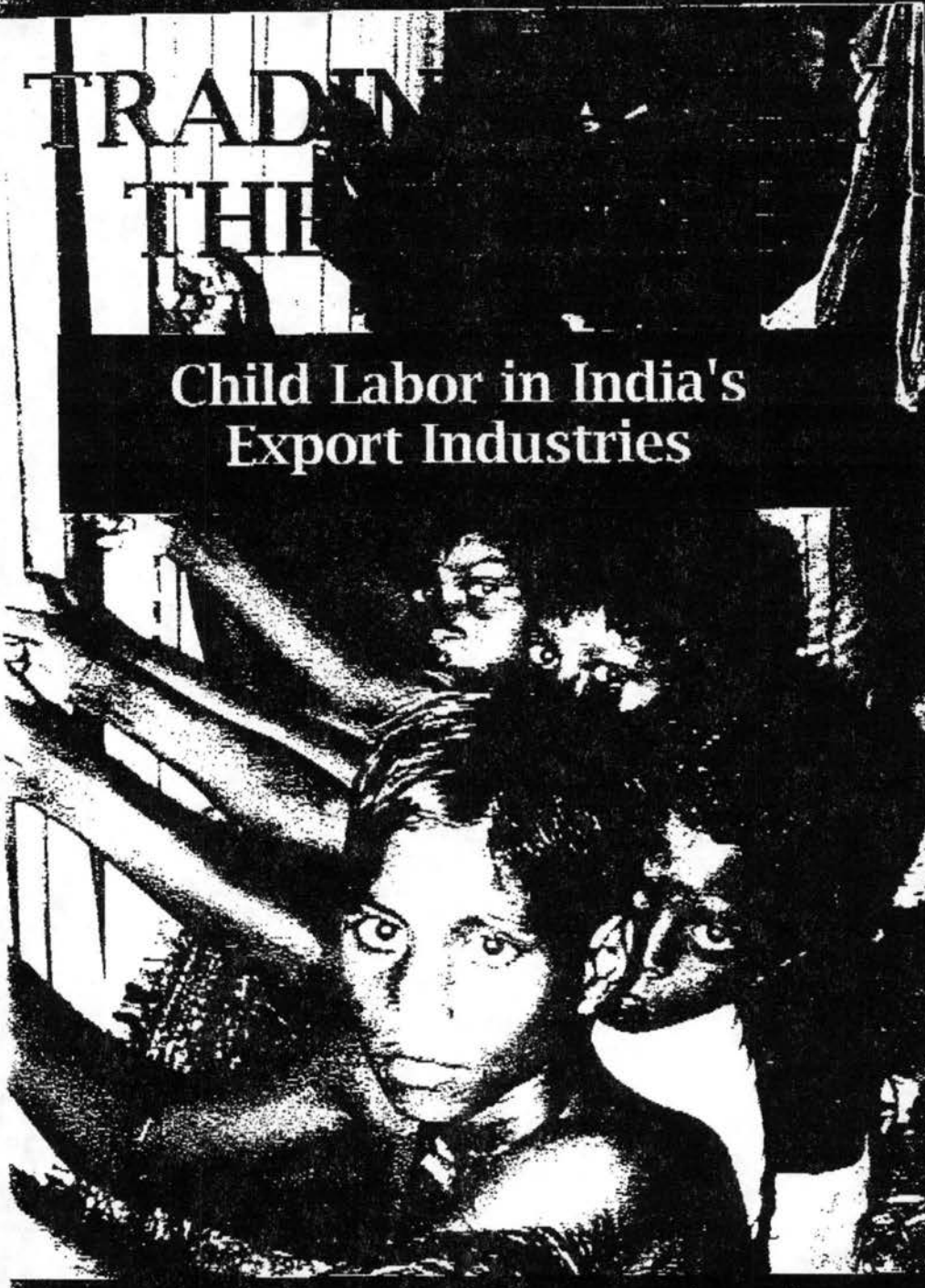
The crux of the campaign is grassroots effort -- outreach to local consumers, retailers, and media. The CLC is appealing to religious, women's and other groups to participate, mobilizing community action throughout the country.

Groups with local and community affiliates which have pledged their support and action on behalf of the RUGMARK Campaign:

- * The Women's Network, United Food and Commercial Workers International Union (UFCW)
- * The General Federation of Women's Clubs International.
- * Women's Division, United Methodist Church.

Organizer's Kit:

The Child Labor Coalition has prepared an Organizer's Kit for these groups and others which have joined the campaign. The Organizer's Kit is available through the National Consumers League in Washington, D.C.



TRADE
THE

Child Labor in India's Export Industries

Pharis J. Harvey and Lauren Riggin

International Labor Rights Education and Research Fund

TRADING AWAY THE FUTURE

Child Labor in India's
Export Industries



Pharis J. Harvey and Lauren Riffin

International Labor Rights Education and Research Fund

Zone

South Zone includes the states of Andhra Pradesh, Karnataka, Tamil Nadu and the union territory of Pondicherry. Of an estimated total of 29.1 million households in this zone, 11.4 million had working children, for a total of 11.4 million children. This was 27 percent of the population between 5-14. Roughly 80 percent of the households with working children earned less than Rs.500 per month in 1980. Three-fourths of working children were in rural areas. Female child workers outnumbered male by a ratio of 1.249 to 1. (In the overall country in this region, boys aged 5-14 outnumbered girls by a ratio of 1.044 to 1. This relative balance, unlike any other part of India, can be attributed to better education, literacy, and changing traditional social roles for women in Kerala, and to a lesser extent, in Tamil Nadu.) Among child laborers, 1.2 million were estimated to be earning a wage.

Activities of child workers in the South Zone included: 28 percent in household activities; 20 percent marketing activities; 16 percent family business, 17.7 percent. Among wage-earning children, 6 percent were employed as casual labor, 29 percent as rural labor, and the balance in other occupations. More than half the children earning wages in casual labor or agriculture were illiterate. All children working as cooks and domestic workers were illiterate. A large number of those working in such jobs as washing, marketing, service apprenticeship and in family businesses were educated.

(continued)

but by age five, a serious imbalance in the other direction has been indicating very high morbidity of female children. This trend continues so that for the age group of 5-14, the male/female population ratio in the North Zone, 114.5/100 in the East Zone, 112.4/100 in the South Zone, and 103.4/100 in the South Zone. The ratios of child laborers, on the other hand, are seriously skewed in the other direction, as reflected in the data of the table.)

Industries in the South Zone of concern in this study include: silk textile in Karnataka; coir and cashews processing in Kerala; leather tanning, matches and fireworks in Tamil Nadu.

The Government of India estimates that since the national census in 1981, population growth has approximated 25 percent. (A census was conducted in 1991, but its results have not yet been released.) On this basis, organizations such as the South Asia Coalition on Child Servitude (SACCS) and others use the figure of 55 million children under 14 who are working under conditions that meet the definition of child labor, a number which appears on the basis of all our investigations and study of the literature to be a reasonable estimate.

In its 1993 update, ORG noted: "Going by the present trend, by the turn of the twenty-first century, the actual number of child workers in the country is expected to increase by about 50 percent in rural areas and by over one hundred percent in urban areas."¹¹

Basic Causes of Child Labor

1. Poverty. In India, where one-fourth or more of the world's child labor population lives and toils, the reasons for child labor have been the subject of endless debate. Clearly one of the reasons for its persistence at a time when most countries have ended or seriously shrunk the child labor population is the grinding poverty of millions of India's peasants whose lives constitute a cycle of hopelessness. Poverty breeds ignorance, which in turn perpetuates poverty. Parents with no security except the hope that children will care for them in old age have large families. "More hands equals more income" is an age-old myth widely believed among India's poor. Yet, each generation of poverty-stricken, illiterate children becomes the next generation of sickly, poverty-stricken and illiterate adults who regenerate their family's poverty by producing large numbers of children in the vain hope of escape. But escape through this route never happens.

¹¹Operations Research Group, 1993, Foreword, p. 1.

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More important than the simple fact of poverty is the of class and caste among India's poor. Most of India's rs are members of "Scheduled Castes," "Scheduled other discriminated minorities. As Dr. Mahaveer or of the National Labor Institute's Child Labor Cell,

relative socio-economic status of various demographic particularly of the 'stigmatized' groups, has remained ss unaltered. This is reflected in the existing power (i.e. social, economic and political) in our society not much different from what it was in the early Independence. Similarly, the level of social cons among a large section of our population and the family status of children and women have not This paradoxical situation (paradoxical in the sense ng this period, several aspects of our economy have while some other crucial elements have remained d) has created a number of complex problems of a nature and strange dimensions, particularly in dia. The problem of child labor is one of the by- of this kind of development process in our society.¹³

Further points out that "the existence of the capitalist duction has segmented the urban labor markets in ich child labor as a stigmatized group fits well."¹⁴ nization without reform of traditional structures of d occupational discrimination exacerbates economic nd creates new opportunities for exploitation of child ments of the newly-urbanized labor force which can

uled" castes and tribes are those social groupings which have y Indian law as disadvantaged by virtue of their identity, and signed various quotas in education and public service. tives on Child Labor in India", paper presented to Orientation or/Factory Inspectors on Child Labor, March 23-30, 1994, (Child tional Labor Institute, Noida,) p. 4.

7.

be controlled through the surviving traditional structures of op- pression.

What Dr. Jain describes with regard to urban child labor operates even more severely in the rural areas, where landless- ness, debt bondage and marginalization of stigmatized groups continues unabated. While the number of bonded laborers is not certain (Kailash Satyarthi of the Bonded Labor Liberation Front estimates that about one-fifth of all child laborers, or over ten million, are in some form of bondage) it is almost exclusively a phenomenon of the oppressed castes, tribes and minorities. Children are pledged as security for debts to landlords or factory owners that can never be repaid on the earnings of the parents; sometimes this continues for generations. Children interviewed for this report who had been freed from bondage sometimes indicated that they were born bonded, and that their fathers were also bonded, for reasons they did not know.

In the 1993 ORG study of child labor in selected industries, socio-economic background studies of households with child labor revealed a disproportionate number of child workers from Scheduled Castes, Scheduled Tribes and other "backward castes," to use the unhappy phrase current in Indian social discourse. The results of this survey are displayed in Table II. A similar set of findings on the caste/community background of bonded labor (not limited to child bonded labor) was published in 1989. (See Table III.)

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¹⁴ibid., p.

TABLE II: RELIGIOUS AND SOCIAL BACKGROUND OF CHILD LABORERS (By Industry)

	Religion			Social Category			
	Hindu	Muslim	Christ'n	SC	ST	OBC	Others
as	11	399	-	-	-		410
	436	61	-	246	-	122	132
	432	60	-	186	4	227	75
	517	7	-	40	42	120	322
	448	31	16	185	8	212	90
	482	6	2	200	3	280	7
	176	290	1	154	-	195	118
	81	408	-	16	-	370	101
II	175	285	-	62	46	67	285

Scheduled Castes, ST = Scheduled Tribes, OBC = Other Backward Castes; includes Muslims, Christians, unless they are classified under SC, ST, etc. Source: S.K. Tribathy, *Child Labor in Different Industries: Consolidated Report*, 1993, Table 3.

TABLE III: COMMUNITY/CASTE DISTRIBUTION OF BONDED LABOR (%) (BY STATE)

State	SC	ST	OBC	Caste Hindu	Muslim	Christian
Andhra Pradesh	69.5	17.8	9.9	0.9	1.9	0.0
Bihar	80.7	9.9	6.2	0.0	2.5	0.0
Gujarat	32.8	62.2	1.7	1.7	0.0	0.0
Karnataka	64.7	9.6	1.7	6.0	0.0	0.0
Madhya Pradesh	31.2	52.8	9.0	6.0	0.0	0.0
Maharashtra	50.0	43.1	0.0	6.9	0.0	0.0
Orissa	61.5	34.9	0.3	0.4	2.9	0.0
Rajasthan	58.8	25.0	12.2	2.7	0.0	0.0
Tamil Nadu	90.0	0.0	7.8	0.0	0.0	1.4
Uttar Pradesh*	74.0	0.9	14.2	7.5	7.4	0.0
All India	61.5	25.1	6.9	2.2	2.6	0.1

SC = Scheduled Castes, ST = Schedule Tribes, OBC = Other Backward Castes

*Uttar Pradesh figures add up to 104%, but authors were unable to correct the original. Source: S.K. Tribathy, *Child Labor in India* (New Delhi: Discovery Publishing House, 1989) p. 87. Cites National Survey on the Incidence of Bonded Labor, quoted in ISI Report on Child Labor 1986.

TABLE

Industry
Gemstones Jaipur
Glass, Ferozabad
Carpets, Mirzapur
Diamonds Surat
Slate, Markapur
Matches, Sivakasi
Locks , Ailgarh
Brassware, Moradabad
Slate Pencil Mandsaur

* SC= Sched

* Others incl

Source: ORG



Muslim sisters in Nagpur, aged 6 to 16, roll 20,000 matchsticks per day for less than \$1.65 total income.

3. Distorted Development. The third major reason why child labor is perpetuated in certain regions in India has to do with development schemes which put certain populations at risk, or the blocking of such schemes where they might relieve the conditions of people who are sending their children into industries nearby. There is some evidence that, in the case of the Sivakasi area of Tamil Nadu, politically powerful match factory owners have blocked development schemes to provide irrigation for farmers in the region in order to sustain the "surplus child labor" population due to endemic drought. Sivakasi lies in a drought-prone area, which is ideal for match-making, but harsh for farmers.

The abject poverty of the people, coupled with uncultivable land, forces the workers to accept minimal wages for their employment in the match industries. People's dependence on this income and their readiness to accept it provides the employers the opportunity to exploit the labor by paying low wages to get the work done.¹⁵

Smitu Kothari, a social activist who has investigated the conditions in Sivakasi since 1983, told Myron Weiner from the Massachusetts Institute of Technology that child labor in the area "is the result of development. We have a policy that makes it impossible for people to be absorbed in the labor force. Government neglected to develop irrigation in the Sivakasi area, so it remains poor and the children inevitably become laborers."¹⁶

According to Kothari, various proposals for irrigation schemes in the district were rejected by the government "because employers do not want to develop the region since they want to be able to employ local people at low wages."¹⁷

¹⁵Child Labor Cell, National Labor Institute, *Child Labor in the Match Industry of Sivakasi*, 1993, p. 10.

¹⁶Myron Weiner, *The Child and the State in India*, (Princeton, N. J.: Princeton University Press, 1991) p. 44.

¹⁷*ibid.*

Verghese, an advocate before the Indian Supreme Court, fully argued a landmark 1991 case on the constitutionality of child labor. He told the authors this pattern persists in other parts of India. A forthcoming study of his, due to be published in 1994, will document, he noted, the same politically motivated inaction in development schemes elsewhere. For example, in the Palamau District of Bihar State, a predominantly tribal area and one of the most drought-stricken districts in the country, a huge dam project that drains water out of the district for use in non-forest areas elsewhere. On paper there are a number of irrigation projects in the district, but Verghese notes that in reality not one has been built. This turns Palamau district into a prime recruitment area for child labor in carpet factories in nearby Jharkhand state.

In Allahabad, near Agra, where glass is manufactured involving thousands of child laborers, children come primarily from Dalit and Muslim families that have been blocked from land in land reform schemes. Verghese also expressed concern about the controversial Narmada River Dam project being financed by the World Bank will cause a vast increase of child labor among the children of the tens of thousands of tribal families displaced by the dam.

Enforcement and Complacency. Interacting with these factors is official neglect and worse. The ORG study in Gujarat is uncompromising in its charges of official misconduct: "business, almost bordering on sadism, on the part of government officials is the main reason for the exacerbation of child labor."¹⁸

The lack of enforcement of laws prohibiting and/or regulating child labor is due to many causes in addition to callousness. Enforced by laws; some inspectors enforce the Factories Act, some enforce the Child Labor Act. The National Labor Commission, carrying out seminars on child labor

for enforcement officials, discovered that many inspectors are simply uninformed about laws outside the narrow scope of those they are charged to enforce.

Further, corruption is rampant. Surprise inspections are seldom carried out; inspectors tend to be treated royally by factory owners and to thrive on the side benefits. Dr. Jain's staff noted that, unlike the staff of the National Labor Institute, most enforcement officials attending their seminars own their own automobiles.

The lack of enforcement is indicated by the fact that until 1994 there had not been a single conviction under the Child Labor Act of 1986.

5. Lack of Education Requirements and Facilities. According to Professor Weiner, however, the most basic cause of child labor is the failure of the education system in India. Education is not compulsory. For millions of Indian children, education is simply unavailable. Even where schools exist, teachers have often not been assigned. Where they have been assigned, they are frequently not teaching or are so poorly prepared that there is little educational content. And where they are teaching, textbooks, note pads, slate boards and other supplies are in short supply. In some cases, as we discovered on our pilgrimage through back villages, the teachers who are assigned by the government do not even speak the local language of instruction.

These deficiencies are most pronounced in areas of great poverty, or of deprived caste or minority population concentration. The government, which has equipped India with some of the most advanced research facilities in the world, gives little attention to basic primary education for the masses.

The result is that a very low percentage of India's school-aged children are attending school. While no reliable national statistics are available (Ministry of Education statistics are notoriously unreliable, since they are the product of layers of estimates, each one generated by bureaucrats needing to show high enrollment at his/her level) surveys conducted in Uttar Pradesh and Karnataka show a dropout rate by the fourth grade of 60 to 65

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For the dropouts, and for the mostly poor and caste children who never enroll in school, work is the only available alternative.

Export Promotion. Finally, in recent years, a new impetus for labor has appeared, the promotion of export industries. In 1979, the Shah of Iran banned child labor in the carpet industry in Iran. This caused a great decline in the Iranian share of the international carpet market which India moved quickly to fill. In 1975, Prime Minister Indira Gandhi inaugurated a training center for child weavers under the auspices of the India Handicrafts Board. By 1980, India's share of the export of carpets had increased significantly.

Traditionally, carpet weavers were mostly adults and their workshops were located in the Kashmir area; however the rush to produce more and greater numbers of carpets for an expanding world market in the late 1970s and 1980s led to a basic shift in the labor force in this industry. Increasing numbers of children were recruited as the locale for producing Kashmiri carpets expanded from traditional areas of the north to eastern Uttar Pradesh and Varanasi, located near poverty-stricken regions of Bihar and Uttar Pradesh states with a huge "labor surplus" of exploitable

A similar move is underway today in the silk industry. Targeted promotion of the silk industry by India's newly export-conscious government. Sericulture and silk weaving have developed rapidly in recent years in rural Karnataka state and elsewhere. World Bank officials have bankrolled the process; children have provided the labor for this new work force.

The gemstone industry provides another example. A significant portion of India's gemstones are imported as rough stones, polished in India, and exported as faceted jewels. While traditionally, the gemstone industry was based on native products, in recent years it has relied almost exclusively on imported goods. Why to

India for polishing and export? Cheap, exploitable child labor is trainable by a large core group of master gem-polishers.

The same could be said of cashew processing in Kerala. India grows a small portion of the cashews it produces and exports; most come from Africa. But Indian child labor is readily available for the labor-intensive process of shelling and packing.

Building on poverty, caste prejudice, official neglect, corruption and the failures of the education system, India's growing export orientation adds one more pressure to tolerate and foster, rather than alleviate and eliminate, child labor. Without intervention, children will continue to be sacrificed at the altar of the "national interest."

Review of Literature on Child Labor in India

The authors identified a significant number of studies consisting of ILO reports, industry or regional sample surveys, reports commissioned by the Government of India but conducted by private organizations, and a handful of books and articles from various journals and magazines. (For the full list of sources reviewed, please see the bibliography at the end of the book.) Regional and industry-specific case studies, authored by Indian institutes or by independent Indian scholars, comprise the bulk of the literature. A number of them were conducted in 1979 or shortly thereafter in response to the U.N.'s promotion of the International Year of the Child. Consequently, their time span is somewhat narrow.

This literature is extensive but provides, at best, a snapshot of the magnitude, causes, and consequences of child labor in India. Despite the existence of a number of particular sectoral or regional studies, comprehensive data and substantive analysis are in short supply. The case studies provided enough information to construct a Child Worker Profile Table comparing age, wages, hours, and family background information on those surveyed. The table was somewhat difficult to construct because of inconsistencies in the presentation of data among the various studies.

Extensive field research brought perspective to the findings

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erature, the quantitative and qualitative limitations of discussed below. In general, while they lacked elements of comprehensiveness, consistency and analysis which would have been more valuable for our purposes, they provided an excellent foundation for Harvey's field research. Each author is to be commended for having made a strong effort to acquire and report as much information as possible under circumstances that often allowed for only partial data to be uncovered.

Qualitative Aspects. With the exception of one comprehensive study commissioned in 1980 and published in 1983 by the National Research Group in Baroda,²⁰ every case study focused on a particular city, neighborhood, or industrial district or on a group of related industries. Research methodology was virtually uniform for each study and consisted of surveying a sample group of children and/or child laborers numbering anywhere from one hundred to over one thousand subjects. Data was collected through casual interviews with child workers, parents, and, in some cases, employers, and presented in a series of tables.

Because there is so little national data on the incidence and nature of Indian child labor, researchers have been forced to rely on the 1981 census data as a comparative base for their studies. This has resulted in several problems. First, data collection techniques often did not mimic those for the census and findings rarely extended beyond a summary demographic information regarding the child labor population itself. For example, several studies emphasized the relationship between child labor and family income, family debt, family income, child labor contributions to family income, and number of families living below the official poverty line. Too often, these statistics were presented in a way that inadvertently may lead readers to conclude that poverty is the primary cause of child labor in India when, in fact, poverty is a symptom of the political and socio-economic conditions that give rise to child labor. For the most part, these causes are not explored by the studies we examined.

Finally, some of the studies unintentionally lent credibility to

some of the child labor myths originating from faulty census data, particularly myths regarding male/female child labor ratios. Census results lead to the conclusion that male child workers outnumber female child workers when, in fact, the opposite is true. The gross underestimation of female child workers results from a failure to examine those children who are not working in registered factories and workshops, as well as those who are not engaged in "economically productive" work. Female children are the least likely to earn wages or to work outside the home. Although several of the case studies emphasized family labor, they were primarily based on child labor that could be witnessed and documented through interviews. The male/female ratios were invariably skewed and few studies contained any qualifying statements to correct the resulting misperception.

Third, except for the individual industry studies, the literature provided few detailed occupational breakdowns of child labor. Most were more likely to offer broad-brush estimates of children working in the service, manufacturing, and agricultural sectors because this method allows for comparison with similar census data. A few studies listed the various occupations in which the children were engaged but provided no corresponding figures.

Fourth, while the survey methods and topics were fairly consistent, the data they yield is presented in such differing ways that it is consequently difficult to piece the findings into a more comprehensive comparative analysis. The attached Worker Profile Table represents our best attempt to pull together some of the findings.

On the whole, the quantitative data is best used for reaching broad conclusions regarding wages, hours, and incidence of child labor, and for identifying problem areas for further statistical study. Areas recommended for further study include: physiological and psychological effects of child labor, nationwide industry-specific studies, and gender-specific studies, and labor law enforcement studies.

Qualitative Aspects. The text in most studies was primarily a descriptive summary of the data. However, these studies provide enough case-specific narrative to support assumptions that the

K. Khatu, A. K. Tamang and C. R. Rao, *Working Children in India*, cit.

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tion of Indian children for profits is systematic, pervasive, intransigent feature of an old agrarian feudal order that has been successfully transferred to the manufacturing sector. The studies covered enough regions to conclude that child labor problems are similar throughout most of India and that some solutions can, therefore, be applied universally. At the same time, while investigating possible solutions are painfully few in the literature, except for those which address rehabilitation efforts directed to individual children. Only one study (of the carpet industry) provided analysis of the industry's infrastructure and contributed to furthering child labor.

Though the reports provide the only information available on working conditions, the findings in this regard are incomplete because they lack detail and are based on children who, on the whole, have been interviewed at the work site, and thus cannot be fully representative. Several of the surveys elicit "yes and no" responses regarding job satisfaction and abuse by employers. Not surprisingly, few complaints registered in this area were minimal. Actual extent of abuse is difficult to gauge among children who live in the shadow of their employers. The degree to which efforts were made to improve interviews in a less fearful environment is uncertain. While health risks and conditions are covered by several studies but, the findings are based primarily on responses from children who are in no position to determine the physical and mental toll exacted on them by their work, and with a minimum of corroborating information from health professionals. Most children are unable to articulate health problems beyond complaints such as fatigue and pains in their joints, breathing difficulties, persistent coughing, or cuts and burns. Not surprisingly, studies tended to report the same complaints regardless of region or industrial sector. We came across only one in-depth medical study addressing child laborers in Mirzapur-Bhadohi.

From summaries of past legislation, there is a particularly glaring absence of information on the role of local, state and national government in exacerbating, preventing or regulating child labor. Although it is abundantly evident that enforcement of labor laws is severely lacking, there was little investigative

research into why and how few interviews with government officials. Also lacking was a systematic study of judicial efforts to seek prosecution of violators, which might have surfaced a better understanding of the structure of neglect and collusion among factory owners and regulators.

Finally, only a few industry-specific case studies have been made, predominantly in the carpet, gemstones, glass, brass and silk handloom industries. Several industries in which the authors found significant levels of child labor have not been studied yet in India. These include furniture, shoes, and silk thread, among others. A few industry-specific studies focus on industries of little export significance to the United States, including bidi-making and matches. Abuse in these industries is so egregious that we have included them in this study in spite of their current negligible export status. This is particularly true of the match and fireworks industry.

Tables IVA, B, C and D, on the following pages summarize the major findings of the individual case studies.

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moulding brass plate in Moradabad (from NLI, *Child Labor in the Brassware Industry*)

death."⁵⁰ Other occupational hazards are listed by the Research Group 1993 report: children engaged in brassware molding have to sit in

a particular position for 6 to 7 hours continuously. They sit with bended knees (sic) and only feet specially toes and heels, touch the land with the result the blood circulation behind knees is affected. That is why children complain of persistent pain in their legs after working for 2-3 years. The area around ankles become very thin. Those who are engaged in polishing suffer from respiratory disease because of inhaling of particles of acid.⁵¹

The vast majority of child laborers in brassware are from Muslim families, whose parents work also in the brassware industry. Almost all the families were totally illiterate.⁵² Children work 8-10 hours per day with one day off per week, usually Friday. Average income per child was Rs.174.22 per month (US\$5.26) in 1993. About 10.56 percent of children were unpaid workers, 21.62 percent of workers' monthly income was less than Rs.100; 37.62 percent earned between Rs.100-200 per month and 15.51 percent earned between Rs.200-300.⁵³

No studies have been conducted on the copper industry, which is engaged in several locations in Tamil Nadu and elsewhere in the production of statuary and icons for export. However, the processes are similar, and the temptations for child labor involvement are the same: exploitable, cheap, and controllable workers who will put in long hours without complaint.

2. Hand-knotted Carpets

Although carpets rank a distant third among exports to the U.S., it is the single most researched industry regarding employment of child labor. The top five carpet export products to the U.S. are either hand-loomed, hand-knotted or hand-hooked, and all involve child labor. A 1992 Mirzapur study estimated that child labor accounts for approximately 25 percent of profits. A reputation for unscrupulous recruitment of village children and a comparatively

⁵¹ORG, *Child Labor in Different Industries*, 1993, op. cit., p. 66.

⁵²ORG, *ibid.*, pp. 21-22.

⁵³ORG, 1993, p. 56.



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TABLE VIII: Carpet Industry Work

US STAGES IN THE CARPET MAKING PROCESS SHOWING WHERE CHILDREN ARE EMPLOYED	
Sheep rearing	Children & Adults
Chasing of Wool	Adults
Wool to Manufacturer	Adults
Sorting of Wool	Children & Adults
Making of balls	Women & Children
Wool of loom & placing of kabli on top	Adults
Weaving	Children & Adults
Finishing of carpet	Adults
Binding	Children & Adults
Washing	Children & Adults
Clipping	Children & Adults
Packing	Children & Adults

ptia & Voll, *Young Hands at Work: Child Labor in India*

of bonded child labor have attracted social activists
researchers to the industry. Virtually all carpets are
export either by state-owned or privately owned export
w Delhi and Bombay.

exception of Andhra Pradesh, weaving centers are
throughout Northern India as shown in the map on page
Bhadohi, Varanasi, and Jainpur in Uttar Pradesh
most productive centers. This region is often referred

to as the "carpet belt" because it produces 80 percent of carpets
and employs more workers than any other local industry. The
Jammu-Kashmir region produces about 5 percent of carpets and
employs about 35 percent of the state's working population (40
percent of which are children.) The production units that pepper
the outskirts of Jaipur, Rajasthan are known to employ child labor
as well.

History. Carpets provide an interesting case study in the link
between child labor and government sponsored exports promotion.
Indian carpets first took off as an export industry in 1975 when
Iranian carpets lost significant export market shares. It is widely
believed that Iran forfeited its competitive edge when economic
restructuring banned female and child labor, forcing up wages.
Presented with a window of opportunity, the Indian government
set out to capture the unclaimed shares through export promotion
programs that included low-interest loans, deferred payment on
supplies, export credits, and training programs to attract young
weavers.

Under the purview of the All India Handicrafts Board and State
Export Corporations, these training centers developed into low-cost
production units employing children as young as six who were
paid nothing more than a monthly stipend. By 1981 30,000 children
below age 15 were laboring at 600 government sponsored training
centers. Export volumes rose nearly five-fold from 1974 to 1983
and have remained an important source of foreign currency ever
since. Today India ranks among the top carpet exporters worldwide,
and the Iranian experience continues to be raised as an argument
against the abolition of child labor in India.

Production System. Widely dispersed production protects the
industry from labor laws applying only to registered factories in
the formal sector. Intense public scrutiny has also caused the
industry to "burrow underground." Indeed, carpet production has
become so fragmented in recent years that it is virtually impossible
to regulate. In addition to the scattering of loom sheds to
increasingly rural areas, specialized workshops have emerged for

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dyeing, and other finishing tasks. In Varanasi only five production occurs in registered factories. Instead, informally employ less than 10 people.

Approximately 2,000 export houses (primarily in Bombay and Calcutta) monopolize the carpet industry and cater to consumer markets in the U.S. (the largest market), Germany, and Great Britain. There is no direct contact between exporters and weavers. Exporters control the industry by commanding capital flow through their commissioned agents reaching all the way to the village. In the case of rural production units, there may be as many as five intermediaries between the exporter and the weavers. In contrast to the feudal tradition, it is the politically influential, landowning class (with no tradition of carpet weaving) that figures prominently among middlemen and loom-shed owners. Child labor is rampant. B. N. Juyal refers to these individuals as "carpeteers."

The export order typically occurs as follows:

The exporter/manufacturer provides export orders, designs, raw materials, and loans to a variety of small-scale loomowners. Typically, there are several middle-men between the exporter and the weaver.

The loom owner and/or agent executes the order by recruiting labor, procuring and delivering supplies, and delivering the finished product to the exporter. In return, he exacts a commission from the weaver, distributed to weavers on behalf of the exporter.

The master weaver oversees the production process. He may be a hired worker, self-employed, or own a family-run operation. He exacts as much as 25 percent commission from child weavers working under him. Contrary to popular belief, 70 percent of the weavers are hired labor and are not working for their own families. Many are migrants from other states or regions.

Children are typically male, and usually began as a child. They may come from a traditional carpet-weaving family (usually inherited) or may have begun as a hired migrant worker. The children work as hired labor and do not own looms. The adult weavers earn piece-rate income based on square yards completed. Their average earnings are approximately Rs.349 a month, or 10 percent of the average wholesale cost to the foreign



Bonded carpet workers in Mirzapur district. (From Anti-Slavery International, *Children in Bondage*)

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One 4' X 6' carpet of moderately fine wavers about 24 days to complete. Non-wavers may spend ten days a month on owners also loan money to adult worker to his employer and prevent wages elsewhere. Entire villages may immediate employer.

ustry. Child labor is involved at almost including pre-processing for weaving between 300,000 and 500,000 children in the industry, a large percentage rly 80 percent of children are engaged or common tasks for children include ng, knotting, cutting, washing, and re documented in Table VII. predominantly male. Training begins o of one year or more at approximately han study indicated that children of rn knotting as early as age five, and som every day. After about one year,

rity of children are not trained in "hired" in the informal sector either ily-owned business located in their ig centers were reportedly cut back parents were removing their children hem in the centers where they receive nds became an end in itself, testimony a longterm economic investment in or survival in the short term. Other to be sending their own children to . other children to work their looms. the Mirzapur district interviewed rease in dropout rates and a decrease . which they attributed to the training

centers. The Rajasthan Government still runs a training center where children toil approximately six hours a day and are paid very little. Their carpets are sold through the Rajasthan Export House.

Wages. Child carpet weavers fall into one of the following five categories:

- * unpaid children working on family looms;
- * unpaid children working with adult family wage-earners;
- * hired children working as unpaid apprentices;
- * wage-earning hired children.
- * unpaid children in bonded conditions, either kidnapped or "purchased" from families.

Although children typically acquire knotting/weaving skills within six months, the transition from unpaid apprentice to paid wage earner is totally arbitrary and may be drawn out for several years. Like adults, children are paid per square yard. This piece-rate payment system induces children to work long hours, ignoring their fatigue. Wages are cut for slight defects or if the carpet fails to sell. Children who receive food and clothing from their employers have it deducted from their wages. In addition, 15 percent of looms are idle and 50 percent underutilised at any given time because of delays in work order and supplies.

Work conditions. Poor work conditions abound in carpet loom sheds. Potable water often is unavailable. Children work in damp pits situated in the middle of the loom. These pits may stay filled with water during the monsoon season. Food is woefully inadequate: a few chapatis, onions, and salt. It is a common practice in the industry to keep child workers hungry so they will stay awake and work longer hours. Children sleep on the ground next to their loom or in cramped rooms next to the shed. Often, they are expected to perform extra work for which they are not paid, including domestic chores and running personal errands for the owners. After working ten or eleven hours a day, they must clean out the shed and set up for the next day's work. Reports of severe beatings and even torture are common. One study showed 30 to 35 percent

Parvez Babul

What however intrigues us more is

This is where the West seems to be making two serious mistakes, or three: (i) the West's encouragement of, and alignment with, those states that are now embarked on 'eradication' of fundamentalists—Algeria being the most telling example of the democratic West's contradiction. Algerian Islamists had won an election. Democracy and representative government would have wrought a change in their style of human and public relations. (ii) The West's exclusionist behaviour in trade and commerce can only help breed more factors dividing the world into more hostile groups rather than unifying it. All this might sound very naive, but at the same time is perhaps inescapably true.

Muslim analysts of the Western response to Bosnia, Chechnya, Algeria and Egypt also discover that in it there is much more than meets the eye. The West had better take special note that total elimination of any historical group is next to impossible in today's world. Individual states doing so, or global powers trying to do it, may find it hard to carry out. If it is war you mean, those you find now helpless and powerless may soon equip themselves with the most powerful instruments of war. Access to the relevant technologies had become easier than ever. So the West's present exclusionism and the design to isolate parts of the world (condemned as fundamentalist) is a wrong world policy and would end up turning a world that could otherwise be made more friendly and accommodating into one perpetually at war—hot or cold.

Living with Islam is a very feasible proposition—and a must, if you take to think and understand.

Government, Humanism And Social Reform

Governments really do have the power to bring about social change if they can succeed in motivating people by focusing on the positive aspects within the current social set-up as well as projecting the strong images from the past. Within this complex and oft-times conflicting set of beliefs and traditions in which all of us have been reared, if we look deeply enough, we see the substance of which people are made. For, in some way or another, we are all firmly tied to our traditions, the basis of what we call our social fabric.

In order to motivate people in the right direction, however, an understanding of the cultural forces currently in motion is extremely important. But, this can prove too much, even for the best of governments, and governments may falter over which policies to be designed or, worse, may end up designing policies which are not culturally acceptable. Therefore, to help policy makers in their task, searching the past for suitable role models may not be a bad way to achieve this goal. All too frequently overlooked or down-played by leaders or their suitability as role models questioned, the early Muslim reformers are they who, within their limited range, did manage to perform miracles within their own regions. To a large extent forgotten in today's world of politics, they should now be resurrected. For, such single-minded reform has become the need of the day.

Although different religions give their reformers different names or apply different concepts to their own form of social reform, when all is said and done, much of their efforts can be grouped together under one name, that of humanism. Humanism is, after all, the philosophy which join people together and many people today feel this is essential for development which means, in different language, the adoption and promotion of the basic ideas which unite all mankind. For, when we come down to it, it is these basic ideals and values on which we all base our lives that distinguishes us from the animals.

With many social workers now willing to recognise this fact and, with the availability of the modern methods of communication, most particularly the visual media, it is now far easier to get social message across than ever in the past and the added bonus is that they can reach much wider audiences with the result that organisations aiming at social reform can now "go about their business" in a far more organised fashion than ever before. In fact, the visual media has proved itself so effective that today's governments and social reformers now weave their messages into the ever-popular soap operas and, in most cases, this appears more effective than anything else one can muster.

more by a mother's schooling than a father's.

There is concrete proof that women's education leads to fewer births, fewer infant deaths. More women in the formal labour force and greater economic growth.

Mortality Still Too High: According to UNICEF, at least half a million women worldwide die each year from complications due to pregnancy. Another 100,000 women die as a result of unsafe abortions. 300 million women worldwide have no

natural or inevitable. The Executive Director of UNFPA, Dr Nafis Sadik says, the human rights of women migrant workers and refugees, particularly their vulnerability to sexual exploitation and abuse, their lack of access to reproductive health services are now receiving increased attention.

Political Inroads

Women constitute a minority in the corridors of power and decision-making both nationally and interna-

"We Are All Responsible"

Dotson Rader

An interview with First Lady Hillary Rodham Clinton

ON a chilly winter morning, Hillary Rodham Clinton, Tipper Gore and I were on the South Lawn, about to enter a motorcade, when the President of the United States unexpectedly came out of the White House dressed in a blue jogging suit, scarf and knit cap. He looked, well, boyish. Mrs. Clinton waved, then walked quickly to him. They kissed and embraced, talked privately and laughed often. As they talked, I noticed how Mrs. Clinton gently caressed her husband's cheek. It was a gesture at once spontaneous and maternal, authentic and affectionate.

A week later, I was reminded of the moment when I sat with Mrs. Clinton at lunch at a small table in the quietly elegant Map Room of the White House, so named because it was used by Franklin Delano Roosevelt to follow troop movements during World War II. She spoke with protective affection about her husband and daughter, Chelsea, 12, and about all our nation's families, some in perilous circumstances. One of the great constancies of her life has been her concern for the American family — its children in particular. I asked why she thought so many of our families had gone wrong.

"I believe that personal responsibility is at the root of any kind of social structure, including the family," she said. "We have not done a good job in expecting people to exercise their rights responsible and to be held accountable. There are cultural messages that undermine personal responsibility — widespread acceptance of what used to be considered inappropriate behaviour, attitudes that allow people off the hook. I believe the part of the reason my husband was elected president is because, for more than 10 years in Arkansas, we've been trying to figure out how you begin to reestablish responsibility where it has been undermined."

"Without addressing this and providing incentives to alter behaviour and require people to be more responsible, we're not going to get ahead of the curve on serious problems — like disintegrating families, crime and drugs — that afflict us."

"It's easy to place the blame at the top, but it goes all the way down. People who see their neighbourhoods go to drug dealers, who see 14-year-old murderers, they have to

take responsibility too. They have to demand better behaviour, starting with their own children. We've come out of 12 years where the deterioration has accelerated," she continued, speaking intensely, clearly enjoying discussing policy and politics. "People bought rhetoric as a substitute for action. Was there any (federal) programme to get more police on the streets? Was there any concerted effort to run a real war on drugs instead of a sideshow? The people have a right to be disgusted."

"All through society, there has been this abdication of responsibility. It isn't enough just to focus on the people whose behaviour is the most obviously anti-social. No, in the 1980s, a lot of behaviour that was counterproductive and anti-social took place in the boardrooms and highest political offices of America. It was an ethos that promoted 'every individual for himself,' a signal that permeated our life as a society. And it is very difficult to turn it around, because once license is allowed to take precedence and consequences are not immediate, people get demoralized, feel victimized, and it feeds on itself."

She paused, straightening her silk scarf. She wore a tangerine-coloured cashmere turtleneck, a black jacket and skirt, and small gold earrings. At 45, Mrs. Clinton is a handsome woman — prettier, younger-looking and more delicate in person than she appears on "film." She has high cheekbones, a strong nose and a dazzling smile. She possesses acute intelligence and was privileged with the finest of educations at Wellesley College and Yale Law School.

I asked how the President would fix the problems of anomic, demoralization and growing social disorder that are so calamitous for so many families. She looked at me as if I were a simpleton.

"If people believe that Bill Clinton, alone, can reverse the social trends that have led to this rising tide of violence, drug addiction and the terrible effects on our children — homicide and suicide being the primary causes of deaths of young people in our country — and all the other problems, they are wrong," she said.

"He can set a tone and work hard to create better policies and programmes than those that have failed.

But, ultimately, it has to be the entire country taking responsibility and working in partnership with a president who does not want deniability. Why desperately believes that if we do not change our behaviour from the individual on up, from the inside out, we cannot survive as a great country."

I told Mrs. Clinton that what she was advocating — accountability, social responsibility, playing by the rules, self-discipline — sounded like "family values" to me, awfully conservative stuff coming from a liberal Democrat supposedly to the left of her husband.

She laughed. "But I am a conservative," she said. "I would characterize the way I was raised and the way I still am as being conservative in the true sense of that word — not in the kind of radical, ideological, destructive way that term is often used. I was raised to be self-reliant and to be responsible but to know that I was part of a larger community to which I

also have responsibilities. I'm really grateful that both my parents, in different ways, gave me the support and structure that I needed to develop a sense of personal self-worth and security."

"I've always believed," she added, "and this goes back to their teachings and my church (methodist), that because I was blessed enough to be healthy and have a strong, supportive family, I had an obligation to care for other people, to help them. It wasn't something you did as an afterthought. It was how you lived."

"My dear friend Marian Edelman, who was on your cover recently, has that wonderful phrase: 'Service is the rent we pay for living.' I believe that as strongly as I can. I don't see how you can read the Gospel and not believe that you have some ongoing responsibility of service. That was the way I was raised."

Given that long commitment to service and social causes, I asked Mrs. Clinton what she wanted to do as First Lady.

(To be continued)

Remote Sensing - II

In the international and regional arena Bangladesh has been maintaining close liaison and cooperation. Bangladesh has been actively participating in the Regional Remote Sensing Programme of the United Nations/Economic and Social Commission for Asia and the Pacific (UN/ESCAP) and has completed a pilot study and a Technical Cooperation Among Developing Countries (TCDC) project under the same programme. Bangladesh also participated in the recently concluded Ministerial Conference in Beijing (23-24 September, 1994) where 'Beijing Declaration' was signed by the Ministers on the applications of space technology for environmentally sound and sustainable development in Asia and the Pacific region. An action plan has also been launched for the regional cooperation in the field. Issues of global concern like sea level rise, green house effect and monitoring of the environment are looked into by Bangladesh with great care. Possible applications of space technology will be made in these fields.

There were, of course, some

limitations of the technology. It was not possible to acquire data regularly during the monsoon period because of cloud cover. But with the introduction of satellites equipped with radar sensors clouds can be penetrated and data can be acquired round the year and even at night time. From the descriptions made above, it is evident that Bangladesh is moving forward gradually in respect of application of space technology. For the development of any country it is a prerequisite to plan well the development activities and to implement them properly. Again better planning depends on the availability of proper, authentic and timely data. Remote sensing technology can provide most of the data.

It is hoped that SPARSSO will further enrich itself to expand its sphere of activities by utilizing remote sensing techniques. Flourishment of the application-oriented activities using this most modern technology in Bangladesh is expected by all in the interest of the country and its people.

—PID

solve it to a great extent. As suggested by her an honest top-management of an organization can help stop corruption. And to make the top-management honest an officer should be promoted on the basis of an anti-corruption report which certifies the honesty of a person. In government organizations, promotion is mainly based on ACR (Annual Confidential Report), and in reality there are a number of promoted officers whose ACRs do not reflect any corrupt activities but they are not free of that. Moreover, as this activity takes place in a chain, it is sometimes found that any honest officer in the top-management of a department is transferred to another department of no importance.

Another suggestion offered by her to eradicate corruption is the recruitment of candidates for the law-enforcing agencies like the police, anti-corruption etc. through a proper and accurate assessment of moral character. But she did not clarify how to do that. Just managing a certificate from a renowned person in our society.

Although there is a problem there is a solution, in this case it seems to defy all solutions as the problem itself is a gigantic one. Even if we cannot eradicate completely, we can put a limit to it. So this is high time for the whole nation to come forward with more workable solutions to put an end to this problem namely corruption.

Tapas Saha, Chandgaon R/S, Chittagong.

Market Economy And Trade Embargo

Sir,

Are not market economy and trade embargo contradictory to each other and do they not move in opposite directions?

From time to time we are shocked at the trade policy by USA with different countries.

On the one hand the USA preaches market economy and on the other hand she imposes trade embargo on Iraq, opposes lifting of UN economic sanctions against Baghdad, orders restrictions on trade and commerce with Cuba, Libya and North Korea, dictates import and export with Japan and China, threatens trade link with Iran, fixes quota for export of ready made garments even from a poor country like Bangladesh and also cautioned us against the so-called Harkin's Bill.

Undoubtedly the USA is the most powerful country, economically and militarily, in the world. But she must know in this modern age of mass awareness, democracy, human rights and Press freedom every man in the world has the right to point out the errors and lapses of others and to show them the right path.

We feel happy to recall how the USA immediately after her nuclear attack on Hiroshima and Nagasaki rushed humanitarian aid to Japan and helped build the devastated country anew from the ashes. The USA also helped the ruined, and devastated Germany to stand on her

whether this almost unperceptible drop in temperature has not anything to do with human temperament. A general lack of warmth in human relations is distressingly obvious these days. Although the world peace which was once in the limelight due to cold war has been cold shouldered, but cold blooded murders committed often and on, make our blood cold. Someone is always giving cold shoulder to someone else. Instead of encouraging, we are upset in throwing cold water on the enthusiasms of others. When acquaintances (other than distinguished dignitaries, of course) expect a warm welcome, all that they get is cold greeting. Indeed the world is getting colder atmospherically as well as emotionally. If we have no means of conditioning the atmospheric temperature and preventing the world from being turned into cold storage, is it beyond our power to make our hearts a little warm with friendliness?

N.H. Sufi, Dhaka.

This editorial was published in this paper in 1968
Creative Hobby!

We happened to come across a lapel badge of the India's Bobby Centre which reads: Virginity Causes Cancer. This, we can see, will outrage some people and bewilder others. But we seem to like it.

It gave us food for thought. We wondered for a while about what the hobbyists might really have meant by their monogram. Do they really take virginity that lightly and further how do they establish a relationship between virginity and of all the things, Cancer?

We were also first shocked by the cool, candid tone of the monogram. Here's message that should speak for the superfluity of the pursuits of today's youth, their weird imagination, and the fast-changing morals and ideals. Indeed, when we took the key word in its literal sense, we at once remembered the reports of some surveys carried out in the West in which a considerable percentage of the youth were reported to have said that they bothered little for virginity themselves and in others. We naturally felt concerned, if the Indian and other eastern youth also going to follow suit.

But then, we tried to read the message from another angle. This youthful group of hobbyists might very well have urged that one must open up and share the joys and sufferings of life with others. A person who grows only for himself and is too miserly to open himself to others, has only a cancerous growth which is self-destructive by nature.

We do not see a tiger in every bush, and we tend to believe that our youthful boys really meant their monogram to be taken only in its metaphorical sense. But have not they grown a little too imaginative? Well, well, you must also learn to overlook something sometimes. They are only youths, after all.

PHOTOCOPY
PRESERVATION

[The Bangladesh Observer, 1995]

The Daily Star

Founder-Editor: Late S. M. Ali

Dhaka, Sunday, April 2, 1995

Welcome to Hillary

Whatever maybe the official label put on it — she no doubt deserving the trappings of a state visit as the US First Lady — we prefer to describe her visit as the magic name Hillary's pilgrimage to where the Clinton family's heart has always lain — Bangladesh. She and her daughter Chelsea are arriving here because of the magnetising pull of Prof. Yunus Grameen Bank. It is not just a Bangladeshi celebrity bringing them here; for, they have met him quite a few times over, and could have done so anywhere else if they wished. In fact, it is the much broader concern for the underprivileged women and children which Prof Yunus has himself addressed tangibly to set a trend in rural revolution that has drawn her to his sites of some remarkably pioneering projects.

The Clinton family has been fond of Prof Yunus and his work without the slightest hint of patronisation and, that is where the genuineness of their love for the Grameen Bank lies almost as an article of faith. Their setting up of the good Hope Fund modelled on the Grameen concept a decade ago in Arkansas followed by the replication of the same in some other countries, have proved that the task of serving the poor is frontierless and indivisible.

So we see in her visit a rare kind of a prospect for bridge-building not only between the people of the USA and that of Bangladesh but also in terms of globalisation of poverty concerns which have been addressed rather inadequately so far by the world leadership.

It does us proud that she tied up her South Asian visits "keeping Grameen Bank and Bangladesh in focus." In diplomatic parlance, her trip reflects the measure of importance South Asia as a region has been enjoying with the White House lately.

For our part, we shall be content with her contributions to global awareness-building on child welfare and women empowerment issues.

Hearty welcome to Hillary, Chelsea and other members of the US contingent.

Costly Lessons

The fertiliser crisis has thrown up three issues. These relate to the citizens' right to know what and who really caused it; orderly distribution of whatever little urea we are able to get from the factories; and containment of damage in terms of Boro crop deficit that stares us in the face anyway.

As for the public's right to information, the ruling Bangladesh Nationalist Party has decided to institute a judicial probe into the crisis. This is a good development on a question that boiled over so much that an allegedly miscarried private distribution of the input went largely into the hands of Deputy Commissioners and as of this moment, the army personnel are being associ-

Omphalos of the Empire: Savage War of Peace

Waliur Rahman

More people below poverty line live in this area than the entire planet taken together. Hillary Clinton's encounter with poverty and its benighting impact on human beings will be far removed from Rhode's Empire of bread and butter and an untouched area of inviting the initiative of men of character and leadership.

lessly for the gigantic task of reaching health care to all the American homes is prompting her to take interest in the world's poor.

If you don't build the castle of peace in human minds, effort to build peace in the world outside will be infructuous. The US First Lady's resolve to accept this challenge is to be seen in her present visit to an area which boasts itself of inhabiting 1.2 billion people — about one fifth of the world population. This is the same area which the Cambridge historian, John Seeleys thought as an immense 'Majestas Romanna Pacis' established among two hundred and fifty million of human beings... Thomas Earlyle, Benjamin Disraeli, Cecil Rhodes all developed this romantic and imperial sensitivity. The Primrose League with its motto 'emporium et libertas' together with Disraeli's Crystal Palace speech of 1872 made imperialism a powerful force characterised by a drive to 'occupy, fortify, grab and brag'.

But today's answer is to be found in 'Imperium in Imperio' — power is higher dispensation and not in the chivalry and swashbuckling Don Quixote of Jennyson's Idylls of the King!

More people below poverty line live in this area than the entire planet taken together. Hillary Clinton's encounter with poverty and its benighting impact on human beings will be far removed from Rhode's Empire of bread and butter

and an untouched area of inviting the initiative of men of character and leadership. Her perspective journey in the 'Omphalos of the Empire' (Pax Britannica) will bring her to the world moulding itself in post-1947 as independent states. India the mightiest and most energetic is the veritable power house of synergy: implosion of economic libertarian policies are beaconing her to the 21st century. Pakistan's self-inflicted wound of righteousness is stalling her movement forward. Their nuclear programmes deprive them both of scarce resources. Sri Lanka is surging ahead in spite of a bloody ethnic war. The new government of Ms. Chandrika Kumaratunga has a big advantage — she is experimenting with ideas — and she will succeed.

In Bangladesh we have some problem — we seem to have run out of ideas. The US First Lady would do well to note that the HDI ranking of Sri Lanka is 90, with 135 for India, 132 for Pakistan and 146 for Bangladesh.

In the happenstance of her being in 'a rats alley' of political reflection, she may realise that in this sub-continent consensus politics is in the retreat, at least in this moment. Nelson Mandela here will be hard put to invite their former jailers to attend inaugural ceremonies! But the religion of peace and ahimsa — Buddhism flourished in this very South Asia.

Power of vested interest is

vastly exaggerated compared to the power of ideas. This was certainly at the back of her mind, when the US First Lady addressed the UN World Summit of Social Development in Copenhagen on March 8 where she announced new American initiative to fight female illiteracy in Asia, Africa and Latin American to ensure women's empowerment.

Forty thousand children die everyday. Three days' death toll of children is equivalent to the total people annihilated in Hiroshima and Nagasaki! Thus a total of 15 million children perish every year!

Born on the blood of three million martyrs, the new nation of Bangladesh did not do all that badly as the WB statistics show: The GDP growth was 7% with small industries accounting for 17%. People living below poverty line was 50%, unemployment 15%, and external debt was only \$ 690m. dollars. But today the proportion of population living below absolute povertyline is 86% in Bangladesh, 40% in India and 32% in Pakistan. She will note that in Bangladesh in 1992, 600,000 children died before the age of 5, 48 million people did not have access to health services, 30 million people consumed less than 1000 calorie per day, per capita, 42 million adults are illiterate, 11.5 million children under five are malnourished and five million children in the primary schoolage were out of school. It is a grim picture. It is no wonder, therefore, that



the US First Lady has chosen to visit Bangladesh; primarily at the invitation of Prof. Mohammad Yunus who as the Chief of Grameen Bank is on a mission to attack the problems enumerated above.

Economic security for Bangladesh cannot be ensured without empowering women. Grameen Bank is just doing that. Other NGOs such as BRAC and Proshika are also engaged in the same direction. They are responding. The most disadvantaged and benighted in Bangladesh have proved that they are more credit-worthy than the most affluent in the society.

Hillary Clinton was much moved during her recent Italian journey at the massacre at the Abbey of Monte Cassino; over 60 thousand died; and later at Nettuno and Anzio where thousands of American marines lie in peace in the military cemeteries. This is

the same place we understand, where five hundred years ago, the Turkish buccaneer Barbarossa (red beard) commanding the fleet of Ottoman Sultan Suleiman II with two thousand men came to have a glimpse of the most famous beauty of the time, Giulia Gonzaga...

The Americans in the cemeteries did not perhaps see a Giulia Gonzaga, but they saw peace, wrested from Hitler's aggression. The First Lady knows well that the peace can very easily be lost in the quicksand of political bankruptcy and the quagmire of poverty and helplessness. Her visit to the sub-continent will bring her face to face with this reality.

The only superpower with a six-and-a-half trillion dollar GDP, America can bequeath a permanent legacy to the world so that the agony of Monte Cassino or the silence of Nettuno do not haunt us anymore. A Wellesley graduate and a Methodist, the First Lady has abiding faith in the innate goodness of human beings, its unbounded potential. As President Clinton is privy to her thought that there is always a tomorrow with hope, we can also learn from her that politics is the art of the possible. An a priori condition of the culture of democracy and civil society is tolerance. Didn't Cicero say, 'one should not listen to those who maintain that political enemies merit boundless hatred'?

Omphalos of the modern day sort... is it Pax Americana? A very hearty welcome to Bangladesh.

The writer is former Bangladesh Ambassador to Italy and Switzerland and Additional Foreign Secretary.

Your Country's Balance Sheet

by Egbal Ahmad

For two heady years, perfectly educated Mexicans danced around the dollar investments in their country. In 1995 they woke up to a disaster. Their economy is in ruins; in a single month the peso has fallen forty-five per cent. As NAFTA's mid-wife, President Clinton is straining to bring Mexico back from the brink. Not many third world countries have Mexico's safety net as the United States neighbour and as member of an American-led trade bloc; but they do have lessons to learn from it.

countries. And they travel expensively.

Two, take a count of the entourage your leader took on each journey, the golden rule being that the larger the entourage the worse the government. Typically, third world leaders carry crowds with them. By contrast, first world

advanced industrial democracies. The linkage then between corruption and economic growth is not necessarily negative. Therefore corruption should be viewed analytically though without losing sight of the fact that in all circumstances it is morally reprehensible and harmful to society.

around unearned favours and fixed assets. Third world corruption consists mostly of stealing and squandering the nation's resources; it rarely creates wealth. Plots and sedans, licenses and unpayable loans, contracting and contracting are deployed as instruments of enriching the elite.

one has merely perpetuated irresponsibility. (ii) Do not confuse MOUs — Memorandums of Understanding — with actual investment; in this case the distance between the cup and the lip is often measured in miles. Governments propose while corporations dispose according to their estimations of

confuse money with wealth, foreign investments with healthy economy, and the enrichment of the few with the common good.

Finally, few indicators today are more meaningful than the one that concerns social peace. States generally, and especially the third world states, are under pressure of ethnic and sectarian politics. Some states — Somalia, Rwanda, and Liberia come to mind — have collapsed under this pressure. Lebanon is struggling back to life; Sri Lanka to survive. Algeria soaks in blood. In all cases the decisive element has been the failure of state to impose the rule of law, protect and honour citizen's rights, and respect the fundamental tenets of justice and democracy. When your country is sub-

[The Daily Star, Sunday, April 2, 1995]

[The Daily Star, Sunday, April 2, 1995]

distribution of the input went largely into the hands of Deputy Commissioners and as of this moment, the army personnel are being associated with the distribution work.

Evidently, the privatisation of the fertiliser distribution business is not at fault. If exports had drastically reduced its availability it is the decision to export that was grossly erroneous. If we produce, say, eight units of fertiliser and have an overall demand for the whole year at around six units, we are apparently surplus. But if someone or a few had soft-peddled this surplus to the authorities to obtain a decision in favour of export, deliberately ignoring the fact that out of the six units in total demand as many as four to five are required for January, February and March alone, then the blame-worthy can hardly remain *in cognito*.

We are largely time-barred though in regard to fertiliser distribution, except for the fact that in the northern areas Boro cultivation begins a bit later than in other parts of the country. However, we are for quick and incident-free distribution of fertiliser at the fag-end of Boro cultivation season. We take it that the lessons have been learnt for the next year.

Good, Affordable Medicines

Deputy Leader of the House Prof A Q M Badruddoza Chowdhury has drawn attention to the need for bringing down the prices of medicines for the sake of effective healthcare. His suggestion came at a two-day South Asian Pharmaceutical Conference which concluded yesterday. Organised by the Bangladesh Pharmaceutical Society (BPS) and the International Pharmaceutical Federation (IPF), the conference provided an ideal occasion to make such an appeal. With almost identical health problems and prospects, the region can immensely benefit through sharing experiences and collaborating in the area.

Prof Chowdhury's concern for making quality medicines available to the people at a cheaper price stemmed from the fact that life saving drugs in our own country are costly and below quality at times. In some of these respects we have a problem different from what one finds in countries neighbouring us.

At present there is a real opportunity for the pharmaceutical companies to do good business while at the same time maintaining quality. In the absence of competition from outside, they nearly have had a monopoly market. Taking advantage of that some pharmaceutical companies not only did complain of high cost of raw materials but also adopted dubious means to increase their profit margins. With some honourable exceptions, many drug companies had to withdraw a number of substandard drugs from the market. By the time they were withdrawn, a large number of patients throughout the country had been treated with those medicines. And surprisingly, there was no court case against the manufacturers, let alone any punishment for this serious offence.

Then there was the scandal with paracetamol syrup. All this has made people suspicious about our local drugs. Needless to say, such a loss of confidence in the drug manufacturing companies cannot easily be repaired. If medicines become suspect, not only the doctors' reputation but also the dependability of the whole system of our health care is called into question. Maybe, experiences from other South Asian countries can be of help.

state of our unfortunate nations. Readers are invited to write back with their ratings. At the outset, a well known fact ought to be stated: governance provides the causal connection between development and underdevelopment. Governance is to the functioning of society and economy what oxygen is to life. Its deficiency weakens, and its failure results in the collapse of states, often civilization itself. Recall that in East Asia, South Asia, the Middle East, and Africa the process of colonization began with the erosion in native systems of authority, and the consequent decline in their will and capacity to govern. In the post-colonial era, the degree of social and economic progress of third world states has depended on the policies and effectiveness of their governments. For this reason, the list below is biased in favour of governance-related criteria:

One, count the foreign journeys your head of government has undertaken. If the number exceeds four in a given year, your country is in trouble; and the trouble is compounded as the count augments of prime-ministerial presidential journeys. Except in wartime when the exigencies of consulting with allied leaders increase travel demands on them, government heads who are serious about governing do not travel abroad too frequently because it distracts from pressing businesses at home, creates leadership vacuum, fragments the decision-making process, and sets a model for underlings to emulate. For financially strapped third world countries, these journeys entail exorbitant costs. Excessive travelling remains nevertheless an affliction of underdevelopment; third world leaders make more foreign trips than those of the industrialized, rich

tourage the worse the government. Typically, third world leaders 'carry crowds' with them. By contrast, first world leaders move with a few aides. About fifteen years ago, I went over to the UN Plaza Hotel in New York to see a friend Olof Palme who was then Prime Minister of Sweden. He was there to attend the UN General Assembly which was then discussing the Non-Aligned countries' call for a New Economic Order. The hotel lobby was crowded with Africans. The Angolan president, not Agostino Neto, had just arrived; his entourage consisted of 102 persons. I met Palme in his suite on the tenth floor. He had obviously told his private secretary that there was no need to take notes; she ordered coffee and left the room. Curious, I asked how many came on his delegation. "Four," he said. "Remarkably small," I had said. "Not quite," he replied "we are aided by the staff of the Swedish Mission to the UN."

Three, consider the extent and nature of corruption in government, and the leadership's attitude towards it. Few governments anywhere are free of corruption. During growth periods of capitalist industrialism corruption tends to be widespread in higher echelons of government. In England such luminaries and empire builders as Robert Clive and Warren Hastings were impeached by the parliament for corruption. In the United States, the high-growth era which followed the civil war is known as the Gilded Age: it soiled the heroic reputation of Ulysses S. Grant while another American president — Andrew Johnson — barely escaped impeachment by the Congress in 1968. Even today, as the Lockheed and Watergate scandals showed, corruptions of money and power prevail in

creates wealth. Piots and sedans, licenses and unpayable loans, contracting and contracting are deployed as instruments of enriching the elite, and of perpetuating the structure of underdevelopment.

Five, focus on a host of social indicators which normally signal whether a society is headed for growth or stagnation: Is your government investing seriously in the surest of growth stocks — education? How many laws were enacted recently to protect and advance the rights of women, workers, peasants, and minorities? Did your country import more transport vehicles last year? How many miles of new railways were added? By what percentage were power failures reduced in major cities? By what percentage did your foreign debt decrease, or did it — God forbid — increase? Did the population growth abate in response to government efforts; or did its indifference keep the nation's procreative habits intact?

Six, in this era of privatization and foreign investments it is crucial to keep a sensible count of things that matter. For two heady years, perfectly educated Mexicans danced around the dollar investments in their country. In 1995 they woke up to a disaster. Their economy is in ruins; in a single month the peso has fallen forty-five per cent. As NAFTA's mid-wife, President Clinton is straining to bring Mexico back from the brink. Not many third world countries have Mexico's safety net as the United States neighbour and as member of an American-led trade bloc; but they do have lessons to learn from it. Among those the following: (i) Selling family jewels or antique furniture (read privatization) is not the same as generating wealth. And if one does not use the proceeds to pay off debts, then

For, examine the land, license, and loan allotments a government has made in a given period. These are third world bellwethers. Corruption, being generally unproductive in these countries, revolves

distance between the cup and the lip is often measured in miles. Governments, propose while corporations dispose according to their estimations of profit and their priorities. Washington in particular has perfected the skills of mixing politics with business, and has been using MOUs as bait. Thus Mikhail Gorbachev was rewarded with billions in MOUs of which less than 500 million dollars in investments actually materialized. (iii) Do not ever

Almost everyday the same news is appearing on national dailies. Farmers are getting killed. Their only fault is that they want to produce more foodgrains, so that the nation could get two meals a day. They want to alleviate poverty; they want Bangladesh to be self sufficient in food. To produce more they need fertilizer, they need diesel for irrigation, they need fair price for inputs and outputs thereof. But it appears that somebody does not want these to happen. On 21st March, 1995 the authorities identified that 'somebody' as the Chairman of BCIC and sacked him from his job. Was he the only person responsible? As far as in October/November 1994 it was reported in newspapers that SSP was being imported in the name of TSP. The Customs authorities have the names and addresses of those importers. It would not be unwise to ask that what action has been taken against those importers? Has any enquiry been conducted to find out why bungling in distribution of fertilizer started at all?

We do admit that this is the era of free economy. Therefore, the marketing of fertilizers should be decentralized, decontrolled. But does that mean instead of one BADC a number of BADCs had to be created in the form of dealers? And who are these dealers? What were the criteria of appointment of such dealers?

BCIC is a state-owned enterprise. Irrespective of ownership, an industrial unit is judged by its performance. And performance is judged by profit making abilities. Production and marketing are the two main pillars of profitability. Production is useless unless it is marketed. Every producing unit all over the world has its own marketing and sales units. They create market. Look after the market demand, forecasts, needs and determine sale prices keeping cost, competition and demand in mind.

Many of the multinationals and local enterprises have

OPINION

Distant Thunder

Abu Raihan Omar

dealers and distributors. But even then they maintain their own marketing and sales team to oversee the dealers or distributors. In case of BCIC fertilizer where the demand is less than the production and cost is less than the selling price, there is not a single reason in economics for prices to increase.

The 12 crore people of Bangladesh as shareholders of BCIC has the right to know what did the marketing and sales department of BCIC do? The state minister could hear the whisper but BCIC was so deaf they are still unable to hear the thunder! Late President Sattar had the guts to fire 11000 bank officials but the present incumbents are happy to remove only one official.

Let us make no mistake that if the farmers who constitute 80 per cent of our nation get the slightest feeling that they are being cheated or being used or being made scapegoats for others' benefit, the fire that would be lit would require Herculean effort to extinguish. As it is, they are being deprived of fair price of their products; they are below poverty level, they do not have access to many basic human rights and needs. But they live with a hope, they still cherish a good harvest. The ingredients of their dreams are seeds, fuel and fertilizer. Let us not take away their dream. By sacrificing their lives the dreams must not become nightmares.

Let the authorities admit to the nation that they have bungled. May it be unknowingly or for experimental reasons. Let the authorities apologize to the farmers for the killings. But instead, often we hear the booster that we from a basket case have become a rice exporting nation. Our planning is such that we have excess production of Urea. We were even exporting newsprint few years back and never thought of expansion. We tend to totally forget that with every passing minute we have four more mouths to feed. For them we need to visualise the future and start building now.

Save High Court Division benches and courts at Thana level all are functioning. A section of interested circle in the capital protested against the setting up of High Court Division benches outside the capital and setting up of courts at thana level. In India and Pakistan High Court benches are functioning outside provincial capitals. The aim and the objective of setting up such courts were to meet the needs of the people living far from the capital, and give them the benefit of High Court Division benches. The idea of setting up High Court Division benches outside Dhaka was put forward by National Lawyers Association, Dhaka to the president of the country in 1980.

Article 100 of the Constitution provides for ses-

To the Editor...

Politics and people

Sir, The allegation of vote rigging in elections has proved to be one of the best weapons to the opposition political parties to give birth to a political crisis. The process of democracy is now in a serious threat in our country centering on this issue. Efforts were made to solve the crisis for greater interest of democracy and stability but ultimately all proved to be unfruitful. Understanding the gravity of the crisis, the present government has taken up a programme to introduce voter's identity cards and strengthen the Election Commission by giving it more power.

Now, the question is if a better polling system is introduced what will then be the next tool to begin a political

crisis in future.

Mottus Samad Chowdhury
Phultala Tea Estate, Sylhet

Expansion of judiciary

Sir, Since, British time there exist Munsiff and Magistrate courts at our thana level.

The previous BNP Govt. set up courts of Asst Sub-Judge at the than sub-division level. In 1982, all the thanas were brought within the ambit of Munsiff and Magistrate courts. The newly-created 64 districts were also provided with courts of Dist./Sessions Judge and Additional Dist./Sessions Judge. Similarly High Court Division benches were set up at Chittagong, Sylhet, Rangpur, Jessore, Barisal and Comilla.

Save High Court Division benches and courts at Thana level all are functioning. A section of interested circle in the capital protested against the setting up of High Court Division benches outside the capital and setting up of courts at thana level. In India and Pakistan High Court benches are functioning outside provincial capitals. The aim and the objective of setting up such courts were to meet the needs of the people living far from the capital, and give them the benefit of High Court Division benches. The idea of setting up High Court Division benches outside Dhaka was put forward by National Lawyers Association, Dhaka to the president of the country in 1980.

Article 100 of the Constitution provides for ses-

Dhaka Day by Day

A Floating Mission

by Raffat Binte Rashid

Friends! She has many and Yves Marre, a Frenchman, is yet another one, on her list. Bangladesh with her helplessness and her charming beauty, attracts many philanthropist like Marre.

Few years ago the French government decided to destroy all their barges, which were simply an economic liability to it. Moreover, these huge flat bottom 10 ft in length and 16ft in breath barges, still in good state and could be used for another 10 years or more; were not needed in European countries any more.

"I thought that it was a shame, without thinking of other poor countries such destruction was simply unnecessary. I knew that countries like South America, Rain forest in Amazon, places of Africa with rivers, Bangladesh all could be benefitted with these barges," says Marre starting to chalk out ways in which things could proceed.

He had once flown over Bangladesh in the monsoon season, to him the entire country appeared like mirror. "I had set my mind I would try to bring those barges to Bangladesh. Moreover this place was geographically suitable for the flat bottom vessels," thus he formed the rough idea in his mind.

He would set up floating hospitals here. He met many NGOs to fund such a project, almost all were interested but Rotary Club's Alim Khan was very keen. "With the help of the Rotary club, we thought of setting the floating dispensary," he explains.

Now he had to start things at the other end — France. There a NGO hospital 'Hopital Sans Frontiere,' hospital without border, had agreed to be a part of this team and project. I've brought people together but now the problem lay with the administration there. After a lot of political lobbying I managed one barge for a symbolic one Franc and there would be more," Marre explains enthusiastically.

Hungry for adventure he continues saying that these barges sailed on rivers and channels but never on seas and there were no way other than paying huge freight charges "to bring it to Dhaka. The sea was the only route. The most optimistic said that the barge would turn turtle and fall into pieces not being able to take the pressure.

The government set up a survey vessel to keep an eye on the barge so that it does not sail. The entire mission came to a stand still. "I am not a sailor by profession, it is my hobby. I have sailed across the Atlantic Ocean alone on a 15ft yacht, and so I have some experience. But then again I had to convince people," he says quite frustrated going back to those days.

For an entire year he transformed the barge into a flat and lived there on the river Seine in Paris. "But I was missing the open sea," I studied

Then the only solution to the problem was to change the registration of the boat. "It was difficult to find a country that would give the flag to such an adventure. We tried in Panama, Gibraltar, West Indies and finally an island in Africa Sao-Tome gave us their flag and we are still under that flag," he explains his trials at every step.

But it was not all. Before setting the sails, they needed the help of the meteorological forecasts. Toulouse, a city in South of France was the centre of meteorological forecast. We contacted for help. Each morning they were to inform them our position and also the climate report," Marre says with that help, which gave them five days' forecast without error, they sailed in January, the worst time in the seas.

Near Cicely they stopped for four days because of a storm, nine days in Crete, three days in Suez and that's how their journey continued, when the sea was already bad.

They had only two crew on board one took the wheel, and the other was on the engine, who was also trying to sleep and cook at the same time. A third man joined them from Suez though, to ease things out. "We took diesel from Egypt that was polluted with bacteria. So in the Red Sea our engine failed several times, we had to wash and filter. Even take shelter behind islands for the fear of pirates or the storm. They stopped at Djibouti for 19 days.

Between winds of winter and the opposite monsoon winds, they had to find a gap to sail across the India Ocean. "Within 21 days we reached Cape Comorin in India. Now began clashes with Indian administration. Between Sri Lanka and Indian Ocean, we reached a port which said 'Golden Ship is better than a silver Ship but nothing is better than friendship.' This made our way. Our association's name was friendship and that's how we got our authorization," he explains. After paying the civilians there, their normal fees of 4,000 (—which was another story), they set out for Bangladesh.

"We had only dollars and no bank or person changed dollars there. We went to an Indian Protestant missionary and the school headmaster there, paid two-thirds of his salary to us. His generous help gave us the moral support as well."

When they arrived in the Bay of Bengal around May it was the worst time. There was 70 per cent chance of cyclone and they could face not a single one of them then. Wornout and exhausted they decided to go to Mongla.

"When we arrived at the Mongla Port we were robbed of our valuables, tickets, dollars. It took us three and a half months to complete the tiring journey and this was our welcome here," he expresses his shock.

The barge is in Narayanganj port and is under transformation. There will be two steps of transformation.



The newly-appointed High Commissioner of India to Bangladesh, Deb Mukharji presented his credentials to President Abdur Rahman Biswas at Bangabhaban yesterday. — PID photo

New Indian HC presents credentials

President Abdur Rahman Biswas called for immediate resolution of Farakka problem that caused adverse effects on the economy and environment of Bangladesh through mutual discussions and understanding, reports UNB.

He made the call when High Commissioner designate of India to Bangladesh Deb Mukharji presented his credentials at Bangabhaban yesterday morning.

Welcoming the new high commissioner, President Biswas said, government of Bangladesh has attached highest importance in maintaining friendly and cordial relations with India and have been making sincere efforts to promote this.

Obituary

Alhaj Ashfaqul Haider Chowdhury, a businessman and social worker, died of cardiac arrest at his Dhanmondi residence Friday night. He was 60, says a press release.

Ashfaqul Haider Chowdhury was the eldest son of late Khan Bahadur Razaqul Haider Chowdhury, a former provincial minister of erstwhile Pakistan.

His namaz-e-janaza was held at Sobhanbagh mosque after

Commitment's call

By Staff Correspondent
President of the Commitment, a voluntary organisation, Abul Kalam Azad has urged President Abdur Rahman Biswas, Prime Minister Begum Khaleda Zia and Awami League chief Sheikh Hasina to put the Farakka issue over to US First Lady Hillary Clinton during latter's visit to Bangladesh.

The Commitment president in a statement yesterday welcomed the US First Lady in Bangladesh.

Additional assignment

The government has accredited Tufail K Haider, the present ambassador of Bangladesh to Cairo, as the new ambassador to Sudan, reports UNB.

An official handout yesterday said Haider will hold the new responsibilities concurrently with his present assignment.

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CU exams shifted

CHITTAGONG, Apr 1: Master degree final examinations under the University of Chittagong scheduled for April 10, 20, 30 and May 4, 1995 will now be held on April 13, 23 and May 2 and 7, 1995 due unavoidable circumstances, reports BSS.

Death condoled

The Impact Foundation Bangladesh condoled the death of Carl Fredric Lindstrom, says a press release.

Late Lindstrom played an outstanding role for the well-being of disabled in Bangladesh, Cuba, Pakistan, Zambia and his country, Norway.

He died of cancer on March 28 in Norway.



বাংলাদেশ শিক্ষা একাডেমী

আয়োজিত

জাতীয় যাত্রা উৎসব ১৯৯৪-৯৫

আজকের পালা
সেবী সুলতানা
পরিবেশনায়
নিউ গণেশ অপেরা
বাবাশপুর, মানিকগঞ্জ



আগামীকালের পালা
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পরিবেশনায়
নিউ গণেশ অপেরা
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[The Daily Star, Sunday, April 2, 1995]