

Grameen Bank

Dalla parte degli ultimi

IL MICROCREDITO



Cos'è la Grameen Bank?

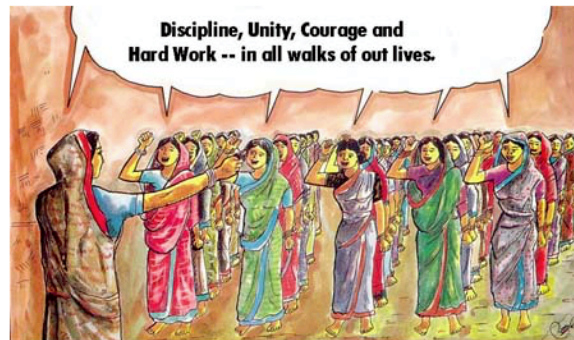
Visitando il villaggio di Jobra, Yunus si imbatte in una donna, vedova con due figlie, Sufia Khatun, una dei 55 milioni di contadini bengalesi nullatenenti. Costruiva sgabelli di bambù, ma non avendo i soldi per comprare il bambù, se li faceva prestare dalla stessa persona alla quale li vendeva, ad un tasso di interesse elevatissimo guadagnando 2 centesimi di dollaro al giorno. Le sarebbero bastati 20 centesimi per cambiare vita e così anche alle altre quarantadue persone nelle sue stesse condizioni. Yunus prestò 27 dollari; da qui parte il micro credito. Dei mutuatari, il 94% sono donne e oltre il 97% dei prestiti sono rimborsati, un tasso di recupero più alto di qualsiasi altro sistema bancario. Nel 1977 Yunus riesce ad avere la gestione di una filiale dalla Krishi Bank e la chiama Grameen ossia bianca rurale o del villaggio. I metodi Grameen vengono applicati nei progetti in 58 paesi, tra cui Stati Uniti, Canada, Francia, Paesi Bassi e Norvegia.



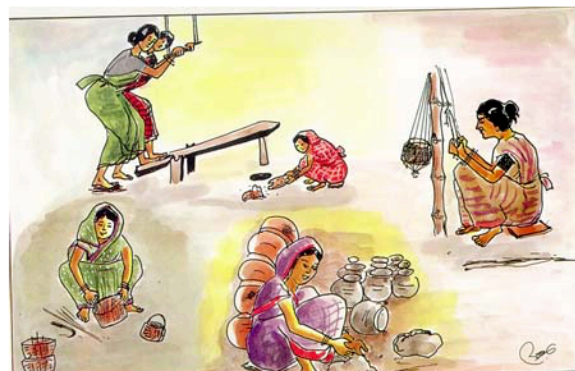
16 IMPORTANTI DECISIONI
PER RISCATTARE LA
PRORIA VITA

... un po' di inglese!

1.0 We shall follow and advance the four principles of Grameen Bank --- Discipline, Unity, Courage and Hard work -- in all walks of out lives.



2.0 Prosperity we shall bring to our families.



3.0 We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.



4.0 We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.



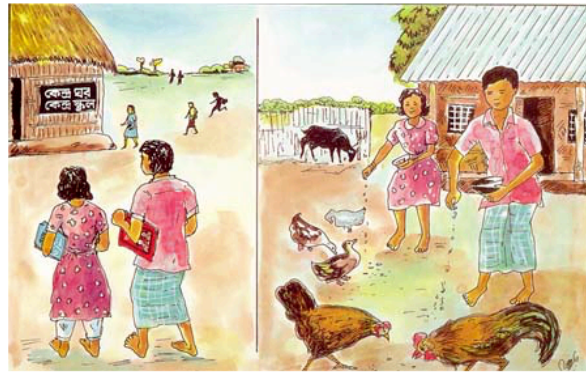
5.0 During the plantation seasons, we shall plant as many seedlings as possible.



6.0 We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.



7.0 We shall educate our children and ensure that they can earn to pay for their education.



8.0 We shall always keep our children and the environment clean.



9.0 We shall build and use pit-latrines.



10.0 We shall drink water from tubewells. If it is not available, we shall boil water or use alum.



11.0 We shall not take any dowry at our sons' weddings, neither shall we give any dowry at our daughters wedding. We shall keep our centre free from the curse of dowry. We shall not practice child marriage.



12.0 We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.



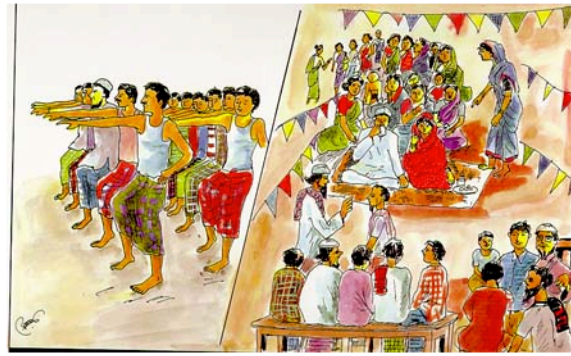
13.0 We shall collectively undertake bigger investments for higher incomes.



14.0 We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.



15.0 If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.



16.0 We shall take part in all social activities collectively.

