

Dear Bangladesh...

22 of us came to meet you.

22 of us left you, transformed.

Transformed by the things we saw, by the things we learned, the things we felt and by the strong reactions you provoked in us all.

We felt like we owed you something in return,
so here are some of those reactions.

1. We learned that dignity has a price.
\$12.

*The average price of a Grameen
“Struggler” Loan is \$12.*

*This is not just a financial transaction, but
an emotional one, giving the recipient both dignity
and the chance of a better life. Grameen is not just
a bank, but a “dignity engine.”*

We learned that while the seed may be the same,
the size of the pot is what creates poverty.

“To me, poor people are like bonsai trees.

When you plant the best seed of the tallest tree in a flower pot, you get a replica of the tallest tree, only inches tall. There is nothing wrong with the seed you planted, only the soil-base that is too inadequate.

Poor people are bonsai people. There is nothing wrong in their seeds. Simply, society never gave them the base to grow on.” – Muhammad Yunus.

We learned that sacrifice is part of daily life,
but is welcomed and even embraced.

We met a man who worked for a local branch of Grameen Bank, where he was the manager.

He told us, without pathos, that he had not been home or seen his family for 14 years. This sacrifice did not seem to overwhelm him; he simply said, referring to the countless people he had helped get loans: “What is my one life compared to saving that of 4000?”

We learned that if you reach
a fork in the road, take it.

Isabelle from Danone, when describing the Grameen-Danone collaboration told us that it represented to them: “experimenting in the field, real-life learning-by-doing.”

We learned not to superimpose
our value system onto yours.

Samantha Morshed from Hathay Banano told us her lesson about never prejudging what people should do or think.

She wrongly assumed that the 4000 women she employs would not want to work during the two flood-stricken months of the year, but instead they insisted on doing so as it gave them the optimism and focus they needed to pull through.

We learned that trust is a deep river there.

Professor Yunus told us about the small number of people (less than 1%) that default on their collateral-free loan payments. He also told us that even the strugglers are charged interest, and are grateful for being treated just like every other bank customer.

We learned that matriarchy is the way forward.

*We met a mother and son, she illiterate, he articulate.
She had been a beggar, abandoned by her husband.
One of her children had died. She got a struggler
loan to buy a cow. After many, many years, she had
put her son through school, and we met him after he
had recently graduated from college with a degree in
mathematics. I said to him: "You mother must be
so proud of you." He replied: "No, sir, I am so proud
of my mother." Tears.*

We learned that the new business model is P-P, People to People.

We watched the power of a man in a €4 polyester lion suit go from village to village, teaching children about the value of nutrition. We saw their eyes light up, excited to answer questions, and drink the yoghurt drink that was being sold to their mothers.

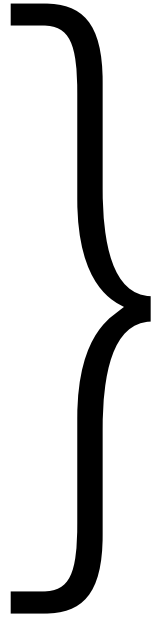
We learned that a seed planted in
Bangladesh can grow elsewhere.

Marie from Danone told us that even the people who book her travel in Paris feel part of the project, and have pictures of the villages on their walls.

Most overwhelmingly, we learned one thing:

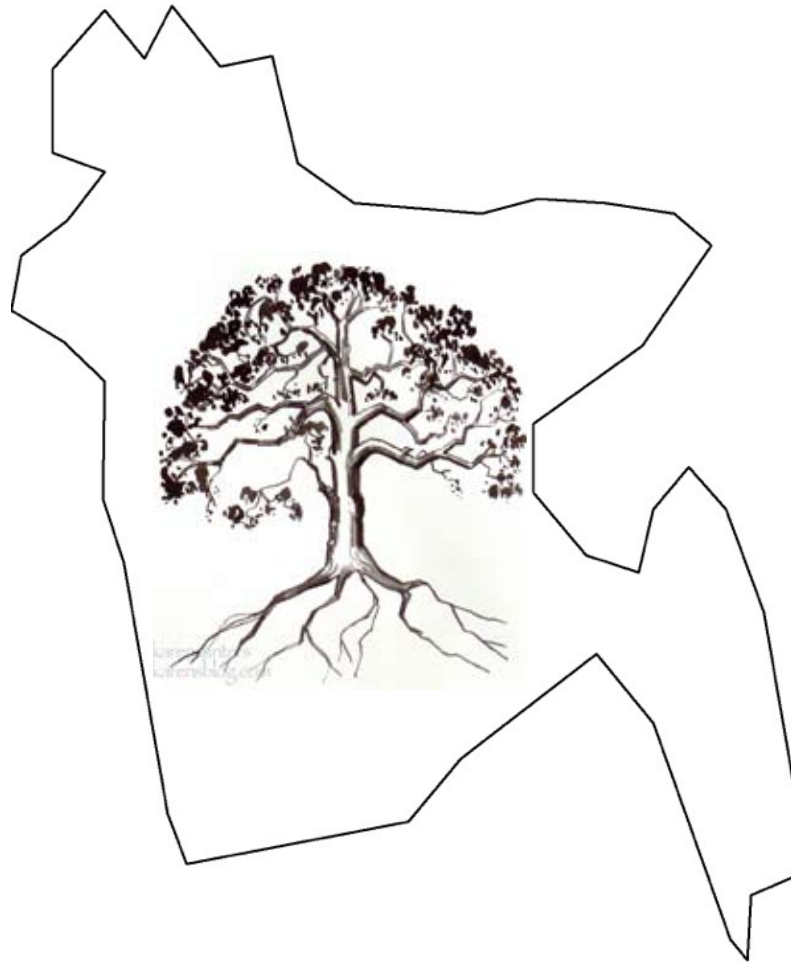
Small ideas have Big Impact here.

Small loans.
Small sacrifices.
Small factories.
Small experiments.
Small contributions.
Small steps.



Big Impact.

So, a small thought for you, Bangladesh.



Dhaka seems to be collapsing under its own weight.
To quote Professor Yunus: “A withering oak.”



Is it possible to shift the focus from one big city to many small communities, create instead a forest of saplings?

Could a vision for Bangladesh be one
of “Radical Decentralization?”

*As we saw in Bogra, there is room to breathe.
For people, businesses, ideas.*

Yet people felt compelled to gravitate to
Dhaka, the “only center.”

Could we somehow shift focus,
spread the load?

Could you start to incentivize global businesses
to patronize local communities in the way that
Danone is doing?

In the UK and Germany, there is a long tradition of towns building up around a certain industry. China and the Middle East are doing this.

Why not Bangladesh?

Taking a 20-year time horizon, this is the only way forward. Local communities, creating shared value, brought together by locally-managed global businesses, creating impact for all.

The opportunities for brands to grow through doing this are endless.

This is real Triple Bottom Line:
economic, environmental and social impact.

Teaching and empowering a generation of Bangladeshi entrepreneurs will also help. Bangladesh becomes a living laboratory for solving its own problems. Grameen is already doing this and this is a great place to start.

So, in conclusion:

From

To

Center -----> *Epicenters*

Compression -----> *Expansion*

Collapse -----> *Growth*

From

To

Macro Failure - - - - -> *Micro Success*

Microfinancing
Microeconomics
Micropolitics
Microcommunities
Microbusinesses

Microsolution?
Microsalvation?

“Pick battles big enough to matter,
small enough to win.”

-Jonathan Kozol

Thank You.