justice to the poor. This is not true of every big company, but it is true of some of them. Nowadays, more and more people want to know how big businesses make their profits. Do they pay the people in their factories wages that are enough to feed and clothe their families? Can they send their children to school on the wages they earn? Do the poor garments' workers work in good and safe conditions? Because of fires in some of the Bangladeshi garments factories, the world knows that sometimes fire doors are locked when they should be left open and there are not proper fire precautions. In the UK we were shocked to hear of the very low wages that Nike pay their workers in Indonesia and some people will not buy Nike trainers because of this.

People all over the world are beginning to act according to a new principle called Fair Trade. In the UK more and more goods in the supermarkets have the Fair Trade sign on them so we know that everything to do with the trading of that thing has been fair – *tik*! We have listened to those who inform us how our nice, cheap tea and coffee comes to us because the profits and wages of those who grow it and pick it can be very low and we are saying, "I do not want to buy things from a business that treats its workers badly. I would rather pay a little more for my Fair Trade tea and coffee and other products that have the Fair Trade sign on it. I want to encourage businesses that treat people properly. I do not want to exploit my brothers and sisters in the poor countries."

This is a revolution in thinking. Most of us are brought up to think, "It is good, and clever, to pay as little as possible for everything." But now, it is the Millenium and we are thinking about other people, on the other side of the world and using our money in the shops so that we are helping fair business practices. All this has happened in my life-time and I welcome this new world where people THINK before they feel clever about paying low prices for everything.. For instance, the farmer in South American who grows coffee beans may be visited by a big business, like Nestle, at harvest time and it probably offers him

very low prices, so low that it does not pay him to grow coffee. So what does he do? He digs up his coffee bushes and plants something else that brings in a lot of money – coca – which makes the drug called cocaine. Many coffee farmers in South America are under pressure to become part of the drug business because they cannot earn enough money growing coffee to feed their families. When the Fair Trade organizations come along and say, "We will guarantee that we will pay you X amount for the next 4 years for your coffee beans," then the world changes for that farmer. He knows how much money will come in. He can budget. He can develop his land, repair his house, send his children to school. He knows that he will not be faced every harvest by ruthless traders who will beat down the price of his coffee beans so much that he can never get out of his poverty. He has justice! I hope that, in your life-time, the Fair Trade idea will come to Bangladesh also. It is sign of true development when you start thinking how the way you spend your money can help someone else. God bless you.

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PROFESSOR YUNUS AND MICROCREDIT

Assembly 84 – June 11th 2003

I want to tell you some more about Professor Muhammad Yunus, the founder of the Grameen Bank and the idea of micro-credit – lending very small sums of money to the poor. He was one of 14 children of whom 9 lived. He was one of the eldest and helped to look after the others and always loved children. Later in his life, when he was researching in the villages, some shy women would talk to him because he picked up their children and loved them.

He was a professor of Economics at Chittagong University. At first, he loved telling his students that every economic problem

had an answer. But, in 1974, a terrible famine struck Bangladesh and hundreds of people were dying – in the streets, everywhere. Suddenly, he hated his subject, Economics, because it was all theory. It did not connect with real life. If poor people were dying of starvation, what did these economic theories mean? Near the university, there was village of poor people – Jobra. He decided he would become a student again and go to university. His new 'university' would be the village of Jobra. The poor people there would teach him how his fine theories could match their needs. He had to really understand their lives.

On his first visit, he met Sufia Begum. She borrowed 5 taka's worth of bamboo every day from traders so that she could make one bamboo stool. Then she had to sell the stool back to the same traders. They would only give her 5 taka 50 paisa - but they would sell the stool for more. So she and her 3 children were living on 50 paisa a day. If she borrowed from the moneylenders to buy more bamboo, she would have to pay 10% a week – or even 10% every day. Professor Yunus was shocked and began to think. If Sufia borrowed 5 taka, independently, to buy her bamboo at the beginning of the day, then, at the end of the day, she could sell her stool, independently, for much more money - so that soon she could give back the five taka she had borrowed. She would not have to be GIVEN 5 taka. She would only need to BORROW it! A 5 taka loan could change her life. He wondered how many more people, like Sufia, were borrowing from traders and asked a woman student to go round the village and find out. She found out that there were 42 people who, altogether, borrowed 856 taka. Forty-two families were living in misery because they were unable to borrow 856 taka. These people were not poor because they were stupid or lazy. They worked all day, doing difficult, physical tasks. They were poor because there was no system for them to borrow a little money. So Professor Yunus began his life's work, to create a system, a special bank, so that poor people could borrow small sums of money and pay them back, when they could.

But Professor Yunus was not just a very clever man. You do not help people only by being clever. You have to have something else. You must have love and respect for the people you are trying to help. You cannot help anyone if you look down your nose at them because you think you are better than they are. You cannot help anyone if you think they are stupid and lazy and that any help you give them will be wasted. You have to stand in their shoes. Do you know that English expression? You have to stand in someone's shoes – you have to understand their life – you have to know what it feels like to be them. You have to be humble enough to say, "This person can teach me something." In your culture, for an educated person to say that an uneducated person can teach them anything, is a big step. But Professor Yunus took that step. He let a poor uneducated woman help him to understand what it meant to live in poverty when that poverty was a trap. There was no way out. Because he cared, Professor Yunus used his skills as a professor to think of a way out of the trap. He has set many people free from the trap of poverty.

If the education you are receiving here does not connect with reality, it is worth nothing. I hope that you will all go into the life of Bangladesh and be able to serve your country well because you have both a good education AND the love of people that will connect education with real life. God bless you.

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DOES 'NAUGHTY' MEAN 'NICE'?

Assembly 85 – June 29th 2003

Greetings to you all after the June summer holidays. I hope you had a nice time and made some nice visits. I went to Haluaghat and wore my plastic sandals in the rain and mud for 4 days but there is a very happy little boy there because I took him a lovely