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

puppy as a birthday present. I also went to Fantasy Kingdom and made the mistake of thinking that the ride on the Magic Carpet sounded nice and gentle! Have any of you been on the Magic Carpet at Fantasy Kingdom? Phew!

Today I want to talk to you very seriously about a word in your language and mine – *dusto* – naughty. I notice that some of you say, "I am naughty" as though you were saying something very nice and attractive about yourself. *"Ami dusto" (smiling)* Actually, there IS a little bit of the word 'naughty' that is nice – if you see what I mean. When you say, "I am naughty," what do you mean? You like fun - jokes - a good time - excitement – being high-spirited. Is there anything wrong with these things? No! But there is a BORDER – and over that border, 'naughty' becomes NASTY.

It is very important for you to learn to understand that BORDER area, to feel that edge and learn to say, "No, I will not go over that border." Over that border, I am going too far - I am hurting someone, humiliating them and that is not funny. I may feel as though I am being clever, especially if no one knows. But, you know, a person looks and feels very small when he or she is discovered and everyone knows. Then they do not feel or look so clever. A joke about someone goes too far and, after a bit of a giggle, everyone feels ashamed and knows that it was not a joke. A bit of fun goes too far and someone is hurt, maybe seriously and everyone wishes it had not happened. Someone says something that was meant to be funny – but it wasn't funny. It was just horrible. You do not need to hit someone, to hurt them. You can say things that are worse than being hit.

You are all young so you are all learning and all making mistakes. But it is very important that, when you make a mistake, you learn from the mistake and do not make that mistake again. You can help each other a lot by developing a good class, group and team spirit. Most classes in this school have a good class spirit, most of the time, but you all have to work very hard to keep

it good. I want all of you to take responsibility for pouncing on anyone who says or does anything that is naughty in the nasty way. If someone says something to someone that is cruel and unkind, then whoever hears it, please say, "Don't say that! That is nasty! We don't like people in our class who say that sort of thing!" Pounce! Like a cat on a mouse! Stop it immediately. Help each other to know where the BORDER is between what is good fun and what is going too far.

In one class in this school, things went too far and we have had a serious situation and 3 boys have been told that, if their behaviour is not very nice between now and the end of term, they will be asked to leave the school. But this situation developed over quite a long time in which the members of that Year allowed things to develop and we did not know about it. You must not allow any nastiness or bullying to develop at all, in your class. Pounce on it immediately before it develops. Most children who go too far for the first time do not realize that they are doing it. When you pounce on them, they will say, 'I did not mean it!" No, but that is what they did. They went over the border. You must help each other to see and feel that border and say, "No! We will not let anyone in our class, go over the border without pouncing on them. That sort of thing must stop NOW!"

This will be good education for life. One day, you will find yourselves in other sorts of groups – students, offices, banks, shops, businesses, or maybe the police and armed services. You will be in groups for discussion and culture, entertainment and study. Above all, you will be in families and with friends. Learn how to set group standards and help one another to keep them!

God bless you.