

Grameen Bank Helps Poor

In our course, Third World Environmental Problems, students often ask us for information on positive and successful events in the Third World. We find it difficult to give ready references not, because such happenings do not take place, but because they are seldom reported.

Third World news often seems to consist solely of disasters-of-military coups, hurricanes, civil unrest, famine, debt problems and various other natural and man-made calamities. So we especially welcomed Rone Tempest's well written description of the Grameen-Bank of Bangladesh that lends to the poor (Part I; Nov. 28). This was unusual, and noteworthy, for several reasons:

- Many of the beneficiaries are women
- Some are among the poorest of the poor, a group notoriously difficult to reach, at least by conventional aid agencies. - _(!?,:;)
- No foreign consultants were involved.
- The repayment level is fantastically high; poor people, in "their centers," learn to cooperate, effectively.

This approach is being used as model not only in other Third World countries but in the United States; it provides a fine example of how effective foreign aid can be when used appropriately.

It is a remarkable form of self-help and local development at modest levels, with full participation by the beneficiaries, who are being helped to gain sustainable livelihoods.

From our own field experiences in Africa, we know of many such successes at the local level.

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