

An experience in which your values were tested. How have I grown as a result of it?

During one of my field trips to a nearby village from school, in the year 2001, I had encountered a woman in her early twenties: thin, with dark skin and black eyes. My mind depicted her as any of a million women, who labour every day from morning to night in utter destitution.

“What is your name?”¹

“Sufia Begum.”

“How old are you?”

“Twenty-one.”

“Do you own this bamboo?” I asked her.

“Yes.”

“How do you get it?”

“I buy it.”

“How much does the bamboo cost you?”

“Five *taka*².” That was 22 US cents.

“Do you have 5 *taka*?”

“No, I borrow it from the *paikars*”.

“The middlemen? What is your arrangement with them?”

“I must sell my bamboo stools back to them at the end of the day, so as to repay my loan. That way what is left over to me is my profit.”

“How much do you sell it for?”

“Five *taka* and 50 *paisa*.”

“So, you make 50 *paisa* profit?”

She nodded. That came to a profit of just 2 US cents.

“And could you borrow the cash and buy your own raw material?”

“Yes, but the money-lender would demand a lot and people who start with them only get poorer.”

“How much do the money-lenders charge?”

“It depends. Sometimes they charge 10 percent per week. I even have a neighbour who is paying 10 percent per day!”

¹This conversation took place in my native language, Bengali and has been translated to English.

²One Dollar is about 58 Taka.

“And that is all you earn from making these gorgeous bamboo stools, 50 *paisa*?”

“Yes.”

Sufia Begum set to work again because she did not want to lose any time talking with us. I watched her small brown hands plaiting the strands of bamboo as they had every day for months and years on end. This was her livelihood. She squatted barefoot on the hard mud. Her fingers were callused, her nails black with grime. I thought, “How will her children break the cycle of poverty and aspire to a better life? How can they go to school when the income she earns is barely enough to feed her, let alone shelter her family and clothe them properly?”

“That is what you earn from a whole day’s work, 50 *paisa*?”

“Yes, on a good day.”

She earned the equivalent of 2 US cents a day and it was this knowledge, which paralysed me. In our Economics courses, we deal in millions and billions, but here before my eyes, the problems of life and death were posed in terms of pennies. Sufia Begum was illiterate, but she was not without useful skills. The very fact that she was alive, squatting in front of me, working, breathing, struggling on in her quiet way, despite such adverse conditions proved beyond a doubt that she was endowed with a useful skill – the skill of survival.

Poverty is as old as the world itself. There was no chance of Sufia improving her economic base, but why? We, in the Third World, grow up with poor people around us, and we never question why they are poor. It seemed to me that the existing economic system made it absolutely certain that her income would be kept perpetually at such a low level that she could never save a penny and could never invest in expanding her economic stand. So, her children were condemned to live a life of penury, of hand-to-mouth survival, just as she lived it before them, and as her parents did before her.

I had never heard of anyone suffering for the lack of 22 US cents. Preposterous! Should I have reached into my pocket and handed Sufia the pittance she needed for capital? I resisted the urge to give Sufia the money she needed. She was not asking for charity. Also, it would not have solved the problem on a permanent basis.

I tried to understand why she suffered: she suffered because the cost of the bamboo was 5 *taka* and she did not have the necessary cash. Her life was miserable because she could survive only in that tight cycle – borrowing from the trader and selling back to him. Put in those terms it was simple. All that society had to do was lend her 5 *taka*.

Her labour was almost free. It was a form of bonded labour or slavery. The trader always made certain that he paid Sufia a price that only covered the cost of the materials and just enough so that she would not die, but would need to keep on borrowing from him. It

seemed to me that Sufia's status as virtually a bonded slave was never going to change if she could not find that 5 *taka* to start with. Credit could bring her that money. She could then sell her products in a free market and could get a much better spread between the cost of her materials and her sale price.

I have seen many micro-finance institutions lending money out to the poor. I have even worked with one named Ghashful, in the summer of 2003, after my first year of IB. They were doing a marvellous job and it turned out to be quite effective especially in the case of women, who invested the money in their businesses or their families, keeping nothing back for themselves. Still, somewhere along the line, the inequality and gender discrimination remains. Although it has created an urge within me to work on a national or global scale, I am worried at how can their standards of living be improved? It cannot only be capital, it is money accompanied with training and education. These three necessities have to be made available together in the Third World. I realised, rather felt for the first time, how labour is wasted, rather not given a chance to prosper because the fault lies in the system. With tries to reduce the current population growth, economies must also understand that the present population has to be properly made use of.

After the incident in 2001, I have strongly wanted to work for such issues. I took up Economics as a course in order to comprehend matters better. I attended several conferences and took part in discussions. Sufia Begum really convinced me that something could definitely be done about her. She needed us to recognise her as an equal human being and provide her with the same rights. I needed to address her and address millions of others like her in the world, who endure and strive, to continue to exist. I discovered that I wanted to do something for them... I now find myself determined.