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Personal Encounters with Muhammad Yunus, the 2006 Nobel Peace Prize Winner

by

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Before dawn on October 13, 2006, I left my home in Athens, Ohio to take a flight out of Columbus airport, heading to the mountain kingdom of Bhutan on a UNICEF mission. To say that I was dreading the 44-hour journey ahead, the longest one-way route I had ever flown – with halts in Detroit, Tokyo, Bangkok, and Calcutta, would be an understatement. Half-way up the northwest stretch on Route 33, while I fought hard to shake off my groggy state, my cell-phone's shrill ring-tone cleared my stupor.

It was 5:40 a.m. Who could be calling me at this hour?

"Hi Arvind, this is Peer calling?" a voice came over some static.

"Peer, what a surprise! Where are you calling from," I asked?

"From Oslo. Have you heard the news?," he queried excitedly.

"What news?"

"Just announced in Norway! Muhammad Yunus won the Nobel Peace Prize!"

"Wow! The best news of the century," I exclaimed.

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Volumes have been written about Professor Yunus and his tireless efforts over three decades to alleviate global poverty; or, in his words: "to put poverty in the museums for our children to see". Less so has been said about Yunus, the man, his humanity.

In the past 16 years, I had the opportunity of meeting Professor Yunus on three occasions: (1) in Dhaka, Bangladesh in the summer of 1991, (2) in New York City in June 1999, and (3) again in Dhaka in May 2001. I have vivid memories of all three meetings and here share one anecdote from each of them to show the warm, gracious, and thoughtful side of Dr. Yunus.

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Flash back to the summer of 1991. I am in a multi-storied brick building in the Mirpur locality of Dhaka with Mohammed Auwal, a Bangladeshi graduate student of Ohio University, sitting outside Professor Yunus' office. Dr. Yunus had arrived back in Dhaka the previous night from an overseas trip, which explained the five other people waiting to see him. In my hands is a term paper that Auwal wrote my Fall, 1990 diffusion class which introduced me to Professor Yunus, his unabashed faith in the potential of poor people (some call it *Yunusonomics*), and the organization he founded – the Grameen (Rural) Bank, a for-profit bank that specialized in disbursing collateral free loans to the poorest-of-the-poor, boasting a loan recovery rate of 98 percent. Yunus' belief that the poor could be creditworthy ran counter to the prevailing holy grail of banking where providing credit without-collateral was anathema.

Needless to say, I was eager to meet this "poor man's banker," who argued that conventional banking policies were pro-rich, pro-urban, and pro-men -- that is, unjust and flawed.

"Professor Singhal, I am Yunus," a charismatic man wearing a khaki-yellow half-sleeve Nehru shirt and light brown pants, approached me smilingly and extended a firm, warm hand.

Taken aback by the realization that Professor Yunus came out of his office to personally welcome us, as opposed to instructing his secretary to let us in, I was at a loss of words. I mumbled something like:

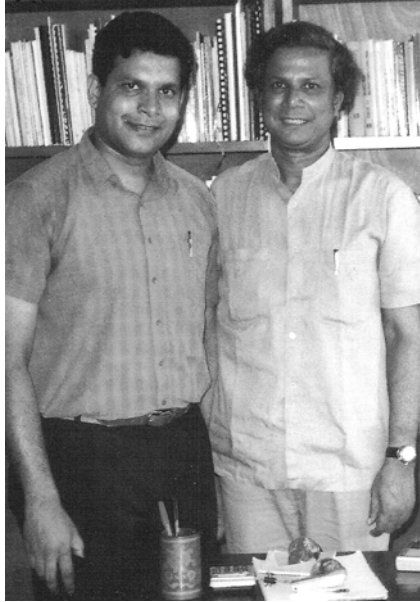
"Dr. Yunus, I am Arvind Singhal. This is my colleague Mohammed Auwal. How nice of you to make time for us in your busy schedule."

"It is my pleasure. You are the ones who have come such long ways to see us. How nice of you to do so," he responded effortlessly. "Welcome to the Grameen Bank," he ushered us into his office.

We connected instantly.

We chatted for about 45 minutes (we were scheduled, I believe, for 15), but never once did he give us the impression that he was in a hurry. He asked us if we had visited some Grameen Bank centers in Bangladesh; and when we responded that "we had not, but we would like to," he called his assistant to help arrange two all-day field visits for us. He was insistent that in order to understand what the Grameen Bank was all about, we should spend most of our time with Grameen Bank members in the rural locales where they lived. When we asked if we could have access to some of their internal publications on the Grameen Bank, he gave us an up-dated list of publications that were available for purchase; and personally called the librarian to facilitate our digging.

As we said our goodbyes, he gave us his card and said that we could write him, fax him, or call him or his office for any further follow-up. And then graciously, he posed for a photo.



Arvind and Professor Yunus (Dhaka, 1991).

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Flashback to June 1999. Professor Yunus' book *Banker to the Poor* has just been released, and he was in New York City for a book signing event as well as to raise funds for the Grameen Foundation. The venue is the United Nations Headquarters and in a large ballroom overlooking the Hudson River some 250 people, including luminaries such as ABC news anchor Peter Jennings and CNN Chairman Ted Turner, gather for a sit-down dinner. I find myself in a back table with several young university students, representing the South Asian Student Association (SASA). Two of them, both from Bangladesh and both sophomores at Columbia University, nervously clutch a disposable Fujicolor camera, wondering if Professor Yunus would make his way to our table.

Mingling with ease with both the gliteratti and the "commoners", Professor Yunus is on his feet the full three hours that the event lasted. The event is winding down, but he makes it to our table, pulls up a chair, and gives his feet some rest. While we nibble on our desserts, he talks to each one of us, genuinely interested in who we were. When I told him that we had met in 1991, and corresponded several times after that, he asked me how my colleague Auwal was (How could he remember his name, I mused?). Then he thanked me for sending him, over the years, several of our publications on the Grameen Bank, including a copy of Auwal's doctoral dissertation. It did not

seem that eight years had gone by since our last meeting; we seemed to pick up the threads from where we left them in 1991.

Later, that evening, when the formal part of the event was over and we moved to the reception lobby, he gave us signed copies of his new book (we learned that it was covered in the price of attendance), personalizing it for each of us. The two nervous Columbia University students handed me their unused camera; and flocked around a beaming Professor Yunus, and I did a good job of exhausting their film roll. When they asked me if I would like a photo with Professor Yunus; and I said "yes", they obliged. Two months later this print arrived from New York City.



Professor Yunus and Arvind (New York City, 1999).

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Flashback to May 2001. I am in Dhaka, conducting a study of the Grameen village telephony project in association with colleagues from Norway's largest private telephone carrier, Telenor. Along with me is Dr. Peer Svenkerud (yes, the same Peer who called me from Norway on October 13, 2006), an Ohio University alumni whose doctoral committee I had the honor of chairing. Our car pulls up to the headquarters of the Grameen Bank. I gasp.

Grameen Telephony: Credit with Connectivity

As background, in 1997, in cooperation with Telenor, the Grameen Bank established a for-profit company called GrameenPhone to dispense mobile telephony services in urban areas, and also a non-profit organization called Grameen Telecom with the vision of placing at least one mobile phone in each of the 75,000 villages of Bangladesh. At that time, there was one telephone in Bangladesh for every 400 people, representing one of the lowest telephone densities in the world. There was virtually no access to telephony services in rural areas.

Professor Yunus realized that while it was not possible for each rural household to own a telephone, it would be possible through mobile telephone technology to provide access to each

villager. So the idea of creating Village Telephone Ladies was initiated as part of Grameen Telecom's expansion into rural Bangladesh. In each village, one (or more) Grameen Bank women members took a loan to purchase (or lease) a mobile telephone unit, becoming a vendor of telephony services. It was a win-win arrangement: The Village Phone Ladies benefited because they now had an independent source of revenue. The villagers who used the mobile phones to make and receive calls benefited because they were now "connected" to the rest of Bangladesh (and even the world). And from the perspective of the Government of Bangladesh, with the 'mobile' presence of the village telephone lady, rural residents could receive and make telephone calls, obviating the need to install expensive large-scale telephone exchanges and digital switching systems.

Ten years after Grameen telephony operations were launched, almost all Bangladeshi villages have access to telephony. The for-profit GrameenPhone company boasted over 10 million subscribers, is a cash cow, and considered a "jewel" in the overseas mobile telephony portfolio of Norway's Telenor.

Why the gasp? Because we were standing in front of a tall skyscraper, the new offices of the Grameen Bank; or more appropriately, the Grameen Social Conglomerate. It could well have been the Bangladeshi headquarters of the Bank of America. The Grameen had covered a lot of ground in the ten years since I was last in Dhaka.



(L to R) Arvind, Professor Yunus, Einar Flydal, and Peer Svenkerud (Dhaka, 2001).

Notwithstanding a taller building, and a large corner office on one of the earlier floors, Professor Yunus' warmth has not diminished. If anything, we connect even more. When our 30 minute meeting had turned into an hour thanks to free-flowing conversation about the Grameen telephony operations, and the welcome interruption of *cha* (tea), *mishiti doi* (sweet yogurt), and *samosas* (peas and potato patties), and Professor Yunus sensed my edginess, he said:

"Arvind, what do you say we try to wrap in about 15 to 20 minutes."

We stayed another 30 minutes.

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As I reflect on my brief encounters with Professor Yunus, realizing that he is indeed the 2006 Nobel Peace Prize winner, I realize that even though he is of medium height (I estimate 5' 7"), he towers over others precisely because he does not make them feel small.