

HRD COMMUNIQUÉ

newsletter



Institute of Rural Management



Resource Center

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Inclusive, Barrier-free and Rights-based Society for All



"There are admirable potentialities in every human being", Andre Gide

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Editor's Note

Dear Readers,

How wonderful it would be if everyone leads a meaningful life!

We are delighted to bring you this issue of HRD Communique' with the message to create a society in which people with and without disabilities participate equally to realize the fruits of economic development.

There are some 600 million people with disabilities worldwide or 10% of the world population, with 400 million of them living in the Asia and Pacific region (ADB Poverty and Social Development Papers 2005). In order to ensure that disability is not the cause and consequence of poverty, we have to break the complex system of social restrictions imposed on people with impairments resulting in the denial of rights and equal opportunities. Persons with Disabilities (PWDs) are poor because they are denied access and opportunities most basic to human development — education, income, and self-esteem.

Poverty among PWDs can be reduced if government, micro finance and vocational training institutions are willing to include them in their programmes. Development organizations can serve as a vehicle to mainstream PWDs in the economic sphere by developing programmes for capacity-building to take consultative and leadership roles in the community at large as well as in their own organizations. It is imperative that PWDs are enabled to serve as trainers in the development of leadership and management skills of members of Community Organizations.

We hope that with this issue we are successful in creating awareness for social independence of PWDs and we will continue to work studiously for their uplift. We also hope that our readers will add their voice to this important issue. Your feed back to improve the contents of our publication is always welcomed.

Opportunities Without Prejudice

An inclusive society must be the over all objective of government policies for Persons with Disabilities and all development programmes of non-government sector.

Quota system is not enough to mobilize the human resource with disabilities in the country, which is ten percent of the whole population. Persons with Disabilities face a multitude of barriers that limit their access to education, employment, housing, transportation, health care, rehabilitation and recreation. They are among the poorest of the poor and most of them live in low income groups. Lack of information about the opportunities and services available for PWDs within the country and in rest of the world has forced them to be confined in their houses. On the other hand due to inadequate awareness in the society, persons with disabilities are not being accepted as useful human resources in the economic development.

The United Nations estimates that some 600 million people worldwide have a disability and that the vast majority of disabled people live in low and middle income countries. PWDs include very heterogeneous group of people, so it becomes difficult to give any definition which is acceptable to all. The proportion of disabled in Pakistan as per census 1998 is 2.49 percent of total population, which is quite diverse from the estimates of World Bank, UN and WHO. Classification of disabled

There is dire need of more accurate data and research on causes, prevention and curative efforts to understand the social and economic realities and possibilities with regards to disability.



M. Imran in Awareness Campaign for Inclusion of PWDs in the Society - 2005

population by different categories of disabilities shows that the proportion of people with seeing disabilities is highest among disabled followed by movement and hearing disabilities. The issue of disability is gaining more and more importance all over the world as well as in Pakistan due to the Disability Movement for a rights

based society initiated by organizations of PWDs themselves since almost two decades. The World Bank and other donor agencies have included this issue in their mandates. Governments have framed various policies for PWDs including jobs reservation, concession facilities in travelling, special training institutions, etc.

The Government of Pakistan has made efforts to support the rights of Persons with Disabilities. It has (i) ratified several international conventions; (ii) promulgated the National Policy in 2002; (iii) begun revising the ordinance on employment which would raise the employment quota of PWDs to two percent to ensure more job opportunities; and (iv) taken initiatives to develop 'inclusive education' pilots to mainstream children with mild to moderate disabilities to ensure achieving the Millennium Development Goal of "Education For All". An infrastructure for Special Education and Training was established in Pakistan in the 1980s which far exceeds that of most of the developing countries. However, despite these efforts, the sad fact is



Mainstream activities of Persons with Disabilities.

that most people with disabilities and their families remain completely un-served by government and even NGO resources. There is dire need of more accurate data and research on causes, prevention and curative efforts to understand the social and economic realities and possibilities with regards to disability. At the same time, it must be assured that policies, laws, programmes and coordination

The major barrier to employment and other socio-economic benefits for Persons with Disabilities in our society continues to be attitudinal barrier.

mechanisms are in place.

The available data, which makes rather conservative estimates, tells us that, one in eight households in Pakistan is inhabited by a person with disabilities. It is a

poverty issue: only 28 percent of PWDs are literate and only 14 percent are actually working (with 5 percent looking for work). Nearly 70 percent of PWDs are dependent on their families for complete financial support. These statistics aside, the stigma of disability remains the greatest impediment to changing the way towards

society, within families who see a disabled person as a loss of productive potential, a drain on family resources. So, while on the one hand, the strong cultural family network ensures their financial security, on the other, the stigma often results in their remaining invisible members of society.



Atif Sheikh, Zobaida Jalal (Minister for Social Welfare and Special Education) and Lozina Shoaib during National Consultation Workshop on Accessibility - April 2006

The major barrier to employment and other socio-economic benefits for PWDs in our society continues to be attitudinal barrier; stereotypical thinking and assumption about what people with disabilities can and can't do. The truth is that, the range of abilities of persons within any disabilities group is enormous. We need to get rid of our stereotypical images and view each "individual" as just that "an individual".

Access to and sharing of information resources can build the capacity of local and national disability organizations, promote advocacy by and for people with disability and improve the quality of life experienced by disabled people.

A developing society has to be sensitive to the needs of PWDs for their social inclusion. Cognitive adjustments can change the way disabled people function, the attitudes they encounter. Disability ordinance 1981 is an effective instrument to bring a paradigm shift but due to lack of implementation, it has not made much difference. On the other hand "The Americans with Disabilities Act, 1990" (ADA), within 10 years of legislation has made a substantial difference to the quality of life for the disabled in USA which proves that the inclusion of Persons with Disabilities in the decision taking and policy making process is the most effective means of escaping the vicious circle of marginalization, poverty and social exclusion.



John W. Wall, Country Director, The World Bank, inaugurating a Mobility Project in 2007.

empowerment of PWDs. Stigma remains in society at large, within communities, and even, in many cases of uneducated segments of

Training as Vehicle to Empowerment

NRSP-IRM has a mandate to ensure that its Vocational Training Programme is also open to Persons with Disabilities. To guarantee their participation, IRM carried out a campaign in February 2007 to identify these PWDs for training and boost their confidence so that they can be self reliant. For pilot testing IRM targeted the rural and urban communities of Muzaffarabd, Rawalakot and Bagh in AJK. NRSP's Social Organizers/Community Organizations played a significant role in identifying PWDs and bringing them together for interviews and appraisals in order to induct them into this programme. Approach included a poster campaign, public announcements in places such as local mosques and other techniques to raise awareness of the training programme. The response was very positive and encouraging especially from female members of the community who were persuaded to participate. IRM offered training to PWDs in mobile repairing, dress designing and tailoring, beautician, civil draftsmanship, machine embroidery, radio and TV mechanic.

In March 2007, IRM set off training of PWDs in tailoring. A group of 29 individuals, 24 men and 5 women were successfully trained for one month at Vocational, Technical and Educational Center (VTEC), Rawalpindi. Three PWDs joined one month training on mobile repairing in April. We hope that the participation of these individuals will encourage others to avail this opportunity to become productive members of their society.

24 years old Farzana Yasmeen belongs to Ahmedabad, Bagh. She lives with her parents, two brothers and two sisters. Being the eldest in her family, she wants to contribute monetarily to her family. An



unexplained illness; weakness in her body, made her home bound a few years back and consequently she left school and was forced to stay at home. The earthquake of October 8, 2005 worsened her condition. "I got up, all the walls around me were falling, I sat down again with fear, I don't know why but I was never able to walk again." Her doctor at Bagh told her about the vocational training services being offered by NRSP-IRM. She met the team who had come to Bagh and registered herself for a tailoring course. She also got permission to bring her sister as attendant since she could not walk. Considering her state, IRM provided her a tailoring machine in her room and free boarding and lodging. "I thought if I take this training I will be able to help myself and my family. Since we are from remote areas, our men do not allow us to go out, however my cousin visited VTEC and was satisfied with the security provided. In the beginning it was not easy for me to cut because my hand is very weak but I kept trying and finally I learnt to manage it. My trainer has worked hard with me and my work has improved. When I came here I had not stitched before, now I can stitch my own clothes and also children clothes. When I go

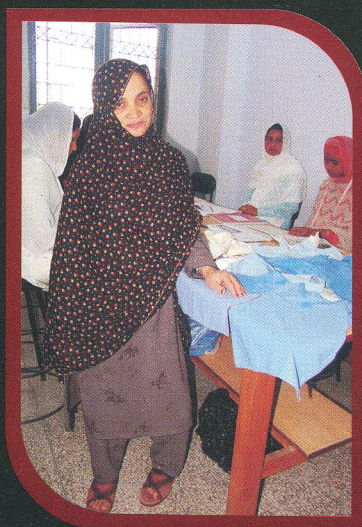
back, I'll start tailoring at home and I believe that if I strive I can do anything."



Raja Zubair Ali, 37, lives in Chakoti, Muzaffarabad and served in the military for fourteen years after which he took retirement on medical grounds. In 2004, while he was on

duty on the border of Azad Kashmir, he stepped on a mine and lost one of his legs. He receives a pension with which he looks after his family; wife, son and a daughter, but he has not been working since then. He also lost all of his assets in the catastrophe of October 8, 2005. "NRSP team approached me and invited me to come to Muzaffarabad office for interview. They offered various training from which I opted for Mobile Repairing since I have been a signal man in military and I thought the demand for it is growing by the day. I want to learn and take micro credit to start my work. I believe if there is a will, there is a way. The teacher here has been very cooperative. I hope and pray that the purpose of my training is fulfilled. Although at times I do get depressed because of my disability, I only pray to God for support. People should not become beggars with their disability but should strive to help themselves."

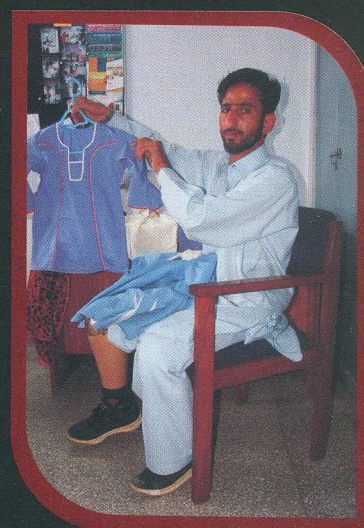
30 years old Maqsooda Khannum is a resident of Chaithrora, Bagh. Her left foot is disabled since birth. She wanted to attend a government tailoring school in Bagh but her extended family had always discouraged her. Even then, her father helped her to get registered as he wanted her to be independent. Unfortunately before she could join, the disaster of October 8, 2005 took away her father, her sister and her sister in law. Now she is left with one sister and three brothers and a mother with whom she lives. After the earthquake her foot and leg have started to ache more and she has been living a depressive life. One day when she visited her doctor for therapy in Bagh, she was informed about the training for PWDs being conducted at NRSP-IRM VTEC, Rawalpindi. Though scared of the retaliation from her extended family, she was convinced that she had to take up this training since she did not have enough resources to attain it locally. "When I came here I had never stitched before. Now I can stitch ladies and children clothes perfectly and I hope to improve my skills. The instructors have worked really hard with us. We are very grateful to them as well as the management of NRSP who have treated us very well. They have looked after our boarding and lodging and for our convenience they have provided machines in our rooms. This training has given me confidence that I can do something. I have also received Rs. 5000



grant with which I'll start my work. I would do my best to bring awareness to women to help themselves and not just sit around and be dictated by men."

Nasir Hussain, 22, lives in Mang Salian, Bagh. He has four brothers and one sister. He was a truck driver until he lost his leg four years ago while crossing the road. He was disheartened and was not doing anything before he joined training at NRSP-IRM.

"When I got myself registered for the tailoring course I was not sure if I will learn enough in one month to help me start my own work. I am obliged to my teacher and the staff of IRM for their dedication with which they have trained us. I can now stitch ladies, gents and children clothes. This training has given me confidence that I had lost in these years. I also plan to take up micro credit from NRSP which will help me start my own business. I would advocate my other friends to avoid having self pity, instead they should acquire skills and work hard to have a better life."



SUPPORTING THE CAUSE

To support our initiative Ms. Masarat Din, Chairperson, WorldAid Foundation, UK visited VTEC, Rawalpindi. She lent a generous hand and assisted our participants who are hearing impaired in medical check ups at a private hospital in Rawalpindi. With doctors recommendation ten participants and one resource person were provided hearing aids each worth Rs. 9000. They could hear much clearly for the first time in their lives. The WorldAid Foundation also provided:

- + Wheel Chairs and Sanitary Water Closets for people who cannot walk.
- + 29 Sewing Machines with tool kits to the participants of tailoring workshop.
- + Rs. 5000 as seed capital to invest in their work.

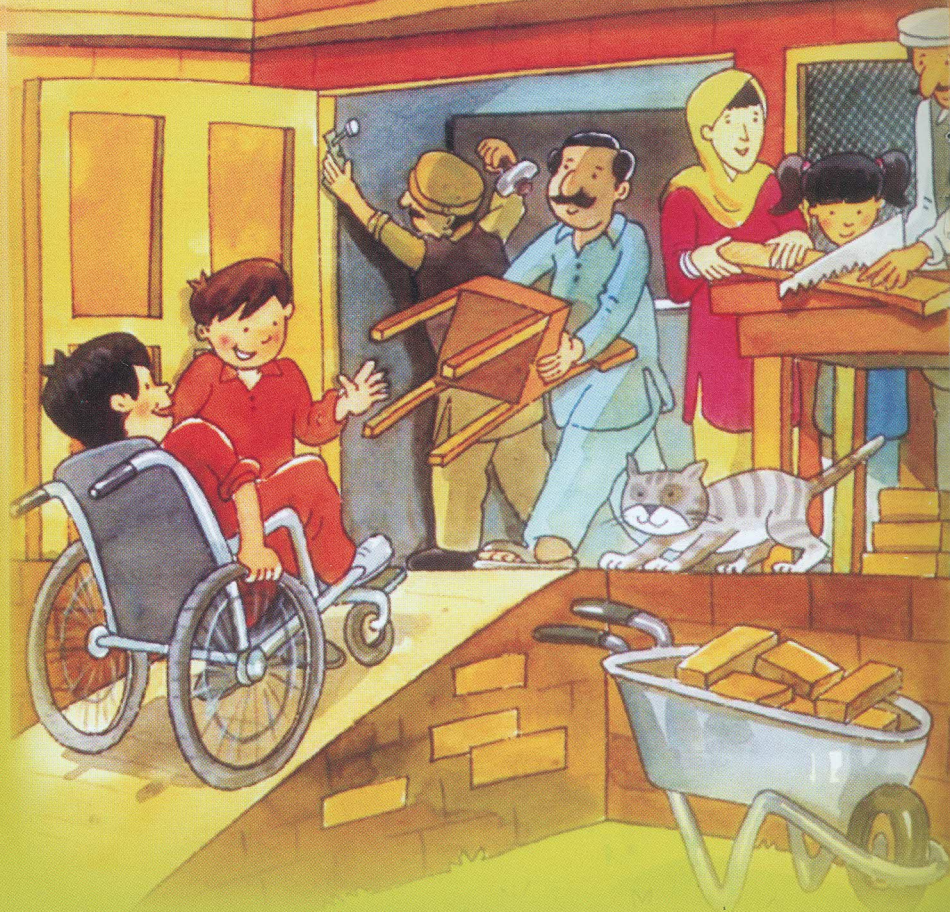
We deeply appreciate WorldAid Foundation for supporting the cause.

*What's fun for me, is fun
for you, is fun for everyone*



Do We

*Where there is
a will, there
is a way and
everyone has
a part to play*

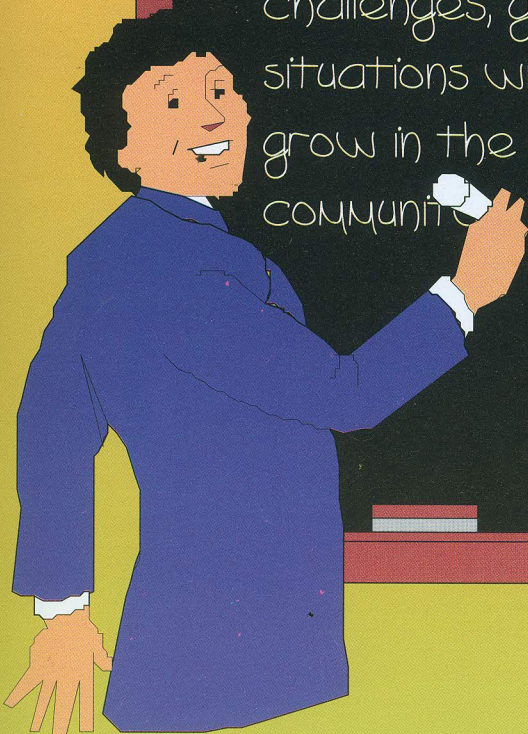


Care?

I Can Help You



Helping each other honestly, fairly and considerately, with different problems and challenges, gives us the ability to handle tough situations without fear or worry, and makes us grow in the right direction, as individuals and communities.



Source: "Just Like the Other Kids" published by The World Bank

Magnitude of the Problem

Disability is largely due to man-made causes like repeated consanguineous marriages resulting in genetic mutations, accidents, developing of diseases and lack of access to health care facilities. Ours is a predominantly traditional society. One characteristic of such a society is that majority of its population is 'fatalistic' in its outlook and takes everything under the sun to be 'pre-ordained'. While this phenomenon may be attributed to number of factors, part of the blame has also to be shared by the Disability organizations. It is the latter's first and foremost duty to keep themselves abreast with shifting paradigms about disability and formulating advocacy campaigns to create awareness amongst the masses about both preventive and curative mechanisms that can be triggered to minimize their occurrence in society.

There are five major types of disabilities that prevail throughout the world; Blindness, Hearing Impairment, Locomotors Disability, Mental Retardation, Cerebral Palsy.

STATISTICAL DATA ON DISABILITY PROFILE: According to the 1998 Census, it was estimated that 2.49% of our population had some form of disability.

Disability Prevalence on National Level 1998 Census

National	Male	%	Female	%	Total	%
Population with Disabilities	1,918,705	2.8	1,373,350	2.2	3,292,055	2.5
Total Population	68,873,686	-	63,478,593	-	132,352,279	-

PWDs deserve full attention and excellent care from the society. Specific measures should be put in place; provision of educational, communication, vocational and infrastructural facilities, to enable them to become equal partners in development of society. Special provisions in public parks and places will make them accessible to PWDs. The following specific measures are proposed: ramps, passages and doorways, lifts, parking lots and special provisions for visually impaired, handicapped and hearing impaired persons.

All statistical references are official reported by the Population Census Organization. The unofficial figures are quite contradictory.

Disability by Type 1998 Census

Type	Male	%	Female	%	Total	%
Visually Impaired	146,029	7.6	119,369	8.7	265,398	8.1
Hearing Impaired	138,235	7.2	105,448	7.7	243,683	7.4
Physically Impaired	382,262	19.9	243,523	17.7	625,785	19.0
Mentally Handicapped	119,645	6.2	91,209	6.6	210,854	6.4
Mentally Impaired	134,887	7.0	115,297	8.4	250,184	7.6
Multiple Disability	140,285	7.3	130,166	9.5	270,451	8.2
Others	857,362	44.7	569,438	41.4	1,426,800	43.3
Total	1,918,705	100.0	1,374,450	100.0	3,293,155	100.0
Gender Mix	-	58.3	-	-	-	-

International Day of Disabled Persons

2006

Annual observance of International Day of Disabled Persons (IDDP) aims to promote an understanding of disability issues and mobilize support for the dignity rights and well-being of Persons with Disabilities. It also seeks to increase awareness of gains to be derived from the integration of PWDs in every aspect of political, social, economic and cultural life.

In Pakistan about 16 million people who are the ten percent of the total population of the country have observed IDDP on 3rd December, 2006 and lobbied to request the Government of Pakistan to become a state party through ratifying the International Convention on the Protection and Promotion of the Rights and Dignity of Persons with Disabilities (August 2006).

1. On December 1, 2006, Sindh Disability Forum (SDF) addressed a press conference at Karachi Press Club. Through this there were demands for inclusion in the decision-making process in legislative assemblies, accessible transport and environment, and implementation of the 2% quota in government jobs. On December 2, 2006, all member organizations celebrated by conducting various activities in their respective cities and towns. Most staged rallies and other organizations held seminars on E-Accessibility. In 2006 the electronic media of Pakistan gave special coverage to IDDP. In this regard SDF collaborated with TV channels for special features on the problems of PWDs. SDF staged a rally from Karachi Press Club to Governor House on December 3, 2006.
2. On December 4, 2006, Special Talent Exchange Program (STEP) in collaboration with Handicap International organized a national level forum to recognize the UN Convention, particularly its clauses on "E-Accessibility" in accordance with the theme of IDDP 2006. More than 200 people attended. The outcomes were advocacy and understanding about the UN Convention on a large scale among disability stakeholders.
3. Various activities carried out across the country by organizations of Persons with Disabilities were under the flag of Disabled Peoples International (DPI)-Pakistan.
4. On December 3, 2006, the Prime Minister of Pakistan inaugurated the Blind Cricket World Cup in Islamabad and more than 200 PWDs held a march.



We wish that PWDs take advantage of the services provided by the various organizations to support their proactive participation in the society. Following are the few organizations that impart training to channelize their potential.

- ◆ Directorate General of Special Education www.pakistan.gov.pk
- ◆ Pakistan Foundation Fighting Blindness (PFFB) www.pffb.org.pk
- ◆ Sir Syed Deaf Association (SDA) www.sda.com.pk
- ◆ Special Talent Exchange Program (STEP) www.step.org.pk



Success Stories

There are many types of people in the world. Some are blessed with all the necessary paraphernalia that provides them an opportunity to face the challenges in life and yet they fail to give a proper due. Then there are people for whom life is not easy and challenges are much tougher but they refuse to give in and have triumphed over the unfriendly circumstances. This section is dedicated to pay tribute to the audacity and achievements of the latter.

Nazima Shafiq is a Newscaster and also a Desk Editor of Pakistan Television Network (PTV). She earned her Masters in Urdu Literature from F.G. College Rawalpindi. Though fell victim to polio in her childhood, she did not allow it to stand as an impediment in her urge to be a successful



person in life. While she was pursuing her Masters, she got an opportunity of being associated with Ausaf Newspaper for three years. She also received one year training from National Institute of Journalism, Islamabad which subsequently enabled her to achieve success in her professional life. She also worked as a teacher in Askaria College of Information Technology for Boys Rawalpindi for three years. Her expertise in Urdu pronouncement was so impressive that she earned the distinction of being the first newscaster who was directly assigned in Khabarnama, PTV. She is the recipient of many awards, prizes, shields and also a gold medal in Urdu debate. In 1995 she was awarded coveted title of Star Girl on all Pakistan basis.

"In my success in life, parents contributed immensely. Throughout my life, they treated me like a normal child and never ever showed as if I was physically different from others. In order to provide me an opportunity to grow up like a normal human being, they brought me up in a competitive environment with my other siblings. I have made it a cardinal principle to develop myself as a self-made person, optimally utilizing my talents and inherent capabilities, and in the process ultimately overcoming my disability. I never tried to receive special treatment from others because it is my firm belief that doing so makes one permanently dependent on others leading to suppression of one's own talents. It was my ardent desire to become a radio producer but God gave me more than that and today I am the Desk Editor of PTV News. I owe my present good image on TV to the fact that I surmounted all obstacles with patience and high level of commitment to my job. In fact, media is a very sensitive profession as there exists only a curtain between a presenter/newscaster and audience. It was a time consuming process to establish myself in present position, however, finally it has paid off."

Her message to all: "Do not lose hope in life in face of difficulties that

come your way. Always be patient and positive in encountering the constraints and work with perseverance and steadfastness to achieve the goals that you have set for yourself. If you think good for others, surely others will also think good for you."



Muhammad Atif Sheikh is the President of Special Talent Exchange Program (STEP). He is suffering from Rickets (bone deformity). He has a Masters in Business Administration (Finance) and has been trained in "Leadership of Persons with Disabilities" from Japan. He is the founder member of STEP which was set up in 1997 with the intention to

make it a platform for advancement of interests of PWDs to enable them to earn their livelihood and lead a life in society with dignity and respect. He is also the focal person representing Pakistan at Asia-Pacific Development Center on Disability (APCD), Thailand. He has worked with PWDs at grassroots level in Korea, Egypt and also delivers lectures in Oxford University on how persons with disabilities can make their place as respected citizens in society.

"I am on the way towards success and all this would not have been possible without encouragement of my parents who, despite my disability, consistently encouraged me to move forward by utilizing the opportunities and resources that were available. Moreover, all along it was always the relentless support of my teachers and friends that was beside me in achieving this distinction. In fact the concept of what constitutes disability depends on the extent of facilities provided to a person in society. To quote an example, a normal person can reach various floors of a building using stairs, while those in wheel chairs cannot do so due to their physical disability. If lift systems are installed in that building, persons in wheel chairs would also be able to go to upper floors like others. Why we call disabled persons as handicapped if society fails to provide them the facilities which are needed to facilitate them and lead a life like an ordinary human being.

Most of the problems faced by PWDs are product of negative attitude manifested towards them; existence of environmental and communicational barriers impeding their motivation to move forward in life, and lack of realization on the part of policy makers to give consideration to the plight of PWDs while evolving various legislations."

His message to everyone is, "No change will occur in the life of a person who does not work out a plan and determine the specific direction regarding how he would lead his life. Instead of putting up our demands to others, we should learn to contribute. Instead of depending on others, we should evolve our strategy and implement plans to achieve success. God Almighty will surely assist all such persons."

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Lozina Shoaib was born on Nov 6, 1979 in Lahore. She did her Masters in Computer Sciences and is working on her M.Phil dissertation in Software Engineering from Mohammad Ali Jinnah University, Islamabad. She did visiting lectureship for about a year just after finishing her Masters.

Now she is working as a Research Assistant in "Center for Software Dependability" at her university. Lozina is suffering from Multiple Congenital Contractures (MCC), Osteoporosis, Rheumatic Arthritis and Cardiac problems. She has undergone 20 major surgeries including Spinal Fusion and there are several more to go.

"Well I totally owe my success to Allah Almighty Who blessed me with exceptionally loving and extremely devoted parents. They have always stood by me for guidance in every field of life. They taught me how to face the hardships of life with valour. I owe my strong will power to them. They decided not to have more children so that they could concentrate only in developing my personality. I was kept aware about my disabilities and related problems since my childhood. Fortunately for me, my parents recognized the importance of inclusive education from day one and made sure that their child would not be isolated in her own world. My mother took every opportunity to broaden my social life by inviting school friends and parents alike to bridge relationships and essential friendships. While on one hand I was learning to overcome my handicaps, others around me were guided to accept and welcome me in spite of my differences.

Accessibility barrier is the biggest issue in our country which has no solution as yet. What to talk of entertainment places even hospitals are not accessible to a disabled person in Pakistan. Attitude is another big problem in our social setup. It is very difficult to swallow discriminating gazes by others constantly. Once a disabled person comes to his professional life, he is not readily accepted by people at large. Some how it is preconceived that he can't deliver the best.

I believe, we need to educate our non-disabled people as to how they should treat special people without making them self conscious or utterly embarrassed about their disability. We do not want a separate world to live in. At the same time I request my disabled brothers and sisters to please try to bring positive change in your attitudes. You

must not desire what you do not deserve. Learn to live with your pride. Pride! That is hidden in your deeds."

lozina_shoaib@yahoo.com

Zahid Abdullah is a double Masters degree holder. He did his first Masters in English Language and Literature and recently has completed MS in Development Studies from Iqra University, Islamabad. He is 38 and happily married. Zahid is a father of two cute daughters.

Presently Zahid is working as Project Manager, Access to Information and Transparency Program in an NGO, Centre for Peace and Development Initiatives Pakistan. In addition to that Zahid is also working as a consultant for Pakistan Foundation Fighting Blindness. He also teaches at Preston University as a Visiting Lecturer. Zahid is suffering from Retinitis Pigmentosa i.e. Visual Impairment.



"I owe my success to a variety of factors, first of all, to my family, especially to my mother. When in childhood it was found out that I had a sight problem, one of my maternal uncles suggested that I should be sent to a 'madrasa'. My mother strongly resisted the suggestion and sent me to the village primary school near Sargodha. That decision had far reaching implication on my life. Apart from this, I have had wonderful friends who richly contributed to my life. Ever since I have been married, my wife Sheeza has always stood by my side. In the absence of any institutionalized support, it has been the support of wonderful people that contributed greatly to whatever success I have had in my life.

Society at large has negative perceptions and stereotypes are associated with a disabled person. A visually impaired person is often pitied upon that can be very painful at times. Due to widespread illiteracy, our society is good at giving birth to disabled children through repeated cousin marriages, but finds it very difficult to accept them and integrate them into the mainstream society. That is why most of the PWDs are nameless, faceless and uncounted and spend lives in isolation.

I don't find any problems as a professional that could be attributed to my disability condition. I guess my MS Development Studies has really contributed to my career prospects. It has also improved my written skills and that is why I have been able to contribute articles on Op/Ed pages of daily 'The News'. Apart from my formal education, I have received some on-job training through workshops both within and outside the country and this training has sharpened my writing and oral communication skills.

My message to people: Stop giving birth to children with disabilities through repeated cousin marriages.

My message to visually impaired friends: Try to be as much functionally active as you can and never ask help for things you can manage yourselves."

Ranjhazahid@yahoo.ca

Akhter Hameed Khan

Resource Center

Banker to the Poor is an autobiographical account of the founder of the Grameen Bank, Muhammad Yunus. This work is fundamental rethink on the economic relationship between the rich and the poor, their rights and obligations.

The Grameen bank is founded on principles of trust and solidarity. Muhammad Yunus believes that the right to credit should be recognized as a fundamental human right because credit is the last hope left to those faced with absolute poverty. The unique and extraordinary methods he used to combat human despair is recounted here with humility and conviction. Yunus is familiar with both Eastern and Western cultures — on the failures and potential for good of industrial countries.

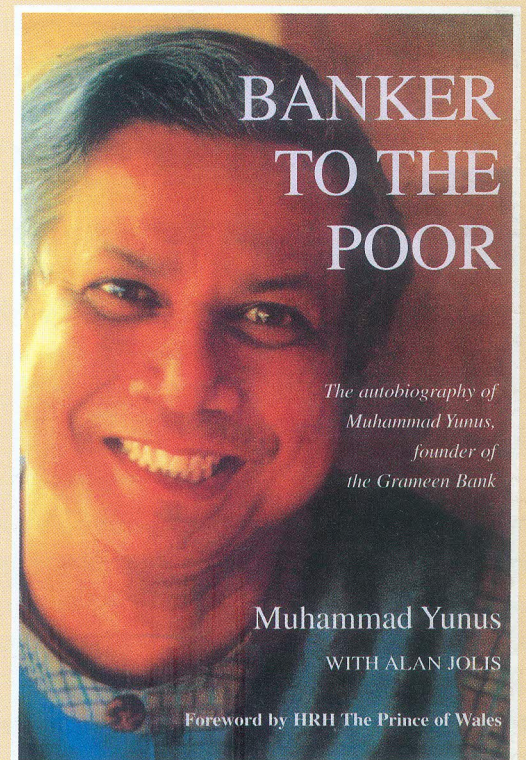
This book is an appeal for action: we must concentrate on promoting the will to survive and the courage to build in the first and most essential element of the economic cycle — Man.

'I only wish every nation shared Dr. Yunus's and the Grameen Bank's appreciation of the vital role that girls and women play in the economic, social and political life of our societies.'

---US Senator, Hillary Clinton








'By giving poor people the power to help themselves, Dr. Yunus has offered them something far more valuable than a plate of food-security in its most fundamental form.'

---Former US President, Jimmy Carter



By Muhammad Yunus and Alan Jolis

New Arrivals in Akhter Hameed Khan Resource Center

-  **Dynamics of Social Change**
by Tasneem Ahmad Siddiqui
-  **Pakistan Statistical Pocket Book 2006**
by Federal Bureau of Statistics, GOP
-  **Despite Good Intentions**
by Thomas W. Dichter
-  **Inequality Reexamined**
by Amartya Sen
-  **Psychology for Social Workers and Counsellors**
by Carole Sutton
-  **Social Welfare in Pakistan**
by Shireen Rehmatullah
-  **Human Rights and Development**
by Peter Uvin



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Reader's suggestions will be most welcome. Please write to us at:
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