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## **The secrets of success: the Grameen Bank experience in Bangladesh**

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## Abbreviations

HYV high yield variety

NGO non-governmental organisation

Bangladesh, like many developing countries, has a vast rural society which accounts for about 85 per cent of the total population. The majority of the rural population, particularly women, is subjected to severe poverty, inequalities and unemployment. In spite of decades of state intervention, no substantive changes in the socioeconomic conditions of the rural poor have taken place. This paper argues that state development agencies have inherent institutional constraints which deny poor people access to development resources. Thus, on account of the constant failure of the state to act in favour of poor people, alternative institutional frameworks are now being adopted for rural development. The Grameen (Village) Bank is a well-known institutional framework that has achieved considerable success in improving the socioeconomic conditions of the rural poor, particularly women, in Bangladesh. Based on the author's personal experience as well as secondary materials, this paper identifies organisation and management as critical variables in the process of rural development in Bangladesh. The most important factors behind the splendid performance of the Grameen Bank are its unique decentralised organisational structure, client-centred delivery system, vision, management culture, and human resources management.

Most countries in the developing world have unequivocally accepted the reality that no meaningful development can take place in any country unless the standard of living of the poor is raised. This idea came to the fore because purely growth-oriented strategies failed to improve the living conditions of the majority of the people

significantly. It is quite evident that the adoption of the technocratic growth strategy, which was basically directed towards industrialisation and held little regard for the rural economy, resulted in expanding bureaucracies and marginalisation of the rural poor. Profound inter-regional and inter-class disparities were observed in many developing countries (Griffin and Khan 1982; Lea and Chaudhri 1983). As gross national products increased so did poverty, inequality and unemployment. Since the early 1970s, however, international agencies and national governments have begun to adopt a new policy framework (Chenery et al. 1974). Harsh realities prompted many national governments to choose policies, strategies and approaches to rural development, that could help ameliorate the often appalling living standards of the rural poor.

Bangladesh has been striving to bring about improvements in the quality of life of the rural poor. Many different institutional approaches have been pursued over the years to promote rural development activities (Wood 1984). These approaches and developmental bureaucracy have failed to ensure that the poor can access state development resources. Since colonial times, local government offices have done very little to stimulate rural development. Instead, the rural élites, having asserted their dominance over local government offices, have misappropriated public resources earmarked for rural development. Similarly, various local-level nation-building establishments have not had any substantive impact (Feldman and McCarthy 1984; Sarker 1991). Increasing attention is now being paid to alternative institutional frameworks that

have established their credibility in stimulating rural development in Bangladesh in recent times (Chowdhury 1989; Asian Development Bank 1993; Sarker 1996; Rahman, M.H. 1999; World Bank 1996).

The Grameen Bank is an alternative institutional framework for rural development in Bangladesh, which has achieved considerable success in improving the socioeconomic conditions of the rural poor. This bank is exclusively for poor people and it is directly owned by them as well. The government has very little material stake in the bank—it owns 10 per cent of the bank and has three nominated members on the Board of Directors. The bank itself enjoys full autonomy in discharging both its policy and operational responsibilities. Until recently, however, the Grameen intervention was still considered an activity of the state, not the poor.

This article analyses the factors underlying the success of the Grameen Bank, paying particular attention to organisational and management issues. It finds that the Grameen Bank's unique decentralised organisational structure, client-centred delivery system, vision, management culture, and human resources management are the most important factors in the bank's splendid performance.

## **The Grameen Bank model of rural development**

The Grameen Bank (henceforth abbreviated as Grameen) was the brainchild of Professor Muhammad Yunus. He observed that conventional banking practices had in-built constraints and were aimed only at those

who were already well off. In this context, Professor Yunus contemplated an alternative institutional framework that could be used to raise the wellbeing of impoverished sections of society (Yunus 1990; 1993; 1994a; 1994b). After experimenting on a personal basis, he undertook a small research project in a village near the Chittagong University. The project went on to test the hypothesis that, if financial resources were made available to the poor at reasonable terms and conditions, the poor could generate productive employment without external assistance. The pilot experiment was successful and the project was extended to other areas. In 1983, a government ordinance transformed the project into the Grameen Bank, a specialised financial institution for the rural poor (Yunus 1994a; Hossain 1988).

The Grameen Bank is now a very distinct poverty-alleviation organisation aimed exclusively at the poor. By definition, it is purely a bank and provides banking services to the poor. Although it is a poverty-alleviating organisation, it is designed to run on commercially viable terms. It extends credit to the poor to invest in productive areas such as processing and manufacturing, agriculture and forestry, livestock and fisheries, services and trade. Although its primary responsibility is to provide credit, it has involved itself in different social development activities as well. Grameen's 'Sixteen Decisions' signify its concern for social development (see Appendix A). In fact, one author has called the Grameen Bank a socially conscious capitalist enterprise (Bornstein 1996:344). Briefly, the Grameen Bank's main objectives are to

- extend banking facilities to poor men and women.

- eliminate the exploitation by money-lenders.
- create opportunities for self-employment among Bangladesh's vast and under-utilised manpower resources.
- bring disadvantaged people within the folds of an organisational format that they can understand and operate, helping them find sociopolitical and economic strength through mutual support.
- reverse the vicious circle of 'low income, low savings, low investment, low income', changing it into an expanding system of 'low income, credit, investment, more income, more credit, more investment, more income' (N. Rahman 1993:70–71).

As of December 1999, 1,149 Grameen Bank branches were operating in 39,706 villages with 67,691 centres. There were 2,357,083 members, of which 2,234,181 were female and 122,902 male (Grameen Bank 1999). Thus, the majority of the members are female. This is not surprising—policymakers at the Grameen Bank have repeatedly emphasised the importance of involving poor rural women in productive activities. Among poor people, women have generally suffered the most (Government of Bangladesh 1995). In December 1999, the cumulative amount of money disbursed stood at US\$2802 million. The amount of housing loans disbursed by then was US\$184 million, and the total savings in the Group Fund were US\$209 million. The recovery rate on Grameen Bank loans is outstanding—almost 98 per cent. Grameen has now become a gigantic institution with nearly 13,000 employees working at different levels.

## The impact of Grameen Bank intervention

Some scholars have raised concerns about the efficacy of the Grameen model to ensure the economic emancipation and empowerment of women (Kabeer 1995; Todd 1996; Wood 1994; Goetz and Gupta 1995). Despite such criticisms, there are clear positive impacts of Grameen intervention upon the economic as well as sociopolitical condition of the rural poor.

A significant aspect of Grameen intervention is the involvement of women in self-employment. Hossain's study (1988) shows that the average worker was employed for six days per month prior to joining the bank, but access to Grameen activities increased their employment to 18 days per month. Other studies corroborate this finding (Bangladesh Institute of Development Studies 1985; Todd 1996). Along with employment, productivity has also increased. Alam (1988) argues that Grameen members' increased productivity was due to their adoption of High Yield Variety (HYV) crop production.

Daily agricultural wage rates have also increased by 30–40 per cent in the areas of high Grameen and other NGO activity (Safilios-Rothschild and Mahmud 1989). Grameen members' contribution to net household income is more than 50 per cent. More than half of the women surveyed have been able to pull their families out of poverty (Hossain 1988; Todd 1996). Once out of the poverty cycle, these women focused on asset building. This was further augmented by the provision of housing loans to the poor. Housing is not just a social investment, it is also a site for production, processing and

storage, thereby contributing to increased productivity. Moreover, these housing loans provide women with legal rights to the land and the house (Islam et al. 1989).

Enhanced economic wellbeing has also prompted the women to get involved in social development activities (Khandker et al. 1995). It is no surprise that a wide range of tangible benefits have been found in the areas of health and nutrition, manifested in adequate calorie intake, higher child immunisation rates, increased use of family planning practices and so forth (Rahman et al. 1993; Bornstein 1996; Todd 1996; Schuler and Hashemi 1994; Schuler et al. 1997; Hossain 1988).

Grameen Bank intervention has also reduced its members' dependence upon the rural power élites. First, they no longer need to go to the rich for economic help. Second, they do not need the mediation of the rural élites in dealing with Grameen, which they needed in the past when interacting with government offices. Third, since their participation in state-sponsored rural development programs is minimal, they can keep themselves aloof from the formal power élites in the rural areas. Fourth, when poor people are less dependent on the rural élites, they can exercise their voting rights independently. It is apparent that the expansion of Grameen Bank and other non-governmental organisation (NGO) operations should have a positive impact upon local governance in general and the rural power structure in particular (Wahid and Rahman 1993; Sarker and Rahman 1999).

The status of women has also been improved through their fruitful participation in Grameen activities. Mizan

(1993) has shown that the opportunities created by the Grameen Bank have made a major contribution to women's power in family decisionmaking. There is also evidence that women's participation in groups gives them confidence and support, which enables them to assert their rights to economic assets (Safilios-Rothschild and Mahmud 1989). Ahmed (1985) found evidence that physical violence and other verbal abuse against women decreased as a result of Grameen Bank activity. Helen Todd's empirical study reveals that Grameen Bank intervention has helped develop happy partnerships between husband and wife in terms of decisionmaking regarding family affairs (Todd 1996). Schuler and Hashemi's (1994) study reveals increased mobility and decisionmaking capacity amongst Grameen Bank members. If we put all these variables together we can say that Grameen Bank intervention has given many women a sense of empowerment (Hashemi et al. 1996; Counts 1996).

### **Grameen's organisational system**

The main factor behind the Grameen Bank's success has been the way it is organised and managed. Grameen's organisational system and associated practices have evolved over the years in response to the specific developmental needs of the target group (Shams 1992). There are fundamentally two aspects of the organisational intervention of the Grameen Bank—the delivery system and the receiving system. At the receiving end, there are groups and centres, and the Grameen Bank's own delivery system comprises branch offices, area offices, zonal offices and the head office.

Relations between the group and centre remain the most important institutional device for organising the operating units to carry out designated activities. Organising the groups and federating them into centres are considered the building blocks of the Grameen receiving system. Interested persons, poor people with no assets or assets not exceeding the value of half an acre of cultivable land (per family), are asked to form groups of five like-minded people of similar economic standing who enjoy mutual trust and confidence. A group can have only one person from any particular household and relatives must not be in the same group. Groups have either male or female members, not both. The group members select a chairperson and a secretary, and these positions rotate among members on a yearly basis so that all members have the learning experience that accompanies the responsibility of these positions. The chairperson is responsible for discipline in the group and for supervision of loan utilisation by the members. Members conduct business with a bank worker, through the chairperson, at weekly meetings that all members are obliged to attend.

A centre is a federation of a number of groups. Weekly meetings are held at the centre level. The group chairpersons elect the chief and the deputy chief of the centre for a one-year term. This person is required to ensure attendance at the general meetings, payment of instalments, and overall discipline of the centre members. Bank workers attend the centre meetings, and all bank business is conducted openly in front of the members (Hossain 1993:13).

While the organisation of the poor is mainly at the village level, the formal apparatus of the Grameen Bank operates at different levels right from the village to the capital. Unlike government organisations, however, it basically has a decentralised structure, which has been developed over the years through trial and error in response to the needs of the clientele.

At the bottom of the Grameen hierarchy is the branch office, which is considered the main operational organ of the bank. It is basically a profit-responsibility unit. It serves a cluster of 120–150 centres. It is staffed by a manager, six or seven workers, two to three trainee workers and an accountant. The second tier is the area office, which looks after the operations of about 10–15 branch offices. The zonal office, located in the district headquarters, is at the top of the hierarchy at the field level. It is a support organisation and it looks after the activities of the area offices. The zonal manager is responsible for handling accounts and managing funds and has also assumed responsibility for monitoring, evaluating and supervising the social development programs.

The head office is a secretariat or information-clearing house. It is responsible for monitoring and evaluation, research and development, supervision of training, and similar activities that benefit from access to information from different operational areas.

The 1986 amendment of the Grameen Bank Ordinance provides for a board of governors composed of 13 members—nine selected from among the borrower-

shareholders and four appointed by the government. The board approves bank policies and serves as the link between the bank, the Ministry of Finance, and other government organisations.

The Managing Director is the chief executive of the bank. The Managing Director is responsible for the overall implementation of the policies and has to maintain close contact with various departmental heads in the head office and zonal managers to assist in formulation and change of policies. In an emerging organisation like the Grameen Bank, however, the Managing Director often does more than what his job description stipulates. In the Grameen Bank, the Managing Director pays periodic visits to the field at different levels, attends workshops, and also maintains close contact with key figures in the government.

## Mode of operations

Grameen Bank has developed distinctive practices in delivering its services to the poor. There are specific eligibility criteria, which exclude the non-poor from accessing Grameen Bank services. In delivering credit, priority has been given to women, who are considered the most vulnerable group amongst the poor. The delivery system has been designed to meet the diverse socioeconomic needs of the poor.

Unlike the bureaucratic government machinery where the clients have to come for services, Grameen officials go the clients. When a group is formed, it is kept under observation for a month by a bank worker to see whether the members conform to the rules and norms set by the Grameen Bank.

Then the members attend a training session of at least seven days given by the bank workers. During the training session, the members are apprised of different aspects of Grameen activities, including the rules and regulations of the bank, responsibilities of the chairperson, the centre chief and others, group savings, insurance, learning to sign, and social development activities. When the bank worker is convinced that the members understand the operational aspects of the bank, the group is given formal recognition. Not all members are given a loan at that time. Only two members are given loans. If they pay the instalments regularly during the observation period of 6–8 weeks, two other members are also given loans. The chairperson is the last person to receive a loan. The procedure is simple and takes only 1–2 weeks from the initiation of loan proposal to the disbursement of loan money. The borrowers are not burdened with complicated forms to fill out. Loan sizes are modest, ranging from taka (the Bangladeshi currency) 3,000 (US\$75) to taka 10,000 (US\$250). The borrowers invest the loan in the area of their choice. It has been found that, in terms of the skills and the market for inputs and products, the borrowers are generally already familiar with the activities in which they want to invest. Consequently, the bank workers do not have to provide any sort of training in relation to the choice of business. But there is a strict monitoring process. The group chairperson and bank worker monitor borrowers to see whether they are utilising the money properly.

The centre is the main place where important organisational activities take place. Several groups meet together weekly, and bank workers also attend. All loan



proposals are openly discussed, repayments are made, and compulsory saving deposits are accepted at the weekly meetings (Barua 2000).

No collateral is required for a loan. What is required is compliance with the rules and regulations of the bank. The loan has to be repaid in 50 weekly instalments. Borrowers are not eligible for more loans if they have not paid off their current one. Each member must save one taka every week in addition to 5 per cent of the loan amount, and the savings are accumulated in the group fund. The total amount is deposited with the Grameen Bank at 8.5 per cent annual interest. A member can borrow from the group fund for consumption at times of sickness or social ceremony. With the consent of the group, group funds can also be used for further investment. The loan is interest free. When leaving, borrowers can withdraw the total savings but not the compulsory contribution of 5 per cent of the loan amount, this is non-refundable and is popularly known as group tax. The group fund is also a mini-bank. It has grown over the years and today represents a substantial resource for Grameen and its members. The members also have to pay a fixed charge of taka 5 per thousand for loans in excess of one thousand taka (Barua 2000).

It is unusual in general banking practice to provide loans without any collateral. This was the challenge for the architects of the bank—ensuring that banking services can be provided without asking for collateral. Material collateral has been replaced by social collateral. Here the group acts as the collateral for the loan. Thus, as long as the group exists, there is every chance that loans

will be recovered. Members face considerable pressure from other group members when they fail to pay their instalments to the bank. This is because failure to pay by any member will directly affect the 'fortunes' of the other members of the group. And, by extension, any default in payment by a group will also directly affect the centre to which group belongs. If a member has a genuine problem in repaying instalments, other members can provide assistance. If the entire group faces the similar situation, the centre takes the burden (Barua 2000).

### **The distinctiveness of Grameen organisational intervention**

The Grameen Bank has generated a great deal of enthusiasm among academics, development practitioners and international aid agencies. Following previous experiences of rural development in Bangladesh, many argue that small-scale activities, close supervision, the dedication of the bank staff and, above all, the leadership of the founder, Muhammad Yunus, are the determining factors for the apparent success of the bank. I have, however, tried to determine the factors beyond this orthodox view. Grameen's unique organisational and management practices and enormous institutional strength have contributed most to its success in delivering services to the poor. Grameen's unique strategic positioning has helped. Its organisation and management are carried out differently from those of its rivals, such as government commercial banks and other non-governmental organisations. Its vision, organisational structure,

management culture and human resource practices are particularly noteworthy in this respect.

## **Vision**

The most important aspect of Grameen intervention is that the vision of a poverty-free society expounded by the Grameen leadership has been fostered among the important stakeholders—management, operating staff and bank members. They all share the same vision and values. This vision has enormous impact upon the organisational functioning of the system. All the stakeholders are convinced that poverty is a man-made phenomenon exacerbated by the prevailing institutional forces. Poverty could be eradicated if concerted efforts were taken. This particular vision is really the driving force for the whole Grameen family to work with dedication, mutual trust, a sense of accountability and creativity.

## **Decentralised structure**

Grameen's organisational structure is highly decentralised. Authority is devolved to the field level where the actual work of planning and implementation takes place. The head office seldom interferes in plans devised by the field offices. The field offices are also encouraged to send monthly reports directly to the Managing Director summarising different aspects of their work. The Managing Director, with the aid of other colleagues, reviews these reports and publishes significant issues, concerns, and suggestions identified by them in Grameen's internal monthly magazine, which reaches all bank officials and workers (Auwal 1996). These methods of communication provide fora for dialogues that seek to empower

Grameen employees as responsive, committed, and productive teams (Barzelay 1992). On the other hand, Grameen members enjoy substantial latitude in utilising funds, with little control over their production activities by management. The structure of control is essentially decentralised, participative, and democratic; it emerges not from the higher echelon of the organisation but from the concerted actions of members, based on the philosophy, values or corporate vision provided by the top management (Auwal 1996).

## **Management culture**

The bank has developed a unique management culture, based on people's capacities, learning and innovation, transparency and openness, honesty and so forth (Holcombe 1995). This has provided a framework through which all organisational activities are regulated.

The groups and centres have their own identity. At the same time, they work with the Grameen bureaucracy in a very integrated way. An institutional fusion has emerged between the groups and centres and Grameen's management.

Trust of staff and clients has allowed the management to devolve basic decisionmaking authority to operational levels, of which both staff and clients are the essential parts. Grameen organisational boundaries are permeable; clients are effectively brought into the organisation to monitor and be held accountable for loans and other functions. The head office bears little responsibility except for strategic issues such as basic policies and research and development (Jain 1996; Holcombe 1995).

Grameen's belief in openness and transparency is manifested in its actions. All banking transactions are carried out in front of the clients and bank staff. This is made possible by both the formal and informal information systems. Both the systems operate in upward and downward directions.

### **Human resource management**

Grameen's success owes much to the outstanding performance of its personnel. There is high level of staff motivation, and this is achieved largely through the recruitment and training process. From the beginning, personnel are briefed in detail on the necessity of hard work, staying in the rural areas, honesty, and sincerity. Rigorous field-based training is also given. It has been found that a large number of people quit during these stages, and the bank is thus able to retain those who are really committed. They know they will have to work hard, receiving the same salary as their counterparts in government organisations but under far greater pressure. More importantly, unlike their counterparts, they will not be able to misappropriate resources for personal aggrandisement (Bornstein 1996; Rahman 1993; Holcombe 1995).

Management sustains the motivation for effective and uncorrupted performance under difficult rural conditions using a variety of formal and informal rewards—recognition of work, opportunities for rapid advancement, pride in being part of an organisation that performs valued and internationally-recognised work, and a sense of belonging to a distinctive group (Bornstein 1996; Todd 1996; Holcombe 1995;

Hossain 1988). Along with this, both employees and beneficiaries of Grameen can sense empowerment (Hashemi et al. 1996). Democratic leadership practices are in place with the rotation among members of centre and group leadership. At the other end, in the Grameen organisation system, the classical hierarchical principle has been replaced by the modern team approach (Hossain 1988; Rahman and Islam 1993; Holcombe 1995).

### **Institutionalisation**

It is interesting to note that, within a short span of time, the Grameen Bank has achieved most of the features of a professional institution. As an institution, the Grameen Bank is not the product of a blueprint approach, but of an incessant process of institution-building in response to the demands of the political, social and cultural environment of rural Bangladesh. It has continually followed a learning-process approach, allowing it to relate innovation to the growing structure of Grameen. Institutionalisation has been made possible because of

- the compatibility of organisational objectives and the needs of the target group
- well-tested, easily replaceable operating systems capable of achieving the objectives.

Like many other professional institutions, it has developed a unique approach to running the system. Within the organisation, a professional managerial approach is emphasised, for which it has been possible to develop managerial leadership at all levels of Grameen management. The

managerial structure is well-knit but not monolithic, remaining very flexible and adaptive. Management processes, such as decisionmaking, communication and leadership are all practiced contingently, disregarding conventional wisdom. The Bank's managerial personnel are fresh graduates without any work experience. Professionalisation takes place through extensive training and executive development. It aims to combine theoretical knowledge, practical management skills for application of that knowledge, and a unique set of professional values to motivate the staff in accomplishing a challenging task (Shams 1992). Grameen managers at different levels have already demonstrated that they are capable of planning, organising and implementing Grameen's development activities independently. They have not required any assistance from the head office. This suggests that Grameen is on sound institutional footing and is likely to be sustained. Rahman, in an interesting study, has found that the leadership, doctrine, program, resources and internal structure so needed to be an institution are all present in the Grameen system (N. Rahman 1993).

Of course, the issue of sustainability is an intricate one. The experience so far is evidence of the sustainability of Grameen as a poverty-alleviation institution. Since it is meant for the poor, institutional sustainability ultimately depends on their collective risk-bearing capacity. Poor people's economic well-being, empowerment, political consciousness, organisational strength and organised actions are the determinants of the bank's ultimate sustainability. The poor own about

90 per cent of Grameen's capital. The majority of the board members are from among the poor. They will become increasingly responsible for managing the bank's policies. Once they begin to assert their rights of ownership, policies, programs and projects will further enhance the institutional strength of the bank and the collective security of the shareholders (Shams 1992). More importantly, Grameen appears to have contributed to local institution-building, thus closing the gap between the state and local society (Snow 1999). In a sense, its institutional success is a significant step forward for reinventing government in Bangladesh (World Bank 1996; Government of Bangladesh 2000; Osborne and Gaebler 1992).

## Conclusion

This article has specifically paid attention to the determinants of success of the Grameen Bank with particular reference to organisation and management. It is quite evident that the rural socioeconomic and political realities in Bangladesh are problematic. Low productivity, inequality in the ownership of the means of production, unequal access to public resources, subordination of women, dominance of usury capital and intricate power relations between the rich and poor are the features of life in rural Bangladesh. State intervention has done very little to ameliorate the living conditions of the rural poor in general, and women in particular. The state's incapacity and pressure from international donor agencies have encouraged the adoption of alternative institutional frameworks in the

rural development process. The Grameen Bank, a purely autonomous financial institution for the poor, came into being in 1983 after a successful pilot project. It started with the simple idea that the rural poor can improve their socioeconomic conditions if they are provided with financial resources. In time, it has been proven that banking services can be delivered to poor people. The rural poor, particularly women, have prospered. Grameen has developed a unique organisational and management system—the main factor in its success. A well-knit delivery system coupled with a flat, participatory receiving structure has made Grameen quite comprehensible to the members. The Grameen Bank is basically a decentralised, participatory organisation where both the service providers (operating staff of the bank) and the recipients (bank members) are actively involved in different types of activities. Its modus operandi is devoid of any bureaucratic complexities. The Grameen Bank has developed a vision, and this vision has been successfully fostered among the important stakeholders. Grameen's management culture—based on people's capacities, learning and innovation, transparency and openness and honesty—remains an important cornerstone in fostering trust and stimulating performance. Finally, the Grameen Bank has demonstrated its potential to become a sustainable institution championing the cause of the rural poor.

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## Appendix A

### The sixteen decisions

1. We shall follow and advance the four principles of Grameen Bank—Discipline, Unity, Courage, and Hard Work—in all walks of our lives.
2. We shall bring prosperity to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work toward constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.
5. During the plantation seasons, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimise our expenditures. We shall look after our health.
7. We shall educate our children and ensure that they can earn to pay for their education.
8. We shall always keep our children and environment clean.
9. We shall build and use pit-latrines.
10. We shall drink tube-well water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons' weddings, nor shall we give any dowry in our daughters' weddings. We shall keep the centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone, nor shall we allow anyone to do so.
13. For higher income, we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him.
15. If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our centres. We shall take part in all social activities collectively.

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**Source:** Shams, K., 1995. 'Government must side with the poor', *Public Administration and Development*, 15(3):303–10.

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