



Hope

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Hope is an emotion that produces motivation to act. Hope implies a certain amount of perseverance that a positive outcome is possible even when there is some evidence to the contrary. So, the question is: what hope does? To answer in short, I can say, "Hope even can make you an world eminent". A burning example is our Nobel laureate Professor Dr. Muhammad Yunus. His action began with a simple \$27 loan. After witnessing the cycle of poverty that kept many poor women enslaved to high-interest loan sharks in Bangladesh, Dr. Muhammad Yunus lent money to 42 women so they could purchase bamboo to make and sell stools. In a short time, the women were able to repay the loans while continuing to support themselves and their families. After earning a Ph.D. in economics at Vanderbilt University, Dr. Yunus returned to Bangladesh to settle into a life as a professor. But a

famine in 1974 ravaged the country, leading Dr. Yunus to alter his thinking and his life profoundly: "What good were all my complex theories when people were dieing of starvation on the sidewalks? Nothing in the economic theories I taught reflected the life around me." The idea behind his thought is ingeniously simple: extend credit to poor people and they will help themselves. This concept strikes at the root of poverty by specifically targeting the poorest of the poor, providing small loans to those unable to obtain credit from traditional banks. Loans are administered to groups of five people, with only two receiving their money up front. As soon as these two make a few regular payments, loans are gradually extended to the rest of the group. In this way, the program builds a sense of community as well as individual self-reliance. Most of the borrowers are women and there has been an astonishing loan repayment rate of over 98%. The impact of this result is more surprising: "64% of the borrowers have already crossed the poverty line". His microcredit model has spread to over 50 countries worldwide, from the U.S. to New Guinea, Norway to Nepal. Ever optimistic, Dr. Yunus travels the globe spreading the belief that poverty can be eliminated: "the poor, once economically empowered, are the most determined fighters in the battle to solve the population problem; illiteracy; and live healthier better lives. When policy makers will realize the poor are their partners, rather than bystanders, we will progress much faster than we do today." Dr. Yunus's efforts prove that hope is a golden rock to build the destiny, accomplish the goal, or even reach beyond imagination.