

## Remembering loved ones

# Pioneer of microfinance for women in Bangladesh

## Shafiq Choudhury, 72

In his early twenties, and fresh out of Dhaka University, Shafiqul Haque Choudhury witnessed the devastation to his country caused by the brutal Bangladesh war of independence in 1971. Food supplies to the villages had been badly hit, starvation was rife and poverty was uppermost. He was a principled and compassionate figure and an early objective was to return a sense of pride to the rural communities, particularly to the lives of women. Traditionally they lived under a patriarchal society, reluctant to go to work and travel outside of the community on their own.

It was Shafiq's intention in the 1970s to empower women and bring attention to their civil rights. In many cases they were legally allowed to work and travel independently but tradition and family hierarchy held them back. He assembled a group of about 150 working men, whom he trained at night school to travel out to the rural villages with him.

In 1978 he founded a non-governmental organisation, the Association for Social Advancement (ASA), raising funds from sympathetic international donors. The plan was to assemble the villagers into organisations at local, then at district and finally at national level with the ultimate goal of influencing the government to reflect the needs of its poorest citizens.

Unfortunately, it did not work. Funding was scratchy and many of the members were communists

interested in bringing about the downfall of the government, or left to join microcredit groups. For a couple of decades Shafiq ploughed on but by the early 1990s he was growing increasingly dissatisfied with the direction that ASA was taking.

An invitation to study for a master's degree at Boston University in 1992 caused him to change direction. It was a two-term course designed for NGO leaders and his first time in the US. What Shafiq saw opened his eyes: not least the country's economic stability, equal rights and emphasis on talent and ability rather than the cohesion of the family unit.

The visit was transformative and he returned to Bangladesh with fresh thoughts. A microfinancing model had prevailed for a few years comprising a lending programme that replaced the traders who had historically paid for an end product, such as a basket, made by women. The programme ensured that the women had small amounts, about \$30, to buy the materials to make and sell the baskets. The aim was for them to make a small profit to pay off the loan and buy further materials.



Shafiq Choudhury and, left, addressing Bangladeshi village workers. He changed his lending model after visiting the US

In Shafiq's view the problem was that the loan was made to groups of women, up to 20 individuals, with joint liability to repay it. If one failed, then the others had to cover for her. It seemed to him unfair and patronising.

One of his first moves was to loan to individuals, treating each as a businesswoman in her own right. He also encouraged them to save, believing it protected both the client and the provider from loan repayment problems.

With its new simplified model ASA became one of the fastest-growing microcredit providers, with half a million clients within five years, and well over seven million, nearly all of them women, a decade later. Profits grew and before long it was able to wean itself off grants and subsidised loans. His social mission was starting to pay off.

Shafiqul Choudhury was born on January 1, 1949, in Naropati village in the Sylhet district of what was then East Pakistan. He was one of five children, one of whom died at a young age. His father, Abul Hossain

Noman Choudhury, owned land and ran a haulage company and the family were relatively comfortable, although Shafiq walked to school barefoot. It took him an hour and half and so for weeks at a time he would stay with his aunt, who lived closer. He went on to Dhaka University, and studied sociology.

In his thirties he married Rabeya, whom he had met through working at ASA, and they had three sons: Asraful, a registrar at ASA University in Bangladesh; Ariful, who succeeds him as president of ASA, and Asiful, who works in IT in a bank in Australia.

With the success of the ASA model Shafiq was asked to promote it in other developing countries. In 2007 he jointly set up ASA International, a commercial microcredit company that allowed him to pursue his social mission across the globe. It owns microfinance institutions in 13 countries in Asia and Africa and in July 2018 had a successful IPO on the London stock exchange.

For a short period from 2006 to 2007 Shafiq became an adviser to the caretaker government of Bangladesh with responsibility for the ministry of agriculture, youth and sports and cultural affairs.

He was a man of few words, sometimes difficult to read, yet decisive. He worked hard by day and went straight home in the evening, eschewing the social events attended by many in his position. When Bill Gates asked him over to Seattle to discuss the workings of ASA Shafiq declined, insisting that if Gates were interested then he should come to Bangladesh himself to see how the model worked in the field.

He was modest, too, working out of a garage with a desk, chair and a conference room even when his clients numbered more than two million. In his later years his office was on the top floor of ASA Tower in Bangladesh, where he was referred to as "President sir". He sat behind a large empty desk signing documents that were sent to him, his only regret in his lifelong social mission being that he could no longer visit the villages incognito.

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# Adventurous multilingual lawyer fascinated by people and places

## Fraser Clark, 36

Fraser Clark, a Cambridge University undergraduate in the early 2000s, had announced to friends that he was not going to attend the May balls, so it came as a surprise for one to receive a text telling him to "go to Hall now". In the room at St John's College where formal meals were sometimes held, a stage had been set up. Fraser appeared before the packed room in a dinner jacket, walked to the piano and played a Beethoven sonata. Afterwards he stood up, bowed elaborately and was then promptly led away by security staff. He had never taken piano lessons.

A love of spontaneity and a dash of rebellion stayed with Fraser. At university, where his rooms overlooked the Bridge of Sighs, he was a night climber, navigating the roofs of colleges and chapels in the small hours. In his second year he



Fraser Clark studied Persian and Arabic and spoke seven languages

dropped out and travelled around Europe visiting German relatives. The university took him back to continue his studies in Persian and Arabic and he spent his year abroad in Jerusalem,

Damascus and Tehran, where he skied and visited the ruins of Persepolis and the markets and mosque of Isfahan.

At heart Fraser was an explorer who was drawn to the mysterious in people, place and spirit. After leaving St John's with a double starred first he took off across Europe on a motorbike. He talked his way into the Cannes film festival by posing as a security guard, and ended up discussing cinematography with a well-known director while drinking wine and nibbling the canapés.

On another occasion he hitchhiked through the southern states of the US, where he was shot at and forced to flee into a swamp. He found a railway line that led to a station at 3am. The gunman was never caught and on his return Fraser suffered from post-traumatic stress.

Fraser was born in Bedford in 1984, the younger brother of Ralph, an electrical engineer. His father,

Andrew, was in publishing and his mother, Christine, was an art teacher. Aged eight, Fraser won an academic scholarship to Bedford School, where he started up a card society. He spoke seven languages, including Hungarian.

To hone his translating skills Fraser went on after university to the School of Oriental and African Studies in London but decided to switch to law. After a conversion course at Oxford Brookes University, he worked for K&L Gates in London specialising in commercial property law. He had a flat in east London overlooking St Katharine Docks where he lived with a Hungarian girlfriend but soon moved to North Star Law in Westminster. He took to communal living around London as a property guardian, sharing space in empty hospitals and offices with artists and performers. A fulfilling relationship with a barrister ensued but they eventually parted ways.

In 2017 he was diagnosed with stage IV bowel cancer. After years of intense work as a lawyer Fraser decided to go solo and set up a telephone help desk to support young lawyers. He returned to his mother's house in Bedford and underwent four operations and two sets of chemotherapy and radiotherapy before being given the all-clear.

In a bid for a more peaceful lifestyle he found a cottage in Swimbridge, north Devon, near extended family, and set about renovating campervans and campaigning for local footpaths to be kept open. He also tried bell-ringing.

It was a shock to discover at the start of the year that the disease had returned, yet Fraser's zest for life remained undimmed. In his last days he was heard discussing German politics in German with his father, and told a friend he was "still learning about life" as he sipped from a glass of his favourite red wine.