



Grameen Bank's Sixteen Decisions

Grameen Bank's 16 Decisions are an example of a social development program melded with microcredit delivery. They were developed in a 1984 workshop of Grameen Bank members representing 100 centers, and have been an integral part of Grameen Bank's mission ever since.

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 towards 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 season, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
7. We shall educate our children and ensure that we can earn to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit-latrines.
10. We shall drink water from tubewells. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughters' wedding. We shall keep the center free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.
13. We shall collectively undertake bigger investments for higher incomes.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.
15. If we come to know of any breach of discipline in any center, we shall go there and help restore discipline.
16. We shall introduce physical exercise in all our Centers. We shall take part in all social activities collectively.

Sources Cited

<http://www.grameen-info.org/bank/the16.html>

Susan Holcombe, *Managing to Empower: The Grameen Bank's Experience of Poverty Alleviation*, Zed Books: London: 1995.