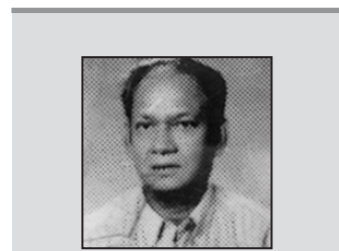


Recep Tayyip Erdogan -- the new prime minister of Turkey?



ARSHAD-UZ ZAMAN

THE Turkish Political scene has been full of twists and turns. The latest is that the door appears to have opened for the leader of the Justice and Development Party (AKP). Recep Tayyip Erdogan to take his rightful seat of Prime Minister of Turkey.

General Elections were held in Turkey on 3 November last, confounding all pollsters the Turkish voters gave an overwhelming vote -- in fact more than two thirds seats -- to the party of Erdogan campaigned energetically and trounced his opponents. Twenty-three parties fought the elections and two could enter the Parliament -- AKP and the People's Republican Party (CHP), led by Deniz Baykal. The CHP, the oldest party founded by the founder of modern Turkey Mustafa Kemal Atatürk, had the humiliation to remain outside the Parliament for the first time in its 80-year history. The three coalition partners, led by charismatic leader Bulent Ecevit had an ignominious defeat and were literally buried by the voters. The Opposition led by the lady former Prime Minister Tansu Ciller also failed to enter the Parliament by a whisker. In Turkey in order to enter the Parliament a party must have a minimum of 10 per cent votes countrywide. All the parties except AKP and CHP failed to cross this barrier.

An independent candidate need not worry about the barrier. He can fight election from any constituency and if he has a majority, can win a seat. Nearly half a dozen candidates won as independent. The most colourful of them is Fadil Akgunduz. He is from Siirt in Eastern Turkey and has been absconding in Germany because of conviction in an assortment of charges

including fraud. He fought elections from his hideout in Germany and campaigned through telephone and won convincingly beating half a dozen candidates including a Kurdish candidate, who won nearly 50 per cent of votes but lost because of the 10 per cent barrier. On his election victory Akgunduz returned triumphantly back to Turkey and could not be arrested because of Parliamentary immunity. Indeed Baykal, the CHP leader, has a one

This was a sequel to a complaint that there was tampering of ballot boxes in Siirt. Why the election commission took one whole month to decide on this issue is a mystery that cannot be solved.

Following his massive election victory, Erdogan has been unable to become Prime Minister because he could not fight the elections due of a legal bar. Since one must be on MP in order to be elected leader of the house, Erdogan had to nominate his

cally he is only the President of his party, AKP.

Turkey has mounted an all out campaign with 12 December as the target for membership of the European Union (EU). On 12 December EU Summit will take place in Copenhagen and Turkey has pulled out all stops to obtain a declaration through which she will obtain a firm date for commencement of negotiations in view of her membership of this powerful body. This 15-nation Union is due to be expanded in Copenhagen to 25. The EU, among other criteria for membership, has been pushing hard for removal of Turkish troops from the divided island Cyprus. Cyprus is due to be included as member of the EU on 12 December.

The vacancy caused in Siirt will have to be filled by the beginning of February. According to constitutional experts the vacancy can be filled by the two parties who crossed the barrier in the last elections, namely AKP and CHP. Probably an independent candidate can join the fray although it is highly unlikely that it will be Akgunduz. He may look for sanctuary abroad.

Thus from all accounts it appears that Recep Tayyip Erdogan will be the AKP candidate. The Constitution will have to be amended and this will be no problem since AKP alone has more than two thirds majority. As a gesture of magnanimity Deniz Baykal of CHP has declared that he was prepared to amend the constitution 'immediately'.

Sensing the shape of things to come the longtime ally of Turkey, USA has invited Erdogan to visit Washington. There is speculation that the USA might put on hold indefinitely its invitation to current Prime Minister Abdullah Gul.

Among the Turkish public there is consensus that the voters voted for Recep Tayyip Erdogan. They would like to see him as Prime Minister. He is a charismatic leader and a fiery orator. He is, however, untested in administration. The expectations of the Turkish masses are high. The economic realities are harsh. He has to prove if after winning elections he can run the administration efficiently.

Arshad-Uz Zaman is a former Ambassador

THE HORIZON THIS WEEK

Among the Turkish public there is consensus that the voters voted for Recep Tayyip Erdogan. They would like to see him as Prime Minister. He is a charismatic leader and a fiery orator. He is, however, untested in administration. The expectations of the Turkish masses are high. The economic realities are harsh. He has to prove if after winning elections he can run the administration efficiently.



Recep Tayyip Erdogan

point agenda -- removal from the statute books immunity of parliamentarians. He has been insisting that because of parliamentary immunity corruption is rampant within the National Assembly. Akgunduz has taken oath from the Speaker and has been sitting within the Assembly.

The other day, like a bolt from the blue, the Chief Election Commissioner cancelled the elections in Siirt and declared the seat vacant.

deputy Abdullah Gul, who has been appointed Prime Minister by the President of the Republic Ahmet Necdet Sezer. Gul has presented his Cabinet to the President and has received endorsement from the National Assembly. He has been functioning as Prime Minister. Erdogan has spent the month flying to at least two European capitals a day meeting the top leaders of those countries and has seen red carpet rolled in front of him although techni-

Images in the broken mirror

KAZI ANWARUL MASUD

DESPITE persistent efforts to bring about a regulatory regime in interstate affairs the international community appears to be afflicted by chaotic events and thoughts, doctrines and philosophies. International attention has become almost mono-centric on terrorism -- broadly divided between errant states/groups housed in the developing world and incidentally closely identified (albeit in minuscule proportion) with Islam; and the victims, primarily citizens of the developed countries (including some Third World casualties who receive media attention en passant). Western anger (justifiably though) is so strong that now Australia's John Howard has declared his readiness to adopt the policy of preemptive military strikes on "suspected" terrorist sites in other countries. Should that happen, warned Malaysia's Mahathir Mohammed, it would be treated as an act of war. John Howard's aping of Bush's doctrine also earned the ire of Catholic Philippines, which has threatened to reconsider a proposed cooperation with Australia on terrorism.

That terrorism should be defeated and ultimately eliminated is not debatable and has become axiomatic, almost Biblical and divine tenet of civilized behaviour. Categorically rejecting and condemning terrorism in all its forms, Prague NATO Summit had declared that it "poses a great and growing threat to the Alliance population, forces and territory as well as to international security. We are determined to combat this scourge for as long as necessary". Like Prague NATO Summit the United Nations had earlier expressed the global resolve to eliminate terrorism.

But of late eclecticism has crept into the ways to combat terrorism. A few days back Russian President Vladimir Putin during his recent visit to China declared total inadmissibility of disregard of international agreements and accords, practice of double standard and "the attempt to solve problems by the unilateral use of force". Presumably by "double standard" President Putin was

referring to Iraq and Pakistan-North Korea clandestine nuclear and missile technology exchange, described by *The New York Times* (24.11.02) "a partnership linking an insecure Islamic nation and a failing communist one". Bush administration's determination of the critical importance of Pakistani cooperation in the search of Al-Qaida, particularly in the backdrop of the possibility of Osama bin Laden being still alive and living in Pakistan, has dictated a divergent US policy on basically the same issue. India is unhappy over the 'soft'

Indian Express 28.11.02). Delhi based Indian Institute of Conflict Management in its *Bangladesh Assessment 2002* has alleged that "increasing use of Bangladesh territory for terrorist and subversive activities of religious extremists and Pan-Islamic terrorist outfits and insurgents operating in India's Northeast remain the most serious threat to political stability and internal security in the country". According to the report a number of transnational Islamist terrorist groups including the Al-Qaida have established presence in Bangladesh in

October 2002). He points out that across Europe there is hardly a country without a Christian Democratic Party and that "if the West is not as secular as we often assume, nor is the Islamic world inimical to the values we think as secular, democratic or indeed Western". British FCO Minister Denis McShane has invited the Europeans to make good its historical mistakes (in 1492 the Spanish royal house expelled the Jews and the Muslims from mainstream Europe) "by taking decisive steps towards recognizing the central importance of Europe's Muslim heritage.... In fact Europe needs to accept fully its heritage of Abrahamic religions -- Christian, Jewish and Muslim. There are millions of Muslims in Europe and they are here to stay".

The extant mosaic of terrorism is being further assaulted by sectarian violence and by violence caused by cross-border infiltration of terrorists from one country into another pregnant with apocalyptic possibilities. Conceptual contestation notwithstanding, ethno-political conflicts are being waged disabusing common belief that ethnicity and religious fundamentalism as mere cultural phenomena would disappear in the process of state-building. It is estimated that over five thousand ethnic minorities exist in the world with about ten percent of states being ethnically homogeneous. In such a scenario the principle of self-determination of a "minority" group (including those expressed in terms of religion) is neither possible nor practicable. A case in point would be the Aaland Island dispute between Sweden and Finland which was ruled in favour of Finland because "to concede to minorities, either of language or of religion or to any fractions of a population the right of withdrawing from the community to which they belong, because it is their wish or good pleasure, would be to destroy order and stability within states and to inaugurate anarchy in international life".

Peoples have a right to self-determination; minorities do not where minority has been defined as a group numerically inferior and in non-dominant position possessing ethnic, religious or linguistic characteristics differing from those of the rest of the population. Bangladesh's acceptance as a sovereign entity was facilitated by the definition given to the people of erstwhile East Pakistan as a "people" by the International Commission of Jurists set up in 1972. Indeed, during the Cold War Bangladesh was the only example of an ethnic group succeeding in creating an independent state. It is, therefore, essential that states be asked to desist from undertaking measures that would promote terrorism and further accentuate the existing protean world order. The choric demand of the world is for an inventive future which will witness confluence of prosperity of all parts of the globe; a world that would not chronicle events flowing from Doctrine of Preemption or Concept of Exceptionalism; a world that would disallow its territory and resources to be used to the detriment of its neighbours; a world that would refuse sectarian wounds of the past to be reopened causing decay of the whole body. Those who will refuse to be reasoned with shall have to be told to behave through the unique structure we call the United Nations.

Kazi Anwarul Masud is a retired Secretary to the Bangladesh government and former ambassador.

Land reform -- a pre-requisite for poverty reduction

MD ABDUL KADER and SOHEL IBN ALI

IN Bangladesh, half of the total population or more are deprived of any income, share of resources, education and social security. These people are becoming gradually poor and from poor to hardcore poor in the unequal socio-political race. Such socio-political race has been caused due to unequal distribution of natural resources including land. It is becoming very difficult for the poor to survive in this race not to speak of winning it. Consequently, the discrimination between rich and poor is increasing in the proportion of a mountain. At the village rural slums are proliferating; on the other hand high rise skyscrapers are changing the skyline of capital city Dhaka. This does not indicate actual progress of a state or nation.

The sovereign Bangladesh is now more than thirty years old. Since its birth to date, neither any government nor any of the major development partner NGOs ever raised the issue of distributing resource to the poor. The leftist political parties earlier raised this issue, however; but it did not reach any effective fruit to the grassroots level. Government and NGOs are creating 'safety net' through providing micro-credit, VGF, VGD cards etc. to the poor. But this is not establishing their rights. These 'safety nets' are not eliminating the sources of poverty, although seeming as effort to reduce poverty from the country. However, in reality it may even bring negative effects increasing number of the poor from the non-poor rather than the non-poor from the poor. Therefore, the causes of poverty will have to be eliminated from the society for sustainable development of the country.

The unequal distribution of resources and economic discrimination will have to be reduced and the rights of the landless poor established. Because in our present context, land is the base of our society, economy as well as culture. Land is a principal element of our socio-economic structure, source of power and means of production. So, the poverty reduction effort should start from land. The following need to be done for establishing the rights of the landless poor, poverty reduction and sustainable development of the country.

1. It is needed to review the power of the ministers responsible for development of districts in forming 'District and Upazila Agricultural Khas Land Distribution Committee' which the government delegated a few months ago through a circular. Committed people from real peas-

ant organisations and NGOs involved in land issues need to be included in the committees along with government bureaucrats as per existing policy. The committee should be neutral. A task force should be formed for speeding up the distribution.

2. The law on selling non-agricultural lands in the municipal area which the government had passed in 1995 has to be repealed for rehabilitation of the slum dwellers in the city and other development works. All the government initiatives to sell out the lands must be stopped. Rather the government should take initiatives to recover all the government lands in the municipal area from illegal occupiers.

3. The khas water bodies -- pond, haor, baor etc. which lie across the country need to be recovered and redistributed to the real fisher folks. All the difficulties relating to water bodies' distribution which recently evolved need to be removed. The real fishermen who are inherently involved in fishing and real cooperatives should get priority while leasing out water bodies.

4. All the char lands (land accreted from river or sea) have to be included in the khas khatian by changing the present law relating to char lands and it should be redistributed to the real landless poor. The 'Diyara Survey' needs to be immediately conducted in the char areas. Those who are not living in the char areas should not get khas land in the char areas. A separate 'Land Management' for Char Areas needs to be put in place. The land administration should give D.C.R. to the landless poor prior to cultivation season.

5. A well accepted 'National Land Policy' and 'National Land Use Policy' should be formulated for systematic and optimum use of land. All the reforms regarding land and agrarian issues should be people-centred and people-led while all the discriminative laws relating to land should be repealed.

6. It is very important to engage properly trained, experienced and qualified persons in land survey and mapping works. A magistrate should be present in the field during the survey and mapping works. A temporary magistrate's court must be set up in the field during survey works. The contract basis survey and mapping works should not be continued.

7. A committee with members of civil society should be formed which would act as watch dog during the survey period while the presence of 'Land Revenue Officer' in the field must be ensured.

8. The survey department should also be modernised and computerised considering its importance. It is

necessary to create an efficient surveying, documentation, recording and taxation system which would provide transparent land administration of the government for the public.

9. Exemplary punishment should be introduced for those who make false documents and deeds of land ownership to grab land from the real land owners. Those khas lands which have already gone to the land grabbers through false documents should be recovered and redistributed to the real landless people.

10. It is necessary to strictly maintain the ceiling and recover the ceiling surplus lands and redistribute it among the landless people. It is also necessary to amend the ceiling law and re-fix the limit of ceiling based on present context, productivity of land and crop diversification. It should be reduced from 20 acres to 15 acres. The absentee ownership of agricultural land should be abolished.

11. It is necessary to strictly

implement the sharecropping law. Present system should be modernised. A policy must be formulated to establish the rights of the sharecroppers. The agricultural labour wages should be made appropriate against time dedicated and their working hour should also be fixed.

12. A separate 'Land Commission' for indigenous people who are living in the plain land should be instituted to retain their land ownership. A constitutional recognition has to be provided to the indigenous people. The communal ownership of the indigenous people has to be respected, and all the government initiatives to build so-called ecopark, dam, social forestry, military base etc. that may go against it should be stopped immediately.

13. The work of mutation and change of land classification must be ensured in due time. Government should complete the listing of classified land carefully and immediately.

14. The old system of writing deed

need to be modernised and computerised. The CLO (certificate of land ownership) system should be introduced immediately.

15. The number of marginal peasants may be increased through reducing the number of big farmers while the migration to the cities can be stopped though creating agrobased income opportunities in the villages.

16. Presently, government depends on local marriage registrars (village Kazi) to identify the inheritors of property. A well accepted system to identify inheritors of property should be developed to avoid present difficulties.

17. A district based 'Special Court on Land Issues' needs to be established while the vested property act should be repealed.

18. The local government should be strengthened to make the khas land distribution easy, speedy and well accepted.

19. Those laws which discriminate against women in respect of rights of inheritance, ownership and

control of property must be repealed and ownership rights promoted for women including joint ownership and co-ownership of land in its entirety to give women with absentee husband effective legal rights to take decision on the land they manage.

20. The functions of record keeping and registration have to be brought within a single executive process at the field level, i.e. Tahsil office and Sub-registrar office both should come within the jurisdiction of the single executive officer, say, Assistant Commissioner (Land).

21. The Bengal Tenancy Act, East Bengal Non-Agriculture Tenancy Act, Bengal Permanent Settlement Act, Bengal Regulation Act, Transfer of Property Act, SAT Act, Survey Act, Registration Act must be amended, for implementing proper justice in prevailing situation.

Md Abdul Kader and Sohel Ibne Ali are Executive Director and Director, respectively, of Samata.

Maintaining low cost in microfinancing

MD. ENAMUL HAQUE

BANGLADESH is the leading country of the world in microcredit service. Worldwide only five institutions have more than one million clients each. Out of the five institutions, four i.e. Grameen, BRAC, Proshika and ASA are working in Bangladesh. Recently, microcredit has emerged as an important tool for poverty alleviation. The high lending cost of microfinance is often questionable though, but there is genuine logic behind this. Nowadays competition is also there on how to reach the poor efficiently and how to serve the poorest with low delivery costs. Being highly supervised credit its delivery cost is almost double the traditional financing. Among the aforesaid NGO's ASA is specialized on only credit. Its standard indicators are perhaps the best on maximizing efficiency and minimizing cost.

Now, I would like to analyze the most important factors of low cost and efficiency on microcredit innovative model. For instance, ASA has now 1150 branches and is organizing more than 2.1 million families as members. It had distributed Tk 55 billion and the outstanding loan stands at about Tk. 9 billion as of September '02. The objectives are

to alleviate poverty and improve the quality of life of the poor people by offering microfinance services; to serve larger number of the poor and to maintain institutional self-sufficiency. The mission is based on specialization on only microfinance, to maximize efficiency and not dilute financial and human resources in the other non-finance programmes; by focusing on standardized microfinance services enabling the entire organization to function uniformly without competing agendas.

It's a stand on donor-free operation and self-sufficiency. Sustainable operations come from donor independence because subsidized funds breed inefficiency. Serving the poorer section within a short time and expanded coverage have faster client outreach, transparent and efficient operations. Operations continue on refunded loan fund with interest and income to avoid dependence on temporary and free money.

Recently at ASA, a new organizational structure has emerged. There are more loan officers at the branch level to generate more income. Loan size has been increased for both first time and repeat customers. Regional manager's scope of operations has been expanded from six to ten branches; similarly divi-

sion manager's operations have also expanded. All top managers are also involved in operations. Simultaneously, there is continuous search for low cost (i.e. more simplification in record keeping and loan tracking) innovations. Target areas are strategically chosen, especially high population density areas. At the beginning, branches were opened where they were assumed to be profitable quickly. However, now being financially self-sustainable it is opening branches in less profitable areas such as hill tracts, remote and coastal areas (i.e. cross subsidy). Branches are opened close to where clients are located entailing minimum administrative work, decentralisation, quick service and standardisation i.e. detailed manual for operations, monitoring, accounting, administration, audit, cost structure, etc.

No building is constructed for field office. Only public transport is used. No equipment in the field i.e. public phone, fax etc. are used. No computer at the branch level -- manual and self-maintained record keeping is practised. Standard low cost office furniture are provided at every branch. Office is also used as residence. Reduced manpower is utilised to the optimum. Instructions are given through printed circular. Clear and simple operational man-

ual are provided but goal, mission, vision, methodology, job description, cost structure, client definition are clearly outlined therein. Manual is revised every two years; however, circulars are issued every month on new policy changes. Withdrawal facilities are there and no forced savings during loan approval. It is 100 per cent cash payment. There are flexible rates for weekly savings.

Strict discipline is enforced, however, safeguarding and protecting staff rights by encouraging professional and courteous behaviour. Top management encourages and practices efficiency measures, which are automatically followed by lower management. There is provision for rewards for compliance and penalties for disobeying instructions. Standard monitoring checklist forms and formats are used at every level. Recruitment and training methods virtually involve no cost. Branch is highly empowered to take any decision following the written manual. Loan and all management cost approval is done at the field level.

All these cost cutting measures have proven effective in sustaining more profit without compromising quality and operational efficiency.

Md Enamul Haque is general manager of ASA and chairman of the Credit and Development Forum (CDF).