

## BNP's position surprising

What is the EC's fault?

WE are astonished at the demand made by the BNP chairperson for the resignation of the election commissioners. It is regrettable, coming as it does at a time when in the public perception the political parties were moving full steam ahead towards election. Her contention is that the election commissioners are not neutral since, according to her, they are speaking in favour of a particular party.

What, may we ask, is the basis of her assertion that indeed the commission is speaking in favour of the Awami League? We are not aware of any reason given by the BNP chairperson in support of the allegation leveled against the election commissioners. These unsubstantiated comments are hardly expected of a political leader of her standing. We feel she should let the public in on the reasons behind her allegation.

We wonder whether the BNP chairperson realises the implications of her demand. With so few days left for the polls it is a destabilising position to take, one that could be perceived as an attempt to put the election in jeopardy. Does it not also reflect a sense of immaturity on the part of the person making such a demand?

Khaleda Zia's comments come in the wake of similar demands of two of her party and alliance colleagues, calling for the resignation of the CEC. The latter stem from the statement of the CEC to the effect that the EC is working to give the country an election like that of 1970. We cannot understand why such a remark has been made so much of -- unnecessarily. We feel that nobody in the right frame of mind could disagree that the 1970 election was the most fair and transparent election in the annals of our election history, which even the Pakistani establishment had to acknowledge, but which regrettably two of Khaleda's colleagues do not hesitate to question.

In spite of many constraints, the EC has managed to get an authentic voter list with photograph ready in the stipulated time, having been able to purge almost 13 million false names that had crept in, in the old one. It has reformulated an RPO that has many new provisions including that of party registration. Is it the EC's fault that some political parties had failed to meet the initial deadline for submission of registration application? As for the emergency, we see the logic in the call for doing away with it, but that is a matter which the political parties should iron out with the government. As for delimitation of constituencies, the EC stands ready to implement the court's decision. So, why the reservations?

In all, we find the demand of the BNP chairperson rather indiscreet. If parties want to participate in an election that they are guaranteed to win, then regrettably, it is not democracy but power that they are after.

## DCCI crossing 50yr mark

A challenging time ahead

THE golden jubilee celebrations of Dhaka Chamber of Commerce and Industry (DCCI), an auspicious occasion as it is, could not have come at a more festive time -- for it, and the whole nation. Thus, whilst we felicitate it for leaving behind an eventful but chequered half a century, our hope is that its track record will come of some use in helping it meet the challenges posed by the global financial crisis. We say 'some use', because the DCCI would need more than experience to deal with the ramifications of the unprecedented crisis of confidence plaguing the world economy in the shape of a new phenomenon.

As if the oil and food crises and climate change-centred problems were not enough, the world is now reeling in an economic crisis whose ripple effects are likely to reach the shores of LDCs like Bangladesh.

First thing first, if we fail to build up a transparent, accountable, participatory and integrated world economic system, the much-coveted goal for sustainable development in individual countries will be a far cry. So, the issue is recasting the world economic order in the first place. This agenda which finds an instant resonance with us is that the market economy has to be conceptually and operatively distinguished from free, greed-driven, unregulated economy.

Then, comes the role of governments to facilitate growth, led by the private sector. True, in spite of daunting odds, Bangladeshi entrepreneurs did set up several industries to help inject dynamism in the economy. Set against the current global scenario, however, the young entrepreneurs will have to redouble their efforts to be the principal engine of development. The state has to play the role of a catalyst and facilitator thus helping to bring an equilibrium between the state and the market, the recipe whereby Bangladesh will emerge as a middle income country, hopefully in 15 years' time.

# Marginalisation of Muslims in US presidential election



KAZI ANWARUL MASUD

LEPERS, untouchable, politically radioactive, is how Muslims in the US presently describe themselves before the presidential election to be held on November 4. The McCain camp reportedly tried to portray Barack Obama as a Muslim to scare away his supporters.

It is said that in a multi-religious, multi-cultural nation of immigrants, about 6 million Muslims have to prove their loyalty to a country where many of whom were born and bred.

According to the American Muslim Council (AMC) there are three categories of Muslims: immigrants, American converts/reverts to Islam, and those born to the first two groups as Muslims. California has about 20% of the Muslim population while New York 16% of the total Muslim population.

Sensible Americans are furious because of the causal relationship that is being painted between the Muslims and the terrorists. Colin Powell, President George W. Bush's first term secretary of state expressed his fury on NBC's Meet the Press by asking: "Is there something wrong being a Muslim in this country? The answer is no, that's not America."

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## GOING DEEPER

the picture of a mother of a Muslim soldier embracing her son's grave in the Arlington Cemetery. Powell's statement generated strong support among Muslims.

One Muslim said: "Muslims feel jaded by 2008 election precisely because they see the smearing of their identity. Muslim or Arab is seen as a scarlet letter, political leprosy, Kryptonite. There is that taint there. We are the lowest of the low."

The desolation resounding the words spoken reminds one of the riots that took place in Europe after the unsavoury characterisations of Prophet Mohammed (SM) in the cartoons published by a Danish newspaper and reproduced by several European newspapers.

It is generally accepted that freedom of expression is circumscribed by its adverse fallout on the dignity of the individual (libel) or the majesty of the divinity (blasphemy). Society by definition being a conglomeration of diverse individuals, societal responsibility demands that rights of the members of the society not be intruded upon.

The first amendment to the US constitution insisting that "Congress shall make no laws respecting an establishment of religion" was a

declaration that was powerfully pursued by the US Supreme Court to ensure separation of church from state.

Sociologists and political scientists would have to delve into the intricacies to find out the reasons of this "conflict" between two great religions of the world -- Islam and Christianity.

Dethronement of atheism has, perhaps, resulted in people's greater devotion to established religions. Though it is believed that an inverse relationship exists between wealth and religiosity yet the description of the US, the largest economy in the world, as "a poster child for supernatural belief" is a puzzle.

Supernatural belief, according to anthropologist Edward Taylor, is the "minimum definition of religion." Just about any American, blessed with the material advantages of technological age, believe in God in the biblical sense along with miracles, angels, devils and the afterlife.

This belief in the supernatural is not confined to Christian conservatives, once described by the Washington Post as "largely poor, the uneducated," but, for example, embraces about half of the scientific community of the US.

It is often forgotten that the terrorist attacks of 9/11 were carried out by a handful of renegades in the name of Islam and condemned by the whole Islamic world (along with the rest of the international community). But nonetheless the prejudice of the majority community has reduced the Muslims, particularly the Muslim diaspora living in the West, to negotiating the parameters of minority citizenship.

The death by accidental electrocution of two Arab Muslim youths fleeing from the French police led to riots. But the core reason for the riots was basically caused by decades long socio-economic exclusion of Muslim immigrants brought into France from North Africa and into Germany from Turkey to shore up the post-war sagging Franco-German economies.

One must, however, acknowledge the "failure" of the immigrants to fully integrate themselves with the mainstream life that resulted in gaining political territory by anti-immigration political parties who play on the unfounded fear of the host country voters about the immigrants.

This fear of the "unknown" was furthered by academics of impeccable credentials like Bernard Lewis,

among others, of Islam being an intolerant religion. "Islam was never prepared," writes Lewis "either in theory or in practice, to accord full equality to those who held other beliefs and practiced other forms of worship."

Besides, adds Bernard Lewis, there exists millennial rivalry between Islam and Christianity "a competing world religion, a distinctive civilization inspired by that religion ... the struggle between these rival systems has now lasted for some fourteen centuries ... and has continued virtually to the present day."

The other school of thought less severe on Islam observes: "The West won the world not by supremacy of ideas or values or religion but rather by superiority in applying organised violence. Westerners often forget this fact, non-Westerners never do."

The arrogant display of an "inherent" interpretation of divinity was not accepted by all, particularly the Muslim immigrants. In defense, wrote Irish anthropologist Vincent Tucker: "For a society to claim universal desirability while turning its back on others from whom it is convinced it has nothing to learn, is not only cultural elitism, but cultural racism."

Some political analysts are not unduly worried that America seems deeply divided over moral and political values. Party polarisation may have been caused by mainstream political parties having been taken over by polarised political activists. Though more than one-third of Americans live in the so-called "lopsided counties" (defined as those counties which vote for one party or the other by a lopsided margin) such voting pattern reflects the historical range for presidential elections since

1840. During the last presidential election, many analysts found the loyalty of American voters almost perfectly divided between the Democrats and the Republicans -- Red America and Blue America -- Red America is godly, moralistic, patriotic, predominantly white, masculine, less educated, heavily rural and suburban; Blue America is secular, relativistic, internationalist, multi-cultural, feminine, college educated, heavily urban and cosmopolitan.

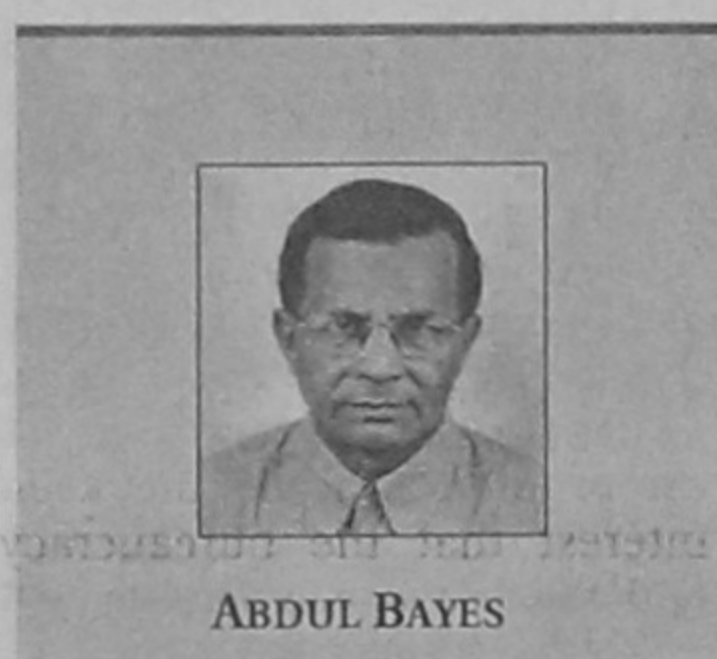
People like Professor James Hunter and political scientist John White see culture divide among Americans -- one culture being "orthodox" and the other being "progressive." But according to sociologist Alan Wolfe, Americans are moderate, reluctant to pass judgment, and "tolerant to a fault."

Equally, others find both conservative and progressive Americans sharing shocking level of agreement on many issues. Both red and blue state residents agree that religion is an important part of their life. Many agree that the problem lies not with the voters but with the political parties and politicians.

Yesterday's political parties, which used to be loose coalition of interests and regions, have now become ideological clubs. On top of this if Samuel Huntington's "clash of civilizations" becomes an essential part of the American narrative and religious intolerance finds its way into the domestic and international interaction of the only superpower of the world, then the victor will be neither Barack Obama or John McCain but Osama bin Laden and his band of terrorists.

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# Alternative credit arrangements



ABDUL BAYES

ACCESS to credit is considered as the key in enhancing economic activities. Both rich and poor need credit for productive pursuits -- for working capital as well as investment -- or smoothening consumption. In rural Bangladesh, roughly half of the households are reported to borrow money from different sources and for different purposes. On average, a rural household borrows \$170 a year (Poor: \$127, marginal: \$181, rich: \$312).

Over the years, the role of non-institutional sources of credit (mainly money-lenders) drastically declined while that of institutional sources (especially of NGOs) increased. For example, non-institutional sources of credit now account for 42% of the total household loans compared to 73% two decades back.

But do not miss the point that the small and marginal households still depend on non-institutional sources for about 60% of the required loans. That means, access to credit some-

## BENEATH THE SURFACE

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what increased for the poor due to NGOs and for the rich due to banks. Unfortunately, small and marginal households are missed out in the process of credit-led poverty reduction.

Arguments against money lenders/mohajons are in avalanche. It has been alleged that they charge an exorbitant rate of interest. For example, in Barendra village under Chapai Nawabganj district, I was told that farmers have to surrender 5 maunds of paddy (worth Tk.2500) for a loan of Tk.1000 for three months! NGOs tend to charge much less than that, but still the interest rate is considered to be very high (as much as 40% per annum). Critics call them "quasi-mohajons."

Besides this aspect, ultra-poor households remain outside the orbit of credit from these two sources. Of course, recently Brac and other NGOs are targeting the ultra-poor groups in different places. By and large, the very poor and the marginal households continue to depend on the mercy of the moneylenders in the absence of institutional arrange-

ments for them. How could they be accessed to credit? Allow me to draw upon some innovative arrangements developed in selected sites.

In some villages under Rajshahi and Chapai Nawabganj districts, very poor (owning less than 10 decimals) households -- comprising mostly pure tenants and agricultural labour households formed groups of 25-30 for mobilisation of savings. The group formation was encouraged by Care, Bangladesh under the aegis of Food Security for Sustainable Household Livelihood (Foshol). It is a project for food security of the resource poor households (funded by EC and coordinated by IRRI).

The group has been induced to deposit Tk. 20 per household, per week to the committee elected by them. The money is deposited in banks under the signature of the elected secretary/president and treasurer. The transactions are transparent and accountable as everyone has access to information from group meetings.

The members could borrow from the group fund following a discus-

sion within the group members about the "feasibility" of the proposed purposes of the loan. The interest rate charged is usually 10% per three months (crop season). This amounts to an interest rate of about 40% per annum which is close to that charged for NGOs loans.

The members I met seem to be rather little about this high interest rate on the grounds that: "Hamar taka hamar thaikhe" (our money will remain with us). However, the involvement of the group in the whole process of deposits and withdrawals apparently reduced travel time, screening costs and moral hazards. These are, in fact, the traditional problems of rural finance that we are familiar with.

The groups appeared very enthusiastic and eulogized about this innovative credit arrangement. They seemed to be in celebrating mood. Most of them have already saved Tk. 2000 a year kept in their 'informal' bank and the total deposits for the group hovers around Tk. 60, 000 a year.

For households who remain half-

fed for nearly half of the year, ill-clothed and pure landless, and who never possibly counted few hundred taka at a time, an amount of Tk. 60, 000/year is something to pride on. They are now thinking of leasing in ponds for fish culture, rural roads to transplant trees.

The credit-crazy households could easily access some of them have already taken, on average, Tk.4000 with an interest rate of 40% per annum. Most of the credit is used for rearing livestock and poultry but also in buying inputs for MV crops. Access to credit has increased the share of land under MVs. More importantly, women for homestead-based income generating opportunities use a large chunk of the credit. From maid-servants, they have become self-made by virtue of the access!

Another point to note: if a member defaults due to sickness or any other problem, the group sits to see that such genuine cases are immune from paying excess interest rates. Payment of installments does not begin instantly but covers a crop season. These two attributes make the arrangement quite different from other sources of credit.

There is another reason that made them so happy. Foshol provides them with a matching grant of almost an equivalent amount. That means, per household savings is now Tk.4,000 a year and the group savings is Tk.120,000! The matching grant puts an incentive for these poor households to save. Not only matching grants, care Bangladesh also helps

them with extension knowledge on crop and non-crop cultivation so that optimal utilisation of credit would come up.

Thus, while such innovative credit arrangements put the poor households on an even keel, the sustainability and reliability of the model looms large as a moot issue. I reckon that, to some extent, it is serving as a substitute of NGOs and moneylenders as far as the very poor are concerned.

In the past, shortage of credit crippled them in crop seasons as a result of which they were far from cultivating input intensive modern crops. Non-availability of credit also squeezed their efforts at increasing home-based crop and non-crop activities. I also assume that homogeneity of the group -- where everyone is very poor -- is an essential precondition for sustainability.

But, on my way home, I sought answers for few key questions: first, would withdrawal of matching grants and external non-monetary inputs affect the outcome? Second, could such model be replicated elsewhere and if so, how? How could these local level innovative arrangements be institutionalised? I think researchers could take a queue from Foshol-driven experiences and come up with answers. Happily for the moment, the alternative credit arrangement seems to serve well.

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# Looking like a Barack Obama landslide

## LETTER FROM AMERICA

In mid-September Wall Street meltdown focused the nation's attention squarely on the sinking economy, McCain's Achilles Heel. While McCain lurched from one blunder to another, "suspending the campaign," and promising not to show up for the first presidential debate, Obama was a cool customer, seeking advice from economists before speaking. It was then that America made its choice as to who the better leader is in a crisis. Obama took the lead for good.

FAKHRUDDIN AHMED

BARRING some unforeseen catastrophic events, or the American voters changing their mind en masse unprecedentedly at the last minute, Barack Obama will be elected president of the United States on November 4. Every which way one looks, the math is too daunting, the climb too steep for John McCain. McCain is too far behind, with too little time left to catch up.

America elects its president indirectly, through the Electoral College votes. There are 538 Electoral College votes. The total number of Electoral College votes nationwide equals the

number of US congressmen (435) and US senators (100), plus 3 for the District of Columbia which hosts the nation's capital and has one congressman but no senator.

For a state, the number of Electoral College votes equals the number of congressmen from the state plus its two senators. California, the most populous state, has 55 Electoral College votes (53 congressmen and 2 senators.) Several states, such as Delaware and Alaska (the states of the two VP candidates) have only 3. Except for Nebraska and Maine, where Electoral College votes are apportioned according to popular votes

won by the candidates, in the remaining 48 states winner takes all. A total of 270 Electoral College votes are needed to win the presidency.

Although in the poll of polls Obama is ahead of McCain nationally by about 6%, he is significantly ahead in several swing states. In 2004, George Bush won 286 Electoral College votes to John Kerry's 252.

As of this writing, Barack Obama is solidly ahead in all of the states Kerry won (252), and comfortably ahead in several "red" states won by Bush: (Nevada (5), Colorado (9), New Mexico (5), Iowa (7), Ohio (20), Virginia (13); giving him a winning total of 311.

If the "red" states in which Obama is currently slightly ahead are added to the tally -- Missouri (11), North Carolina (15) and Florida (27) -- then the total, 364 Electoral College votes, will constitute a Obama landslide! Of course polls do, and are tightening as the election approaches. Although Obama's victory does not seem to be in doubt, his margin is.

Several factors catapulted Obama to the threshold of the US presidency. First, Obama is an excellent candidate. He is smart, articulate, young, and handsome. Good candidates (Reagan, Clinton) win; bad candidates (Dukakis, Gore, Kerry) lose. Dukakis did not respond to Bush Sr.'s Willie Horton ad; Gore chose Joe Lieberman, now McCain's number one supporter, for his VP; and Kerry remained silent as he was being swift-boated in 2004.

Obama defined himself as a post-racial candidate. He did not run as a black candidate; he ran as a candidate who happened to be black. When Rev. Jeremiah Wright controversy surfaced, Obama tackled it head on and gave a brilliant speech on race.

Obama ran a disciplined campaign. He and his campaign were always on message. Every attack by

Hillary and later McCain was responded to by Obama on the stump and through campaign ads. Even when the going was rough, as with Rev. Wright and Obama's "bitter" comment, there was no acrimony or finger-pointing within the campaign staff, no leaks to the press. Contrast that to recent McCain campaign insiders sniping at the "diva" and "whackjob" Sarah Palin!

Obama opted out of public financing for his campaign, and raised half a billion dollars in small donations through the internet. This gave Obama a huge advantage both in the primaries and in the presidential campaign. Obama outspent Hillary and McCain 4 to 1 in TV advertising. Obama enlisted the services of Oscar winners to produce and air an excellent 30-minute infomercial on seven TV channels on October 29 that was viewed by 20 million. Featuring four families -- two white, one black, and one Hispanic -- Obama attempted to make America comfortable with him by showing that with a white mother and his Kansas roots, he was one of them. The infomercial was so well crafted that for the last three minutes it went live to Florida where Obama was speaking at a rally.

Obama supporters are young and internet savvy. They use YouTube, Facebook and MySpace to their advantage. McCain does not like to use a computer; he did not know how to use the internet. Obama ran a 21st century campaign; McCain ran a 20th century campaign.

Politics was luck. American political moves in 30-year cycles. The Reagan revolution of 1980 is running out of steam. America is hungry for change. Obama campaign adopted "change" as its mantra.

Hillary, leading Obama by 30% in the polls, underestimated Obama in the primaries. Her campaign thought they would win the nomination by Super Tuesday, on February 5. When they did not and ran out of money, Obama won 12 primaries/caucuses in a row to steal the nomination.

Given a choice, America likes a younger president. McCain is 72, while Obama just turned 47. McCain took the lead for the first time in early September following the Republican Party national convention after incessantly attacking Obama as "not fit to be the commander-in-chief."

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economy, McCain's Achilles Heel. While McCain lurched from one blunder to another, "suspending the campaign," and promising not to show up for the first presidential debate, Obama was a cool customer, seeking advice from economists before speaking. It was then that America made its choice as to who the better leader is in a crisis. Obama took the lead for good.

Forgetting the bitterness of the primaries, the Democrats united behind their candidate. Every Hillary Clinton supporter is now a surrogate for Obama. Hillary Clinton has been campaigning her heart out for Obama, as has Bill Clinton. On October 30, Obama and Bill Clinton appeared together at a huge campaign rally in Orlando, Florida and brought down the house. On October 31, Al Gore campaigned for Obama in Florida, no doubt eliciting some buyer's remorse for the way Florida robbed him of the presidency in 2000.

Not all Americans like Obama's ethnic heritage, his politics or his previous associations. But Americans know that Obama is the smartest and coolest guy under pressure. After witnessing the mess an "incurious" president has gotten

America into in the last eight years, President America is yearning for a smart president. At a time when the country is in such dire economic straits, American believe that only the smartest guy can get them out of the hole the previous president has dug for them. Instead of letting Bush hand over the shovel to McCain so that he can dig a deeper hole with the same Bush economic policies, Americans want to pass the baton to this new, "inexperienced" but smart guy. Even a group, "Racists for Obama," said that they will put aside their prejudice for a while and vote for Obama!

Obama's expected election victory will reap enormous rewards for America abroad. It will instantly restore America's prestige and moral authority worldwide. America will be the world leader in racial reconciliation. Obama's election will also put enormous pressure on western nations such as the UK, Canada, France, Germany, Italy, Australia, and New Zealand to follow in America's footsteps and elect a non-white as their head of the government.

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