

Straightening tangential politics

Z.A. KHAN

AN African proverb has it that you can advise or counsel people, but if they do not listen, let adversity teach them. Unfortunately, this proverb has not found a place in our psyche, which is why our politics could not take a quantum jump and our people are being deprived of politics for people.

In consequence, politics has taken an ugly turn and that is probably why people lament and term it as bad politics. Our collective wisdom has been overwhelmed by gun-toting demons who use their wealth shamelessly to gag the voice of the wise, dissipate valour of the brave and put into disarray the focussed approach to justice.

The political situation has come to such pass that people fear to protest against injustice and at the same time feel that it is impossible to remain silent. Answers to questions pertaining to seemingly unstoppable slide of our democratic values are not too difficult to seek.

Our pre-liberation aspiration that forged bondage among people hinged on narrowing the gap by ensuring equitable distribution of wealth, empowering the deprived and promoting democracy. Soul searching will reveal that we are way behind meeting our goal.

One observes numbed despair in all walks of life. Justice and freedom of speech seem to have got frozen in time. I think Shakespeare's proverbial statement "oh judgment thou art fled to brutish beast and men have lost their reasons" has found an identical situation in Bangladesh.

Should we continue to preside over the downhill slide of our commitment to make Bangladesh a liveable country for people of all hues? Let us not forget that God does not give anything to them who keep their arms closed. I think it is time that we brought about some changes in our political culture in order to survive.

We have been blaming each other for past misdeeds without paving a way to right the wrong. I think we should shun procrastination as it is considered as the thief of

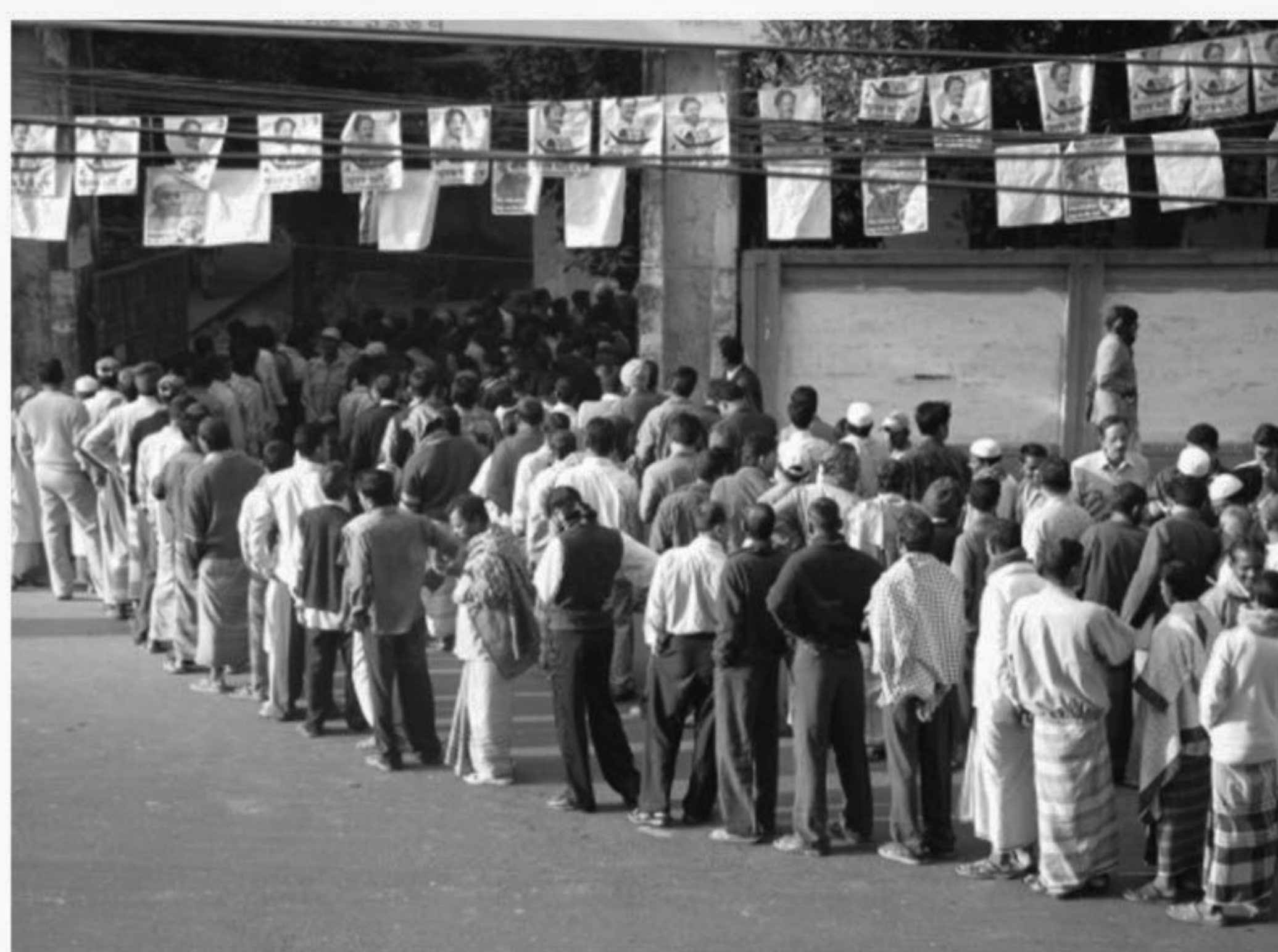


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time and concentrate on consolidating the core values of politics, which have been marred comprehensively by some contemporary politicians. Desire to hold on to power by all means, jealousy and iconoclastic attitude of the luminaries of our political hierarchy are a few factors that debilitated our political character.

It is time to revive and to thrive as a democratic nation. Our immediate attention should be focussed on improving democratic culture, which is in disarray. Political institutions like parties and parliament can help true democracy to thrive. These, unfortunately, are in a state of coma at present.

Parliament is supposed to be the highest forum of democracy and civilised behaviour. Therefore, we need to send such people to the parliament who can frame legislations after comprehensive debate in the interest of public well-being. They should not hitch their wagon with the king's caravan for the sake of reaping personal benefit.

Although, in a democracy, parliamentarians are supposed to abide by the party writs, they should show enough reasons to convince one and all of the party to formulate such bills that focus on public welfare only, even if that irks the leadership. Therefore parties should nominate those people to

contest election who are involved with people and not those who extract favour from the leadership in exchange of favour.

Politicians must make sure that the institutional foundation is not tampered with and that there is no identity crisis within the party. In democratic politics no interference should be considered when it comes from peripheral stakeholders.

Politics is dominated by strong personalities at the expense of substantive political dialogue within the party. Central to any democracy is the right of any individual or group to compete in the political process, and the leadership must shun the tendency of nourishing henchmen and promote rights of citizens to freely associate and to express their ideas.

Strong willed or wily leadership spoils the process of consolidating democracy, the growth of free media, and willingness to conduct critique fearing public admonishment. Their obduracy blunts the practice of choosing the leader, and developing a culture of reconciling their differences through healthy exchange of views. Personalisation of power and fragmentation of party system give rise to tension among party supporters.

Before democracy's boons are check-mated, we must create a transparent political process by regularly holding conventions, councils and seminars to pressurise the political process within the party so that it becomes more responsive to their constituents. Democracy is not just about election. What happens between elections is important for a vibrant democracy. Most of the political parties do not hold regular councils or conventions as leadership fears backlash for failing to translate the pledges made before elections.

We know that contemporary liberal democracies did not emerge out of shadowy mists of tradition. They were created at a definite point of time on the basis of theoretical understanding of the local needs and implementing them by modifying the political institutions to ensure their appropriateness. Only thus can we regain the national optimism about democracy being the elixir of peace and prosperity.

Our experience reveals that top leader-

ship's intervention to personalise their hold in the party often prejudiced the general stakeholder, which subverted growth of democratic practice within the party. Anyone trying to raise a voice for the right often drew the wrath of leadership.

To straighten our tangential democracy, parties must ensure that the parliament's role does not decline, the media should be vibrant and non-interfering, civil society should undauntingly take the challenge to up the ante of justice and fair play, the bureaucracy should not be partisan, and any deviation should be severely dealt with.

Anti-graft and anti-crime watchdogs should be made independent and empowered constitutionally to conduct their operations unhindered, while remaining answerable to the people for all kinds of departure from the rule. The Election Commission (EC) should be manned by people of salt and should be able to exercise its power without fear or favour.

EC should stipulate formulations for parties, and make it mandatory to follow them. It should strictly monitor whether the rules pertaining to holding of councils at various levels of party organisation, national councils and half/ yearly audit. Parties should face ban if they fail to abide by the rules stipulated by the EC.

Our politics should encompass local needs. Like rest of the people of the world, we also yearn for freedom, justice and fair play, but building of real and sustainable democracy that ensures rights and protection of people is really complicated.

To solidify democracy, reconciliation of two imperatives of consolidation of state power and democratisation is utterly essential, but it will not be an easy task if tremendous goodwill is not demonstrated by all sides. It is time to bring change from privileged politics to talent and from accidental installation to political hierarchy, to focus on calibre, and to ensure that money is earned and well spent rather than got and squandered to support sycophants and muscle flexing cadre.

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Thank you, Professor Yunus

FAROQUE CHOWDHURY

THANK you, Professor Yunus for your nice observations on microcredit ("Wrong turn for microcredit," Daily Star, Jan. 9. Actually the IHT carried it long ago). It is nice to know from you the state of affairs of microcredit. It seems you are concerned with the character microcredit has taken. Your observations confirm findings of a number of studies and reports that the Bangladesh press carried over the years. It is really a frank confession from one of the leading figures related to microcredit.

You, as your article claims, had no idea that microcredit "would give rise to its own breed of loan sharks. But it has." You have identified the time period since "trouble with microcredit began" in 2005. Microcredit operators began turning into profit makers; empathy towards borrowers disappeared; microcredit debtors were harmed; etc. You have also identified the cause:

"Commercialisation has been a terrible wrong turn for microfinance. Financial risks are transmitted to the poor;" "commercial microcredit institutions are subject to demands for ever increasing profits, which can only come in the form of higher interest rates charged to the poor." These observations are related to reality.

Then, the consequence is there: pressing the poor for repayment. Threat, coercion, humiliation, selling of belongings, pulling down of tin roofs, desertion, suicides, are what the poor debtors go through when they get trapped in debt. Their vulnerable lives turn more vulnerable with no survival space.

A number of studies found this even before 2005. Richard Montgomery in his paper *Disciplining, or Protecting the Poor? Avoiding the Social Costs of Peer Pressure in Solidarity Group Microcredit Schemes* (1995), David Hulme and Paul Mosley in their

A society overwhelmed with poverty cannot buy its liberation from poverty through thousands of micro-enterprises. Poverty is not only an economic question. It is a political question also.

Finance Against Poverty (vol. I, Routledge, London, New York, 1996), and Aminur Rahman in his study *Women and Microcredit in Rural Bangladesh, Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending* (Westview Press, Colorado and Oxford) cited the harsh reality debtors face.

Interest rate is a burning problem microcredit debtors face. But it is not the only problem that they encounter. It is not the only factor that traps them in the debt cycle. The source of interest should be looked into before the rate of interest. The source leads one to appropriation of surplus labour.

The premise microcredit stands on is wrong. The poor are asked to be entrepreneurs although most of them do not have the traits that make an entrepreneur, and the environment and conditions are not always present to facilitate entrepreneurship. On the other hand, household-based isolated production/service micro-units are asked to compete with each other and with macro-competitors in a macro market. It is actually an indeterminate equation.

A society overwhelmed with poverty cannot buy its liberation from poverty through thousands of micro-enterprises. Poverty is not only an economic question. It is a political question also; and micro-enterprises do not have the capacity to resolve the political questions related to poverty. Moreover, an economy cannot lift itself through microcredit. Milford Bateman has discussed this in his *Why Doesn't Microfinance Work? The destructive rise of local neoliberalism* (Zed Books, London, New York, 2010).

Shall "steer microcredit back to course" provide the way out of poverty? Each type of capital has its own character, its trajectory. Loan capital shall not behave like manufacturing capital, usury capital's path of movement shall be different from that of industrial capital, and no one can stop capital looking for gambling from entering a casino. And, all of them have their respective destinies. Is it possible for the poor to find their survival space in company with capital that looks for profit? Utopia has long been left back by political economy.

FAROQUE CHOWDHURY CONTRIBUTES ON SOCIOECONOMIC ISSUES, AND IS AUTHOR OF MICRO CREDIT, MYTH MANUFACTURED.

AKMAL HUSSAIN

THE assassination of the Governor of Punjab, Mr. Salman Taseer, could prove to be a tragic signpost in Pakistan's accelerating descent into anarchy. Each element of the event signifies the ideological, political and economic processes that underlie the rising tide of extremism. It is time to understand these processes and to take rational action, if the integrity of society and state is to be preserved.

Governor Salman Taseer had raised the issue of amending the procedures of the blasphemy law in order to prevent its misuse by individuals for personal gain, and thereby making the law more effective in achieving its objective of preventing blasphemy. The aim therefore was justice, which is an essential feature of Islam, as indeed it is of all civilised societies.

The ideological motivation to murder was mobilised by a coalition of extremist groups on the one hand and elements of the media on the other. It was done on the basis of deliberately eliminating the distinction between blasphemy and the blasphemy law. This shows that logic is being banished from Pakistan's political discourse. The space for reasoned political argument is being rapidly occupied by the obfuscation of extremists as a means of instigating violence for the achievement of political ends.

The assassin, Mr. Mumtaz Qadri, a member of the Elite Force, claimed that he had killed to punish Governor Salman Taseer for "blasphemy." This indicates not only that the state apparatus designed to counter terrorism has been penetrated by extremist ideology but also that some of its members have become its willing instruments for murder. So a "fatwa" issued from

the ideological space occupied by the extremists can be implemented by such a "state actor" who has become both judge and executioner.

Indeed, the growing number of "non-state actors" in a society gripped by extremist ideology could create multiple centres of violence.

Spiraling inflation and desperate poverty could accelerate the drift into anarchy. Can the government stem the rising tide of extremism, which threatens both democracy and the state?

This process can induce such fear that freedom of expression, that is vital to democracy, may be seriously eroded.

The governor is the symbol of the state at the provincial level. His assassination would be expected to induce a strong assertion of state power to assure citizens that the government is capable of protecting their lives. This is a basic function of government in terms of which it seeks legitimacy, i.e. the right to rule. In the event, the government offered condolences but no concrete action to demonstrate its capacity for establishing order.

Fatwas by extremist groups after the assassination of Governor Taseer continued apace, with dire warnings that the same fate awaited

all those who questioned the blasphemy law, or even attended his funeral. Anarchy was given further momentum as the assassin Mumtaz Qadri was hailed as a hero by the extremists, and rose petals were showered upon him as he was taken to court.

The unfolding economic crisis is broadening the breeding ground of extremism, while being accentuated by the perceived weakness of the government to enforce its writ. Due to the protracted recession, poverty and unemployment are rising rapidly: 77% of the population is food insecure, 73% suffer from illness, and inflation is reaching record levels, even as the majority of the people are deprived of safe drinking water, quality health care and quality education.

On the financial side, the government is unable to control the budget deficit, which could reach 7.5% of GDP this year. Weak governance and growing extremism are precluding the possibility of financing the budget deficit through foreign capital inflows, thereby forcing the government to undertake inflationary borrowing from the State Bank.

The balance of payments deficit is placing intense pressure on the exchange rate and there is a danger that the depreciating exchange rate could begin feeding off the domestic inflation rate. God forbid, if this happens, the inflation rate could rapidly reach a three digit figure as it did in the case of Israel, Egypt, and Brazil a few decades ago. Thus, spiraling inflation and desperate poverty could accelerate the drift into anarchy.

Can the government stem the rising tide of extremism, which threatens both democracy and the state?

DR. AKMAL HUSSAIN IS DISTINGUISHED