

The War on Abstract Notions

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TERRORISM is an underlying symptom; an emotional ploy; a political tactic. Mongol Hordes used it to obtain submission. George Washington used it against British colonials. The Tamil Tigers used it against Sri Lankan authorities. Tactics cannot be bombed. Fighting the symptom, without attending to the cause, is a fool's errand. So, conceptually, a War on Terror is roughly as serious as a Crusade against Depression. Both lack a quantifiable or achievable goal.

The modern evil of 'terrorism' cannot be understood without understanding its civilised, noble twin 'anti-terrorism,' which presently manifests itself as the ubiquitous War on Terror (WoT). The two are symbiotic, inseparable, with overlapping and common interests. International terrorism necessitates anti-terrorism which, in turn, is sustained (funded and operated) thanks to regular terrorist attacks. In fact, the FBI has been criticised for springing elaborate 'extremist traps' to boost its success rates and thus retain federal funding.

terrorism. Viewing the modern scourge in absence of its historical context (and probable motivation) is either unintelligent, or motivated.

As with the Coalition of the Willing, terror networks have not been thoroughly researched. Apart from the poster-boys, nothing is known about other operatives. Experts cannot say for sure if ISIS is disbanded Ba'athists or US-armed Free Syrian Army (FSA). Nor can they agree on whether ISIS is bankrolled by oil sales or by taxation/extortion. And when ex-CIA senior analyst Michael Scheuer argues that 'al-Qaeda' is just Arabic for 'the (CIA) database' – the administration has no response. The leaders also have no explanation for their blanket support of Saudi Arabia, Qatar and Israel – which play significant roles in Sunni-backed terrorism. As a result, funds and weapons meant for Syrian rebels have ended up with ISIS. Previously, US aid has been channelled to the Taliban too. This inexcusable lack of awareness tremendously undermines the WoT.

Contradictions in the WoT do not stop there:

have been created, only to unleash sectarian violence. In the West, private security contractors have prospered, wielding increasing power over governments and even propelling academic programmes, seminars and expositions; billions of dollars have been poured into drone-technology alone. Meanwhile surveillance on citizens has reached Orwellian levels. And interestingly, not so much as a scratch has been inflicted on Arab States. All of this has cost common taxpayers US\$1.7 trillion and both ISIS and al-Qaeda have received Western funds, weaponry and media coverage. Islamist terrorism seems to be thriving more than ever before. Apart from unverifiable claims of 'prevented attacks,' it is fair to say that the anti-terrorism effort has been ineffectual, if not counterproductive.

Wars on abstract concepts (e.g. terror, freethinking) are dangerous because they can be aimed at virtually anyone and can be invoked to launch every missile and curtail every freedom. Consider that in the past 20 years, anti-terrorism strategies have included



PHOTO:OLEG ZABIELIN / SHUTTERSTOCK

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The whole premise and thinking of the WoT is misplaced and nonsensical. You can no more defeat 'terror' by killing 'terrorists' than you can arrest 'fun' by jailing 'clowns'. Post 9/11 anti-terrorism (denoting anti-terrorism, counter-terrorism and counter-insurgency) has failed in at least four major aspects: establishing motive; identifying terrorists; rallying allies; and devising viable strategies.

A historicity lies at the heart of these failures. Islamism was virtually unheard of till World War I, when the Ottoman Empire was arbitrarily sliced into nations, to be chaperoned by western powers. The chaperones' strategy was to divide and rule, and to support minority factions to thwart the growth of pan-Arab nationalism. Subsequent creation of a Jewish state in the middle of Arabia, cleaving of Palestine, patronage of Saudi-Wahabi monarchies, arming and funding of dictators, CIA-engineered revolutions, arming 'rebels' to fight the Soviets or Alawites, disbanding standing armies and 'misplaced' arms caches have all contributed to the rise of Islamism

it is not clear if the WoT is actually a war. If it is a war, then UN conventions should apply. If not, then the NATO has no business invading, bombing or arming countries. Further, it is not known if the WoT is really a war of allies or unilateral NATO strikes. No one knows if Gulf States and the Saudis are enemies or allies. The initiative is unsure whether to treat terror networks as organisations or movements (an organisation can be defined, targeted and destroyed. But it would also mean the War would come to an end). The planners knew that bankrolling and arming of Afghan hardliners (through Saudi contractors) resulted in al-Qaeda. But they insisted on doing the same in Syria, knowing that a "Sunni Principality would emerge." Currently, NATO is fighting this Principality, namely ISIS, who now brandish US-made M16 rifles atop American Humvees.

So, in the 14-year War on Terror, at least four Muslim countries were pulverised, and 2.5 protracted wars still rage on. At least 600,000 civilian lives have been lost. Power vacuums

regime-toppling, imprecise airstrikes on villages and hospitals, urban warfare, state-sanctioned assassinations, indefinite detention of suspects, waterboarding, tracking of funding, crackdowns on Islamic social infrastructure and airport profiling of Brown persons. Even shifts in WoT strategy have been discussed in terms of major or minor surges of infantry, emphasising the centrality of military action in anti-terrorism thought.

Yet, by definition, terrorists fight not on the battlefield, but on the human psyche. They jeopardise own and others' lives to create chaos and fear. It is unlikely that a bombing of oil-fields in Syria can ease this anxiety. Mark Twain said it best when he quipped, "to a man with a hammer, everything looks like a nail." At the end of the day, realm of the Mind cannot be guarded by tanks or protected by armour. It follows, then, that the true objective of modern anti-terrorism is to keep fighting Terror, not to end it.

The writer is a strategy and communications consultant.

BUILDING ON WHAT WORKS BETTER

ERLEND PRESTGARD

BAGLADESH, with the support and vision of the Bangladesh Bank, has seen remarkable progress in Mobile Financial Services (MFS) in recent years. The expansion of a vast retail network of agents and the volume of money transfers has been one of the fastest growth stories in this industry. These are real and valuable achievements, largely attributable to bKash and DBBL, with regulatory support from the central bank.

However, these achievements are the beginning of a journey to mobile financial inclusion, not the end. According to the authoritative Intermedia's Financial Inclusion Insights survey examining usage of MFS in Bangladesh, approximately 19.7 million people have used bKash for transactions, whereas only 4.1 million unique 90-day users have active accounts. Though around 25 million people in the country use MFS, a large portion of transactions in Bangladesh happen over-the-counter (through agents), as opposed to the accounts of the individuals themselves. This raises two concerns: a) for law enforcement it causes issues around knowing who is actually transacting money, and b) it also limits the ability to drive financial inclusion. The most powerful products and services of financial inclusion are typically deemed to be products like savings, small loans and insurance. These products have to be linked to individual accounts to work.

We have been observing a clear misperception about Mobile Network Operator's (MNO) role in Mobile Financial Service ecosystem which is largely baseless. For example, while comparing Bangladesh to m-Pesa in Kenya, some make the argument that being a dominating operator caused the emergence of a dominant MFS service. In Bangladesh, however, we have seen that operators have a very limited role in MFS, yet one player has more than 85 percent of market share of transactions. Ironically, this market concentration is higher in Bangladesh where operators are not very involved, compared to Kenya where a dominating operator is involved (there is no operator with that sort of dominance in Bangladesh). In other words, an industry can be dominated by any player, independent of whether operators are involved or not.

There is also an argument that operators, if engaged in MFS, could block or disincentivise access to Unstructured Supplementary Service Data (USSD) from competing MFS providers. While this can be a valid concern, it ignores the fact that an operator would face an even bigger challenge as the other operators in the industry would be even more hesitant to grant a competing operator USSD access. USSD access for MFS is too important to be subject to bilateral negotiations between multiple MFS providers and multiple operators. In fact the telecom

regulator, BTRC, should be encouraged to regulate the pricing and access criteria of USSD on behalf of the entire industry.

Another common misconception among cynics is that MFS is not a "natural" business for mobile network operators. It seems that a large part of the world begs to differ. 47 of 89 countries with mobile money allow both banks and non-banks to compete, and 60 percent of all mobile money deployments globally were run by MNOs in 2014. We would argue that MFS is as little or as much a natural business for operators as it is for banks or other entities. The MFS entity that the draft regulation from the central bank describes does not hold deposits and does not do lending. Successful MFS companies build high quality agent networks, do strong product development, run stable platforms and have excellent customer service. A lot of industries can relate to that, not just banks or operators.

A further fundamental misconception arises around ownership structure and the potential threat of dominance. Generally, a company dominates an industry for a number of reasons; these can be due to regulation, economics of the industry or superior performance – not ownership structure. If Bangladesh Bank wants to introduce competition to Bangladesh's concentrated market, it should encourage entities that are willing and able to invest, and are able to compete with the incumbents. We believe that having a forced fragmented ownership structure would discourage such innovation.

Bangladesh has made enormous progress. Whether we will be able to claim the same level of progress three years from now will depend on whether we are able to create a healthy and viable competitive environment in the industry to drive innovation and mobile account adoption. We believe this path rests on equal and fair access to USSD, and MFS entities with open ownership that are regulated by Bangladesh Bank.

MNOs are deeply excited about the benefits mobile financial services can bring to our customers. That is not something to be concerned about, it is something to embrace. There are only a handful of truly successful MFS services worldwide, bKash and m-Pesa being among them. The prominence and rapid development of bKash has clearly shown that you do not need to be a telecom operator to succeed in this area. Therefore, we also believe that the Bangladesh Bank should allow those who want to compete and innovate, and there are few reasons why we need to limit the market's ability to present greater efficiency through innovation. It is very difficult to launch a successful MFS service, and we shouldn't limit those who are willing to try.

The writer is Head of Strategy and MFS, Grameenphone Ltd.

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CROSSWORD

BY THOMAS JOSEPH

ACROSS

1 Fire proof?
6 Fight a knight
11 Intended
12 Tell target
13 Bamboo eater
14 "Don't -- it!"
15 Wise teacher
17 Theater units
18 Pork serving
20 Louver piece
22 Brood watcher
23 Newscast segment
26 Make blank
28 Tick off
29 Takes offense at
31 Chess pieces
32 Chow
33 Money maker
34 Diplomatic skill
36 Blueprint
38 Seething
40 Blow one's top
43 Minimal change
44 Lute's cousin
45 Grassy plant
46 Squallid

DOWN

1 Band blaster
2 Marlin's home
3 "Not so fast!"
4 Finish
5 Teacher's reward
6 Quick punch
7 Run
8 Ultramodern
9 Deliberate
10 Addition column
16 Try out
18 "Believe" singer
19 Roll call answer
21 Track count
23 Left
24 Tied up
25 Monopoly fee
27 Usher's job
30 Recipe amt.
33 Scientist Curie
34 Lights-out tune
35 Busy as --
37 Not as much
39 Caustic stuff
41 Knee protector
42 Essay

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