

In the Name of God, the Most Merciful, the Most Kind



November 14, 2017

Let Freedom of Speech Flourish

There is no doubt in the fact that freedom of speech has suffered in Afghanistan because of many reasons; among which parochial and short-sighted thinking of different authorities have been responsible. However, since the installation of a setup based on democracy after the downfall of Taliban, there has been some encouragement to media, intellectuals, analysts, politicians and individuals to express themselves freely. However, a great deal of work still needs to be done to make freedom of speech flourish in the country in true sense.

In the last few years or so, the deteriorating security situation has influenced Afghan media to a large extent. In some cases, they have been directly attacked by Taliban and Daesh insurgents. However, the efforts and opportunities by the government and international organizations are on line to pave the way for freedom of speech. Highlighting one of the same efforts, Vice-President Sarwar Danish on Monday said that the government was committed to supporting the freedom of speech. He also called the media an important value for a democratic society. Danish's views have been expressed after UNESCO announced that Afghanistan has moved from red category to green in supporting the freedom of expression. Danish said in his statement, "I am very happy Afghanistan has been placed in a better slot in freedom of expression at the UNESCO meeting. We thank the international organization for this decision. I can say for sure Afghanistan's new place shows the government's commitment not only to the freedom of speech, but to protecting this important and credible value of democratic society from assault." It is really imperative that Afghanistan must continue efforts for freedom of speech, which will ultimately promote democratic culture within Afghan society and would ensure smoother transition towards a better democratic system; and also because it is the right of every individual to have freedom of speech.

Universal Declaration of Human Rights says, "Everyone has the right to freedom of opinion and expression; this right includes freedom to hold opinions without interference and to seek, receive and impart information and ideas through any media and regardless of frontiers."

The greatest virtue of human is wisdom and the greatest act of wisdom is to share knowledge through expression. Expression or speech, in its passive form, is a thought, while in its active form it is a voice. As a matter of fact, it is difficult to recognize the being of a human without his voice in the infinite expanse of the universe. Our reach is to the extent where our voice can echo and without our voice we would disappear in the darkness of silence. So, it is important that we talk as long as we live. The ones who do not have the opportunity to talk they feel that the unspoken words spread throughout their bodies like poison and snatch their happiness.

Therefore, everyone must be given a chance to speak their minds and let the words flow through their tongues and reach others, so that they can listen to them and analyze them; in this way the speaker would not feel that his words were not given the due respect. A very limited reservoir of knowledge has reached to us and if a major part of it remains untold and is victimized by silence, we would have a major loss – a loss that would be very difficult to compensate for. Here it is important to note that there are certain people, who, when talk, try to create conflicts and differences; however, it should not be forgotten that if such people remain silent, they would create even more divergences.

It is really important that human beings must keep the doors and windows of their inner selves open and let their expressions free like the winds in the deserts and the water flowing in the rivers. Indeed, the ones who speak are the real teachers and while those who are silent basically hide what they have. Therefore, it is necessary that the tradition and culture of speaking must be followed and pursued so as to spread what people know and let the listener judge as per his perceptions.

In our society, for many years there have been certain limitations which are imposed on the people and which hamper free thinking and free expression; however the people have not dared to stand against such limitations though these limitations influence them the most. Moreover, it can be observed that among some of the ruling elite, there is a sort of reservation regarding freedom of expression and they try to practice it in some way or the other. They try to impose limitations on freedom of expression through certain ways – they strive to generate social pressure and they even design laws to acquire their objective. This clearly shows that they are afraid of the realities and they are not confident enough to face them. However, the people have to understand that only a limited number of people have their self-centered incentives behind such controlled silence; therefore, such efforts should never be supported and people must make efforts to shatter all such chains that strive to limit their thoughts and their speech.



The Evolution of Microfinance in Post Conflict Afghanistan

By Rasulddad Danish

Amid the growing concern on poverty in developing countries, microfinance stood out as a promising means of poverty alleviation in Bangladesh through the initiative taken by Muhammad Yunus in 1970s. The 2006 Nobel peace laureate provided the so called "unbankable" people with collateral-free micro loan ensuring the high repayment rate via self help groups.

Inspired by the positive influence of this initiative on lives of the poor and reducing poverty in Bangladesh, the experience of microfinance was replicated in many developing countries around the world. Afghanistan also embraced microfinance as part of its development strategy after the thorough investigation of the country sectors by World Bank and Consultative Group to Assist the Poor (CGAP) soon after the fall of Taliban regime in 2001.

Based on this investigation, there were over three million estimated potential micro credit clients. While, only a few NGOs were providing micro credit services to barely 12,000 people. Hence, collective effort was taken by the national stakeholders and international communities to bridge this huge supply-demand gap in the country financial sector. To facilitate the operation of microfinance sector, Microfinance Investment Facility for Afghanistan (MISFA) was established in 2003 as an apex organization to channelize the donor's fund and provide technical, financial, and advocacy support to the microfinance institutions in the country. Since its inception, MISFA has undergone major ups and downs; therefore this paper is intended to highlight the rise and fall in the growth trajectory of MISFA as representative of microfinance in the country.

In the initial years, Afghan Microfinance sector has been enjoying an extraordinary performance in terms of loan portfolio, clients outreach, and geographical coverage. According to South Asian Microfinance Network (SAMN), the numbers of MFIs have increased to 15 by May 2010, reaching out to 113 districts in 24 provinces, as opposed to barely 19 districts in 19 provinces in 2005.

Moreover, the Number of Active clients have increased from 192,610 in 2005 to 441,092 in 2008 suggesting a 43% increase out of which share of women clients have enhanced from 139,466 in 2005 to 279,719 in 2008. Meanwhile, based on institute of microfinance (InM) findings, the numbers of active borrowers have staggeringly increased from 160,744 to 350,692 implying a 46 % improvement during the same period. Furthermore, gross loan outstanding have improved by 26% throughout 2005-2008 i.e. from 27,623,763 USD to 106,373,056 USD.

On the other hand, the quality of loan portfolio has degraded pre 2009. According to Institute of Microfinance, the Portfolio at risk (PAR>30 days) has increased from 1.9% in March

2007 to 9.4% at the end of September 2008, and 10.5% at the end of December 2008. This increase in loan delinquency rate was mainly attributed to poor monitoring and follows up of the loan due to ongoing insurgency and deterioration of security. As a result, Many MFIs became insolvent and could not perform efficiently. In the mean time, operating self-sufficiency (OSS) of the Microfinance sector as a whole was standing only at 79% at the beginning of 2009.

In pursuit of long-term sustainability of Microfinance institutions in the country, MISFA embraced the merger and exit policy which was expected to lead to increase in breadth and depth of client outreach. Accordingly, a new entity known as Mutahid (means united in Persian) was established in late 2010 as a result of consolidation of some MFIs. Initially MFIs namely PARWAZ, MADRAK and MOFAD and later on WWI-AFG, AFS and CFA signed up for the new entity. Consequently, the number of MISFA partners reduced to 7 MFIs after the consolidation.

MFIs today in Afghanistan According to Afghanistan Microfinance Association (AMA), as of December 2015, there are 12 microcredit institutions comprised of MFIs, Financial Institutions (FIs) and Community-based Saving Promotion Institutions (CSPIs) out of which five institutions are MISFA partners.

Based on the same annual report, FMFB, ARFC, FINCA, and IIFC are operating self sufficiently. Moreover, Gross Loan Portfolio (GLP) of the sector stands at 130,916,478 US\$ with women beneficiaries accounting for 38 percent of the whole clients in 2015. Meanwhile, the number of active savers is 342090 and risky portfolio is averaging at 3.3%.

The recent data shows that Most of the MFI loans are spent in trade followed by service sectors, production, agriculture, and housing. Moreover, Microfinance is provided mostly through individual lending rather than in a group. The available data further indicates that 19.4% of the borrowers are in Kabul followed by 18.5% in Balkh and 12.1% in Badakhshan while most of the savers are concentrated in Balkh province making up 19.3% percent of the total MFI savers. To sum up, microfinance sector has undergone major rise and pull back in Afghanistan. Over the initial years, the sector as a whole has made outstanding improvement in terms of client outreach and loan portfolio.

However, this improvement has been achieved at the expense of long-term sustainability of the sector. Hence, the apex organization decided into consolidation of some of its partner MFIs in order to achieve the long-term sustainability objective. Nowadays, despite fewer micro credit providers, the sector as a whole is reaching out to a large number of clients in the country with high portfolio quality and operating self-sufficiency rate.

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Does Every Cloud Have a Silver Lining?

By Hujjatullah Zia

The Taliban, which held power over roughly three quarters of Afghanistan from 1996 to 2001, still wage war against Afghan government and target both soldiers and civilians. Following the downfall of the Taliban's regime, democracy and human rights were debated hotly and Afghan nation dreamed to live a peaceful life under the aegis of a democratic state. Afghan men and women celebrated democracy through flocking to ballot boxes. However, the Taliban remerged and sliced the fingers which were inked during the voting.

The current Afghan constitution was approved by the consensus in January 2004 after the 2003 Loya Jirga (Grand National Assembly). The first presidential elections after the new constitution was in effect, took place in October 2004, and Karzai was elected to a five-year term. The first elections for the National Assembly were delayed until September 2005.

Constitutionally, citizens are guaranteed the right to life and liberty, to privacy, of peaceful assembly, from torture and of expression and speech. If accused of a crime, citizens hold the right to be informed of the charges, to representation by an advocate, and to presumption of innocence. There is no discrimination on the ground of race, color, or sect in Afghanistan as article 22 states, "Any kind of discrimination and distinction between citizens of Afghanistan shall be forbidden. The citizens of Afghanistan, man and woman, have equal rights and duties before the law."

Furthermore, the current constitution officially recognizes the Universal Declaration of Human Rights (UDHR) and the United Nations Charter, both are mentioned in its preamble and in article 7. Hence, the rights to life, liberty, and freedoms as well as human dignity are known as inherent and inalienable rights. Upholding human rights and dignity triggered a sense of public hope for democracy in Afghanistan and people hoped that the country would no more be beset by terrorism or militancy.

Afghans were of the view that they would be able to exercise their rights under the aegis of democracy. In the hope that their ballots would prevent them from bullets, they cast their votes with big smile.

To their unmitigated chagrin, the Taliban resurfaced and destabilized the country. They again ushered in spilling the blood of Afghan men, women, and children, and destroyed infrastructures through terrorist attacks and suicide bombings. Despite the death of their leader Mullah Mohammad Omar and his successor Mullah Akhtar Mansour, the Tali-

ban still operate systematically in Afghanistan and continue their destructive role.

The Taliban emerged in Afghanistan claiming to establish Islamic Emirate and practice upon Islamic Sharia. The bulk of the Taliban fighters came from religious backgrounds – i.e., seminaries from Afghanistan and across the border. They wore black turbans and long beards to represent religious face and ordered people to do the same. Those who shaved their beards were flagellated harshly by the Taliban patrols. Furthermore, the Taliban patrolled cities during prayer times and forced people to go to mosques for offering prayer. They also closed beauty parlors and would punish tailors who measured women's body for making clothes. Women were not allowed to go out without a male chaperone. These were all done to showcase the Taliban as a religious group.

On the other hand, the Taliban massacred people in cold blood and hardly valued one's life, which is highly valuable and sacred in Islam. They dishonored people and treated them violently. That is to say, the Taliban's interpretation of Islam was radical but, most often, they did not practice upon what they preached.

To view the militants' practices in the post-Taliban Afghanistan, the militant fighters continue violating people's rights and dignity. The Taliban fighters still do not value one's life or liberty. They carry out indiscriminate attacks in which countless number of women and children are killed.

With the Taliban's escalated insurgency, the air is filled with great sense of disappointment.

Afghans' dream for a democratic and civil society where they could exercise their rights and freedom did not come true at all. They lose their lives on daily basis and the government is not able to protect their life or liberty. In short, on the one hand, the rights and dignity of the public are supposed to be respected and protected by Afghan government, but on the other hand, their rights are trampled upon in one way or another.

Worst of all, if the clergy challenge the Taliban's ideology or practices, their life would be at stake. The Taliban will never debate their ideology for not being able to justify their practices. If they are defeated in negotiation, they would lose everything. Therefore, they simply propagandize regarding their ideology and continue their harsh practices. So, the Taliban are a great obstacle before democracy and great violator of human rights. They struggle not to let the seeds of democracy grow in the country.

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