

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



October 15, 2016

## Parenting and Social Ills

In our society the ills and misdeeds of a person is linked to his family and parents. Family values and the nourishment and teachings of parents are considered as the only determinant of a person's choices and his actions. It is because our society is tribal in nature and it is one of the most dominating features of a tribal society that family and parents, particularly, fathers are considered very important. However, it is important to see the whole picture and find out the true determinants of a person's overall personality and his values and judgments. It is not the family alone that decides a person's attitude, behavior and ultimately his misdeeds.

The development of a personality is determined by different institutions, groups and personalities in the society. Religious institutions, culture, social values, educational institutions, sports peers and economic background all have their imprints on a personality. Though family is the first institution that a person comes across his life, and it has a dominating role, but it is not always the deciding factor in a person's choices in his life.

Moreover, it is not correct to say that pious and law-abiding parents will always have good children, who are responsible citizens and also follow the rules and regulations like their parents. There have been many cases when the children of illiterate parents have become a learned and wise member of society and vice versa.

It is important to see that the imprints of parent's behavior on the minds of the children are not like reflection in a mirror - it does not come back in the same form; or it is not like the input and output in the computer, where the output is as per the demands of the users. If it was so, parenting would not be difficult at all, but it is not so and the parents living in our society are the witness to it.

The love from the parents will not necessarily result in a good conduct of the children - observations show that children with great love and attention from their parents have committed crimes and evils that have made history; similarly, their neglect does not necessarily result in the children becoming evil-doers. There are many children in our society, who are the victims of their parents' negligence, yet they show great values and behavior and even hate evils. Simply, human behavior and psychology is not like mathematics where two plus two is equal to four.

To understand it, more efforts are required than just to cram the tables. Human psychology and behavior, in fact the overall human existence, are things of wonder and they are not always easy to comprehend.

The evils that we see in our society are, in fact, the responsibility of the society as a whole. As Henry Thomas Buckle had said, "The society prepares a crime, the criminal commits it".

This suggests that there are many socio-economic conditions that are involved in the preparation of the crimes which are the biggest evil in our society.

The social injustice, the economic disadvantage, the political corruption, the religious intolerance, all these factors and many others play their roles in motivating the criminals and the evil-doers to commit them. Suppose a person steals money and becomes a thief. There are certain possibilities, all of which towards the role of the society in it - the person stole money because he was compelled by his economic conditions.

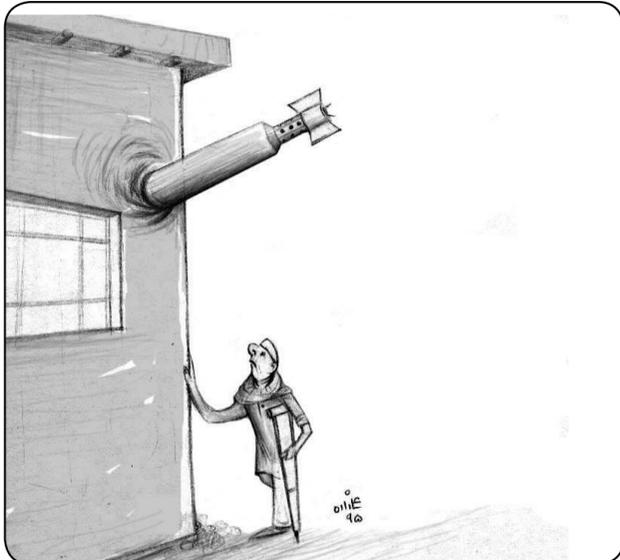
He might have had financial problems and have been incapable of providing basic requirements of life to his family members. He might have a patient at home, waiting to be cured, which is only possible in today's society through money as health services have become a great business.

Thus, there are so many social factors that have nothing to do with the parents alone and which even compel the parents to nourish and guide their children in a certain way. In fact, if we see from a wider perspective we will soon realize that parents themselves are among the effected, how can they be the cause? The vicious circles of the unjust economic and political systems have bound the people in such a way that they have no way out and no clear idea what to do except blaming each other.

That's why we find parents blaming the children and children blaming the parents, and many others blaming both of them, when in fact both are innocent.

However, as mentioned earlier, to understand this concept a wider approach is required while many people are just peeping through the lock hole to see the whole room, which does not assist them in any way to see the whole truth.

Now, if the door is opened for them, they would be able to see the whole truth and realize how big this world is; definitely, much bigger than only a tribal perspective.



# The Epic Movement of Imam Hussain (A.S)

By Hujjatullah Zia

The revolution of Karbala has many aspects to be pondered upon. Imam Hussain (A.S) refused to pledge allegiance to the corrupt regime of Yazid and preferred a glorious death to humiliating life. Believing that Yazid would lead the society to moral decline and violate the Islamic tenets and social values, Imam Husain (A.S) sought to fulfill his religious obligation through revolution, which was the last resort. With the caliphate of Yazid, Prophet's Sunnah and Islamic Sharia were at the mercy of erosion and religious principles would be pronounced wrongly to Islamic Ummah.

The tragic aspect of Imam's revolution should not outweigh the philosophic aspect and his messages for the human societies. The heartrending incident of Karbala is indescribable and the blood of Imam Husain (A.S) and his companions in the blazing desert of Karbala will force tears to one's eyes. However, it is not the entire narrative of Karbala and one has to view the revolution from social, political and cultural perspectives. Imam invested in humanity through his blood, which is still oozing from the heart of history to convey his message to the world not to live an ignominious life and never swear allegiance to a corrupt and cruel regime. He embraced martyrdom to revive ethical code and human values rather than playing a tragedy so that a number of individuals shed tears or hurt themselves by knifing (flagellating themselves with chain-knife which is not permitted by Muftis). To view the dark page of Karbala, the incident is replete with violence and carnage and Yazid's men spilt the blood of Prophet's grandson and his companions without an iota of mercy. This page reflects the cruelty of a dictator caliph who played the role of villain in real life.

Blood reflects a deeply historical meaning in human history. In other words, human history starts with blood which polarizes the men. When Cain slew Abel, it was the first drop of blood shed on Earth and the first ever sin committed upon Earth but Abel was chronicled in history as one of the first believers and as the first ever martyr. The Abel's tribe was filled with a strong feeling to avenge his death. This animosity was recorded in history and went on for centuries, yet continues. Dr. Ali Shariati, a religious intellectual, believes that there are two new tribes: the "Devine tribe" - which has pledged allegiance to God - and the "Devil's tribe" - which has pledged allegiance to Satan. Still a revenge for blood continues between the two new tribes, however, the concept of blood has been changed. The Cain's tribe still owes blood to Abel's tribe and it is an obligation on Devine party

to take revenge, as it was started in the beginning of human history. The heart of history is still bleeding and Cain is considered a murderer in the history.

According to him the tribal blood has been changed into ideological blood. Currently, a number of insurgents seek to impose their radical ideology on individuals with the barrel of gun. The "Devine tribe", who nurtures virtue, fall victim to violent behaviors of the "Devil's tribe". The Devil's tribe still inflicts casualties upon the individuals around the globe. It is believed that the religious extremists, that blackmail the globe, back Yazid's regime, mainly when attacking mourners in the Holy Month of Muharram or worshippers in mosques. History reveals that Yazidis attacked Imam Husain (A.S) and his companions at Ashura (10th of Muharram) while offering prayer in the desert of Karbala. Similarly, the insurgent fighters attacked a procession of mourners on the eve of Ashura, while performing their religious rituals, in Kabul killing and wounding tens of people, including men, women and children.

It should be noted that Shiites and Sunnis will have to maintain the spirit of brotherhood, mainly in Afghanistan, as the insurgent groups seek to stoke sectarianism in the country through killing ethnic minorities on the grounds of their caste, color and creed. Shiites and Sunnis are considered brethren in religious texts and have to stay united so as to form a civil society void of violence and carnage. Perhaps, there are many hands behind smokescreen working for the segregation of Shiite and Sunni Muslims.

Since we claim to be the Devine tribe, we should not exaggerate the tragic aspect of Karbala in a way that overshadows the spirit of the revolution. We have to practice upon the acts and words of Imam Husain (A.S). Imam's bravery against dictator regime, his hatred against moral turpitude and his selfless acts for reviving religious tenets and ethical code should be implanted in our souls and be reflected in our daily practices.

It is believed that a historical hero does not necessarily belong to a single nation, state or religious group but to the entire human societies. The revolution of Imam Husain (A.S) transcended geographical restrictions and sends a message of humanity, freedom and virtue to the world. Therefore, Imam Husain (A.S) belongs to all men and his movement is a lesson for all freedom-fighters. One should never succumb to oppression and cruelty and learn that an honorable death is better than a dishonorable life. Besides mourning the martyrdom of Imam and his companions as religious ritual, let us learn from this epic and heroic movement.

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## Financial Inclusion and Beyond

By Anshul Krishan

Because traditional financial services are not designed for small depositors and borrowers, several non-traditional models have been able to scale up rapidly in this untapped market. But, without a strategic policy roadmap to guide further financial-technology (fintech) development, these new "connector" models will remain limited in terms of the services they can provide.

In Kenya, the success of M-Pesa, a mobile payments app, has been nothing short of transformational. It took PayPal two NASDAQ listings and almost two decades operating in the world's largest economy to reach 188 million active customers and \$282 billion in annual payments. Although M-Pesa has been operating for less than a decade in a much lower-income market, it had nearly 17 million active users conducting more than \$50 billion in cashless transactions last year.

Similarly, bKash now dominates the payments system in Bangladesh to such a degree that "bKashing" has become common Bengali parlance, just as "Xeroxing," "Hoovering," and "Googling" are in English. Other models, such as Microensure and Bima, have also gained ground, offering micro-insurance solutions in emerging countries. Jan Dhan Yojana, a high-priority Indian federal-government program that provides access to the banking sector for the poor, has enabled 250 million new bank accounts to be opened in less than two years.

New fintech products will have to clear several hurdles to move beyond just improving access to financial services. Services fostering financial-inclusion must deliver a high volume of low-value output, which means they often have to rely on partnerships to meet certain consumer demands. Problems arise when these partners have their own constraints or different priorities.

For example, Microensure and Bima have made insurance solutions available to millions of people; but their services ultimately depend on independent insurers to allocate capital and underwrite insurance policies. Likewise, while there are green shoots of insurance-industry growth in regions like Sub-Saharan Africa, global insurers must constantly adapt to regulatory changes in their primary or home markets, and it is unclear if they have the capacity to expand meaningfully into low-income countries.

Or consider M-Pesa itself. Four years ago, it formed a partnership with the Commercial Bank of Africa to add a lending tool, M-Shwari, to its suite of products.

It has since opened more loan accounts than any Kenyan bank. But such accounts still number less than a quarter of active M-Pesa users, and M-Shwari still supports only small 30-day loans. M-Shwari is not a core part of either partner's business. Nor is it the only product of its kind on the market. The most recent competitor to challenge M-Pesa is mVisa, a partnership between Visa Inc. and two other Kenyan banks. With \$400 million in 2016 revenues at stake, Safaricom - M-Pesa's parent company - will

likely focus on defending its core offering before it tries to introduce new products. In Safaricom's current list of new product priorities to expand financial inclusion, saving-and-loan products are ranked almost last.

Unfettered innovation and entrepreneurship are necessary for connecting the poor to the formal financial system; but, from a policy and development perspective, we need to shift our efforts toward improving the larger ecosystem to realize new fintech products' full potential.

For example, M-Pesa's cashless transactions are underpinned by cash contributed by its customers, which is held in trust at any given time. Interest income from these funds is currently disbursed through the M-Pesa Foundation. With a carefully constructed system, this money could be put to even greater productive use. India's Jan Dhan Yojana program has mobilized an estimated \$6 billion from newly acquired customers, which could be used to provide additional tailored products.

Emerging fintech services can take a lesson from the Chinese e-commerce company Alibaba, which was quick in leveraging its payments platform, Alipay. After Alibaba launched its money market fund, Yu'e Bao, in June 2013, it began reinvesting its Alipay customers' unproductive micro-deposits.

By the end of 2015, the Yu'e Bao fund manager was overseeing \$165 billion in assets and had converted Alipay's millions of small, financially unsophisticated savers into investors collecting respectable returns.

To develop its platform, Alibaba relied on big data to manage the fund's unique liquidity dynamics; and it benefited from China's unsettled regulatory framework, though this could change in the future. The Chinese context may be unique; and, indeed, there are growing concerns about risks inherent in the Yu'e Bao model. But regulators and fintech firms should take note of examples like Alipay to develop rational strategic possibilities for this emerging sector. Most important, they should remember that access to finance is not an end in itself, but a means to improve one's lot.

A recent Indian Express investigation revealed what can happen when access to financial services is provided in a vacuum. The paper found several instances where officials at Indian public-sector banks were depositing one rupee into customer accounts without customers' knowledge. These officials were apparently under pressure to reduce the number of zero-balance accounts, all of which, it turns out, were related to the Jan Dhan Yojana program.

Similar chicanery, we now know, was a routine practice at the US bank Wells Fargo. The difference is that customers at the bottom of the pyramid have few banking alternatives. Financial-services access is a much needed start, but it must lead somewhere. (Courtesy Project Syndicate)

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