

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



October 16, 2019

Afghan Taliban; An Unreliable Terrorist Group

Afghan Taliban is one of the terrorist groups operating in different parts of Afghanistan. This group has been killing Afghans indiscriminately as ISIS and Al-Qaeda since it was created by the hardline religious groups and Intelligence Agency of a neighboring country of Afghanistan.

The US has resumed its talks with Taliban with two main demands; A Comprehensive Ceasefire and inclusion of the Afghan government in the peace process, while Taliban has denied both and has hoped for finalization of the previous draft agreement with the United States.

However, Afghan people and the international community see no change in the behavior of the Taliban. They destroy the public infrastructures, torch girl schools, kill civilians, kidnap and kill passengers on the roads based on their ethnicity, has close relations with terrorist groups including Al-Qaeda and pursue reestablishment of Emirat in Afghanistan. These behavior of the Taliban show that they do not believe in a sustainable peace in Afghanistan. They want to misuse the opportunity to be recognized as a legitimate political group by the international community. **Peace Impossible without an Afghan ownership and Afghan led Approach**

The root causes of war in Afghanistan are discrimination, marginalization of people based on their ethnicity, religion, language and gender. As a result, the war in Afghanistan has internal roots that have been fueled by the external powers including the neighboring, regional and beyond. Thus, the main causes of conflict lie in Afghan society and in its social structures. If the United States looks for a sustainable peace in the country, it shall deeply consider how it can address the root causes of the conflict in the peace talks. As any other country, Afghan government shall lead this process. If Afghan peace process is not led by Afghan government, it would be spoiled by the other stakeholders to gain the maximum benefit from it by marginalizing the Afghan government as the elected representative of the Afghans.

Islamic Republic, the fruit of Decades of Conflict and Struggles

Afghanistan has witnessed different political systems including Kingdom, Communism, Mujahedin, and Taliban. All these political systems have failed in Afghanistan. Afghans have been the victims of these political systems in the past. However, the only system that have been able to ensure the rights of all Afghans as equal citizens of the country has been the "the Islamic Republic", system. This system has ensured the freedom of speech, freedom of religion, freedom of opinion, freedom of religion in the country. Therefore, the type of political system is one of the most sensitive issues in Afghanistan. Because Afghans have sacrificed their loved ones for the current system. It is crystal cut that, the Taliban seek to revive Emarat in Afghanistan. On the other hand, Many Afghans will not accept such a brutal system that denies identity to women, as half of the society, and discriminates many others based on their religion and language.

Consequently, neither Afghan citizens, nor international community trust Taliban. While US is pursuing the peace talks with the Taliban conditioned to give guarantees the group will fight the terrorist groups and will not allow them to attack the US and Western countries interests from Afghanistan, the question which raises here is that who can guarantee the Taliban? In addition to this, Taliban is a proxy group created to ensure the interests of a specific country, how they will be able to make a decision on the peace or war, without the permission of that country. And if Taliban ensures the interests of the country that has supported Taliban for many years, how other countries including India may support a peace deal with Taliban?

Afghan people support the peace process. However, marginalization of Afghan government from the peace process is not acceptable for the Afghan citizens. At the same time, all Afghan groups including the women shall be fully included in the peace process in order to have a sustainable peace deal with the Taliban.

Pollution Requires to Be Tackled Firmly

By: S. Asim

A state cannot exist without population and, at the same time, the size of population greatly influences the nation. In today's societies, the size of population has to be maintained as per the resources of the state because the larger population does not always bring prosperity. There are many examples wherein the states do not have enough resources as per their large population and, therefore, they suffer. It is important to manage the population and try to keep it under control, otherwise, it may give rise to different sorts of problems which would prove to a hurdle in the way of development and progress of the nation. Therefore, if a country has enough resources to support large population it may keep that population, but states that cannot support larger populations should limit their population, or else, they will suffer from different types of economic and social problems.

Afghanistan is one of the same sorts of countries that suffer from myriads of economic and social problems. Severe poverty prevails in most parts of country because of continuous wars and natural catastrophes. The political and economic infrastructures are almost non-existent. In such circumstances Afghanistan is having a considerable population. The number of people living in Afghanistan at the moment is more than 32 million, which is just a rough estimate.

As a matter of fact, this number is deduced from an earlier census that was half-finished, and does not represent Afghan population correctly. The actual number may be more than the one mentioned above. It has been one of the greatest misfortunes of the country that there has not been any comprehensible scientific population census in the country, which is really necessary for better political, social and economic decision making. It is really difficult to administer a population without knowing its composition correctly.

Regrettably, the population growth rate in Afghanistan has been in elevation, as well. The rate for Afghanistan, according to the Central Statistics Organization (CSO) is 2.5 percent. If the same rate retains the population in the country will be doubled within two decades.

Currently if it is accepted that the population of Afghanistan is around 32 million, in 2025 it may reach to more than 42 million. This clearly indicates the serious nature of the growth taking place in the country. Definitely, this growth rate is going to test the capabilities of Afghan resources and Afghan government in the times to come.

The most dominant reason behind the rapid population growth in Afghanistan is that the people are not cognizant of the issue at all. Most of them consider children as the blessing and never ever think that they can turn into curse if not nourished properly and there are not enough resources to feed them, educate them and make them responsible members of the society. Ill-fatedly, most of the people in the country do not know that many of the problems that prevail in their personal lives and in the country are linked to unchecked population growth.

Especially, the people belonging to the remote areas of the country do not understand what their basic right and responsibilities are. It is, therefore, impossible to expect from them to have right understanding of the issue. Unfortunately, even the well-educated people in the urban areas do not deliberate on this issue completely. One of the greatest troubles with the Afghan society is that it has been vehemently dominated by strict tribal norms and values and fundamentalist interpretation of Islam.

Therefore, most of the people consider it against their traditional norms or religious teachings to have a family planning. They consider it a sin to go for birth control. There have been many occasions when such endeavors have been opposed violently. Furthermore, the rise in health facilities has been able to control the mortality rate to a certain extent, which would ultimately have effect on the growth rate.

Apart from that there are financial barriers that restrict the families to go for a luxury, like birth control. People thrive for their basic requirements like food, cloth and shelter; how should they cogitate about the problem which they consider very much supplementary in nature?

Population growth rate in our country has been unchecked and can really lead to numerous problems. The government in this regard has to take serious and practical steps to control the issue as soon as possible. There should be intensive awareness programs for the people as a whole. Such programs should rather be started from the college and university level, wherein the citizens must be given complete understanding of threats that can be faced because of unchecked population growth. As far as the remote areas are considered, the endeavors must be doubled as in such areas it is not just about communicating the message to the families; rather the endeavors must go through strict and narrow-minded tribal norms and religious teachings.

Does Public Banking Work?

By: Katharina Pistor

Three decades after the fall of the Berlin Wall, the United States is finally embracing public banking. In the summer of 1989, political theorist Francis Fukuyama famously suggested that American-style free-market capitalism would become the default mode for organizing economies around the world. But now policymakers in that model's very heartland are looking for alternatives. Unlike many other countries around the world, the US has never had a sizable public-banking sector. But as of this month, public banks are legal in California, making it the second (after North Dakota) and largest state to have embraced the idea. California lawmakers recently enacted legislation that officially authorizes "public ownership of public banks for the purpose of achieving cost savings, strengthening local economies, supporting community economic development, and addressing infrastructure and housing needs for localities."

Judging by the text of the law, California's public banks will be more limited in scope than public-banking sectors elsewhere. They will be local, not-for-profit entities with a designated public purpose. Some may operate as commercial banks, accepting deposits and making loans; and others may serve as industrial banks with a focus on infrastructure investments.

In any case, California's public banks will establish a funding base through deposits or loans from local governments across the state. As public institutions, they will be exempt from taxes and certain disclosure requirements. But in all other respects, they will be treated like ordinary banks. They must obtain a banking license and deposit insurance, and they will be required to appoint management with the requisite knowledge and expertise to run a bank. Will it work? The global and historical experience with public banking suggests that, just as in the private sector, some public banks will achieve most of their goals most of the time, while others will underperform or even fail. Public ownership in itself does not lead to bad outcomes; nor has privatization proven to be the panacea that its boosters promised. Much depends on governance and the clarity of the stipulated goals. Checks and balances are needed to keep management on track, and the managers themselves must have the right skill set.

But whether public banks will work is not really the right question to ask. More important is whether they will stay on mission. As Kent State's Mark K. Cassell shows, "mission shift" within public banks has been common historically, and a failure to prevent it, or to adapt the governance regime accordingly, can create disruptions that result in crises.

In fact, America's own history of public banking offers evidence of this tendency. Consider the fate of Fannie Mae - the Federal

National Mortgage Association - which was established in 1938 as a publicly owned mortgage bank. In 1968, Congress amended Fannie's charter and privatized it, turning it into a hybrid entity. Thenceforth, it had a public mission (ensuring affordable home ownership), but was owned by profit-seeking shareholders and indirectly subsidized by an implicit government guarantee that lowered its cost of debt finance. This did not end well. Fannie Mae - together with its younger sibling, Freddie Mac (the Federal Home Loan Mortgage Corporation) - had to be put on life support in 2008.

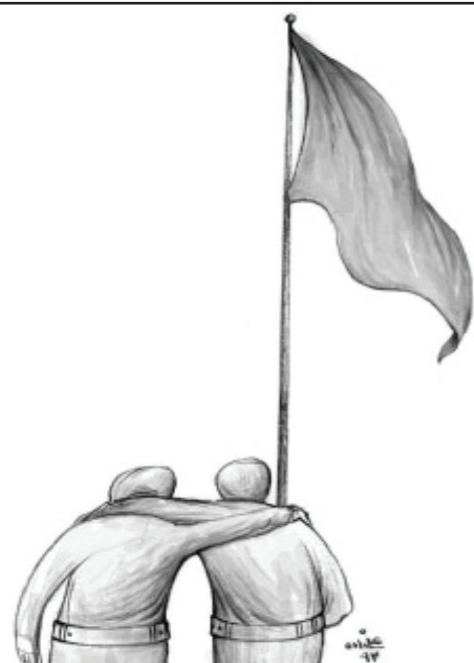
Similarly, many of Germany's Landesbanken, which date back two centuries, required government bailouts in the 2008 crisis. Originally, each bank's operations were confined to the boundaries of its state (or Land). After World War II, the Landesbanken were reconstituted as regional banks and tasked with assisting post-war reconstruction and development efforts. They were not required to maximize profits, and yet they were reorganized as for-profit institutions. And while they were subject, in principle, to the same regulations as privately-owned banks, it became the practice of federal bank regulators to leave oversight largely to the individual states, which were the ultimate risk bearers.

As with Fannie Mae, the Landesbanken embarked on a mission shift which left them with a completely inadequate governance structure. In their case, though, the problems stemmed not so much from a legal change as from managerial ambition. Some Landesbanken began to internationalize in the 1980s and invest in fancy financial products, and the others soon followed suit. State governments did little about this because they were benefiting from the additional revenue. Regulation remained as lax as before, and politicians continued to populate Landesbanken boards. In the end, this left them even more vulnerable to the crisis, and helped increase the price tag for their bailouts relative to private banks.

The main lessons, then, are that public purpose does not mesh well with profit maximization, and a one-time commitment to public ownership and/or a public purpose is not enough. The banks must be governed well to stay on mission, and the governance regime itself must be monitored to ensure that it remains both effective and complementary to that mission.

At the end of the day, mission drift may be unavoidable. But detecting it and instituting the necessary governance reforms is well within governments' power. It would be a tragic mistake to assume that passing a public-banking law amounts to "mission accomplished." The mission has only just begun.

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