

Headlines:

- **July 25 Elections will Bring No Change as Democracy will Remain**
- **Eradicating US Presence in Pakistan and Afghanistan is the Need of the Hour**
- **Only the Khilafah State can Cleanse Pakistan's Economy of Interest Based Banking**

Details:

July 25 Elections will Bring No Change as Democracy will Remain

President Mamnoon Hussain on 26 May set July 25 as the date for general elections in the country. The Election Commission of Pakistan (ECP) had sent a summary to the president on May 21, proposing holding of 2018 general elections on any date between July 25 and 27. Sources in the Presidency told Dawn that the president had signed the summary approving July 25 as the polling date. Although the ruling factions are enthusiastic over the elections, taking care of this matter with unusual efficiency, the public is far less so. The public response is dampened and most are looking for the "best of the worst" or the "lesser of two evils." The choice is a poor choice. On the one hand the PML-N is arguing that corruption is a fact of Pakistani life and so its supreme, disqualified leader is pleading, "What did I do?". On the other hand, PTI is calling others out over corruption, but has included many corrupt politicians on the basis that they are electibles, such as Shah Mahmood Qureshi, who served under the cunning Zardari, and Jehangir Tareen who served under the crooked Musharraf.

In fact, there will be no change in Pakistan when the standard for PTI is the PML-N and vice versa. The fact is that PTI and PML-N are two faces of the same coin, the man-made Democracy. Truly, we are only doomed to such a pathetic situation and such pitiful choices, as long as we live under the current system of ruling, Democracy. There is no shortage of sincere and loyal Muslims in Pakistan, but Democracy is a prized tool for the corrupt, who gather over it like swarming bees over honey. The corrupt all rush to support the continuity of Democracy because it firmly places law making, deciding what is right and wrong, what is Halal and Haraam, in the hands of those elected. Democracy ensures that the corrupt are able to legalize their corruption, through making laws such as the Protection of Economics Reforms Act, the Seventeenth Amendment and the National Reconciliation Ordinance. This is why we see the corrupt visiting us actively before elections, spending huge amounts of money for our votes. Then we watch their backs as they stroll into Democracy, to secure a huge financial return on the money they spent.

Democracy has ensured corruption in Pakistan for seven decades and will continue to do so for another seven decades, if it remains. The Panama Papers revealed that Democracy ensures corruption all over the world, from Russia to South America, not just in Pakistan. For many decades, Democracy ensured that corrupt rulers could hide their ill-gotten gains in off shore companies, without detection and investigation, trial and tribunal. It is because of Democracy that all over the world, resource rich countries have oppressed, poor citizens but immensely rich, corrupt rulers. Clearly, seeking an end of corruption through Democracy is as futile as seeking cure through the disease itself!

Eradicating US Presence in Pakistan and Afghanistan is the Need of the Hour

The national security advisers of Pakistan and Afghanistan have agreed that peace is their common goal and the biggest need of the hour which can be achieved through firm and sincere implementation of the Afghanistan-Pakistan Action Plan for Peace and Solidarity (APAPPS). The two sides reached the consensus at a meeting held at Prime Minister Office in Islamabad on 27 May 2018. Welcoming the Afghan delegation, NSA retired Lt Gen Nasser Khan Janjua reiterated Pakistan's commitment and unwavering resolve to broaden and further strengthen multifaceted cooperation with Afghanistan in all spheres of mutual interest, including political, diplomatic, military, intelligence, regional connectivity, economic, trade, cultural and people-to-people contact.

Unless the US presence in the region is eradicated, there will be no peace for the Muslims of Pakistan and Afghanistan. It is the US invasion of Afghanistan that incited a fierce resistance to it, throwing Pakistan and Afghanistan into turmoil. It is the US private military and intelligence in Pakistan that ignited false flag attacks on our Pakistan's armed forces in order to herd them into fighting the resistance. It is the US military presence that gave India an unprecedented presence within Afghanistan, from where it is now able to launch cross border attacks in Baluchistan and Pakistan. Now, the US agents in Pakistan and Afghanistan are creating an atmosphere of talks and negotiations, to provide permanent political cover to the US presence in Afghanistan.

Allah (swt) warned, ﴿الَّذِينَ يَتَّخِذُونَ الْكَافِرِينَ أَوْلِيَاءَ مِنْ دُونِ الْمُؤْمِنِينَ أَبِئْتَعُونَ عِنْدَهُمُ الْعِزَّةَ فَإِنَّ الْعِزَّةَ لِلَّهِ جَمِيعًا﴾
“Those who take disbelievers for allies instead of believers, do they seek power with them? Verily, then to Allah belongs all power.” [Surah an-Nisa'a 4:139] There is only one sure path for peace for the Muslims, Islam and its Khilafah (Caliphate) on the Method of the Prophethood. Politically, the Khilafah will sever ties with the colonialists and unify the current Muslim states, ending the borders that divide and weaken them before their enemies. Economically, the Khilafah will end the cycle of debt and loans from the colonialists and amass the Ummah's considerable economic resources under a single Baytul Maal (State Treasury). And the Khilafah will eradicate the US presence on Muslim soil and gather the armed forces of the Muslims, which collectively represent the largest and most far reaching military in the world, under a single Khaleefah Rashid.

Only the Khilafah State can Cleanse Pakistan's Economy of Interest Based Banking

In a statement issued on 28 May 2018, the Federation of Pakistan Chambers of Commerce and Industry (FPCCI) President, Ghazanfar Bilour, has expressed reservations over the increase in the policy interest rate to 6.5 per cent, by the State Bank of Pakistan in its two-month monetary policy. He while commenting on the increase said that the increased policy rate would discourage investors to participate in various mega projects and would add pressure on the economy, besides increase in inflation. Earlier, the State Bank of Pakistan (SBP) increased the key interest rate by 50 basis points to 6.5% with which the rate has now hit a three-year high of 6.5% and this is the second surge in the rate since January 2018 when the central bank increased the rate of 5.75% to 6%. Thus, it has revised up the rate by 75 basis points in the second half of current fiscal year 2018.

The increase in interest rate effects economy, as it encourages deposits of savings on interest and increases the costs of loans. It takes away the investment from real economy and economic development in industrial or other productive sectors of economy to the parasitic interest based banking system, thus effecting industrial and economic growth. Also, the increase in interest rate will contribute further to inflation. A government domestically borrows on interest either from its public, bank and non-bank, or from its central bank. In recent years government has resorted to heavy borrowing from the central bank, which is called “monetizing” the deficit. Because this method always leads to the growth of monetary base and of money supply and ultimately generalized inflation, it is often referred to as just “printing money.” Thus, it is evident that government has opted for such an adverse measure, when most of the western countries have reduced interest rates to encourage investment in the real economy. Availability of loans at high interest rates to the industrial or agriculture sector will also make the competition difficult with the regional players as liquidity is available for them upon easier conditions.

The Khilafah (Caliphate) state will cleanse the economy from the menace of interest. Interest concentrates wealth in the hands of the private banking elite, taking funds away from real economic activity. Allah (swt) has declared interest as forbidden, ﴿وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا﴾ **“They say that Riba is a form of trade. But Allah has permitted trade and forbidden riba.”** [Surah al-Baqarah 2:275]. So Islam relieves the burden of generalized inflation upon the common man, whilst encouraging real economic activity. Also the Khilafah (Caliphate) state will end the “business” of private interest-based banking. It will establish the institution of the Bayt ul-Maal (state treasury), which will provide interest free loans, so as to fuel a vibrant economy, steered by creative and supportive financing of the agricultural and industrial sectors, such that our products will be able to compete in global markets.