

Feature

Education

# Educating Children is No Easy Job

by Mujibul Haque

THIS is the digital computer age. Any economy in the world has to take into consideration, sooner or later the market forces. Factors of these nature are causing many countries to give priority to their work force not only from the pre-school stage but also right from the 'cradle'. Once upon a time breast feeding was something for the uncivilised, the poor and the plastic feeder was hygienic, scientific. Then the scientists of the developed world discovered or re-discovered that breast feeding was best. On top of that came the turn-about: the yellow first milk from the mother's breast, which used to be regarded with suspicion (Milk should be white) was vital to the child's health, being rich in elements that protect the infant's eyes, teeth and have other crucial benefits with long-term effects on the child's health. In similar fashion now it is known, what many a mother — and father — knew and had been steadily mentioning, that from an early age if children are taught and trained properly, they develop faster and achieve more. Previously, 'science' was only sceptical.

If the mother and others talk constantly to an infant, it learns to talk quickly. Singing songs increases, vocabulary and removes shyness. Pre-schools in the highly industrialised world try to ensure that, unlike the old days, group singing does not enable the inherently shy child to escape with lip movements. In Japan's pre-schools, sleeping is compulsory. A child needs rest. Naughty children, which generally means the clever ones, often stay awake, falling asleep when it is time to learn anything. US nursery schools used to stress nap time same as the consumption of milk and fruits, but now many are slipping with priority in the economy going elsewhere. But as developing countries are aware, infants must be protected and nurtured. Proper habits need to be practiced, and a child can be trained easily.

Infant mortality comes down when the parents have some amount of schooling. In poor families earning plays an important role. The Gramscian Bank has been a great help to some fortunate mothers. There are a number of NGOs, a much-maligned group like the teachers of private schools, who are also doing much to raise the standard of living of the rural and urban poor. In reality, education and earnings are the

keys to population control as can be seen in any developed state. The better educated a mother is — and this does not mean mere academic degrees but awareness of the real world — the more intelligent the child. Such a mother will not subject the child to the 'habit' of a plastic potty for a chamber pot. Newspapers or equivalent, yes, and afterwards the lavatory the family uses. Those who care for children have this

gestation period may last several years or even more — and in the process, forming a character, evolving into a personality. Obviously, education or learning does not end, and certainly not with a PhD at the university. For little children this translates into learning how to get along with others. The method involves, verbal fights, shoving and pushing, even physical fights. Such activities are often restricted to

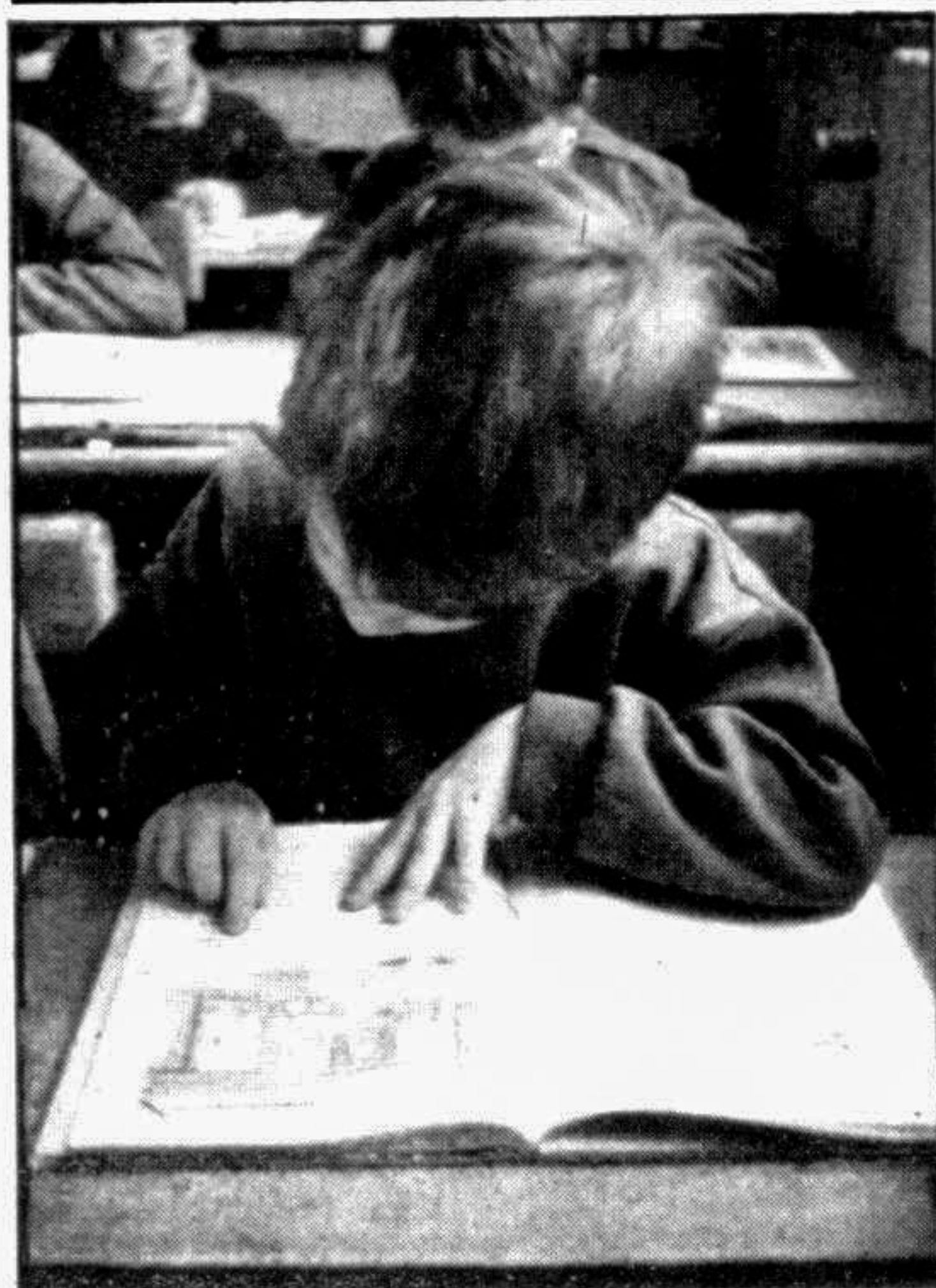
government primary schools are also there. All, however, suffer from a similar malady. Those who teach are either taken to be less than human or to be more, that is, saints or angels. Many parents in other professions and different strata of society do not seem to or want to accept the plain fact: teachers have a family like others. Nations which realise this, pay their pedagogues well and show them commensurate

attention to education adopts similar policies in every other aspect of the economy too.

Naturally, we, as citizens, cannot sit idle. Our services for the school can take many forms, shaped by our profession and place in society. If we are in the construction business we can help when necessary with building and repairing. If a clerical job is all that one or both parents do, then during any busy season — admission time, etcetra — we can help out the administrative staff with our voluntary service. As the saying goes where there is a will, there is a way. Of course, no school has the right to hold parents or their wards 'hostage'. If you do not do this, the results of your child or its study environment in the school will suffer. Respect must be mutual. Parents pay the fees and other costs that run the schools.

Kindergarten means a place where children can grow freely like plants in a garden. The analogy has a number of flaws. Plants are not 'permitted' to grow 'freely' in a garden. They are 'cultivated' to grow along certain lines. In other words, growing freely in the wild is one state of being, in a garden another. When kindergarten was applied to schools, the practice and the ideal was they would be taught psychologically by means of play. JH Pestalozzi in Switzerland (1836) and Robert Owen (1816) in Scotland set up schools where children led a life of interesting activity in pleasant, healthy environment. Today's kindergartens have little basic relevance to such practice. Teaching minors or beginners requires a dedication both on the part of the instructors as well as the community from which these trainees are to emerge. Otherwise the circumstances can become as they already are here in most places — like in England: restriction of freedom and stress on memory drill. This is the same as the plaintive cry: We did not have private tutors when we were young. Perhaps, But we did, as did many in our known circles. In our turn we also became tutors. True, not all of our classmates did. What must be remembered is that today there are computers, video cassettes, colour TV. It is no longer the simple syllabus world of yesterday. If children are to cope, if our future work force is to be globally competitive, they must 'learn' not just memorise — think, feel and be creative.

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Nursing the creativity of children remains a difficult but essential task

knowledge intuitively from the Almighty reinforced as well as by their observations and experience. Doctors and psychologists, including those of our own country, have warned against the 'potty' habit as its mental impact on the child is not at all welcome.

Education is much more than learning one's mother tongue, another language and other disciplines: arts, science, commerce, etcetra. It is gathering knowledge, putting it to use — sometimes

'after' the class, or attempts are made to discipline them 'out' of the pupils. True teachers never allow such situations. The real world is or can often be an undisciplined jungle. A child must learn how to defend itself orally and physically. Conflicts are made to be tackled — not to run away from them — assuredly not to an over-protective mother.

Our children can acquire all these knowledge and skills in what are termed nursery and kindergarten schools. The

respect. As an emerging nation it is for us to decide if we are going to be like the enlightened states — most of them Asian — or like the developed states where the janitors (a US term) or those who keep the institutes clean, earn more than the teachers.

On TV and newspapers tuition is reviled. Yes, there are teachers who are mercenary. Such professionals can be seen among physicians too. And other professions. It is sad that those who are to form the minds and feelings of our children should be treated in a patently undignified manner. We must remember that private schools do not usually receive government grants. They have to get along with their 'high' fees and private donations — never a regular affair. In the meantime, market prices soar and what will the children of the teachers eat? Then there are the normal family expenses. A child, after all, sees how other families are living. The government can help by adopting some simple steps. For instance, abandoned houses can be handed over to schools 'surviving' on rented premises. Those schools which cannot be granted houses or even a plot of land can have their landlords made free of the burden of any form of tax for the land and school building. In fact, tax exemption could be used as an incentive to encourage landlords to allow schools to be set up either in houses appropriate for such purpose or construct houses specifically for a school. Such gestures on the part of a government will inspire a principal to really feel that education is being given genuine emphasis. This could also help in the reduction of fees. One might say that such a move depends on the overall condition of the economy. The answer is that a government which pays prag-

# How to Plan for Your Kid's School Fees

by David Thomas

GIVING your child an education is the best investment you can make for his future. True, but at what cost?

There can be little doubt that paying for school fees is an expensive business. A full private educational programme in the UK for a child born in 1990 from age 8 to 18 will cost about £250,000 assuming an inflation rate of 10%. This ignores all the extra costs including clothes, books, flights, medical bills and piano lessons.

A lump sum of £100,000 invested today to produce an annual return of 12% will provide £250,000 in eight years, but not everybody is in this fortunate position of being able to allocate £100,000 now for schools fees, for each child.

For those that need more than the faint promise that funds are being put aside for school fees in the bank, the obvious solution is the well publicised school fees plan.

There is a wide choice of plans available from many different insurance companies and these can be accessed by lump sums, regular monthly payments or a combination of the two. They all agree on one thing — the earlier parents start to save school fees the better — but that is about all. In all other respects for example, tax benefits, flexibility, investment options, past performance etc they could not be more different.

So, what are the important things to look for in a school fees plan?

### Security

Clearly, the size and substance of the insurance company is of considerable importance. The unthinkable consequences of an insurance company failing to deliver at the critical moment that a child first goes to school is sufficient to ensure that proper research and care is taken to ensure the underlying security of the plan.

### Flexibility

Bearing in mind the unpredictable nature of an expatriate's income, it is obviously desirable for the school fees plan to be able to accept regular or single amounts which can be increased where necessary, to suit individual circumstances. In addition, attention should be given to the terms of the policy i.e. the length of the commitment, the consequences of reducing or stopping the payments and the penalties arising on early encashment. Obviously, personal circumstances change and it is important that the school fees plan can adapt where necessary.

### Tax benefits

Most school fees plans are structured as life insurance policies, thus ensuring various tax benefits on withdrawal in the UK or in some other

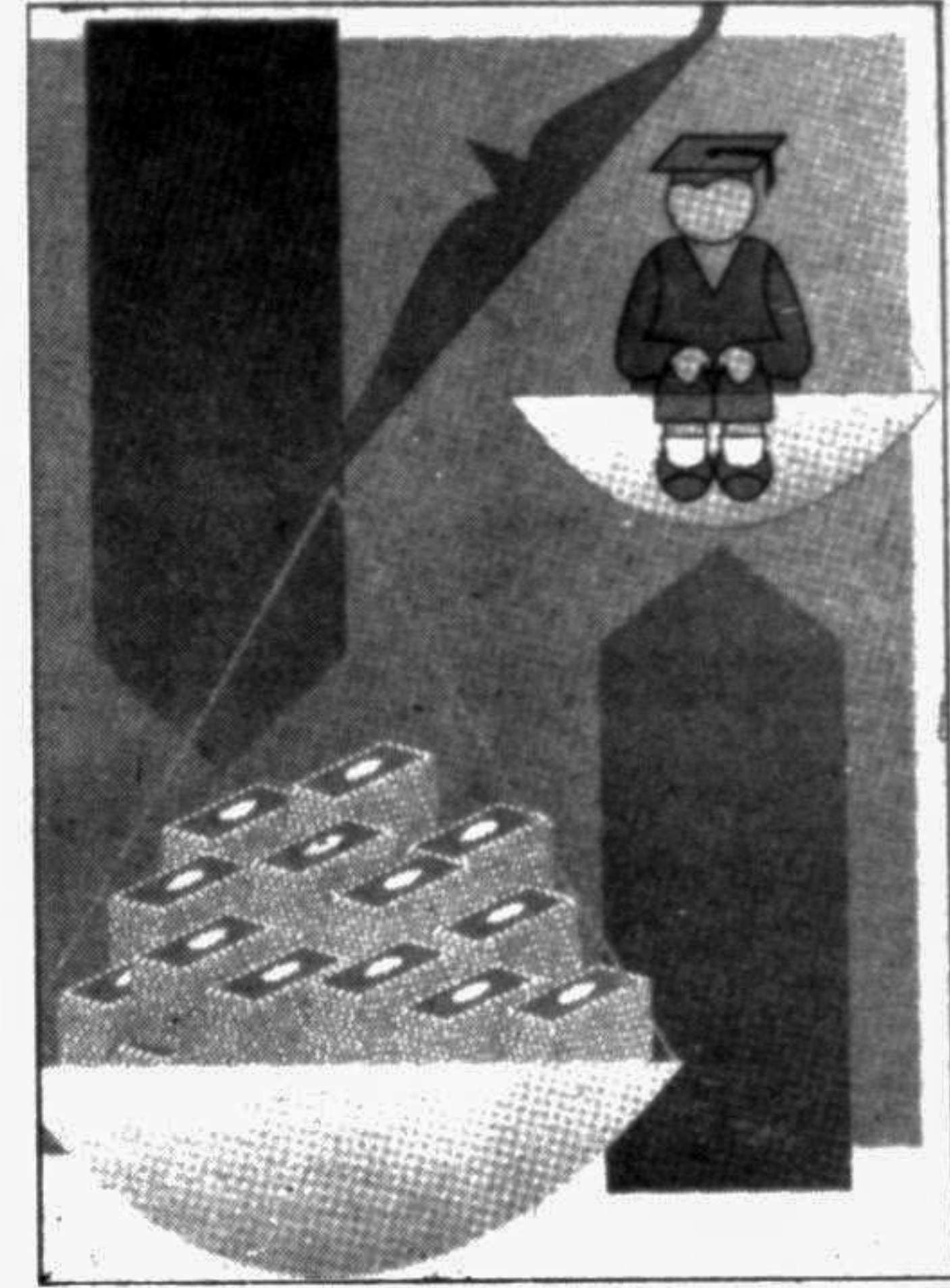
countries. Clearly, any expatriate parent taking out a school fees plan will wish to maximise the tax benefits available from being offshore and minimise any potential tax liability at the time that the school fees are required.

### Investment option

As with all savings plans, there is a wide choice of investment options available, ranging from the most conservative to the highly aggressive. In the case of

one of the established life companies, as terms fees are required, the insurance company pays the annuity installment to the trustees who in turn forward a cheque (payable to the school concerned) to the parent.

The principle advantage of such a trust is that the payments should not be subject to UK income tax in the hands of the child or the individual investor and, in theory, contributing to such a trust takes away the headaches of having



school fees plans, it is clearly wise to err on the side of caution, perhaps with built in guarantees to protect the value of the plan against short term volatility.

Obviously, whilst a portfolio of equities is likely to produce higher returns in the long term, the short term risks that go with them make them unsuitable for school fees planning unless there are built in guarantees.

Clearly, it would be very distressing for a parent to find himself unable to meet school fees commitment due to a stock-market crash. Careful consideration needs to be given to the investments within the plan and advice in this area is readily available.

Finally, a few words about school fees education trusts in the UK.

This is where a capital payment is made to the trustees of a charitable educational trust, who, in turn, after a deduction for administration charges, invest in a fixed or unit linked annuity provided by

to look after the school fees yourself.

The main disadvantages, apart from a general lack of control, is the inflexibility within the trust if, for example, the child leaves school early.

Any payments out of the trust to the investor for any purposes other than school fees is subject to capital gains tax and is likely to detract from the other advantages.

For the expatriate living in Hong Kong, it would seem that a carefully selected school fees plan provides the desired level of flexibility, control and tax benefits and it is for these reasons that they are so popular.

Perhaps the most important thing is that parents make some provision for school fees well in advance of their child reaching school age as delaying this certain liability will be very costly in the long term.

David Thomas is the Managing Director of Thomas Spencer & Associates. — Executive

# Where Book Famine is Knocking the Growth of Literacy

by Herald Tagama from Dar es Salaam

**Severe shortage of books is threatening to undermine Tanzania's achievements in literacy. In 1989 official figures put literacy at 92 per cent, but that number is not being sustained. Few books are being published in the country and foreign books are extremely expensive. Despite pleas by President Ali Hassan Mwinyi, publishers are giving authors little incentive to write. Gemini News Service reports on Tanzania's book-starved literates.**

lish books to please writers. We do so to attract buyers".

To circumvent TPH several small private publishers have emerged. Kaigaru says: "Most of these publishers abuse literature because they write and publish the works themselves. They are full of sensations — murder, sex and money."

Anduru adds: "If you want such people to publish your work, it must be based on violent themes like robbery and sophisticated spying which you

plates and ink, delay publishing. Rashid Runje, of the National Printing Company (KIUTA), said: "Under such constraints, we may opt to reprint mathematics books for schools while we leave a novel till we get the materials."

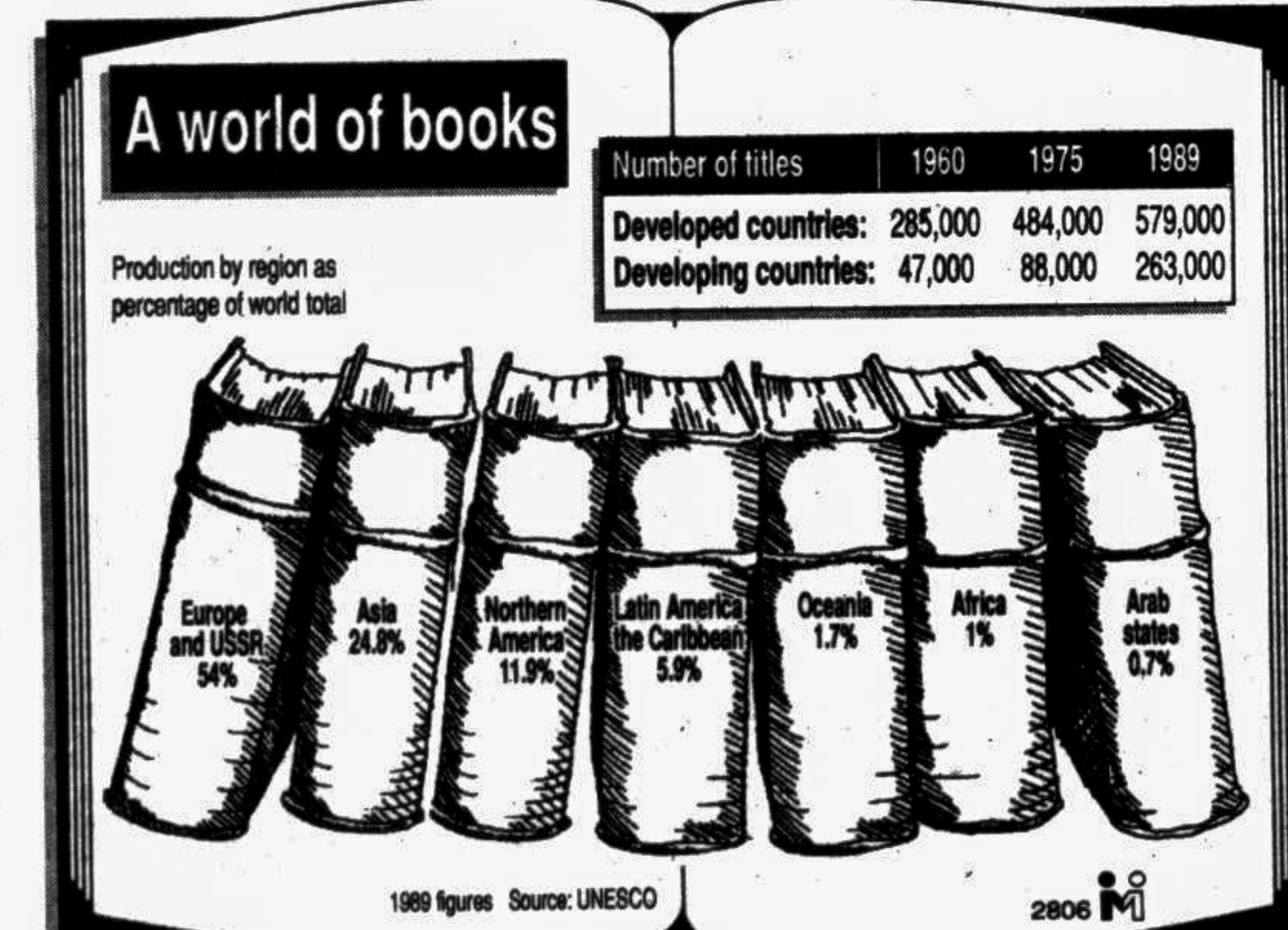
KIUTA and Printpak are Tanzania's only major printers. They have old machines and lack printing materials. Books published abroad are scarce because of shortage of foreign exchange. Most foreign books

books, Kaigaru said: "You would rather borrow a book nowadays than buy one."

Newspapers are also dear. Some avid readers in urban areas resort to libraries, but the Tanzania Library Services (TLS) has closed in several places because of financial problems. The well-stocked central library in Dar es Salaam has books printed in the 1960s and 1970s, but not much later.

TLS director Ezekiel

demand is small because literacy is low. Subsidised imports of books may be the answer. In Francophone Africa subsidised books from France undermine local publishers. People will not buy a more expensive, poorly produced local book in favour of a subsidised, well-produced foreign book. — Gemini News



cannot find in Africa."

Some private publishers publish many copies of books and then pay writers royalties for only a few. Private publishers are slow producing the books and the author has to pay printing costs.

Shortages of imported printing materials, such as

are second-hand and found on street bookstalls. They are expensive. A copy of Chinua Achebe's 'Things Fall Apart' costs about 3,000 Tanzanian shillings (\$10) — a civil servant's minimum salary for a month.

People are reluctant to spend their incomes to buy

Kaungamno said: "Every year we get less money from the government to run the library activities. We now rely on foreign donors, like the British Council, which give us books and training for our workers."

In Tanzania demand is high because of the literacy rate whereas in a country like Chad

# Newly Literate Women Stir India's Newest Temperance Movement

by Priya Darshini from New Delhi

**The women are up against great odds — arrack contractors with private armies, a government unwilling to give up revenues, husbands bucking reform**

THE adult literacy campaign in the South Indian state of Andhra Pradesh has had an unexpected offshoot — a temperance movement by women peasants.

Inspired by the Story of Seethamma, a lesson in a book for the newly literate, and helped by a group of civic-spirited youth, the women have demanded the closure of arrack shops in the villages and challenged the powerful lobby of arrack contractors.

In the book for the newly literate, a story is told of farm worker Seethamma who is anguished at the plight of women like her whose husbands drink, squander earnings on liquor and beat up members of their family when they come home drunk. Instead of merely accepting her fate, Seethamma decided to mobilise the women and together they forced the closure of the village liquor shop.

The lesson caught the imagination of the newly literate women of Debagunta village in Nellore district where, about four months back, three men got drunk, lost their way and drowned in the village water tank.

Villagers blamed the local arrack shop for the deaths. With brooms, chilli powder and sticks in hand, the women confronted the shopowner and forced the shop to close down.

World spread about their success. Soon in another district, a "guide" (helping the newly literate pursue their studies) called Srinivas, whose father had died due to exces-

sive drinking, joined up with his two sisters and other womenfolk to demand closure of the village liquor shop.

Since the Debagunta example, the temperance movement has spread to 20 of the 46 villages in Nellore district. Other districts like Chittoor, Prakasam and Khammam have shown similar stirrings.

Ms Punyavathi, an activist of the Mahila Sangathan (women's group) who had been visiting the villages, notes that in some cases the women have confronted even the police. "They kept asking us why the police were siding with the shopowners and not with them. We had to explain that it was not enough to get the shops closed."

Ms Punyavathi says they told the women that a better thing would be to prevent excise auctions from taking place, because the right to sell arrack was decided in these auctions.

On World Literacy Day (August 8), organised by the UN Educational, Scientific and Cultural Organisation (UNESCO), thousands of women from 469 villages in Nellore district marched to the Collectorate with a memorandum demanding a ban on liquor shop auctions for the excise year beginning October. Another 50,000 women

gathered in Nellore on September 11 to stop the auctions scheduled for that day. The auctions were reset for another date.

Thus the women have challenged not only government authorities but also the powerful lobby of arrack contractors, themselves a new class of people who have come to play a decisive role in the politics of Andhra Pradesh.

Records show there are at least 100 members of the Legislative Assembly, belonging to the ruling Congress (I) Party, who are in the liquor business directly or indirectly. In Kurmool district, nine of 13 legislators are in the arrack business.

The winning of an arrack contract in an auction means that the contractor agrees to lift a Minimum Guaranteed Quantity of liquor from government distilleries at a determined rate, and will have the exclusive right to sell the arrack in the area for which he is the authorised contractor.

It is normally the job of the Excise Department and its "Vigilance" wing to prevent illicit distillation, but they rarely do this. The contractors therefore maintain a private army to protect their interests. These

private armies, known to be ruthless, are also known to be used by politicians to consolidate their position in their constituencies.

The Andhra Pradesh Government has taken a firm stand against the women's agitation, insisting that it cannot do away with the revenue it earns from arrack — an estimated Rs 8,600 million (US \$307 million) annually from the excise auctions and tax on the sale of Indian-made foreign liquor.

To this the women have countered: "If this is so, we are willing to contribute a day's wage for the government's upkeep, if the arrack shops are closed first."

Women farm workers usually earn Rs 12 a day, compared with the men's Rs 24. But for the arrack-addicted, the day's wage can all go to buying arrack sachets, which cost Rs 8 a piece.

"The men bought at least three sachets because with one or two, they said, they did not get the kick. When I toured the villages of Nellore I even came across cases where the men had sold household utensils to buy liquor," says Mrs Mullu Swarajam, president of the Mahila Sangathan.

The women are up against great odds — arrack contractors with private armies, a government unwilling to give up revenues, husbands bucking reform. But it doesn't look like they're giving up.

— Depthnews Asia