

Cheaper Loans

Finance Minister M Saifur Rahman's instruction to the House Building Finance Corporation (HBFC) for the disbursement of loans amounting to Tk 500 crore for the financial year 1993-94 and also for reduction of interest rate on loans by one per cent will be welcome to both those aspiring to construct houses of their own and the house owners finding it extremely difficult to repay the credits they received. Relief to genuine loanes undergoing financial hardship is always an acceptable form of economic activity. But the occasion the Finance Minister chose to divulge his decision looks less than appropriate. After all, a ministerial decision of such order follows certain rules and procedures. Since the announcement of the instruction came at a conference of senior officers of the HBFC, it gives a misconception that the minister took the decision on the spot. Let us hope it was not so.

No doubt, the urban housing is a most active sector — thanks to the growing demand. Mostly city-based, this thriving housing business gets the lion's share of the house-building loans. Small towns and villages are hardly covered by the present housing scheme. Even the acceptance of cities' pressing housing problems does not take our sight away from the lop-sided resource allocation as provided by the present housing policy. In the context of the dismal picture, as envisaged by development scientists, of the future megalopolis that Dhaka is set to become, the government policy should be clearly tilted towards lessening the human concentration in the cities.

If the benefits of making loans less costly do not reach people in the small towns and villages, but gets concentrated in the large urban centres, the government purpose will be defeated in more than one way. Cheaper loans may indeed be responsible for more houses going up in the cities, the capital one in particular, and even encouraging better repayment record but hardly lessening the acute accommodation crisis of the salaried and low and middle-income groups of the urban population. Palatial and large houses will serve the privileged and moneyed class. Better the government would build economy apartments for long-term lease or sale on instalment. The question of defaulting could thus be minimised simply because this programme was primarily to serve the government's employees whose job would have been the greatest collateral. However, the housing programme could gradually be extended to cover other classes of population.

In the case of housing in villages and small towns, the challenge is really daunting but it is also worth accepting. The challenge obviously involves income generation activities in those places rather than their channelling into the cities. House building credits should therefore have supporting programmes to stop the rural exodus to cities. Urban migration brings people to works by uprooting them from their moorings, under the new plan the works should be brought to the village people. This is the kind of development that, experts think, will be suitable for developing countries like ours in the new millennium.

The booming real estate business and house building activities are an indication of a slump of investment in the productive sector. People invest in houses when other investments are less paying. When government funds are used in the sector in a manner that gives the masses a marginal or questionable benefit, the programme's merit calls for reevaluation. Unless the benefits can be more rationally and justifiably distributed, the HBFC credit fails to serve the purpose it was meant to do.

A Winter Well Come

The sun has entered the constellation Pusha and winter has now set in officially. Many a one was feeling uneasy with the whole of November passing, and even the beginning of December, without their being enough bite in the wind. Strange that the bite should be here with a rare flourish of a punctilious sense of timing, satisfying the Bangla Panjika of both the vintage variety and Ershad introduced Bangla Academy one.

There is irony in how this gourmet's season is heralded by a regular scare in the kutchra market. This regularity of the phenomenon should long have healed the scare element in the Aghrahan-November vegetable prices. One suspects that the persistence of the alarmist hullabaloo over beans arriving at Tk 200 a kg and onions mounting to Tk 40 a kg is a masochist's way of adding extra taste to the dish.

Beans and cauliflower, cabbages and cucumbers, tomato and dhoney paata are gloriously in. But there is nothing to beat the palong, never mind the leaf-size, and bathua (the name is from Bibhutibhusan and there are as many variations of this as there are gastronomic districts in Bangladesh and West Bengal) shaak bargainable to an abysmal low of Taka 3 a kg. But you must be sure to make a dry pulp of your bathua quantity without even a drop of edible oil — and prepared, to take it with rice well mixed by crisp-fried red pepper, if you can take that, that is. Coming to preparations of minimal spices, the unbeatable lau or pani-kodu or gourds have simply swamped the market and is available even at below a tanna if you would settle for a dish for four. Unluckily for housewives crazy over making pickles the olives are rather prematurely on the way out and lingering sizeable ones cannot be had for less than a nightmarish Tk 20 a kg.

The onion price spiral, regular in Kartik-Aghrahan or November, tarried for too long on the dizzy Pamir plateau sending many to experiment with onionless dishes, once so common at Vaishnav Hindu houses and still quite an influence in households of the general run of Hindus. The result of forced giving up of onions, even if very temporarily, is not altogether unwholesome although one keeps on wondering why was this very healthful spice was banished, even for wives with alive and kicking husbands, from the kitchen by a people known for loving the spiciest dishes in the world.

There is a little mystery shrouding another winter special. The nolen gurer sandesh which has come to mean sandesh made of newly arrived high-scented date-molasses. It's a wonder how sweetmeat makers start selling this gourmet's choice before the choicest of khejurer gur is here.

A pleasant surprise for this year's food season. Fish price has suddenly slumped to suit the average man's pocket. From pangash at less than Tk100 a kg to koi of medium size not demanding more than Tk 3 a piece, the cool prices give the Bengalee a sudden intimation of a paradise very near and very real. This is too good to hold for long.

Welcome to you, O good and heartwarming winter with that tang both in the air and on the table that makes life worth-living.

Primary and Mass Education: Management and Accountability

by Kazi Fazlur Rahman

THE persistently low literacy rate and far less than desirable quality of education in general and primary education in particular are recognised in all quarters as matters of most serious national concern. Many cite inadequate public investment in education as the main, if not the only, reason for this deplorable state of affairs. And it is certainly true that many countries invest a higher proportion of both GDP and government budget for education, particularly primary education.

Still, it must be recognised that during the last decade and half, there has been substantial increase in public investment in this sector, with primary education as the major beneficiary. What is the nation getting in return of this much higher investment? How efficient and effective is the system responsible for the management of this investment? How accountable is now highly relevant and timely.

The criteria of management efficiency and accountability are applicable for all kinds of public investment. However, in the context of unparalleled massive increase in outlay for primary education in recent years, and high national priority assigned to the achieving of the goal of "Education for All", this assumes a special urgency in the sector comprising primary and mass education.

Investment in Primary Education

Share of primary education in the government budgets used to be minuscule in the days of both British and Pakistani colonial rule. The status did not change significantly in the first few years of independent Bangladesh. It used to be negligible both in absolute amount as well as the percentage of the total education budget. The latter amount itself used to be a very low proportion of the total budgetary outlay. To make matters worse, the thoughtless and imprudent decision of the then

government in 1973 to nationalise the primary schools resulted in a near total breakdown in the management of the system and deprived it of the basic minimum accountability.

A momentous change was brought about in terms of outlay in 1980-81 budget. ADP (development budget) allocation for primary education increased more than four-fold over the preceding year, from 60.9 million taka to 25.9 million taka.

It is important in this context to dispel a rather widely held and yet unfounded notion which has been propounded by some "experts" particularly the foreign ones. They made the great "discovery" that the revolutionary policy decisions to accord high priority to primary and increase budgetary allocation for it came about as a result of pressure exerted by donor agencies (e.g. Gustavsson in his book Primary Education in Bangladesh: For Whom?).

Such an assertion is a total travesty of truth. Till about the end of the decade of the seventies, no donor agency or country (with the sole exception of limited assistance from UNICEF) evinced any interest in primary education. It must be unequivocally stated that not only the significant increase in the budgetary allocations but also the initiative launched at this time for the improvement in the quality and management in primary education were the results of decisions taken by the then government on its own. It was only after government initiatives were taken in this area that some donors, for the first time, began looking at primary education as an area deserving support. A factual description of transitions may be seen in the book, "Universal Primary Education in Bangladesh" by Dr Ellen Satter.

Till 1979-80, the allocation for primary education as a proportion of the total development budget for the education sector used to be about fifteen per cent. In 1980-81, it increased to

forty five per cent. It was the year in which first ever nationwide development programme for primary education was launched. World Bank funding supported the programme in 40 Thanas; for the rest of the country, the necessary investment came from government resources. The Second Five Year Plan adopted and launched at this time accorded very high priority to primary and mass education. This succeeded in initiating a durable trend which survived even the subsequent changes in the government. Development budget allocation of Taka 4872 million in 1993-94 as against Taka 811 million in 1979-80.

The historic transition period of the late eighties also witnessed the beginning of major increase in revenue budget for primary education. This allocation has increased to Taka 7,944 million in 1993-94 as against Taka 811 million in 1979-80.

Thus in 1993-94 the budgetary allocations for development and revenue expenditure on primary education increased 80 times and 10 times respectively in nominal terms as compared to 1979-80.

Discounting inflation, these increases in real terms are approximately 30 times in development budget and 4 times in revenue budget. No other sector or sub-sector witnessed any comparable increase in allocation over these years.

Return on Investment and Accountability

In the above context, a question becomes highly pertinent. What did the nation receive or is now receiving as return from this massive investment? Has there been commensurate improvement in respect of numbers and rates of enrolment, retention up to the fifth grade, and above all, the contents and quality of instruction?

Even a cursory review of the relevant statistics leads one to the conclusion that the correlation between the ever-increasing amounts of investment in primary education and its quantitative or qualitative improvement is indeed very weak. That is corroborated by general public perception. This holds good despite some improvement in enrolment during the recent years after the official introduction of "compulsory" primary education beginning from January 1982. Yet the question remains, whether this improvement in enrolment can be sustained and those coming to school in increased numbers will survive the full five years. And the most enthusiastic proponent of the present system would hesitate to claim any improvement in respect of quality or quantum of lessons imparted.

The most important factor contributing to existing state of affairs in primary education is the management structure and accountability system (or rather lack of the same).

The Second Five Year Plan launched in 1980-81 did not confine itself to provision of substantially higher financial allocation for primary education. It also laid down the strategy and framework for qualitative improvements, enhanced efficiency of the management system and establishing accountability at all levels. A number of specific actions were also initiated and progress was made in those respects. However, violent political and administrative changes took place soon after. Following these changes, the trend for increasing public expenditure for primary education continued, but all initiatives undertaken for ensuring an efficient, effective and accountable management system were aborted.

Administration of Primary Education: A Historical Perspective

Almost every primary school in Bangladesh came into existence as a result of collective initiative and material contributions by the members of the local community. The community also managed the institution.

During the first few decades of this century, there were three types of schools which could be broadly identified as imparting primary education. These were: (a) Lower Primary Schools (from infant to class two); (b) Higher Primary Schools (up to class four); (c) Middle Schools (usually from classes three to six). In many cases, the land or even a significant part of construction cost used to be borne by one of a few better off individuals or families. Yet, the poorer members of the community also contributed in kind or voluntary labour even if they could not make cash donations. Governments involvement in management and financial support towards maintenance of such schools were insignificant.

The Bengal Primary Education Act of 1930 with the avowed intention of ultimate introduction of compulsory universal primary education all over the province of Bengal in British India was the first major government intervention in the scene. Under this Act, a District School Board for each district was set up. District Education Funds were created and the authority for the management and administration of the rural primary schools was entrusted with these boards. Municipal authorities were given the same responsibilities for urban schools. Under this Act, all properties and assets of the primary schools were transferred to the respective Board. The Board was made responsible for arranging the budgets for the schools, opening new schools as might be required for universalization of primary education, and appointed and supervised of the teachers. An education cess was imposed for raising funds for these purposes. For day to day administration and management, a managing committee was constituted for each school.

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