

## 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 loanees 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 were 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 kutchu market. This regularity of the phenomenon should long have healed the scare element in the *Agrahayan*-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 Bibhutibhushan 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 tanner 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 nightmaris Tk 20 a kg.

The onion price spiral, regular in *Kartik-Agrahayan* 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 *khejur 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 Tk 100 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 the system? These question are 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 achievement 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. Gustavson in his book *Primary Education in Bangladesh* For Whom?).

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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 corre-

lation 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 1992. 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 in his agency an Office of Transition Initiatives.

Kunder noted that the new office would focus on those specific intermediate steps between a humanitarian crisis and rebuilding a country — demobilizing of troops, reintegration of armed factions, demining, establishing police forces, and rebuilding judicial and other government structures. These are the critical components that we really haven't focused on to learn how to get from chaos back to development again."

JOHN SEDLINS is USAID staff writer.

Those were the days of foreign colonial rule. Yet the system introduced by this Act was laudably democratic and decentralised. The School Board was constituted with the representatives of the elected members of the then District Board and Union Boards, elected teacher representatives, representatives of the guardians and concerned local level government officials. The Act further envisaged that the District School Boards during the first eight years of their operation will have a government official (the District Magistrate) as its chairman and subsequently it will be headed by an elected non-official chairman.

These Boards were duly constituted and started operation. However, the declared objectives of introduction of universal primary education had to be postponed indefinitely due to the disruptions caused by the Second World War and subsequent political tumults and upheavals. Yet, the local level management and accountability system introduced by the Act remained basically unaffected.

Political changes in 1947 saw the beginning of gradual erosion of the authority and responsibility of the School Boards. Finally in 1957 all function and authority of the Board was transferred to the District Magistrate and Collector (subsequently designated as Deputy Commissioner). This, however, did not affect the traditional community involvement at the individual school level.

The author was an Adviser to the Acting President Justice Shahabuddin Ahmed in the Interim Government. Earlier, in addition to various other posts he held as a career civil servant, he was Secretary, Ministry of Education (1979-81) and Member of the Planning Commission in charge of Socio-Economic Infrastructure and Programming Divisions (1987-90).

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## Somalia Shows the World's Future?

John Sedlins writes from Washington

people meeting each other for the very first time. I was there and I can assure you that that's the way it was," he explained. "People did not understand each other's terminology ... [or] each other's role in dealing with the humanitarian crisis."

One result of the Fort Polk training exercise has been the development of a draft paper entitled "Multiservice Procedures for Foreign Humanitarian Assistance Operations," for use in future humanitarian operations.

While "that may sound a little bit like US military jargon," said Kunder, "it is an attempt to allow each military officer in the field to understand the role of each of the civilian components that he or she is likely to encounter if they are called to serve in a relief operation."

Explained Nations (who has direct experience of both military and NGO environments), "The goal is to understand our cultures better. The NGO culture is very different from the military." The military is disciplined, orderly, and hierarchical, he said, while NGOs are "much more linear" in terms of organization, not particularly disciplined, and much more consultative.

Kunder said policy-makers should be looking at strengthening the United Nations. "The

UN has completely inadequate crisis management capacity now," he said.

"Increased emphasis among US policy-makers — political and military — on the linkages between humanitarian relief and long-term development" was a third item on Kunder's list.

Echoing Natsios's point, Kunder said, "The kinds of crises that we are going to be facing for the next generation

## OPINION

### Manpower Export

I am personally involved in marketing and execution of manpower recruitment orders for the last 14 years. I believe the present government has been taking bold and courageous steps in many sectors for the development of the country. In manpower export sector, the government demonstrated courageous action by cancelling some 20 licences and suspending many others. One of the most notable achievements is successfully forging an important friendly relationship with the Malaysian Government, resulting in the Malaysian Government's decision to import most of their manpower requirements from Bangladesh. Already nearly 100,000 workers have been exported and it has been established through various reports that Malaysia is likely to recruit nearly one million workers in next 5 years.

We understand that the Ministry of Labour and Manpower is very much aware of the extent of exploitation by the so-called sub-agents and suppliers in the sector. This is the most disturbing obstacle faced by the job-seekers, who often end up paying excessive amount of service charge and, worst of all, have to wait for one to two years to finally get the job. Also about 20 per cent job-seekers lose the money. This is because the so-called sub-agents often allegedly invest the job-seeker's deposits in other businesses. We know well that the government took serious actions against such sub-agents recently. We hear almost daily stories about police raids to this or that unlicensed sub-agent's office. But after arresting the sub-agents and seizing passports etc. the police ultimately release them believably through negotiations.

Police even follow up with threats of further action, but little actions actually follow. Allegations are there but it is unfortunate that government, it seems, does not pay heed to them. And the job-seekers suffer. We would like to suggest the concerned Ministry of Labour and Manpower to immediately allow the genuine recruiting companies to include in their advertisement the following points: (a) The job-seekers are advised to strictly study the legal demand order before committing anything. (b) Service charge for factory for Malaysia is Tk 60,000/-, construction Tk 55,000/- and for plantation Tk 40,000/-.

Immediately upon selection and successful medical test the candidate may deposit Tk 20,000/- only. After arrival and on demonstration of calling visas additional amount of Tk 20,000/- and on production of visa stamping on their passport, balance amount of Tk 20,000/- should be paid within a week. (d) For all the transactions official money receipt with proper revenue stamp will be issued.

The village-based job-seekers are yet to develop confidence in the big city-based recruiting companies. They fear that if their initial deposit money is not refunded in case of failure to provide job, they may not be able to argue and recover their money from the city-based unknown companies. Therefore, they tend to put their trust in the village-based sub-agents. They think if something goes wrong, they can realise the money through village elders' intervention and so on. The village sub-agents also are active in persuading the job-seekers not to go direct to city-based recruiting companies.

As per the advertisement specimen imposed by the Bureau of Manpower, the genuine recruiting companies could only say in their advertisements that a service charge of only Tk 8,000 for unskilled and Tk 12,000/- for semi-skilled workers will be realised plus one way ticket price. Even a candidate from remotest area knows one cannot get overseas job at this rate. They know this is a gross lie and they loose confidence in bigcity based recruiting companies.

We would like to suggest the concerned Ministry of Labour and Manpower to immediately find some ways to protect the job-seekers. However, before taking any action against sub-agents, the government should first change the policy on advertisement by recruiting companies, facilitating the job-seekers to contact the genuine recruiting companies directly.

Government may immediately take steps to strengthen and enlarge Labour Counsellor section at Bangladesh mission in Malaysia to effectively help solve workers' job-site problems.

Tajuddin Ahmed Dhanmondi R/A, Dhaka

### To the Editor

Letters for publication in these columns should be addressed to the Editor and legibly written or typed with double space. For reasons of space, short letters are preferred, and all are subject to editing and cuts. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

### Americans on Bangladesh cause

Sir, I have been reading in your paper the moving accounts of the Bangladesh liberation war with special attention. My husband and I were among the Americans in Washington, DC, who congregated there from all over the country to lobby to the US government against our administration's drastically and incomprehensibly policy towards the cause of Bangladesh. I would like to mention this lobbying effort as an addition to the work of Bibhutibhushan 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 tanner 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 nightmaris Tk 20 a kg.

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Suffering at Sheorapara bus stop Sir, The office goers, students and people of all other walks of life avail transport from Sheorapara stoppage on Rokeya Sharani. This is the only bus stoppage for the people of Ibrahimpur, Kafraul, Sheorapara and Pirerbag area. But in the

morning peak hours no minibus makes their stoppage. Most of the buses ply from Mirpur, attaching the label 'direct' means 'Birathin' or non-stop service. Moreover, all tempers go to Mirpur to lead the passenger and directly go to Farmgate. So, we the