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Financial Sector Reform

The World Bank seems to be in an in-season monitoring mood ticking off our successes and failures in implementing the overall structural reform programme of which the agenda for a flexible financial system is a key element. The WB's evaluation is happily set against a series of open exchanges of views held in Dhaka between the government functionaries and the private sector leaders — all being focussed on private initiative and the investment scenario in Bangladesh. Thus the disposition to face facts is widely prevalent here, as far as the state of the economy goes.

Having said that, our instant reactions to WB's certain observations about the slow pace and the 'insufficiency' of the reforms in the financial sector are that these have been somewhat clinical for two allied reasons. One, the inherent rigidities of the system could not be wished away wholesale all too soon; and second, a respite is needed to be given even after a reasonable recasting of the financial sector for the results to start showing.

Where does the reform of the financial system actually stand? The formidability of the overall task lay in three crucial factors. First, the threetier control of the Finance Ministry over Bangladesh Bank, of the central bank's regulatory directives over the NCBs, and of the nationalised banks' own rigidities in relation to the private sector, was an entrenched legacy. Second, the backlash of a 'default culture' in the shape of outstanding loans had to be rolled back with significant recoveries recorded to the bank vaults. Third, the government's own borrowings largely to finance the loss-making public sector corporations overshot the NCBs' paid-up capital with the central bank, requiring that the NCBs be recapitalised. With this in the background, the government has to privatise Rupali Bank, somewhat as a test case with a social cost attached to cutting back on the number of branches and employees.

While redressing the regulatory aspects within the government are a matter essentially linked to the overall context of re-writing the rules of business, the question of legal back-up to the reforms appears to have been well addressed. The Financial Institutions Act, 1993 is already in place and amendment to the Negotiable Instruments Act is under way. The Bankruptcy Act is at an advanced stage of formulation and Bangladesh Bank's capabilities for off-and on-site inspections in regard to banking are being enhanced. The NCBs have been recapitalised to the extent of Tk 3229 crore reviving their missing strength.

We would be greatly surprised if default culture and lending by bank 'insiders' which should be regarded as matters of the past, have staged even a sneaking come-back.

But materially what must be confronted are that we have on the one hand lowered rates of interest for deposits; but on the other, high notches of interest charged on loans - that too topped off by malpractices and rent-seeking. These are helping neither saving nor investment. While the debt overhang with the banks is being worked off gradually, the banks have nonetheless a liquidity overhang with not many takers of loans. These contradictions have to be removed, as far as practicable, to give a boost to the sluggish economy.

Serbs must Comply

The Sunday midnight GMT deadline for withdrawal of all heavy weapons by the Serbs has passed without any incident. Although full compliance with the conditions set forth by the North Atlantic Treaty Organisation (NATO) has not come about, the military pact of the West has ruled out the need for air strike immediately. But the threat of such a strike is there. Until now the NATO threat has worked and not only did the Serbs refrain from pounding the Bosnian capital and other targets with heavy mortars but they have actually started withdrawing the weapons in question from around Sarajevo.

This is for the first time that the Serbs have gone by the demand made on them. Clearly they had difficulty in moving their heavy weapons away in heavy snow. The NATO seems to have made some concession on this ground but the soft stance does not have to be confused with any further allowance for strategic advantage. On this count US General John Shalikashvili has not minced words. He is in favour of keeping the option clear for air strikes in case of any non-compliance with the NATO formula for removal or surrender of cent per cent of all heavy weapons by the Serbs.

That the imposed truce is working is an improvement by itself in the Bosnian situation. It has proved one fundamental point which is that the Serbs can only understand the language of weapon and force. Clearly, if the West had made up its mind earlier, much of the bloodshed, massacre, atrocity and crime against humanity could have been avoided. The West has taken a long time to show its firmness of purpose. Now it must press for the advantage as the Serbs have begun showing their tails. Further threat will surely bring them to the negotiating table never to back out from what they agree upon. They have done it on endless occasions and now they must not be given any more concessions.

- The Bosnians Muslims constituting 44 per cent of the population have at present been left with just 10 per cent of the territory. The divides that were agreed upon by the Serbs, Croats and Muslims under the original peace plan should once again be redrawn for being duly respected by all the parties involved. In any case, the Muslims must have an access to the sea through a corridor. Without the provision for this any peace agreement will be fraught with the danger of future flare-ups.

A Monumental Failure Awaiting Redemption

much as the Ekushey has done in shaping the Bangalee ethos. Its secular character is what has lent the occasion an enduring appeal Beyond the appeal, the political significance coupled with cultural cravings of the Bangalee mind has catapulted an ethnic people - already sustaining a geographic divi sion - into the reality of a nation-state in the Western sense planes were made the goals for

O single event in his

tory has contributed so

of the term. As a most rewarding moor ing. Ekushey has few parallels in human history But reaping of the best harvests most of the time also requires the removing of weeds An occasion hallowed by the sacrifice of the martyrs will nonetheless hold the torch, even if mis guided people deviate from the road to the cherished goal; but as a people we will prove our selves unworthy of the noble task assigned to us by our illustrious ancestors.

The signs are already worrisome. On the face of its 42 years ago, it was a struggle for establishing Bangla as a state language, although in the depth of it, the charge was against an invasion meant to stifle a whole population in every area of its unfolding. It was a defence of life and liberty - a right to live in dignity, without being intimidated - and a refusal of freedom rationed by an incorrigibly arrogant administration with no popular sanc-

So through the recognition of their mother tongue the Bangalees proved, not so much to others as to themselves their worth. Earlier Rabindranath almost single-handedly earned for Bangla the respect that other rich languages the world over command from the international community. The division of Bengal had in the mean time dealt a mortal blow to a wholesome progress of Bangla. Now the Bangalees on this side of the border were left with the hard task of according the language its official recognition on the one hand and also its rightful place in their lives as such, on the

On the first count, success came rather early — albeit at a

T NCREASED access to

red quality of education to get

primary education has to

be matched with the desi-

cost. But that is how history makes demands and on prompt and proper responses to them historical moments are created. In those heady days from 1947 to 1952 the people of this part of the world scaled heights untraversed by their ancestors and during the successive decades still higher

ascension. In the furore perhaps the object that ignited conflagration got drowned and today after four tumultuous decades. Bangla has failed to take the elevated position originally set for it to do. On paper, it is a state language; but in practice the anarchy reigning in the officialdom is random — only to be seen to believe. The records of the educational institutions are no better either Today the rape of language in myriad forms continues and one only looks up in despair to the heaven when men in power shed crocodile tears for the mother tongue but actually do not advocate its promotion.

The naivety and dichotomy are only too obvious. While the elite send their wards to English medium schools or abroad for higher studies, the primary schools are subjected to utter neglect. In the same breath, one must look warily at the unprecedented growth of madrasas where scientific and modern education is deliberately avoided. The fact that between 1972 and 1994 madrasas have recorded a fivefold increase as against a 1.5 times increase in the number of primary schools shows what the policy-makers are upto.

Each February platitudes and rhetorics abound but the language remains where it was. Had it not been for some committed people, who abhor media gaze and cheap publicity, Bangla would be in greater trouble by this time. It is these people who have enriched the language through continuous research and experiments. In their utter humility, they would not even contest the little men in position when the latter foolishly admontsh the nation; for by taking the people for a ride, they also bring

by Nilratan Halder

out the buffoons in them. But the scholars could indeed make a change in the whole situation, if only their unher alded devotion to the cause of the mother tongue were duly recognised and further patron-

Till today about 80 per cent of the population have been left out of the pale of education. Literacy alone does nothing by way of shaping ones own destiny. It's some sort of functional literacy adequately backed up by cultural, sports and entertaining provisions in a healthy environ that stands to take a people onto the road to prosperity. A flawed educational system encumbered

with a huge army of illiterate people runs counter to the aim of the 1952 Language Move-

That the medium of instruction and teaching still remains to be a cocktail thanks to the obduracy and lack of vision of the half-baked politicians and bureaucrats shows why all the efforts to make Bangla luminesce in its full glory go wasted If the official position is largely responsible for this state of affairs. our love for everything foreign is also partly to blame. Books are not written in Bangla for higher studies and even at the primary and secondary levels the standard - both content-

wise and language-wise much to be desired. Worse still is the teachers' quality. The mechanism to judge their qualifications as teachers has ever remained suspect. Add to this, the widespread corruption, as alleged through reports carried in various dailies, in the appointment of teachers - pri-

mary ones in particular. Admittedly, there is no short-cut in education. It is a continuous process that has to be kept alive through a constant stream of information and knowledge. As is the case. reading and writing materials have been made prohibitively costly through the state policy. In this situation, education, and even literacy, is what suf-

fers most. And no government can do adopt policies, in its right senses, that proves counter-productive. Here exactly lies the crux of the problem. What the government says does not really mean and what it means is left untold.

Decidedly, unless the dual problem of making the land guage a vehicle of our thought process and educating cent per cent of our population is addressed in right earnest. getting overenthused over the ritualistic observance - better still celebration - will take us nowhere. The message is clear Now the question is, if we are ready to accept the challenge. No doubt, if we commit ourseives to the task in the same spirit that saw us through to the Language Movement, the mass upsurge of 1969 and finally the Liberation War of 1971, we stand to succeed.

Events Leading to Our Language Movement

by G A Momin

TITHIN a month after emergence of Pakistan as an independent state, founder of Pakistan. Mohammad Ali Jinnah said in the first session of National assembly, "From today a Hindu ceases to be a Hindu and a Muslim ceases to be a Muslim in Pakistan." By saying this Jinnah wanted to impress upon the people of Pakistan that all the citizens of Pakistan irrespective of their religious affiliations were to be treated equally. Although this was a very pious saying, the statement struck at the very root of the controversial two-nation theory which had provided the basis for partition of India and creation of Pakistan as a Muslim state. In the face of Jinnah's saying one could easily assail his position by asking how in Pakistan a Hindu ceasing to be a Hindu and a Muslim ceasing to be a Muslim were any different from a Hindu or a Muslim citizen of India having a secular credential. This very statement which Jinnah made rather unwittingly relegated the twonation theory to a hoax. On introspection Jinnah, a smart

politician, did not take too

long to realise that his pro-

fessed neutrality between reli gions betrayed the falsity in the so-called philosophy of two nations which saw him as the head of a new state, curved out of the Indian sub-continent purely on religious basis.

In my belief this realisation coupled with a sense of apprehension inspired by Lord Mountbatten's warning and doubt about the viability of East Pakistan must have hardened Jinnah's stand about a unification of Pakistan which particularly lacked any strong unifying bond between eastern and western parts separated by nearly twelve hundred miles of Indian territory, except reli gion. Religion among the factors that constitute a nationality always carry low weight. Jinnah knew it too. So he was after another strong thread to bind the two parts of the country together. He struck upon language as the only possible means out of the tangle. Here too he apprehended difficulties, for the people of East Pakistan, who accounted for more than 50 per cent of Pakistan's population were Bengali speaking and staunch adherent of Bengali culture

and tradition which are in common with those of the

Bangalees of West Bengal.

These situations contributed very greatly to follow by Pakistan Central leadership a dogged anti-indianism as a fulcrum of Pakistan's foreign policy. This policy of anti-Indianism was all the more pronounced with matters relating to East Pakistan. The Central administration of Pakistan was always suspicious and apprehensive of East Pakistan being wooed over by India. The Pakistani chauvinists always thought that in matters of wooing the Bangalees. the stock-in-trade in the Indian hands were Bengali lan-

guage, literature and culture. Among all the provinces of former Pakistan, East Pakistan was certainly the richest in matters of language, literature and cultural heritage.

Initially Karachi's and subsequently Islamabad's anxieties over Bengali language and literature were accentuated by the fact that for centuries the literary and cultural capital of undivided Bengal was Calcutta which was incidentally the provincial capital of Bengal.

Thus from the very beginning pursuits and cultivation of Bengali language and literature were viewed by establishment of Pakistan as pro-India initia-

Things took a clearly confrontational turn after the people of Bangladesh (then East Pakistan) rejected outright Jinnah's plan to instal Urdu as the only state language of I was sitting only a few

yards away from the rostrum upon which Jinnah stood during his first and only visit to East Pakistan in mid 1948, to announce that 'Urdu and Urdu alone shall be the state language of Pakistan'. The entire audience went dead still in silent protest. Within myself I felt all my enthusiasm about Jinnah's visit to Dhaka instantly evaporated. The following day when at an assembly of Dhaka's elites Jinnah repeated his plea in favour of Urdu, it incited an uproarious protest with only one word 'No No No'. This was the start of the saga which in course of next two decades proved to be at once painful and triumphant. The language not only triumphed but also prepared the land for the final assault.

Building a Literate Nation-II

Quality and Management of Primary Education

the full benefit of universal primary education. The roundtable meeting mentioned about the problems of inappro-Simultaneously, there is priate curriculum, lack of need to modernise the curmotivation of primary school riculum to prepare the chilteachers, insufficient school dren for the 21st century, and contract hours, non-use of edbring about a qualitative ucational technology and not change in their character, as fully exploiting the educability pointed out by Mr Carriere. Dr of children as the possible Kamal Hossain emphasised the causes affecting the quality of need of improving the teaching-learning process through the use of educational technol-

Bangladesh has now introduced competency based curriculum in primary schools. But it all depends how the curriculum is implemented in the classroom. Majority of the primary teachers, since they became government servants in 1973, do not want to take their profession seriously. They have now formed into powerful trade unions to realise their numerous demands. As suggested in the meeting a consensus between the government and the political parties to deal with the trade unions could awaken the, teachers to their great responsibility of teaching which they owe to the nation.

education.

But in the long run, this would work if persons with good academic foundation and having genuine love for learning and natural affection for children are recruited as teachers; the present antiquated system of teachers training is changed; and their accountability to the commu-

nity is restored. At the same time, teaching as a profession has to be made more attractive by offering them career prospects. For example, the post of headteachers, subject to certain criteria, could be upgraded with higher pay and status. A good headteacher can play a central role in improving school administration, providing academic leadership and inspiring community participation as pointed out by Mr Kazi Rakibuddin Ahmed, Secretary, Ministry of Primary and Mass

by Mahmood Aminul Islam out school lunch programme in some selected schools where the school managing committee would be willing to use the wheat for preparing some food for the children. Primary education in

Bangladesh suffers from poor physical facilities and high ogy like radio and TV and teacher-student ratio. For a other innovative methods that long time since the British are being used in many coundays the teacher-student ratio was 1:40 and it worked quite In Bangladesh, the contact well. This should be restored. hours in a school year of about Opening of hundreds of feeder 200 days averages 500 hours. schools for grades I and II stu-Worldwide, the contact hours dents and introduction of two for primary grades I-VI average shifts for students of grades III. IV and V (as suggested in 880 hours in an academic year with lot of variation between Part I of the article) would countries. But even this reease the problem of classroom duced contact hours are not accommodation in primary fully utilised, leaving aside schools. But still, additional poor daily pupil attendance. By classrooms may have to be added in many schools. There changing the present January-December academic year to cannot be any compromise in April-March (corresponding to providing the minimum re-Bengali calendar year) it is quired physical facilities and possible to take advantage, number of teachers to ensure weather-wise, of the best part that children acquire acceptof the year — November to able level of learning compe-February — for uninterrupted tencies.

Pre-school education has relevance for children in their transition from home to school environment and in preventing drop-outs which mostly occur in grades I and II. But can we afford this luxury as pointed out by Mr Abed? As an alternative, curriculum may be modified to accommodate learning content of pre-school and grades I and II during a span of two years to be spent in BRAC

type feeder schools. In the roundtable, management was discussed as the key issue for carrying out whatever reforms are needed to universalise primary education. Dr Kamaluddin Siddiqui said that the 'whole thing boils down to management.' Mr Kazi Fazlur Rahman said that 'it is not only the question of resources but also the question of good management.' But all were unanimous on the necessity of 'a decentralised community based. community supported, community responsible primary education system which includes both formal and nonformal education system, as so forcefully put forward by Dr Siddiqui

Traditionally, Bangladesh had a decentralised system of primary administration in the district school boards. This was disturbed and the process of centralisation started in 1950s culminating in the wholesale nationalisation of primary schools in 1973-74. An attempt was made to reverse the process by an Act passed in April 1981 to set up local education authority in each sub-division (now district). This was never implemented with the change in government in 1982. In the centralised system of

primary administration the teaching community as a whole (numbering about 160,000) has been kept out. They do not have any role to play in the planning and management of primary education. But I feel, their participation would strengthen primary education. For example, in Thailand where primary education is administrated centrally, teachers are represented in the national, provincial and district committees ensuring their involvement in the management and development of primary education at each level of administration. Such a system of participatory management, if introduced in Bangladesh, would make the teachers behave more responsibly in implementing the UPE programme.

Presently, the Local Government Bill is before the Parliament and it is the right time to strive for a consensus

among the political parties about the power and functions of the local bodies at the district, thana and union levels along with the role of the central government for effective decentralised planning and management of primary education. The Bill should also bring up the question of what would be the structure and functions of the existing school managing committees to allow effective local participation in school management. In Japan, every year, a new school managing committee is elected by the parents/guardians in each school. It functions in several sub-committees to look into all aspects of management. This deserves close examination for

adoption in Bangladesh. As pointed by Dr Kamal Hossain, decentralisation of management and administration of primary education would entail some radical thinking as to what powers and functions are to be transferred from the central government to the local bodies. Also, what financial support they would need from the centre for proper functioning subject to audits and monitoring. He suggests, that block grants to the local bodies should be performance based for the purpose of accountabil-

Investment and Resource Mobilization

The combined revenue and development budget for 1993-94 allocated about Tk 13018 million to primary education which works out to be Tk 941.28 (about US\$23.5) divided among 13.83 million students (mid year total primary enrolment in 1993 according to Primary Directorate). Clearly much more investment is needed to improve physical facilities, employ more teachers and run thou-

sands of feeder school required to create greater access to education. Moreover, use of educational technology in schools would require substantial initial investment and recurring expenditure.

The additional resources may have to be mobilized by imposing education levy. I am told that in Pakistan a nominal surcharge is realised on all imports to generate fund for education. This can be done in Bangladesh. Jamuna bridge surcharge is an example. Every Union Parishad realises a small education cess. A matching grant-in-aid (depending upon what portion of total cess has been realised) can be given by the central government to each union as subsidy to meet the cost of the proposed feeder schools. Additionally, a Prime Minister's Fund for primary education can be created. There are many public spirited and wealthy people who would like to contribute to the fund generously.

Fund raising efforts would yield best result, if the public could be kept informed about the progress of implementation of the UPE programme according to certain key indicators as pointed out by Mr Carriere and Ms Watanabe. Both the print and electronic media can play a significant role in this. In all national dailies a page is earmarked to publish district news. Once a week this page could be entirely devoted to reporting activities on primary education.

The roundtable meeting has ventilated the problems and prospects of primary education in Bangladesh as seen by the distinguished participants. It is now necessary to develop their thinking as highlighted in this article in formulating policies and programmes for overhauling primary education. The lead has to come from the Prime Minister who is also in charge of primary and mass education. There is no time to lose as this is linked to our survival as a self respecting

(Concluded)

BTV quiz programme

Education.

Sir, Bangladesh football team's disgrace in the SAF games was a disappointing experience for the viewers. In the same week, BTV was showing the SAARC quiz programme. This competition commenced earlier in Colombo with the participation of young people from the SAARC countries. Any citizen, who has some self-esteem has been offended by the poor performance of the Bangladeshi pair. More disappointed were those who could recall that in earlier participations. Bangladesh did very well. Actually, two participants from Bangladesh topped the earlier competitions, held in Delhi and Islamabad respectively.

In the past, I used to take part in these programmes en-

thusiastically and had some limited successes. I still retain some of that interest. So I know very well that was not the true representation of our youths' state of knowledge. Once, BTV used to arrange some very high standard general knowledge programmes like 'Gyan Jiggasa'. BTV now seems to have lost interest in these programmes, but often I get the opportunity to see programmes of the like arranged by other organizations and come about quite a few conscious, bright, smart young people. I do not seem to have seen any of that pair in those programmes. So question arises, who sent these two and on what merit? So far do I know, there was

study at the school. The ques-

tion of curtailing the number

of holidays (raised by Ms

Watanabe) may be examined,

specially in view of occasional

forced closures of schools due

to inclement weather and nat-

Bangladesh.

ural calamities, so common in

esting point of enhancing the

educability of children by im-

proving their nutritional status.

He said that if it is not possible

to replicate the Food For

Education' (FFE) scheme

countrywide, the very least

that could be done is to pro-

vide children with nutrient

supplements while attending

school to make up for iron and

iodine deficiencies in the food.

Here, I would suggest that as

an alternative to FFE scheme,

it would be worthwhile to try

Mr Carriere raised an inter-

a hurried selection where a limited number of students from Dhaka University and

some privileged institutions participated. Had the TV authority or the selectors been serious, they would have called for an open participation countrywide and phased out this selection process into tiers to filter out the very best in the country. However sporting an event this might be, the participants represented all the young people of this country and country's honour was involved. After the disaster in the

SAARC football, lynching mob has chased the football officials and the players. Millions of people in this region have viewed this SAARC quiz pro gramme and the humiliation of this country. The selectors and the authorities in this event should be held responsible as

While we used to view the

quiz shows on BTV in the past, we used to enjoy the excitement of competition and got the inspiration for consciousness. Surprisingly, BTV has not a single such programme for the juveniles in these days. I think it is essential to re-introduce programmes like 'Gyan Jiggasa' and extend them down to school level. We view those fast, easy going quiz programmes on the Zee TV or Doordarshan and are amazed and suffer from inferiority complex seeing the expansion of knowledge and consciousness of these youngsters. Our young people are no less bright. Give them the chance, inside and outside the TV; the way Indian young people get the chance to show their talent in 'Limka' or Tata' quiz or in 'Spectrum'. We sure do not want to see our boys and girls

being embarrassed before the Aminul Haque Mithu

Teesta Barrage

Motijheel, Dhaka

Sir, Teesta Barrage is a big irrigation project with an estimated cost of some fifteen hundred crore Taka. It is supposed to bring under irrigation lakhs of acres of land in greater Rangpur, Dinajpur and Bogra areas in winter season and thus increasing agricultural production in northern part of the country.

The idea is no doubt lofty. But a visit to the site will show that it is a highly illconceived project. Bulk of the money has already been spent and the barrage has been completed but there is hardly any water in the river in dry season and so

what will irrigate the land? Most of the feeder canals are yet to be constructed; but big question is, what the proposed canals will carry?

Some say, that this project is a testimony on how effectively human ingenuity can misuse public fund for private gains! It is alleged that major beneficiaries of the project are dealing engineers and officials. not the general public. If so, it is high time that the whole project is reviewed by experts who do not have any vested in terest in the project. May I therefore request our parliamentary committee on Ministry of Irrigation to go into the matter dispassionately and decide whether there is any need for further investment on the project

Saleh Ahmed Chowdhury Dhaka Cantt, Dhaka