

BRAC, Primary Schools, And Microcredit

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In Bangladesh people of all social strata know that Microcredit schemes are designed to meet the needs of the poor. As numerous schemes have shown that Microcredit can make a significant contribution to tackling poverty, it should come as no real surprise that NGOs and others think up new schemes in their attempt to reach the poor. The poor have usually been viewed by the conventional banking system as a bad risk because: they cannot offer any collateral or security against a loan. But over the last decade or so, the pioneering efforts of development NGOs have become even more innovative.

The poor, and poor women in particular, have shown they can successfully use a small loan to earn income - and, of greater importance to the lending agency, they are prompt and reliable repayers. Most NGOs organize a 'sainity' where the poor women gather to take a loan or repay one. The common feature of Microcredit schemes are designed to be simple and provided locally. Clients take some degree of collective responsibility for both screening applicants for loans and for ensuring repayments are made regularly.

Of course lending to the poor is not new. Many poor communities, with or without outside assistance, have traditionally run small savings and loans schemes of various kinds but, we venture to say, the latest scheme to come to our attention will make your hair curl. Already it is causing an uproar in our primary education sector as various organisations of primary schoolteachers strongly oppose the Government's decision to hand over the responsibility of supervision of primary schools to BRAC, an NGO, which they said would first implement its micro-credit agenda through the schools. The teachers are so livid at this that they have given the government a 10-day ultimatum to withdraw its decision. Otherwise, they would go for countrywide movement to compel the Government to cancel it. The point at issue is the Government decision to give BRAC the responsibility of monitoring all the primary schools, including Government, private and community schools, in 30 upazilas across the country.

BPTA president Wahiduzzaman Miah said "the country's primary educational system could be ruined if it is monitored or supervised by an inexperienced organisation like BRAC. BRAC has already been censured for its inability to run its own schools in remote areas due to its mismanagement. He said, it is nothing but an initial process to privatise the government primary schools. And we all have to be aware about such initiatives." He urged the authorities of all the primary schools not to allow any NGO (BRAC) workers in the schools. He said the instructors and assistant instructors of Upazila Resource Center (URC) are giving the teachers necessary training in a scientific way." As a follow up to the training, Thana Education Officer (TEO) and Assistant Thana Education Officer (ATEO) monitored and supervised the training closely for quality education." He said, it is necessary to take some effective measures like promotion to secure qualified teachers for ensuring quality education as many highly qualified teachers are leaving the profession for financial insecurity."

So where does an NGO like BRAC fit in to this scheme of things? The teachers are clear on this point because they say, the main objective of NGOs in the country is to start credit programme. If they (BRAC) enter the schools in the name of monitoring quality education, BRAC workers will definitely launch their credit programmes. However Microcredit and education to have an affinity as it is the biggest women's empowerment strategy in the world. Poor and developing countries, donor as well as banking institutions, have adopted Microcredit as the desirable strategy for development and as a magic bullet to solve all the problems of women, but for children? What do they think they will achieve by entering the domain of the very young?

Although women are targeted because of their dependability, discipline and ability to work together, this can hardly be extended to small children with no experience of the world. As the standard of education of these women is mostly poor, there is an urgent need for women's organisations to help them gain in understanding but this can hardly be achieved through children of such tender years. Now that the government is presenting the creation of Microcredit forums at the primary staga of education it would be far better for NGOs like BRAC to concentrate on providing quality education to children which is a priority for the future power of Microcredit lending programmes. At least they will come to such forums better equipped than their mothers.