



Investing in human rights

On the brink of the 21st century, the world is on the cusp of an education revolution, based on our expanded and revitalized concept of what education means and the ways in which learning can be enhanced.

The commitment to education, which foundered on the rocks of debt and structural adjustment during the 1980s, has been renewed in the 1990s by the awareness that human rights are key to human development.

As never before, humanity recognizes that human rights are indivisible and that the fulfilment of one right reinforces and promotes another. That there is a human right to education, like the rights to freedom of speech and thought and freedom from torture, may still strike many as a novel concept. It is an especially far-reaching and transforming concept in the developing world, where 130 million children who should be in school are not. Even more revolutionary is the insistence of the Convention on the Rights of the Child that this education must consist of a high-quality learning experience in a child-centred, gender-sensitive environment.

Photo: The world's poorer nations carry \$2.2 trillion of external debt, making it extremely difficult for them to invest in education. A girl with a tablet on her way to school in Cambodia.

Clearly much of what currently passes for basic education is simply indefensible. Its inadequacy can be illustrated by the following examples of school experience:

[In Japan]: Children are thrown into this severe and endless competition for better social position at the age of kindergarten because all educational institutions are hierarchically ranked from top to bottom according to prestige, actually defined by the number of students whom an institution can send to a 'better' or 'famous' higher educational institution or big company. Only children who have been well trained to learn almost inhumane perseverance and self-restraint can succeed in getting ahead... [they] know well that if they drop out of the school system, [they] will easily be driven to the socially marginal rubble.¹

[In Zambia]: The average pupil walks seven kilometres every morning in order to get to school, has not eaten, is tired, undernourished, malnourished, suffers [from] intestinal worms, is sweating and lacks concentration on arrival. He or she sits with 50 other pupils in a similarly poor condition. Their receptivity is minimal. The teacher is poorly educated, badly motivated and underpaid. He speaks bad English but still tries to teach in that language.... He does not

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know his subjects well and uses poor teaching methods during his lessons.... The acoustics and ventilation are bad, the room dark, there are no chalks, the blackboard shines, there are too few notepads and pencils.... The school is an alien world, which ineffectively tries to offer knowledge of very little relevance to the pupil, his or her social environment or the society he or she will meet as an adult in the labour market.²

[In Brazil]: The municipal primary school class... uninspirational to begin with and lacking basic instructional materials, was filled with dozing and daydreaming children... [who] were grossly undersized for their ages; others, with obviously distended bellies, complained of stomach-aches from parasites and worms, while still others were tormented by itching from lice, pinworms, scabies and other common skin infections. Children of all ages and talents were exposed to the same repetitive lessons pitched always to the slowest learners.³

Many learning environments are far from the stimulating, child-friendly ones stipulated by the Convention on the Rights of the Child. But if the failures of the existing education systems are manifest, so too are the successes of the pioneering examples described in the previous section — not only in their teaching and learning environments but also in the flexible and responsive management systems they have established. In addition, a positive by-product of education's extreme financial problems over the last two difficult decades has been the elimination of whatever excess might have been in the system, leaving it more cost-effective and less wasteful than ever before.

A number of economical and high-quality routes to achieving the world's educational goals have been investigated over the last decade, and many

show promise. These need to be supported by sufficient resources and political will — nationally and internationally — if all schools, in rich and poor countries alike, are to benefit.

The duty of the State

National governments are obligated to ensure basic education and to make all necessary changes in policy and practice towards this vital end. Many were inspired by the Jomtien agenda to find more money for education, but many others have failed to make education a sufficient priority. Developing countries tend to plead poverty as an excuse for failing to allocate sufficient resources for Education For All, despite the evidence amassed over four decades of development that poor countries can work wonders with commitment and far-sightedness.

Comparisons within Asia make the point. The state of Kerala in India has achieved a 90 per cent literacy rate, far in excess of the 58 per cent rate in Punjab, which has more than double the per capita income.⁴ Viet Nam has reached 94 per cent literacy, while Pakistan, with a much greater per capita income, languishes at just 38 per cent. Among the factors influencing these results must be counted political commitment, exemplified in specific policy measures to ensure Education For All. A general plea of poverty can be rejected when military spending in South Asia remains so high — about \$13.6 billion a year in the region.⁵

UNICEF has conducted a detailed study of nine countries and the Indian state of Kerala that have all achieved much better health and education results than others in the same region with similar income levels. All of them achieved universal primary enrolment early in their development process. Regardless of political and other differences, all share a policy of



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In Pakistan, a man holds an informal class for neighbourhood children on the street so that he can also tend his nearby store.

strong state support for basic social services, refusing to rely on 'trickle-down' from economic growth or the free play of market forces. Each has consistently spent a higher proportion of per capita income on primary education than have lower-performing neighbours, while keeping down unit costs. They have managed to improve quality while keeping repetition and drop-out rates low, and they have kept primary schooling free of tuition fees.⁶

The countries that are furthest from achieving Education For All have not as a rule adopted the policies and interventions of those countries that have made significant progress in education. They have not, for example, ensured a balance in public spending, funding basic education as well as higher-education levels equitably. Nor have they kept costs low as coverage expands. The experience in particular of francophone Africa is illustrative. There, unit costs (per pupil and per graduate) remain among the highest in the world, and enrolment rates among the lowest.

The policy lesson is that the cost to parents has to be minimized, yet there may be evidence that the out-of-pocket costs of sending a child to school in sub-Saharan Africa in the 1980s rose. The progress achieved in the nine study countries and the Indian state of Kerala provides other useful lessons — the positive effect of a high proportion of female teachers on girls' enrolment, for example, and the advantages of instruction in the mother tongue in the earliest grades.

In India, there is now a concerted move to increase the proportion of female teachers in the northern states, where girls' enrolment is the lowest in the country, while in the rest of South Asia, and certainly in most of Africa, this remains an issue that deserves much greater attention from policy makers.⁷ However, on the language of

instruction issue, a consensus has emerged only in the last few years, particularly in West African countries, that the mother tongue should be the medium of instruction in the early primary grades.

The lesson is clear: National governments have the capacity to devote far more resources to the movement towards Education For All, although too few do. Perhaps even more significantly, under the European Community's Lomé IV aid agreement, only 20 per cent of the 70 African, Caribbean and Pacific countries ranked education and training a high priority, 45 countries saw it as a low priority, and 6 countries had no education or training projects at all.⁸

International aid, although important, is no solution to the funding crisis. Aid contributions generally account for less than 2 per cent of a recipient country's education budget, and rates of aid continue to drop to record low levels.

The proportion of bilateral aid committed to education in 1993-1994 was 10.1 per cent, compared with 10.2 per cent in 1989-1990, and 11.0 per cent in 1987-1988.⁹ Within the overall amount, aid to basic education, which traditionally received minimal amounts of bilateral funds, tripled in the first half of the decade — a significant increase attributable to the impact of the Jomtien conference. But a more detailed look at the figures and donor countries shows that over 95 per cent of the increase is accounted for by just three countries that shifted their aid policies substantially over the period: Germany, Japan and the United Kingdom.¹⁰ Other countries either increased their aid to basic education very slightly or reduced it.

Even the World Bank, one of the Jomtien convenors and now the greatest single provider of funds to the education sector, has a varied record in

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The value of investing in basic education is almost universally acknowledged, but rich and poor countries have yet to find and allocate the additional \$7 billion annually for 10 years to achieve Education For All. Students in Uzbekistan navigate their school globe.

funding education in the 1990s. Its total lending certainly increased in the wake of Jomtien. In 1989, 4.5 per cent of the Bank's lending was allocated to education; by 1994, it was allocating 10.4 per cent of its funds to this area. But by 1997, the proportion had fallen back to 4.8 per cent. The trend appears to be changing again, and the Bank estimates that it will allocate 8.6 per cent of its total lending to education in 1998. Between 1991 and 1997, 45 per cent of education loans by the World Bank went to fund basic education programmes.¹¹

It should be noted, however, that allocation does not equal spending and there is much World Bank money for education still unspent. In addition, the World Bank lends money rather than providing grants, and the majority of its loans are made to middle-income countries and carry commercial interest rates. When money is lent to middle-income countries, the Bank is moreover somewhat constrained by the purposes for which recipient governments wish to borrow money, and many cash-strapped governments are unwilling to take on debt at commercial interest rates to advance the cause of basic education.

However, the Bank does have a soft-loan subsidiary, the International Development Association (IDA), over whose money it has more control. IDA lends to low-income countries at highly concessional terms. Given this flexibility, the alarming fall-off in IDA loans to countries in sub-Saharan Africa is even more troubling than the Bank's reduced lending to education. IDA loans to the region stood at \$417 million in 1993 but have fallen precipitously each year since, arriving at a low point of \$132 million in 1996. This is less than the average annual lending in the pre-Jomtien period of 1986-1990. Sub-Saharan Africa, the continent most in need of financial

assistance, is currently receiving less than 10 per cent of the World Bank's total lending to education.¹²

The big increases in World Bank educational lending post-Jomtien have been to Latin America and the Caribbean, where governments are more likely to be able to afford loans at commercial rates. Meanwhile, IDA has made substantial increases recently in loans to public-sector reform and private-sector development projects in Africa, reflecting the Bank's commitment to improving a country's infrastructure and professional capacity and in the long-term reduction of poverty.

While this is a common approach in development lending, it can reduce the funding available for education. New Bank loan commitments for education in Africa declined from slightly more than \$400 million in 1993 to just above \$50 million in 1997 (commitments for 1998 are back to the \$300 million level). This drop was mirrored by a commensurate decline in disbursements from slightly less than \$400 million in 1994 to approximately \$200 million in 1998.¹³ If, as the Bank asserts, investment in education, and particularly in girls' education, brings the highest return on investment in the developing world, the Bank may not be maximizing its African investments.

Education: The best investment

The World Bank's influence as an advocate for financial investment in education has increased with its publication of research documenting the productive effects of primary schooling. Private rates of return — the amount earned by individuals in formal-sector employment in relation to that invested in their education — appear in all regions of the developing world to be higher for primary than

for secondary and tertiary education.¹⁴ There is a great deal of evidence, for example, that basic education increases the output of small farmers: One study of 13 low-income countries demonstrated that four years of schooling resulted in an 8 per cent increase in farm production.¹⁵ Another study in Bolivia, Côte d'Ivoire, Ghana and Malaysia shows a correlation between the size of a company and the number of years of schooling its owner has had.¹⁶

Even more important in recent years has been the acknowledgement of the paramount value of girls' education. In a 1992 speech before the Pakistan Society of Development Economists, Lawrence H. Summers, then Vice-President and Chief Economist of the World Bank, argued that "investment in the education of girls may well be the highest-return investment available in the developing world."¹⁷ Mr. Summers stated:

*Reflecting the biases of an economist, I have tried to concentrate on the concrete benefits of female education and explicitly contrast it with other proposed investments. Expenditures on increasing the education of girls do not just meet the seemingly easy test of being more socially productive than military outlays. They appear to be far more productive than other social-sector outlays and than the vastly large physical capital outlays that are projected over the next decade.*¹⁸

As this report has stressed throughout, girls' schooling has a vital impact on the whole framework of human development. It not only reduces child mortality and improves the nutrition and general health of children, but it also reduces population growth since educated women tend to marry later and have fewer children. Fulfilling a girl's right to education empowers her, giving her more choices, more control over her life and more poten-

tial for exercising the full entitlements of democratic citizenship. Inevitably, studies confirm, her education has a positive effect on the larger society: Her own children are more likely to be schooled and literate, and communities are more likely to have effective health and education services if educated women and men are available to staff them.¹⁹

The value of investing in basic education, and especially the education of girls, is now almost universally accepted. Why then has the international community not rushed to embrace this most cherished project — an avenue that promises more than any other to reach the goal of delivering 'human development' worldwide?

The answer is familiar: The political will is lacking. When the international community decides that an idea or project is of urgent importance, it can move mountains. Nothing made this plainer than the economic crisis in East Asia in 1997-1998. The financial collapse first of Thailand, then the Republic of Korea, and then Indonesia (counted among the financial 'tigers' of Asia) proved such a shock to the international financial system that the OECD countries led by the Group of Seven²⁰ responded with admirable urgency. In the space of a few short months, they mobilized over \$100 billion to bolster the collapsing Asian economies, to be distributed by the International Monetary Fund (IMF) in return for sweeping structural adjustment programmes similar to those that poorer countries have been undergoing for the last 15 years. Recognizing that the crisis was so grave they could not afford to observe normal administrative procedures, donor nations bent IMF rules to accommodate the suffering 'tigers'.

In contrast, the leading industrial nations, IMF and the World Bank have been less accommodating with

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the world's poorest and most indebted countries, something that has not gone unnoticed. It cast a heavy shadow over events in the Côte d'Ivoire capital of Abidjan in February 1998, when a new structural-adjustment agreement was reached after nine months of painful negotiation, with the Government agreeing to privatization measures in return for \$2 billion in new loans from IMF. This agreement followed almost two decades of economic belt-tightening. As N'Goran Niamien, Côte d'Ivoire's Economic and Finance Minister, commented:

We have observed the speedy reaction to Asia and seen the huge sums of money they have been able to come up with almost instantaneously, often bending the rules pretty freely. When it comes to us, our negotiations can drag on for months while they split hairs and act very finicky. One can easily get the impression of a double standard.²¹

IMF officials have pointed out that the size and speed of their response to the Asian crisis was justified by the importance of these economies to the global financial system, which underlines the point that resources are available — almost instantaneously — when there is sufficient political will. It also demonstrates short-sightedness, wrongly suggesting that Africa's survival is less important to our global system. UNICEF was not alone in calling, as it did in *The State of the World's Children 1988* report, for a sustained transfer of resources to the least developed nations, on the lines of the Marshall Plan with which the United States rescued a ravaged Europe following World War II. Although the idea has been continually dismissed as impossible and unrealistic, the East Asian and recent Russian bailouts make it plain that such resource transfers are eminently possible and entirely realistic.

The message that emerges is that massive allocations of global resources are made when the economic stability and well-being of the developed countries are threatened. The calls for investment in development and human rights remain, unfortunately, only rhetoric and have not yet succeeded in generating a comparable response.

The shadow of debt

A way is urgently needed to address developing world indebtedness, which is a major aspect of the resource problem crippling Education For All.

Debt remains a crisis, particularly for the most severely indebted countries — and for many of their people who struggle every day to feed their families, pay for critical medical treatment or send their children to school. It is a crisis whose other face is disease, illiteracy and early death. Until the world realizes that we are globalized and dependent on the well-being of poorer nations, the struggle for resource reallocation will remain an uphill one.

Developing countries in all regions except Latin America and the Caribbean are now having to pay a larger percentage of their export earnings in debt repayments than was the case in 1980. The most indebted countries live in the shadow of a debt many times the size of their national income. Nicaragua's debt, for example, was a chilling six times the size of its GNP in 1995.²² It is hard to see how governments with large debts can advance towards Education For All. Tanzania is not untypical in spending six times more on debt repayments than on education.

In September 1996, IMF and the World Bank established a new framework for relieving the most heavily indebted poor countries, years after contending that debt cancellation was impossible. Their aim was to reduce

the debt burdens of low-income countries to sustainable levels by keeping the proportion of export earnings spent on debt repayments to below 25 per cent, and the ratio of debt stock to exports no higher than 250 per cent. Countries are not eligible for relief, however, until they complete six years of stringently monitored structural adjustment. Widespread criticism of this time lag did lead to an acceleration of the process for a few countries, including Bolivia, Burkina Faso, Guyana, Mali, Mozambique and Uganda. Many other countries will have to wait considerably longer for relief.

What appeared to be a promising initiative to give the world's poorest countries a prospect of starting the new millennium with a clean slate has foundered badly — not least because of petty disputes among creditor governments. While squabbles continue over which countries should pay and how much, Mozambique must continue to devote almost half of its budget to debt repayments, more than it can spend on health and primary education combined.²³

The inertia should be profoundly embarrassing to an international community that responded so swiftly and munificently to the needs of much richer Asian and Latin American countries, and decades ago, European countries. When it comes to debt relief, said a senior World Bank official responsible for African programmes, “This is clearly an area where we have failed these countries. The political will to do better just did not exist.”²⁴

The human face of capital

Notwithstanding the stagnation on debt relief, the international economic agenda is perceptibly shifting. After almost two decades in which human development has taken a back seat to globalization and structural adjustment, we may be entering an era of

investment in ‘human and social capital’ that will make the task of spreading the education revolution worldwide much easier.

The ‘Washington Consensus’ of the World Bank and IMF — that resulted in the shock therapy of economic stabilization and insisted that the State minimize its role — is now undergoing re-examination. Joseph Stiglitz, currently Senior Vice-President and Chief Economist at the World Bank, recently wrote that the Washington Consensus is incomplete because it fails to recognize that privatization is not the only key to economic well-being. The creation of competitive markets is equally important, and the State can and should, he says, play an important role in promoting long-term economic growth.²⁵

To ensure such growth, societies need to ensure social equity, as social conditions have a direct effect on the health of markets. It is in the interest of economic growth, social stability and the State itself, therefore, to craft regulations for markets and the domestic economy and to set standards in such areas as product safety, environmental conditions and consumer protection.

Education is critical in this context, as an educated population is vital to sustain competitive markets and viable democracy. Those countries going through economic crisis that have invested in education are more likely to emerge with far less damage and much greater potential to rebound.

Argentine economist Bernardo Kliksberg makes similar arguments. Poverty and inequality are more serious in Latin America today than in the early 1980s, he points out, and the average schooling received by each inhabitant is only 5.2 years. Any new consensus must consider not only economic but two other types of ‘capital’ — human capital (a nation’s health, education and nutrition) and

Fig. 14 Costs of Education For All by the year 2010

Education For All carries an additional \$7 billion a year price tag — less than Americans spend annually on cosmetics and Europeans on ice cream.

UNICEF has estimated what it would cost to make up the difference between the present education spending and the additional spending that would be needed to achieve the goal of universal primary enrolment — a net primary enrolment rate of 100 per cent — by the year 2010. The greatest additional expenditures would be in sub-Saharan Africa and South Asia, the regions with the highest numbers of out-of-school children. In the Middle East and North Africa region and the Latin America and Caribbean region, the numbers of out-of-school children are lower but per-pupil costs are higher.

The table below compares actual with additional spending needed, and it shows that expenditures would have to increase by around a third in sub-Saharan Africa and a fifth in South Asia. In contrast, in Latin America and the Caribbean the required additional spending would represent less than a tenth of the current actual spending. In all regions, the average additional spending needed per year would be less than 1 per cent of GNP.

	Current annual expenditure		Required additional average annual expenditure
	US\$ (billions)	% of GNP*	US\$ (billions)
Sub-Saharan Africa	7.0	1.9	1.9
South Asia	9.0	1.9	1.6
Middle East/ North Africa	14.0	2.5	1.6
East Asia/ Pacific	20.0	1.2	0.7
Latin America/ Caribbean	30.0	1.8	1.1

* Unweighted averages.

Notes: This table summarizes UNICEF estimates of the average annual cost of reaching EFA in developing countries between the years 2000 and 2010. The table also shows the present level of expenditure. Figures are expressed in 1995 dollars and as a percentage of GNP by region. Costs refer only to current costs and do not include the cost of building new schools. The latter, nevertheless, would need to be incurred only once and in most countries would not represent more than around 10 per cent of total costs. Finally, these estimates do not attempt to include the costs of upgrading educational quality.

Sources: Delamonica, Enrique, Santosh Mehrotra and Jan Vandemoortele, *Universalizing Primary Education: How much will it cost?*, UNICEF Staff Working Papers Series (forthcoming). Estimates are based on UNESCO data (current net enrolment rates, per-pupil cost and current primary education expenditure) and United Nations Population Division projections to the year 2010 (primary school age children for every country). Required additional expenditure from UNICEF estimates.

“Education is the true essence of human development. Without education, development can be neither broad-based nor sustained.”

— Mahbub ul Haq

social capital (shared values, culture and a strong civil society). Social capital has begun to be considered a key component of growth, with the World Bank announcing in April that it would incorporate social capital as an objective when it measured the impact of projects. In contrast to the assumptions of the former economic model, argues Mr. Kliksberg, there is a symmetry between equality and growth. “Now we know that inequity only reproduces inequity.”²⁶

Armed with this understanding, chances for expanding the education revolution worldwide should be improved. The late Mahbub ul Haq, one of the most influential and eloquent advocates for human-centred development, rightly deemed education “the true essence of human development. Without education, development can be neither broad-based nor sustained.”²⁷

The growing body of proof for this premise lends additional weight to the 20/20 Initiative advocated by UNICEF and other partners. The Initiative enjoins governments in developing countries to devote 20 per cent of their budgets and aid-giving industrialized nations to devote 20 per cent of their development assistance to basic social programmes. Currently, developing countries allocate on average about 13 per cent of their national budgets to basic social services, while donor countries devote around 10 per cent of official development assistance (ODA) to supporting these services. Raising these proportions to the 20 per cent mark alone would liberate sufficient resources to achieve Education For All within a decade.²⁸ The world would need to spend an additional \$7 billion per year for the next 10 years, on average, to educate all

children.²⁹ This is less than is spent on cosmetics in the United States or on ice cream in Europe annually (Fig. 14).³⁰

For once, demography is on our side. From the start, attempts to meet universal basic education goals have been unable to keep pace with population growth. But finally the tide has turned. After three decades of work to slow birth rates, the population of the developing world is no longer getting younger — an accomplishment in which education has played an important role. Cohorts of children at each age are still bigger than the year before, but they form a smaller percentage of the total population, requiring proportionately less money to provide for them.

It is clear that the link between human rights and sustainable human development, envisioned 50 years ago in the Universal Declaration of Human Rights and articulated in the principles of the Convention on the Rights of the Child, foreshadowed the increasingly accepted argument for equitable economic development. And in this, education’s role is especially vital and unique, as it increases human potential and development at the individual as well as the social level and is fundamental in the establishment of other human rights.

It may have taken almost 50 years for the education rights proclaimed in the Universal Declaration of Human Rights to be fully accepted. But those rights are no longer negotiable. It is the world’s responsibility to fulfil them without further delay.

We can move swiftly ahead knowing that Education For All — making the education revolution a global reality — is the soundest investment in a peaceful and prosperous future that we can make for our children.

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