

Group Assignment on Persuasive Essay

Outline

Topic: Financial discrimination is holding us back from optimizing our development

Introduction:

Grabber: According to Economist Amartya Sen, Economic growth without investment in human development is unsustainable and unethical.

Thesis Statement: Financial discrimination in education, healthcare services and living standard is stopping Bangladesh to reach the peak level of our development.

Reason - 1 (Body Paragraph-1)

Topic sentence-1: To begin with, we can see educational discrimination for the financial inequality in our society.

Sub Idea-1: Expensive institutional fees.

Evidence: As reported by Haider (2022), more than 4.3 million children are not in school. In addition, data from the Bangladesh Bureau of Educational Information and Statistics show that, in 2020, the drop out rate was 17.2% at primary level, 35.76% at the secondary level and 22.6% at the higher secondary level.

Sub Idea-2: Limited seats in public universities.

Evidence: The number of seats at the country's 37 public universities is around 60,000, according to the education ministry.

Concluding sentence: This is how the educational discrimination occurs because of financial inequality.

Reason - 2 (Body Paragraph-2)

Topic sentence-2: Not only the education sector, financial discrimination has also hampered the health treatment sector.

Supporting Idea-1: Lack of affordable healthcare services.

Evidence: Directorate General of Health Services (DGHS) shows that, in most of the big districts of Bangladesh there is a government hospital with 150 to 250 beds for about 3 lakh people and there is also a lack of well established ICU, CCU and Other emergency services.

Supporting Idea-2: Facing malnutrition.

Evidence: A research says that, infant mortality rate in Bangladesh is 43 deaths per 1000 births and child mortality rate is 11 in per 1000 children (Bishwas,2018) due to malnutrition. Even in 2022 the 12.5% of the children is out of vaccination (Islam,2022).

Concluding sentence: To conclude, for the financial discrimination, people are actually facing inequalities in healthcare sector.

Reason - 3 (Body Paragraph-3)

Topic sentence-3: Thirdly, for financial discrimination, people cannot afford proper living environment.

Supporting Idea-1: A large number of people are slum-dwellers.

Evidence: According to the Business Standard(2022), income share held by the highest 10% increased to 21% in 1984 to 27% in 2010.

Supporting Idea-2: Increase rate of house-rent.

Evidence: The Consumers Association of Bangladesh (CAB) estimates that the cost of housing in Dhaka has increased by 15.90% over the previous three years (2019-2021). According to CAB data, a 1,200 square foot residence in the capital was rented for Tk 24,590 in 2019, Tk 26,520 in 2020, and Tk 28,500 in 2021.

Concluding sentence: Hence, economical imbalance influences the sector of living standard of people in this country.

Conclusion:

Restatement of the Thesis: In conclusion, Financial disparity in healthcare, living standards, and education is preventing Bangladesh from reaching the pinnacle of its development.

Suggestion:

- a) Educational fees should be kept at a stable rate
- b) public universities should increase the number of seats and teachers
- c) The price rate of treatment and medicines should be reduced

- d) Slum areas should be modified
- e) Rent rate for houses, apartments should be fixed in a stable rate

Clincher: Economic expansion without investments in human development is both unsustainable and unethical, according to economics expert Amartya Sen.

Financial discrimination is holding us back from optimizing our development

According to Economist Amartya Sen, economic growth without investment in human development is unsustainable and unethical. When someone experiences financial discrimination, he/she also experiences discrimination in other areas. Finance is that thing which is responsible for everything we want to achieve. It is challenging for a nation to maximize its devolvement without financial stability in the lives of its residents. Additionally, the discrimination in finance effects the development of human beings; to be more broad, to the society. Financial discrimination in education, healthcare services and living standard is stopping Bangladesh to reach the peak level of our development.

To begin with, we can see educational discrimination for the financial inequality in our society. People's income is the main factor which decides how much better education he or she gets. For example, it is evident that a person born in a poor family cannot be able to afford better education for his children Furthermore, education is the main pillar of the future career. So, those who are unable to afford reputed institutions; cannot get a proper job as well. Thus poverty is stopping the educational growth for a large portion of people in our country. In fact, without an educated nation, it is impossible to develop the whole County. Many children and youth are bound to leave their Primary and secondary schools due to poverty. As reported by Haider (2022), more than 4.3 million children are not in school. In addition, data from the Bangladesh Bureau of Educational Information and Statistics show that, in 2020, the drop out rate was 17.2% at primary level, 35.76% at the secondary level and 22.6% at the higher secondary level ; which is a large amount of our youth. Secondly, the tendency of being dropped out from educational institutions is occurring because of the expensive fees and high price rate of educational materials. Moreover, in the term of higher education, there are extremely limited seats in public universities. It is not possible for everyone to get admission in those public universities. Again, bearing the expenses of studying in any private university is very difficult for normal middle class people. This how the educational discrimination occurs because of financial inequality.

Not only education sector, financial discrimination has also hampered the health treatment sector. Firstly, Bangladesh has a huge population, however there is no accessible, and

affordable healthcare for this sizable population. For instance, the information from the Directorate General of Health Services (DGHS) shows that, in most of the big districts of Bangladesh there is a government hospital with 150 to 250 beds for about 3 lakh people and there is also a lack of well established ICU, CCU and Other emergency services. In the upazila level, the health services which are provided by the government are poorer than district level. Secondly, malnutrition is another big problem for our country as most of the people are Living below the poverty line so they don't afford good quality food. For lack of proper food and nutrition mothers also give birth to unhealthy children, sometimes dead children. Research says that , infant mortality rate in Bangladesh is 43 deaths per 1000 births and child mortality rate is 11 in per 1000 children (Bishwas,2018). Even in 2022 the 12.5% of the children is out of vaccination (Islam,2022). To conclude, for the financial discrimination, people are actually facing inequalities in healthcare sector.

Thirdly, for financial discrimination, people cannot afford proper living environment. So, the visual difference is clearly seen in the houses of people living . Rich people can afford flats, apartments but more than half of our total population who are not financially able enough to afford these, live in slum areas and street-sides. This is a very prominent difference to notice. In addition, we can find slums beside big housing societies. Properties, lands, houses, flats, apartments are sold to the highest bidders which is beyond the reach level of normal people in this country. This is happening just because of the economical imbalance among people's income . According to the Business Standard(2022), income share held by the highest 10% increased to 21% in 1984 to 27% in 2010. Due to the lack of obvious efforts to transfer significant buildings and offices, which are to blame for Dhaka's high population density, the city is in danger of being uninhabitable. Most visitors to this city are looking for work. The largest commercial center in the nation is Dhaka, which contributes to the rising demand for leased homes. The landlords are taking advantage of this circumstance by raising rents. The Consumers Association of Bangladesh (CAB) estimates that the cost of housing in Dhaka has increased by 15.90% over the previous three years (2019-2021). According to CAB data, a 1,200 square foot residence in the capital was rented for Tk 24,590 in 2019, Tk 26,520 in 2020, and Tk 28,500 in 2021. Hence, economical imbalance influences the sector of living standard of people in this country.

In conclusion, Financial disparity in healthcare, living standards, and education is preventing Bangladesh from reaching the pinnacle of its development. Though poverty and lack of seats in public universities are major reasons behind educational growth's hamper; it can be reduced. The growth in healthcare services and living standard conditions is also getting hampered because of this economical inequality. However, there are some measures which can be taken by the government and followed by the public to eradicate the inequality in the sectors of education, healthcare services and living standard conditions. Educational fees should be kept at a stable rate. In addition, public universities should increase the number of seats and teachers. In healthcare services, the price rate of treatment and medicine should be reduced. Besides, slum areas should be modified and the government should work for more employment

facilities for the nation. Without a doubt, economic expansion without investments in human development is both unsustainable and unethical, according to economics expert Amartya Sen.

References

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