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Participatory way of learning

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T is difficult to bring innovations in a complicated area like teaching and learning and it is harder to implement them. Both the teachers and the students develop a particular pattern of teaching and learning respectively over a long period of time. Neither the teachers nor the students are always mentally ready to take on new methods and techniques. Most probably, the reason is that they are not used to applying these methods in the classrooms; or they are not sure about the success of the new methods and techniques; or they do not have any interest in them.

However, in order to make a positive change in our education system, we have to follow the new teaching-learning method which is thought to be more effective. Participatory approach in education is one of the most popular approaches of the modern time. The users of this approach believe that knowledge is not something to be given to students; it is to be created through interactions. Teaching and learning is a two-way process where ideas of teachers as well as students are mingled together to form new knowledge. This is the basis of participatory approach.

The teaching-learning activities in which teachers and students take active part with each other is called participatory teaching-learning method. In this method teachers can create a co-operative learning atmosphere in which the students can get an opportunity for learning more actively. They can expose their creative skills and get a chance to express their opinions freely in the classroom. For example, if we apply participatory approach like pair work, group work, peer work, and individual work in the classroom, the students will be more active and sincere in their lesson and they will be able to exchange their ideas with each other as well as with their teachers. As a result, learning atmosphere will be more enjoyable and their learning will last long.

Participatory approach started in secondary schools in 2005, but it began before that time in the name of communicative language teaching (CLT). This CLT is actually participatory approach in which students



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have the opportunity to participate in different activities such as pair work, group work, peer work, role play, picture interpretation, expert jigsaw, audiolingual, extensive reading, and aural-oral activities, skimming, scanning and so on. As a result, they can get a chance to display their creative power that helps to make them more confident, and they can remove their learning related fear.

Knowledge is socially constructed and, in fact, all of our learning is reconstructed on our past experiences. When we learn anything the new knowledge is amassed in our memory store. Development of knowledge depends on the quantity and quality of social interactions where surroundings and socioeconomic status of the interacting partners influence the construction and reconstructions of knowledge.

From the above discussion it is clear that participatory approach is an effective method in education. However, the effectiveness of any method depends mainly on the classroom performances of the teachers. It does appear that whenever the techniques of the participatory approach are intelligently applied in the classroom, positive result is obvious. By using this method the students' understanding of a topic becomes direct and long lasting. Students can use the knowledge thus gathered to solve the problems they face in their personal and social life.

Although the government of Bangladesh has spent a huge amount of money through a project named TQI-SEP, many teachers at the secondary level have not yet been participatory. In some cases, they are just preaching knowledge instead of creating through dialogues in pair and group works, for example. It goes without saying that many methods have been developed in teaching, but none of them may be alone sufficient to teach well. Any method or combination of methods which produce good results with the pupils in our classes can be considered the right method but, of course, those must be ancillary to the participatory approach. Teachers are the managers of their classrooms as well as students' learning. Through participatory approach, all the students of a large class can be easily reached.

If we want to modernise our education system, our teachers and education administrators have to be proactive in implementing the new approaches. Education ministry as well as the National Curriculum and Textbook Board may help through giving proper instructions to the schools regarding the use of the participatory approach. The expertise of Government Teachers' Training Colleges can be exploited to bring the desired changes through achieving the aims and objectives of our secondary curriculum.

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A debate is now ongoing on the performance and legal standing of Grameen Bank, and the role played by its founder, Prof Muhammad Yunus. Yunus Centre has compiled a set of frequently asked questions and provided answers to them. The Daily Star reproduces, in installments, the full document for the sake of informed public opinion on this vital issue that has attracted tremendous national and international interest.

Questions by critics on Grameen Bank and the facts

by Yunus Centre

[Fourth Installment]

Q21: Do 'Grameen' organisations pay tax or VAT to the government?

Answer: All of the organisations created by Professor Muhammad Yunus regularly pay tax and VAT. They are all audited yearly. Just like any other business organisations, these organisations also come under the oversight of respective regulatory agencies. The companies that required approval from the Board of Investment received approval from the Board of Investment. Companies that are required to submit returns to Registrar of Joint Stock Companies (RJSC) do so regularly. Companies needing approval from the NGO Bureau have taken the approvals. No company is beyond the regulation of the government.

Q22: Hasn't Professor Yunus financially deprived Grameen Bank by setting up the office of "Yunus Centre" in an eleven thousand square feet floor at the Grameen Bank Bhaban without paying any rent?

Answer: Just as the government rewards eminent personalities for bringing honour to the country or winning sports teams are provided with special gifts for enhancing the country's reputation, in the same way the Grameen Bank Board donated one of the floors of its building to Professor Yunus for his permanent use, for building Grameen Bank into such a prestigious institution. In order to preserve and expand Professor Yunus's thoughts, ideas and works a trust named "Nobel Laureate Trust' was formed to which one floor (the 16th floor) was donated. The Nobel Laureate Trust then leased out the floor to Yunus Centre for its use at a nominal rent for twenty four years.

The main objective of the Yunus Centre is to spread Nobel Laureate Professor Muhammad Yunus's vision at home and abroad, strengthen his past activities, sustain the pace of innovative ways he has been working to help humanity, and encourage young people in creating a new and better world.

Q23: Hasn't Professor Yunus earned crores of taka from abroad and shown this under the Wage Earners Scheme to evade taxes?

Answer: Professor Yunus has a significant earning every year from abroad. The sources of his foreign

income are: 1) Speaking at different institutions and conferences, 2) Royalties from different books that he has written and published in different countries translated into various languages, 3) Prize money from the Nobel and other such international prizes. Professor Yunus receives a very high fee for speaking at

international conferences. In many places audiences have to purchase tickets to hear him speak. Several books written by him have been translated into at least 25 languages around the world. His books have been included in the New York Times Best Seller list. He remits earnings from books, speeches and prizes back to Bangladesh through the formal banking channels. If a Bangladeshi remits his income through the formal banking channels, according to the tax laws, that income is tax-free. By law, therefore his foreign income is tax-free. He declares all his other earnings regularly in his income tax returns. He has been paying taxes to the income tax authority on all his income on a regular basis according to the assessment made by the authorities.

Q24: Isn't Professor Yunus deceiving the public by promoting Social Business without any legal framework?

Answer: There are no legal differences between "Social Business" and traditional business. There is only one practical difference. In a traditional business, the owner personally takes the profits; in a Social Business the owner of the business cannot take the profits. The profits are reinvested in the company and used for growth and development. This is a decision made by the owners of the business. Law plays no role in this. There is no need to make any new laws for Social Business. The existing laws governing traditional business is sufficient for Social Business. Professor Yunus does not want any special treatment from the government for any Social Business.

Social Business is an idea from Professor Yunus. Anyone can set up a Social Business voluntarily. Many in Bangladesh and in other countries have set up Social Businesses. In an initiative that is completely devoid of any personal gain, how can someone raise the suspicion of deception? All the Social Businesses that have been established in Bangladesh have been

set up following the existing laws of Bangladesh. Q25: Professor Yunus has illegally earned a lot of money by serving as Managing Director of Grameen Bank despite government's rule for retirement age limit of 60 years? Why hasn't he made the records of this illegal income as salaries and benefits public?

Answer: Professor Yunus served as the Managing Director of Grameen Bank after crossing sixty years of age in the period June 29, 2000 and May 12, 2011. In these 11 years, he made Tk. 52 lac and 94 thousand as salary and allowances. After deducting 7.5% maintenance expense from this income for house rent, his take-home pay was Tk. 38 lac and 82 thousand. His average monthly income (take-home pay) was Tk. 29 thousand 900.

Q26: Why did Professor Yunus cling on to the position of Managing Director of Grameen Bank personally? He should not have listened to the Board. Doesn't he realise that he has grown old?

Answer: Professor Yunus had tried to retire from the position of Managing Director of Grameen Bank a number of times. However he failed to do so owing to the resistance from the board of directors. In the end, he personally wrote to the current honorable finance minister a few years back. He asked for his assistance to retire from the position of Managing Director. The honourable finance minister even provided his verbal approval. However, he did not proceed with the proposed plan (The exact letters were published in a few national dailies).

Professor Yunus's objection is not on having to stand down from the position. His objection was to the reason mentioned in the letter of his removal. He wanted to let the Court know that just as the Board of Directors of Grameen Bank was interested to keep him as Managing Director, so was Bangladesh Bank. The relevant supporting documents are available. He wanted to present these to the Court. However, the Honourable Court refused even to listen to his plea. He was already anxious to leave the position, so there is no question of insisting on staying. All was done to justly portray the actual situation to everyone and to clarify any misunderstanding.

SHIFTING IMAGES

The feast after the fast



usually avoid large congregations and collective religious events. Not because I am opposed to public worship per se, but because, for me, religion is truly a personal affair to be confined to the private space of the worshipper. Frankly, my past experiences in attending Muslim religious gatherings

not been all too positive. Two things seem to dominate these occasions. First, the sermons are often overwrought and focus mainly on rituals. Secondly, some "holier than thou" individuals assume self-imposed monitoring roles, which entail criticism of superficial aspects of the worshippers like posture, clothes, strands of hair peeking out of the head covering etc. Sadly, all this religious rhetoric has little to do with one's spiritual evolution!

There is, however, one congregation that I have been attending for the last three years. It's the neighborhood Eid prayers. Apart from the fact that the event has a strong community bonding aspect, there is another reason for my participation. The women in the community (many of whom are non-working home makers) insisted that they be included in the prayer ceremony in the same room as the men, without a screen separating them. Reportedly, they gave

The food was enough to compensate for a month's fasting and more! "Eid is a time for revelry after a hard period of abstinence," I said to myself, in an effort to justify the indulgence.

quite a fight and won. And, I feel I need to express my solidarity by being a part of the group.

Yes, this is in the United States in case some of you are wondering where on earth all this is happening! The fact is that this country's Constitution allows the freedom to practice (or not to practice) any religion. It permits the community and its leaders to conduct prayers in accordance with their commonly accepted rituals and beliefs. The state plays only a supportive role, standing by to ensure that the activities are unhindered, peaceful and within the law.

I have to confess that the Eid prayer ceremonies have provided me much food for thought. Three years ago the event was held in a neighbourhood church with the pastor welcoming the congregation. Next year we had a local Congresswoman talk about the need for tolerance and enhanced understanding between different religious groups within the community. This year yet another surprise awaited me. A rabbi spoke about the importance of interfaith understanding and cooperation. As a first step, twenty-five members of his synagogue joined our worship to help create a sense of camaraderie. The Imam (a second generation American) spoke about the spirit of Ramadan, which is to retreat and reflect. And, to exercise self control in all aspects of life -food and drink being the very basic. He emphasised the need for continuous introspection leading to tolerance, forgiveness, sharing material possessions with the less fortunate and adopting a simple lifestyle over profligacy and opulence!

The experience uplifted me. By the time I entered my friend's house for an Eid lunch I was all charged up about the many benefits of communities coming together on these special occasions. May be this was the beginning of a change from the lavish and indulgent way of life that many of us get sucked into. Strands of the popular A.R. Rahman sufi song "Maula mere maula" filled the room already buzzing with festive men, women and children. Feeling a sense of elation I, too, glided in to mingle with the group.

The dazzle of glittering jewelry and designer handbags provided the first jolt. This was not the austerity that I had hoped for after the prayer session! A glance at the buffet table revealed some twenty courses of various colours, flavours and texture. The food was enough to compensate for a month's fasting and more! "Eid is a time for revelry after a hard period of abstinence," I said to myself, in an effort to justify the indulgence.

As I moved closer to the crowd I heard familiar sound bites: "Which do you think is better, the Merc 500 or the BMW 500 series?" Or "just completed work on a Gazebo in the back yard. Now that the fasting has ended, must host a garden party for all of you!" It seemed that the post Ramadan transition to a more modest and meaningful life had suddenly evapo-

background: "Oh my maula, my protector, I bow my head in humility. Change my destiny!" But the words were drowned by the sounds of tinkling glasses, clanking silverware, rustling saris, clinking bangles, clicking high heels ... and small talk in loud voices.

The haunting *sufi* number continued to play in the

Nothing had changed. Perhaps I was naïve to think that a sermon and a song could change my world!!

The writer is a renowned Rabindra Sangeet exponent and a former employee of the World Bank.