

A third of the people financially excluded

Improve regulations, diversify banking services

BANK Asia and the World Savings and Retail Banking Institute (WSBI) recently hosted a three-day event to share ideas on how banks and other financial institutions may bring more than a third of the population under the sector's financial umbrella. Impediments in terms of poor regulations, disinterest in the banking community to offer financial products catering to those who now fall outside the existing client base and the existing system of coming up with collateral for loans are major stumbling blocks for the rural populace that need to be addressed. We learn from a survey carried out back in 2016 that 18 percent of people aged over 15 have accounts with banks, but then, 22 percent are simply "unbanked".

Since banks have so far not shown enough enthusiasm to reach out to prospective rural customers, 32 percent of the people turn to the informal financial sector. And this scenario is unlikely to change unless the transaction cost in banks is reduced and there is a regulatory framework in place to bring this vast segment of the population under the fold of financial inclusivity.

We understand the need for banks to be profit-driven; the banking sector needs to find alternative business models to reach out to rural customers where the target populace is largely cash-dominant, where financial literacy is also low. While policymakers can help with a separate regulatory regime designed to bring these people under the banking system, financial institutions need to introduce technology-driven solutions to get their products to rural clients that would not require heavy investments in costly infrastructure. Banks may also use non-traditional distribution channels such as NGO networks and the post office to disburse loans.

A strange case of justice!

Good deeds should be rewarded, not punished

THE strange case of a teacher punishing five students in Thakurgaon for saving a girl from harassment is but a reflection of the general fascination with punishment as a disciplining tactic in our schools, but the fact that they were punished in the first place, and not rewarded, warrants deeper reflection.

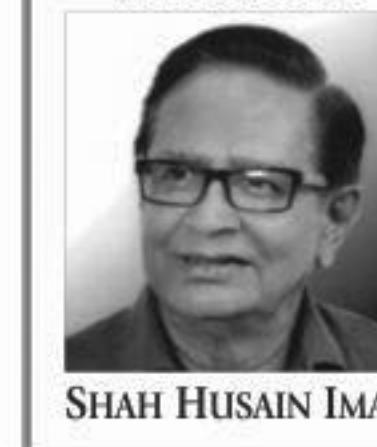
First of all, it's preposterous that a teacher would use his or her authority to do something like that. Teachers are respected and looked up to by their students. They are expected to teach them moral values like honesty, kindness, patience, forgiveness and responsibility. The alleged teacher in this case is a headmaster of a girls' school. One of the girls of his school was being harassed by a boy when the five boys from a nearby school intervened. In an arbitration later, for reasons known only to him, the headmaster found them guilty and had their heads shaved and even reportedly roughed them up—everything that no teacher worth their salt would do.

Secondly, it doesn't require scriptures to tell us that good deeds should be rewarded, or at least acknowledged. Good deeds set good precedents and inspire others to follow suit. This is the kind of message that we need to promote in a society where, unfortunately, apathy is becoming the norm and small, everyday acts of kindness and bravery are seldom recognised. As a result, people are dissuaded from participating in voluntary acts for the common good, even when it comes to saving lives.

Teachers can play a big role in changing this scenario as they are at the heart of the all-too-important task of nation-building. They can instil much-needed values and, importantly, a sense of duty in the students which will be enormously beneficial in building a responsible citizenry.

DIGITAL SECURITY ACT For trust-based pragmatism

PLEASURE IS ALL MINE



SHAH HUSAIN IMAM

DEMOCRACY and free press are inseparable concepts, so the renewed fervour we notice to the "debate" over the mutually complementary

issues should be welcomed. Especially as we take a look at the foreground with a sense of anticipation: The digital security enactment has moved from the Speaker to the President for his assent under a tapestry of a promised review of, and amendment to, certain provisions of the legislation. The Editors' Council has urged the changes with, one may add, forceful arguments in professional and national interests that resonate with a rights-based collective psyche across the board.

Reports pertaining to possible stepped up utilisation of social media by the ruling AL and the opposition BNP in the forthcoming election campaigns most probably presaged a tough digital law.

It is important to note here that Indian Prime Minister Narendra Modi who is adept in the art of imaginatively using social media has said, "There should be no government interference in the functioning of the media."

Away in Britain, after the Rupert Murdoch scandal centring since-defunct widely-circulated *News of the World* tabloid where policemen were bribed to hack telephone calls of some targeted persons, the Murdoch empire in Britain, had closed down. Consequently, the Levenson Commission was set up to suggest as to where the government should come in with a monitoring role in a newspaper should that be deemed necessary. The Levenson Commission strongly recommended "independent self-regulation" in a stout defence of press autonomy as an enabler of ferreting out the truth.

Here you may like to soak up a distinction between the British quest for subjective truth and the American training of its sights on objective truth.

That is why in the American eye, Assange "destroyed the innocent



optimism about the web", and is an information anarchist.

India has hit the middle road in dealing with the Fourth Estate adopting self-regulation but under a statutory regulatory body which happens to be the Press Council of India. This was established by an act of Parliament in 1966. It has a majority representation from the journalist community. And the decisions are taken by the majority with a journalistic imprint on them. It is surely noteworthy that there's an internal ombudsman in *The Hindu*.

What, however, stands out is the Indian Supreme Court having conferred a special protection privilege on the press.

So the two principles that ensure abiding by media obligations are "regulation, not control" and the provision for being judged by peers in the face of professional infractions.

Tony Blair in his 10-year rule in Britain dished out a new law every three

hours. The corpus of laws created by him was so large—a 22 percent rise overall on the previous decade—that critics tended to maintain that new laws meant creation of new offences. What a police slap on the wrist could suffice as a mild warning to a minor offender during Tony Blair's time, a new law turned it to a focused, identified cognisable crime.

World raised vertically through corporatisation is now spread horizontally—thanks to social media. Oceanic in content and torrential in ideas, social media platforms offer instant gratification and open the floodgates to spill the beans or spread wicked to vicious messages across continents.

The malware havoc wreaked last year, the largest attack in internet history had the cyber forensic experts (perennially caught on a learning curve) and remediation alliances working overtime to get to the bottom of it. Yet the efforts produced little antidote to prevent a

recurrence which, to our horror occurred, leaving a very large number of Facebook accounts tampered with.

What happened to Facebook's, Google's and Apple's much-vaunted resolve to introduce pre-filtration of entries on to their platforms? Why are they cagey about it? They know it full well that they too need to be ethical for humanity's sake. National governments must be too keen to cooperate in such a high-minded agenda.

At any rate, there are two simple but reliable methods for verification of information in Britain for example which can be easily replicated here: First, the Facts Check Website; and secondly, the government's freedom of information law which guarantees a reply to a query in 14 days. Both could help avoid the spread of misinformation.

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TESTING AND LEARNING How Singapore does it



MANZOOR AHMED

THE cover story with a full front-page spread on the *Straits Times* of Singapore on September 29 was headlined "Fewer exams for students, less emphasis on grades". Senior

Education Correspondent Sandra Davie reported that in the first two grades of primary education there would be no tests from next year, mid-year exams will be scrapped in many of the primary and secondary grades in the next three years, and student report book will not mention class ranking, pass/fail and comparison of marks.

Singapore already has a world-class public-school system; in fact, Singapore sets the standard for the world. The Program of International Student Assessment (PISA) measures competencies of 15-year olds across some 70 developed and developing countries (no South Asian countries participate) in language, math and science. Singapore regularly comes out among the top three along with Korea, Hong Kong, City of Shanghai in China, and Finland—ahead of USA, UK and other European countries.

Besides giving a front-page coverage, the main story was followed up by a full-page analysis under the heading "Parents too can play a part in re-kindling joy of learning", by the same

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writer on page A8 and a full-page feature story on page A6 by another correspondent Amelia Teng with the heading "Report Books: No class or cohort positions". This extensive reporting was followed up the next day with another full-page giving parents' perspective on why details in kids' progress is needed, written by reporter Teng. Another column titled "Dispelling three fallacies about examinations" followed on the third day by Professor Lim Sun Sun of Singapore University of Technology and Design. All of these indicate the seriousness accorded to school education issues by the principal national daily.



Despite Singapore's stellar performance, educationists and citizens are concerned whether too much of academic content is being stressed, children are placed under too much pressure, and children's social and emotional development are neglected; and most importantly, if children have the chance to discover the joy of learning.

A PISA study found that Singapore was also at the top among participating countries on student anxiety, mental stress, even student suicide—often

caused by overanxious parents to excel.

Education Minister Ong Ye Kung of

Singapore, unveiling the new "learning for life" reforms in a press conference, said, "... coming in first or second, in class or level, has traditionally been a

proud recognition of a student's achievement...[the child needs to understand] from a young age that learning is not a competition, but a self-discipline you need to master for life."

Singapore has a competitive Primary School Leaving Examination (PSLE) at the end of grade 6, which, among other things, determines school choice for students. It is held over four days in October, about two hours each day, on students' skills in English, Mother Tongue, Math and Science. Many

educators are demanding that PSLE

should be eliminated in its present

form and replaced by an assessment approach

in line with the "learning for life" goals.

learning. Frequent exams became the remedy for the perceived decline in students' learning outcome.

Ditching exams of course is not the whole answer. Singapore has been taking other right steps. Teaching in primary and secondary school is a well-paid and coveted job. There is keen competition for a place in teacher training institutions and would-be teachers are superbly trained through a four-year degree programme. Teachers have and are encouraged autonomy and creativity in the classroom. Classes are well-equipped, schools are well-resourced, and 20 to 30 students are taught in a class. There is continuing review of curriculum and excellent learning materials and textbooks.

The point clearly is that the focus needs to be on active and engaged learning rather than on testing. The counter-productive and perverse consequences of too many public exams since 2010 have been well documented including a surge of private coaching, commercial guide books, rote memorisation, desperation for guessing questions, cheating in exams, question leaks, incentive for authorities to show high pass rates and so on. (See *Education Watch Report 2014, Whither Grade 5 Examination*, CAMPE.)

Two years ago, advocacy and evidence collected by researchers and CAMPE led to the recommendation to the government to drop the grade 5 public exam and re-think student assessment. But exams continue to reign supreme and learning is a lesser priority.

Populism has its place in politics. The combination of populism and sycophancy is a poisonous brew when difficult questions need to be resolved.

When noise of election politics engulfs everything, it is difficult to give sober attention to matters of quality of school education and how student learning should be improved and assessed. The major political groups claiming their stake on political power are yet to come up with a manifesto or plan on what they may do about addressing our education problems. Ultimately, this is equally important as or more so than the upcoming election.

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LETTERS TO THE EDITOR

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The plight of the 'third gender'

In Bangladesh, those belonging to the transgender community are treated as if they are sub-humans. Although the government has classified transgender people as belonging to the "third gender", it is not reflected in many public documents including their national identity cards.

While a number of Asian countries have adopted laws to protect the rights of these individuals, Bangladesh lags well behind in this regard. In October 2017, Human Rights Watch interviewed six transgender men living in different parts of the country. They detailed how they were bullied at school, barred from getting jobs and accessing basic services such as healthcare, and were subjected to harassment and verbal abuse. They also expressed fear for their safety. Oftentimes, their own family abandons them.

While many of them are involved in extorting money from people on the streets, it's because their opportunity to lead a normal life is extremely restricted. To be fair, however, the government has taken actions to pave the way for them to obtain public jobs. Yet, it needs to elevate the community to the mainstream of society by adopting more affirmative actions and launching campaigns to change social attitudes towards them.

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