

## Awarding licence to another NBF

Most of them are floundering

THE central bank's plan to award licence to a new non-bank financial institution (NBF), despite the struggle of around 10 NBFs to pay back their customers and the banks, is disturbing. What is even more worrisome is the fact that the board of the proposed NBF—Strategic Finance and Investments—involves people from the board of a rebranded local bank that has been mired in gross financial irregularities.

Earlier this year, the central bank had to begin liquidation of an NBF—People Leasing and Financial Services—for its failure to repay depositors' money despite maturity of the funds. And some of the other NBFs are also struggling to keep their nose above the water due to rampant corruption and nepotism.

Amidst the low performance and existential crisis of so many NBFs, it is perplexing why the central bank would want to issue license to a new one. And the 47.21 percent spike in NBF default loans from six months earlier to Tk 8,038 crore, doesn't reinforce the central bank's rationale either.

The case of Strategic Finance and Investments is symptomatic of a deeper malaise plaguing our financial sector—misgovernance and favouritism. It is unfortunate that the central bank, despite the many ills of the banking and non-banking financial sectors, is living in its own bubble of comfort—allowing delinquent borrowers and institutions to flourish, expand and thrive. At a time when the country is aiming for double-digit growth, the central bank's attitude of rewarding delinquency will very likely dent the government's economic plans.

## Disruptions of exam schedule unwarranted

Should school premises be used to hold party programmes?

THERE are two important points that we would like to flag in this editorial. One is trivialising the schedule of educational institutions in rural areas by the powerful and privileged, who want to use the facilities of these institutions for their own use. The other, and perhaps more worrying, is exploiting the name of Bangabandhu and the Liberation War for such purpose.

There are government orders to the effect that class schedule of educational institutions on account of any political programme like the visit of a ruling party leader from Dhaka, should not be disrupted. Such a violation of government order once again occurred on Saturday in Mizmizi in Narayanganj. This time it was a "doa mahfil" arranged by the local Awami League leader of Siddhirganj upazilla. And as always, the prayer congregation was followed by a feast that was attended by all the local party organs of the AL. And all these were held on the premises of a local high school halting not regular classes, but a very important occasion—the final exams scheduled for the day had to be postponed because of this programme.

Very obviously, the AL leader used his position as the chair of the school governing body. It seems that the programme was personal but apparently, he used the nature of the event ("doa mahfil") and the name of Bangabandhu and his family and the month of December to validate the use of the school. As the headmaster later told our reporter, he acceded to the request since Bangabandhu's name was used. And this is what we find reprehensible. Regrettably, it has become a norm to validate everything unseemly and out of line using the name of the Father of the Nation or the Liberation War.

While a school can and does hold such functions, those are normally done in a manner that does not disrupt classes, not to speak of dislocating a final exam schedule. One wonders why this programme could not be held, if at all in the school compound, in the evening.

## LETTERS TO THE EDITOR

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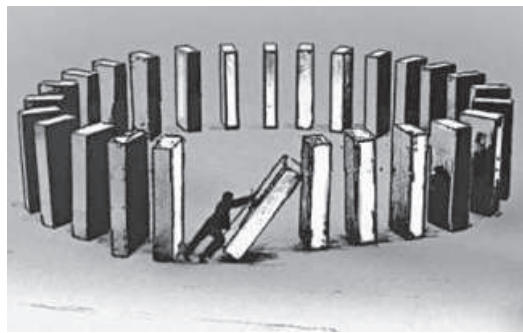
### More worries for banking sector

According to a report published in this daily on November 28, defaulted loans went up by 24 percent to Tk 116,288 crore in September compared to that in December last year—the amount being the highest in the country's history. And although we have seen defaulted loans rising and breaking record after record for a number of years now, one cannot help but wonder if it is coming close to the point from where there can be no return.

Experts have been warning for some time now that without a course correction, our banking sector may end up in a big hole, dragging the rest of the economy down with it. Yet, regulators have done nothing to address the crisis. In fact, one could easily argue that they have actually paved the way for the banking mismanagement to happen.

It is clear that the government's policy of appeasing bankers and big defaulters has failed. It is time for the government to implement a new plan.

Masud Rana, Dhaka



# High stake exams for children

Can the High Court knock sense into the education authorities?



MANZOOR AHMED

ISSUING a *suo moto* rule on November 20, the High Court questioned the legality of the expulsion of children from Primary Education Completion Examination (PECE) and its madrasa equivalent Ebtedayee terminal examinations. The HC bench of Justice M Enayetur Rahim and Justice Md Mostafizur Rahman issued the rule following a report published in a Bangla daily. The daily reported that around 15 students had been expelled from PEC and Ebtedayee terminal examinations which had started on November 17. The hearing has been set

and parents ever since the nationwide public examination at the end of class 5 was introduced in 2010.

Until 2010, school-based assessment of students in primary school was the common practice. A small number of students of class 5, aspiring for a government scholarship, sat for a centrally administered test. The rest went on to secondary school after obtaining a certificate from their school.

Since then, highly competitive, high-stake, national, centrally administered public examinations at the end of grades 5 and 8, were added to the already existing SSC and HSC exams at the end of grade 10 and 12. The intention was to put teachers and schools under scrutiny, set some common standards of performance, and satisfy over-anxious parents.

The potential effect on children and

coaching, commercial guidebooks, rote memorisation, desperation for guessing questions, cheating in exams, question leaks, incentive for authorities to show high pass rates and so on. (*Education Watch Report 2014, Whither Grade 5 Examination, CAMPE.*)

Evidence collected by researchers and CAMPE led to the recommendation to the government in 2016 to drop the grade 5 public exam and rethink student assessment. The then Minister of State for Primary and Mass Education, Mr Mostafizur Rahman, MP accepted the recommendation, but was not able to persuade his cabinet colleagues to change the *status quo*. Exams continue to reign supreme—and learning a lesser priority.

A Bangla daily, under a banner headline, "A Primary Education Board in the Offing," reported that establishment

management into primary and secondary and start thinking about curriculum, learning assessment and quality improvement for school education, pre-primary to grade 12, as a whole; universal quality primary and secondary education is the SDG 2030 goal which is also a pledge of Bangladesh's. Thirdly, we need a technical body for learning assessment research, development and application, rather than an examination board of the type that exists today at the secondary level.

It is not that all exams and student assessment should be ditched. The value of traditional school-based annual exams needs to be restored. Public assessment at key stages should be for assessing basic competencies in language, math and science rather than using these as a substitute for the annual school-based exams. Schools, teachers, parents and the education authorities need to prioritise teaching and learning, rather than preparing for and taking public exams.

The example of Singapore or Finland having primary level public exam is sometimes mentioned in justifying our primary completion examination. This is based on a misunderstanding of student assessment in advanced systems. Singapore has a 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, rather than on all school subjects and is not linked to textbooks. Elimination of even this form of PSLE is under consideration, to be replaced by an assessment approach in line with the "learning for life" goals ("Testing and Learning – How Singapore Does It," *The Daily Star*, October 5, 2018).

In Finland, a grade 6 external exam is optional for students, and is used to assess schools and the system rather than individual students who are not given a specific mark or grade based on the exam.

Moreover, the learning resources and teacher skills and competencies are very different in Singapore and Finland and similar advanced systems. Assuring the quality of teaching-learning is the priority there; assessment in school and external ones are a secondary means to this end.

The original introduction of PECE and class 8 public exam (JCE/JDE) and the prospective exam board are examples of how decisions affecting millions of children should not be taken. It is a closed and bureaucracy-dominated approach without due consideration of all the consequences and lessons from research. Could the Parliamentary Committees for Primary and Mass Education and for Education hold a joint public hearing inviting experts and stakeholders on these issues?

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SOURCE: GLOBALPARTNERSHIP.ORG

The counter-productive and perverse consequences of too many public exams since 2010 have been well documented.

for December 10.

The court will consider the circumstances and justification of children being expelled from the exam. According to some reports, the expelled children were proxy examinees on behalf of other children, an offense, if true, that cannot be tolerated. The larger and more serious concern is how a primary school exam has such high stake that children, their parents, and perhaps teachers find it necessary to collude to commit a crime.

This is the question, we hope, the HC will consider. The education authorities have failed to address this question. It has been raised persistently by education researchers, child development experts,

teaching-learning in school from frequent public exams was forgotten. Education experts were sceptical about this move. But there was a great hype about the virtues of frequent examinations by politicians and officials, always on the lookout for quick-fixes. A dispassionate look was not taken at the consequences of making students totally pre-occupied with preparing for and taking tests, instead of engaging in and enjoying learning. Frequent exams became the remedy for the perceived decline in students' learning outcome.

The counter-productive and perverse consequences of too many public exams since 2010 have been well documented. These included a surge of private

of a new education board along the line of secondary education boards, is under consideration to conduct the nationwide PECE. An institutional structure, it is argued, is needed to administer the exam for over three million examinees at the end of class 5. The parliamentary committee on primary and mass education apparently has suggested such a step.

This move would be wrong on at least three counts. First, with grave doubts and ongoing debate about the PECE, it is not right to double down to take measures for institutionalising this exam. Secondly, it is necessary to get beyond the past fragmentation of school education

## COMMERCIALISING GOLDEN RICE

# Staples, nutrition and bureaucratic red-tape

ROSALIE ELLASUS

BANGLADESH is on the verge of making one of the most important decisions in the history of GM crops: it may become the first country to commercialise and grow golden rice.

This miracle crop promises to save lives and prevent blindness in children. Packed with beta carotene in the yellow grains that inspire its name, golden rice holds the potential to wipe out the Vitamin-A deficiencies that have caused so much suffering in the developing world.

The toll is enormous: an estimated one million people die each year because they don't have enough Vitamin A in their food. Most of them are children. An additional half million people go blind.

I have observed poverty, malnutrition and disease up close here in the Philippines, where I am a farmer who grows corn and rice. More than one in five of my fellow Filipinos live in dire poverty. The situation is even worse in Bangladesh. Its per-capita GDP is about half of what we enjoy in the Philippines.

Poverty is a root cause of malnutrition and malnutrition gives rise to any number of severe problems with long-term consequences. It can stunt growth in every nightmarish way, from physical stature to mental capacity. In the worst cases, it kills.

The good news is that golden rice would fuel the consumption of Vitamin A in poor countries where rice is a staple food. Its regulatory approval would keep people alive and their vision intact. All they would have to do is keep eating the rice-based meals just like they do today. Science shows that golden rice is safe. We have studied it for two decades. Regulators in Australia, Canada, New Zealand, and the United States have accepted it—but hardly anybody in those countries needs golden rice. They get enough Vitamin A in their diet so there is no commercial market.

The situation is different in Asia. Here, golden rice would help hundreds of millions of people in countries such as India, Indonesia, and Vietnam. Bangladesh and the Philippines would also benefit, which is why scientists in our two countries have studied golden rice and pushed for its commercialisation.



Regular rice next to Golden Rice.

Several weeks ago, word got out that Bangladesh would make an important announcement about golden rice on November 15. Anticipating its regulatory approval, media around the world prepared for its coverage. Would Bangladesh indeed become the first developing nation to accept this GMO? Would other countries then follow its example, approving the crop for their own farmers to grow and consumers to eat?

Yet November 15 came and went without an announcement. Perhaps a decision will arrive next week, or maybe next month. We just don't know. We remain right where we have been, stuck in the maddening limbo of recognising a bad problem, knowing a specific solution, and doing nothing.

The reasons behind Bangladesh's delay are unclear, but it's easy to speculate about

the political pressures its policymakers face. Here in the Philippines, poorly informed environmental activists destroyed a golden rice testing site in 2013. Beholden to an ideology that refuses to tolerate scientific inquiry, they launched a violent attack on a tool that can fight malnutrition—and their extreme tactics unfortunately have succeeded in delaying the approval of golden rice.

I have planted GM corn on my farm for years. I prefer these crops because they have protected my crops from pests that would have destroyed it, allowing me to grow more food on less land. It is good for the environment, as well as the food security situation of my country. It is also good for me as a farmer. The extra income has helped me pay for the education of my children.

I would love to have the opportunity to

plant golden rice—and I am hoping that an approval in Bangladesh would lead to an approval in the Philippines.

A new book by Ed Regis—a science writer with a doctorate in philosophy—makes a persuasive case for this innovative crop. "The effects of withholding, delaying, or retarding golden rice development through overcautious regulation has imposed unconscionable costs in terms of sight and lives lost," he writes in "Golden Rice: The Imperilled Birth of a GMO Superfood," published by Johns Hopkins University Press.

It's time to stop the suffering of our peoples and grow golden rice. I am hopeful that Bangladesh would do the right thing and show us the way.

Rosalie Ellasus is a first-generation farmer and public servant, growing corn and rice in San Jacinto, Philippines.

PHOTO: IIRI