

Has DU admin turned into a PR agency for the ruling party?



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With Dhaka University cancelling a discussion meeting on the new curriculum, a question mark has arisen in regards to freedom of expression on public university campuses. The way the whole episode unfolded exemplified how a public university's authority becomes subservient to mysterious quarters attempting to strangle a leading academic institution in the country. Our experience on the day is worth sharing as it highlights the need to recognise the dangers looming large on campuses.

As soon as the new curriculum became public, it drew the attention of critics and invited numerous debates on social media. Several discussion events have been organised on this issue. As many as four teachers and concerned guardians of students were arrested during those events. As members of the University Teachers' Network, we felt it was urgent to discuss the controversial issue and decided to arrange a meeting on the new curriculum to identify its potentially problematic areas.

The open discussion was supposed to be held at the university, where relevant experts would brief on separate assessments of science and literature subjects under the new curriculum. We chose a physics professor for science subjects and an English professor for literature, and also invited a curriculum expert and educational activist to the programme. We duly completed all the official formalities to get permission from

the university authorities to hold the programme on December 13, 2023 at RC Majumdar Auditorium under the Faculty of Arts. We also submitted the required fee, along with the security deposit, at the bank.

On the day, I arrived early to start the preparations alongside several students. While hanging up the banner, I received a call from the dean of the arts faculty, who informed me that he had received instructions from "certain quarters" to not allow us to use the auditorium for the programme. I expressed my surprise as we had already outlined our plans and adhered to the university rules. The dean reiterated that if the programme went on, he would intervene. Immediately, the staff responsible for the venue locked it down, and we did not have anything left to do but turn it into a protest that eventually took place in front of the Aparajeyo Bangla.

This experience was shocking and unfortunate. The space and scope for discussing even new curricula have significantly diminished at Dhaka University. The more partisan and governmentalised the authority of a public university becomes, the more restrictions on the freedoms of expression and speech become visible. As a result, the university ceases to represent the image of a higher education institution that upholds and safeguards the free speech and knowledge essential for academic research.

In many ways, the university authority resembles a political

party office at the local level, where conversations revolve solely around party posts, winning elections by any means, and the overall political hustle for personal interests and advancement. This unfortunate trend is most apparent when the teachers-cum-ruling party activists engage in demeaning each other to receive nominations from their political group for competing in the Dhaka University

and dean positions are electorally determined, the freedom to choose the candidates is at risk. During the last VC's tenure, the university authority temporarily suspended many selection/promotion boards just before the dean election. There were allegations of junior teachers receiving calls from the higher authority, stating that if certain candidates failed to win, the selection

the then VCs.

The Academic Council, the statutory body for such institutional decisions, appeared to be no more than a rubber stamp parliament during all these events. As far as I recall, the last VC in the Academic Council was partisan and partial in most cases and had the habit of selectively giving the floor to those loyal to him. When the VC wanted an

more political means of control. The fact that DUTA candidates were elected in the last election without mandates, in the absence of opposition, signals that the situation is unlikely to get better.

Overall, one can argue that DU has lost its inherent structural identity and characteristics as a democratic and free institution for learning and research. A patron-client relationship has become the order of the day in the university's administrative and professional ambience.

Still, whatever the current academic environment is at Dhaka University, all students and teachers aspire to see it climb up the global university rankings. But the political determination of the university administration to protect establishment- or government-centric opinions will not lead the university academically anywhere in the world. The university administration appears to have turned into a public relations office tasked with campaigning for the party in power, thus contradicting the role a university teacher needs to play in identifying alternative or better paths for the state and people. A political party's identity with a university's identity is never good news.

The recent suppression of our open discussion on the new curriculum exposes a broader decline in the university's commitment to academic freedom and critical discourse. In the past, inclusivity and tolerance used to prevail among teachers, who considered each other colleagues from the same institution and showed mutual respect despite differences in opinions. This practice needs to be in operation in order for Dhaka University, or any university for that matter, to be a critical tertiary centre for learning and knowledge production.

As told to Monorom Polok of The Daily Star.



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PHOTO: COLLECTED

Teachers Association (DUTA), dean, syndicate, or senate elections.

In many cases, the university administration deems anyone critical of any government policy or its activities an "enemy of the government" or "enemy of the state." This stance, adopted by pro-government teachers, often drives their decision-making and even personal relationships with colleagues. Those not affiliated with pro-government circles have to confront numerous administrative and professional obstacles.

While university syndicate, senate,

boards would not reopen.

The university has a deans' committee composed of all elected deans. This committee, not incorporated in the 1973 president's order, decides our fate and (in most cases) determines who will get what. This deans' committee was the prime mover in disallowing a candidate to sit for the admission test for the second time and in stripping the social sciences faculty of its responsibility to conduct admission tests. This committee arguably acted only to fulfil the personal wishes of

issue to pass, those opposing it had their mics occasionally turned off.

Meanwhile, our senate members and provosts deny the day-to-day sufferings of the students living in highly congested residential halls. There is ample evidence that we care little for the welfare of general students. All these issues further taint our image as university teachers. Our actions do not reflect what we teach in our classrooms, thus creating an environment of hypocrisy and diminishing students' respect for us. The administrators have assumed a

Bancassurance can change how we do insurance



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The contribution of the insurance sector to GDP is measured by what is popularly known as penetration ratio—a ratio of premium to GDP, which is only 0.46 percent. This is very low compared to other countries, as it is 4.2 percent in India and even 0.91 percent in Pakistan. Although Bangladesh has 81 insurance companies, of which 35 deal with life insurance and 46 with non-life insurance, the low penetration ratio indicates that this sector has not grown properly. Burdened with a large number of insurance companies and faced with undue competition, our insurance sector was bound to perform poorly and resorted to various anomalies.

Against this backdrop, Bangladesh Bank recently issued "Bancassurance Guidelines for Banks" to allow banks to work as corporate agents of insurance companies to sell their insurance products on the market. This system of selling insurance services to bank customers is known as bancassurance. Here, banks will simply work as corporate agents, let their customers know about insurance policies, and sell insurance products to interested customers.

The main objectives of bancassurance are to provide a regulatory and supervisory framework to sell bancassurance, and increase insurance penetration and the outreach of banking and insurance services to promote financial inclusion. It will also try to promote social security and sustainability through insurance coverage, enhance consumer protection, and provide one-stop service for banks and insurers.

There are some eligibility criteria that banks must maintain to work as corporate agents of insurers for the bancassurance business. A bank must have a minimum regulatory capital of 12.5 percent, has to meet the credit rating not less than Bangladesh Bank's rating grade-2, meet the minimum CAMELS rating of 2 from Bangladesh Bank, its non-performing loans (NPLs) must not be more than five percent, and it should have had positive net profits for the last three consecutive

years. A bank can enter into a contract with a maximum of three life insurance and three non-life insurance companies.

Besides these, banks are allowed to sell insurance services to their existing customers by conducting need analysis. They have to disclose all material information regarding features and costs of insurance services to avoid potential misunderstanding. Here, customers will decide whether they want to buy insurance with banking products or not. In addition, banks will check the

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appropriateness of insurance products for their clients. They must not force their clients to buy the products. In order for banks to know their customers, the former will observe financial behaviour of the latter for a certain period. Hence, no walk-in-customers are eligible to buy these insurance services from banks.

With bancassurance, banks have the opportunity to sell insurance services in large volumes since many people have bank accounts and banks are considered more trustworthy than other financial institutions. Using their branch network, digital platform, and sales network, banks can easily reach their large number of customers to sell insurance services.

The insurance sector has been facing a lack of confidence due to its low claim settlement ratios, which is mainly a result

of fund embezzlement, poor investment quality, and a liquidity crisis. There is an allegation against insurance agents that they do not properly inform policyholders of all the terms and conditions. Most policyholders form policies simply based on the words of agents. But later, when the policies mature, they identify inconsistencies between the promises and the realities. Agents also try to sell policies by misrepresenting facts.

This issue can be resolved through bancassurance, wherein banks will work as insurance agents. If banks can capitalise on this opportunity, their profits will be boosted, and as these institutions have a large customer base, they can easily advertise insurance policies to them.

Banks will benefit from bancassurance in two ways. The first and direct one is commission on the sale of insurance services. If banks can sell more and more services, it will increase their profit. The second and indirect benefit is that banks must maintain some criteria to be involved

in bancassurance, which are bound to improve their overall performance. Banks will have to reduce their NPLs, maintain the minimum capital ratio and attain profit for three years before engaging in bancassurance. These criteria automatically disqualify some banks from offering bancassurance. The latest Bangladesh Bank data show that 14 banks face record capital shortfall, which is mainly because of high NPLs. When banks must maintain these criteria strictly to be engaged in bancassurance, they will also look for those insurance companies which have reputation in the market. Banks will certainly look for those companies which have good claim settlement ratios, no history of fund embezzlement, and have shown prudence in fund investment.

They will also consider the dynamism of insurers in developing products for bank customers.

In general, banks customers, being more financially literate, will accept the policies that meet their financial requirements. They may demand customised products, so insurers will have the challenge of designing those quickly. Banks can collect information from their customers regarding the specifications of products, and through cost-benefit analyses, insurers should devise them. This will increase the diversity of products that are on the market. Plus, if these products can be sold in large volumes, insurers will benefit financially and their business will grow. Ultimately, the penetration of the insurance sector improve.

On the other hand, bancassurance will put extreme pressure on existing insurance agents. If these agents fail to convince policyholders better than banks, they will disappear over time. Hence, they must be honest and efficient enough to attract new policyholders. In contrast, if banks fail to train their officers involved in bancassurance, the potential of bancassurance may not bear fruit. However, a fair competition between corporate agents (banks) and individual agents is expected to provide better services to policyholders with transparency and accountability.

If insurance products can be made attractive considering financial needs of people and there is perfect trade-off between banks and insurers to sell the same, it is expected that many people will come under insurance coverage. Not only that, those who do not have bank accounts may be induced to take insurance policies by opening one. This will certainly increase the outreach of banking and insurance services, promoting financial inclusion. The most important thing for bancassurance to be successful is that insurers must have good intentions. They need to attain capacity in fund management, particularly investment and liquidity management, and have to check misappropriation of funds. The regulatory authority must take stern actions against those involved in fund embezzlement. Insurers have to bring more people under insurance coverage, guaranteeing social security—the ultimate objective of insurance. If bancassurance becomes successful, the long-standing stigma plaguing the insurance sector of Bangladesh will be over to an extent and its contribution to the economy will reach a standard level.

CROSSWORD

BY THOMAS JOSEPH

ACROSS

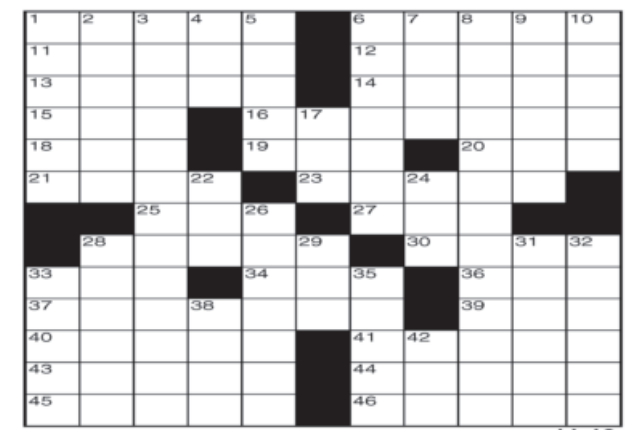
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- 10 Tatter
- 17 Drill part
- 22 Spanish gold
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- 28 Spooky gathering
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YESTERDAY'S ANSWERS

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