

The pension debate

Teachers of 35 public universities across the country have launched a simultaneous strike since July 1, protesting their mandatory inclusion in the universal pension scheme and putting forth their own set of demands. What are those demands, and what do others think of the protest? Four stakeholders share their views with The Daily Star.

The new pension scheme creates further discrimination



When a teacher goes to retirement at the age of 65, it is important that they get a one-time allowance to secure their future and that of their children. The new universal pension scheme does not have any provision for the teachers to receive this amount upon retirement. Another huge issue is the age of retirement. Up until now, the retirement age was 65. The new pension scheme aims to make it 59, creating a gap of six long years. Since we started protesting, there have been government press releases saying that it would remain 65 for university teachers, even though the government-mandated retirement age would be 59. Does this not create discrimination, the very thing they wanted to remove with the universal pension scheme?

Moreover, the University of Dhaka is an autonomous institution, like many other universities and institutes in the country. The government cannot force an autonomous institution to participate in a universal pension scheme without dialogue or any sort of consultation.

The scheme also requires us to participate in a contributory fund, where we have to deposit Tk 5,000 out of our monthly salaries. Does it make sense for a newly appointed lecturer in a university, who gets Tk 22,000-30,000 per month in remuneration, to deposit Tk 5,000 each month out of their salaries? What are they left with? How will they cover their living expenses?

In the existing system, the nominee of a university teacher is also eligible for a life-long pension. In the new scheme, if a university teacher passes away at the age of 75, their nominees will not be eligible for pension benefits. They are left with little to nothing. The new scheme will only make teachers and their dependents more financially vulnerable. This cannot be the characteristic of a universal pension scheme, where one group is left off worse to supposedly benefit another group. This is discriminatory, to say the least.

We never wanted things to get this far where we had to stop taking classes. Students are our first and foremost priority. We have been protesting this move ever since the universal pension scheme was announced. We organised teachers from other universities and submitted a compiled, written document of our displeasure with this new scheme to the education ministry. We also prepared an evaluation report comparing the existing scheme to the new one, with the help of expert economists and business school teachers. As the general secretary of the teachers' association, I submitted the report to the ministry on behalf of all my colleagues. There have been no follow-ups on those reports.

When nothing worked, we started with two-hour strikes, eventually moving to half-day and full-day strikes. We did not start protesting all of a sudden, whereas the finance ministry issued the notice for the new pension scheme on March 13 without any consultation with the stakeholders. We only scaled up our protests after we were left with no other options.

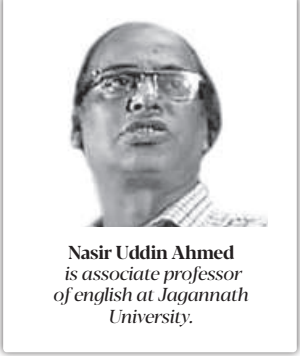
We have not held our students hostage in this situation; rather, we have been held hostage by the finance ministry. Our students will take on the roles of teachers in the future. The new scheme will not affect the existing teachers as much as it will affect the future generation of faculty members. So this is a battle we are fighting to protect our successors, our students who will take on our responsibilities in the near future.



Teachers of 35 public universities under the banner of the Federation of Bangladesh University Teachers' Association (FBUTA) have been refraining from work since July 1, 2024 protesting their inclusion in the new universal pension scheme. This photo was taken on July 3, 2024.

PHOTO: RASHED SHUMON

Decisions about teachers made without consulting them



We have been protesting the new universal pension scheme from the very beginning. The strike is a step we are being compelled to take. So far, no officials have spoken to us, nor have there been discussions on how we would proceed to have a dialogue. The teacher's demands thus far have been for a separate pay scale, the creation of an environment for students where necessary skills can be developed, exclusion of teachers from the Prottoy scheme and a separate pension system for them, and assurance that under no circumstances will teachers be deprived of the existing benefits.

The scheme is not "universal" as it does not encompass government officials. My question is, why should teachers be deprived of the existing benefits? We did not ask for this new scheme, so why is this being forced upon us? In the previous scheme, public university teachers would receive a lump sum amount of around Tk 80 lakh after retiring. What a teacher earns while working is spent trying to pay for basic necessities, and hence the amount left at the end of a teacher's career is not significant. Even this amount is not going to be available under the new Prottoy scheme.

There is also a lack of clarity regarding the pension being given at 60, whereas the retirement age for a teacher is 65. This confusion extends to festival bonuses and other such benefits, all of which were mentioned in the previous scheme. Why would the teachers, especially those who are new, willingly agree to a new scheme that is less beneficial for them?

Decisions regarding teachers are being made without any consultation with teachers. All stakeholders must be engaged in a discussion if it has an impact on their lives. If you won't consider teachers of the primary, secondary and tertiary levels as worthy of engaging in a conversation, who will be spoken to regarding a decision that will significantly affect teachers? It displays a blatant disrespect toward teachers from the government.

The government is completely dependent on the bureaucrats who are not qualified to make decisions impacting teachers. Teachers have been speaking of a separate pay scale for so long, with the issue being raised even in 2015-2016, yet no action has been taken in that regard. Not only are they not thinking of teachers, but they are not thinking of students either. What is the government doing to help students gain the necessary skills for employment?

In the realm of politics, there has been a severe issue of nepotism, with relatives of MPs getting appointed to positions of authority in various educational institutions. But it's the qualified people who must be the ones in the position to make decisions.

If you can't take into consideration the fate of the students, then for whom is all this development? How can I allow someone younger joining my profession to be in a worse condition than me? It is completely unacceptable and inhumane. If you destroy the education system by putting teachers at a disadvantage, the intelligent will leave the teaching profession. This will spell trouble for the nation.

Constructing buildings alone is not development. There are lakhs of Benazirs today because the government is unable to control its corrupt officials. Teachers will never want to take actions that harm students. Over the past three months, we have been protesting while keeping students safe. We need to think about the nation and respect teachers. Teachers need to be paid the appropriate amount to have a decent life.

Universal pension scheme aimed at helping people

Firstly, the goal of the universal pension scheme is to bring all the citizens of Bangladesh under its coverage. Currently, government and independent bodies provide pensions, but there is no specific funds allocated for them. Instead, every year, a specific amount is reserved in the budget for paying pension. As the number of employees and related expenses increase, the budget allocation for pension also increases. This is why the government has decided to transition to a funded pension scheme.

With a funded scheme, the government won't need to create a new budget for pension every year. Currently, it operates as an unfunded defined benefit pension system, but it will become a funded contributors' pension system under the new universal pension scheme. This scheme will provide pension to people who previously had none. Additionally, the Prottoy scheme, targeting autonomous government bodies, has been announced. Bangladesh has 403 autonomous government bodies, of which around 90 had a pension system, while 313 did not. The goal is to bring all these organisations under the same pension scheme.

As this will be a funded scheme, the benefits are clear: all citizens can be covered, and it will ensure the sustainability of the pension system. Another



reason for the universal pension scheme is to address the demographic changes in Bangladesh. The country is currently experiencing a demographic dividend, but after 2040, the working-age population will start to decrease. The prime minister's vision of a smart Bangladesh by 2041 will not be achievable if a large portion of the population is elderly without a pension support system. Therefore, this scheme shows foresight in protecting the future.

Regarding the current state of the Prottoy scheme, it's important to note that pension systems in many countries undergo reforms as needed. Similarly, Bangladesh is reforming its existing pension system. The government aims to introduce the universal pension scheme with the flexibility to make adjustments, additions or removals as necessary.

Are students sympathetic to the teachers' protest?

Returning to the classroom after nearly 18 months in 2021 due to the Covid pandemic was a daunting prospect. The thought of lost time weighed heavily on my mind. Session jams are a common issue at public universities, as everyone says, and seeing my peers at private universities make up for the lost time only added to my worries. The ongoing strike of teachers at 35 public universities demanding exclusion from the contentious Prottoy pension scheme adds to the worries of the students.

The finance ministry announced a pension scheme titled "Prottoy" on March 13 this year. Since then, many peaceful protests have been staged, including the distribution of memoranda, sit-in programmes, human chains, issuance of statements, and gathering signatures from the public. However, a full-scale strike



started on July 1. Teachers at public universities across the nation, including Dhaka University (DU), have been abstaining from holding classes and exams in protest against the government's decision to force them to enrol in the Prottoy pension system.

As the teachers push for their demands, it is the students who face the harshest consequences. University classes and departmental offices remain closed, putting their education on hold. The suspension of official activity in the DU administrative building causes disruptions in critical academic support services. The closing of Dhaka University's Central Library deprives students and job seekers of critical study tools. This extended disruption not only postpones the students' schooling and future ambitions, but it also increases stress and worry about their academic and professional prospects.

The ongoing strike has caused tremendous frustration among students, making them increasingly unsympathetic to the teachers' protests, because with classes and departmental offices

closed, students are experiencing a significant academic disruption. As students bear the brunt of these effects, their initial understanding of the teachers' demands is being gradually obscured by their immediate struggles, resulting in a growing lack of solidarity.

Another reason behind the growing lack of sympathy is the teachers' poor communication with the students about the situation. Without a clear explanation of the reasons behind the strike and its goals, students feel blindsided by the sudden disruption. This lack of transparency makes students feel that the strike has been imposed on them without considering their future, further eroding their sympathy for the teachers' cause. Students, including myself, have been informed about the situation primarily through the media. There

has been no direct communication from the respective departments to update students on the current circumstances.

Protests are a big part of our student identity. However, teachers rarely show solidarity with our protests, regardless of their cause or goal. This recurrent lack of support from teachers during student demonstrations undermines students' sympathy for teachers' own protests, such as the current strike demanding exclusion from the universal pension scheme. The observed disparity in cooperation between students and teachers indicates a lack of solidarity in the educational environment.

There are various critical concerns at public universities that require joint efforts from students and teachers, for instance hall seat allotment, quota reformation, etc.

Students' issues frequently overlap with those of teachers, showing a shared stake in overcoming institutional shortcomings. However, the prevalent culture frequently encourages a sense of detachment, in which student difficulties are considered only as related to students while teachers' concerns are viewed solely as their own. Genuine empathy and mutual support require both parties to recognise and comprehend each other's contexts and concerns. To solve structural difficulties, we need to transition to a more inclusive conversation and cooperative approach. Public universities can better align their efforts to improve educational settings and promote the welfare of all stakeholders by cultivating a culture of shared responsibility, open communication, and solidarity.