

# Can we change the story of our banks?

## Restoring trust in the sector crucially important

The extent of damage done to the banking sector during the Awami League's 15 years of rule is truly shocking. Despite this daily's frequent coverage of various irregularities during its tenure, and more transparency emerging in the wake of the mass uprising that brought down Sheikh Hasina, the true scale of corruption in the banking sector seems unfathomable, with new revelations coming to the fore every day. This just shows how daunting the challenge will be for the interim government as it sets its sights on reforms and recovery. Nevertheless, it must perform its duties diligently.

The new administration has already taken some positive steps in this regard. The decisions to form a banking commission to undertake reforms and a task force to identify key areas of concern are notable. According to this daily, the Bangladesh Bank (BB) has also decided to rescue struggling banks, including some Shariah-based banks formerly controlled by the S Alam Group, by managing liquidity or merging a few. It is important to note that the old regime had promised similar objectives. However, instead of working towards them, it gave preferential treatment to corrupt, politically connected bank owners and stakeholders, which further compromised the health of these banks, put depositors' funds at risk, and damaged the economy as a whole.

In contrast, the present authorities are believed to be supporting these banks for three main reasons: to safeguard the country's economy, to protect depositors, and to assist customers involved in production. These are the exact factors that should drive all reform decisions. Though many of the banks were mired in corruption, their bankruptcy would cause significant harm to both depositors and the economy. The central bank is therefore obligated to try to rescue them, but it must do so in the right way and for the right reasons. For instance, as the central bank has now promised, it must avoid providing liquidity support by printing money—as was done before—and instead allow lenders to access support through inter-bank money supply, with the BB acting as the guarantor for struggling banks. Additionally, the BB must ensure that these banks take every possible measure to recover defaulted loans in order to alleviate their liquidity crisis. So far, most of the banks have not performed well in this regard. That needs to change.

Reportedly, out of the Tk 70,000 crore that left the banking sector, Tk 30,000 crore has been recovered. This, along with the government's decision to insure up to Tk 2 lakh for each depositor, should help restore some confidence in the sector. While we welcome the direction in which the banking sector is moving under the interim government, coordinated efforts involving various agencies—including the Anti-Corruption Commission (ACC), Criminal Investigation Department (CID) of police, and home and foreign ministries, among others—are essential to recover the remaining funds. They should also complement the long-term reform measures currently being outlined.

# Stop armed violence at Geneva Camp

## Dismantle groups fighting over drug trade, ensure safety

We are concerned at the repeated incidents of violence at the Geneva Camp in Dhaka's Mohammadpur area in recent weeks. According to a report by this daily, since the fall of the Awami League government, clashes between armed gangs inside the camp have become common as drug dealers are trying to take control of the area. Locals have reported hearing gunshots almost every day, which was not the case before. Over the past month, two men were also killed in such gunfights. The situation remains tense, requiring immediate attention from the authorities.

The Geneva Camp has always been known as a hub of drug dealers. Reportedly, there are various groups involved in drug trade, and clashes generally occur over establishing supremacy. For example, in April, a major clash occurred between rival groups over controlling the trade. And after August 5, new players have entered the scene trying to take control of the trade. Particularly, the rampant use of firearms has raised alarms among the residents of the camp and adjacent areas. From the photos and video clips taken by locals during the clashes, police assume that the firearms were probably looted from police stations earlier last month. If that is the case, our law enforcers should immediately take action to recover them.

According to data from the Police Headquarters, 5,829 firearms including rifles, SMGs, pistols and shotguns were looted in early August from police stations across the country. Of them, 3,933 were initially returned. And the joint drive led by armed forces, which began operations since September 4, has thus far recovered 53 more firearms. There are concerns that if the remaining weapons are not recovered soon, those could be used to cause further violence by criminals.

The residents in and around the Geneva Camp are living in fear because of the rampant clashes, with many young people also getting involved in them, which is a serious concern. The law enforcement agencies must take prompt actions to tackle the dual threats of drug trade and illegal firearm use. It's time a joint operation was also conducted in the camp to dismantle the threats posed by these illegal drug businesses, which many camp residents have also urged. Ordinary people must not be held hostage by criminal groups.

# THIS DAY IN HISTORY

## Last execution in France

On this day in 1977, Hamida Djandoubi became the last person to be executed by a guillotine. Djandoubi was convicted and sentenced to death for the murder of 21-year-old Elisabeth Bousquet.

# An education memorandum

## Action priorities for the interim government

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When Chief Adviser Prof Muhammad Yunus addressed the nation on August 25, two weeks after the student-led mass uprising put the interim government led by him in power, education was not expected to be on top of the agenda. But he did make four important points: i) the misrule of the past government has maimed the education system and has created chaos at all levels of education; ii) taking the initiative for a comprehensive reform in education is a pledge of the interim government; iii) work on developing a curriculum fit for the changing times will begin; and iv) an urgent task is to resume the activities of the educational institutions in a creativity-generating, safe and learner-friendly environment.

Speaking about the multitude of demands arising from the “state repair” agenda put forth by the mass uprising, Prof Yunus said, actions on various reforms have already begun and the process of consultation would have to continue. The interim government has to decide guidelines for the minimum reform targets to achieve, and where to begin. In this regard, the ultimate decision has to emerge through political consultation. The time frame for reform—i.e., the decision about the life span of the interim government—will also emerge from political dialogue involving all citizens, including students, he said.

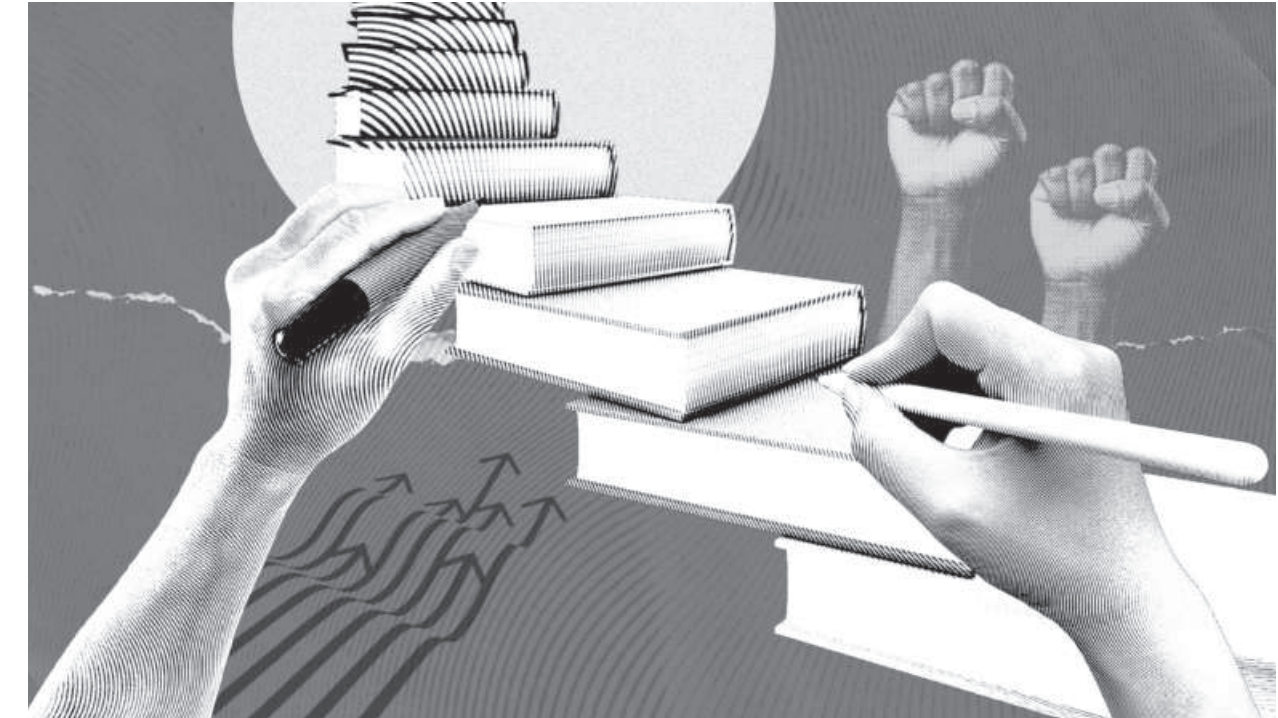
**A CRIPPLED EDUCATION SYSTEM**

Fourteen years ago, the government adopted a national educational policy setting the guidelines for educational development. The key objectives of the 2010 policy remain unmet: i) a core unified curriculum for all types of school education with a minimum common standard of school provisions for all students; ii) major change in the professional training of teachers, their performance standards, their status and incentives, and assurance of adequate numbers;

much fanfare, has become an example of partial and fragmented action without adequate preparation for major required collateral steps. The curriculum has caused widespread anxiety and confusion among students, teachers and parents. It has put students' future at risk.

**THE EDUCATION PRIORITIES**

As implied by Prof Yunus in his speech, the interim government needs help in at least two areas: a) advice on immediate and short-term steps required for restarting the educational institutions and their normal activities, getting rid of the egregious practices of the past that vitiated the academic operations and environment of the institutions; and b) ideas for long-term changes. The interim government may take up some major decisions; for others, a reform process may be initiated with the outcomes to emerge over a longer



VISUAL: ANWAR SOHEL

time frame.

Beyond listing the reform agenda, it is necessary to indicate mechanisms, action steps, and processes. Reforms should be articulated, action plans made, actions implemented, and progress monitored and evaluated.

**URGENT AND SHORT-TERM ACTIONS**

**Restarting with a “new normal”:** The extraordinary recent events call for urgent actions. Students need to be in school and normal operations need to resume. A “new normal” has to be defined at each level of education, renouncing many past practices. At the university level, the University Grants Commission (UGC), in consultation with students and other stakeholders, should provide guidelines, but not seek to micro-manage. Each institution should consult students, teachers and parents at the school level in implementing the guidelines.

**Right people at the right place:** The recent spate of resignations in top university and other positions and the demand for resignations in institutions point to the need for the right people in the right place. Appointments must be based on merit, not political or other considerations. The process must ensure impartiality through clearly defined job qualifications and use of search committees. A professional UGC can facilitate the process and consult teachers and students. To fill the vacuum in administration, people may be placed in institutions and key education administration positions for a short term, with regular appointments made through due deliberation.

**Elected student unions:** With their sacrifice and maturity demonstrated in the recent popular movement, students have earned the right to a role in managing the education and co-curricular activities of their institutions. This opportunity should be created by forming non-partisan elected student bodies in institutions, beginning with universities and colleges.

**Pause and rethink the new curriculum:** The interim government has begun to take steps to address the ongoing contentious issues. Ad hoc decisions risk exacerbating

the frustrations of stakeholders. A comprehensive and well-structured approach is necessary to ensure a smooth transition. Most educationists want a pause in the rollout of the new curriculum. In order to minimise disruption, two steps can be taken: i) textbooks already introduced in some grades under the new curriculum may continue and existing textbooks may be used for other grades; and ii) conventional end-of-year or public student evaluation based on written examinations should continue, separating formative and practical work-based evaluation in classrooms from summative written examinations.

A pause spanning a year or so should be used to review and rethink the curricular reforms, particularly student evaluation, a highly controversial aspect of the new curriculum, and effective implementation in classrooms. Experts and stakeholders should be involved in this rethink.

**MEDIUM-TERM ACTIONS**

**Initiate a continuous curriculum development process:** The curriculum reform mechanism and process should be initiated in a holistic way for the entire school education, understanding the curriculum as an ongoing process rather than a singular event. Core

programme should be initiated with businesses and private sector social enterprises to enhance employment generation and skill development. Good examples should be supported and employers' bodies should be involved in creating social businesses for employment generation and skill development.

**Pilot projects in decentralising management:** The decades-long talk about decentralising education governance should take concrete shape through initiating a pilot project of decentralisation, establishing district education authorities for finance, planning and management.

This list is not exhaustive. An education consultative group would consider and advise on both the short-term and medium- and longer-term policy questions, and might come up with other issues deserving priority attention. Being strategic means having a choice of actions with probable success, rather than attempting many things all at once.

**FROM RHETORIC TO ACTION: HOW TO GO ABOUT IT**

An education consultative group of experts and stakeholders should examine the status of and priorities in the education sector and advise the interim government. They would examine the issues and suggest actions

subjects across all school systems are essential, while maintaining flexibility to allow students to seamlessly transfer between different educational pathways.

**Increase education budget:** A planned growth of the public education budget should be committed. NGOs with demonstrated capacity to perform should be supported to participate with the government in district- and upazila-based plans for inclusive early childhood, primary, secondary, and vocational education of acceptable quality.

**Assessment of primary students' foundational skills:** One of the priorities should be a national assessment of primary-level students' ability to read and do basic arithmetic, and actions based on the assessment to reach these targets. Bangladesh could adopt the simple biannual early grade ASER (Annual Status of Education Report) reading and arithmetic at-home surveys, which was pioneered by Pratham in India and adopted in several countries.

**Invest in teachers:** Steps should be taken to increase the number of teachers, strengthen the quality of teacher preparation, and provide teachers with a career path. Teachers' professionalism and performance are the pivot of change in education. A reimagined teaching profession should attract and retain the best talents in the profession. Teachers' and other education workers' preparation, performance standards, status, incentives, remuneration and career path should be redesigned and applied across the board for all schools, state and non-state. Teachers should be the role model for their students. This rethinking about teachers will be a longer-term task, but it should begin in earnest now.

**Unify school education under one ministry:** A unified government leadership and policy guidance should be established by bringing all school education, pre-school to pre-university, under one ministry. This would be important in the context of decentralising education governance with planning and decisions devolved to district, upazila and institutional levels.

**Bring in industry experts:** A

on the matters noted above. They would help build a consensus on the longer-term vision. This group may be turned into a permanent, statutory commission, as recommended in the 2010 National Education Policy. The consultative group should consider priorities and steps related to SDGs and national goals for building an equitable, inclusive and quality education system for all.

This larger agenda would include: i) promoting an equitable society through education; ii) a time-bound plan for equitable and inclusive early childhood development and K-12 school education of acceptable quality for all; iii) strengthening the teaching profession and the education workforce in respect of their professional skills, motivation, performance and adequacy of numbers, as well as the effective use of digital technologies; iv) establishing decentralised district education authorities for planning and managing equitable K-12 education in every community; and v) ensuring academic autonomy of the education system and education institutions, protecting them from partisan politics.

As Prof Yunus envisaged, there has to be systematic consultation and dialogue with all stakeholders, not token gestures. The energy and idealism of students and the youth have to be harnessed to this end. A social compact on education has to be backed up by a political consensus.

The interim government is not expected to complete all the needed reforms. But if it realises at least some of the key reforms and charts the way ahead for others, it will have done justice to the sacrifices of students and citizens during the July-August movement.

*The writers are co-authors of the book Political Economy of Education in South Asia: Fighting Poverty, Inequality and Exclusion (University of Toronto Press, 2022). It has been well received, and national editions have been published in Bangladesh and Pakistan. Prof Ahmed has also written a book in Bangla focusing on Bangladesh, titled Ekush Shotoke Bangladesh: Shikhar Rupantor (Bangladesh in the 21st Century: Transforming Education), published by Prothoma in 2023.*