

Banking Model of Education in Teacher-Centered Class: A Critical Assessment

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Abstract

Paulo Freire in his seminal work *Pedagogy of the Oppressed* rigorously condemns banking model of education, which implies the learners' receiving knowledge passively as empty vessels from the teacher, who is supposed to be store-house of knowledge, in the traditional teacher-centered classroom. This article presents relationships of banking education with some other learning theories, i.e., *tabula rasa* and nativist theory, Derrida's logocentrism, CLT and post-method pedagogy, and lastly it explains the socio-cultural root of banking education and, therefore, the difficulty of replacing it by other pedagogical innovations.

Key words: Paulo Freire, banking model of education, teacher, learners, knowledge, learner's potentiality, postmethod pedagogy, socio-cultural context, etc.

Introduction

Banking model of education' termed by Paulo Freire is by no means a positive concept. In the academic era whenever it is mentioned it always creates negative connotation. It is not any 'model' in language pedagogy at all. Rather, it is used to show dissatisfaction with the traditional teacher-centered class where knowledge is transferred one-sidedly from the teacher to the learners. Freie's stance is against this banking model of education.

Paulo Freire and Banking Model of Education

Paulo Freire was a Brazilian Marxist educator and social activist and the writer of *Pedagogy of the Oppressed*. This book is considered one of the fundamental texts of critical pedagogy. It was published in Portuguese in 1968, and was translated and published in English in 1970. According to many critics, *Pedagogy of the Oppressed* is a revolutionary text. Paulo Freire dedicated this book to the oppressed class and it is based on his own experiences while helping Brazilian adults to read and write. A detailed Marxist class analysis is presented in this text where Freire proposes pedagogy with a new relationship among students, teacher and society.

In *Pedagogy of the Oppressed* Freire uses a metaphor to examine the traditional pedagogy which he calls banking model of education. Banking model of education treats the students as empty vessels to be filled with knowledge, like a coin bank.

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Traditional language classroom is teacher-centered where teacher is all in all. In 'banking' model of learning knowledge is created as another commodity to be transferred as efficiently as possible from sender to receiver. Instead, Freire proposes, education should be a dialogical process, in which students and teachers share their experiences in a non-hierarchical manner. (Palmer 2004, p. 02) The expression 'non-hierarchical' is significant here. Hierarchy is maintained in a teacher centered class where banking model of education is prevalent.

Freiere's position is, of course, against the godly presence of the teacher in the classroom. He condemns the teacher as the almighty who is responsible for creating inferiority complex in learners' mind. In the chapter 2 of *Pedagogy of the Oppressed* Freire says that education is suffering from narration sickness. Traditional teacher- student relationship reveals its fundamentally narrative character. This relationship consists of teacher as a narrating Subject and students listening Objects. The task of the teacher is to 'fill' the students with the contents of his narration. Narration of the teacher leads the students to memorize mechanically the narrated content. This process turns them into 'containers' and 'receptacles' to be filled by the teacher. "The more completely she fills the receptacles the better teacher she is. The more meekly the receptacles permit themselves to be filled, the better students they are." (1970, p. 72) Freire gives an example, "Four times four is sixteen", the students record, memorize and repeat it without realizing what four times four means. Then he says: "education thus becomes an act of depositing, in which students are the depositories and the teacher is the depositor (p. 71). "This is the banking concept of education, in which the scope of action allowed to the students extends only as far as receiving, filling, and storing the deposits (p. 72)." According to Freire it is a 'misguided' system.

Freire also states "in the banking concept of education, knowledge is a gift bestowed by those who consider themselves knowledgeable upon those whom they consider to know nothing (p. 72)." It is, he opines, an ideology of oppression. He shows some attitudes and practices in banking education which mirror the oppressive society as a whole:



- (a) the teacher teaches and the students are taught;
- (b) the teacher knows everything and the students know nothing;
- (c) the teacher thinks and the students are thought about;
- (d) the teacher talks and the students listen—meekly;
- (e) the teacher disciplines and the students are disciplined;
- (f) the teacher chooses and enforces his choice, and the students comply;
- (g) the teacher acts and the students have the illusion of acting through the action of the teacher;
- (h) the teacher chooses the program content, and the students (who were not consulted) adapt to it;
- (i) the teacher confuses the authority of knowledge with his or her own professional authority, which she and he sets in opposition to the freedom of the students;
- (j) the teacher is the Subject of the learning process, while the pupils are mere Objects.

(p. 73)

In the same place Freire indicates the consequence of banking education- "the more students work at storing the deposits entrusted to them, the less they develop the critical consciousness which would result from their intervention in the world as transformers of that world. The more completely they accept the passive role imposed on them, the more they tend simply to adapt to the world as it is and to the fragmented view of reality deposited in them." So, banking model of learning is a discursive practice where the learners are marginalized and the teacher stays at the center being the source of everything required for teaching-learning process, on the basis of the belief that "the teacher knows everything and the students know nothing" and that "the teacher is the Subject of the learning process, while the pupils are mere Objects".

Banking Model of Education and Denial of Learners' Potentiality

Paulo Freire was a Marxist humanist and social activist. In *Pedagogy of the Oppressed* he indicates that there is an absence of humanization in banking education. There remains severe negligence to human potentiality in this approach to teaching. Banking model of education tries to control thinking and reduce the creative and critical powers of the students and transforms them into passive objects.

Humans have the capacity to think critically, and, Freire maintains, denying humans the opportunity to reason is a violation of their basic humanity (Dale 2003, p. 57). The metaphor of the banking model of education points towards dehumanizing effects of education. This sort of teaching-learning system creates dehumanizing effects upon the learners. The students gradually become inactive object of deposition, far from being the active participant in the classroom. There occurs alienation effect upon the learners. From the Marxist perspective, "Man the producer, who transformed the world of nature and created the world of culture, is estranged from his creative human powers (Lavine 1984, p. 282)." Similarly, in banking education a learner is 'estranged from his creative human power' and his potentiality is denied.

Therefore, banking model of education is a reflection of the denial of intellectual potentiality, and it is a dehumanizing mechanism. It can be criticized through Marxist concept of class-consciousness where the teacher belongs to the upper class possessing a store-house of knowledge, and the students remain ignorant folk to receive knowledge supplied by him.

Banking Model of Education and Derrida's Logocentrism

Freire's resentment towards banking education goes parallel to Jacque Derrida's theory of Deconstruction where he shows his position against logocentrism. Logocentrism is evident where knowledge is centralized. Freire rejects any god-like figure of the teacher in the classroom. This god-like appearance of the teacher being a store-house of knowledge is a logocentric presence in front of the students. Derrida attempts to destroy any logocentric presence in the intellectual field. He asserts that the *centralized* knowledge must be *decentralized* or *deconstructed*, this process is called deconstruction. In the traditional teaching-learning method the teacher plays a metaphysical role. The aim of Deconstruction is that the center-creating meaning must be displaced to destroy metaphysics (Chowdhury 2006, p. 76).

Hence, we can place Freire and Derrida on the same position of decentralized knowledge. In banking education the teacher occupies the central position and knowledge also remains centralized to the teacher. Freire revolts against this logocentric position, like Derrida.

Banking Model of Education and Theory of Tabula Rasa

Banking model of education shares proximity with the theory of *tabula rasa*, an empiricist position. John Locke was the major influence on this empiricist view of learning. Empiricism is the doctrine that all our knowledge is derived from experiences (Russell 1946, p. 589). In the empiricist view of learning a child's brain is considered as a white paper or *tabula rasa* where knowledge obtained from experiences is stored.

Thus, banking education has affinity with empiricist perspective of tabula rasa in teaching-learning



process. In both systems learners are shown mere silent receivers of knowledge. In traditional teacher-centered classroom this type of pedagogical belief is very familiar. Freire's position is distinct. One-sided knowledge transferring teaching learning process and the belief that students have no prior potentiality has no validity to him.

Banking Model of Education and Nativist Theory of Learning

The nativist approach to learning claims that knowledge is innately determined. Human mind of a new-born child is no *tabula rasa* at all, but equipped with an internal structure. According to Noam Chomsky, human child is born with a language acquisition device called LAD, which fits them for learning. Learning process is actually facilitated on the basis of the learner's innate knowledge, not of the teacher's kindly-transferred knowledge in the classroom. Like Freire, Nativist approach to learning puts emphasis on learners' inherent potentiality.

APJ Abdul Kalam in his autobiography *Wings of Fire* (1999, p. 10) uses an excerpt from Khalil Gibran: "Your children are not your children. They are the sons and daughters of Life's longing for itself. They come through you not from you. You may give them your love but not your thoughts. For, they have their own thoughts." The underlying sense of these quoted lines is very significant. Learners have their own thoughts. A teacher's duty is to stimulate them, not to impose his/her own thoughts on them. Freire's grudge against traditional banking education is, therefore, justified since in banking education the teacher does nothing but imposes his/her own intellectual contents on the learners. There occurs no 'co-creation' of knowledge in the classroom as preferred by Freire.

Banking Model of Education and CLT Approach

Paulo Freire would have been contented if he could see present learner-centered classroom prescribed by Communicative Language Teaching (CLT). In CLT approach the learner has more individuality than earlier. Teacher is never an authority- figure being the depository of knowledge. "One of the obvious features about the development of communicative ability is that it occurs through processes *inside the learner*. The teacher can offer the kinds of stimulus and experience that these processes seem to require, but has no direct control over them." (Littlewood 1981, p. 91) The teacher is just a co-communicator or facilitator and he/she establishes situations. To Richards and Rodgers (2001, p. 167&168), in CLT classroom the teacher is a needs analyst, counselor and group process manager.

In contrast, in banking education the teacher possesses direct intellectual control over the learners, and learners' needs analysis is never taken into consideration. But still there is a point of confusion. CLT, a moderate approach to learning though, does not possess practicability to many contexts in the world. For some contextual limitations many principles (learner-centered classroom, for example) prescribed by CLT have no practicability. That is why banking model of education is still being practiced in many countries.

Banking Model of Education and Post-method Pedagogy

Freire's resentment against banking model of education is also taken positively by the proponents of post-method pedagogy. Post-method pedagogy is a reaction against any methodological boundaries in language pedagogy. It has emerged as a consequence of "dissatisfaction with the limitations of the 'method' and transmission model of teacher education". Post-method pedagogy treats learners, teachers, and teacher educators as explorers (Kumaravadivelu 2001, p. 537). Unlike banking education, about the role of learners in post-method pedagogy Kumaravadivelu says that the post-method learner is an independent learner and learner's autonomy is two-fold: academic autonomy and social autonomy. Academic autonomy is related to learning. "Learning becomes autonomous when learners are willing and able to take charge of their own learning (Holec 1988, cited in Kumaravadivelu 2001, p. 545). Post-method learners can identify their learning strategies and style, and evaluate their ongoing learning outcomes. Social autonomy is related to learners' ability and willingness to function effectively as cooperative members of a classroom community. Academic autonomy and social autonomy offer useful directions for learners to realize their learning potential. (Kumaravadivelu 2001, p. 547)

Consequently, to post-method pedagogy traditional banking concept of education, where learners have no scope of discovering their own intellectual faculty, has no acceptability.

Banking Model of Education and Socio-cultural Structures: Some Practical Contexts

The underlying philosophy of banking education is deeply rooted in socio-cultural structures. In a traditional teacher-centered classroom the teacher behaves as possessing autonomous power and intellectual authority, and students submit themselves to the teacher. The learners take the teacher's authority for granted.

Actually, the teacher's practice of authority and learners' tendency to accept it, even to be dependent on it, in the classroom has close association with the structures of their social and cultural norms. The behavior of the students in the classroom can be explained by an understanding of the styles of interaction prevalent in the



culture of the community. If we analyze the social context where banking education is prevalent, we will observe that outside the classroom learners are accustomed to believing themselves inferior to their elders. They acknowledge the authority of their elders, and this belief is injected in their unconscious mind. This belief of inferiorly makes them willingly accept the authority of their teacher in the classroom. Conversely, the teacher is supposed to be superior in the classroom because as an elder he/she plays the same role in the community outside the classroom.

In a field-experience of Fauzia Shamim (1996) about the Pakistani context we observe the parallel relationship between the styles of interactions among the people of a culture in a society and the behavior of students in a classroom. In Pakistan a student behaves and interacts in a classroom in the same way he/she behaves in the family or in other community structures. Learners are passive listeners and they *religiously* note down every word of the lecture (p. 106). Traditional teaching method is followed in Pakistan where the role of the teacher is like that of an authoritative dictator who has final say in his classroom. Paulo Freire would use the term 'banking education' to describe Pakistan's educational system.

The socio-cultural context of Bangladesh is not different from that of Pakistan. In Bangladesh the dream of the learner-centered classroom is yet to come true. The reason is the same as Pakistan. Learners here willingly depend on their teachers in the classroom. Jahurul Islam (2011) in an empirical study about Bangladeshi learners' learning style preference shows that a high percentage of students (77.34%) are in support if listening and taking notes from their teachers. This picture reflects students' dependence on their teachers. Like Pakistan, in Bangladesh a student behaves and interacts in a classroom in the same way he/she behaves in the family or in other community structures. So, banking education has socio-cultural foundation.

Can Banking Model of Education be Completely Abandoned?

It is a complicated point whether we are able to throw out banking concept of education. As discussed above, the underlying philosophy of banking education is deeply rooted in socio-cultural structures; it is not easy to abandon it. If we want to reject banking model of education we have to alter the structures of social and cultural norms which is nearly impossible to do overnight. The target of language classroom is the learner and the learner has a socio-cultural background where he has been brought up and nurtured. "Every child is born, with some inherited characteristics, into a specific socio-economic emotional environment, and trained in certain ways by figures of authority (Kalam 1999, p. 08)." This 'socio-economic emotional environment' can never be ignored in language pedagogy. In a classroom where banking model is prevalent both the teacher and the learners have in their mind a distinct theory of knowledge and of learning which is socially and culturally designed. If we go to deny banking model of education, we have to deny this socio- cultural design of knowledge simultaneously. "Researchers are of the view that our schematic knowledge, that is, our socially acquired knowledge or background knowledge is very important to understand foreign language because it is this schematic knowledge or background knowledge through which we interpret everything we see, hear or read (Huda 2006, p. 139)."

Another difficulty will arouse when banking model of teaching is to be thrown out. That is learners' resistance to innovation. In traditional teacher-centered classroom learners behave in certain ways with certain beliefs of knowledge to which they have been accustomed. When this system is going to be altered, learners will show their resistance actively or silently. They will resist the innovation because their certain long-established beliefs about learning, which have been structured in their mind from their childhood, will become worthless if they accept the innovation.

Conclusion

Paulo Freire was a disciple of Marxism, where realism and romanticism coexist. Likewise, there is both sensibleness and idealism in avoiding banking education. Banking model of education is prevalent before our eyes, in the academic era which is a contemptible practice. Hence, it is commonsensical to think about its departure. It is practiced in a teacher-centered classroom, and, as shown above, the central position of the teacher cannot be decentralized smoothly because of socio-cultural reality. So, to overthrow it is reasonably a romantic proposal. As it is difficult to alter a long-established structure of socio-cultural norms, so it is impractical to thing about avoiding banking model of teaching-learning system.

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