

The “Banking” Concept of Education

excerpt from *Pedagogy of the Oppressed*

Paulo Freire

Educator and philosopher Paulo Freire (1921–1997) was born in Recife, Brazil, in 1921. Freire’s experiences growing up in Brazil during the worldwide economic depression of the late 1920s and 1930s led to his work with the uneducated poor of his home country. His most well-known book, *Pedagogy of the Oppressed*, which contains “The ‘Banking’ Concept of Education,” was published in 1970. In “The ‘Banking’ Concept,” Freire advocates the democratic classroom where “problem-posing education” (which resembles what many educators today refer to as “experiential education”) replaces rote memorization. The democratic classroom allows learning and teaching to occur among students and teachers simultaneously, producing the two roles Freire called the “teacher/student” and the “student/teacher.”

—Christian Morgan

A careful analysis of the teacher-student relationship at any level, inside or outside the school, reveals its fundamentally *narrative* character. This relationship involves a narrating Subject (the teacher) and patient, listening objects (the students). The contents, whether values or empirical dimensions of reality, tend in the process of being narrated to become lifeless and petrified. Education is suffering from narration sickness.

The teacher talks about reality as if it were motionless, static, compartmentalized, and predictable. Or else he expounds on a topic completely alien to the existential experience of the students. His task is to “fill” the students with the contents of his narration—contents which are detached from reality, disconnected from the totality that engendered them and could give them significance. Words are emptied of their concreteness and become a hollow, alienated, and alienating verbosity.

The outstanding characteristic of this narrative education, then, is the sonority of words, not their transforming power. “Four times four is sixteen; the capital of Pará is Belém.” The student records, memorizes, and repeats these phrases without

perceiving what four times four really means, or realizing the true significance of “capital” in the affirmation “the capital of Pará is Belém,” that is, what Belém means for Pará and what Pará means for Brazil.

Narration (with the teacher as narrator) leads the students to memorize mechanically the narrated content. Worse yet, it turns them into “containers,” into “receptacles” to be “filled” by the teacher. The more completely she fills the receptacles, the better a teacher she is. The more meekly the receptacles permit themselves to be filled, the better students they are.

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Education thus becomes an act of depositing, in which the students are the depositories and the teacher is the depositor. Instead of communicating, the teacher issues communiqués and makes deposits which the students patiently receive, memorize, and repeat. This is the “banking” concept of education, in which the scope of action allowed to the students extends only as far as receiving, filing, and storing the deposits. They do, it is true, have the opportunity to become collectors or cataloguers of the things they store. But in the last analysis, it is the people themselves who are filed away through the lack of creativity, transformation, and knowledge in this (at best) misguided system. For apart from inquiry, apart from the praxis, individuals cannot be truly human. Knowledge emerges only through invention and re-invention, through the restless, impatient, continuing, hopeful inquiry human beings pursue in the world, with the world, and with each other.

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. Projecting an absolute ignorance onto others, a characteristic of the ideology of oppression, negates education and knowledge as processes of inquiry. The teacher presents himself to his students as their necessary opposite; by considering their ignorance absolute, he justifies his own existence. The students, alienated like the slave in the Hegelian dialectic, accept their ignorance as justifying the teacher’s existence—but, unlike the slave, they never discover that they educate the teacher.

The *raison d’être* of libertarian education, on the other hand, lies in its drive towards reconciliation. Education must begin with the solution of the teacher-student contradiction, by reconciling the poles of the contradiction so that both are simultaneously teachers *and* students.

This solution is not (nor can it be) found in the banking concept. On the contrary, banking education maintains and even stimulates the contradiction through the following attitudes and practices, which mirror 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.

It is not surprising that the banking concept of education regards men as adaptable, manageable beings. 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.

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The capability of banking education to minimize or annul the students' creative power and to stimulate their credulity serves the interests of the oppressors, who care neither to have the world revealed nor to see it transformed. The oppressors use their "humanitarianism" to preserve a profitable situation. Thus they react almost instinctively against any experiment in education which stimulates the critical faculties and is not content with a partial view of reality but always seeks out the ties which link one point to another and one problem to another.

Indeed, the interests of the oppressors lie in "changing the consciousness of the oppressed, not the situation which oppresses them"; for the more the oppressed can be led to adapt to that situation, the more easily they can be dominated. To achieve this end, the oppressors use the banking concept of education in conjunction with a paternalistic social action apparatus, within which the oppressed receive the euphemistic title of "welfare recipients." They are treated as individual cases, as marginal persons who deviate from the general configuration of a "good, organized, and just" society. The oppressed are regarded as the pathology of the healthy society, which must therefore adjust these "incompetent and lazy" folk to its own patterns by changing their mentality. These marginals need to be "integrated," "incorporated" into the healthy society that they have "forsaken."

The truth is, however, that the oppressed are not "marginals," are not people living "outside" society. They have always been "inside"—inside the structure which made them "beings for others." The solution is not to "integrate" them into the structure of oppression, but to transform that structure so that they can become "beings for themselves." Such transformation, of course, would undermine the oppressors' purposes; hence their utilization of the banking concept of education to avoid the threat of student *conscientização*.

The banking approach to adult education, for example, will never propose to students that they critically consider reality. It will deal instead with such vital questions as whether Roger gave green grass to the goat, and insist upon the importance of learning that, on the contrary, Roger gave green grass to the rabbit. The "humanism" of the banking approach masks the effort to turn women and men into automatons—the very negation of their ontological vocation to be more fully human.

Those who use the banking approach, knowingly or unknowingly (for there are innumerable well-intentioned bank-clerk teachers who do not realize that they are serving only to dehumanize), fail to perceive that the deposits themselves

contain contradictions about reality. But, sooner or later, these contradictions may lead formerly passive students to turn against their domestication and the attempt to domesticate reality. They may discover through existential experience that their present way of life is irreconcilable with their vocation to become fully human. They may perceive through their relations with reality that reality is really a *process*, undergoing constant transformation. If men and women are searchers and their ontological vocation is humanization, sooner or later they may perceive the contradiction in which banking education seeks to maintain them, and then engage themselves in the struggle for their liberation.

15 But the humanist, revolutionary educator cannot wait for this possibility to materialize. From the outset, her efforts must coincide with those of the students to engage in critical thinking and the quest for mutual humanization. His efforts must be imbued with a profound trust in people and their creative power. To achieve this, they must be partners of the students in their relations with them.

The banking concept does not admit to such partnership—and necessarily so. To resolve the teacher-student contradiction, to exchange the role of depositor, prescriber, domesticator, for the role of student among students would be to undermine the power of oppression and serve the cause of liberation.

Implicit in the banking concept is the assumption of a dichotomy between human beings and the world: a person is merely *in* the world, not *with* the world or with others; the individual is spectator, not re-creator. In this view, the person is not a conscious being (*corpo consciente*); he or she is rather the possessor of *a* consciousness: an empty “mind” passively open to the reception of deposits of reality from the world outside. For example, my desk, my books, my coffee cup, all the objects before me—as bits of the world which surround me—would be “inside” me, exactly as I am inside my study right now. This view makes no distinction between being accessible to consciousness and entering consciousness. The distinction, however, is essential: the objects which surround me are simply accessible to my consciousness, not located within it. I am aware of them, but they are not inside me.

It follows logically from the banking notion of consciousness that the educator’s role is to regulate the way the world “enters into” the students. The teacher’s task is to organize a process which already occurs spontaneously, to “fill” the students by making deposits of information which he or she considers to constitute true knowledge. And since people “receive” the world as passive entities, education should make them more passive still, and adapt them to the world. The educated individual is the adapted person, because she or he is better “fit” for the world. Translated into practice, this concept is well suited to the purposes of the oppressors, whose tranquility rests on how well people fit the world the oppressors have created, and how little they question it.

The more completely the majority adapt to the purposes which the dominant minority prescribe for them (thereby depriving them of the right to their own purposes), the more easily the minority can continue to prescribe. The theory and practice of banking education serve this end quite efficiently. Verbalistic lessons, reading requirements, the methods for evaluating “knowledge,” the distance between the teacher and the taught, the criteria for promotion: everything in this ready-to-wear approach serves to obviate thinking.

The bank-clerk educator does not realize that there is no true security in his hypertrophied role, that one must seek to live *with* others in solidarity. One cannot impose oneself, nor even merely co-exist with one's students. Solidarity requires true communication, and the concept by which such an educator is guided fears and proscribes communication.

Yet only through communication can human life hold meaning. The teacher's thinking is authenticated only by the authenticity of the students' thinking. The teacher cannot think for her students, nor can she impose her thought on them. Authentic thinking, thinking that is concerned about *reality*, does not take place in ivory tower isolation, but only in communication. If it is true that thought has meaning only when generated by action upon the world, the subordination of students to teachers becomes impossible.

Because banking education begins with a false understanding of men and women as objects, it cannot promote the development of what Fromm calls "biophily," but instead produces its opposite: "necrophily."

While life is characterized by growth in a structured, functional manner, the necrophilous person loves all that does not grow, all that is mechanical. The necrophilous person is driven by the desire to transform the organic into the inorganic, to approach life mechanically, as if all living persons were things. . . . Memory, rather than experience; having, rather than being, is what counts. The necrophilous person can relate to an object—a flower or a person—only if he possesses it; hence a threat to his possession is a threat to himself; if he loses possession he loses contact with the world. . . . He loves control, and in the act of controlling he kills life.

Oppression—overwhelming control—is necrophilic; it is nourished by love of death, not life. The banking concept of education, which serves the interests of oppression, is also necrophilic. Based on a mechanistic, static, naturalistic, spatialized view of consciousness, it transforms students into receiving objects. It attempts to control thinking and action, leads women and men to adjust to the world, and inhibits their creative power.

When their efforts to act responsibly are frustrated, when they find themselves unable to use their faculties, people suffer. "This suffering due to impotence is rooted in the very fact that the human equilibrium has been disturbed." But the inability to act which causes people's anguish also causes them to reject their impotence, by attempting

. . . to restore [their] capacity to act. But can [they], and how? One way is to submit to and identify with a person or group having power. By this symbolic participation in another person's life, [men have] the illusion of acting, when in reality [they] only submit to and become a part of those who act.

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Populist manifestations perhaps best exemplify this type of behavior by the oppressed, who, by identifying with charismatic leaders, come to feel that they themselves are active and effective. The rebellion they express as they emerge in the historical process is motivated by that desire to act effectively. The dominant elites consider the remedy to be more domination and repression, carried out in the name of freedom, order, and social peace (that is, the peace of the elites). Thus they can condemn—logically, from their point of view—“the violence of a strike by workers and [can] call upon the state in the same breath to use violence in putting down the strike.”

Education as the exercise of domination stimulates the credulity of students, with the ideological intent (often not perceived by educators) of indoctrinating them to adapt to the world of oppression. This accusation is not made in the naïve hope that the dominant elites will thereby simply abandon the practice. Its objective is to call the attention of true humanists to the fact that they cannot use banking educational methods in the pursuit of liberation, for they would only negate that very pursuit. Nor may a revolutionary society inherit these methods from an oppressor society. The revolutionary society which practices banking education is either misguided or mistrusting of people. In either event, it is threatened by the specter of reaction.

Unfortunately, those who espouse the cause of liberation are themselves surrounded and influenced by the climate which generates the banking concept, and often do not perceive its true significance or its dehumanizing power. Paradoxically, then, they utilize this same instrument of alienation in what they consider an effort to liberate. Indeed, some “revolutionaries” brand as “innocents,” “dreamers,” or even “reactionaries” those who would challenge this educational practice. But one does not liberate people by alienating them. Authentic liberation—the process of humanization—is not another deposit to be made in men. Liberation is a praxis: the action and reflection of men and women upon their world in order to transform it. Those truly committed to the cause of liberation can accept neither the mechanistic concept of consciousness as an empty vessel to be filled, nor the use of banking methods of domination (propaganda, slogans—deposits) in the name of liberation.

Those truly committed to liberation must reject the banking concept in its entirety, adopting instead a concept of women and men as conscious beings, and consciousness as consciousness intent upon the world. They must abandon the educational goal of deposit-making and replace it with the posing of the problems of human beings in their relations with the world. “Problem-posing” education, responding to the essence of consciousness—*intentionality*—rejects communiqués and embodies communication. It epitomizes the special characteristic of consciousness: being *conscious of*, not only as intent on objects but as turned in upon itself in a Jasperian “split”—consciousness as consciousness *of* consciousness.

Liberating education consists in acts of cognition, not transferrals of information. It is a learning situation in which the cognizable object (far from being the end of the cognitive act) intermediates the cognitive actors—teacher on the one hand and students on the other. Accordingly, the practice of problem-posing education entails at the outset that the teacher-student contradiction to be resolved. Dialogical relations—indispensable to the capacity of cognitive actors to cooperate in perceiving the same cognizable object—are otherwise impossible.

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Indeed, problem-posing education, which breaks with the vertical patterns characteristic of banking education, can fulfill its function as the practice of freedom only if it can overcome the above contradiction. Through dialogue, the teacher-of-the-students and the students-of-the-teacher cease to exist and a new term emerges: teacher-student with students-teachers. The teacher is no longer merely the-one-who-teaches, but one who is himself taught in dialogue with the students, who in turn while being taught also teach. They become jointly responsible for a process in which all grow. In this process, arguments based on "authority" are no longer valid; in order to function, authority must be *on the side of freedom*, not *against* it. Here, no one teaches another, nor is anyone self-taught. People teach each other, mediated by the world, by the cognizable objects which in banking education are "owned" by the teacher.

The banking concept (with its tendency to dichotomize everything) distinguishes two stages in the action of the educator. During the first, he cognizes a cognizable object while he prepares his lessons in his study or his laboratory; during the second, he expounds to his students about that object. The students are not called upon to know, but to memorize the contents narrated by the teacher. Nor do the students practice any act of cognition, since the object towards which that act should be directed is the property of the teacher rather than a medium evoking the critical reflection of both teacher and students. Hence in the name of the "preservation of culture and knowledge" we have a system which achieves neither true knowledge nor true culture.

The problem-posing method does not dichotomize the activity of the teacher-student: she is not "cognitive" at one point and "narrative" at another. She is always "cognitive," whether preparing a project or engaging in dialogue with the students. He does not regard cognizable objects as his private property, but as the object of reflection by himself and the students. In this way, the problem-posing educator constantly re-forms his reflections in the reflection of the students. The students—no longer docile listeners—are now critical co-investigators in dialogue with the teacher. The teacher presents the material to the students for their consideration, and re-considers her earlier considerations as the students express their own. The role of the problem-posing educator is to create, together with the students, the conditions under which knowledge at the level of the *doxa* is superseded by true knowledge, at the level of the *logos*.

Whereas banking education anesthetizes and inhibits creative power, problem-posing education involves a constant unveiling of reality. The former attempts to maintain the *submersion* of consciousness; the latter strives for the *emergence* of consciousness and *critical intervention* in reality.

Students, as they are increasingly posed with problems relating to themselves in the world and with the world, will feel increasingly challenged and obliged to respond to that challenge. Because they apprehend the challenge as interrelated to other problems within a total context, not as a theoretical question, the resulting comprehension tends to be increasingly critical and thus constantly less alienated. Their response to the challenge evokes new challenges, followed by new understandings; and gradually the students come to regard themselves as committed.

Education as the practice of freedom—as opposed to education as the practice of domination—denies that man is abstract, isolated, independent, and unattached to the world; it also denies that the world exists as a reality apart from people.

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Authentic reflection considers neither abstract man nor the world without people, but people in their relations with the world. In these relations consciousness and world are simultaneous: consciousness neither precedes the world nor follows it.

La conscience et le monde sont dormés d'un même coup: extérieur par essence à la conscience, le monde est, par essence relatif à elle.

In one of our culture circles in Chile, the group was discussing (based on a codification) the anthropological concept of culture. In the midst of the discussion, a peasant who by banking standards was completely ignorant said: "Now I see that without man there is no world." When the educator responded: "Let's say, for the sake of argument, that all the men on earth were to die, but that the earth itself remained, together with trees, birds, animals, rivers, seas, the stars . . . wouldn't all this be a world?" "Oh no," the peasant replied emphatically. "There would be no one to say: 'This is a world'."

The peasant wished to express the idea that there would be lacking the consciousness of the world which necessarily implies the world of consciousness. *I* cannot exist without a *non-I*. In turn, the *not-I* depends on that existence. The world which brings consciousness into existence becomes the world *of* that consciousness. Hence, the previously cited affirmation of Sartre: "*La conscience et le monde sont dormés d'un même coup.*"

As women and men, simultaneously reflecting on themselves and on the world, increase the scope of their perception, they begin to direct their observations towards previously inconspicuous phenomena:

In perception properly so-called, as an explicit awareness [Gewahren], I am turned towards the object, to the paper, for instance. I apprehend it as being this here and now. The apprehension is a singling out, every object having a background in experience. Around and about the paper lie books, pencils, inkwell, and so forth, and these in a certain sense are also "perceived", perceptually there, in the "field of intuition"; but whilst I was turned towards the paper there was no turning in their direction, nor any apprehending of them, not even in a secondary sense. They appeared and yet were not singled out, were not posited on their own account. Every perception of a thing has such a zone of background intuitions or background awareness, if "intuiting" already includes the state of being turned towards, and this also is a "conscious experience", or more briefly a "consciousness of" all indeed that in point of fact lies in the co-perceived objective background.

That which had existed objectively but had not been perceived in its deeper implications (if indeed it was perceived at all) begins to "stand out," assuming the character of a problem and therefore of challenge. Thus, men and women begin to

single out elements from their "background awareness" and to reflect upon them. These elements are now objects of their consideration, and, as such, objects of their action and cognition.

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In problem-posing education, people develop their power to perceive critically *the way they exist* in the world *with which* and *in which* they find themselves; they come to see the world not as a static reality, but as a reality in process, in transformation. Although the dialectical relations of women and men with the world exist independently of how these relations are perceived (or whether or not they are perceived at all), it is also true that the form of action they adopt is to a large extent a function of how they perceive themselves in the world. Hence, the teacher-student and the students-teachers reflect simultaneously on themselves and the world without dichotomizing this reflection from action, and thus establish an authentic form of thought and action.

Once again, the two educational concepts and practices under analysis come into conflict. Banking education (for obvious reasons) attempts, by mythicizing reality, to conceal certain facts which explain the way human beings exist in the world; problem-posing education sets itself the task of demythologizing. Banking education resists dialogue; problem-posing education regards dialogue as indispensable to the act of cognition which unveils reality. Banking education treats students as objects of assistance; problem-posing education makes them critical thinkers. Banking education inhibits creativity and domesticates (although it cannot completely destroy) the *intentionality* of consciousness by isolating consciousness from the world, thereby denying people their ontological and historical vocation of becoming more fully human. Problem-posing education bases itself on creativity and stimulates true reflection and action upon reality, thereby responding to the vocation of persons as beings who are authentic only when engaged in inquiry and creative transformation. In sum: banking theory and practice, as immobilizing and fixating forces, fail to acknowledge men and women as historical beings; problem-posing theory and practice take the people's historicity as their starting point.

Problem-posing education affirms men and women as beings in the process of *becoming*—as unfinished, uncompleted beings in and with a likewise unfinished reality. Indeed, in contrast to other animals who are unfinished, but not historical, people know themselves to be unfinished; they are aware of their incompleteness. In this incompleteness and this awareness lie the very roots of education as an exclusively human manifestation. The unfinished character of human beings and the transformational character of reality necessitate that education be an ongoing activity.

Education is thus constantly remade in the praxis. In order to *be*, it must *become*. Its "duration" (in the Bergsonian meaning of the word) is found in the interplay of the opposites *permanence* and *change*. The banking method emphasizes permanence and becomes reactionary; problem-posing education—which accepts neither a "well-behaved" present nor a predetermined future—roots itself in the dynamic present and becomes revolutionary.

Problem-posing education is revolutionary futurity. Hence it is prophetic (and, as such, hopeful). Hence, it corresponds to the historical nature of humankind. Hence, it affirms women and men as beings who transcend themselves, who move forward and look ahead, for whom immobility represents a fatal threat, for whom

looking at the past must only be a means of understanding more clearly what and who they are so that they can more wisely build the future. Hence, it identifies with the movement which engages people as beings aware of their incompleteness—an historical movement which has its point of departure, its Subjects and its objective.

45 The point of departure of the movement lies in the people themselves. But since people do not exist apart from the world, apart from reality, the movement must begin with the human-world relationship. Accordingly, the point of departure must always be with men and women in the "here and now," which constitutes the situation within which they are submerged, from which they emerge, and in which they intervene. Only by starting from this situation—which determines their perception of it—can they begin to move. To do this authentically they must perceive their state not as fated and unalterable, but merely as limiting—and therefore challenging.

Whereas the banking method directly or indirectly reinforces men's fatalistic perception of their situation, the problem-posing method presents this very situation to them as a problem. As the situation becomes the object of their cognition, the naïve or magical perception which produced their fatalism gives way to perception which is able to perceive itself even as it perceives reality, and can thus be critically objective about that reality.

A deepened consciousness of their situation leads people to apprehend that situation as an historical reality susceptible of transformation. Resignation gives way to the drive for transformation and inquiry, over which men feel themselves to be in control. If people, as historical beings necessarily engaged with other people in a movement of inquiry, did not control that movement, it would be (and is) a violation of their humanity. Any situation in which some individuals prevent others from engaging in the process of inquiry is one of violence. The means used are not important; to alienate human beings from their own decision-making is to change them into objects.

This movement of inquiry must be directed towards humanization—the people's historical vocation. The pursuit of full humanity, however, cannot be carried out in isolation or individualism, but only in fellowship and solidarity; therefore it cannot unfold in the antagonistic relations between oppressors and oppressed. No one can be authentically human while he prevents others from being so. Attempting *to be more* human, individualistically, leads to *having more*, egotistically, a form of dehumanization. Not that it is not fundamental *to have* in order *to be* human. Precisely because it *is* necessary, some men's *having* must not be allowed to constitute an obstacle to others' *having*, must not consolidate the power of the former to crush the latter.

Problem-posing education, as a humanist and liberating praxis, posits as fundamental that the people subjected to domination must fight for their emancipation. To that end, it enables teachers and students to become Subjects of the educational process by overcoming authoritarianism and an alienating intellectualism; it also enables people to overcome their false perception of reality. The world—no longer something to be described with deceptive words—becomes the object of that transforming action by men and women which results in their humanization.

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Problem-posing education does not and cannot serve the interests of the oppressor. No oppressive order could permit the oppressed to begin to question: Why? While only a revolutionary society can carry out this education in systematic terms, the revolutionary leaders need not take full power before they can employ the method. In the revolutionary process, the leaders cannot utilize the banking method as an interim measure, justified on grounds of expediency, with the intention of *later* behaving in a genuinely revolutionary fashion. They must be revolutionary—that is to say, dialogical—from the outset.