

# Saifur's BCS

৩৬তম লিখিত

- ☑ Reading Comprehension
- ☑ Sample passage
- ☑ Essay : Growing Economy of Bangladesh

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English

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05

Export diversification has been an important policy agenda in many of the developing countries. It is commonly viewed that export diversification is a necessary condition for sustained and long-term growth of the economy and job creation. The current discourse of 'global value chain' also highlights the importance of diversification of export portfolio for effective integration with the global value chain. Among the developing countries, the problem of export concentration is more acute for most of the Least Developed Countries (LDCs). Many of the LDCs are still the exporters of primary products, mainly agricultural, which are not only susceptible to large volatility in the international market, but also provide limited opportunity for value addition. Few LDCs like Bangladesh and Cambodia have been able to move from agricultural exports to manufacturing exports, but still their export baskets remain highly concentrated around few low value-added manufacturing products.

For many of these economies, export diversification is said to play an important role in structural transformation of their economies from producing low value-added products to high value-added products. One strong view related to the policy for diversification of exports is its heavy emphasis on extensive tariff liberalization with the aim of reduction in anti-export bias. The policy conclusion that emerges from this stance is for low and uniform tariffs and a seamless export-import regime that facilitates least-cost transactions at the border. Tariff liberalization, under this view, is seen as a kind of 'auto' driver of export expansion and diversification of the export basket. While the importance of tariff liberalization for export promotion and diversification can't be undermined, tariff liberalization alone isn't sufficient to trigger 'auto' large supply responses in terms of expanding export volumes and diversifying the export basket.

A number of supply side constraints can prevent local producers from expanding exports, and the lack of an enabling environment can strangle entrepreneurship and innovation. Studies have indicated that most of the LDCs and a large number of other developing countries face several supply side constraints. High lead-time is an important challenge in many LDCs. Inefficiencies at ports and related internal road transportation further aggravate the problem. Amongst others, lack of investment fund and working capital, high interest rate, poor physical infrastructure, shortage of skilled workers, technological bottlenecks, lack of entrepreneurship and management skills, poor law and order situation, lack of information, invisible costs of doing business, etc. are major impediments to export prospects and export diversification. Therefore, the policy options and support measures for exports are much more difficult and involved than mere reduction of tariffs. It is also essential to keep in mind that comparative advantage doesn't necessarily translate into competitive advantage. While many of the developing countries have comparative advantages in producing and exporting several agricultural and manufacturing products, given a domestic environment of high cost of doing business, such comparative advantages are seized to be realized.

Therefore, while many of the LDCs are provided with significant market access opportunities in most of the developed countries' markets through different trade agreements and generalized system of preferences (GSP), the single major reason for their inability to take advantage of such opportunities is their supply side constraints, which undermine their competitive ability to supply to the global markets. It is important to note that in the discourse of policy reforms for export diversification the political economy perspective is generally ignored and reform of institutions is largely overlooked. A favorable overall incentive structure through the management and distribution of 'rent' is important for the diversification of the export basket. Experiences from many developing countries show that the dominant export sector becomes the main beneficiary of different export incentives (both formal and informal) while for other sectors, such schemes appear to be less effective primarily due to various structural bottlenecks as mentioned before. In this process, the dominant export sector grabs the lion's share of the 'rent' being generated through such incentives. This situation also raises a critical question as to whether 'rents' are needed for the promotion of other sectors. Experiences from successful countries highlight the importance of providing effective incentives to other sectors and removing structural bottlenecks in order to generate some 'rents' in those sectors.

However, it should be kept in mind that while generating such 'rent' there is a need for a well-designed and effective industrial policy wherein monetary (interest rate subsidies) and fiscal incentives (reduced taxes or tax holidays) for the emerging dynamic export sectors are transparent and time-bound. In addition, industrial policy needs to address issues of education and skill development for facilitating higher capabilities for export diversification, attracting FDI and integrating with the global value chain. Experiences from different countries that have been successful in diversifying their export portfolios also suggest that institutional reforms should be considered key to overall policy reforms targeting larger export response and export diversification. Improving the bureaucracy quality, ensuring property rights, managing corruption, ensuring contract viability through reduction of the risk of contract modification or cancellation are examples of such institutional reforms. Furthermore, reducing political uncertainties or establishing political stability and generating political capital for a diversified export basket are critically important.

### Thematic Questions

01. Answer the questions below. Do not copy any sentence from the passage above. Write the answers in your own sentences having your own wording and phrasing.

- Why is export diversification necessary?
- How does export diversification help the economy of Bangladesh?
- What is the relation between export diversification and tariff?
- What sorts of constraints do many LDC's face?
- Why can't mere reduction of tariff make a remarkable difference?
- How can export diversification help create more job opportunities?
- How are education and skill important in industrial policy?
- Why can't many countries take the advantages of GSP?
- Who become the main beneficiaries of export incentives?
- What does the author mean by structural bottlenecks?

02. Write the meanings of the following five words used in the passage. The meanings are provided in the box below. There are more than five words in the box. Choose the appropriate meanings :  
Facilitate, diversification, nadir, incentive, overlook.

Fecund, ignore, bottom, zenith, impetus, ease, ramification, heterogeneity

03. Correct the following run-ons by using appropriate subordinates (Such as, though, although, since, till, until, unless, lest, while, in case, if, in order that, given, as if, as though) :

- They played hard, they lost the game.
- Many people with the least qualities occupy various important places of administration, many rightly educated youths move hopelessly without any job.
- Their village was hit by a devastating flood, the inhabitants had to go through a very tough time.
- They behaved, I had made a gross mistake.
- I took a map with me, I lost the way to my desired destination.

04. Use appropriate capitalization, punctuation, and quotation marks where required :

- for the purpose of excelling in english mr john got himself admitted into khan's a training institute in kalkata india.
- she has a two year old baby a tin shed house and a small piece of land which she got from her husband late professor kamal ahmed.

05. Fill in the table by putting words in the empty cells according to their parts of speech :

| Noun     | Verb     | Adjective |
|----------|----------|-----------|
| x        | (a)..... | empty     |
| two      | x        | (b).....  |
| (c)..... | occupy   | x         |
| x        | (d)..... | political |
| husband  | (e)..... | x         |

[Marks distribution and test items may vary from passage to passage.]

06. Summarize the passage in your own words in 100 words.

20

07. Translate the Passage into Bangla:

25

Speech is a great blessing, but it can also be a great curse, for while it helps us to make our intentions clear and desires known to our fellows, it can also, if we use it carelessly, make our attitude completely misunderstood. A slip of the tongue, the use of an unusual word or of an ambiguous word, and so on, may create an enemy where we had hoped to win a friend. Again different classes of people use different vocabularies, and the ordinary speech of an educated man strike an uneducated listener as showing pride. Unwittingly we may use a word which bears a different meaning to our listener from what is done to men of our class. Thus speech is not a gift to use lightly without thought, but one which demands careful handling.

**08. Translate the Passage into English:**

বাংলাদেশের জনসংখ্যার এক বিশাল অংশ নারী বিধায় নারী উন্নয়ন জাতীয় উন্নয়নের অন্যতম পূর্বশর্ত। সকল ক্ষেত্রে নারীর সমসুযোগ ও সমঅধিকার প্রতিষ্ঠা জাতীয় উন্নয়ন নিশ্চিত করার ক্ষেত্রে একান্ত অপরিহার্য। ১৯৯৬ সালের ১২ জুন জাতীয় নির্বাচনে দেয়া প্রতিশ্রুতি অনুযায়ী তৎকালীন সরকার দেশে প্রথমবারের মত জাতীয় নারী উন্নয়ন নীতি ১৯৯৭ প্রণয়ন করে, যার প্রধান লক্ষ্য ছিল যুগ যুগ ধরে নির্যাতিত ও অবহেলিত এদেশের বৃহত্তর নারী সমাজের ভাগ্যোন্নয়ন করা। ১৯৯৭ সালে নারী সমাজের নেত্রীবৃন্দ এবং সংশ্লিষ্ট সকলের সাথে ব্যাপক মতবিনিময়ের মাধ্যমে প্রণীত নারী উন্নয়ন নীতিতে এদেশের নারী অধিকার প্রতিষ্ঠার দীর্ঘ আন্দোলনের প্রতিফলন ঘটে।

নারী যুগ যুগ ধরে শোষিত ও অবহেলিত হয়ে আসছে। পুরুষশাসিত সমাজ ব্যবস্থায় ধর্মীয় গোঁড়ামী, সামাজিক কুসংস্কার, কুপমন্ডুকতা, নিপীড়ন ও বৈষম্যের বেড়াডালে তাকে সর্বদা রাখা হয়েছে অবদমিত। গৃহস্থালী কাজে ব্যয়িত নারীর মেধা ও শ্রমকে যথাযথ মূল্যায়ন করা হয়নি। বায়ান্ন-এর ভাষা আন্দোলন ও উনসত্তরের গণঅভ্যুত্থান ও স্বাধিকার আন্দোলনে নারীর অংশগ্রহণ ছিল গুরুত্বপূর্ণ। স্বাধীনতা যুদ্ধে পুরুষের পাশাপাশি নারীরাও অসামান্য অবদান রাখে। যুদ্ধে সক্রিয় অংশগ্রহণ ছাড়াও বিভিন্নভাবে সহায়তা প্রদান এবং স্বামী ও সন্তানকে মুক্তিযুদ্ধে পাঠিয়ে আমাদের মায়েরা এক বিশাল দেশপ্রেম ও আত্মত্যাগের নিদর্শন রেখেছেন।

মুক্তিযুদ্ধে পাকিস্তানী সেনাবাহিনীর হাতে আমাদের লক্ষাধিক মা-বোন সন্ত্রম হারিয়েছেন। মানবাধিকার লংঘনের এই জঘন্য অপরাধ কখনই ভুলবার নয়। মুক্তিযুদ্ধের প্রত্যক্ষ অভিজ্ঞতা থেকে নারী আত্মনির্ভরশীল হয়ে ওঠে। শিক্ষা গ্রহণ ও কর্মসংস্থানের প্রত্যাশায় নারী সমাজের মাঝে বিপুল সাড়া জাগে। গ্রামে নিরক্ষর নারী সমাজের মাঝেও কাজের মাধ্যমে স্বাবলম্বী হবার আশ্রয় জাগে। জাতীয় উৎপাদনে নারীর অংশগ্রহণ আবশ্যিক হয়ে ওঠে। স্বাধীন সার্বভৌম বাংলাদেশে নারীর ক্ষমতায়ন নিশ্চিত করার লক্ষ্যে গৃহীত হয় উন্নয়ন পরিকল্পনা। ফলশ্রুতিতে নিজেদের রাজনৈতিক, অর্থনৈতিক ও সামাজিক অধিকার প্রতিষ্ঠায় তারা সচেতন হয়ে ওঠে। এতে করে দেশে নারী উন্নয়নে এক বিরাট সম্ভাবনা সৃষ্টি হয়।

**09. Write True/False :**

- Comparative advantages and competitive advantages share complete sameness.
- Many poor countries can perform well because of their supply side constraints.
- Lasting economic development needs favorable export diversification.
- Bangladesh remains in the nadir of agricultural exports still.
- Export incentives generally bring booty for the dominant sectors.

Some optional question patterns (09-17) on reading comprehension have also been introduced as questions may vary from passage to passage. Sample answers will be given in the upcoming lecture sheets.

**10. Write one antonym for each of the following words.**

Sustain, susceptible, acute, seamless, impediment

**11. Complete the following sentences on the basis of the information in the passage.**

- Extensive tariff liberalization, for the purpose of activating export diversification, .....
- Many developing countries cannot cope with the export attempt .....
- Education and skill should also be.....
- Dominant sectors are generally.....
- Only tariff reduction can.....

**Grammar****12. Complete the following sentences with appropriate prepositions :**

- Nowadays even manufactured products are exported.....many countries from Bangladesh.
- There remains much inefficiency .....many stations of transport.
- Tariff needs to be reduced.....a tolerable level.
- He went abroad .....purpose.
- The thief suddenly blurted ....the secret.

**13. Change the following words into different parts of speech as directed :**

Raise (noun), necessary (verb), sustain (noun), play (adverb), effect (verb)

**14. Choose suitable words/phrases from the box to fill in the blanks :**

|              |         |        |           |             |
|--------------|---------|--------|-----------|-------------|
| effectuation | attempt | defied | phenomena | experienced |
|--------------|---------|--------|-----------|-------------|

It is important to note that political (a)..... and infrastructural reformation should not be (b)..... with a view to ensuring a stable economy. For the (c)..... of export diversification, a certain structure of incentives needs to be formulated. It is (d)..... that the maximum benefit of this huge (e)..... goes mainly to the dominant sectors of export and manufacture. The lion's share of the hypothesis is attained by the few already blooming entities.

**15. Transform the following sentences as directed :**

- The importance of tariff liberalization cannot be ignored. (affirmative)
- Reducing political uncertainties is grossly important. (negative)
- The dominant export sector grabs the lion's share. (complex)
- This situation also raises a critical question. (exclamatory)
- Comparative advantage doesn't necessarily translate into competitive advantage. (interrogative)

**16. Write the names of the underlined phrases.**

- Industrial policy needs to address issues of education and skill development.
- A number of supply side constraints can prevent local producers from expanding exports.
- Export diversification has been an important policy agenda in many of the developing countries.
- It is commonly viewed that export diversification is a necessary condition for sustained and long-term growth of the economy and job creation.
- One strong view related to the policy for diversification of exports is its heavy emphasis on extensive tariff liberalization with the aim of reduction in anti-export bias.

**17. Identify the parts of speech of the underlined words.**

- It is necessary for job creation.
- Export diversification is a great move on the way to economic development.
- Improving the bureaucracy also rolls the export progress.
- Let's discipline the economy of the country.
- We have to gear up the total export of the country.

বাংলাদেশ কৃষি ব্যাংক এর পরিদর্শক পদে নিয়োগ পরীক্ষার প্রশ্ন ও সমাধান (সেপ্টেম্বর-২০১২)

বাংলায় অনুবাদ করুন :

Many business in Bangladesh still consider their corporate social responsibility as an act of philanthropy rather than integrating the practices into their core business activities. Many companies view CSR as philanthropy. A lack of awareness' has created a narrow perception on the CSR programs among the business houses in the country. For most companies, it is about meeting the need of the community by creating opportunities for employment and education, improving standards of living and providing healthcare services. CSR is an opportunity to build better relationships with all stakeholders by paying closes attention to how we fulfill our social, economic environmental and ethical responsibilities.

Solve

01. Many business in Bangladesh still consider their corporate social responsibility

অনেক ব্যবসা-প্রতিষ্ঠান বাংলাদেশে এখনো বিবেচনা করে তাহাদের কর্পোরেট সামাজিক দায়িত্ব

as an act of philanthropy rather than integrating the practices into their core

হিসেবে একটি কাজ পরোপকারিতার থেকে/ বদলে অন্তর্ভুক্ত করা অনুশীলন/ চর্চা ভিতরে তাদের কেন্দ্রীয়/মূল

business activities.

ব্যবসায়িক কার্যক্রমের

Serial অনুবাদ

বাংলাদেশে অনেক প্রতিষ্ঠান এখনো বিবেচনা করে তাদের কর্পোরেট সামাজিক দায়িত্বকে পরোপকারিতার একটি কাজ হিসাবে এই দায়িত্বসমূহকে তাদের কেন্দ্রীয় ব্যবসায়িক কর্মকাণ্ডে অন্তর্ভুক্ত করার বদলে।

সাবলীল অনুবাদ

বাংলাদেশের অনেক ব্যবসায়িক প্রতিষ্ঠান তাদের মূল ব্যবসায়িক কর্মকাণ্ডে কর্পোরেট সামাজিক দায়িত্বসমূহকে অন্তর্ভুক্ত করার বদলে এই দায়িত্বকে এখনো একটি পরোপকারিতামূলক বা জনকল্যাণমূলক কাজ হিসাবে বিবেচনা করে।

02. Many companies view CSR as philanthropy.

অনেক কোম্পানী দেখে কর্পোরেট সামাজিক দায়িত্ব হিসেবে জনকল্যাণমূলক

Serial অনুবাদ

অনেক কোম্পানী দেখে কর্পোরেট সামাজিক দায়িত্বকে জনকল্যাণমূলক হিসাবে।

সাবলীল অনুবাদ

অনেক কোম্পানী কর্পোরেট সামাজিক দায়িত্বকে জনকল্যাণমূলক কাজ হিসাবে দেখে।

03. A lack of awareness has created a narrow perception on the CSR among the business houses

সচেতনার অভাব সৃষ্টি করেছে একটি সংকীর্ণ ধারণা / উপলব্ধি কর্পোরেট সামাজিক ব্যবসায়িক প্রতিষ্ঠান সমূহের মধ্যে  
in the country.  
দেশের দায়িত্ব সম্পর্কে

**Serial অনুবাদ** সচেতনার অভাব সৃষ্টি করেছে একটি সংকীর্ণ ধারণা/উপলব্ধি কর্পোরেট সামাজিক দায়িত্ব সম্পর্কে দেশের ব্যবসায়িক প্রতিষ্ঠান সমূহের মধ্যে।

**সাবলীল অনুবাদ** দেশের ব্যবসায়িক প্রতিষ্ঠানসমূহের মধ্যে সচেতনার অভাব কর্পোরেট সামাজিক দায়িত্ব সম্পর্কে একটি সংকীর্ণ ধারণা সৃষ্টি করেছে।

04. For most companies it is about meeting needs of the community by creating

অধিকাংশ কোম্পানীর জন্য ইহা হয় মোটামুটি প্রয়োজন পরিপূর্ণ করা/মেটানো জনসাধারণে/গোষ্ঠীর সৃষ্টির মাধ্যমে

opportunities for employment and education, improving standard of living

সুযোগ চাকুরীর জন্য এবং শিক্ষা উন্নত করা মান জীবিকার

and providing health care services.

এবং প্রদান স্বাস্থ্য পরিচর্যা সেবাসমূহ/কার্যক্রম

**Serial অনুবাদ** অধিকাংশ কোম্পানীর জন্য কর্পোরেট সামাজিক দায়িত্ব হল জনসাধারণের / গোষ্ঠীর প্রয়োজন পরিপূর্ণ করা/ মেটানো মোটামুটি চাকুরী এবং শিক্ষার জন্য সুযোগ সৃষ্টি, জীবিকার মান উন্নতকরন এবং স্বাস্থ্য পরিচর্যা সেবা প্রদানের মাধ্যমে।

**সাবলীল অনুবাদ** স্বাস্থ্য পরিচর্যার সেবা প্রদান, জীবিকার মান উন্নয়ন, চাকুরী এবং শিক্ষার জন্য সুযোগ সৃষ্টির দ্বারা জনসাধারণের প্রয়োজন মোটামুটি পরিপূর্ণ করা হল অধিকাংশ কোম্পানীর জন্য কর্পোরেট সামাজিক দায়িত্ব।

05. CSR is an opportunity to build better relationships with all stakeholders

কর্পোরেট সামাজিক দায়িত্ব হয় একটি সুযোগ গঠন করতে অধিকতর ভালো সম্পর্ক সব স্টকহোল্ডারদের সাথে

by paying closer attention to how we fulfill our social, economic, environmental

প্রদান করে যথেষ্ট মনোযোগ দকে কিরূপে আমরা পালন করি আমাদের সামাজিক, অর্থনৈতিক পরিবেশগত

and ethical responsibilities.

এবং নীতিগত দায়িত্ব

**Serial অনুবাদ** কর্পোরেট সামাজিক দায়িত্ব একটি সুযোগ গঠন করতে অধিকতর ভালো সম্পর্ক সব স্টকহোল্ডারদের সাথে সতর্কমূলক মনোযোগ প্রদান করে কিরূপে আমরা পালন করি আমাদের সামাজিক, অর্থনৈতিক, পরিবেশগত এবং নীতিগত দায়িত্ব।

**সাবলীল অনুবাদ** আমাদের সামাজিক, অর্থনৈতিক, পরিবেশগত এবং নৈতিক দায়-দায়িত্ব কিরূপে আমরা পালন করি কর্পোরেট সামাজিক দায়িত্ব সেদিকে যথেষ্ট মনোযোগ প্রদান করে সব স্টকহোল্ডারদের সাথে অধিকতর ভালো সম্পর্ক গঠন করার একটি সুযোগ।

উপরের বাংলায় অনুবাদ করার টেকনিক, "S@ifur's Writing & Translation" নামক বইটি থেকে নেওয়া !!!

31<sup>st</sup> BCS

The first step I take is bringing my key along with me. Obviously, I don't want to have to knock on the door at 1:30 in the morning and rouse my parents out of bed. Secondly, I make it a point to stay out past midnight. If I come in before then, my father is still up, and I'll have to face his disapproving look. All I need in my life is for him to make me feel guilty. Trying to make it as a college student is as much as I'm ready to handle. Next I am careful to be very quiet upon entering the house. This involves lifting the front door up slightly as I open it, so that it does not creak. It also means treating the floor and steps to the second floor like a minefield, stepping carefully over the spots. I'm upstairs, I stop in the bathroom without turning on the lights.

## সমাধান

## ১ম বাক্য

*The first step I take is bringing my key along with me.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

The first step (which) I take is...- প্রথম কাজটি যা আমি করি হয় > আমি প্রথম যে কাজটি করি তা হলো > আমার ১ম কাজ হলো bringing my key along with me- রাখা আমার চাবি আমার সাথে > আমার চাবি আমার সাথে+ রাখা > আমার চাবিটা সাথে রাখা

∴ ১ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

আমার প্রথম কাজ চাবিটা সাথে রাখা।

## ২য় বাক্য

*Obviously, I don't want to have to knock on the door at 1:30 in the morning and rouse my parents out of bed.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

Obviously- নিঃসন্দেহে

I don't want- আমি চাই না

to have to knock on the door - দরজায় খট্ খট্ করার জন্য বাধ্য হতে at 1:30 in the morning-রাত দেড়টায় and rouse my parents out of bed.... -এবং মা-বাবাকে বিছানা থেকে উঠাতে

∴ ২য় বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

নিঃসন্দেহে রাত দেড়টায় দরজায় খট্ খট্ করে আমি মা-বাবার ঘুম ভাঙাতে চাই না।

## ৩য় বাক্য

*Secondly, I make it a point to stay out past midnight.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক -

Secondly- দ্বিতীয়ত

I make it a point- আমি it-কে যথাযথ মনে করি; আর it হলো to stay out past midnight; অর্থাৎ, রাত দুপুরে বাইরে থাকা।

∴ ৩য় বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

দ্বিতীয়ত, রাত দুপুরে বাইরে থাকাকে আমি যথাযথ মনে করি।

## ৪র্থ বাক্য

*If I come in before then, my father is still up, and I'll have to face his disapproving look.*

## বিশ্লেষণ

বাক্যটিকে ৩-টি ভাগে ভাগ করে অনুবাদ করা যেতে পারে-

১ম ভাগ- If I come in before then.... - যদি (মাঝরাতের) আগে বাসায় ফিরি

২য় ভাগ- my father is still up ..... - (তবে) তখনও বাবাকে জাগ্রত পাই

৩য় ভাগ- and (therefore) I'll have to face his disapproving look- এবং যে কারণে আমাকে তার কটাক্ষ/ বিরাগ দৃষ্টি সহ্য করতে হয়।

∴ ৪র্থ বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

(কেননা) মাঝরাতের আগে বাসায় ফিরলেই দেখবো বাবা জেগে আছে; যার ফলে আমাকে তার কটাক্ষ দৃষ্টি সহ্য করতে হবে।

## ৫ম বাক্য

*All I need in my life is for him to make me feel guilty.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

All I need in my life- জীবনে করণীয় কাজ শুধু একটাই

is for him- আর তা হলো তার জন্য

to make me feel guilty- নিজেকে দোষী সাব্যস্ত করা

∴ ৫ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

নিজেকে দোষী সাব্যস্ত করা/ আত্মদোষজ্ঞ হওয়া ছাড়া তার জন্য জীবনে আমার আর কোন করণীয় নেই।

## ৬ষ্ঠ বাক্য

*Trying to make it as a college student is as much as I'm ready to handle.*

## বিশ্লেষণ

বাক্যটিকে একটু ঘুরিয়ে বলা যাক -

As a college student I try to make it (to feel myself guilty) as much as I'm ready to handle  
এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

As a college- কলেজ পড়ুয়া হিসেবে

I try to make it (to feel myself guilty)- আমি (ততটুকু) আত্মদোষজ্ঞ হবার চেষ্টা করি  
as much as I'm ready to handle- যতটুকু মোকাবেলা করতে আমি প্রস্তুত

∴ ৬ষ্ঠ বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

কলেজ পড়ুয়া হিসেবে আমি ততটুকুই আত্মদোষজ্ঞ হবার চেষ্টা করি যতটুকু মোকাবেলা করতে আমি প্রস্তুত

## ৭ম বাক্য

*Next I am careful to be very quiet upon entering the house.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

Next- এরপর

I am careful- আমি সতর্ক থাকি

to be very quiet- খুবই নিশব্দ থাকার জন্য

upon entering the house- বাড়িতে প্রবেশকালে

∴ ৭ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

এরপর, বাড়িতে প্রবেশে খুবই নিশব্দ থাকতে আমি হুঁশিয়ার থাকি।

## ৮ম বাক্য

*This involves lifting the front door up slightly as I open it, so that it does not creak.*

## বিশ্লেষণ

বাক্যটিকে ২-টি ভাগে ভাগ করে অনুবাদ করা যেতে পারে-

১ম ভাগ- This involves - এর মধ্যে রয়েছে

lifting the front door up slightly - সদর দরজা হালকাভাবে তুলে ধরা

as I open it..... - যখন আমি ওটা খুলি

১ম ভাগের অনুবাদ হলো- খোলার সময় আমি সদর দরজা হালকা ভাবে তুলে ধরি.....

২য় ভাগ- so that it does not creak- যাতে ওটা কাঁচ করে না ওঠে

∴ ৮ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো -

খোলার সময় সদর দরজা আমি হালকা ভাবে তুলে ধরি যাতে ওটা কাঁচ করে না ওঠে।

## ৯ম বাক্য

*It also means treating the floor and steps to the second floor like a minefield, stepping carefully over the spots.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক-

It also means-এটা আরো বোঝায় যে,

treating the floor and steps to the second- ঘরের মেঝে ও দোতলার সিঁড়িকে মনে করে  
like a minefield- মাইন-পাতা এলাকার মতো  
stepping carefully over the spots- সতর্পনে নির্দিষ্ট স্থানে পা ফেলে ফেলে ওঠা

∴ ৯ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

তারপর, মাইন-পাতা এলাকার মতো ঘরের মেঝে ও সিঁড়িতে নির্দিষ্ট স্থানে সতর্পনে পা ফেলে ফেলে দোতলায় উঠতে থাকি।

## ১০ম বাক্য

*I'm upstairs, I stop in the bathroom without turning on the lights.*

## বিশ্লেষণ

এই বাক্যটিকে কয়েকটি অংশে আলাদা করা যাক -

I'm upstairs- আমি উপরতলায়

(and ) I stop in the bathroom- আমি বাথরুমে ঢুকে পড়ি

without turning on the lights- আলো না জ্বালিয়ে

∴ ১০ম বাক্যটির পূর্ণ বাংলা অনুবাদ হলো-

আর অবশেষে, দোতলায় পৌঁছে আলো না জ্বালিয়েই বাথরুমে ঢুকে পড়ি।

এবার পুরো passage একত্রে সাজালে নিম্নরূপ পাওয়া যায় -

আমার প্রথম কাজ চাবিটা সাথে রাখা। নিঃসন্দেহে আমি রাত দেড়টায় দরজায় খট্ খট্ করে মা-বাবার ঘুম ভাঙাতে চাই না। দ্বিতীয়ত, রাত দুপুরে বাইরে থাকাকে আমি যথাযথ মনে করি। কেননা, মাঝরাতের আগে বাসায় ফিরলেই দেখব বাবা জেগে আছে; ফলে আমাকে তার কটাক্ষ দৃষ্টি সহ্য করতে হবে। নিজেকে দোষী সাব্যস্ত করা/আত্মদোষজ্ঞ হওয়া ছাড়া তার জন্য জীবনে আমার আর কোন করণীয় নেই। কলেজ পড়ুয়া হিসেবে আমি ততটুকুই আত্মদোষজ্ঞ হবার চেষ্টা করি যতটুকু মোকাবেলা করতে আমি প্রস্তুত। এরপর, বাড়িতে প্রবেশে খুবই নিশ্চল থাকতে আমি হুঁশিয়ার থাকি। খোলার সময় সদর দরজা আমি হালকা ভাবে তুলে ধরি যাতে ওটা ক্যাঁচ করে না ওঠে। তারপর, মাইন-পাতা এলাকার মতো ঘরের মেঝে ও সিঁড়িতে নির্দিষ্ট স্থানে সতর্পনে পা ফেলে ফেলে দোতলায় উঠতে থাকি। আর অবশেষে, দোতলায় পৌঁছে আলো না জ্বালিয়েই বাথরুমে ঢুকে পড়ি।

বাংলাদেশ ব্যাংক Assistant Director পদে নিয়োগ পরীক্ষার প্রশ্ন ও সমাধান (জুলাই, ২০১১)

Translate the following passage into Bengali:

- D. For them to do so effectively, supportive economic policies and infrastructure must be put in place.  
E. It may be mentioned that the key actor in the future economic development of country will be the business community since they are the primary drivers of the private economy.

Solve

- D. For them to do so effectively, supportive economic policies and infrastructure  
তাদের জন্য করতে এরূপ কার্যকরীভাবে অনুকূল অর্থনৈতিক নীতিমালা এবং অবকাঠামো  
must be put in place.  
অবশ্যই থাকতে হবে।

**Serial অনুবাদ** তাদের পক্ষে এরূপ করতে কার্যকরীভাবে অনুকূল অর্থনৈতিক নীতিমালা এবং অবকাঠামো অবশ্যই থাকতে হবে।

**সাবলীল অনুবাদ** অনুকূল অর্থনৈতিক নীতিমালা এবং অবকাঠামো অবশ্যই থাকতে হবে তাদের পক্ষে কার্যকরীভাবে এরূপ করতে।

- E. It may be mentioned that the key actor in the future economic development of country  
এটা উল্লেখ করা যেতে পারে যে প্রধান ভূমিকা পালনকারী ভবিষ্যত অর্থনৈতিক উন্নয়নে দেশের  
will be the business community since they are the primary drivers of the private economy.  
হবে ব্যবসায়িক সম্প্রদায় যেহেতু তারা হলো প্রধান চালিকাশক্তি দেশের ব্যক্তিক অর্থনীতির

**Serial অনুবাদ** এটা উল্লেখ করা যেতে পারে যে প্রধান ভূমিকা পালনকারী হবে দেশের ভবিষ্যত অর্থনৈতিক উন্নয়নে ব্যবসায়িক সম্প্রদায়, যেহেতু তারা হলো মূল চালিকা-শক্তি ব্যক্তিক অর্থনীতির।

**সাবলীল অনুবাদ** যেহেতু তারা হলো ব্যক্তিক অর্থনীতির মূল চালিকাশক্তি, দেশের ভবিষ্যৎ অর্থনৈতিক উন্নয়নে প্রধান ভূমিকা পালনকারী হবে ব্যবসায়িক সম্প্রদায় - এটা উল্লেখ করা যেতে পারে।

উপরের বাংলায় অনুবাদ করার টেকনিক, "S@ifur's Writing & Translation নামক বইটি থেকে নেওয়া !!!

Bangladesh is one of the most populated countries in the world. Located in Asia, Bangladesh is a country that for years was only known by its high poverty rates and the terrible conditions in which its population lived. However, Bangladesh has managed to create social development policies that have been recognized by the United Nations and have lead to tremendous improvements in Human Development. Bangladesh is classified as a Next Eleven emerging market and one of the Frontier Five. According to a recent opinion poll, Bangladesh has the second most pro-capitalist population in the developing world.

Considering the fact that Bangladesh's democracy was recently restored (in 1991), the country has managed to overcome some of the most urgent needs of its people, but it still faces some important challenges concerning environmental, economical and social issues. Bangladesh's efforts to strengthen their economy have led to amazing improvements, such as lowering their dependence on credits from 85% in 1998 to 2% in 2010 and according to the World Bank, the country has managed to achieve a 5% annual growth since 1990. However, Bangladesh is still a poor country in which people face hard realities of hunger and illness. Health and Education levels remain low but they have also improved greatly within the last ten years, and literacy has reached a 56% rate.

Most of the people of Bangladesh live in rural areas and are dedicated to farming, but there is an increasing growth of the textile industry which is attracting people to big cities in which they are becoming factory workers as hourly rates for workforce remain considerably low. Bangladesh is a country in which old and new merge, and in which people keep interesting and important traditions alive. Traditional language is Bengali and there is a wide variety of literature still being produced in this language. People of Bangladesh still maintain popular clothing, religious and popular celebrations and typical Bangladeshi music.

Bangladesh is a country with a complex reality, but its efforts to improve have attracted the attention of international agencies such as the UN and the World Bank. It is an example of a country that manages to overcome difficult social and political situations to improve the quality of life of its people, which makes it an example for other developing economies.

Between 2004 and 2014, Bangladesh averaged a GDP growth rate of 6%. The economy is increasingly led by export-oriented industrialization. The Bangladesh textile industry is the second-largest in the world. Other key sectors include pharmaceuticals, shipbuilding, ceramics, leather goods and electronics. Being situated in one of the most fertile regions on Earth, agriculture plays a crucial role, with the principal cash crops including rice, jute, tea, wheat, cotton and sugarcane. Bangladesh ranks fifth in the global production of fish and seafood. Remittances from the Bangladeshi Diaspora provide vital foreign exchange.

The Bangladesh telecom industry has witnessed rapid growth over the years and is dominated by foreign investors. The government has emphasized the development of software services and hi-tech industries under the *Digital Bangladesh* scheme. Bangladesh has substantial reserves of natural gas and coal; and many international oil companies are involved in production and exploration activities in the Bay of Bengal.

Regional neighbours are keen to use Bangladeshi ports and railways for transshipment. Located at the crossroads of SAARC, the ASEAN+3, BIMSTEC, and the Indian Ocean, Bangladesh has the potential to emerge as a regional economic and logistics hub. In 2015, per-capita income stood at USD 1,314. While achieving significant macroeconomic stability, Bangladesh continues to face challenges such as infrastructure deficits and energy shortages.

#### **Economic history :**

East Bengal - the eastern segment of Bengal - was a historically prosperous region. The Ganges Delta provided advantages of a mild, almost tropical climate, fertile soil, ample water, and an abundance of fish, wildlife, and fruit. The standard of living is believed to have been higher compared with other parts of South Asia. As early as the thirteenth century, the region was developing as an agrarian economy. Bengal was the junction of trade routes on the Southeastern Silk Road. Under Mughal rule, it was a center of the worldwide muslin, silk and pearl trade.

The British East India company, however, on their arrival in the late eighteenth century, chose to develop Calcutta, now the capital city of West Bengal, as their commercial and administrative center for the company held territories in South Asia. The development of East Bengal was thereafter limited to agriculture. The administrative infrastructure of the late eighteenth and nineteenth centuries reinforced East Bengal's function as the primary agricultural producer-chiefly of rice, tea, teak, cotton, sugar cane and jute- for processors and traders from around Asia and beyond.

After its independence from Pakistan, Bangladesh followed a socialist economy by nationalizing all industries, proving to be a critical blunder undertaken by the Awami League government. Some of the same factors that had made East Bengal a prosperous region became disadvantages during the nineteenth and twentieth centuries. As life expectancy increased, the limitations of land and the annual floods increasingly became constraints on economic growth. Traditional agricultural methods became obstacles to the modernization of agriculture. Geography severely limited the development and maintenance of a modern transportation and communications system.

The partition of British India and the emergence of India and Pakistan in 1947 severely disrupted the economic system. The united government of Pakistan expanded the cultivated area and some irrigation facilities, but the rural population generally became poorer between 1947 and 1971 because improvements did not keep pace with rural population increase. Pakistan's five-year plans opted for a development strategy based on industrialization, but the major share of the development budget went to West Pakistan, that is, contemporary Pakistan. The lack of natural resources meant that East Pakistan was heavily dependent on imports, creating a balance of payments problem. Without a substantial industrialization program or adequate agrarian expansion, the economy of East Pakistan steadily declined. Blame was placed by various observers, but especially those in East Pakistan, on the West Pakistani leaders who not only dominated the government but also most of the fledgling industries in East Pakistan. Since Bangladesh followed a socialist economy by nationalizing all industries after its independence, it underwent a slow growth of producing experienced entrepreneurs, managers, administrators, engineers, and technicians. There were critical shortages of essential food grains and other staples because of wartime disruptions. External markets for jute had been lost because of the instability of supply and the increasing popularity of synthetic substitutes. Foreign exchange resources were minuscule, and the banking and monetary systems were unreliable.

Although Bangladesh had a large work force, the vast reserves of under trained and underpaid workers were largely illiterate, unskilled, and underemployed. Commercially exploitable industrial resources, except for natural gas, were lacking. Inflation, especially for essential consumer goods, ran between 300 and 400 percent. The war of independence had crippled the transportation system. Hundreds of road and railroad bridges had been destroyed or damaged, and rolling stock was inadequate and in poor repair. The new country was still recovering from a severe cyclone that hit the area in 1970 and caused 250,000 deaths. India came forward immediately with critically measured economic assistance in the first months after Bangladesh achieved independence from Pakistan. Between December 1971 and January 1972, India committed US\$232 million in aid to Bangladesh from the politico-economic aid India received from the USA and USSR. Official amount of disbursement yet undisclosed. After 1975, Bangladeshi leaders began to turn their attention to developing new industrial capacity and rehabilitating its economy.

The static economic model adopted by these early leaders, however—including the nationalization of much of the industrial sector—resulted in inefficiency and economic stagnation. Beginning in late 1975, the government gradually gave greater scope to private sector participation in the economy, a pattern that has continued. Many state-owned enterprises have been privatized, like banking, telecommunication, aviation, media, and jute. Inefficiency in the public sector has been rising however at a gradual pace; external resistance to developing the country's richest natural resources is mounting; and power sectors including infrastructure have all contributed to slowing economic growth. The Jamuna Multipurpose Bridge was opened in 1998.

In the mid-1980s, there were encouraging signs of progress. Economic policies aimed at encouraging private enterprise and investment, privatizing public industries, reinstating budgetary discipline, and liberalizing the import regime were accelerated. From 1991 to 1993, the government successfully followed an enhanced structural adjustment facility (ESAF) with the International Monetary Fund (IMF) but failed to follow through on reforms in large part because of preoccupation with the government's domestic political troubles. In the late 1990s the government's economic policies became more entrenched, and some of the early gains were lost, which was highlighted by a precipitous drop in foreign direct investment in 2000 and 2001. In June 2003 the IMF approved 3-year, \$490-million plan as part of the Poverty Reduction and Growth Facility (PRGF) for Bangladesh that aimed to support the government's economic reform program up to 2006. Seventy million dollars was made available immediately. In the same vein the World Bank approved \$536 million in interest-free loans. In the year 2010 Government of India extended a line of credit worth \$1 billion to counterbalance China's close relationship with Bangladesh.

Bangladesh historically has run a large trade deficit, financed largely through aid receipts and remittances from workers overseas. Foreign reserves dropped markedly in 2001 but stabilized in the USD3 to USD4 billion range (or about 3 months' import cover). In January 2007, reserves stood at \$3.74 billion, and then increased to \$5.8 billion by January 2008, in November 2009 it surpassed \$10.0 billion, and as of April 2011 it surpassed the US \$12 billion according to the Bank of Bangladesh, the central bank. The dependence on foreign aid and imports has also decreased gradually since the early 1990s.

#### : Economic sectors :

##### **Agriculture :**

Most Bangladeshis earn their living from agriculture. Although rice and jute are the primary crops, maize and vegetables are assuming greater importance. Due to the expansion of irrigation networks, some wheat producers have switched to cultivation of maize which is used mostly as poultry feed. Tea is grown in the northeast. Because of Bangladesh's fertile soil and normally ample water supply, rice can be grown and harvested three times a year in many areas.

Due to a number of factors, Bangladesh's labor-intensive agriculture has achieved steady increases in food grain production despite the often unfavorable weather conditions. These include better flood control and irrigation, a generally more efficient use of fertilizers, and the establishment of better distribution and rural credit networks. With 28.8 million metric tons produced in 2005-2006 (July-June), rice is Bangladesh's principal crop. By comparison, wheat output in 2005-2006 was 9 million metric tons.

Population pressure continues to place a severe burden on productive capacity, creating a food deficit, especially of wheat. Foreign assistance and commercial imports fill the gap, but seasonal hunger "monga" remains a problem. Underemployment remains a serious problem, and a growing concern for Bangladesh's agricultural sector will be its ability to absorb additional manpower. Finding alternative sources of employment will continue to be a daunting problem for future governments, particularly with the increasing numbers of landless peasants who already account for about half the rural labor force. Due to farmers' vulnerability to various risks, Bangladesh's poorest face numerous potential limitations on their ability to enhance agriculture production and their livelihoods. These include an actual and perceived risk to investing in new agricultural technologies and activities (despite their potential to increase income), a vulnerability to shocks and stresses and a limited ability to mitigate or cope with these and limited access to market information.

### Manufacturing and industry :

The country has a rapidly growing shipbuilding industry. Many new jobs - mostly for women - have been created by the country's dynamic private ready-made garment industry, which grew at double-digit rates through most of the 1990s. By the late 1990s, about 1.5 million people, mostly women, were employed in the garments sector as well as Leather products specially Footwear (Shoe manufacturing unit). During 2001-2002, export earnings from ready-made garments reached \$3,125 million, representing 52% of Bangladesh's total exports. Bangladesh has overtaken India in apparel exports in 2009, its exports stood at 2.66 billion US dollar, ahead of India's 2.27 billion US dollar and in 2014 the export rose to \$3.12 billion every month.

Eastern Bengal was known for its fine muslin and silk fabric before the British period. The dyes, yarn, and cloth were the envy of much of the premodern world. Bengali muslin, silk, and brocade were worn by the aristocracy of Asia and Europe. The introduction of machine-made textiles from England in the late eighteenth century spelled doom for the costly and time-consuming hand loom process. Cotton growing died out in East Bengal, and the textile industry became dependent on imported yarn. Those who had earned their living in the textile industry were forced to rely more completely on farming. Only the smallest vestiges of a once-thriving cottage industry survived. Other industries which have shown very strong growth include the pharmaceutical industry, shipbuilding industry, information technology, leather industry, steel industry, electronics industry and light engineering industry.

Bangladesh's textile industry, which includes knitwear and ready-made garments (RMG) along with specialized textile products, is the nation's number one export earner, accounting for \$21.5 billion in 2013 - 80% of Bangladesh's total exports of \$27 billion. Bangladesh is 2nd in world textile exports, behind China, which exported \$120.1 billion worth of textiles in 2009. The industry employs nearly 3.5 million workers. Current exports have doubled since 2004. Wages in Bangladesh's textile industry were the lowest in the world as of 2010. The country was considered the most formidable rival to China where wages were rapidly rising and currency was appreciating. As of 2012 wages remained low for the 3 million people employed in the industry, but labor unrest was increasing despite vigorous government action to enforce labor peace. Owners of textile firms and their political allies were a powerful political influence in Bangladesh.

The urban garment industry has created more than one million formal sector jobs for women, contributing to the high female labor participation in Bangladesh. While it can be argued that women working in the garment industry are subjected to unsafe labor conditions and low wages, Dina M. Siddiqi argues that even though conditions in Bangladesh garment factories "are by no means ideal," they still give women in Bangladesh the opportunity to earn their own wages.

As evidence she points to the fear created by the passage of the 1993 Harkins Bill (Child Labor Deterrence Bill), which caused factory owners to dismiss "an estimated 50,000 children, many of whom helped support their families, forcing them into a completely unregulated informal sector, in lower-paying and much less secure occupations such as brick-breaking, domestic service and rickshaw pulling."

Even though the working conditions in garment factories are not ideal, they tend to financially be more reliable than other occupations and, "enhance women's economic capabilities to spend, save and invest their incomes." Both married and unmarried women send money back to their families as remittances, but these earned wages have more than just economic benefits. Many women in the garment industry are marrying later, have lower fertility rates, and attain higher levels of education, than women employed elsewhere.

After massive labor unrest in 2006 the government formed a Minimum Wage Board including business and worker representatives which in 2006 set a minimum wage equivalent to 1,662.50 taka, \$24 a month, up from Tk950. In 2010, following widespread labor protests involving 100,000 workers in June, 2010, a controversial proposal was being considered by the Board which would raise the monthly minimum to the equivalent of \$50 a month, still far below worker demands of 5,000 taka, \$72, for entry level wages, but unacceptably high according to textile manufacturers who are asking for a wage below \$30. On July 28, 2010 it was announced that the minimum entry level wage would be increased to 3,000 taka, about \$43.

#### **Shipbuilding and ship breaking :**

Shipbuilding is a growing industry in Bangladesh with great potentials. The potentials of shipbuilding in Bangladesh has made the country to be compared with countries like China, Japan and South Korea. Referring to the growing amount of export deals secured by the shipbuilding companies as well as the low cost labor available in the country, experts suggest that Bangladesh could emerge as a major competitor in the global market of small to medium ocean-going vessels. Bangladesh also has the world's largest ship breaking industry which employs over 200,000 Bangladeshis and accounts for half of all the steel in Bangladesh. Chittagong Ship Breaking Yard is world's second-largest ship breaking area. Khulna Shipyard Limited (KSY) with over five decades of reputation has been leading the Bangladesh Shipbuilding industry and had built a wide spectrum of ships for domestic and international clients. KSY built ships for Bangladesh Navy, Bangladesh Army and Bangladesh Coast Guard under the contract of ministry of defense.

#### **Investment :**

The stock market capitalization of the Dhaka Stock Exchange in Bangladesh crossed \$10 billion in November 2007 and the \$30 billion mark in 2009, and USD 50 billion in August 2010. Bangladesh had the best performing stock market in Asia during the recent global recession between 2007 and 2010, due to relatively low correlations with developed country stock markets. Major investment in real estate by domestic and foreign-resident Bangladeshis has led to a massive building boom in Dhaka and Chittagong.

Recent (2011) trends for investing in Bangladesh as Saudi Arabia trying to secure public and private investment in oil and gas, power and transportation projects, United Arab Emirates (UAE) is keen to invest in growing shipbuilding industry in Bangladesh encouraged by comparative cost advantage, Tata, an India-based leading industrial multinational to invest Taka 1500 crore to set up an automobile industry in Bangladesh, World Bank to invest in rural roads improving quality of live, the Rwandan entrepreneurs are keen to invest in Bangladesh's pharmaceuticals sector considering its potentiality in international market, Samsung sought to lease 500 industrial plots from the export zones authority to set up an electronics hub in Bangladesh with an investment of US\$1.25 billion, National Board of Revenue (NBR) is set to withdraw tax rebate facilities on investment in the capital market by individual taxpayers from the fiscal 2011-12. In 2011, Japan Bank for International Cooperation ranked Bangladesh as the 15th best investment destination for foreign investors.

**External trade :**

The Bangladesh Garments Manufacturers and Exporters Association (BGMEA) has predicted textile exports will rise from US\$7.90 billion earned in 2005-06 to US\$15 billion by 2011. In part this optimism stems from how well the sector has fared since the end of textile and clothing quotas, under the Multifibre Agreement, in early 2005. According to a United Nations Development Programme report "Sewing Thoughts: How to Realize Human Development Gains in the Post-Quota World" Bangladesh has been able to offset a decline in European sales by cultivating new markets in the United States. "[In 2005] we had tremendous growth. The quota-free textile regime has proved to be a big boost for our factories," said BGMEA president S.M. Fazlul Hoque told reporters, after the sector's 24 per cent growth rate was revealed.

The Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) president Md. Fazlul Hoque has also struck an optimistic tone. In an interview with United News Bangladesh he lauded the blistering growth rate, saying "The quality of our products and its competitiveness in terms of prices helped the sector achieve such tremendous success."

Knitwear posted the strongest growth of all textile products in 2005-06, surging 35.38 per cent to US\$2.82 billion. On the downside however, the sector's strong growth came amid sharp falls in prices for textile products on the world market, with growth subsequently dependent upon large increases in volume. Bangladesh's quest to boost the quantity of textile trade was also helped by US and EU caps on Chinese textiles. The US cap restricts growth in imports of Chinese textiles to 12.5 per cent next year and between 15 and 16 per cent in 2008. The EU deal similarly manages import growth until 2008. Bangladesh may continue to benefit from these restrictions over the next two years, however a climate of falling global textile prices forces wage rates the centre of the nation's efforts to increase market share. They offer a range of incentives to potential investors including 10-year tax holidays, duty-free import of capital goods, raw materials and building materials, exemptions on income tax on salaries paid to foreign nationals for three years and dividend tax exemptions for the period of the tax holiday.

All goods produced in the zones are able to be exported duty-free, in addition to which Bangladesh benefits from the Generalised System of Preferences in US, European and Japanese markets and is also endowed with Most Favoured Nation status from the United States. Furthermore, Bangladesh imposes no ceiling on investment in the EPZs and allows full repatriation of profits. The formation of labour unions within the EPZs is prohibited as are strikes.

A Square Pharmaceuticals plant in Gazipur. Bangladesh's pharmaceuticals industry exports to over 50 countries Bangladesh has been a world leader in its efforts to end the use of child labor in garment factories. On July 4, 1995, the Bangladesh Garment Manufacturers and Exporters Association, International Labour Organization, and UNICEF signed a memorandum of understanding on the elimination of child labor in the garment sector. Implementation of this pioneering agreement began in fall 1995, and by the end of 1999, child labor in the garment trade virtually had been eliminated. The labor-intensive process of ship breaking for scrap has developed to the point where it now meets most of Bangladesh's domestic steel needs. Other industries include sugar, tea, leather goods, newsprint, pharmaceutical, and fertilizer production.

The Bangladesh government continues to court foreign investment, something it has done fairly successfully in private power generation and gas exploration and production, as well as in other sectors such as cellular telephony, textiles, and pharmaceuticals. In 1989, the same year it signed a bilateral investment treaty with the United States, it established a Board of Investment to simplify approval and start-up procedures for foreign investors, although in practice the board has done little to increase investment. The government created the Bangladesh Export Processing Zone Authority to manage the various export processing zones. The agency currently manages EPZs in Adamjee, Chittagong, Comilla, Dhaka, Ishwardi, Karnaphuli, Mongla, and Uttara. An EPZ has also been proposed for Sylhet. The government has given the private sector permission to build and operate competing EPZs-initial construction on a Korean EPZ started in 1999.

In June 1999, the AFL-CIO petitioned the U.S. Government to deny Bangladesh access to U.S. markets under the Generalized System of Preferences (GSP), citing the country's failure to meet promises made in 1992 to allow freedom of association in EPZs.

#### **Bangladeshi women and the economy :**

"Bangladesh is a highly patriarchal society (as are many countries in the region) with gender being a key factor in defining social roles, responsibilities and power relationships within the family and workplace." Male workforce participation is significantly higher than female participation, with men participating at 83 percent and women at 59 percent; however, male workforce participation has decreased by 4 percent, while female participation has increased by 4 percent from the year 2000. It should be noted that a 59 percent female participation rate is high in comparison to a lot of countries like Iran, which has a 16.5 female labor participation rate (World Bank 2010), and Lebanon, which has a 22.5 female labor participation rate. A 2007 World Bank report stated that the areas in which women's work force participation have increased the most are in the fields of agriculture, education and health and social work. Over three-quarters of women in the labor force work in the agricultural sector.

On the other hand, the International Labour Organization reports that women's workforce participation has only increased in the professional and administrative areas between 2000 and 2005, demonstrating women's increased participation in sectors that require higher education. Employment and labor force participation data from the World Bank, the UN, and the ILO vary and often under report on women's work due to unpaid labor and informal sector jobs. Though these fields are mostly paid, women experience very different work conditions than men, including wage differences and work benefits. Women's wages are significantly lower than men's wages for the same job with women being paid as much as 60-75 percent less than what men make.

One example of action that is being taken to improve female conditions in the work force is Non-Governmental Organizations. These NGOs encourage women to rely on their own self-savings, rather than external funds provide women with increased decision-making and participation within the family and society. However, some NGOs that address microeconomic issues among individual families fail to deal with broader macroeconomic issues that prevent women's complete autonomy and advancement.

Bangladesh has made significant strides in its economic sector performance since independence in 1971. Although the economy has improved vastly in the 1990s, Bangladesh still suffers in the area of foreign trade in South Asian region. Despite major impediments to growth like the inefficiency of state-owned enterprises, a rapidly growing labor force that cannot be absorbed by agriculture, inadequate power supplies, and slow implementation of economic reforms, Bangladesh has made some headway improving the climate for foreign investors and liberalizing the capital markets; for example, it has negotiated with foreign firms for oil and gas exploration, better countrywide distribution of cooking gas, and the construction of natural gas pipelines and power stations. Progress on other economic reforms has been halting because of opposition from the bureaucracy, public sector unions, and other vested interest groups.

The especially severe floods of 1998 increased the flow of international aid. So far the global financial crisis has not had a major impact on the economy. Foreign aid has seen a gradual decline over the last few decades but economists see this as a good sign for self-reliance. There has been a dramatic growth in exports and remittance inflow which has helped the economy to expand at a steady rate.