

Bank job written English

Focus Writing

Day 01 (recent topics)

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A few words about focus writing

Focus writing on specific topic in other words writing short essay means precise discussion on a particular topic. It should be written in such a way that it covers all the relevant points. While writing anything focusing the main theme, try to put as much data and information as you can. Personal opinions and ideas may often be included for giving personal touch.

Characteristics of a good essay

1. Unity (বিভিন্ন অংশের সমন্বয়ে রচিত সমগ্রতা)

An essay must be a unity, developing one theme with a definite purpose. The subject may be treated in a variety of ways and from different points of view.

2. Order (বিন্যাস)

The essay should follow a certain ordered line of thought and come to a definite conclusion.

3. Size (আকার)

A candidate usually gets around 15 minutes to write any focus writing. In this time, one can write about 150 to 200 words.

4. Style (রচনশৈলী)

The style of an essay must be more dignified (গভীর) and literary. Slang (অপশব্দ), colloquial terms (কথ্য প্রয়োগে ব্যবহৃত) and free and easy constructions are not proper in essay. The language and sentence construction should be simple, direct and natural.

5. The Personal Touch

An essay should reveal the personal feelings and opinions of the writer. Examples from real life may be included in the essay to give clear idea about the topic.

Hints on Focus writing

(i) Defining the subject

It is very important that you have a clear and accurate conception of the essay before you attempt to write on it. For example, "The uses of computers." The subject is not how computers work. Nor is it the history of computers. The subject in this case is the uses of computers in offices, in industries, in aircraft, in spacecraft etc.

(ii) Collecting materials

When you have got clear idea of your subject, the next step will be to think of what you can say about it. Some subjects are so simple that a little reflection should supply with sufficient material for a short essay; but for others, special information will be needed for which you may have to do some special reading.

(iii) Collection

As you think over the subject ideas, facts, and illustrations will pass through your mind. But if you don't catch them as they come, you may forget them just when you want them. So, as you catch birds and put them in a cage, catch and cage these fleeting thoughts by jotting them down on a piece of paper just as they come into your head.

(iv) Selection

When you think you have collected enough material for your essay, or you can't think of any more points, read over the notes you have jotted down to select the points most suitable for your purpose.

(v) Making the outline

Bearing your subject definitely in your mind and with your purpose clearly before you, sketch out a bare outline of the main heads, under which you will arrange your various materials in a natural, logical and convincing order— from a brief introduction to an effective conclusion.

Writing Introduction and Conclusion of an essay

Introduction

An introduction of an essay should arouse interest in reading the next parts of the essay. It may be a very short paragraph. But it should always be arresting and pertinent to the subject. The introduction may consist of a definition or a quotation, proverb, general remark, leading up to the subject.

Conclusion

As the introduction should arouse interest, the conclusion should satisfy it. An effective and satisfying end to an essay is as important as an arresting beginning. An abrupt or feeble ending may spoil the whole effect of the essay. A good conclusion may consist of: (a) a summing up of the arguments of the essay; (b) final conclusion drawn from the subject matter; (c) a suitable quotation.

01) BRICS and Bangladesh

Alliance in the name of military or economy is quite common among friendly or like-minded countries of the world. Sometimes an alliance is formed to supersede the rival; some other times, it is made for better survival. BRICS, an economic alliance, is formed with an eye to tackling the counter attack in economy from the counterpart of the founding members of BRICS. In its expansion process, Bangladesh has shown its keen interest in being a proud member of BRICS with an eye to bringing economic prosperity and wellbeing of her seventeen crore people.

What BRICS is

BRICS, originally named BRIC (Brazil, Russia, India, China), is an acronym for the world economies of Brazil, Russia, India and China, which in 2010 had included the letter S for South Africa. The original acronym BRIC was coined in 2001 by Goldman Sachs economist Jim O' Neill, who created the team to describe fast growing economies that would collectively dominate the global economy by 2050. BRICS have 26.7% of the world's land surface, 41.5% of the global population and 31.5% of the world GDP. By 2030, contribution of BRICS to global GDP is expected to rise 50%. The BRICS were originally identified for the purpose of highlighting investment opportunities and had not been a formal intergovernmental organization. Since 2009, they have increasingly formed into a more cohesive geopolitical block, with their governments meeting annually at formal summits and coordinating multilateral policies. BRICS are conducted mainly on the basis of non-interference, equality, and mutual benefit. The BRICS are considered the foremost geopolitical rival to the G7 bloc of leading advanced economies, announcing competing initiatives such as the New Development Bank, the Contingent Reserve Arrangement, the BRICS payment system, the BRICS joint Statistical Publication and the BRICS basket reserve currency. Since 2022, the group has sought to expand membership, with several developing countries expressing interest in joining.

Reasons behind the expansion of BRICS

The members of BRICS have decided to expand this economic block for myriad reasons. These are as follows-

- (i) Challenging dollar hegemony
- (ii) Raising GDP
- (iii) Expanding of trade
- (iv) Controlling currency exchange
- (v) Controlling dollar interest rate

Prospects and challenges for Bangladesh from joining BRICS

Bangladesh has become the latest country to express interest in joining the BRICS economic group. Dhaka has sent a formal request to become a member. The issue is expected to be discussed at the BRICS summit scheduled to take place in South Africa in August 2023.

Prospects that Bangladesh may gain by joining BRICS

Bangladesh may gain following benefits by joining this economic block.

- (i) Foreign relation and currency diversification
- (ii) Increase in investment
- (iii) Preservation of reserve in multi-currency
- (iv) Balance of relation among regional and super power
- (v) Creation of new business opportunity
- (vi) Rapid access to technology
- (vii) Generation of employment opportunity

Challenges

Joining any alliance, be it military or economy, invites some challenges for the developing countries like Bangladesh. The entrance to new economic block may bring some challenges for Bangladesh. There are chances of reduction of exports with Europe and America. Besides, direct investment and remittances from the USA may fall if the USA does not take this easily. Moreover, Bangladesh's decision to be a part of BRICS may irritate Japan, one of our biggest development partner.

“If you want to go fast, go alone; if you want to go far, go together”. Bangladesh believes, if it wants to achieve economic prosperity, it has to take some prudent decisions. The desire to join BRICS is one of them. Capitalizing the economic benefit from this giant economic block, Bangladesh will bring prosperity in all spheres of economic activities on the days coming ahead.

02) Smart Bangladesh

Smart citizens, smart economy, smart government and smart society will be built on the basis of digital connectivity. Digital Bangladesh is now a reality. Our next target is to build Smart Bangladesh and Smart Nation. There is no alternative to using ultra-modern technology to achieve the target of building Smart Bangladesh."

Sheikh Hasina, The Prime Minister of Bangladesh.

Road to smart Bangladesh

The government under the leadership of Sheikh Hasina wants Bangladesh to become economically prosperous, ensuring maximum use of digital technology including official intelligence, the internet of things, virtual reality, augmented reality, robotics and big data. Digital connectivity will be the key tool to build Smart Bangladesh. The following targets have been fixed on the way to convert Bangladesh into a smart country by 2041.

Bringing radical change in all sectors including education, life and livelihood, efficacy, treatment and industry, making citizens innovative and technology canny, digitalizing all services of the government, saving time and money of the service seekers along with the transparency of the departments of the government, making participatory and inclusive society with the use of latest technology, raising average per capita income upto 12,500 US dollars, reducing abject poverty to zero, bringing poverty level to only 3 percent, keeping inflation in the range of 4 to 5 percent, keeping budget deficiency below 5 percent, raising revenues over 20% of the GDP, raising investment nearly 50 percent of the GDP, taking healthcare to every door step, automating communication system, making sustainable urbanization, creating paperless and cashless society and banishing marginal group of population.

Pillars of smart Bangladesh

As many as four pillars will play determining role in this ambitious and challenging goal. These are as follows-

- Smart citizens
- Smart economy
- Smart government
- Smart society

Preparation for Bangladesh to become a smart country by 2041

To convert a densely populated country like Bangladesh into a smart or prosperous country requires a great deal of preparation in all spheres of life. Keeping this in mind, the prudent leadership of Bangladesh is working relentlessly. The country has already launched Bangabandhu Satellite-1 to orbit in 2018 which has brought a revolutionary change in the broadcasting and telecommunications sectors. Besides, Bangladesh is earning huge foreign currency by using unused frequencies from satellites. Steps have also been taken to install Bangabandhu Satellite-2 into orbit with multifaceted working capacity aiming to materialise the target of establishing Smart Bangladesh. Apart from this, the government is going to set up a third submarine cable by 2024 as they have already installed the first and second submarine cables. It is laudable that Bangladesh has so far achieved a bandwidth capacity of 3400 GBPS. This bandwidth capacity will be raised to 7200 GBPS in the middle of 2023, while it will be 13200 GBPS after the installation of the third submarine cable. It is a matter of hope that Bangladesh is earning 4.81 million US dollars every year through giving bandwidth leases to Saudi Arabia, France, Malaysia and India. In addition, nearly 956298 kilometres of optical fibre cables have been set up to union levels across the country while 10 Gigabyte capacity has been ensured in every union, helping provide high-speed internet to the people and the government offices. A total of 8600 post offices across the country have turned into digital ones using the infrastructure. Nowadays 18 crore mobile SIMs are being used while the number of internet-using people is 12 crore. The digital inequality and prices of broadband internet between the rural and urban areas has been erased due to this. As a successes in reaching telecommunications networks up to remote and inaccessible areas, a common tariff of "One country one rate" has been introduced across the country.

Challenges

The higher the dream is the bigger the challenges are. The road to smart Bangladesh is not a bed of roses. Rather it is arduous and challenging task. The challenges are as follows-

- Ensuring equal distribution of resources of the country
- Making people technology canny in true sense instead of making them technology addict
- Making entire system automated

In conclusion, it can be said that Bangladesh has already seen a revolution in digitization over the last decade, and has fixed up next target to build Smart Bangladesh. Though we have myriad challenges and shortcomings, it will not be a great deal to reach our goal as we have visionary leadership and technology canny young people.

03) Journey to inclusive Bangladesh

The weakest section of the society has been placed at the centre of our inclusive development. This includes women, the very poor, ethnic minorities, disabled and other vulnerable groups.

Sheikh Hasina, The Prime Minister of Bangladesh

What inclusive development is: As per Organization for Economic Cooperation and Development (OECD), inclusive development is economic growth that is distributed fairly across society and creates opportunities for all.

Attainments of Bangladesh on the way to inclusive development from 1971 to 2023

Soon after our glorious liberation war, Bangladesh was treated as ‘a basket case’ even by Henry Kissinger, the then US adviser for national security affairs and as secretary of state. Though Bangladesh is a country of huge population and blessed with limited natural resources, the country has proved the Kissinger’s statement false, and has miraculously developed in almost all the indices. The attainments of Bangladesh in case of inclusive development are as follows-

- (i) Poverty reduction: In 1971, 80% of the population was under poverty level. In 2023, the percentage has reduced to only 20 due to various programmes taken to support the poor.
- (ii) Inclusion of women in money generating work: Women friendly policy of the government has accelerated the inclusion of women in various money generating activities ranging from setting up small scale businesses to engaging highly paid jobs with acquiring education and training. About 80 percent of the garments workers are women who mainly come from villages. They have changed their financial status and are no longer in the list of the poor or very poor.
- (iii) Social safety net: Social safety net spending accounts for 3.1 percent of GDP in our country and this has played an important role in poverty reduction.
- (iv) Revolution in information technology: As on January 2023, 650,000 people of Bangladesh are engaged in freelancing work as there has been a revolution in information technology, and it has reached the door-steps of the people of the country. Their total annual income is about USD 1 billion or Tk 103 billion.
- (v) Ashrayan project: Ashrayan project taken by Sheikh Hasina’s government in 1997 and has provided a total of 373512 houses (upto March 2023) to the homeless and landless families under the project run by the Prime Minister’s Office (PMO). This is surely a milestone in the history of inclusive development.
- (vi) Success story in health sector: The success stories of Bangladesh in health sector are often cited globally. One such is with family planning through fertility regulation. The first post-independence National Population Census of 1974 found that the total fertility rate (TFR) was 6.9 per women. It has sharply declined over the last five decades and reached 2.0 in 2019 compared with the global TFR at 2.5 in the same year. The other cited success story is with immunisation. Bangladesh has developed an effective national immunisation programme starting from 1979 with the implementation of the Expanded Programme on Immunisation (EPI). The EPI coverage remained less than two percent in 1985; but by 2017, 89 percent of children aged 12-23 months were fully vaccinated against the major vaccine preventable diseases such as tuberculosis, diphtheria, pertussis, tetanus, hepatitis, Haemophilus influenza type B, poliomyelitis, pneumonia and measles. Bangladesh received a UN award in 2010 for its remarkable achievements in attaining the Millennium Development Goals (MDGs), particularly in reducing child mortality rate.
- (vii) Megaprojects for rural development: For a country like Bangladesh, infrastructure- megaprojects are crucial drivers for accelerating economic growth. For instance, The Padma Bridge alone will add 1.23% to Bangladesh’s gross domestic product and another 2% to the regional economy of 21 southwestern districts. If put together, economic gains from the bridge would be more than \$ 10 billion during its economic life, more than three times its construction cost.
- (viii) Promoting industries and service sectors: At the time of its independence, the country used to be characterised as an agrarian rural economy. In the early 1970s, the share of agriculture in the GDP was around 60 percent, and the industry and service sectors had only a small share. The share of agriculture in Bangladeshi economy has now declined to 13.6 percent, while that of industry and service sectors at 34.6 percent and 51.8 percent respectively.

Challenges:

Ensuring inclusive development is surely a big challenge for a country like Bangladesh. The challenges that are lying on the journey to inclusive development include but not limited to the followings-

- (i) Inequality in access to resources.
- (ii) Allocation of big slice of social safety net to non-poor
- (iii) Corruption and money laundering.
- (iv) Climate change and environment vulnerability.
- (v) Widespread unemployment.
- (vi) Lack of political consensus.

In conclusion it can be said that without inclusive development a nation cannot reach its long desired goal i.e., prosperity and wellbeing. Keeping this in mind the government of our country have chosen four areas to be prioritized and these are employment, access to information, and public services, health and social protection, and governance and institutions. We have already fulfilled some of our goals, and some others are yet to be achieved. We can say with confidence that the visionary leadership of the country will surely tackle the challenges with iron hands, and the journey to inclusive development will see a big success.