

Chapter 04

Economy of Bangladesh

Contents for Discussion

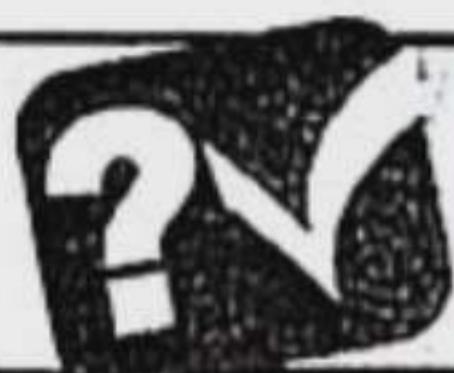
- Gross Domestic Product (GDP) • Gross National Product (GNP) • Contribution of different sectors to the Gross Domestic Income of Bangladesh • Human Resource Development in Bangladesh • Human Development Index/ Indicators • Comparison among Bangladesh and Some developing Countries • Expatriates Income or Remittance.

Learning Outcomes : After studying this chapter I will be able to—

- explain with examples GDP, GNP, Per-capita income;
- tell about the sectors contributing to Gross Domestic Product;
- explain the idea of human resource development;
- describe the condition of human resource development of Bangladesh and compare it with other countries;
- explain human resource development index;
- compare Bangladesh with some developing countries regarding human resource development index;
- explain the importance of remittance sent by the Bangladeshis living abroad on our economy.



Practice



Multiple Choice, Short & Creative Q/A
following 100% accurate format for best prep.

Dear learners, the Q/A of this chapter have been divided into exercise, multiple choice, short, creative & exercise-based activities in light of the learning outcomes. Practice the questions well to ensure the best preparation in the exam.



Textual Q/A



Let's learn the textbook Q/A



MCQs with Answers



1. Which sector has the highest contribution individually in national production?
Ⓐ agriculture Ⓑ industry
Ⓑ trade Ⓒ health
2. Which belongs to national income?
 - i. singing of a singer
 - ii. cooking of a housewife
 - iii. running a business
- Which one of the following is true?
Ⓐ i Ⓑ i & iii
Ⓑ ii & iii Ⓒ i, ii & iii
- Read the following stem and answer the questions 3 and 4 :
Shafiq is a youth of 16. But he is very weak due to starvation and half-eating. So, no one

employs him in work. Owing to financial crisis, his condition is deteriorating day by day.

3. Which factor of the state does Shafiq's ill-condition indicate?
Ⓐ economic infirmity
Ⓑ lack of employment
Ⓒ vicious circle of poverty
Ⓓ lack of training
4. To make Shafiq human resource we need to provide him —.
 - i. food security
 - ii. rehabilitation
 - iii. education
- Which one of the following is true?
Ⓐ i Ⓑ i & ii
Ⓑ ii & iii Ⓒ i, ii & iii



Creative Questions with Answers □

Ques. 01 Miss Oshin came to his neighbouring developing country from Japan to collect data for his research work. She observed that the people of the country are engaged in different enterprises to develop the country. The internal annual income of the country is 10,000 crore US dollars. The remittance sent by the expatriates that year amounted 5000 crore US dollars. The population of the country is 15 crore at present. The government is emphasizing on the increasing use of machine in agriculture, technology and industry.

- What was the literacy rate of Bangladesh in 2009? 1
- Explain National Income. 2
- Calculate the per-capita income of the country mentioned in the stem and explain the rule. 3
- 'The main target of the government mentioned in the stem is to create employment'.— Explain. 4

Answer to Question No. 01 :

a The literacy rate of Bangladesh in 2009 was 54.8%.

b In certain period of time (Generally in one year), the total value of produced goods and services is called national income of a country.

We can mention the names of many sectors as the source of National income in Bangladesh. As for example: agriculture and forest, fishery, industry, mineral, electricity, gas and water, construction-industry, wholesale and retail marketing, hotel and restaurant, transport and communication, bank and insurance, health and social welfare, trade, commerce and excise etc.

c To calculate the per-capita income of the country mentioned in the stem, we have to divide the sum of Gross Domestic Product by the population.

When the sum of Gross Domestic Product is divided by the population, we get per capita income. By means of per capita income we can measure the overall standard of living of a country. The more the per capita income is the higher the standard of living is and this indicates prosperous economy.

In the stem we find—

The sum of GDP= 10,000 + 5000 crore US dollars

Population= 15 crore

$$\therefore \text{Per capita income} = \frac{15000 \text{ crore US dollars}}{15 \text{ crore}} \\ = 1000 \text{ US dollars}$$

So, we can say that, per-capita income of the country mentioned in the stem is 1000 US dollars.

d The main target of the government mentioned in the stem is to create employment—the statement is justified below:

In the stem we find that the government is emphasizing on the increasing use of machine in agriculture, technology and industry. And these steps will increase the employment of the country. The modern world depends on technology. If we can utilize technology in agriculture, industry, communications and welfare sector, the employment of the country will be increased and we shall be able to expedite our national development and increase our national income. So, we should maintain coordination in the development of different sectors by adopting proper plans and getting proper skill.

In the stem, we see that the people of the country are engaged in different enterprises to develop the country. In this country there is much opportunity to increase — employment by using machine in agriculture, technology and industry. At last it can be said that the main aim of the initiative which was taken by the government in the stem is to create employment.

Ques. 02 Mr. Raihan lived in Malaysia for a long time for his job. A few days ago he has returned to his village. He found that the teenagers of his village and nearby villages do not go to schools and colleges. They spend their time idly doing nothing. Infant mortality rate is also very high. With the help of the respected persons of the village, he arranges training on different topics and thus manages to create employment.

- What was the population of Bangladesh in 2011? 1
- Why was the project 'a house a farm' taken?— Explain. 2
- What type of asset can Mr. Raihan's initiatives make?— Explain it. 3
- Analyse the condition of Bangladesh according to the development index mentioned in the stem. 4

Answer to Question No. 02 :

a According to the census of 2011 the population of Bangladesh was 14,97,72,364.

b The project 'a house a farm' was taken to make every family as unit of sustainable economic activities through the best use of human and economic resource. The project 'a house a farm' was built country wide for the alleviation of poverty. The aim of the project is to buildup every family of every village under this project as an effective farmhouse though agriculture, animal husbandry and fish farming. Apart from this the another aim of the project 'a house a farm' is to make program of using technology for the marketing and processing of agriculture product on the basis of cooperatives.

c The initiatives of Mr Raihan in the stem can help to create skilled human resource. A human being becomes an asset of the state and society only when she/he can do something. Some become resource for the society and the state by their physical labour. Some innovate and help innovating new resource with the help of merit. Those who employ their merit and labour to increase production in agriculture, industry and service sectors of the country turn themselves into manpower. This sort of manpower is called human resource. Human resource means to turn every unskilled person into skilled manpower or asset. It is possible to develop human resource with the proper education, training, housing, Medicare and food. Not unskilled but only skilled human beings can contribute to the economic development of a country. In the stem it is seen that with the help of the respected persons of the village Mr Raihan arranges training on different topics and thus manages to create employment. So, it can be said that Mr Raihan's initiatives will help to make skilled human resource.

d The rates of education, unemployment, jobless and socially helpless poor people and infant mortality

are described in the development index what is given in the stem. According to the Human Development Report-2014 the position of Bangladesh in Human Development Index in 2013 was 142 which were 143 in 2012.

The government has introduced National Education Policy-2010 in order to make skilled and capable human resource by inclusive education in all sectors and by improving the quality of education. Though in 2000 the unemployment rate of Bangladesh was 3.3%, in 2005 it becomes 4.3% by increasing. To create employment and buildup skilled human resource the government has taken various steps and made arrangement of suitable training. Besides, the government has given priority to health, nutrition and population sectors. Consequently birth rate and death rate have decreased, average life expectancy has increased, infant and maternal mortality rate and malnutrition have decreased notably.

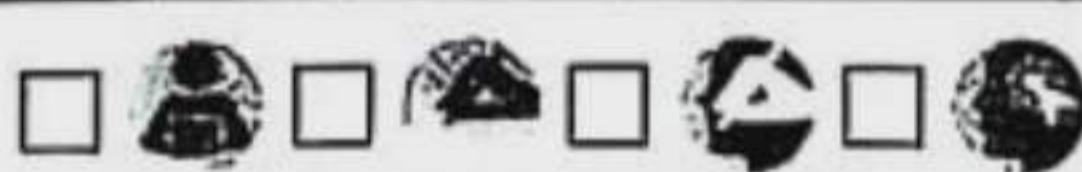
At last we can say that as the mentioned programs and the matters of the index are on successful motion, meanwhile Bangladesh has achieved the recognition of achieving MDGS. Bangladesh has become a middle income country from a low one.



Multiple Choice Q/A



Designed as per topic



Introduction

► Textbook Page 44

1. Bangladesh is — basec country.
Ⓐ industry Ⓑ Agro
Ⓑ fishery Ⓒ mineral
2. Most of the people of Bangladesh.
Ⓐ Past Ⓑ live in
Ⓒ Village Ⓒ capital

Gross Domestic Product (GDP)

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3. What is the percentage of growth in the health and services sector till April of the 2015-16 financial year? [SB '19]
Ⓐ 8.45% Ⓑ 10.33%
Ⓑ 14.05% Ⓒ 18.35%
4. Which sector has the biggest contribution to the gross national production during 2015-2016 financial year. [JB '18]
Ⓐ Agriculture Ⓑ Industry
Ⓑ Fishery Ⓒ Health and welfare
5. What is the per capita income of the people of Bangladesh in US dollar? [SB '18]
Ⓐ 1166 Ⓑ 1240 Ⓒ 1320 Ⓓ 1466
6. What is the percentage of growth rate in industry sector during the financial year 2015-16? [DB '17]
Ⓑ 12.34 Ⓑ 10.33 Ⓒ 6.19 Ⓓ 6.11

7. What is the contribution of agriculture and forest sector to gross national production? (According to 2014-15 financial year) [RB '17]

- Ⓐ Ⓑ 14.20% Ⓒ 14.33% Ⓓ 15.01% Ⓕ 15.39%
8. How many US dollars are the per capita income of the people of Bangladesh? [CB '16]
Ⓐ 1099 Ⓑ 1190 Ⓒ 1280 Ⓓ 1488

9. What is the full form of PCI? [CtgB '16]
Ⓐ Per Capital Income Ⓑ Per Capita Income

- Ⓑ Ⓒ Per Capita Index Ⓓ Per Capital Index
10. Which port is situated in the south-eastern region of Bangladesh? [SB '16]
Ⓐ Mongla Ⓑ Chalna
Ⓒ Chittagong Ⓓ Paria

11. Living standard includes —.

- i. food people take
- ii. houses people live in
- iii. treatment people get

Which one is correct?

- Ⓓ Ⓑ i & ii Ⓒ ii & iii Ⓓ i & iii Ⓕ i, ii & iii
12. Gross domestic product will be included in— [CtgB '19]

- i. remittance
- ii. production of fishery
- iii. income of health and medical sector

Which one is correct?

- Ⓒ Ⓑ i & ii Ⓒ i & iii Ⓓ ii & iii Ⓕ i, ii & iii

23. Which sector contributes most in our gross national product, if we calculate sectorwise? [DB '16]

 - Ⓐ Agriculture Ⓑ Industry
 - Ⓑ Fishery Ⓒ Welfare

24. What was the percentage of the contribution of industry sector in national production in the fiscal year 2012 – 2013? [JB '16]

 - Ⓒ Ⓐ 17.54 Ⓑ 18.54 Ⓒ 19.51 Ⓓ 20.54

25. In 2012 – 13, which sector contributes most to national income? [CB '16]

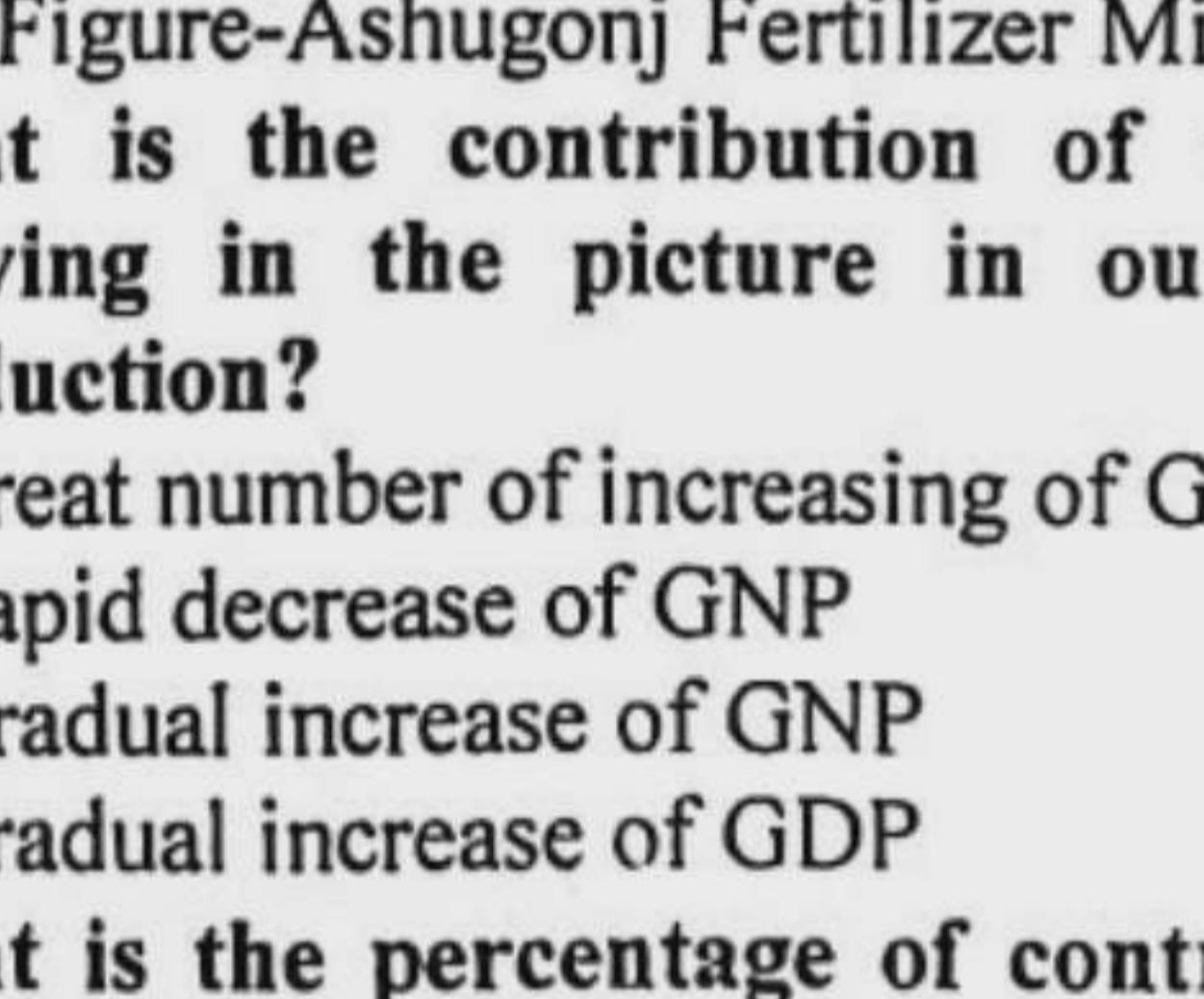
 - Ⓐ Agriculture and forest Ⓑ Fishery
 - Ⓒ Industry Ⓒ Transport and Communication

Figure-Ashugonj Fertilizer Mill

26. What is the contribution of the sector showing in the picture in our national production? [CtgB '16]

 - Ⓐ Great number of increasing of GDP
 - Ⓑ Rapid decrease of GNP
 - Ⓒ Gradual increase of GNP
 - Ⓓ Gradual increase of GDP

27. What is the percentage of contribution of Agriculture and forest-sector in GDP during 2012-2013 financial year? [BB '16]

 - Ⓐ 10.33% Ⓑ 14.05%
 - Ⓑ 14.55% Ⓒ 19.55%

28. Sabbir works in an industry where raw materials are collected from livestock. In which industry does Sabbir work? [CB '16]

 - Ⓑ Ⓐ Paper Ⓑ Leather Ⓒ Medicine Ⓓ Cement

29. Increase in our national income depends much on the utilization of modern technology in —.

 - agriculture
 - industry
 - communication

Which one is correct?

 - Ⓓ Ⓐ i & ii Ⓑ ii & iii Ⓒ i & iii Ⓓ i, ii & iii

30. Balance in economic development will come by — [MB '19]

 - ensuring equal rights in males and females
 - constructing roads, high rise building and bridge
 - arranging pure water and improving sewerage system

Which one is correct?

 - Ⓐ Ⓐ i & ii Ⓑ i & iii Ⓒ ii & iii Ⓓ i, ii & iii



Figure-Ashugonj Fertilizer Mill

- Read the following passage and answer to question numbers 31 – 32 :
- A high official of Bangladesh secretariat says in a meeting held on 10th August, 2010. The contribution of health and welfare sector is much more than agriculture sector this year."

31. Which one is our fiscal year?
 ① September – August ② July – June
b ③ January – December ④ March – February
32. How many times greater is the contribution of health and welfare sector in comparison to agriculture sector in Bangladesh?
 ① more than twice
 ② more than thrice
 ③ more than four times
b ④ more than five times

Contribution of different sectors to the Gross Domestic Income of Bangladesh ► Textbook Page 46

33. Rahman went to Maldives with training from the Youth Development Training Centre of Satkhira to look for work. What kind of worker is Rahman? [BB '19]
a ① Skilled ② Experienced
 ③ Semi efficient ④ Professional
34. Which is the technique of converting population into human resource? [DjB '19]
 ① Family planning programme
 ② Arrange security for senior citizens
 ③ Arrange youth training
c ④ Making people conscious about bad impact of over population

35. What is understood by unskilled manpower? [SB '17]
d ① Uneducated people ② Half-educated people
 ③ Unemployed people ④ Untrained people

36. In 2009, what was the position of Bangladesh in the world for getting remittance?
 /I'iqarunnisa Noon School and College, Dhaka/
a ① 8th ② 9th ③ 10th ④ 12th

37. With the increase of production of a country — [DjB '18]
 i. purchasing capacity of the people increases
 ii. poverty ratio decreases
 iii. unemployment increases

- Which one is correct?
a ① i & ii ② i & iii ③ ii & iii ④ i, ii & iii

38. The work of human resource development can be done by — [BB '16]
 i. Education
 ii. Youth development
 iii. Labour and employment

- Which one is correct?
d ① i & ii ② i & iii ③ ii & iii ④ i, ii & iii

- Read the following stem and answer the questions 39 and 40 :
 Robin is earning a lot of dollars at home through outsourcing with computer training after finishing University life. [SB '19]

39. Robin now has turned into —
 ① Worker ② Human resource
b ③ Professional ④ World resource
40. Robin's efforts to enrich the country's economy is —
 i. eliminating poverty
 ii. increases remittance
 iii. increases national income

Which one is correct?

- d** ① i & ii ② i & iii ③ ii & iii ④ i, ii & iii

Human Development Index/ Indicators

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41. What we have to do to reach in economic balanced position? [JB '19]
 ① Creation of efficient human resources
 ② Remove of poverty
 ③ Creating standard education
a ④ Justice in society

42. According to Human Development Report-2014 what was the position of Bangladesh in Human Development Index in 2013? [DB '17]

- a** ① 142 ② 143 ③ 144 ④ 145

43. What was the position of Bangladesh among the SAARC countries in earning remittance in 2009? [SB '17]

- a** ① 2nd ② 3rd ③ 4th ④ 5th

44. What is the position of Bangladesh among the highest remittance earned country of the world in 2009? [RB; DjB '16]

- a** ① 8th ② 9th ③ 10th ④ 12th

45. The index or way to measure a country how much develop or least develop is —. [DB '18]
 i. standard of living
 ii. per capita income
 iii. gross national production

Which one is correct?

- d** ① i & ii ② i & iii ③ ii & iii ④ i, ii & iii

46. The way of transforming the population into human resource is —. [CigB '16]

- i. expanding female education
 ii. give priority to improve information and communication sector
 iii. create the opportunity of having employment and training

Which one is correct?

- d** ① i & ii ② i & iii ③ ii & iii ④ i, ii & iii

Comparison among Bangladesh and Some developing Countries ► Textbook Page 51

47. In Bangladesh the admission rate in school in 2009 was —.

- ① 54% ② 52.1%

- b** ③ 90.7% ④ 81.5%

48. What is the average life expectancy rate in Bangladesh? [RB '19]

- ① 66.6 years ② 70.6 years

- c** ③ 71.6 years ④ 72.6 years



49. The money sent to the country by the expatriate workers is called— [BB '19]
 a) National Income b) Remittance
 b) Per capita Income c) Export Income
50. A country is either developed or under-developed is measured by its— [DB '16]
 i. gross national product
 ii. per capital income of the people
 iii. standard of living
Which one is correct?
 c) a) i & ii b) i & iii c) ii & iii d) i, ii & iii

Expatriates Income or Remittance

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51. Which one of the following is the country of Middle East? [CB '19]
 a) South Korea b) Brunei
 b) Singapore c) Kuwait
52. What is called the money sent to the country by the expatriate workers? [CtgB '17]
 a) National income b) Remittance
 b) Per capita income c) Income from export
53. Remittance plays a role in the development of our country— [SB '17]
 a) cultural b) political
 b) social c) economic
54. In which year did Bangladesh have the 12th position among the countries earning the highest remittance according to the World Bank? [BB '17]
 a) 2008 b) 2009
 b) 2010 c) 2012
55. What is the name of the money send to the country by the expatriate workers? [DB '16]
 a) National income b) Remittance
 c) Importing expenditure
 b) Exporting income
56. Labour and professionalist of Bangladesh are working in—
 i. Egypt, Kuwait and Libya
 ii. Malaysia, Singapore and South Korea
 iii. Europe, America and Australia
Which one is correct?
 d) a) i & ii b) i & iii c) ii & iii d) i, ii & iii

■ Read the following passage and answer to the questions number 57 and 58 :

Every month expatriate Ripon sends money to his mother through bank after getting salary. [CB '18]

57. How is the money sent by Ripon indentified in economics?

- a) GNP b) Remittance
 b) GDP c) Per capita income

58. The money sent by Ripon to Bangladesh gives arise to—

- i. standard of living
 ii. amount of investment
 iii. job opportunity

Which one is correct?

- a) a) i & ii b) i & iii c) ii & iii d) i, ii & iii
Read the following stem and answer the questions No. 59 and 60 :

Taking training Towhid goes to a country in Middle East. He sends one portion of earned money to his family through Bank. [DjB '17]

59. What will be called 'Towhid' for his labourer intellect to the development of the country?

- a) Human resource b) Labourer
 c) Professional d) Self-reliant

60. Because of sending money by 'Towhid' Bangladesh increases—

- i. life standard
 ii. economical indicators
 iii. per-capita income

Which one is correct?

- b) a) i & ii b) i & iii c) ii & iii d) i, ii & iii
Read the following passage and answer the question No. 61 and 62 :

Misu's father is working in Kuwait for long 8 years. He sends money in country through bank. Now his family is solvent.

[I'iqarunnisa Noon School and College, Dhaka]

61. The money which is send by Misu's father known as—

- c) capita b) interest c) remittance d) donation

62. Because of sending money in Bangladesh Misu's father got—

- i. per capital income
 ii. living standard
 iii. investment

Which one is correct?

- d) a) i & ii b) ii & iii c) i & iii d) i, ii & iii



Short Q/A



Designed as per topic



► Introduction

► Textbook Page 44

Question 1. Why is Bangladesh called an agricultural country?

Ans. Most people in Bangladesh live in villages. And agriculture is their main source of livelihood. That's why Bangladesh is called an agricultural country.

► Gross Domestic Product (GDP)

► Textbook Page 45

Question 2. Briefly give an idea about Gross Domestic Product (GDP)?

Ans. The total monetary value of all final goods and services produced annually within a country by domestic or foreign nationals is called Gross Domestic Product (GDP). It is used to understand a country's economic strength or overall income.

Question 3. Give the concept of Gross National Product (GNP)?

Ans. Gross National Product (GNP) is the sum of the monetary value of all goods and services produced by a country's citizens in a specific period. It includes the income earned by the country's citizens abroad and excludes the income earned by foreigners in the country.

Question 4. How is per capita income determined?

Ans. Per capita income is the quotient of a country's total national income divided by its population. It represents the average income of the country's citizens. A higher per capita income usually indicates an improvement in the country's financial situation.

Question 5. What is needed to increase per capita income?

Ans. To increase per capita income, it is necessary to develop the productive sectors of the economy, control population, and increase the efficiency of the manpower. To achieve this, development of the industrial, service, and agricultural sectors is needed. Poverty alleviation also helps to increase per capita income.

Question 6. In which areas is Gross Domestic Product (GDP) used?

Ans. Gross Domestic Product (GDP) is generally used to indicate a country's overall economic strength and income. It also plays an important role in determining economic growth and evaluating the performance of the country's economy.

Question 7. Write the difference between Gross National Product (GNP) and Gross Domestic Product (GDP).

Ans. Gross National Product (GNP) is the sum of the income earned by a country's citizens at home and abroad, whereas Gross Domestic Product (GDP) only indicates the financial value of goods and services produced within the country. GNP adds the income of citizens working abroad and excludes the income of foreign citizens in the country, but GDP only includes domestic production.

Question 8. What is the relationship between population and per capita income?

Ans. Population growth has a negative impact on per capita income, because when the population is high, the total income has to be divided among a larger number of people. On the other hand, if the population is stable, an increase in production improves per capita income. Therefore, population control is important for increasing per capita income.

Question 9. How does GNP briefly describe a country's economic condition?

Ans. GNP is the monetary value of the total goods and services produced by a country's citizens within a specified period. It provides an overall picture

of the country's domestic and external economic activities. It helps to understand the actual contribution and income of the country's citizens.

➤ Contribution of different sectors to the Gross Domestic Income of Bangladesh ➤ Textbook Page 46

Question 10. Mention the main sources of national income in Bangladesh.

Ans. The main sources of national income in Bangladesh include agriculture and forest, fisheries, industry, minerals, electricity, gas and water resources, construction industry, wholesale and retail marketing, hotels, restaurants, transport and communication, bank and insurance, and health sectors.

Question 11. Write the contribution of the agricultural sector to Bangladesh's GDP.

Ans. In the financial year 2017-2018, the contribution of the agricultural sector to GDP was 13.14 percent and the growth rate was 3.54 percent. In the financial year 2023-2024, the contribution of this sector decreased to 11.02 percent and the growth rate was 3.21 percent.

Question 12. Describe the contribution of the fishery sector to GDP.

Ans. In the financial year 2017-2018, the contribution of the fishery sector was 2.77 percent and the growth rate was 4.93 percent. In the financial year 2023-2024, the contribution of this sector decreased to 2.38 percent and the growth rate decreased to 2.81 percent.

Question 13. What is the current state of the industrial sector's contribution to GDP?

Ans. In the financial year 2023-2024, the industrial sector's contribution to GDP was 37.95 percent and the growth rate was 6.66 percent. The contribution of the industrial sector is continuously increasing due to the inclusion of the garment industry, electricity, gas, and construction sectors.

Question 14. Mention the contribution of the transport and communication sector to GDP.

Ans. In the financial year 2017-2018, the contribution of the transport and communication sector was 7.88 percent and the growth rate was 6.74 percent. In the financial year 2023-2024, the contribution of this sector decreased to 7.25 percent and the growth rate decreased to 5.24 percent.

Question 15. How has the contribution of the health and social welfare sector increased?

Ans. In the financial year 2017-2018, the contribution of the health and social welfare sector was 2.89 percent and the growth rate was 9.20 percent. In the financial year 2023-2024, the contribution of this sector increased to 3.57 percent and the growth rate increased to 10.07 percent.



Question 16. Mention the importance of GDP in Bangladesh's economy.

Ans. GDP is the main indicator of the country's production and income, which measures the health of the economy. National income can be increased and the living standards of the people can be improved through the proper use of technology and proper planning for the development of the agricultural, industrial, and service sectors.

► Human Resource Development in Bangladesh

► Textbook Page 48

Question 17. What do you mean by human resources?

Ans. People with manpower are called human resources. Those who work in agriculture, industry, or service sectors with labor and intellect become assets to society and the state. Skilled manpower plays an important role in the country's economic development.

Question 18. How do human resources help in the country's economic development?

Ans. Human resources increase production in the country's agriculture, industry, and service sectors through labor and intellect. Through skill, education, and training, they become effective manpower. This manpower contributes to the country's national income.

Question 19. Briefly write about the ways of human resource development.

Ans. To develop human resources, it is essential to arrange proper education, training, housing, medical care, and food. People have to be turned into productive assets by increasing their skills. It is also necessary to create a working environment suitable for ensuring good health.

Question 20. Briefly write the importance of vocational education in human resource development.

Ans. Vocational education transforms people into skilled manpower, which increases employment opportunities. It helps to develop the country's industrial and service sectors and accelerates economic growth.

Question 21. Write about the role of education in human resource development.

Ans. Education is the foundation of human resource development. It increases skills and creates capable people. Through proper education, people acquire the necessary knowledge and intellect for work.

Question 22. What measures need to be taken to create skilled human resources?

Ans. To create skilled human resources, it is necessary to provide proper education and training. It is also essential to arrange good health and housing for them. This makes them capable of working. Skilled human resources are the foundation of the country's economic development.

Question 23. What kind of investment is needed for human resource development?

Ans. Investment in food, health and nutrition, education and vocational education is needed for human resource development. It is also essential to create employment opportunities and establish training centers. This investment increases people's skills and makes them production-oriented.

Question 24. Mention the challenges of human resource development in Bangladesh.

Ans. The main challenges of human resource development in Bangladesh are poverty, lack of food security, inadequacy of health services, and lack of educational opportunities. To overcome these, it is essential to increase investment in food, education, and health sectors and create employment opportunities.

Question 25. What is the current state of the manpower in Bangladesh?

Ans. In Bangladesh, 7.35 crore people above 15 years are included in the labor force. Among them, 45 percent are employed in agriculture, 17 percent in industry, and 38 percent in the service sector. Out of the total manpower, 4.8 crore are men and 2.55 crore are women. The rest are still outside the workforce.

Question 26. How has the literacy rate increased in the country?

Ans. In 2009, the literacy rate of Bangladesh was 54.8 percent. Currently, this rate has increased to 77.9 percent (Bangladesh Economic Survey, 2024). This progress has been achieved due to public and private investment in the education sector. However, the literacy rate needs to be increased further.

Question 27. What do you mean by the vicious circle of poverty?

Ans. In the vicious circle of poverty, people suffer from weak health due to lack of food, which makes them unable to work. Due to lack of work, income is low, savings and investment decrease, and new employment is not created. As a result, people fail to escape poverty. This cyclical pattern is called the vicious circle of poverty.

Question 28. What kind of steps should be taken to break the circle of poverty?

Ans. To break the circle of poverty, food security, education, and nutrition must be ensured. At the same time, it is necessary to increase employment opportunities and invest in public health. In this way, poor people can be engaged in productive work.

Question 29. Write the difference between manpower and human resources.

Ans. The manpower is the working-age population of the country, which participates in economic activities. And human resources are the trained and skilled manpower. Skilled manpower plays a major role in the development of the country.



Question 30. Why is skilled manpower essential for the development of the country?

Ans. Skilled manpower contributes to national income through productivity. They are proficient in using and innovating technology. There is no alternative to skilled manpower in achieving the country's economic growth.

► Human Development Index/ Indicators

► Textbook Page 49

Question 31. What do you mean by the Human Development Index?

Ans. The Human Development Index is a method of measuring people's living standards, average income, literacy rate, and social inequality. It helps to understand the actual development of people by overcoming the limitations of GDP and national income. The index is used to determine how welfare-oriented the economy is.

Question 32. Briefly write the notable indicators of the Human Development Index.

Ans. Notable indicators of the Human Development Index include average income, literacy rate, poverty rate, child marriage rate, fertility rate, maternal and child mortality rates, income based inequality, and sustainable development. These are used to assess the socio-economic situation of a country and the living standards of its people.

Question 33. Mention the reasons for the increase in average life expectancy in Bangladesh.

Ans. The average life expectancy in Bangladesh has increased due to the government's priority initiatives in the health, nutrition, and population sectors. Also, the decrease in fertility and mortality rates and the improvement of medicare services have played an important role in this increase.

Question 34. What changes have occurred in the poverty rate recently?

Ans. According to the 2022 Household Income and Expenditure Survey, the poverty rate in the country is 18.7% and the extreme poverty rate is 5.6%. In 2016, these rates were 24.37% and 12.9% respectively. This data shows the progress of the government's activities in poverty reduction in our country.

Question 35. How is Bangladesh's poverty challenge being addressed?

Ans. The poverty challenge is being addressed by ensuring food security, increasing investment in education and technical education, and creating employment. These initiatives are helping to reduce poverty and improve people's living standards.

Question 36. Briefly write about the role of the 'a House a Farm' project.

Ans. The 'a House a Farm' project is an effective initiative to revitalize the rural economy. It helps in poverty eradication and plays a role in the socio-economic development of the people. Through this, ordinary people are moving towards financial self-reliance.

Question 37. How did Bangladesh achieve the status of a developing country?

Ans. Bangladesh achieved the status of a developing country in 2018. This was possible by meeting the standards of per capita income, human resource index, and economic stability. The transition to a developing country reflects the socio-economic progress of the country.

Question 38. What conditions were met behind Bangladesh's transition to a developing country?

Ans. To transition to a developing country, there was a condition to achieve two of the three indicators: per capita income, human resource index, and economic vulnerability. Bangladesh has successfully met the standards of all three indicators. This is an important milestone in the country's economic and social development.

► Comparison among Bangladesh and Some developing Countries

► Textbook Page 51

Question 39. What changes have occurred in the literacy rate of Bangladesh?

Ans. In 2010, the literacy rate of Bangladesh was 47.1%, which increased to 73.9% in 2019. This is an important proof of the progress in Bangladesh's education sector and reflects the success of various government initiatives.

Question 40. Compare Bangladesh's Human Development Index with other countries.

Ans. According to the 2020 Human Development Report, Bangladesh's position in the Human Development Index is 133rd. India's position is 131st and Pakistan's position is 154th. That is, Bangladesh is behind India in the Human Development Index and ahead of Pakistan.

Question 41. How can the comparison of Bangladesh, India, and Pakistan be made in terms of income based inequality ?

Ans. In 2020, the rate of income based inequality in Bangladesh was 16.6%, in India 18.8% and in Pakistan 17.2%. It shows that income based inequality is relatively low in Bangladesh.

Question 42. What initiatives should be taken to improve Bangladesh's Human Development Index?

Ans. To improve Bangladesh's Human Development Index, education, medicare and employment opportunities need to be increased. At the same time, more effective plans are needed to reduce poverty and income based inequality.



Question 43. How can Bangladesh's developing country status be further consolidated?

Ans. To consolidate Bangladesh's developing country status, investment in quality education, increased access to medicare, and job creation needs to be increased. At the same time, the government's policy activities need to be strengthened to reduce poverty and inequality.

► Expatriates Income or Remittance

► Textbook Page 52

Question 44. What do you mean by remittance?

Ans. Remittance is the money sent home by citizens working abroad. It is the money sent from the income of expatriate workers, employees and professionals. Remittance raises the living standards of expatriate families and plays a role in the country's economic development. It is considered a large part of the national income.

Question 45. How does remittance affect the economy?

Ans. Remittance strengthens the economy by increasing the country's foreign exchange reserves. It plays a helpful role in poverty reduction and employment growth. The money sent by expatriates is used for investment and development activities. As a result, the country's economy is protected from recession.

Question 46. which countries are Bangladeshi workers mostly employed?

Ans. Bangladeshi workers mainly work in Saudi Arabia, Kuwait, Qatar, Malaysia, Singapore, Brunei, Europe and various countries in America. They also have a presence in South Korea and Australia. Bangladeshi workers and professionals are engaged in various professions in these countries.

Question 47. What changes have occurred in Bangladesh's national income as a result of remittance?

Ans. Remittance has become an important source of national income in Bangladesh. It has brought momentum to the rural economy and helped in poverty reduction. As a result, the implementation of the country's development projects and the standard of living have improved.

Question 48. What kind of role does remittance play in poverty alleviation?

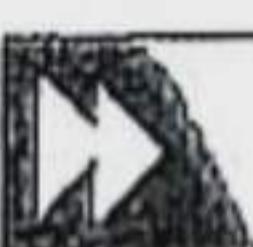
Ans. Remittance plays an important role in poverty alleviation in the country. It improves the living standards of families and brings financial stability. At the same time, it creates employment opportunities and accelerates the overall economy of the country. The financial condition of the poor population improves significantly as a result of remittance.

Question 49. How does the income of expatriates help in the development of the country?

Ans. The income of expatriates increases the country's foreign exchange reserves and creates investment opportunities. It plays an important role in increasing employment and eradicating poverty. Socio-economic development is accelerated due to the income of expatriates and the country achieves economic stability.

Question 50. Why is remittance important for the country's economy?

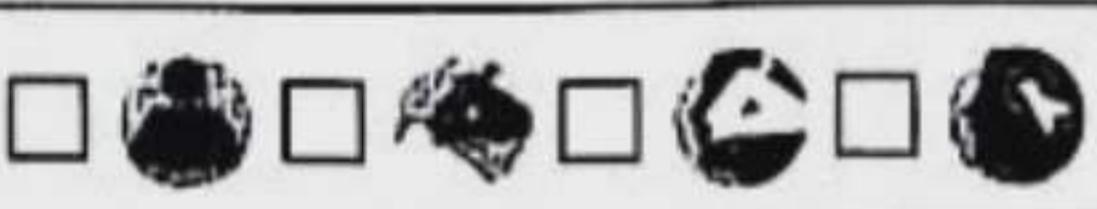
Ans. Remittance is very important for the country's economy because it increases foreign exchange reserves. It helps in socio-economic development through poverty alleviation and job creation. Additionally, it creates a strong foundation for development.



Creative Q/A



Designed as per learning outcomes



Ques. 01 Suruj Ali is from Tangail. He has two bighas of land. He cultivates pulse and potatoes at this land. He sells the crop in the market after harvesting at the end of the year. He makes a good profit by this. On the other hand, Arman Hossain lives at Chittagong. He has a factory of ready-made garments. His garments are exported to foreign countries after meeting the demand of the country.

- What is the GNP? 1
- Explain the idea of per capita income. 2
- Which sector of national income does Suruj Ali's work belong to? 3
- Explain the contribution of the work of Suruj Ali and Arman Hossain to our gross national production. 4

Answer to Question No. 01 :

a GNP is the abbreviation of Gross National Production. The money-value of the sum of products and services by the people of a country inside and outside that country in a year is called GNP.

b The sum of market prices of all the products and services (i.e., prices for goods, wages for labour, rents for land, interests for capital, etc.) is called Gross National Income (GNI). The quotient of GNI divided by total population is known as per capita income. Thus we see, there are two determinants of per capita income— GNI and population.

c Suruj Ali's work belongs to agriculture and forestry sector of national income. He is a farmer. He owns two bighas of land where he grows pulse and potatoes. He harvests at the end of the year and

sells his crops in the market. He makes a good profit by selling pulse and potato. We see, he is engaged only in the production of two agri-products and thus he maintains his family. He does not process his either products and so his work does not belong to industrial sector.

d The work of Suruj Ali belongs to agriculture and forestry sector while that of Arman Hossain belongs to industrial sector. They both have noteworthy contribution to our gross national production. According to the passage, Suruj Ali grows two of our staple crops. A statistics reveals that the contribution of agriculture and forestry to our gross national production during the fiscal year 2009-2010 was 15.65%. At the same time, the contribution of industry was 29.95% – almost double that of agriculture. This is the contribution of the people like Arman Hossain. He runs a ready made garments factory. This industry not only satisfies the local demand but also earns a huge sum of foreign currency by exporting garments. Meanwhile, we also earn foreign currency by exporting potato after meeting local demand. So the joint contribution of agriculture and industry to our GNP will be more than 45.60%.

Ques. 02 Jewel is a businessman. He runs business in home and abroad. He has also two shops in Saudi Arabia. He earns huge amount of money in this way. His brother Mohsin is a wealthy man. He always wants welfare of the people of his locality. He set up a training center where the people of his locality take different types of training. He also helps the underprivileged children to receive education.

- a. What is per capita income? 1
- b. Why is it needed to develop our agriculture sector? 2
- c. In which economic indicator is the work of Jewel included? – Explain. 3
- d. Analyze the importance of the activity of Mohsin in the economic development of Bangladesh. 4

• Rajshahi Board 2019

Answer to Question No. 02 :

a When the sum of gross domestic product is divided by the population, we get per capita income. By means of per capita income, we can measure the overall living standard of a country.

b The contribution of agriculture to our gross national production is the biggest if we calculate sector-wise. Agriculture plays a crucial role in our economy. In fact, It is the backbone of our economic system. Agriculture not only provides food and raw materials but also employment opportunities to a very large proportion of the population. That is why, it is crucial to develop this sector.

c According to the passage mentioned in the stem, Jewel is an expatriate businessman and the money he sends to his country is remittance. The importance of remittance is explained below.

The money sent to the country by the expatriate workers is called remittance. The laborers, employees and professionals working abroad send a part of their income to their families by bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country. The money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

At present, millions of people of Bangladesh are working in different countries like Saudi Arabia, Kuwait, Qatar, Egypt, Libya, Morocco and other countries of the Middle East. According to World Bank statistics, the position of Bangladesh was 12th among the countries receiving the highest amount of remittance in the year 2008. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the world in 2008-2009. The main reason of this is the huge amount of remittance sent by the expatriates. So, it is an if-free statement that the role of expatriate workers in the economic development is crucial.

d According to the stem, Mohsin has set some training centers and also helps the underprivileged children to receive education. The training centers established by Mohsin will play a role to convert population into human resource. People can make them important for the country by taking training from these centers.

In the training centers, trainings are given on different technical works, fish culture, agriculture and so on. After taking training, people can do jobs in mills, factories; they can apply their skills in culturing fish and cultivating crops. Consequently, the production of the mills, factories, crops and fish gets increased. Not only that, they can set up livestock farms, poultry farms those can create employment opportunities for the unemployed youths. Those who employ their merit and labor to increase production in agriculture, industry and service sectors of the country turn themselves into manpower. This sort of manpower is called human resource. And this human resource can contribute to the economy of the country.



Again Mohsin helps underprivileged children to be educated. He knows that education is the backbone of a nation. Without education, no society, nation can go ahead. The children taking education now will play roles in the development of the society and country in future.

So, no controversy can pierce the statement that Mohsin is playing a great role in the economic development of the country.

Ques. 03 Tareq took training from vocational training institute and set up a garments factory by utilizing his skill and labour. Tareq's brother, Sobuj sends huge money to Tareq from a foreign country. As a result, his factory improved a lot and the number of employees increased there. Garments products are exported to many foreign countries from this factory.

- What was the position of Bangladesh according to human development index of 2013? 1
- Explain the concept of per capita income. 2
- The activities of Tareq belongs to which sector of our national income? Explain. 3
- "The activities of Tareq play role in increasing investment of our country". Analyse. 4

• Rajshahi Board 2018

Answer to Question No. 03 :

a The position of Bangladesh in Human Development Index in 2013 was 142.

b When the sum of gross domestic product is divided by the population we get per capita income. By means of per capita income we can measure the overall standard of living of a country. The more the per capita income is, the higher the standard of living is and this indicates prosperous economy.

$$\text{Per capita income} = \frac{\text{Gross National Income of a year}}{\text{Total population of the year}}$$

c The activities of Tareq belongs to industry sector of our national income.

The contribution of industry sector to gross national production during 2012-2013 financial year was 19.54%. The amount of contribution of this sector will be much more if we include electricity, gas, water supply, mineral resource and construction industry in this sector. The contribution of this sector during the financial year 2014-2015 was 20.17%. During the financial year 2015-2016 up to April the contribution of this sector is 2,92,282 crore taka and the growth rate is 10.33%.

d The activities of Tareq plays role in increasing investment of our country.

A human being becomes an asset of the state and society only when she or he can do something for the state. Some become resource for the society

and the state by their physical labour. Some innovate and help innovating new resource with the help of merit. Those who employ their merit and labour to increase production in agriculture, industry and service sectors of the country turn themselves into manpower. This sort of manpower is called human resource. Human resource means to turn every unskilled person into skilled manpower or asset. It is possible to develop human resource with the proper education, training, housing, medicare and food.

Not unskilled but only skilled human beings can contribute to the economic development of a country. So, we have to make sure that every human being can have the opportunity to attain knowledge through education.

- Ques. 04** Mr Jamal sowed rice and various types of vegetables in his land. He sold excess crops in the market. He sent his son Romel to a Middle-East country. Romel sends money from there. That money helps their family to be well-being.
- What is human resources? 1
 - How does per capita income affect the living standard? Explain. 2
 - In which sector of national income is Mr Jamal's work included? Explain. 3
 - "Money sent by Romel influences the living standard of people of this country" — Analyze. 4

• Chittagong Board 2018

Answer to Question No. 04 :

a Human resource means manpower. Men and women who can contribute in any sector of the country by their labour or merit are together called human resource.

b When the sum of gross domestic product is divided by the population we get per capita income. By means of per capita income we can measure the overall standard of living of a country. The more the per capita income is, the higher the standard of living is and this indicates prosperous economy.

$$\text{Per capita income} = \frac{\text{Gross National Income of a year}}{\text{Total population of the year}}$$

c The work of Mr. Jamal is included in the 'Agriculture and forest sector'.

Food grains, vegetables and forest resources are included in this sector. The contribution of this sector during the financial year 2012-2013 was Tk. 1,36,987 crore. The contribution of this sector to our gross national production in the financial year 2014-2015 was 1,76,500 crore TK. The contribution of this sector to our gross national production was 14.33%. The contribution of this sector during the financial year 2015-2016, up to April is 1,89,272 crore and the growth rate is 1.53%.

- d** Money sent by Romel influences the living standard of people of this country.

The money sent to the country by the expatriate workers is called remittance. The abourers, employees and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country. The money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

The amount of remittance that we got from the people working abroad during 2008-2009 financial year stood at 9689 million US dollars. The amount of remittance during 2012-2013 financial years stood at 8729 million US dollars. According to World Bank statistics, the position of Bangladesh was 12th among the countries receiving the highest amount of remittance in the year 2008. This position was upgraded to 8th in 2009. The position of Bangladesh among SAARC countries in this period was 2nd. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the world in 2008-2009. The main reason of this is the huge amount of remittance sent by the expatriates. The amount of remittance during financial year 2015-2016 up to April, stood at 12,255 million US dollars.

Ques. 05 Lal and Sobuj are two friends have passed M.A. from Carmichael college. Both of them are unable to get a job in the country. As a result, Lal developed a hand and cottage industry taking training from youth development. Sobuj's uncle is in the Middle East. There he arranged a job for Sobuj. Sobuj sent a lot of money to his house every month.

- What is human resource? 1
- How do improve the standard of living? 2
- Which development of your text is indicated by the activity of Lal? Explain. 3
- Do you think that the money sent by Sobuj is developing our economy? Analyse. 4

• Sylhet Board 2018

Answer to Question No. 05 :

- a** The resource that resides in the knowledge, skills and motivation of people is called human resource.

- b** The standard of living can be improved by increasing per capita income. The increase of income improves the standard of living and gives us liberty from poverty. The more the per capita income is, the higher the standard of living is and this indicates prosperous economy.

c A human being becomes an asset of the state and society only when she or he can do something for the state. Some become resource for the society and the state by their physical labour. Some innovate and help innovating new resource with the help of merit. Those who employ their merit and labour to increase production in agriculture, industry and service sectors of the country turn themselves into manpower. This sort of manpower is called human resource. Human resource means to turn every unskilled person into skilled manpower or asset. It is possible to develop human resource with the proper education, training, housing, medicare and food.

Not unskilled but only skilled human beings can contribute to the economic development of a country. So, we have to make sure that every human being can have the opportunity to attain knowledge through education. We have to develop necessary skills through education.

- d** The money sent by Sobuj is called remittance and Yes, I think that the money is developing our economy.

The money sent to the country by the expatriate workers is called remittance. The abourers, employees and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country. The money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

The amount of remittance that we got from the people working abroad during 2008-2009 financial year stood at 9689 million US dollars. The amount of remittance during 2012-2013 financial years stood at 8729 million US dollars. According to World Bank statistics, the position of Bangladesh was 12th among the countries receiving the highest amount of remittance in the year 2008. This position was upgraded to 8th in 2009. The position of Bangladesh among SAARC countries in this period was 2nd. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the world in 2008-2009. The main reason of this is the huge amount of remittance sent by the expatriates. The amount of remittance during financial year 2015-2016 up to April, stood at 12,255 million US dollars.



Ques. 06 Mr Alom has been living abroad for a long time. He has sent much foreign currency to his country. After returning to his country, at present he has taken many projects with the unemployed youths of his zone.

- a. What is GDP? 1
- b. Discuss the role of the sector of which contribution to the national income is more? 2
- c. What kind of work to send remittance of Mr. Alom to his country? Elaborate. 3
- d. Discuss the influence that can be on our economy by the sent money of Mr Alom. 4

● Barishal Board 2018

Answer to Question No. 06 :

a GDP is the monetary value of all goods and services produced every year by the citizens (native and non-native) living in the country.

b The contribution of 'Agriculture and forest sector' is more in the national income. This sector plays a great role to the national income.

Food grains, vegetables and forest resources are included in this sector. The contribution of this sector during the financial year 2012-2013 was Tk. 1,36,987 crore. The contribution of this sector to our gross national production in the financial year 2014-2015 was 1,76,500 crore TK. The contribution of this sector to our gross national production was 14.33%. The contribution of this sector during the financial year 2015-2016, up to April is 1,89,272 crore and the growth rate is 1.53%.

c Sending remittance of Mr Alom to his country is a great work for the welfare and development of the country.

The money sent to the country by the expatriate workers is called remittance. The laborers, employees and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country. The money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

d There is a great influence of remittance on our economy. At present great part of national income of Bangladesh comes from remittance.

The amount of remittance that we got from the people working abroad during 2008-2009 financial year stood at 9689 million US dollars. The amount of remittance during 2012-2013 financial years

stood at 8729 million US dollars. According to World Bank statistics, the position of Bangladesh was 12th among the countries receiving the highest amount of remittance in the year 2008. This position was upgraded to 8th in 2009. The position of Bangladesh among SAARC countries in this period was 2nd. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the world in 2008-2009. The main reason of this is the huge amount of remittance sent by the expatriates. The amount of remittance during financial year 2015-2016 up to April, stood at 12,255 million US dollars.

Ques. 07 Scene- 1 : Money sent by expatriates workers is not included in counting.

Scene- 2 : Goods and services produced by the native and non-native citizens are estimated in counting.

- a. What is per capita income? 1
- b. What do you mean by vicious circle of poverty? 2
- c. In scene- 1, which indicator of economy has been mentioned? Explain. 3
- d. "The economic development of a country is achieved through acceleration of the indicators mentioned in scene."— Analyze. 4

● Dhaka Board 2017

Answer to Question No. 07 :

a When the sum of gross domestic product is divided by the population we get per capita income. Per Capita Income = $\frac{\text{Gross National Income of a year}}{\text{Total population of the year}}$.

b We have great problems in health, medicare and housing. As a result, it is difficult to improve skill and create employment for our large population. Most of the people cannot afford to provide food and education to their children due to poverty. As a result, they cannot become skilled manpower rapidly. The people of our country cannot become skilled human asset due to poverty. This circle is called the 'vicious circle of poverty'.

c In scene- 1, the indicator of economic 'Remittance' has been mentioned.

The money sent to the country by the expatriate workers is called remittance. The labourer, employee and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country, the money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

- d** The economic development of a country is achieved through the acceleration of the indicators mentioned in scene.

How much developed or underdeveloped a country is determined by some indicators. The indicators are— gross national product (GNP), per capita income of the people and their life style viewed from these indicators. Bangladesh economic condition is improving. The rate of growth of our economy is increasing every year. Our domestic production and the contribution of our overseas workers and other job-holders have made this growth possible. A statistics of Bangladesh Bank shows that the amount of our gross domestic product during the financial year 2004-2005 was Tk. 37 lac 70 thousand and 707 crore. The amount of our GDP during financial year 2012-2013 was 10 lac 37 thousand and 987 crore and 15,13,600 crore in 2014-15. The amount of our GDP during financial year 2015-2016 is 17,29,567 crore taka. The main aim of increasing production and income in agriculture, industry and welfare sectors of the country is to improve the standard of people's life style. Any increase in production will have an effect in the people's life standard; poverty will come down, purchasing ability of people will increase and there will be more scopes for employment, unemployment will be decreased.

Ques. 08 Farmer Saidul ploughs his land and do fishery. By taking technical training, his son Mintu Mia went to middle-east. In his own village, cottage industries and technical training center are established by the money sent by him. Unskilled people converted into human resource by taking training there.

- a. What is GDP? 1
- b. What is meant by remittance? 2
- c. Explain the sector of Bangladeshi economy what is indicated by activities of the farmer in the stem. 3
- d. To develop human resource Mintu Mia has taken steps. Is it sufficient? Give reasons in favour of your answer. 4

* Chattogram Board 2017

Answer to Question No. 08 :

a GDP is the monetary value of all goods and services produced every year by the citizens (native and non-native) living in the country.

b The money sent to the country by the expatriate workers is called remittance. The labourer, employee and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

- c** The sectors of Bangladesh economy which are indicated by the activities of the farmer in the stem are 'agriculture and forest' and 'fishery'.

Agriculture sector : Food grains, vegetables and forest resource are included in this sector. The contribution of this sector during the financial year 2012-2013 was Tk. 1 lac 36 thousand and 987 crore. The contribution of this sector to our gross national production in the financial year 2014-2015 was 176500 crore Tk. The contribution of this sector during the Financial year 2015-2016, upto April is 1,89,272 crore and the growth rate is 1.53%. The contribution of this sector to occur gross national production was 14.33%.

Fishery Sector : More than 80 percent of the animal protein in the Bangladeshi diet comes from fish. Fish accounted for 4.51% GDP in the fiscal year of 2009-2010, nearly 50 percent more than modern industrial manufacturing at that time. In this fiscal year total production was 28.97 metric tons. At present, the fisheries sector in Bangladesh represents as one of the most productive and dynamic sectors in the country. This sector plays a significant role in employment, nutrition and foreign exchange earnings, and thus, in the national economy of Bangladesh.

About 1.25 million people are directly involved in fisheries sector in Bangladesh. Over 12 million additional rural people indirectly earn their livelihoods from fisheries related activities. Among rural dwellers, four out of five are dependent to some extent on fisheries resources. Data shows that 55% of fisheries personnel are involved in fresh water fisheries while 36% are employed in marine fisheries. Shrimp culture absorbs 6.2% and fish processing plants and hatcheries employed 0.4% and 2.2% respectively.

- d** To develop human resource Mintu Mia has taken steps. No, it is not sufficient to convert unskilled people into human resource.

The population of Bangladesh is very large if we compare it with the amount of land and the population of other countries of the world. Moreover, our growth rate of population is also very high, though the present growth rate is less than the previous ones. This has been possible only due to family planning programme and ever increasing consciousness of the people. On the other side, the death rate of infant and mother has recently come down due to the improvement of Medicare management. The number of population is also increasing for this. The population can easily be converted into human resource by making proper facilities for education, training and employment opportunities for the uneducated and unemployed persons, especially for the youth of the country. By this way, the country will go fast towards economic development.



Ques. 09 A dialogue between two friends —

Roni : What are you doing Munna?

Munna : I established a school in my village and I am operating the school. As a result, children of this village are getting educated and working abroad. What are you doing, Roni?

Roni : I am working for a company in Malaysia. My younger brothers and sisters are being established by the money I am sending to them.

- a. Write the full name of GNP? 1
- b. What is per-capita income? Explain. 2
- c. Which indicators of human resource development is indicated in the speech of Munna? Explain. 3
- d. Analyze the importance of the money sent by Roni in the economy of Bangladesh focusing your text book. 4

● Barishal Board 2017

Answer to Question No. 09 :

a The full name GNP is Gross National Product.
b When the sum of gross domestic product is divided by the population we get per capita income. By means of per capita income we can measure the overall standard of living of a country. The more the per capita income is the higher the standard of living is and this indicates prosperous economy.

Per Capital Income = $\frac{\text{Gross National Income of a Year}}{\text{Total Population of the Year}}$
For example, in 2011 the population of a country was 10 crore and the gross domestic product was 5000 crore US dollars at that time.

$$\text{So Per Capital Income} = \frac{5000 \text{ crore US dollars}}{10 \text{ crore}} \\ = 500 \text{ US dollars}$$

c One of the indicators of human resource development 'education' is indicated in the speech of Munna in the stem. A human being becomes an asset of the state and society only when she/he can do something. Education makes a man capable of doing something for the state. It makes a human resource. Human resource means to turn every unskilled person into skilled manpower or asset. It is possible to develop human resource with the proper education and training.

In the stem we find that Munna is doing such things by establishing a school in his village. As a result, children of that village are being educated and working abroad.

d The money sent by Roni is called 'remittance' and there is a great importance of this money in the economy of Bangladesh.

The money sent to the country by the expatriate workers is called remittance. The labourer,

employee and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

At present, lacs of people of Bangladesh are working in different countries of the world. The labourers and the other professionals of Bangladesh are working in Saudi Arabia, Kuwait, Qatar, Egypt, Libya, Morocco and other countries of the Middle East. Many people of Bangladesh are doing different jobs in the near and far eastern countries, such as; Malaysia, Singapore, Brunei, South Korea. Many Bangladeshi are also doing different types of jobs and business in Europe, America, Australia and Africa. A statistics of bureau of manpower and employment shows that a total of 59 lac Bangladeshi persons were on employment in foreign countries up to March, 2010. The amount of remittance that we got from the people working abroad during 2008-2009 financial year stood at 9689 million US dollar. The amount of remittance during 2012-2013 financial years stood at 8729 million US dollar. According to World Bank statistics, the position of Bangladesh was 12th among the countries receiving the highest amount of remittance in the year 2008. This position was upgraded to 8th place in 2009. The position of Bangladesh among SARC countries in this period was 2nd. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the entire world in 2008-2009. The main reason of this is the huge amount of remittance sent by the expatriates. The amount of remittance during 2015-2016 upto April, financial year stood at 12,255 million US dollar.

Ques. 10 Event 1 - Mr. Raihan was living abroad for a long time. After returning he established a school in his village. He arranges different training and employment in his village with the help of some honourable persons.

Event 2 : Younger brother of Mr. Raihan Mahmud works in a country of Middle East. In every month he sends some money for his family. For this his family becomes solvent.

- a. Define Gross National Product. 1
- b. Explain the concept of per Capital Income? 2
- c. Explain the work which is done by Mr. Raihan. 3
- d. What is the role of the money in our economy which is send by Mr. Mahmud? Analyze. 4

● Vigarunnisa Noon School and College, Dhaka



Answer to Question No. 10 :

a Gross National Product GNP is the total monetary value of all goods and services produced by the citizens of a country within a specific period (usually a year).

b Per capita income is used to determine the average per-person income for an area and to evaluate the standard of living and quality of life of the population. Per capita income for a nation is calculated by dividing the country's national income by its population.

c The work done by Mr. Raihan is 'Human Resource Development'. Explaining below :

A human being becomes an asset of the state and society only when she or he can do something. Some become resource for the society and the state by their physical labour. Some innovate and help innovating new resource with the help of merit. Those who employ their merit and labour to increase production in agriculture, industry and service sectors of the country turn themselves into manpower. This sort of manpower is called human resource. Human resource means to turn every unskilled person into skilled manpower or asset. It

is possible to develop human resource with the proper education, training, housing, medicare and food. So, we can say that the work done by Mr. Raihan is 'Human Resource Development' and this types of works are praiseworthy and also blessings for country and countrymen.

d The money sends by Mr. Mahmud is Remittance. At present millions of people of Bangladesh are working in different countries of the world. The economic condition of Bangladesh did not face any crisis even during the economic depression throughout the world in 2008 - 2009. The main reason of this was the huge amount of remittance sent by the expatriates. The remittance sent by the expatriates play important role in our economy. Analyzing below :

The money sent to the country by the expatriate workers is called remittance. The labourers, employees and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country. The money is also being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.


Knowledge & Comprehension-based Q/A

Designed as per topic
 
 
 
 
 

Preparatory Knowledge-based Q/A
Question 1. What is the GNP?

Ans. GNP is the abbreviation of Gross National Production. The money-value of the sum of products and services by the people of a country inside and outside that country in a year is called GNP.

Question 2. What type of right is education?

Ans. Education is one of the five basic rights. It is also called birth right of every human being.

Question 3. What is called GDP?

Ans. GDP is the monetary value of all goods and services produced every year by the citizens (native and non-native) living in the country.

Question 4. What is per capita income? [RB '19]

Ans. When the sum of gross domestic product is divided by the population, we get per capita income. By means of per capita income, we can measure the overall living standard of a country.

Question 5. What is Gross National Product? [BB '19]

Ans. Gross National Product (GNP) is the total monetary value of all goods and services produced by the citizens of a country within a specific period.

Question 6. What is per capita income? [DB '18]

Ans. When the sum of gross domestic product is divided by the population we get per capita income.

Question 7. What is human resource? [SB '18]

Ans. The resource that resides in the knowledge, skills and motivation of people is called human resource.

Question 8. What is GDP? [BB '18]

Ans. GDP is the monetary value of all goods and services produced every year by the citizens (native and non-native) living in the country.

Question 9. What is the full form of GDP? [SB '17]

Ans : The full form of GDP is Gross Domestic Products.

Question 10. What is the abbreviation of GNP?

Ans. The abbreviation of GNP is Gross National Product.

Question 11. What is called human resource?

Ans. The men and women who can contribute in any sector of the country; be it agriculture, industry, welfare, by their labour or merit are together called human resource.



Question 12. What is remittance?

Ans. The money sent to the country by the expatriate workers is called remittance.

Question 13. How many people were on employment in foreign countries up to March, 2010.

Ans. 59 lac Bangladeshi persons were on employment in foreign countries up to March, 2010.

Question 14. How can an unskilled person be converted into a skilled person?

Ans. An unskilled person can be converted into skilled person with the help of education and training.


Preparatory Comprehension-based Q/A
Question 1. Explain the idea of per capita income.

Ans. The sum of market prices of all the products and services (i.e., prices for goods, wages for labour, rents for land, interests for capital, etc.) is called Gross National Income (GNI). The quotient of GNI divided by total population is known as per capita income. Thus we see, there are two determinants of per capita income—GNI and population.

Question 2. What is meant by Human resource?

Ans. Human resource means manpower. A person becomes a resource of the society or the state only when he/she can do something for the society or the state. In other words, men and women who can contribute in any sector of the country by their labour or merit are together called human resource.

Question 3. Why is human resource development important? [DB '19]

Ans. Human resource is the key factor for the overall development of any country. To develop human resource, food security, educational facilities, medical facilities, fair entertainment, adequate training should be ensured. When the above necessities will be fulfilled, the population of a country will turn into an asset of the country and then they will be able to play roles in the development of the country.

Question 4. Why is it needed to develop our agriculture sector? [RB '19]

Ans. The contribution of agriculture to our gross national production is the biggest if we calculate sector-wise. Agriculture plays a crucial role in our economy. In fact, It is the backbone of our economic system. Agriculture not only provides food and raw materials but also employment opportunities to a very large proportion of the population. That is why, it is crucial to develop this sector.

Question 5. Explain the concept of 'Human Development Index'? [CB '19]

Ans. There are some indicators those help us understand the real condition of the people of a country and we can know the economic condition and the life standard of the people. These

indicators are called human development indicators such as literacy rate of the people, admission rate of students, their income, expenditure, their living places, medicare, food etc. If we assemble all these indicators, we can learn the living standard of the people of a country.

Question 6. Explain the cyclic order of poverty. [SB '19]

Ans. We have great problems in health, medicare and housing. As a result, it is difficult to improve skill and create employment for our large population. Most of the people cannot afford to provide food and education to their children due to poverty. As a result, they cannot become skilled manpower rapidly. This circle is called the 'vicious circle of poverty'.

Question 7. How is the vicious circle of poverty obstructing human resource development? – Explain. [MB '19]

Ans : The way the vicious circle of poverty obstructs human resource development is described below. Poor people do not have sufficient food to eat, so they possess ill-health. They cannot work. As a result, their income is less. Due to less income their saving is small and they cannot invest this small income. Therefore, they remain poor. Thus, the cyclic order of poverty hampers human resource development.

Question 8. Explain the concept of GDP. [DB '18]

Ans. GDP is the monetary value of all goods and services produced every year by the citizens (native and non-native) living in the country. GDP is estimated to understand the overall economic capability of a country.

If any citizen works abroad and sends money or any company runs business abroad and sends money to the country it will not be counted as Gross Domestic Product and it will not be added to GDP.

Question 9. How do improve the standard of living? [SB '18]

Ans. The standard of living can be improved by increasing per capita income. The increase of income improves the standard of living and gives us liberty from poverty. The more the per capita income is, the higher the standard of living is and this indicates prosperous economy.

Question 10. What do you mean by vicious circle of poverty? [DB '17]

Ans. We have great problems in health, medicare and housing. As a result, it is difficult to improve skill and create employment for our large population. Most of the people cannot afford to provide food and education to their children due to poverty. As a result, they cannot become skilled manpower rapidly. The people of our country cannot become skilled human asset due to poverty. This circle is called the 'vicious circle of poverty'.



Question 11. What is meant by remittance? /CtgB '17/

Ans. The money sent to the country by the expatriate workers is called remittance. The labourer, employee and professionals working abroad send a part of their income to their families by Bank. This money does not only serve their family purpose or improve their life style, but also plays a great role in the development of the country being invested in different fields. At present, a great part of national income of Bangladesh comes from remittance sent by the expatriates.

Question 12. What do you mean by human resource? /DjB '17/

Ans. Human resource means manpower. When a person becomes a power for the society or the state is called human resource. In other word, men and women who can contribute in any section of the society by their labour or merit are together called human resource.

Question 13. Explain the concept of per Capital Income?

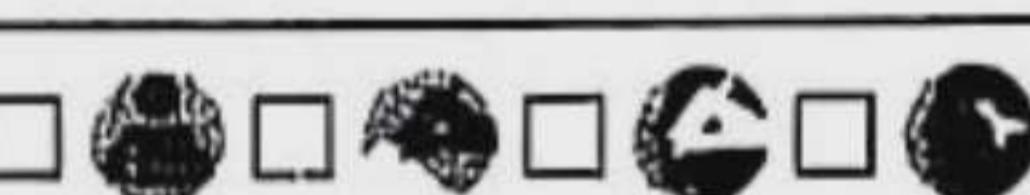
Ans. Per capita income is used to determine the average per-person income for an area and to evaluate the standard of living and quality of life of the population. Per capita income for a nation is calculated by dividing the country's national income by its population.

Question 14. How do we determine developed and underdeveloped a country?

Ans. We determine developed and underdeveloped a country to see some indicators. The indicators are – gross national product (GNP), per capital income of the people and their life style.

Question 15. What is the role of technology to increase our national income?

Ans. The modern world depends on technology. If we can utilize technology in agriculture, industry, communication and welfare sectors, we shall be able to expedite our national development and increase our national income.

**Solutions to Textual Activities****Along with textual reference****Solutions to Activities of Exercise****✓ Lesson-1: Gross Domestic Product (GDP)**

Activity 01 Explain your idea about national production and Per Capita Income. ► Textbook Page 46
Solution : The total monetary value of the goods and services produced by a country's citizens within a specific period (usually one year) is the Gross National Product (GNP). That is, regardless of where a country's citizens work or conduct business in the world, when their earned income is added to the country's economy, it is considered as Gross National Product. GNP is calculated to understand the economic contribution of a country's citizens. For example, the amount of money that an individual or organization legally sends to Bangladesh from income earned by working or doing business abroad will be part of Bangladesh's Gross National Product.

Again, dividing a country's total national income by its total population growth is the per capita income. Through this, the overall living standard of a country's people is determined. The higher the per capita income of a country, the better the living standard of its people and the more prosperous the economy.

$$\text{Per Capita Income} = \frac{\text{Gross National Income of a Year}}{\text{Total Population of That Year}}$$

Let's assume that in 2011, the total population of a country was 100 million, and the gross national product or income at that time was 50 billion US dollars.

$$\begin{aligned}\text{Therefore, per capita income in dollars} &= \frac{50 \text{ billion US dollars}}{100 \text{ million}} \\ &= 500 \text{ US dollars}\end{aligned}$$

The aim of increasing all production, including agriculture, industry, and services, of any country is to increase the income of the people. When the income of the people increases, the standard of living increases, and it becomes possible to escape from poverty. After independence, the standard of living in Bangladesh is gradually increasing due to the increase in per capita income. In 2010, our per capita income was 928 US dollars, which has reached 2784 US dollars in the 2023-2024 financial years.

✓ Lesson-3: Human Resource Development in Bangladesh**Activity 02** How does the vicious circle of poverty obstruct human resource development?

► Textbook Page 49

Solution : The main proponent of the 'vicious circle of poverty' concept is the renowned economist Professor Ragnar Nurkse. According to him, the vicious circle of poverty is a combination of forces that, through interaction, keep a country poor. And the main reason why the people of the country do not become skilled human resources is the 'vicious circle of poverty'. For example, poor



people do not have enough food, so they suffer from weak health. They do not get work or cannot do it. As a result, their income is low. Due to low income, they cannot save or save less. In fact, this poverty is the main cause of the country's underdevelopment. In this way, low income, low savings, low investment, and low capital circulate in a cycle, hindering development. Therefore, for the improvement of the human resource development situation, it is necessary to increase public food security, health and nutrition, investment in education and technical sectors, and create ample employment opportunities.

✓ Lesson-5: Comparison among Bangladesh and Some developing Countries

Activity 03 Make a comparative picture between Bangladesh and Sri Lanka in Human Development Index according to Table-1.

► Textbook Page 52

Data Source : Based on UNDP (Human Development Data (1990-2019), 2020), a picture of human development in Bangladesh and Sri Lanka is presented below :

Solution : In 2010, Bangladesh's savings in the Human Development Index was 26.2, which increased to 31.6 in 2019. The literacy rate (for those over 15 years of age) was 47.1 in 2010, which increased to 73.9 in 2019. The unemployment rate was 3.4 in 2010 and 4.2 in 2019. On the other hand, in the Human Development Index, Sri Lanka's savings in 2010 and 2019 were 23.7 and 27.1, respectively. The literacy rate was 11.2 in 2010 and 91.7 in 2019. The unemployment rate was 4.9 in 2010 and 4.2 in 2019.

Lesson-6: Expatriates Income or Remittance.

Activity 04 Explain how remittance is playing a great role in the development of country's economic condition. ► Textbook Page 53

Solution : Generally, those who are working in different countries send money to their families through banks. This money is called remittance. Millions of people from Bangladesh are currently working in different countries around the world. Bangladeshi workers and professionals are working in many countries including Saudi Arabia, Kuwait, Qatar, Egypt, Libya, Morocco in the Middle East. Similarly, many people from Bangladesh are engaged in various professions in countries like Malaysia, Singapore, Brunei, and South Korea in the near and far east. Many Bangladeshis are also working in Europe, America, Australia, and Africa, including jobs and businesses. According to the Ministry of Expatriates Welfare and Overseas Employment; Bangladesh Manpower, Employment and Training Bureau; and Bangladesh Bank, the number of Bangladeshis going abroad in the financial year 2022-2023 was 11.38 lakhs and the amount of money they sent (remittance) was 21,610 million US dollars. Whereas in the financial year 2008-2009, this remittance was 9689 million dollars. According to the World Bank, in 2008, Bangladesh ranked 12th among the countries receiving the highest remittances in the world. In 2009, it rose to 8th place. At that time, Bangladesh ranked 2nd among the SAARC countries. Despite the global recession, one of the reasons why Bangladesh's economy did not fall into a major crisis in the financial year 2008-2009 was the huge amount of remittances sent by expatriates. (Source: Bangladesh Economic Survey 2020)



Super Suggestions



Super Suggestions with 100% preparatory questions selected by the Master Trainer Panel

Dear learners, important multiple choice, short, creative, knowledge & comprehension-based questions of this chapter selected by Master Trainer Panel for Half-Yearly and Annual Exams are presented below. Learn the answers to the mentioned questions well to ensure 100% preparation.

Question Pattern	7*	5*
MCQs with Answers	Learn each MCQs in this chapter thoroughly.	
Short Q/A	1, 2, 5, 10, 17, 19, 22, 27, 29, 31, 35, 47	3, 4, 7, 8, 13, 15, 23, 24, 26, 28, 30, 34, 37, 41, 43, 44, 46, 50
Creative Q/A	1, 2, 3, 8	4, 9, 10
Knowledge-based Q/A	1, 2, 3, 7, 9	4, 5, 6, 10, 12
Comprehension-based Q/A	1, 2, 5, 6, 9, 15	7, 8, 12, 13

Exclusive Tips ► Master the solutions to all the activities in this chapter along with exercise and other Q/A to develop the creative thinking and assess your talent.



Assessment & Evaluation



A question bank presented in the form
of a class test to assess the preparation

Class Test

Time : 3 hours

Bangladesh & Global Studies

Class : Eight

Full marks : 100

$1 \times 30 = 30$

[N.B. : Answer all the questions. Each question carries one mark. Block fully, with a ball-point pen, the circle of the letter that stands for the correct/best answer in the "Answer Sheet" for Multiple Choice Question Type Examination.]

1. Most of the people of Bangladesh.
Ⓐ Past Ⓑ live in Ⓒ Village Ⓓ capital
 2. Which sector has the biggest contribution to the gross national production during 2015-2016 financial year.
Ⓐ Agriculture Ⓑ Industry Ⓒ Fishery Ⓓ Health and welfare
 3. What is the per capita income of the people of Bangladesh in US dollar?
Ⓐ 1166 Ⓑ 1240 Ⓒ 1320 Ⓓ 1466
 4. What is the percentage of growth rate in industry sector during the financial year 2015-16?
Ⓐ 12.34 Ⓑ 10.33 Ⓒ 6.19 Ⓓ 6.11
 5. What is the full form of PCI? *[CtgB '16]*
Ⓐ Per Capital Income Ⓑ Per Capita Income Ⓒ Per Capita Index Ⓓ Per Capital Index
 6. Living standard includes—
i. food people take
ii. houses people live in
iii. treatment people get
Which one is correct?
Ⓐ i & ii Ⓑ ii & iii Ⓒ i & iii Ⓓ i, ii & iii
 7. How many sectors economic life style of Bangladesh is flourishing with?
Ⓐ one Ⓑ two Ⓒ three Ⓓ five
 8. What is the percentage of contribution of health and welfare sector during 2009-2010 fiscal year?
Ⓐ 39.90% Ⓑ 49.90% Ⓒ 29.90% Ⓓ 59.90%
 9. Contribution of which sector was the highest in the financial year in 2012-2013?
Ⓐ Industry Ⓑ Fishery Ⓒ Agriculture Ⓓ Transport
 10. Which sector contributes most in our gross national product, if we calculate sectorwise?
Ⓐ Agriculture Ⓑ Industry Ⓒ Fishery Ⓓ Welfare
 11. What is the percentage of contribution of Agriculture and forest-sector in GDP during 2012-2013 financial year?
Ⓐ 10.33% Ⓑ 14.05% Ⓒ 14.55% Ⓓ 19.55%
 12. What is understood by unskilled manpower?
Ⓐ Uneducated people Ⓑ Half-educated people
Ⓒ Unemployed people Ⓒ Untrained people
 13. With the increase of production of a country— *[DJB '18]*
i. purchasing capacity of the people increases
ii. poverty ratio decreases
iii. unemployment increases
Which one is correct?
Ⓐ i & ii Ⓑ i & iii Ⓒ ii & iii Ⓓ i, ii & iii
- Read the following stem and answer the questions 14 and 15 :
Robin is earning a lot of dollars at home through outsourcing with computer training after finishing University life.
14. Robin now has turned into—
Ⓐ Worker Ⓑ Human resource
Ⓒ Professional Ⓒ World resource
 15. Robin's efforts to enrich the country's economy is—
i. eliminating poverty
ii. increases remittance
iii. increases national income
Which one is correct?
Ⓐ i & ii Ⓑ i & iii Ⓒ ii & iii Ⓓ i, ii & iii

16. According to Human Development Report- 2014 what was the position of Bangladesh in Human Development Index in 2013?
Ⓐ 142 Ⓑ 143 Ⓒ 144 Ⓓ 145
 17. What is the position of Bangladesh among the highest remittance earned country of the world in 2009?
Ⓐ 8th Ⓑ 9th Ⓒ 10th Ⓓ 12th
 18. What is the average life expectancy rate in Bangladesh?
Ⓐ 66.6 years Ⓑ 70.6 years Ⓒ 71.6 years Ⓓ 72.6 years
 19. Which one of the following is the country of Middle East?
Ⓐ South Korea Ⓑ Brunei Ⓒ Singapore Ⓓ Kuwait
 20. Remittance plays a role in the development of our country—
Ⓐ cultural Ⓑ political
Ⓒ social Ⓒ economic
 21. What is the name of the money send to the country by the expatriate workers?
Ⓐ National income Ⓑ Remittance
Ⓒ Importing expenditure Ⓒ Exporting income
- Read the following passage and answer to the questions number 22 and 23 :
Every month expatriate Ripon sends money to his mother through bank after getting salary.
22. How is the money sent by Ripon identified in economics?
Ⓐ GNP Ⓑ Remittance
Ⓒ GDP Ⓒ Per capita income
 23. The money sent by Ripon to Bangladesh gives arise to—
i. standard of living
ii. amount of investment
iii. job opportunity
Which one is correct?
Ⓐ i & ii Ⓑ i & iii Ⓒ ii & iii Ⓓ i, ii & iii
 24. What is called the money sent to the country by the expatriate workers?
Ⓐ National income Ⓑ Remittance
Ⓒ Per capita income Ⓒ Income from export
 25. Rahman went to Maldives with training from the Youth Development Training Centre of Satkhira to look for work. What kind of worker is Rahman?
Ⓐ Skilled Ⓑ Experienced
Ⓒ Semi efficient Ⓒ Professional
 26. Bangladesh is — basec country.
Ⓐ industry Ⓑ Agro Ⓒ fishery Ⓓ mineral
 27. How many US dollars are the per capita income of the people of Bangladesh?
Ⓐ 1099 Ⓑ 1190 Ⓒ 1280 Ⓓ 1488
 28. What was the percentage of the contribution of industry sector in national production in the fiscal year 2012 – 2013?
Ⓐ 17.54 Ⓑ 18.54 Ⓒ 19.51 Ⓓ 20.54
 29. Who can contribute more in the economic development of a country?
Ⓐ Young people Ⓑ Skilled people
Ⓒ Adult people Ⓒ Educated people
 30. Sabbir works in an industry where raw materials are collected from livestock. In which industry does Sabbir work?
Ⓐ Paper Ⓑ Leather Ⓒ Medicine Ⓓ Cement

Answer Sheet ▶ Multiple Choice Questions

I	C	2	D	3	A	4	B	5	D	6	A	7	D	8	B	9	C	10	A	11	C	12	D	13	A	14	D	15	C
16	A	17	B	18	C	19	D	20	A	21	B	22	D	23	A	24	B	25	A	26	B	27	D	28	C	29	D	30	B



Short-Answer Question (Each question carries 2 marks)**Answer any 10 of the following questions :** **$2 \times 10 = 20$**

1. Why is Bangladesh called an agricultural country?
2. Give the concept of Gross National Product (GNP)?
3. In which areas is Gross Domestic Product (GDP) used?
4. How does GNP briefly describe a country's economic condition?
5. Mention the main sources of national income in Bangladesh.
6. Describe the contribution of the fishery sector to GDP.
7. How has the contribution of the health and social welfare sector increased?
8. What do you mean by human resources?

9. Briefly write about the ways of human resource development.
10. What measures need to be taken to create skilled human resources?
11. What is the current state of the manpower in Bangladesh?
12. Briefly write the notable indicators of the Human Development Index.
13. How is Bangladesh's poverty challenge being addressed?
14. What changes have occurred in the literacy rate of Bangladesh?
15. How does remittance affect the economy?

Creative Question (Each question carries 10 marks)**Answer any 5 of the following questions :** **$10 \times 5 = 50$**

1. Suruj Ali is from Tangail. He has two bighas of land. He cultivates pulse and potatoes at this land. He sells the crop in the market after harvesting at the end of the year. He makes a good profit by this. On the other hand, Arman Hossain lives at Chittagong. He has a factory of ready-made garments. His garments are exported to foreign countries after meeting the demand of the country.
 - a. What is the GNP? 1
 - b. Explain the idea of per capita income. 2
 - c. Which sector of national income does Suruj Ali's work belong to? 3
 - d. Explain the contribution of the work of Suruj Ali and Arman Hossain to our gross national production. 4
2. Jewel is a businessman. He runs business in home and abroad. He has also two shops in Saudi Arabia. He earns huge amount of money in this way. His brother Mohsin is a wealthy man. He always wants welfare of the people of his locality. He set up a training center where the people of his locality take different types of training. He also helps the under privileged children to receive education.
 - a. What is per capita income? 1
 - b. Why is it needed to develop our agriculture sector? 2
 - c. In which economic indicator is the work of Jewel included?— Explain. 3
 - d. Analyze the importance of the activity of Mohsin in the economic development of Bangladesh. 4
3. Mr Jamal sowed rice and various types of vegetables in his land. He sold excess crops in the market. He sent his son Romel to a Middle-East country. Romel sends money from there. That money helps their family to be well-being.
 - a. What is human resources? 1
 - b. How does per capita income affect the living standard? Explain. 2
 - c. In which sector of national income is Mr Jamal's work included? Explain. 3
 - d. "Money sent by Romel influences the living standard of people of this country"— Analyze. 4
4. Lal and Sobuj are two friends have passed M.A. from Carmichael college. Both of them are unable to get a job in the country. As a result, Lal developed a hand and cottage industry taking training from youth development. Sobuj's uncle is in the Middle East. There he arranged a job for Sobuj. Sobuj sent a lot of money to his house every month.
 - a. What is human resource? 1
 - b. How do improve the standard of living? 2
 - c. Which development of your text is indicated by the activity of Lal? Explain. 3
 - d. Do you think that the money sent by Sobuj is developing our economy? Analyse. 4

5. Mr Alom has been living abroad for a long time. He has sent much foreign currency to his country. After returning to his country, at present he has taken many projects with the unemployed youths of his zone.
 - a. What is GDP? 1
 - b. Discuss the role of the sector of which contribution to the national income is more? 2
 - c. What kind of work to send remittance of Mr. Alom to his country? Elaborate. 3
 - d. Discuss the influence that can be on our economy by the sent money of Mr Alom. 4
6. Scene- 1 : Money sent by expatriates workers is not included in counting.
Scene- 2 : Goods and services produced by the native and non-native citizens are estimated in counting.
 - a. What is per capita income? 1
 - b. What do you mean by vicious circle of poverty? 2
 - c. In scene- 1, which indicator of economy has been mentioned? Explain. 3
 - d. "The economic development of a country is achieved through are acceleration of the indicators mentioned in scene."— Analyze. 4
7. Farmer Saidul ploughs his land and do fishery. By taking technical training, his son Mintu Mia went to middle-class. In his own village, cottage industries and technical training center are established by the money sent by him. Unskilled people converted int human resource by taking training there.
 - a. What is GDP? 1
 - b. What is meant by remittance? 2
 - c. Explain the sector of Bangladeshi economy what is indicated by activities of the farmer in the stem. 3
 - d. To develop human resource Mintu Mia has taken steps. Is it sufficient? Give reasons in favour of your answer. 4
8. Event 1 - Mr. Raihan was living abroad for a long time. After returning he established a school in his village. He arranges different training and employment in his village with the help of some honourable persons.
Event 2 : Younger brother of Mr. Raihan Mahmud works in a country of Middle East. In every month he sends some money for his family. For this his family becomes solvent.
 - a. Define Gross National Product. 1
 - b. Explain the concept of per Capital Income? 2
 - c. Explain the work which is done by Mr. Raihan. 3
 - d. What is the role of the money in our economy which is send by Mr. Mahmud? Analyze. 4

Answering Reference ► Short-Answer Questions

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|--------------------------------|--------------------------------|---------------------------------|---------------------------------|
| 1 ► See this Chapter, Ques. 01 | 5 ► See this Chapter, Ques. 10 | 9 ► See this Chapter, Ques. 19 | 13 ► See this Chapter, Ques. 35 |
| 2 ► See this Chapter, Ques. 03 | 6 ► See this Chapter, Ques. 12 | 10 ► See this Chapter, Ques. 22 | 14 ► See this Chapter, Ques. 39 |
| 3 ► See this Chapter, Ques. 06 | 7 ► See this Chapter, Ques. 15 | 11 ► See this Chapter, Ques. 25 | 15 ► See this Chapter, Ques. 45 |
| 4 ► See this Chapter, Ques. 09 | 8 ► See this Chapter, Ques. 17 | 12 ► See this Chapter, Ques. 32 | |

Answering Reference ► Creative Questions

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|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1 ► See this Chapter, Ques. 01 | 3 ► See this Chapter, Ques. 04 | 5 ► See this Chapter, Ques. 06 | 7 ► See this Chapter, Ques. 08 |
| 2 ► See this Chapter, Ques. 02 | 4 ► See this Chapter, Ques. 05 | 6 ► See this Chapter, Ques. 07 | 8 ► See this Chapter, Ques. 10 |

