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READING COMPREHENSION FOR BANK JOB

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Key reading skills

Good reading skills are vital for answering reading comprehension questions in the competitive exams of any sort. Reading comprehension questions test the candidates' ability to use a variety of reading skills. Usually, the reading comprehension questions in the competitive exams test the following skills –

- Scanning
- Skimming
- Understanding main ideas
- Reading for detail
- Understanding opinions.

In this section, we will discuss two most important techniques required to tackle reading comprehension questions: 1) Skimming, and 2) Scanning.

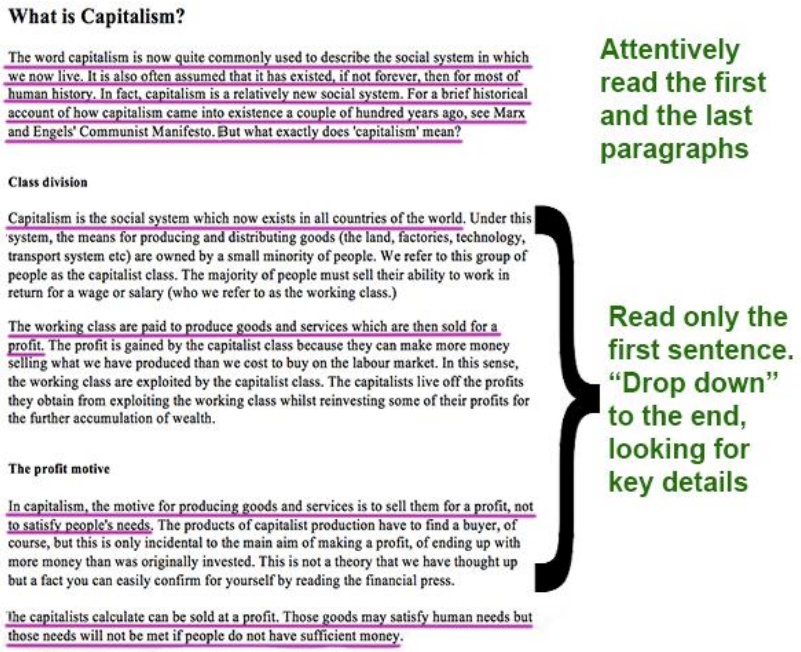
Skimming

Skimming means reading very quickly. It involves selective reading of the most important parts of the text in order to:

- Find out how the text is organized – that is, the way it is divided into sections or paragraphs
- Get a general idea of what the text is about

Therefore, in order to skim a particular passage given in your exam, you should skim the below things-

- Read the first paragraph attentively to get an idea of what will be discussed in the text.
- Read the first (and sometimes the second) sentence of each paragraph - they give the main idea of the paragraph.
- After you have read the first sentences, your eyes should drop down to the end of the paragraph, looking for important pieces of information, such as dates and names.
- Read the last paragraph attentively as it may contain the summary.

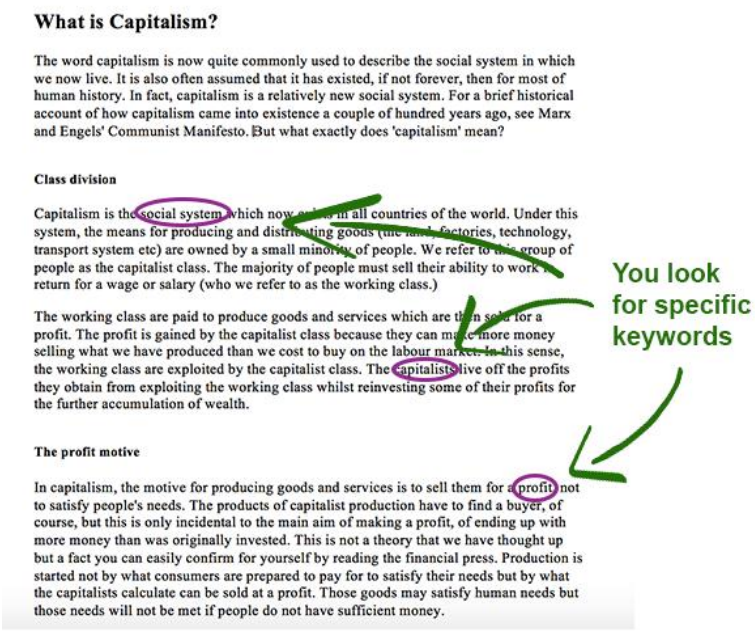


Scanning

When you scan a text, you move your eyes over it very quickly in order to find something very specific and easily recognizable. While scanning, you are looking for particular information (e.g. names, places, dates, specific phrases).

Henceforth, in order to scan a particular piece of information from a passage, you should do the following things –

- Underline the important information while reading the text (dates, numbers, names etc.)
- When you read the question, identify the key word and scan the text for it. This way you'll find the answer more quickly.



Practice of Skimming and Scanning

Now in order to check if you have understood the techniques (skimming and scanning) discussed above, let's do a little exercise. Therefore, at first skim the below passage and answer the first question. Later, read the second question and scan it from the text to answer the second question.

Are electric cars really eco-friendly?

Electric-car drivers are saving the planet, right? Their vehicles produce none of the pollutants that dinosaur-burning, fossil-fuel-powered machines do. That is the standard view, and governments around the world provide incentives to encourage the uptake of this new technology.

That is why a Tesla owner got a rude shock when he went to import his vehicle into Singapore - the first person to do so. The Tesla Model S is a 100% electric vehicle. It does not have an exhaust to emit from. So what happened?

Instead of an expected rebate of around S$15,000 (US$10,800) he received a fine of the same amount for being a gross polluter. The company commented the incident, "The Model S that our customer imported into Singapore left our factory only two years ago with energy consumption rated at 181 Wh/km. This qualifies as the cleanest possible category of car in Singapore and entitles the owner to an incentive rather than a fine."

The Singapore authorities calculated the 'carbon cost' of generating the electricity that will be used to charge the car. This is the elephant in the trunk of electric vehicles. Where and how the power is produced is not often considered, but perhaps it should be. Let's move the elephant up to the passenger seat and address it directly.

The authorities in Singapore apparently found the Tesla in question consumes 444 watt-hours of electricity per km (Wh/km) in tests. Without wanting to get too maths-heavy, the number of 444Wh/km does seem high. And as we still need power stations to produce such amount electric

energy, the environmental impact is not so small as it seemed to be.

But what about the bigger picture - should we be factoring in the emissions of power stations when working out how green an electric car is? The logical answer is yes. Emissions shifted elsewhere are still emissions, and CO2 impacts the global atmosphere wherever it is released.

1. What is the aim of this text?

A. To discourage people from visiting Singapore
B. To prove that electric cars are less eco-friendly than fossil-fuel-powered machines
C. To show that we need to count the emissions of power stations to see how green an electric car is.

2. When the owner of the electric car went to Singapore, he received

A. a rebate of around US$10,800
B. a fine of around US$10,800
C. a fine of around US$15,000

Addressing question 1 by skimming
This question can be answered immediately after you **skimmed over** the text. Here, you're required to understand only the main idea of the passage.

Obviously, the **correct answer is C**. It's also stated in the last paragraph:

But what about the bigger picture - should we be factoring in the emissions of power stations when working out how green an electric car is? The logical answer is yes.

Addressing question 2 by scanning
And this question, unlike the previous one, requires specific detail: amount of money. To answer it, you should **scan the text for words $10,800 and $15,000**. Don't read the text again! Just search these two key words. Once you have found the right sentence, read it attentively to get the answer.
The sentence that contains these key words is in the third paragraph:
Instead of an expected rebate of around S$15,000 (US$10,800) he received a fine of the same amount for being a gross polluter.
Now it's clear to us that the **correct answer is B**.

Different types of questions

There are several kinds of reading comprehension questions, each of which tests a different skill. The reading comprehension questions ask about the following areas:

Main idea
Each passage is a unified whole—that is, the individual sentences and paragraphs support and develop one main idea or central point. Sometimes you will be told the central point in the passage itself, and sometimes it will be necessary for you to determine the central point from the overall organization or development of the passage. You may be asked in this kind of question to -

- recognize a correct restatement, or paraphrasing, of the main idea of a passage
- identify the author's primary purpose or objective in writing the passage
- assign a title that summarizes, briefly and pointedly, the main idea developed in the passage

Supporting ideas

These questions measure your ability to comprehend the supporting ideas in a passage and differentiate them from the main idea. The questions also measure your ability to differentiate ideas that are explicitly stated in a passage from ideas that are implied by the author but that are not explicitly stated. You may be asked about –

- facts cited in a passage
- the specific content of arguments presented by the author in support of his or her views
- descriptive details used to support or elaborate on the main idea

Whereas questions about the main idea ask you to determine the meaning of a passage as a whole, questions about supporting ideas ask you to determine the meanings of individual sentences and paragraphs that contribute to the meaning of the passage as a whole. In other words, these questions ask for the main point of one small part of the passage.

Inferences

These questions ask about ideas that are not explicitly stated in a passage but are implied by the author. Inference questions ask about ideas or meanings that must be inferred from information that is directly stated. Authors can make their points in indirect ways, suggesting ideas without actually stating them. Inference questions measure your ability to understand an author's intended meaning in parts of a passage where the meaning is only suggested.

To answer these questions, you may have to -

- logically take statements made by the author one step beyond their literal meanings
- recognize an alternative interpretation of a statement made by the author
- identify the intended meaning of a word used figuratively in a passage

If a passage explicitly states an effect, for example, you may be asked to infer its cause. If the author compares two phenomena, you may be asked to infer the basis for the comparison. When you read a passage, therefore, you should concentrate not only on the explicit meaning of the author's words, but also on the more subtle meaning implied by those words.

Logical structure

These questions require you to analyze and evaluate the organization and logic of a passage. They may ask you –

- how a passage is constructed—for instance, does it define, compare or contrast, present a new idea, or refute an idea?
- how the author persuades readers to accept his or her assertions
- the reason behind the author's use of any particular supporting detail
- to identify assumptions that the author is making
- to assess the strengths and weaknesses of the author's arguments
- to recognize appropriate counterarguments

These questions measure your ability not only to comprehend a passage but also to evaluate it critically. However, it is important for you to realize that logical structure questions do not rely on any kind of formal logic, nor do they require you to be familiar with specific terms of logic or

argumentation. You can answer these questions using only the information in the passage and careful reasoning.

About the style and tone

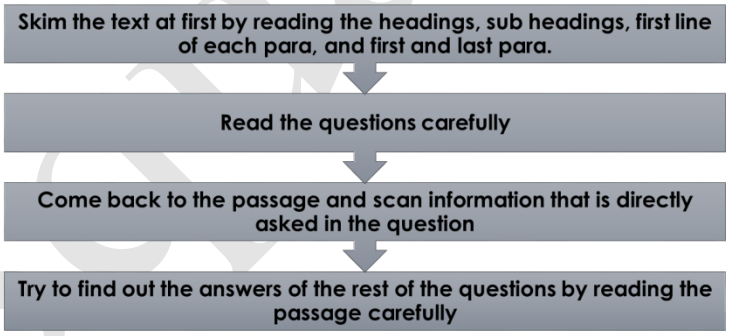
Style and tone questions ask about the expression of a passage and about the ideas in a passage that may be expressed through its diction—the author's choice of words. You may be asked to deduce the author's attitude to an idea, a fact, or a situation from the words that he or she uses to describe it. You may also be asked to select a word that accurately describes the tone of a passage—for instance, "critical," "questioning," "objective," or "enthusiastic."

To answer this type of question, you will have to consider the language of the passage as a whole. It takes more than one pointed, critical word to make the tone of an entire passage "critical." Style and tone questions may apply to one small part of the passage or to the passage as a whole. To answer them, you must ask yourself what meanings are contained in the words of a passage beyond the literal meanings. Did the author use certain words because of their emotional content, or because a particular audience would expect to hear them?

Remember, these questions measure your ability to discern meaning expressed by the author through his or her choice of words.

Reading plan for attempting questions

It is important for the students to have a clear plan for tackling reading comprehension questions in the exam hall. It is our natural tendency to read the whole passage in detail from the very beginning. But this is not the most efficient approach for solving such questions in terms of – specially – time management. Reading the whole passage at first and then coming back to passage again after going through the questions will result in wastage of time. Therefore, the best approach to answering reading comprehension questions should be as shown above in the diagram.



A few more things to keep in mind

Try to keep the below mentioned issues in mind while answering reading comprehension questions in any competitive exam –

- Since reading passages are drawn-from many different disciplines and sources, you should not expect to be familiar with the material in all the passages. However, **you should not be discouraged by encountering material with which you are not familiar; questions are to be answered on the basis of the information provided in the passage**, and you are not expected to rely on outside knowledge, which you may or may not have, of a particular topic.
- **Try to separate main ideas from supporting ideas or evidence; try also to separate the author's own ideas or attitudes from information he or she is simply presenting**. It is important to note transitions from one idea to the next and to examine the relationships among the different ideas or parts of the passage. For example, are they contrasting? Are they

complementary? You should consider both the points the author makes and the conclusions he or she draws and also how and why those points are made or conclusions drawn.

- Read each question carefully and be certain that you understand exactly what is being asked.
- Always read all the answer choices before selecting the best answer.
- The best answer is the one that most accurately and most completely answers the question being posed. **Be careful not to pick an answer choice simply because it is a true statement**; be careful also not to be misled by answer choices that are only partially true or only partially satisfy the problem posed in the question.
- **Answer the questions on the basis of the information provided in the passage and do not rely on outside knowledge.** Your own views or opinions may sometimes conflict with the views expressed or the information provided in the passage; be sure that you work within the context provided by the passage. You should not expect to agree with everything you encounter in reading passages.

Sample practice 1

Instructions: Read the following passage and select the best answer for each of the questions that follows.

In May 2010, following a landmark decade-long study undertaken by teams in 13 countries, International Agency for Research on Cancer (IARC) reported that no adverse health effects could be associated with the use of mobile phones. Indeed, the group went so far as to highlight the biggest risk to mobile phone users as being not brain cancer, but road-traffic injuries caused by talking while driving. As for the heating effects of radio waves, the increase in temperature of the skin caused by holding a mobile phone close to the ear was found to be an order of magnitude less than that caused by being exposed to direct sunlight.

The Group 2B classification the IARC has now adopted for mobile phones refers to “possible", not “probable" (Group 2A) nor “proven" (Group 1), carcinogens – and ranks the mobile phone's health risk alongside the chance of getting cancer from coffee, petrol fumes and surgical implants such as stents and false teeth. In other words, pretty small and, even if such effects were ever detected, nothing to get hysterical about.

Indeed, by classifying mobile phones as Group 2B risk, what the IARC was effectively saying (and the California Council on Science and Technology implying) was that, even if such a health risk exists, there is no way of ruling out bias, chance or other confounding circumstance with any reasonable degree of confidence. So, to hedge bets, protect careers, and guarantee future funding, the obvious thing to suggest is yet more research on the long- term, heavy use of mobile phones. The most likely result, given the nature of this problem, is that the conclusion will be equally inconclusive. *(MBA, IBA Admission Test, June 2011 Intake)*

01. The main premise of the article is:

(A) Mobile phones may cause cancer, but in all likelihood it is a deferent type of a carcinogen compared to other radio wave emitting devices.

(B) Mobile phones may cause cancer, however the use of mobile phones have not been conclusively linked to significant health risks.

(C) Mobile phones pose no threat of cancer to the user and may be considered as safe as consuming coffee or inhaling petrol fumes.

(D) There needs to be more research conducted on mobile phones use and health risks other than cancer.

(E) Road accidents are riskier than cancer, specifically when using mobile phones.

02. The author of the article would, in all likelihood:

(A) Find brain cancer developing from mobile phone use highly.

(B) Be a social scientist with a degree in statistics.

(C) Drink less coffee than he would use mobile phones.

(D) Get hysterical about the minor effects of mobile phone use.

(E) Be more concerned about getting into an auto accident with someone who was talking on the phone while driving.

03. The tone of the concluding statements of the article can best be described as:

(A) Uncertain (B) Creative (C) Decisive (D) Demanding (E) Sarcastic

04. The mention of the California Council on Science and Technology in the third paragraph indicates that:

(A) The Council was negating the findings of the IARC research.

(B) The Council was indecisive about the direction of study regarding mobile phone use and related cancer risk.

(C) The Council was pressurizing the IARC to publish their results even earlier.

(D) The Council was suggesting along the same line as the IARC.

(E) The Council and the IARC are essentially the same organization.

05. All of the following concerns of mobile phone use have been addressed in the referenced IARC study, expect:

(A) The chance of road accidents caused by talking on mobile phones while driving.

(B) The risk of medical implants causing cancer to humans.

(C) The risk of brain cancer developing from radio waves emitted by mobile phones.

(D) The heating effect of radio waves from mobile phones on the human skin.

(E) The cancer occurrence of brain cancer being attributed to mobile phone uses even though something else may have cause it in some cases.

Solution discussion

Question 01.

Correct answer: Option **B.**

The first statement of option A and B are the same and correct. But there is no mentioning of the second part of option A. If we look at the last line of the passage – "…is that the conclusion will be

equally inconclusive", we will find a statement supporting the second portion of option B – "the use of mobile phones have not been conclusively linked to significant health risks".

Question 02.

Correct answer: Option **E.**

The second sentence of the first paragraph of the passage states – "…..the biggest risk to mobile phone users …… …, but road traffic injuries caused by talking while driving". This sentence clearly indicates that option E is the right answer for this question while the statements given in other options are irrelevant with the discussion of the passage.

Question 03.

Correct answer: Option **A.**

The last sentence of the passage states, "….is that the conclusion will be equally inconclusive". This indicates that the tone of the concluding statements is uncertain.

Question 04.

Correct answer: Option **D.**

The first line of the third paragraph shows that what IARC was saying is what California Council on Science and Technology was implying. Therefore, it can be concluded that both entities were suggesting the same thing.

Question 05.

Correct answer: Option **E.**

A, C, and D are mentioned in the first paragraph, and B is mentioned in the second paragraph. But there is no mentioning of effect of something else and mobile phone in the paragraph. Hence, E is the correct answer here.

Sample Practice 2

Instructions: Read the following passage and select the best answer for each of the questions that follows.

In the early 1950's, historians who studied preindustrial Europe (which we may define here as Europe in the period from roughly 1300 to 1800) began, for the first time in large numbers, to investigate more of the preindustrial European population than the 2 or 3 percent who comprised the political and social elite: the kings, generals, judges, nobles, bishops, and local magnates who had hitherto usually filled history books. One difficulty, however, was that few of the remaining 97 percent recorded their thoughts or had them chronicled by contemporaries. Faced with this situation, many historians based their investigations on the only records that seemed to exist: birth, marriage, and death records. As a result, much of the early work on the non-elite was aridly statistical in nature; reducing the vast majority of the population to a set of numbers was hardly more enlightening than ignoring them altogether. Historians still did not know what these people thought or felt.

One way out of this dilemma was to turn to the records of legal courts, for here the voices of the non-elite can most often be heard, as witnesses, plaintiffs, and defendants. These documents have

acted as "a point of entry into the mental world of the poor." Historians such as Le Roy Ladurie have used the documents to extract case histories, which have illuminated the attitudes of different social groups (these attitudes include, but are not confined to, attitudes toward crime and the law) and have revealed how the authorities administered justice. It has been societies that have had a developed police system and practiced Roman law, with its written depositions, whose court records have yielded the most data to historians. In Anglo-Saxon countries hardly any of these benefits obtain, but it has still been possible to glean information from the study of legal documents.

The extraction of case histories is not, however, the only use to which court records may be put. Historians who study preindustrial Europe have used the records to establish a series of categories of crime and to quantify indictments that were issued over a given number of years. This use of the records does yield some information about the non-elite, but this information gives us little insight into the mental lives of the non-elite. We also know that the number of indictments in preindustrial Europe bears little relation to the number of actual criminal acts, and we strongly suspect that the relationship has varied widely over time. In addition, aggregate population estimates are very shaky, which makes it difficult for historians to compare rates of crime per thousand in one decade of the preindustrial period with rates in another decade. Given these inadequacies, it is clear why the case history use of court records is to be preferred. *(GMAT 600 – 700 Standard)*

1. The author suggests that, before the early 1950's, most historians who studied preindustrial Europe did which of the following?

(A) Failed to make distinctions among members of the preindustrial European political and social elite.

(B)Used investigatory methods that were almost exclusively statistical in nature.

(C)Inaccurately estimated the influence of the preindustrial European political and social elite.

(D)Confined their work to a narrow range of the preindustrial European population.

(E)Tended to rely heavily on birth, marriage, and death records.

2. According to the passage, the case histories extracted by historians have-

(A) scarcely illuminated the attitudes of the political and social elite

(B) indicated the manner in which those in power apportioned justice

(C) focused almost entirely on the thoughts and feelings of different social groups toward crime and the law

(D) been considered the first kind of historical writing that utilized the records of legal courts
(E) been based for the most part on the trial testimony of police and other legal authorities

3. It can be inferred from the passage that much of the early work by historians on the European non-elite of the preindustrial period might have been more illuminating if these historians had-

(A) used different methods of statistical analysis to investigate the non-elite

(B) been more successful in identifying the attitudes of civil authorities, especially those who administered justice, toward the non-elite

(C) been able to draw on more accounts, written by contemporaries of the non-elite, that described what this non-elite thought

(D) relied more heavily on the personal records left by members of the European political and social elite who lived during the period in question

(E) been more willing to base their research on the birth, marriage, and death records of the non-elite

4. The author mentions Le Roy Ladurie in order to

(A) give an example of a historian who has made one kind of use of court records

(B) cite a historian who has based case histories on the birth, marriage, and death records of the non-elite

(C) identify the author of the quotation cited in the previous sentence

(D) gain authoritative support for the view that the case history approach is the most fruitful approach to court records

(E) point out the first historian to realize the value of court records in illuminating the beliefs and values of the non-elite

5. According to the passage, which of the following is true of indictments for crime in Europe in the preindustrial period?

(A) They have, in terms of their numbers, remained relatively constant over time.

(B) They give the historian important information about the mental lives of those indicted.

(C) They are not a particularly accurate indication of the extent of actual criminal activity.

(D) Their importance to historians of the non-elite has been generally overestimated.

(E) Their problematic relationship to actual crime has not been acknowledged by most historians.

Solution discussion

Question 01.

Correct answer: Option **D**

Refer to 1st line: "……In the early 1950's, historians who studied preindustrial Europe began, for the 1st time in large numbers, to investigate more of the preindustrial European population than the 2 or 3 percent who comprised the political and social elite……".

Question 02.

Correct answer: Option **B.**

Refer to third line of the 2nd para, " Historians such as Le Roy Ladurie have used the documents to extract case histories, which have illuminated the attitudes of different social groups (these attitudes include, but are not confined to, attitudes toward crime and the law) and have revealed how the authorities administered justice."

(B) indicated the manner in which those in power apportioned justice - yes given in para (C) focused ~~almost entirely~~ on the thoughts and feelings of different social groups toward crime and the law – "almost entirely" word is wrong.

Question 03.

Correct answer: Option **C.**

Refer last line of the first para, "Historians still did not know what these people thought or felt." - So anything which adds to insight on thought process will be the answer.

Question 04.

Correct answer: Option **A.**

Refer first and second line of 2nd para, to resolve the dilemma people studied the court record. So the historian is one of those people who studied the record. Option (A) is the correct answer.

Question 05.

Correct answer: Option **C.**

Refer to the fourth line of third para, "We also know that the **number of indictments in preindustrial Europe bears little relation to the number of actual criminal acts**, and we strongly suspect that the relationship has varied widely over time". Therefore, option C is the correct answer.

Practice Exercise 1

Instruction: Answer the Questions based on the following passage.

We routinely make sense of the world using types- broad categories of things with common characteristics. This allows us to categorize things in a meaningful way, and in turn draw conclusions and extrapolate information about something based on previous experience of things of the same, or similar, type. This is commonly done with people and is not, by definition, negative. For example, we assign certain traits to roles such as parent, businessperson, pensioner and so on. Stereotypes on the other hand, while classifying people in a similar manner, reduce the person to those simplified and exaggerated characteristics, admit no possibility of change, and insist that these characteristics are natural. Any complexity is ignored and denied, and it is implied that everything that is necessary to know about the person can be known by referring to the traits of the stereotype. In essence, a stereotype declares "this is what you are, and this is all you are".

Stereotyping also deploys a strategy of splitting - where those who do not fit society's norms are excluded, deeming them to be the 'Other'. This denies the possibility of any meaningful discourse about them or with them, and ensures their continued exclusion. Stereotypes lead to social categorization, which is one of the reasons for prejudice attitudes (i.e. "them" and "us" mentality) which leads to in groups and out-groups. This proves most effective when gross inequalities of power allow the dominant group to employ the strategy without challenge.

Is stereotyping harmful in the workplace? Quite simply, the answer is "Yes." What happens when you make stereotypical assumptions about people is that you subconsciously start to look for things

to confirm your beliefs and overtime you might pick up on one or two isolated incidents that cause you to justify or confirm your assumptions. If teamwork and collaboration are necessary for a company's success, stereotyping is a major problem. Employees who act based on stereotypes rather than putting faith in the abilities and effort of coworkers impede group progress. It can prevent an employee from asking for support or offering it to a particular employee. A man may not ask a woman in his team for help, for instance, if he believes that she isn't capable of understanding the task and concepts because she's female. Again, if married workers in a group believe in the stereotype that their colleagues who are single have no outside responsibilities, the latter may be expected to do the lion's share of the work, leading to perceptions of inequity. *(MBA, IBA Admission Test, December 2017 Intake)*

01. Based on the passage, stereotyping essentially involves:

A. Determining what roles should be played by different individuals in society

B. Attempts at belittling an individual or group

C. Using only a handful of attributes to form one's entire impression of an individual or group

D. Deploying power over a minority individual or group

E. All of the above

02. Which of the following is not an example of stereotyping?

A. Employing graduates from only a specific business school based on the belief that they are all high performers

B. Ruling out a female employee's eligibility for promotion after seeing her dissatisfactory performance records

C. Assigning only routine work to older employees since they are not familiar with changes taking place in the business environment

D. Ridiculing a male nurse for his unusual career choice

E. None of the above

03. All of the following statements explain why stereotypes lead to "splitting" except:

A. They form complex views about individuals which may not be true

B. Only certain characteristics are deemed to be appropriate for certain categories of people

C. Individuals who display incompatibility with norms are considered to be non- conformists

D. Belonging to the in-group may depend on compatibility with norms

E. None of the above

04. Stereotyping can harm workplace productivity by:

A. causing an individual to form judgments about another based on criteria unrelated to performance

B. promoting unfair work distribution

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C. reducing the spirit of collaboration and teamwork

D. making it more difficult for people from different races, genders, religious groups etc. to work together

Cracking descriptive reading comprehensions

After analyzing the written questions of the Assistant Director and Officer recruitment of Bangladesh bank, it has been found that, in most of the written exams, there are descriptive questions – instead of multiple choice questions- in the reading comprehension section. Therefore, students – in addition to getting accustomed to MCQ based reading comprehension – need to prepare for the descriptive questions in the reading segment. Here are a few tips and strategies to keep in mind while answering descriptive reading comprehension questions.

- **Keep track of time and space you are provided with**. As these questions are descriptive and comparatively a bit easier than MCQ based questions, candidates tend to spend too much time on writing extra in answering questions. Remember that the maximum marks you can get from each question is fixed. Hence, do not spend more than necessary time and space on these questions.
- **Try not to rely on outside knowledge**. While attending an advanced reading comprehension try not to make answers and assumptions that are not included within the passage topic. Just rely on whatever information is given in the passage and attempt questions by giving answers that are mentioned in the passage only.
- **Try to answer the question that asks to write the main idea or the title of the passage after answering all other questions.** Because by the time you answer all other questions, you are expected to have a profound and thorough idea about the whole passage which will help you to determine the main idea or derive the title of the passage.
- Last but not the least **try to improve your vocabulary and reading spe**ed. This will put in you in more advantageous position than your competitors in the exam hall. In order to enrich your vocabulary and reading speed, you can do the following-
  - ✓ Try **reading English newspapers and other reading sources** such as story books, non-fiction books, journals, magazines etc. on a regular basis and take notice of the various vocabulary and words that they use.
  - ✓ **Write down new words** and terms that you come across during your daily life.
  - ✓ **Increase your expertise** in applying **skimming and scanning** techniques discussed earlier in this lecture sheet.

Sample practice 3

Read the following passage and answer the following questions.

For obvious reasons, the globalization debate is long and unending. As we focus on the gendered impact of globalization on women of Bangladesh, we find that the socially manufactured roles of women in the society have served to enhance the interest of men at the expense of women. Branches of study that focus on women, said to have started in 1970s, have served a very useful purpose in unearthing the inequalities that women face in societies. But the advancement of information technology has helped woman to spread their campaigns globally. This is undeniably one of the positive attributes of globalization that stresses on bridging the digital divide and bringing everyone together under a global village. However, at the same time, the growth of technology-enabled services such as picture messages on cell phones and pornography on the Internet has amplified sexual assaults on women and 'gendered' people. Although Bangladesh still

languishes at the technological backyard of the Asia, these vices are already starting to tell on the society, especially on women and children. Clearly, more needs to be done to bring about changes in gender power relations. It would take long to achieve semblance of equality between men and women, but change of attitude should start at some point- sooner the better. *(BB AD Written 2006)*

01. Why do women in Bangladesh face the problem of inequality?

Answer: Women in Bangladesh face the problem of inequality because the socially manufactured roles of women which act against the equal position of women to men.

(Refer to second line, "….find that the socially manufactured roles of women in the society….)

02. What impact does technology have on women power?

Answer: Technology has both positive and negative impact on women power. The advancement of information technology has assisted women to spread their campaigns regarding empowerment of women globally. On the other hand, negative impacts are sexual assaults by nude picture message on cell-phones and pornography on the internet.

(Refer to the line, "But the advancement of information technology has helped woman to……." and to the line, "However, at the same time, the growth of technology-enabled services such as picture messages on cell phones and pornography on the Internet has amplified sexual assaults on women…..")

03. What should be appropriate title of the passage? Justify.

Answer: 'Globalization and the position of women in Bangladesh' should be the appropriate title of the passage. Because, the passage mainly focuses on the position of women in Bangladesh and the impact of globalization such as technology on women.

04. What ought to be done to improve the status of women in Bangladesh?

Answer: The following recommendations ought to be done to improve the status of women in Bangladesh-

i. Gender power relations must be changed,
ii. Attitudinal change regarding women and their roles should be started as soon as possible.

(Refer to the last two lines of the passage to get these two points)

Sample practice 4

Read the following passage and answer the following questions.

Advertising helps people recognize a particular brand, persuades them to try it, and tries to keep them loyal to it. Brand loyalty is perhaps the most important goal of consumer advertising. Whether they produce cars, canned foods or cosmetics, manufacturers want their customers to make repeated purchases. The quality of the product will encourage this, of course, but so, too, will effective advertising.

Advertising relies on the techniques of market research to identify potential users of a product. Are they homemakers or professional people? Are they young or old? Are they city dwellers or country dwellers? Such questions have a bearing on where and when ads should be placed. By studying readership breakdowns for newspapers and magazines as well as television ratings and other statistics, an advertising agency can decide on the best way of reaching potential buyers. Detailed research and marketing expertise are essential today when advertising budgets can run into

thousands of millions of taka.

Advertising is a fast-paced, high pressure industry. There is a constant need for creative ideas that will establish a personality for product in the public's mind. Current developments in advertising increase the need for talented workers.

In the past, the majority of advertising was aimed at the traditional family- breadwinner father, non-working mother, and two children. Research now reveals that only about 5%-6% of households conform to this stereotype. Instead, society is fragmented into many groups, with working mothers, single people and older people on the rise. To be most successful, advertising must identify a particular segment and aim its message toward that group.
Advertising is also making use of new technologies. Computer graphics are used to grab the attention of consumers and to help them see products in a new light. The use of computer graphics in a commercial for canned goods, for instance, gave new image to tin can. *(BB Officer Written 2015)*

01. What does the passage mainly discuss?

Answer: This passage mainly discusses the advertising industry and how people get influenced by advertisements. The passage shows how advertising industry has been growing over the years with more use of technology.

02. The word "this" in line 5 refers to what?

Answer: The word "this" in line 5 refers to 'repeat purchase' of products. According to the passage, repeat purchase can be ensured by maintaining good quality of the products and by doing effective advertising.

03. Which characteristics of the probable users should be looked upon by the advertising agency to reach them?

Answer: Advertising agencies need to identify the right group of people – by looking at the profession, age, life style etc. – for delivering the message to them in proper manner. In order to do so, ensuring product quality and designing effective marketing contents are a must thing to ensure.

04. What is the meaning of the phrase "in a new light" used in line 22?

Answer: The word 'in a new light' used in the passage means the new way to see the old product. The phrase means here that the technology which is used in making the product appealing helps people to see the product with different look, shape and size.

05. What is the new development in advertising as mentioned in the passage?

Answer: The new development in advertising is the use of technologies. Advertising agencies are making the best use of computer graphics and other technological tools to make and deliver more appealing and effective marketing contents in front of the targeted customers.

Practice Exercise 2

Read the following passage and answer the questions.

Polythene bag is certainly the most popular carrying container in our country. Jute gunny bags and the likes of it are on the verge of extinction before the practical utility of the polythene bags. The

reasons are quite simple. They are cheap, easy to handle and convenient. In a lower middle-income country like ours, it is only natural that low price of polythene bag is more than enough reason for its being the favorite one. Moreover, polythene bag is available everywhere. Then why should one go for something else? In spite of all its utility, it cannot be denied that polythene is causing havoc on our environment. We are accustomed to throwing polythene bag anywhere and everywhere as soon as their need is over. On an average 55 lakh pieces of polythene bags are being used in Dhaka city alone. Most of this huge quantity of used and then thrown-out polythene bags find their way into the drains and sewerage pipe, blocking the easy and regular flow of waste which might result in the complete breakdown of the drainage system. In fact we often see the horrible sight of waste and poisonous water gushing out of the manholes and flooding nearby places. Again, during the rainy season, this kind blockage by polythene bag poses interruption on the way of rain water flowing to the drains. And it is mainly because of the polythene that many low lying areas of Dhaka city are submerged in water. In this regard, we can recall arguably the long lasting flood in 1998 when flood water remained in many parts of Dhaka for over two months. Polythene bag is also a potential threat to our cultivable land as it is not biodegradable (capable of being decomposed by natural means). It is because of this characteristic that polythene does not mix with soil, and it remains unchanged like a strong curtain through which nothing can pass. As a result, natural working of the different elements in soil is obstructed that ultimately weakens the fertility of soil. However, it is a happy news that the ban on production, distribution and marketing of polythene shopping bags has already been imposed throughout the country. The common citizens also responded in welcoming the move.

(BB AD Written Test 2015)

01. What is the main idea of the passage?

02. What is on the verge of extinction? Why is it on the verge of extinction?

03. What are the reasons of polythene bags being popular among the citizens?

04. How does the use of polythene bags affect the fertility of cultivable land?

05. How does the use of polythene bags affect the drainage system?

06. How should the citizens modify their behavior to solve the problem?

Practice Exercise 3

Read the following passage and answer the questions.

Recently, the Bangladesh Jute Mills Corporation (BJMC) announced a project to develop industrial villages for diversifying jute products in major jute producing districts. The government is also reportedly taking up a balancing, modernization, rehabilitation and expansion (BMRE) project for the state-owned jute mills at a cost of $350 million. Jute, believed to be one of the key drivers of the economy has, no doubt, suffered much neglect over the decades due mainly to improper planning.

In fact, high prospect of this fiber as the most environment-friendly and cheaply available one could not be made good use of. Stray initiatives were there, but lack of concerted efforts and financing was the main impediment to materializing those as commercially viable. However, to benefit from the project in real sense of the term is to prepare a detailed and comprehensive roadmap. And it is here that planning matters.

Experts, including industry insiders, believe that one of the crucial areas where a big chunk of funds should go is research and development. In fact, the need emerged years ago following the commendable achievement of genome sequencing of jute plant by Bangladeshi scientists and researchers. It is commonly acknowledged that the only way the country's jute industry can shed much of its sluggishness is by producing more and more diversified products in keeping with consumers' preferences at home and abroad.

It is more about product development, innovation and adaptation than just producing more traditional products or dishing out funds to energize state-owned sick mills. In order for the desired diversification to take place, the government needs to work out a systematic plan which among other things should provide ample scope for research and development. *(BB AD Written 2018)*

01. Why is jute considered as one of the key drivers of Bangladesh economy?

02. Explain BMRE by following the information provided in the passage.

03. What does the term 'Stray initiatives' stand for?

04. What should be the best value of fund allocated by the government in the jute sector?

05. Give a suitable title for the passage.

Practice Exercise 4

Read the following passage and answer the questions

With the price of basic necessities going up yet again, it is no surprise that people are campaigning for a reduction in fuel price. Fuel is, after all, related to the price of transport, food, and other necessities—which is, in fact, precisely the problem.

The climate emergency looms large, and not merely on our horizon—it is with us now and growing increasingly worse. Droughts, fires, floods and intense storms are only one aspect of our new abnormal. There will likely be increased pandemics (of which Covid is giving us an unpleasant preview), ever more refugees, and inevitably more violence and war. To slow down the catastrophe, we need to stop burning fossil fuels. Those fuels need to stay under the ground as we transition, rapidly, to a renewable fuel economy. But to do so, we must dramatically reduce the amount of fuel we need, as it is impossible to power our current lifestyles with renewables.

The only way we can successfully keep basic necessities affordable while addressing the climate emergency is to break our decades-long attachment to fossil fuels and to find less fuel-intensive ways to do things.

It might help to remember that the ways in which we currently move around and grow our food, to mention two main uses of fuel, are relatively recent when you look at the history of people on the planet. In Bangladesh, we strive to become a "modern" industrialized country where everything will be motorized as well as digital. But how sensible is that dream? The traditional ways of growing food worked for thousands of years—since the dawn of agriculture. Newer mechanized and chemical-intensive methods—both tractors and fertilizers require fossil fuels—have caused all kinds of problems in the last several decades. The biggest spike in carbon emissions started only in 1950—and has continued to surge ever since. That is to say, the price we are paying for cheap

goods and convenience is the destruction of our planet and the daily loss of lives due to pollution. Many people dream of a modern transport system, and yet we also pay the price daily for that dream—in the form of carnage on our roads, as well as pollution. Bicycles, rickshaws, and trains are slower, sure, but also vastly safer—and much better for our environment.

The more I think about it, the more it amazes me that people have advanced to this level of complex society and lost track of the basics. We don't focus on how to provide food, housing, education and healthcare to the masses; we are far more concerned about developing industries, finding new means of communicating and entertaining ourselves, and satisfying the whims of the wealthiest. We have completely forgotten that environmental destruction has a boomerang effect; we will pay—we already are paying—for the harm that we do to nature. How crazy is it that we forget we need clean air to breathe and water to drink, and instead focus on all kinds of trivia that we could live better without?

So, do we demand fuel subsidies in order to reduce the price of basic goods, knowing that, in doing so, we contribute to pollution, road crashes, and the climate catastrophe? Or do we look to our recent ancestors for ways of meeting our basic needs without burning fuel: returning to manual methods that suited us just fine for thousands of years, and that for thousands of years were compatible with our environment?

If we're going to make the case that people are rational beings, then we need to start making rational demands. Sure, we want cheap bus fares and big roads and elevated expressways. Meanwhile, we need affordable food and housing, too. Deep down, I think we can all agree that where our future survival is in question, perhaps we should focus more on genuine sustainability, returning to methods that are compatible with a livable future.

So, rather than affordable fuel, let's demand affordable transport: better conditions for walking, cycling, public transit and trains. Rather than subsidizing fuel, how about directly subsidizing some basic foods, while returning to farming methods that will require less fuel, thus making food affordable to our budgets and in harmony with our living planet? We could redefine prosperity by including a healthy environment, a sustainable future, and a decent existence for all, rather than get caught up in the destructive trappings of an elusive and ultimately deadly modernity.

(Daily Star Opinion)

01. What is the consequence of enjoying cheap goods and convenience?

02. How can we manage commodity price and climate change simultaneously?

03. What does the author mean by the phrase '*genuine sustainability*'?

04. Do you agree with the author with regards to *redefining prosperity*? Justify

05. Delineate the main idea of the passage.

06. Give a suitable title for the passage.

Practice Exercise 5

Read the following passage and answer the questions

The main motto of this year's Education Day is transforming education radically to reflect the changes occurring right now. It also advocates equity and democratic participation. As we approach the third year of the pandemic, the importance of addressing the concerns of unrest, inequality and exclusion in education is higher than ever before. Undoubtedly, inequality and exclusion are among the hardest challenges the education sector has been facing since the beginning of the pandemic,

and it is clear that technology on its own is not a solution, but a component of inequality itself. The question is, can we bring necessary reforms to minimize the inequality, or are we just leaving the students to their fates?

In Bangladesh, schools remained closed due to the pandemic for more than 500 consecutive days, the longest in the world (and now, we've entered another episode of closure which, one hopes, will not last long). The effect of this closure is nothing less than a pandemic itself, as it has thrown around 35 million children out of school or any kind of learning system. During this long period, a substantial number of children had either minimal to no contact with the educators, did not have access to any classroom teaching-learning process, or were forced to drop out for various socio-economic reasons.

Because of the loss of a whole school year, students have been promoted to the next grades without having achieved their grade-level competencies. Achieving grade-level competencies and learning outcomes has been a challenge for them despite a promising rate of school enrolment. For example, according to the National Student Assessment 2017, 62 percent of grade 3 students and 76 percent of grade 5 students did not achieve their grade-level competencies in mathematics. The statistics for other grades and subjects are more or less the same. Then, the complete absence of in-person learning for a long time certainly made the situation worse. Even with the students who have been able to continue their studies during school closure, it is hard to be hopeful because of the massive learning gap created in this period, despite various efforts of distance learning.

Ideally, minimizing or recovering this learning loss should have been the main objective. But the method adopted after reopening of schools in September 2021—with fewer classes for early grades, shorter syllabi and fewer subjects for tests—means that instead of addressing the loss, the learning time has actually been shortened for the students who are not attending any public exams. Hence, the situation is getting worse every day.

This massive learning gap is one of the many disastrous effects of the pandemic. When the whole country was under strict lockdown, online and TV classes seemed to be the only plausible solution. However, in a country like Bangladesh, the reality of poor access to technology should not have escaped the notice of our policymakers as a large number of students come from poor socio-economic backgrounds. It was obvious that the majority of them would completely fall out of the Covid-19 response and recovery system.

According to UNICEF, 91 percent of students from low-income or rural families have had no access to the internet. This group is certainly amongst the most vulnerable, who are at the risk of dropping out for countless other secondary effects of the pandemic. The government data itself shows that 79 percent of students were not interested in the classes broadcast on TV. The Ministry of Education tried to address the gap with assignments as part of an assessment process. How students dropping out of the learning system can be assessed is a question that no one seems to know the answer to.

We should have realized by now that any response or recovery plan will remain in papers if such overly generalized, one-system-fits-all approaches are taken. Minimizing the digital divide and recovering learning loss are two very big challenges that require immediate and equity-focused action plans. Going forward, if distance or blended learning remains the only available option, it must be more inclusive. And that cannot be possible without national-level planning based on expert advice, proper financing, and empowered teachers. Once equity in terms of access to formal education is ensured, recovering learning loss should be on the top of our priority list—not promotion to the higher grades.

Salman Khan, the founder of Khan Academy, the well-known online learning platform used by millions of students globally, aptly put that if technology is not used properly, we might see an

"education catastrophe". The scenario on the ground confirms that fear. If we keep more than half of the students outside of a proper learning system, and the rest learns less than half of what they were supposed to learn, our collective future will be damaged beyond repair.
(Daily Star Opinion)

01. What is the main idea of the passage?

02. How is technology a component of inequality itself?

03. How do you define the phrase 'distance learning'?

04. What does the author mean by the term 'one-system-fits-all approaches' in the second last para?

05. Do you agree with this statement of the author – "recovering learning loss should be on the top of our priority list – not promotion to the higher grades"? Justify.

06. Give a suitable title for the passage.

Practice Exercise 1 Answer

1	2	3	4
C	B	A	E

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