

GKw MbZwšK mi Kvii cŹ ~vfwek Mb cŹvkv

cÅewl R cwi Kí bv, et` wkK FY I mKj we` jZ Pwš tZ ~^QZv I AskMhY PvB

1. tKb Avgv` i GB cŹvkv

eZgvtb Avgv` i t`tk Gw GKw MbZwšK fvtbePZ mi Kvii | ~^QZv I AskMhY thtnZMbZšj ceRZ;Avi ZvB GB mi Kvii i KvQ RbMšbi Ges bvMwi K mgvRi ~vfwek cŹvkv n`Q, GB mi Kvii Zvi mKj KvhRj vtc mtevP AskMhY I ~^QZv vbwšZ Ki te| ZvQov eZgvtb Ggb GKUv `j qZvq i tqtQ hviv DrcwEi tMvov t`tk MbZšjI mgvRZšjK `tj i gj Av` kntmte tetQ vbtqtQ, mgvqi mvt` th Av` kK cŹvvi Rb` Zviv msMg Kti tQ, Ges th `j D³ Av` kngatK Zvt` i vbePbx BktZvvi cb: cŹvvi cŹvvi e³ Kti tQ|

2. uc Avi GmicitZ AvšRwšK A_šwšKvix cŹvvi mgni Kej t`tk RbMšbi vefšgZ;cŹvvi msMg

AvšRwšK gy` Zmiej (IMF) I vek;evstKi (WB) ktZP Kvii b evsj vt` kK 2001 - 11 Aeva uc Avi Gmic (Poverty Reduction Strategy Paper) cŹvvi cŹvvi Abvni b Ki tZ nqtQ| hvi gva`tg D³ cŹvvi mgv vbePvi Avg` vbx D` vi xKi b, vbwšR` KxKi b I temi Kvix Ki tbi gva`tg vet` kx ešRwšK tKvuvbx `tj vi Rb` Avgv` i t`tki evRvi Ltj w` tZ mdj nti I e`Z: RbMšbi `wi`Zv tetqtQ Ges t`kl tekx Kti t`bvM` nqtQ| eZgvtb mi Kvii i bmvZvbaš K chq Ggb AtbtK i tqtQb hviv H uc Avi Gmic cŹvvi mgvRvP vQ tjt b| Avgiv Lyk vQj vg, eZgvtb mi Kvii i tMvov t`tk bmvZ vbaš Kiv etj AvmQtj b th, Zviv uc Avi Gmic cŹvvi t`tk tei nti cÅewl R cwi Kí bvi w` tK hvteb|

3. evotQ et` kxk t` bv Ges cŹvvi Rbxq tmev LvZ mi Kvii i eiv` I mšw RbK bh

eZgvtb i vR`evRtUi cŹvvi 16% t` bv cwi kvvtaí Rb` e`q n`Q, evsj vt` k eQtí cŹvvi GLvbt cŹvvi 2100 vevj qb Wj vi e`q Ki tQ, hv wkbv ewl R `v` (1160 wgvj qb) LvZtK Qvotq tMtQ| vevfbet` tki AvfÁZv t`tk Gv t`Lv tMtQ, hLb et` wkK t` bv cwi kvvtaí nvi evotZ v`tk ZLb mi Kvii mgv Zvt` i vgvwRK tmevLv mgv (thgb: wkqv, `v`, cwb, cq:wb@vkb) cŹvvi eiv` KgtZ v`tk| mi Kvii we` jZ mgvvi `^Z mgvvtbi tPov Ki tQ, mgvvi cKUZv Abvvti Gv nqtZv ~vfwek| wš` th nvti we` jZ mi Kvii vevv Ki tQ Zvi PvBtZ 4/5 `b tekx `vtg GB we` jZ tKbv n`Q| th vevv v` qv n`Q Zv cKvvišti RbMštKB enb Ki tZ nte| Avgiv vevv I et` wkK Ftbi veti vax bB, wš` tmB vevv I t` bv nte

cwi Kwi Z, ~^QZv I AskMhYgj K fvtbe cŹvvi| GB mKj Pwš `tj vtZ vevvšg, MbZwšK I `wqZcY(Sovereign, Democratic and Responsible) Av` tKp `v` t` vtZ vgvbtZ nte|

Dctiv³ tcvvU t`tk Avgiv bvMwi K mgvRi cŹvvi msMVb mgv vbtgve³ `vex mgv ev` evgtbi Rb` mi Kvii i vku Avte` b Rvbw`Q|

K. Ő AskMhY gj K ti wgvvc Ő tNvi Yv Kip, tcvv I cÅewl R cwi Kí bvq mteP ~^QZv I AskMhY vbwšZ Ki`b|

Avgiv RvbtZ tcti w th, mi Kvii `xNqgv` x tcvv I cÅewl R cwi Kí bv cŹvvi i i` Kti tQ, Gv hv tZ uc Avi Gmici gZ Ő Avgv i Z_vKw_Z veti Á e`vcbv Őv v vqvšZ bv nq| Ő Avgv` i cŹvvi n`Q, mi Kvii Gt`jt` wKvte e`cK RbMšbi Zi d t`tk D³ cwi Kí bvq AskMhY vbwšZ Ki teb, Zvi Dci AskMhYgj K ti wgvvc Ő tNvi v Kip thLvte ej v `vkte th, mi Kvii tKv mgv tKv RvqMvq tKv Rbmgvi cŹvvi et` i Ges bvMwi K mgvR msMVb mgni AskMh vbwšZ Ki teb|

L. mi Kvii KtLvbl **Outsource** Gi gva`tg RvZxq cwi Kí bv cŹvvi Ki tZ cvti b bv, thgbv mi Kvii cwi Pvj b cŹvvi t`Lv hvq bv, Gt`jt` mKj ~v`P`š (**Conflict of Interest**) `tj v vZti vnz Ki`b|

Avgiv RvbtZ tcti w th, mi Kvii ein: m`u` vevv (ERD) cwi Kí bv cŹvvi KvRw Ggb GKw Z_vKw_Z (Consulting Firm) dŹv w` tQ Kiv`Qb thLvte gj Z: vekvšK Ges GwweŐi cŹvvi KgPvix KvR Ki tQb| RvZxq vevvšg Dbqšbi ~v`vMZMv fvtbe Gv tKv fvtbeB tgtb tbqv hvq bv, Kvii v evsj vt` tK A_ev cwi exi tKv t`tk vevvšK I Gwwe gZv` kDbqšbi t`jt` fiv tKv dj vj t`LvZ tcti tQ| Ges Gv uc Avi Gmici gtZv tKv Loan pre qualification %Zixi e`cvi bq| Gt`tk cŹvvi vtev Z cŹvvi cŹvvi vevvšK I Gwwe veti vax Dbqš vPšve` i tqtQb hviv bq v` vi ev`x` kšbi veti`x` Ae`vb vbtqtQb| hv cŹvvi nq Zvt` i tK tbnvqZ Gt`jt` KvR j vMvbt thZ cvti |

M. mKj mi Kvii Kiv Kiv I AvšRwšK tbtMvktqkb wJg t`tk Ő`vZ vcv c vgvk`vZvt` i cwi nvi Ki`bŐ

Avgiv t` tLw, AtbtK t`jt` mi Kvii vbwšvbaš Kiv cKvkt` AvšRwšK A_šwšKvix cŹvvi mgni ev`vZvt` i veti`x` Ae`vb vbtj I KvšZ Zviv vevv vevv Kiv Kiv I Avš-RwšK tbtMvktqkb wJg G Ggb wKQyci vgtk`Ki vbtqvM

W` t`Ob hvi v gj Z: H me AvSRWZK A_P W M K v i x
c0Z0vbmgtfni wekI Kti wefwbRbweiti vax eURvWZK
tKv=ubvxi gvfmvni v/mjeav vbtq KivR Kti tQb wefwb mgtdq |
RvZxq t` t`i Ggb A t`bK Nubv i t`q t`Q, thme t` t`i Hme
e`v` iv civgkR wntmte Zv iv fj civgk` t` t`Qb | Avgiv
g t`b Kwi, GLv t`b I GUV ` t`_ P 0` i t`q t`Q | mi Kvi G t` t`i
mKj mi Kvi x Kugv I t` t` M w k t` q k b G ai t`bi e`v` t` i
cvi nvi Kiv DvPZ Ges vbtq M t` qv eU Kiv DvPZ |

N. mKj mvcvvi t` t` W U 0 Gi ch` t` j v Pbv Kiv tnvK 0
` e t` w k K F Y I mvcvvi t` t` W U ch` t` j v Pbv Rb` ` t` x b
Kugkb vbtq M Kiv tnvK 0 | G t` t` i t` h z b Z b F Y t` b qv
n te, Zv t` h b Aek` B m` Q Z vi m t` _ c 0 t` g B m s m t`
Av t` j v Pbv Kiv n q |

c0q t` t` i t` me t` t` k B mvcvvi t` t` W U t` K R v i Z i R b` G K u
c v c w n t m t e w e t e P b v K i v n q | t e k K e Q i A v t` M m i K v t` i
G K R b _ i " Z c b ` g s ` c k v k " G u v e` ` K t` i t` Q t` j b |
e v s j v t` t` k t e w i f v M G B m e m v c v v i t` t` W U t` b q v n t` q t` Q
f v i Z G e s P x b t` _ t` K | A v g i v ` v e x K i v Q, G c h ` s - h t` Z v
m v c v v i t` t` W U t` b q v n t` q t` Q Z v i K v h R v i Z v i D c i M Y
c h` t` j v P b v A b j o Z t n v K, R b M t` b i R v b v i A w a K v i i t` q t` Q,
A v m t` j H m v c v v i t` t` W U K Z U K z K i v R K t` i t` Q | B u Z g t` a`
f v i Z t` _ t` K t` b q v 1 w e i j q b W j v i F Y I k Z ` v b t` q e` v c K
A v t` j v P b v I m g v t` j v P b v n t` q t` Q | m i K v t` i D v P Z n t e D` ` F Y
` w j j R b m g t` t` I c v j t` g t` u c k v k K i v | A v g i v A b t` i v a
K i t` e v, G t` t` i m i K v i t` h b m Z Z v i m t` _ m K j a i t` b i
C u l t u r e o f S e c r e c y t` K c v i n v i K t` i | m K j F Y ` w j j I k Z`
` ^ Q Z v i m t` _ c p e t` y B t` b t` M w k t` q U K t` i | R b M t` b i F t` Y i
t e v S v e v o t` Q, A v g i v t` _ t` Z P v B v t` h G B a i t` b i t e v S v i
K v i t` b m i K v i R b t` m e v L v t` Z Z v i e` q e i v i` m u g v s t` q m s K u P Z
K i t` Z e v a` n t` Q b |

O. w k t` v I K u l L v t` Z w e k b ` v s K I G u W v e i F Y e w Z j K i ` b,
Z v i v B u Z g t` a` Z _ v q v b w e P v i e w b w R ` K x K i b ` i i " K t` i
w ` t` q t` Q |

m v c c 0 Z K e Q i m g t` n w e k b ` v s K G e s G u W v e K u l g s b j t` q
b Z b c k i ` i i " K t` i t` Q | A _ P w e M Z w Z b ` k t` K Z v i v K u l L v t` Z
t` K v b a i t` b i w e b t` q v M K t` i w b G e s G a i t` b i w e b t` q v M O v o v l
A v g v t` i t` t` k i m s M 0 g x K I . K w Z b t` _ t` K P v i _ b d m j D r c v ` b
K t` i t` Q | m i K v t` i N A T E P b v t` g G K U v c k i ` i t` q t` Q h v i c 0 q
50% e` q n t` Q c i v g k ` v Z v t` i t` c Q t` b | A v g i v A v t` i v k s m K Z
t` h, g j j Z H m e ` v Z v m s ` v I H m e c k t` i i P t` c K u l B b c j l
t m z i w b w e P v i e w b w R ` K x K i t` b i w ` t` K c v e v o t` Z c v t` i | A w Z
m ` c 0 Z G u W v e I K u l g s b j t` q i m t` _ G K u l c k i ` ` t` t` i
K t` i t` Q | A v g i v K u l L v t` Z m K j a i t` b i w e k b ` v s K I G u W v e
c k i ` e w Z j K i v i ` v e x K i v Q |

G U v l m s e v ` c t` i G t` m t` Q t` h, D` P w k t` v t` t` t` i B D u b f v m t` j
M 0 U K u g k b w e k e ` v s t` K i G g b G K u l c k i ` e v ` e v q b ` i i "
K t` i t` Q | h v w k b v G K u l w b w ` 0 m g t` q i (m ` e Z 2026) g t` a`
m i K v t` i m K j m v e w m W c 0 Z ` v n v i K i v t` q t d j t e A _ t`

w e k b e ` ` j q _ t j v e w b w R ` K f r t e P j t e | h v w k b v M i x e g v b t` i
m s b t` ` i A e a w i Z f r t e D` P w k t` v t` t` i t` e w ` A Z K i t e |
A v g i v m s e v ` c t` i i g r a ` t` g G U v l R v b t` Z t c t` i w t` h, P A E M 0 g
w e k b e ` ` j t` q i Q v i w e t` t` v t` f i K v i b g j Z: G a i t` b i G K u l
w e k b e ` v s K w P S i c h Z w e f w b w d e p x | A v g i v G a i t` b i D` P
w k t` v e w Y w R ` K K i Y P u v t` s - k s m K Z | A v g i v w k t` v t` t` i G
a i t` b i w e k e ` v s K I G u W v e c k t` i i e w Z j t N v l b v P v B |

P. w e ` y t m z t i m K j P v ` n l q v D v P Z c Y ` ^ Q Z v I
c 0 Z t` h w M Z v i w f i E t` Z, R v Z x q G b w R ` o m Z g j v e ` v c K
f r t e A v t` j w P Z n l q v D v P Z |

t` k w e ` j Z m g m ` v q w b c w Z Z, R i ` i x f r t e h v i m g v a v b n l q v
D v P Z e t` U | G t` t` i t` m v e w m W I h y ` m s M Z | w k s - G _ t j v
K i t` Z w t` q R v Z ` x N t` g q v ` x w f i E t` Z w e ` j Z t` K v = u b v x _ t j v i
n v t` Z w R v e s n t` q, t` h t` Z c v t` i, G K w t` K R b M b F t` Y i f v t` i
R R t` Z n t e A b ` w t` K w e ` j Z w e w u i b v t` g R b M t` Y i U v K v q
t` t` k A b ` v h ` f r t e b Z b c j R c w Z ` Z v i n t e, t` t` k i K o w R Z
` e t` w k K g y ` A v i w e t` k x t` K v = u b v x i g b v d v w n m t` e P t` j h v K
t m U v t` K D P v B t e b v | m i K v i R y j v b x m g m ` v i m g v a v t` b i D c i
w e M Z e v t` R U A w a t` e t` b i D c i m s t` t` t` c G K u l a v i Y v c t` t c k
K t` i t` Q b | D t` ` v M u w b o t` m t` ` t` n c k s m b x q, w k s - a v i Y v c t` u
c h v B K i t` b i R b ` w k O z w e l t` q i A e Z v i Y v i c 0 q v R b i t` q t` Q |
t` h g b G L v t` b e j v c 0 q v R b, c 0 q v R b x q w e b t` q v M t` t` t` t` K v _
t` _ t` K A v m t` e, w e ` j Z D r c v ` b t` K ` ` t` j v i R b ` R y j v b x w k f r t e
t` K v _ t` _ t` K A v m t` e, K Z m v e w m W i c 0 q v R b, A M 0 a K v i
w f i E t` Z t` K v _ v q m v e w m W t` ` q v n t e, t` K v _ v q n t e b v, w K f r t e
Z v i e ` e ` v c b v n t e, Z v i D t` j L _ v K v D v P Z | A v g j v Z w s k
R u l j Z v i K _ v e t` j ` ^ Z Z v i m t` _ G e s t` K v b i K g c 0 Z t` h w M Z v
O v o v b t` K v b t` K v b t` K v = u b v x i m t` _ P v ` m a ` u w ` Z n t` Q,
A v g v t` i K _ v n t` j v h w ` A v g j v Z w s k R u l j Z v t` _ t` K h v q,
Z v n t` j Z v ` j K i v t n v K A M 0 a K v i w f i E t` Z |

A v g v t` i m i b e 0 c 0 Z ` v k v, e Z 0 v b M Y Z w s k f r t e i b e v P Z
m i K v i A v g v t` i D c t` i v ` A b t` i v a m g n w e t e P b v K i t` e b G e s 0
` ^ Q Z v I A s k M 0 h Y 0 t` K R b M t` b i A w a K v i w n m t` e e v ` e v q t` b
m t` P 0 n t` e b |

BvZ embZ

w e G b G b A v i u m, w m W v c, W i c, A v B i W, e v s j v t` k K I . K
t d W t` i k b, m u j W w i u I q r k k c, A b j v B b t` j R t m v U v i,
w ` u W U t` =, c 0 x c, A c 0, B K j B u U e w W, b v M w i K D t` ` v M

c 0 v b m A v j K:
t i R v D j K u i g t` P s a j x, t g v e v B j 01711529792

t` h w t` h w M t A w g b j n K 01713328815
t` g v ` e l v K i g j A v K ` 01711455591

B K i B u U e w W, e w i o b s # 9/4, t i w w b s # 2, k ` v g j x, X v K v -
1207 |
t` d v b: 8125181, 8154673, d ` v : 9129395 B t` g j :
i n f o @ e q u i t y b d . o r g I t` q e: www.equitybd.org