



ISLAMIC MANAGEMENT IN BANGLADESH STATUS, ISSUES AND SOLUTIONS

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ABSTRACT

Islam being a religion appealed to the humanity all over the world, no one can find any field of useful knowledge where Islam has not shone its rays. Islamic Management is the best type of contemporary management, which runs organization following the direction and guidelines of Islamic Shari'ah. Though about ninety percent of the population in Bangladesh is Muslim, yet the development and practices of Islamic Management here is very insignificant. As there is a wide research gap, the authors took keen interest to make a survey to identify various issues and bottlenecks so that some recommendations can be suggested for their solutions. It is revealed from the empirical study that the concept of Islamic Management in Bangladesh is quite unknown. The secular, materialistic and western management is well known, taught and practiced here. While some organizations are found practicing Islamic Management, but its concept and practices in vast area have been hardly observed. The authors identified the reasons behind this and proposed necessary measures in order that practicing Muslim managers and concerned authorities in Bangladesh can take required steps to manage their organizations under Islamic *Shari'ah*.

Keywords: Bangladesh, Empirical studies, Islamic Management, Muslim

INTRODUCTION

The life style of the Muslims is defined by Allah (SWT) and His Prophet Muhammad (SAW) in 'Islam'. Islam contains clearly defined direction, rules and regulations regarding the duties and responsibilities in personal, collective and social life of its followers. It deals with all aspects of human life i.e. individual, familial, organizational, societal, economical, political, global etc.



Management is a vital factor for the success of any organization and for any country from both micro and macro points of view. It is defined as achieving the organizational objectives and goals through group efforts of the organizational members. Islam also defines 'Management' from its paradigm 'Islamic Management' whose aims, objectives, operational activities and results are determined according to Islamic *Aaqida* and *Shari'ah*. It is management that follows the rules and regulations of Islam to achieve the organizational objectives through group efforts of the organizational team members. The basic theme, philosophy and directions of this Islamic Management are based on the *Qur'an* and *Shari'ah* (Ather, 2006). In Islamic Management, managers are very much aware of their accountability. They think that they are accountable to Almighty Allah (SWT) in any kind of decision taken by them. Side by side they don't forget their ethical responsibility (Tashihiko, 2002).

The philosophical foundation of the Islamic Management is 'Tawhid', 'Risalah' and 'Akhirat' (Ahmad, 2006). On the contrary, conventional management has the philosophy based on materialism and secularism. The '*Aaqidah*' of Muslim *Ummah* is that there is a Great Creator who is Omniscient, One and Almighty. Unique success in human life can be achieved by only following His directed ways. To make the people know how to follow those ways Allah (SWT) sent his messengers (*Nabi & Rasul*) time to time in this earth. Muhammad (SAW) is the last Prophet and Islam got its full wave in his hand.

Islamic Management has some philosophies. According to these philosophies all the strategies and mode of activities of Islamic management are determined. They are:

- ❑ To achieve '*Tazakiya*' and '*Taqwa*' by applying "*Amor bil ma'ruf*" and '*Nehi aanil munkar*' in every sector
- ❑ To abide by *Shari'ah* rules in all activities
- ❑ To implement '*Adel*' and '*Ihsan*'
- ❑ To attempt to live a balanced life
- ❑ To achieve goodness in both this world and after world

In fact, the foundation of Islamic management is revealed in the Holy Qur'an at the dawn of Islam. The *Hadiths* of Prophet Muhammad (SAW) make it livelier. Through '*Hadiths*' '*Sahaba*', '*Tab-e-yin*' and '*Tab-e-tab-e-yin*' continued to follow and practice Islamic management. But Islamic management became a separate discipline in the age of '*Khilafat*'. It got its great influence on the people during the golden age of Islam. But as people become more and more materialistic and forget the fear of Allah, Islamic Management is gradually evaporated from our lives. (Ather, 2005)

Bangladesh is one of the Muslim majority countries in the world. About 90% population of this country is Muslims. As a result, there is a wide scope for following Islamic Management in this country. Some authors worked on conceptual aspects of Islamic



Management in Bangladesh, but none of them focused on the status and issues of Islamic Management in this country. In this paper the authors highlighted the status and identified the major problems of Islamic Management through practical survey in the business and non-business organizations of Bangladesh and suggested necessary measures for their solutions.

RESEARCH OBJECTIVES

This research is purely an empirical one. It is undertaken to materialize the following three major objectives:

1. To reveal the current status of Islamic Management in Bangladesh;
2. To identify the major current issues of Islamic Management
3. To recommend pragmatic suggestions towards solving the identified issues of Islamic Management in Bangladesh

METHODOLOGY

For meeting the data and information required for this study, it was necessary to use both secondary and primary sources of data. Secondary data have mainly been collected from various national and international publications on Islamic Management & related topics. Primary data on which the work has major stress, collected from the practical field through opinion survey in the light of the research objectives. Fifteen students of Masters level were trained & deployed in procuring primary data & information. Likert's 7-point Summated Rating Scale was used to categorize the merit of the opinion. The collected data and information have been presented in a succinct way in table.

An opinion survey among the 1,500 practicing managers & executives of different selected and representing organizations like business and non-business, private and public, partnership and corporation in Bangladesh was conducted during the period from August to October 2006 to know the status, issues & suggestions regarding Islamic Management in Bangladesh. The sample population as shown below was selected through the stratified random sampling method.

Table: 1- Sample Population

<i>Practicing Managers / Executives</i>	<i>Sample population</i>	<i>Not responded</i>	<i>Net Sample</i>	<i>% of sample population</i>
1. Manufacturing companies	500	230	270	54
2. Service organizations	500	120	380	76

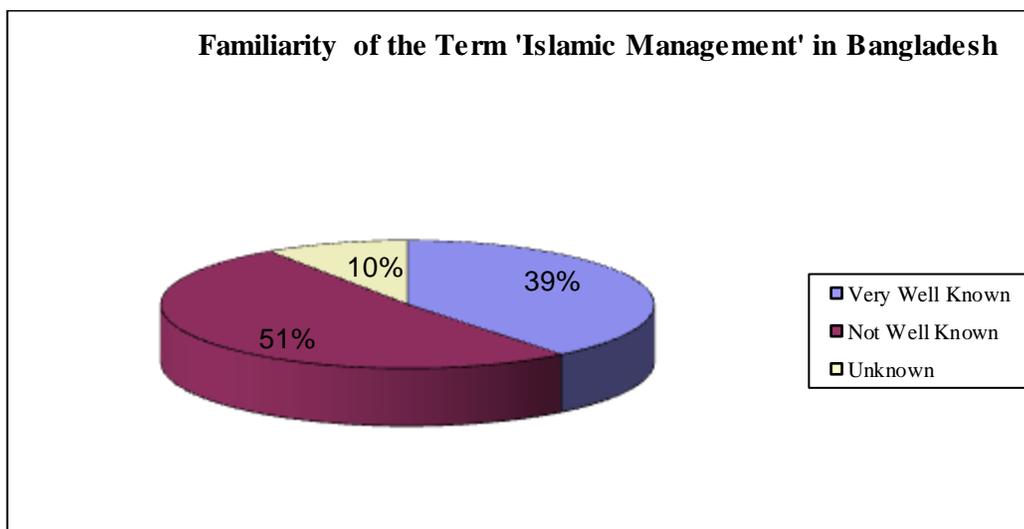


3.	Merchandising business	500	145	355	71
	Total	1,500	495	1005	67

Three sets of questionnaire were made available for practicing managers & executives. Questionnaires were designed in the light of the research objectives. Two types of questionnaire: open and close-ended were used. The questionnaires were not arranged in an orderly manner to avoid the respondents' bias. One or more questions on the same subject have been asked in different way for cross check of the results. The questionnaires were randomly distributed among the sample population.

STATUS OF ISLAMIC MANAGEMENT IN BANGLADESH

Although Bangladesh is a large Muslim country, most of the people of this country have become more materialistic and corrupted. The western culture and influence drove the people far away from Islam. According to opinion survey among 1,005 practicing managers and executives, the term 'Islamic Management' is not found to be familiar in Bangladesh. The survey result in this regard has been shown in the following Pie Chart:



Source: Developed from field survey

It is revealed from the survey that there are some areas where Islamic management is practiced in Bangladesh up to a satisfactory level. These areas are as follows:



Professions of Halal Income

Prophet Muhammad (SAW) said: “It is ‘*fard*’ (compulsory) to search ‘*halal*’ (income) after following other *fards*”. (Muslim). Therefore, it is obligatory to earn ‘halal’ income. People in Bangladesh are earning income by farming, business, serving and other means, but whether this earning is *halal* or *haram*, whether service, transaction, business etc. are performed according to *Islamic Shari’ah*, more than 70% people do not aware of this. Some people in Bangladesh who have fear of Allah tries to earn *halal* income. The Imams of the Mosques, teachers, physicians and service holders in Islamic organizations try to avoid ‘haram’ such as interest, bribery, though it is very difficult for them to do that.

Islamic Organizations

The major managerial functions are planning, organizing, directing, coordinating motivating and controlling. About 15% firms and companies in Bangladesh whose managers perform the managerial activities according to *Islamic Shari’ah* like timely wage payment, maintaining ‘Adel’ and ‘Ihsan’ etc. Those organizations are mainly Islamic Banks, Islamic Insurance, Islamic Educational Institutions, Islamic NGOs and other Islamic organizations.

■*Islamic Banks*

Islamic Banking in Bangladesh now has been a frontier financial service. Islami Bank Bangladesh Limited (IBBL) is the first Islamic bank in Bangladesh, started its journey in 1983 with the aim at ‘interest free transaction’ and ‘establishing Adel and Ihsan in economy’. The actual implementation of Islamic bank took place with the establishment of “Working Group for Islamic Banking in Bangladesh” in 1979. Later in 1981, it was reformed as “Bangladesh Islamic Banking Association (BIBA)”. Its basic slogan was “BIBA to fight against Riba”. Islamic Bank Bangladesh Ltd. did not stop after just establishing the bank; it communicated the objectives, working policy, earning policy, investment etc. to the general public in order to create public consciousness. For this purpose, the bank is regularly organizing seminars, symposiums and discussions both at national and international levels. (www.islamibankbd.com)

In 1987, Al Baraka Ltd. (now Oriental Bank Ltd.) was established in Bangladesh with the assistance of Dallah Al-Baraka group of Saudi-Arabia. That is the second Islamic Bank in Bangladesh. In 1995, Al- Arafah Islamic Bank Ltd. was established and within six month, the 4th Islamic bank in the country Social Investment Bank Ltd. started its operation. Besides, in 1997, Faisal Islami Bank of Bahrain opened its Islamic branch in



Dhaka. Prime Bank also opened its Islamic branch in 1995. After 4 years in 1999, Shashjalal Islami Bank was established at Sylhet. Standard Chartered Bank Ltd., - a leading secular bank has also opened its Islami Banking Branch in 2005.

The Islamic banks in Bangladesh collect “Amanah” from the customers and invest the capital in *halal* business. And the profits from the business are distributed among the customers as per Islamic Shari’ah. The operations of the Islami Banks in Bangladesh are governed & controlled by their ‘Shari’ah Boards’.

■ **Islamic Insurance**

Some of the Islamic Banks introduced ‘Takaful’ i.e. Islamic Insurance. Takaful means a scheme used on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for the purpose. Its aim and operations do not involve any element, which is not approved by the Shari’ah. There is a Hadith supporting Takaful stating, “He who attempts to solve the problems and sorrows of a man, Allah (SWT) will give him exemption from all the problems and sorrows of this and after world”.

■ **Islamic Education**

Islamic education exists in Bangladesh especially at the *Madrashas*. 98% of the schools, colleges and universities are based on secular educational system. Out of 80, only two universities namely International Islamic University Chittagong (IIUC) and Islamic University, Khustia are offering education emphasizing on Islamic values and norms. Islamization of knowledge is the main motto of IIUC. Most of the traditional universities have separate Islamic departments like Islamic History & Culture.

On the contrary, there are some areas in Bangladesh where Islamic Management is totally ignored. These areas are as follows:

■ **Professions not supported by Islam**

Due to lack of Islamic knowledge, the general people of Bangladesh do not care whether their professions and income are *halal* or not. Qur’an says, “*Allah has made business halal and made usury haram*” (Sura Bakara-275). But most of the practicing managers and businessmen in Bangladesh are earning *haram* income through *haram* business.

The nature of some *haram* businesses are mentioned below:

- a) Business of *haram* products like wine, adulterated products & foods etc.;
- b) Selling and hiding defects of the products;
- c) Over praising the product;
- d) Hoarding the daily necessities;



e) Short weighing and measuring.

■ **Unislamic Managerial Activities**

Prophet Muhammad (SAW) says, “*Those businessmen who are honest, they will remain in the afterworld with Aawlias, Siddiques and Martyrs*”. But it is a matter of great regret that in Bangladesh more than 90% business organizations are managed in unislamic ways. The objectives are rarely *halal*. The one and only aim is to earn and increase profit by any means, if necessary, by doing the most sinful acts and the managers do not care for that. Managers usually plan to achieve exorbitant profit, plan to produce *haram* products (like beer), advertise nakedly, motivate for materialistic gain, make biased and partial decisions, get involved in corruptions and grouping within the organization etc. In a word, the managerial activities of most the organizations in Bangladesh are against the rules, regulations, spirit and practices of Islam.

■ **Interest Based Banking**

About 98% of the commercial banks in Bangladesh perform their operations with interest, which is *haram*. Allah (SWT) strongly mentioned in the Holy Qur’an- “*The believers! Fear Allah. And if you are believer, then leave those part that are rest in interest*” Sura- Bakara-278. Allah also pronounced, “*Those who receive interest they will be put into the Hell*”. (Sura-Bakar-275).

Islam declares interest totally forbidden. It is the way of oppression so that the rich become richer and the poor become poorer, i.e. interest creates discrimination in the society. It also creates idleness and anti-laborism and inflation in the economy. It discourages long-term investment, i.e. people prefer to keep their savings in banks against interest rather than to invest in business. Due to (usury) interest, Bangladesh is burdened with foreign loan and imbalanced economy.

■ **Secular Insurance**

About 97% insurance companies in Bangladesh are unislamic. Insurance policy that is followed by the insurance companies is against Islam. The unislamic elements of Bangladeshi Insurance are:

- a. Al-Gharar -The insurance money receiver is totally ignored about the source of money.
- b. Al-Mysir - It is like gambling.
- c. Al-Riba - Insurance payment involves interest.
- d. Unislamic condition to pay the premium.

■ **The Bank Defaulters’ Affect**



The commercial banks of Bangladesh give loan to the businessmen and investors with the agreement containing the schedule of payments of both principal and interest. The loan takers also sign the agreement to keep the promise. But, it is a matter of great regret that most of the corrupted businessmen take loan from banks, use the money for their personal purpose and consumption rather than investing, and consequently fail to repay the loan to the bank, and become bank-defaulters. The defaulter cannot keep their promise to the banks, which is not permitted in Islam rather punishable offense. Different government entities share 85% of the total classified loans of 20 top defaulters in the banking system and there is little initiative for rescheduling the defaulted loans (The Daily Star, 2006). For these defaulters the economy of Bangladesh is getting problematic.

■ *Secular Education*

Nowadays, from primary level to universities, the influence of western education is very high. Islamic education is still considered as unnecessary for the students, though Allah (SWT) made it compulsory to acquire Islamic knowledge. It's a matter of sorrow that in some primary English medium schools, reciting from the 'Bible' is made compulsory instead of the Holy Qur'an.

■ *Unislamic Economy*

The philosophical bases of Islamic economy are 'Tawhid', 'Risahla' and 'Aakhirat'. But Bangladeshi economy is the reflection of opposite scenario of this. Most of the people here are involved in *haram* business & activities directly or indirectly and earn *haram* income. There is no 'Insaf' based distribution of resources, no national system of collecting 'Zakat' and 'Ushar', no establishment of 'Baitul Maal', no orientation of 'Karz-e-Hasana' etc. For this reason, the poverty rate of Bangladesh is very high.

■ *Unislamic Business*

At present days, each and every business (small or big) is involving some *haram* activities some how like interest, cheating, weighing short, bribing, dishonesty, insincerity, lying etc. In partnership business, the partners are cheating each other. In public limited business the companies raise funds by issuing bonds and debentures, which are *haram* in Islam since they earn interest or usury.

■ *Unislamic Taxation*

The taxation of Bangladesh is based on British system and totally *unislamic*. The taxes & revenues (like 'Khumuse Ganayem', 'Khumuse Mayaden', 'Khumuse Rekazz', 'Zakat', 'Fitra', 'Sadka', 'Ushar on land', 'Khanaz', 'Fie', 'Zizia tax', 'Export import tax' etc.) are not collected considering Islamic values & norms and the people also like to avoid tax by hiding real income and giving false statements to the tax authority.



■ *Unislamic Judgment*

Islamic judgment is not present in Bangladesh. ‘Adel’, ‘Ihsan’ and ‘Insaf’ are rarely established in the courts of Bangladesh. A murderer can appeal for exemption in the judicial system of this country. The judgment is biased and influenced by the Government.

MAJOR ISSUES OF ISLAMIC MANAGEMENT IN BANGLADESH

As stated earlier 1,005 practicing managers and executives of different private and public organizations in Bangladesh responded to the supplied questionnaire regarding the major issues of Islamic Management in Bangladesh. The opinion on the major issues as revealed from the survey varies mainly from ‘agree’ to ‘strongly agree’. The summary of their opinion is shown in the following table:

Table: 2 - Major Issues of Islamic Management in Bangladesh

(No. of respondents & their percentage)

SL. No.	Major Issues of Islamic Management in Bangladesh	Strongly agree (7)	Agree (6)	Some what agree (5)	No opinion (4)	Some what disagree (3)	Disagree (2)	Strongly disagree (1)	Scale mean value
1	Lack of knowledge on Islamic Management	62% (623)	20% (201)	15% (150)	0% (0)	3% (30)	0% (0)	0% (0)	6.38
2	Effects of western education & culture	35% (350)	23% (233)	29% (291)	0% (0)	9% (90)	2% (20)	2% (20)	5.61
3	Lack of true practicing Muslims	19% (190)	41% (413)	31% (312)	0% (0)	5% (50)	2% (18)	2% (22)	5.57
4	Lack of research on Islamic Management	19% (191)	28% (282)	44% (442)	1% (10)	4% (40)	2% (21)	2% (19)	5.43
5	Absence of Islamic environment & culture	15% (151)	30% (303)	38% (381)	2% (20)	8% (80)	4% (41)	3% (29)	5.42
6	Effects of globalization	35% (352)	25% (251)	17% (171)	2% (20)	10% (101)	5% (52)	6% (58)	5.34
7	Effects of secular NGOs	35% (352)	27% (270)	18% (182)	0% (0)	9% (88)	6% (57)	5% (49)	5.30
8	Lack of teaching & practices of Holy Qur’an	18% (181)	31% (312)	32% (321)	4% (39)	10% (102)	3% (28)	2% (22)	5.26



	& Hadith))))))))
9	Environmental bottlenecks	34% (322)	16% (161)	13% (130)	2% (19)	31% (313)	4% (39)	2% (21)	5.10
10	Lack of institutional support	10% (101)	30% (301)	36% (362)	7% (70)	13% (131)	2% (19)	2% (21)	5.03
11	Lack of media coverage of Islamic Management issues	7% (70)	12% (121)	35% (353)	8% (79)	31% (312)	6% (61)	1% (9)	4.34

Source: Developed from field survey

The major issues in this regard have been briefly described below:

■Lack of Knowledge on Islamic Management

Mohammad (SAW) said, “Acquiring knowledge is compulsory for every Muslim man and woman”. But crisis of knowledge is the basic cause of the progress and development of the Muslim Ummah (Sulayman, 1994). But most of the people in Bangladesh have very little learning and knowledge on Islamic issues like Islamic Management. Most of the students from their childhood remain unaware of Islamic knowledge and ordinary issues of Islamic management. Islamic orientation is also absent from the society through the mosque. All these are hampering practices of Islamic Management in Bangladesh. According to survey findings, 97% of the respondents opined that lack of Islamic knowledge about Islamic Management is the main problem behind the practices of such management in Bangladesh and the mean value of opinion as per 7-point Likert Summated Rating Scale in this regard is found to be 6.38.

■Effects of Western Education and Culture

The British had ruled Bangladesh for about 200 years. So, starting from education, lifestyle from individual to Government, each and every sector is based on British system. In the early days, a 4-year child was used to send to the ‘Maktab’ first to learn the Holy Qur’an and Islamic manners. Today a 3-year baby is compelled to go to ‘Kindergarten School’. Thus the child remains deprived of knowing Islam. In fact, the British and Western education system is a system which makes people bound to remain ignored about Islam and Islamic management from the very childhood to entire life.

The education policy in Bangladesh does not focus Islamic Management. There is no teaching system regarding Islamic Management in the schools, colleges and universities. Moreover, British and western countries’ affiliated private universities are focusing on western education and internationally influence western culture. Table – 2 shows that 87% of the respondents agreed that effects of western education and culture is a main



challenge of practicing Islamic Management in Bangladesh. The mean value of opinion as per Likert 7-point scale in this regard is found to be 5.61.

■Lack of True Practicing Muslims

Since, Muslims of Bangladesh, from their childhood, are mingled with western education and culture; they have no Islamic orientation in their lives. Even from the family most of them failed to get any sort of Islamic ethics. In the grown up age, Muslims are to live in the corrupted society. So most of the Muslims in Bangladesh today are only Muslims by name not by their deeds. Thus there is a high lack of true practicing Muslims, which is a great barrier to implement Islamic Management in Bangladesh. It is also obvious from table – 2 where 91% respondent agreed with this crisis. The mean value of opinion as per Likert 7-point scale in this regard is found to be 5.57.

■Lack of Research on Islamic Management

To implement Islamic Management in a country, it is required to make a fair investment to carry out research and study on Islamic Management. Due to lack of investment, research and studies of Islamic Management, it has become a major problem to practice Islamic Management in Bangladesh. Table-2 shows that 91% of the respondents agreed in this regard where the mean value of opinion as per Likert 7-point scale is found to be 5.43.

■Absence of Islamic Environment and Culture

Islamic norms, values and culture are hardly practiced in the organizational atmosphere in Bangladesh. Through media, satellite channels the young generation feels too comfort to adopt unIslamic cultures, because no Islamic orientation has been happened in their lives from childhood. Thus absence of Islamic environment and culture is a great challenge to Islamic management in Bangladesh. This statement is also supported by 83% practicing managers and executives surveyed in this regard. The mean value of opinion as per Likert 7-point scale in this regard is found to be 5.42.

■Effects of Globalization

Due to liberalization, globalization and privatization policies of the government of Bangladesh, the Indian and western satellite channels are being spread over the country. These become vital for infecting foreign culture rather than Islamic and Muslim culture in Bangladesh. Therefore, for the influence of foreign culture in our country, people are losing Islamic zeal. Secular lifestyle and culture are entering into the country without any restriction. The satellite channels are telecasting naked and inelegant programs, which are totally against Islamic norms and values. These programs capture the young generation and induce them to practice *unislamic* lifestyle. Therefore, the effect of globalization becomes a factor behind the negligence of Islamic Management in Bangladesh. Table-2 shows that 77% respondents agreed with this globalization effect where the scale value of opinion came to 5.34.



■ *Effects of secular NGOs*

There are a lot of Non Government Organizations (NGOs) in Bangladesh, most of which are working on anti-Islamic motto and philosophies. Their role and activities are against Islamic norms and values. They are driving the poor clients toward materialistic management and culture. As per survey result, 80% of the respondents agreed that effects of secular NGOs are the major problems for Islamic Management. The mean value of opinion as per Likert 7-point scale is found to be 5.30.

■ *Lack of Teaching and Practices of the Holy Qur'an & the Hadiths*

There are a few mosque-based Holy Qur'an teaching systems in Bangladesh. A small portion of total generation is studying in the *Madrasah*. There is no mandatory system of learning the Holy Qur'an. The Muslims are quite far away from practicing the rules of Qur'an and Hadiths. 81% respondents opined that due to this, Islamic Management is disregarded in Bangladesh. The mean value of opinion as per Likert 7-point scale in this regard is found to be 5.26.

■ *Environmental Bottlenecks*

Although the environment in Bangladesh is not Islam friendly, still there are many devoted and virtuous people who wish to employ Islamic Management in Bangladesh, though they are very few in comparison to the total manpower. Environmental bottleneck is one of the major problems for following Islamic Management in Bangladesh. As per table-2, 63% of the respondents agreed with this problem where the scale value of opinion has been found to be 5.10. The environmental bottlenecks, which discourage the practicing managers, to implement and practice Islamic Management in Bangladesh are stated below:

a) Social bottlenecks: Since true Muslims are few in number, there is no brotherhood and fraternity in the society. People now lack in patience and are very much self-oriented. Due to unIslamic education, culture, the entire society is now derailed from the right path of Islam. Therefore, for the society avoid of Islamic spirit and culture, Islamic Management cannot be implemented.

b) Political bottlenecks: Except two or three political parties, others are totally against the implementation of Islamic management. They consider Islamic actions as “*fundamentalism*”. The secular political parties are mostly involved in terrorism, cheating and other illegal deeds. The politicians in Bangladesh are more self-interested rather serving public interest. The politicians in power are captured by corruption and they frequently adopt unIslamic means to enrich themselves. Starting from the Government sector, corruption has been spread out to the remotest corner of the country and the Govt. acts ignored about it. Thus due to this political bottleneck, the path of implementation of Islamic management in Bangladesh is obstacle.



■ *Lack of Institutional Support*

The educational institutions like schools, colleges and universities are against of teaching Islamic Management. It has not been taught in the universities and not even in the Madrasahs. In fact, there has been no fundamental change in the education of Bangladesh, established in the British period. Moreover, there is neither any system of mosque-based teaching on Islamic Management nor any Islamic Management Research Center from which it could be propagated through out the country. Table-2 shows that 76% of the respondents agreed in this regard where the mean value as per Likert 7-point scale is found to be 5.03.

■ *Lack of Media Coverage of Islamic Management Issues*

The role of media to circulate Islamic Management is not satisfactory at all. Though some magazines and newspapers write on the issues of Islamic Management, most of the others only focus on secular management. The satellite channels, radio and other medias are captured by the conventional culture and do not perform any service for the propagation of Islamic Management. Survey findings show that 54% of the respondents agreed with this lacking for Islamic Management. The mean value as per Likert 7-point scale in this regard is found to be 4.34.

SUGGESTED MEASURES TO SOLVE THE CURRENT ISSUES

The respondents were requested to suggest necessary measures to solve the main problems of Islamic Management in Bangladesh. The opinion of the respondents has been summarized below:

Table: 3: Suggested Measures for Solving Problems of Islamic Management in Bangladesh

(No. of respondents & their percentage)

SL No.	Suggested measures for implementation of Islamic Management in Bangladesh	Strongly agree (7)	Agree (6)	Some what agree (5)	No opinion (4)	Some What disagree (3)	Disagree (2)	Strongly Disagree (1)	Scale mean value
1	Islamization of knowledge & education	65% (653)	22% (222)	11% (110)	0% (0)	2% (20)	0% (0)	0% (0)	6.48
2	Creating public consensus	45% (452)	32% (322)	15% (151)	2% (20)	3% (30)	2% (21)	1% (9)	6.04
3	Reformation of the Government	35% (351)	32% (323)	20% (20)	0% (0)	11% (111)	2% (20)	0% (0)	5.74



4	Adjustment of globalization with Islamic values & norms	30% (302)	29% (292)	31% (312)	2% (19)	5% (51)	3% (29)	0% (0)	5.68
5	Putting restriction on NGOs	25% (251)	31% (312)	34% (342)	0% (0)	5% (49)	5% (51)	0% (0)	5.56
6	Islamizing educational models & procedures	19% (191)	22% (222)	35% (351)	2% (18)	22% (223)	0% (0)	0% (0)	5.14
7	Removing corruption	18% (181)	32% (322)	30% (301)	0% (0)	4% (42)	12% (118)	4% (41)	5.08
8	Establishment of Islamic Management Research Centers	11% (111)	25% (251)	37% (372)	3% (30)	20% (201)	2% (19)	2% (21)	4.90
9	Formulating rules & regulations for following Islamic values & norms	10% (102)	32% (321)	29% (290)	4% (42)	19% (189)	3% (31)	3% (30)	4.89
10	Establishing Shari'ah Based Administration	5% (52)	15% (149)	35% (352)	3% (30)	28% (281)	10% (99)	4% (42)	4.20
11	Communicating Islamic Management through Media	4% (40)	16% (161)	34% (342)	2% (21)	29% (291)	9% (88)	6% (62)	4.13

Source: Developed from field survey

The suggested measures for the development of practices of Islamic Management in Bangladesh have been briefly stated below:

■Islamization of Knowledge and Education

Prophet (SAW) said 'Acquire knowledge from cradle to grave'. He stated further that the acquisition of knowledge is a *duty* imposed on every Muslim man and woman. The Muslim *Ummah* today believes in Islamization of knowledge and strives to acquire it (Brohi, 1988). The knowledge on Islamic Management can be circulated by the Islamic educational intuitions, Imams of the mosque, seminar, symposium, meeting, and discussion sessions. In every institution, Islamic Management should be educated to the students and followers. They should be encouraged to accept those portions of secular management that are accepted in Islam and discouraged unislamic part of dissemination of knowledge in this direction. It is obvious from table – 3 where 98% practicing managers and executives agreed that Islamic Management could be widely practiced in



Bangladesh through Islamization of knowledge and education. The scale value of opinion as per 7-point Likert Summated Rating Scale in this regard is found to be 6.48.

■Creating Public Consciousness

Public consciousness should be created by arranging seminars, meetings, and discussions and by the approach of media. Practicing managers and executives should be aware of Islamic management, norms and values. It is obvious from table-3 that 92% of the respondents agreed with this suggested solution. The mean value of opinion as per Likert 7-point scale in this regard is found to be 6.04.

■Reformation of the Government

It seems that it is not possible to practice Islamic Management with the existing structure of Government in Bangladesh. Therefore it is urged by 87% of the respondents on the reformation of the Government of Bangladesh. Practices of Islamic Management should be established in local government and local authority too to root out corruption from every sector of life. The mean value of opinion as per Likert 7-point scale in this regard is 5.74.

■Adjustment of Globalization with Islamic Values & Norms

Globalization is a common slogan through out the world. Therefore, it cannot be prohibited. In that case, the Muslim managers in Bangladesh should to accept only those that are supported by Islam. Adjusting of globalization with Islamic values & norms, Muslim managers & administrators can be in the frontier of globalization. Table-3 shows that 90% of the respondents agreed with this suggested solution. The mean value of opinion as per Likert 7-point scale in this regard is 5.68.

■Putting Restrictions on NGOs

More than hundred Non Govt. Organizations (NGOs) are giving micro-credit to the poor in Bangladesh in the name of poverty reduction and alleviation. Grameen Bank, BRAC, ASHA, PROSHIKA are the leading NGOs in Bangladesh. Although Dr. Muhammad Yunus and his Grameen Bank achieved Nobel Peace Prize 2006, but unfortunately most of the NGOs including Grameen Bank are working against Islamic values & culture. These NGOs are dealing with interest, which is *haram* in Islam. The interest rate of Grameen Bank is as low as 28%. (Hashmi, 1997). Therefore, 90% of the respondents opined that Govt. should put restrictions to the NGOs on their unislamic preaching and take account of their every activities and funds. The mean value of opinion as per Likert 7-point scale in this regard is found to be 5.56.

■Islamization of Educational Models and Procedures

Instead of Western Education System, the Islamic Educational Model should be developed and set in. Islamic thinkers, researchers and Islamic political parties should force the Govt. to develop and adopt Islamic Educational Models. The researchers



should be encouraged to write textbooks on Islamic Management. The teachers should be properly trained for teaching Islamic management in the educational institutions. Table-3 shows that 76% of the respondents agreed with this suggested measure and the mean value of opinion as per Likert 7-point scale in this regard is 5.14.

■Removing Corruption

Corruption has become a major problem in Bangladesh. During last five years, 2001-2005 Bangladesh secured first position in corruption in the world as per yearly report of Transparency International Bangladesh (<http://www.ti-bangladesh.org>). Although there is a controversy about this report, but it is true that most of the Govt. organizations are involved in severe corruption in Bangladesh. Since corruption is a major problem, it should be solved immediately for practicing Islamic Management too. It is revealed from the opinion survey that 80% of the respondents agreed with to removing corruption for practicing Islamic Management in Bangladesh. The mean value of opinion as per Likert 7-point scale in this regard is 5.08.

■Establishment of Islamic Management Research Centers

There should be some research centers namely Islamic Management Research Center. These centers should carry out research works for the development of Islamic Management issues and seek for their solutions. These centers may also disseminate the ideas & concepts of Islamic Management by arranging seminars, training programs etc. As per survey, 73% of the respondents agreed with this suggested recommendation where the mean value of Likert 7-point scale in this regard is 4.90.

■Formulating Rules & Regulations for following Islamic Values & Norms

Islamic management can be practiced in Bangladesh by formulating & enforcing rules and regulations in this regard. Islamic political parties can pressurize the Government to formulate rules & regulations in favor of Islamic Management. Table-3 shows that 71% of the practicing managers surveyed for agreed that it is possible to practice Islamic Management in Bangladesh by formulating rules & regulations in this direction. The mean value of opinion as per Likert 7-point scale in this regard is 4.89.

■Establishing Shari'ah Based Administration

It is quite absurd to think of Shari'ah based administration in secular based system. More than 98% of the organizations are governed and managed unislamically. However, there are some common principles in Islamic management, which are also similar to secular management. For instance, Participatory Management is widely practiced in the secular management. But practicing managers can follow Shuratic Management, which is alternative of Participatory Management in Islam. In the Shuratic system everybody provides their suggestion and they think in this way that their suggestion may be accepted or rejected and finally they obey the decision what is made by the Shura (Mohiuddin, 2005). According to survey result, 55% of the surveyed managers agreed with



establishing Shari'ah based administration for practicing of Islamic Management in Bangladesh. The mean value of opinion as per Likert 7-point scale in this regard is 4.20.

■ *Communicating Islamic Management through Media*

Media converge can play a vital role to familiarize the concept of Islamic Management through out the country. Television, newspaper, magazine, radio etc. can approach to communicate the benefits of Islamic Management to the common people of Bangladesh. It is revealed from the survey findings that 64% of the respondents agreed with this recommendation where the mean value of opinion as per Likert 7-point scale in this regard is 4.13.

CONCLUDING REMARKS

Allah (SWT) said in the Qur'an: "*The Believers! Enter into Islam completely and do not follow the steps of the devil, cause surely he is the open enemy of you*" Sura Bakara, Ayat-108. Allah (SWT) also said, "*Allah does not change the fate of any action until the nation does not change itself.*" Sura Raad, Ayat-11.

The Muslims today are required to achieve *halal* objectives through *halal* means, honesty, sincerity and to avoid *haram* and to root out corruptions from their society & lives. These are all possible in Bangladesh and in other Muslim countries of the world if Islamic Management is in operation. The study revealed a lot of issues and bottlenecks to implement Islamic Management in Bangladesh; the expected Islamic environment can be launched through the possible implementation of the suggested solutions to the current issues.

Muslim *Ummah* especially the practicing managers can equally be benefited in this world and after world by practicing Islamic Management. We are sanguine of better days in Bangladesh while all organizational activities will be managed under *Islamic Shari'ah* and the Muslims of this country will taste the utmost benefits and flavor of Islam and Islamic Management.

Question:

- 1.What is Islamic Management?
- 2.What are the drawbacks to implement Islamic Management in Bangladesh?



3. How you will overcome these drawbacks for implementing Islamic Management in Bangladesh?
4. What are the entry Islamic practices prevailing in Bangladesh ?

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