



## **The Islamic Way of Protecting Consumer Rights in Bangladesh: Issues and Challenges of a New Global Order in the 21st Century**

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***Abstract:** Consumer movement has acquired a global character. The protection of consumer rights through Islamic approach aiming at the success and development of Muslim global villages and focusing the challenges and issues of consumerism is becoming essential for sustaining growth of the economies of Bangladesh. The present study pin-points a number of problems and solutions to the growth and development of an ideal consumerism movement in Bangladesh. This study mainly based on primary data and information. However, study found that 85 percent of the sample respondents are away from consumerism. Finally the study to be adapted some strategies and policies to meet the challenges of the consumer movement in the 21<sup>st</sup> century in Islamic countries like Bangladesh.*

**Key Words:** Consumerism, Ummah (nation), Truthful Businessman, Healthy Marketing.

### **1.Introduction:**

With the end of the Cold War and adoption of market economy by western world, the landmarks of global business competition have dramatically changed. The business game in the global market is not just the competition among business concerns but it is often a proxy war ‘among relevant factors, such as –ideological, political, cultural, ethical and so on. However, Islam means peace that refers to peace with one-self, peace with other human beings, peace in this life and peace in the Hereafter. Allah (S.W.T.) commands justice and welfare to mankind (AlQuran-57:27). Further, justice is a universal slogan in the contemporary world. It means ensuring everybody his dues in proportion to his contribution to the society. Moreover, Islam is not an ascetic religion and does not aim at depriving the Muslims of the good things that Allah has provided. Protection of consumer rights has been a widely accepted issue both in the Muslim and Non-Muslim countries of the world. Consumerism involves the wide range of activities of the



government, social, political, economical businesses and voluntary institutions designed to save consumers/customers from malpractices that infringe upon their rights as consumers. But, regarding business, the saying of the prophet (saw) is that a faithful and a trustworthy trader will be with the prophet, Siddiquin(Trustworthy), martyrs and the righteous people on the Day of Judgment. However, there is a general allegation that the absence of exercise of Islamic norms, rules & values has created obstacles in the way of healthy growth of marketing culture. This, in turn, has led to adverse impact on consumerism and on the over-all economy of the Muslim Ummah(nation) in general and that of Bangladesh in particular. Further, Islam obliges upon marketers to consider relevant factors from the view point of justice. Allah says those who have faith in Allah and do righteous deed are the best of creatures and their reward is with Allah(Al Quran-7:32). It appears that the rise of healthy marketing, growth of sound marketing practices and evolution of marketing oriented society are the prerequisites for the success and revival of Muslim Ummah to face the challenges of 21<sup>st</sup> century in the new global order.

## **2.The Statement of the Problem:**

Consumer is the king according to western economists. Late president John F. Kennedy of the USA announced consumer Rights Bill of 1962. It included four basic consumer rights as follows (U.S. congress, 1962): The right to information; The right to safety; The right to a choice in product selection and right to a voice in decision making. Islam also prescribes ways and means for protection of consumer rights within the frame-work of the *Shariah*. In *Sura Al-Rahman*, Almighty Allah (SWT) warns human beings against doing any malpractice at the time of weighing and Islam considers under weighing a great sin( Rashidul Hasan,1980). An examination of existing literature reveals that the market respective of legal considerations, bribery, looting, under-weighting, hoarding, deceptive advertising, misbehavior of the marketers, supplying defective goods, inconsistency in pricing, etc.<sup>5</sup> adversely affects the global marketing culture in general and the sound and innovative marketing practices in Islamic countries in



particular. Moreover, there is a general allegation that sellers market is prevailing in many Muslim countries of the world. It is further asserted that the various concerned interest groups like Muslim thinkers, Islamic intelligentsia, business leaders, policy makers, political leaders and academicians have recognized directly or indirectly the poor state of consumerism in the OIC countries as well as in Bangladesh. As a result, the consumer's community in the Islamic countries has utterly failed to contribute to the interests of their selves, their countries, on one hand, and those of the Ummatic context on the other (Al Quran Sura Al-Tatfif, . 3).

### **3.Objectives of This Study:**

The main objective of this study is- to discuss the Islamic way of protecting consumer rights in Bangladesh: Issues and Challenges in the 21st Century. Other objectives are-

- a) To identify the problems of and solutions to the Growth and development of an ideal consumerism movement in Muslim countries in general and in Bangladesh in particular.
- b) To discuss the Growth and Development of Consumerism in Global and Ummatic(nation) Contexts

### **4.Methodology:**

The study is mainly based on both primary and secondary data have been collected for the purpose of the study. In field work, data were collected through a survey of 500 sample respondents selected from ten different profession groups, such as-consumer-male and female, manufacturers, marketers, merchants, govt. officials, social workers, Islamic scholars, legal practitioners, representatives of CAB (Consumer Association of Bangladesh) and Ulema(Islamic Jurist) on the basis of random sampling data that were collected from respondents by questionnaire through direct interview method. The questionnaire has three features; open ended, checklists and five-point scaling which were specially related to factors and were badly affecting the rights of consumers in Bangladesh. Free discussions were also held with the respondents; the discussions were accordingly recorded in a Note



Book. In order to substantiate the requisite data the relevant and supporting secondary data were collected through desk study. The desk study covered research articles, research mimeographs, periodicals and govt. publications, text books on Islamic Economics and *Al-Qur'an* and Hadith (tradition of prophet) on the subject.

### **5.Literature Review:**

Rahman & Rahaman (2010) According to The Consumer Rights Protection Act (2009), to offer any goods, medicine or service at higher than the fixed price, to sell adulterated goods or medicine, to sell any goods containing harmful ingredients, to deceive consumers through deceptive advertisement, to sell less than the offered weight or amount, to manufacture fake goods, to sell date expired goods or medicine, and to do any act that endanger the security of consumers are termed as anti-consumer rights practices.

Hossain and Khan (2010) cited that Consumers Rights Protection Act, 2009 has failed so far in having any impact on the alleviation of rampant violation of those rights due to some drawback of the legislation. So to make this act a meaningful one it must be amended with clear statement of the consumer's rights, easy and cheap redress procedures and increased power of the Council and the Directorate to make use of state machinery in order to enforce orders, directives and judgments against violations of consumer rights.

Karim & Afroza (2010) cited that consumer redress mechanism under the formal justice system suffers from unnecessary "over-criminalization syndrome", irrational "bureaucratization phobia", and lack of specialized consumer redress forums. Alternatively, consumer redress mechanism under the informal justice system, though visible, needs to be developed and popularized.

Emran & Hossain (2007) has found that mass people of Bangladesh are unaware of their rights as a consumer. They do not know if the sellers cheat them, what they should do or where they should go. The reason behind is that consumers right is still a comparatively new concept to the people of Bangladesh.



Uddin & Rahaman (2010) described that without the people's active participation, the government, as lone body, cannot protect the consumers from defective products. There are plenty of laws to take care of consumers and the numbers are constantly increasing. However, it leaves much to be said that their effectiveness has to rely upon the alertness of consumers and the sincerity of the authorities in their implementation.

Hossain, M (2014) cited that a recent study by Bangladesh Paribesh Andolon (BAPA) found that 100 percent of vermicelli and citrus fruit, 95 percent of grapes, 91 percent of bananas, 90 percent of noodles, 82 percent of mangoes, 77 percent of dates, 75 percent of tomatoes, 60 percent of eggplants, 59 percent of apples and 20 percent of cucumbers contaminated with formalin and other harmful chemical preservatives. The Institute of Public Health (IPH) has conducted the test on 10,289 samples of 50 items and found that 47 items were adulterated.

## **6. Fundamental aspect on Consumerism :**

Bridging between globalization and Islamization: The consumerism movement has made a clear headway, as the beginning of the current century in its strong bid, ensuring full-fledged rights and privileges to the customer's community. To save and protect the customers from the clutches of the oppressive sellers, the movement of consumerism has been launched and, on its way ahead, it has made tremendous progress through leaving behind a number of milestones. The Islamic Approach to consumerism is based on social well-being in the form of a social good. Thus, in this process, the benefits of abandons in the dynamic, basic needs resume socio-economic development that sustains complementarily between a social change and economic growth with distributive equity. After that it generates the social product and direct resources towards social security and sustains total productivity and diversity of linkages among socio-economic factors by process of interaction, integration and evaluation. Owing to the absence of Islamic culture, social values, absence of interactive-integrative evolutionary phenomena, and the consumers of the study areas have been deceived in various forms. Data thus obtained have been shown in Table -1.



### Deception Areas of the Customers:

Deception Areas	No. of Respondents	Frequency in Percentages
Dishonesty in weight and measurement	80	16%
Information concealment of origin of products	77	15.4%
Adulteration	75	15%
Supply of inferior quality goods	50	10%
Misbranding of goods to be sold	40	08%
Absence of Environment to reach and mutual agreement freely	47	09.47%
Deception in Packaging	45	09%
Deception in Advertising	40	09%
Quoting inconsistent price	40	8%

(Source – Field Survey)

**Table- 1** reveals the major areas in which consumers are deceived in Study Areas. The Table further evidences that in 80 (16%) out of 500 samples, dishonesty in weights and measurements has been identified, followed by 77 (15.4%) respondents who have mentioned the information about the concealment of origin of goods and 75 (15%) respondent who have earmarked adulteration as the second and third areas of deception respectively. The Table further shows that the other means of deception are misbranding of goods to be sold (8%), absence of environment to reach at natural agreement freely (9.4%) supply of inferior quality goods (10%), deception in advertising (9.2), quoting inconsistent price (8%), and deception in packaging 9%). The table further reflects over-all picture of the marketing that are plagued with dishonesty in various dimensions. Islam not only envisages trade and commerce on the basis of honesty but also equals the status of truthful and trustworthy traders with those of the prophets (SAW), the Siddiquins(trustworthy) and the Martyrs in the way of Allah(Chapra,1992). Islam has further ensured consumer rights by ordering amiable conduct in performance of transactions and flexibility in settlement of accounts, foretelling the resurrection



of all businessmen as evil-doers and except those businessmen who fear Allah (SWT), follow the path of truth and tell the truth asking to retain from making more and more oaths at the time of making transaction (regarding the quality and prices of products traded).

### **7. Consumerism movement in western country:**

The history of the consumer movement begins in the United States. Beginning in the 1960s–70s scholars began to recognize "waves" of consumer activism, and much of the academic research on the consumer movement sorted it into "three waves of consumer activism". Since that time, other scholars have described other waves. During the decade of the seventies, the consumerism movement spread to Europe at an accelerated rate; yet, most studies in the late 1970s report that the consumerism movement has had a slow growth rate in Europe as compared to the U.S. movement.<sup>1</sup> This slow movement is inferred further from the lack of comprehensive study of the consumerism movement in Europe. In one study that was published in 1977, the author pointed out that with the exception of Sweden—whose consumerism movement paralleled or preceded that of the United States—other European nations are in an introductory or growth stage of the consumerism movement.

### **8. Consumerism movement in Muslim country:**

Like many other notions about the Arab world, this one is a figment of the imagination. From 2008 to 2010 I traveled through 18 Arab League countries, visiting many markets and companies and speaking with more than 600 people—from CEOs and entrepreneurs in skyscrapers to shoppers in souks and bazaars. Everything I saw and everyone I met suggested that the Arab market is not divorced from the rest of the world. Consumers there have the same demands as people everywhere, and despite the turmoil the region's markets are growing, globally interlinked, and intensely competitive.

### **9. Consumerism movement in Bangladesh:**

Consumer is the king of market. For this reason it is important to protect the consumer rights for the betterment of both the business man and consumers. In Bangladesh before 2009 there was no proper law to protect the consumer rights. But in 2009, the government of Bangladesh discloses The Consumer Rights



Protection Act, 2009. But the implementation of this law is not so good. The problem, discussed in the study, is practices of consumer rights in capital city and other big city is somehow acceptable but what is the real situation in remote area of Bangladesh about practices of consumer right.

### **10. Analysis and Findings: Growth and Development of Consumerism in Global and Ummatic(Nation) Contexts**

Historical data substantiates that, before the advent of Islam, the socio-politico-economic factors of the then world affected unfavorably the individual and social life of human beings (S.A. Moulubi, 1965). Consumers/customers were exploited mercilessly by the contemporary manufactures and traders of production and consumption. During the period, the consumers were deprived due to unethical, immoral and illegal marketing practices. It is further argued that the marketing system of the pre-Islamic Arabia was characterized by the inhuman practices such as underweighting, inconsistent pricing, domination of the producers. In these circumstances, Allah (SWT) sent His revelations on His prophet in the form of *Al-Quran* which later on played a universal role in bringing about the emancipation of mankind including those of the economic arena, particularly of the consumers' community. Later the traditions of the Prophet (peace be upon him) and the practices of the Muslim rulers were instrumental in developing an Islamic framework which ensures the application of Islam as a code of life (Chapra, 1975). Again, in occidental economy, the movement of consumerism was flourished in 1930 in the context of deceptive advertising, misrepresentation and misconduct of the marketers. Next the movement got speedy momentum during 1960's when the late U.S. President John F. Kennedy got the *Bill of Consumer Rights* passed in the U.S. Congress in order to protect them from the clutches of the oppressive marketer's community. After the downfall of the rightly guided caliphate when the Muslim World switched over to a monarchical caliphate instead, the Islamic world lost the basic changes that Islam brought about in all walks of human life including those of the marketing arena. This state of affairs continued till the beginning of the twentieth century when the Islamic world wakes up from its long standing slumber. During this period, the environment of consumerism that started engulfing the western world also affected the Muslim





Ummah(nation) directly or indirectly. However, there is a general allegation that consumers of Muslim world are being deprived by adverse environmental factors such as economic, cultural, political and so forth. It is rightly argued that proper exercise of human values, market culture, Islamic rules, regulations and culture might go a long way to nurture the growth and development of consumerism in global context in general and in the Ummatic context in particular(Y.A. Karzavi,1991).

**11.Leavings to consumerism movements:** as an attitudinal context, attitude is mental states used by individuals to structure the way they respond to it. The number and power of public interest groups have been increased during the last two decades. Later consumerism is an organized movement of citizens and governments to strengthen the rights and powers of buyers in relation to sellers into a major social force. In this context, the matrix of sellers and buyers rights has been shown in Table (M.A. Rahim,1996):

**Table – 2**

<b>Sellers Rights &amp; Buyers' rights on opined by recognized writer</b>	<b>Sellers &amp; Buyers Rights as opined by sample respondents</b>
<b>Seller's Rights:</b> 1. Right to get due price for goods sold.	1. Buying & selling should take place according to consensus.
2. Right not to be subjected to excessive bargaining.	2. Buyers and sellers should not try to deceive each other.
3. Right not to be subjected to excessive bargaining.	3. Buyers & Sellers should agree to a common method of weighting.
<b>Buyer's Rights:</b> 1. Rights to get right goods.	4. Buyers & Sellers should not enter into cut-throat competition.
2. Right to purchase goods at reasonable price.	5. Buyers & Sellers should try to accomplish transaction with due consideration to "Adl" and
3. Right to get goods fin proper weighing.	6. Buyers & Sellers should perform transactions with fear in Allah.



The sellers and buyers have right to get due price for goods sold, right not to be deceived in weighing, right of not being subjected to excessive bargaining, right to get right goods, right to purchase goods at reasonable price, & right to get goods in properly weighed conditions etc. The Table further argues that there lie a number of striking differences between the rights of the sellers and those of the buyers. But the sample respondents opined that in practices, the sellers of the study areas sell defective goods to the customers in the market, charge higher price for the goods sold, follow misleading advertisement policy, offer defective goods and seek profiteering motives and do not take into account the points of Adl'(justice) and 'Ihsan'(benevolence) in performing transaction(S.M. Hasan,1993). But, the crux of the problem is that consumerism movement has been adversely affected by the marketing forces. This in turn, mailed to adverse impact on the healthy growth of marketing culture in the country. There are many factors that have led to such a state of affairs. It appears that the important ones among them are the absence of human values, good norms, and absence of fear in the Almighty, the absence of sense of accountability in the Hereafter and so on. At this stage, we were interested to know about the differences between Islamic Approach and Occidental Approach regarding consumerism. The data thus collected have been shown in the following table:

**Table – 3: Differences between Islamic Approach and Conventional Approach regarding Consumer.**

<b>Conventional Approach *</b>	<b>Islamic Approach **</b>
1. The right to be well informed about important aspect of the products.	1. To ensure better quality of life through Shariatic process.
2. The right to be protected against questionable products and marketing practices.	2. To assist human beings to play their roles as the vice-general of Allah by ensuring their rights as consumers.
3. The right to influence products and marketing practices in ways that will improve quality of life.	3. To ensure Haqqul Ibad(right of people) to the customer's community through consumerism.



4. The right to expect the product to be safe.	4. To maintain balance in distribution of wealth in society through consumerism.
5. The right to expect the product to perform as claimed.	5. To ensure Ummatic (national) brotherhood through consumerism.

\*Source: (Kotler and Amrstrong, 1995).\*\* (Nayang, 1976: 15, Nisar Ahmad, 1979).

Table -3 portrays that in the conventional Approach a piece means statement that has been made about target markets whereas in Islamic Approach the markets have been considered to be a whole in so far as their they all being is concerned. The Table further argues that Islamic Approach towards consumerism looks up on man as vicegerent and servant of Allah along with his status as a customer-cum-consumer in contrary to the conventional approach which lays stress upon man as a customer cum-consumer only in the material contexts (George , and David , 1980). The Table also has evidences that provided the fact that quality of God-fearing is inculcated in the life-styles of the marketing men; the point of achieving highest level of consumerism may be a reality because in other environment they will be able to avoid the path of pursuing the genuine path to consumerism through the exercise of their human wit. At this state, we were interested to know from our sample respondents regarding consumerism. The data thus obtained have been shown in Table-4.

**Table – 4:** Attitude of Samples towards Consumerism

Attitudes of Respondents	No. of Samples	Frequency in Percentages
Orientation Towards Consumerism	57	10%
Away From Consumerism	425	85%
Silent Abut Consumerism	18	5%
Total	500	100%

(Source – Field Survey)

Table-4 depicts that 85% of the sample respondents are away from consumerism in study areas. The table further evidences that 10% of the sample respondents are oriented towards consumerism. It has been inferred from the Table that the marketing culture in the country has been obstacles owing to the non-propagation



and non-practice of the concept of consumerism, erosion of moral values, high profiteering motives etc. This is hampering the growth and development of the marketing practices on the one hand and jeopardizing brotherly relationship in the human society on the other. This has in turn, retarded the implementation of 'Adl(justice)' and 'Ihsan (benevolence)' in human society through the mechanism of marketing and consumerism as prescribed by the Quran and the Traditions of the Prophet(pbuh). Subsequently, Islam envisages a consumer-oriented marketing culture which ensures human well being (Falah) and purifies life and which gives utmost importance to brotherhood and socio-economic justice and requires balanced satisfaction of both the material and the spiritual needs of all human beings.

### **12.Environment Factors Affecting Consumerism:**

The success or failure of a system or movement depends, to a great extent, on surrounding environment. The environmental factors are mainly of two types Viz, controllable & uncontrollable factors. An examination of existing literature reveals that the main factors among them are the absence of sound marketing culture, illiteracy of marketers as well as of consumers, non-conversance with Quranic knowledge and Traditions of the Prophet, absence of exercise of Islamic Values and Norms by the law enforcing agencies, lack of practice of Shariah and the precepts of the companions of the Prophet (saw) in marketing (Bukhari Sharif). However, the developing countries mainly the Muslim world are criticized on the ground that lack of consumer interests is over and thus the consumer's society suffers a lot. However, the data regarding the factors of consumer deception have been collected that is shown in Table -5.

Environmental Factors affecting Consumerism in the Study Areas:

<b>Environmental Factors affecting consumerism</b>	<b>Frequency in Percentage</b>
Non-conversance with the Quranic knowledge and traditions of the Prophet (PBUH)	100%
Absence of exercise Islamic Values and Norms by law-enforcing Agencies	100%



Lack of Practice of Shariah and the precepts of the companions of the Prophet (PBUH) in marketing.	90%
Illiteracy of the Marketers and customer/consumers	77%
Absence of Islamic Marketing System	75%
Absence of Islamic Government	100%

Source: Field survey

Table -5 presents that 100% of the samples consider non-conversance with Quran and Traditions of the Prophet (saw), absence of exercise of Islamic norms and values by the law-enforcing agencies and the absence of Islamic government in the study area are the most important environmental factors leading to consumer deception. The other important factors are the lack of practice of Shariah and the precepts of the companions of the Prophet (peace be upon him), illiteracy of the marketers and the customer consumers and absence of Islamic Marketing system which are also responsible for the law-level of consumerism in study areas (M.A. Rahim,1996). The respondents, however, mentioned that the application of the Quranic principles, the traditions of the Prophet (saw) and the agreed opinions of the early Muslims thinkers in connection with Islamic political economy in general and marketing in particular will ensure better environment which, in turn, will pave the way of sound and peaceful life in this world and in the Hereafter (Hadith, Muslim Sharif). Thus, the process will meet the challenges of global order in the 21<sup>st</sup> century in the socio-economy-polities environment of the global economy in general and the socio-economy of the Muslim world in particular.

### **13.Mechanizing of consumerism in the 21<sup>st</sup> century in context of New Global order:**

With the coming of information technology of the 21<sup>st</sup> century mankind has entered an extentusively interactive inter-dependent and complementary world System. This carries an epistemology of a process as oriented global economic system. This concept of global political economy encourages borderless trade boundaries. The basis of this process is Divine Unity (Towhid) and the success of this process-oriented mechanism depends on interactions, integration and innovation. Moreover, the spirit of Islam, Ahkam and Sunnah are the basic inputs in the process of consumerism movement in the Islamic perspective (Abu Dawood Sharif).



**Table- 6: Mechanism of Consumerism Movement in Islamic Perspective**

<b>Mechanisms of consumerism movement in Islamic Perspective</b>	<b>Number of Respondents</b>	<b>Frequency in Percentages</b>
Establishing Islamic consumer organizations	50	10%
Protection through enacting Islamic Laws	90	18%
Introducing culture of Divine Unity and Traditions of the Prophet (saw)	60	12%
Awaking social Awareness for exercise Islamic Values and Norms	50	10%
Instituting Task Force for follow-up of Islamic Marketing Practices	70	14%
Infusing spirit of honesty and sincerity in marketing intelligence service	40	8%
Publishing information and data regarding marketing in Islamic context and disseminating them through Radio and Television.	50	10%
Establishing Islamic Mobile courts to check marketing mal-practices and indiscipline	50	10%
Diverting the role of govt. Agencies Towards Islamic marketing goods.	40	8%
<b>Total</b>	<b>500</b>	<b>100%</b>

Source: Field Survey

Table -6 reveals that 18% (PO) of the respondents identify protection of consumer rights through enactment of Islamic laws as the number one mechanism followed by instituting Task Force for the follow up of Islamic Marketing practices (14%) and introducing culture of Devine Unity and Traditions of the Prophet (peace be upon him) (12%). 50 (10%) of the respondents simultaneously mentioned establishing Islamic consumer organizations, awaking social awareness for the exercise of Islamic values and norms, publishing information and data regarding



marketing in Islamic perspective and disseminating them through radio, television, establishing Islamic mobile courts to check marketing manipulation and indiscipline. Next the respondents also remarked infusing the spirit of honesty and sincerity in marketing intelligence service and directing the role of government agencies towards Islamic marketing goals as the other mechanisms of consumerism. It is rightly alleged that Muslim countries have, for decades, been following a marketing system copied from western marketing culture which lacks human values, social commitment, fellow feeling etc. These, along with a number of an Islamic customs and marketing malpractices, have led to an unrealistic, unethical and illogical marketing system which is unwarranted in the light of Islamic values as well as Shariatic(consultation) process.

#### **14.Consumerism Movement:**

Issues and Challenges in the 21<sup>st</sup> century, Hasan Al-Banna and contemporary Muslim scholars rightly state that Islam is a complete code of life. Again, the rise of a healthy marketing culture, growth of sound marketing practices and evaluation of an ideal marketing-oriented society are the pre-requisite for the success and revival of Muslim Ummah to face the challenges of 21<sup>st</sup> century in New Global order. However, the present study pin-points a number of problems in the growth and development of an ideal consumerism movement in Muslim countries in general and in Bangladesh in particular. The major problematic areas as identified in the present research in the process of protection of consumer rights through Islamic Approach in the study area are as follows:

##### **(i) Inadequacy in Practice of the Concept of Legal Trade and Commerce as an Act of Worship**

As an act of worship the practice of legally permitted trade and commerce is miserably limited in the Islamic countries in general and in Bangladesh in particular. But, Islam has ordered the carrying out of trade and commerce by the Muslims, keeping in view the points of Ibadah(worship). Islam opines, if worldly pursuits are sought after within the limits permitted by the Quran and Sunnah, they will automatically be considered acts of worship and submission to Allah



(S.W.T.). But the worldly activities of the Muslims of the later days assumed so much a secular and irreligious trend that they had at long last set to forget the ordains and limits sanctioned by Islam on trade, commerce and marketing. This, intern, has obliterated from their mind the worship like status of commercial and marketing activities. This has given rise to the multifarious problems in commercial and marketing activities.

#### **ii) Absence of Practice of Islamic Culture and Human Values**

The advent of Islam under the leadership of the last prophet(PBUH) of Allah in the period between 610 A.D. and 632 A.D. brought about a full-pledged revolution in the then cultural horizon and human values of the people of the major part of the world which prevailed unabatedly up to the abrogation of the Islamic Caliphate in Turkey in 1923 A.D. Islamic culture and the human values fostered by it lay profound influence upon the commercial and marketing practices obtained in the Muslim countries. As great erosion has occurred in Islamic culture and sense of human values, the relationship between the sellers and buyers has worsened so much so that both the groups have involved themselves into a cut-through internecine war instead of co-operating with one another.

#### **iii) Lack of Enactment of Islamic Acts, Regulations and Rules (R. Bhatt,1983)**

Dealing with the issues and challenges of the 21<sup>st</sup> century in a New Global Order in connection with the protection of consumer rights through Islamic approach is subject to enactment of Islamic Acts, regulations and Rules. The issue of protecting consumer rights can be made further forceful provided that it is backed by a strong legal basis of Islamic Acts, Regulations and Rules. But, the fact is that any type of Islamic code of conduct in a macro context including the one of protecting consumer rights in Islamic perspectives is influenced among others by the factor of enactment of Islamic Acts

#### **iv) Inadequate Role of Consumers Interest Groups**

Consumer Interest groups generally play significant roles in the protection of consumer rights in global contexts. These groups raising the manifold issues regarding consumer deprivations and subjects concerning advancement of





consumer Rights, privileges and benefits, draw the attention of the concerned departments of the contemporary governments that stresses on the advisory roles to be played by them, and oblige the manufacturers, wholesalers, retailers and other intermediaries honor the rights of the customers/consumers.

**v) Lack of Accountability to Almighty Allah**

Sense of accountability to Almighty Allah in the Hereafter for the deeds done by one in this world either spiritual or in mundane context is the most leading determination of a Muslim's fate in the next world, provided the Muslims go forward to their journey of life with fear in Allah (SWT) and order their lives both individually and collectively with the sharp sense of accountability in the hereafter. They are bound to prosper and develop more than others.

**vi) Deviation from Morality**

The relationship between the mundane activities of human beings and observance of morality in performance of the same had been strongly stressed upon in the teachings of all the Holy Scriptures including the Holy Quran. All the prophets of Allah including the last of the Prophet (saw) re-iterated the significance of following the principles of morality in all walks of human life. It is observed that the caliphs under the rightly-guided caliphate and the companions of the last Prophet of Allah (SWT) were personalities with strong moralities and strongly pleaded for maintainance of morality by the faithful in their worldly affairs.

**vii) Lack of Interaction, Integration and Co-operation among the Muslim Countries in Economic Context**

To launch a consumerism movement aiming at consumer protection through Islamic perspective, there is an urgent need for interaction, integration and co-operation among the Muslim countries. Since the abolition of the Ottoman Caliphate in 1923, the Muslim countries became disintegrated from each other and fell much behind the Non-Muslim countries in Trade, commerce and Marketing. Not to speak of re-organizing their trade, commerce and marketing in Islamic context, they even found it very difficult to maintain their status-quo in economic context.



### **viii) Inadequate Research and Developments**

Inadequate research and Development in the Muslim countries is also one of the right bottlenecks in the way of consumer protection and consumerism in Bangladesh in particular and in other Muslim countries in general. Owing to little or no research in marketing areas like consumer protection and consumerism movement, members of the business community in the Muslim countries have not yet become conversant with the modus operate of trade and commerce in Islamic lines

### **ix) Lack of Organization to Protect Consumer Interests in the Muslim Ummah(nation)**

Very few organizations and institutions are there in the Muslim countries to uphold the rights of the consumers before the contemporary governments and the business community. Consequently, the governments of the Muslim countries could not adequately be persuaded to enact Acts and legislations with respect to consumer protection and consumerism. Moreover, the members of the Business community in the Muslim countries did not feel morally pressured and motivated to come forward to discharge their responsibilities in this regard (Alam,1997).

### **15. Recommendation:**

#### **Strategies and Policies to be adapted to meet the Challenges of the Consumer Movement in the 21<sup>st</sup> Century in Islamic Countries:**

The problems that hinder the protection of consumer rights and the launching of the consumerism movement in Bangladesh in particular and the Muslim countries in general have been identified above. In order to offer protection of consumer Rights and create congenial atmosphere for a consumerism movement in the Muslim countries including Bangladesh, following policy and strategic measures may be considered:

I) To Establish Shariah-based Rules, Regulations, Acts, statutes and Ordinances in Marketing Process

II) To Motivate People in the Islamic Countries to Practice Islamic Culture and Norms:



- III) To Awaken Sense of Accountability to Allah in the Ummah
- IV) To formulate Quran and Sunnah- based Marketing Legislations
- V) To Provide Consumer Education through Islamic Information Technology
- VI) Role of Religious Institutions in Fostering Islamic Consumerism Movement
- VII) Growth of Islamic Consumer Reanimations
- VIII) Motivation to Research on Islamic Consumerism Movement
- IX) Introduction of Courses on Islamic Consumerism in the Syllabi of the Formal and Informal Educational Institutions.

### **16. Conclusion**

The protection of consumer rights through Islamic approach has in the meantime assumed unenviable dimension of importance in Bangladesh in particular and in OIC context in general. All Muslim countries including Bangladesh have rectified the relevant UNO conventions in the area concerned. Moreover, they have also been committed to the message of consumerism as member-states of the OIC-state, Non-aligned conference and the 56-member Organization of Islamic conference. That is why, the Muslim state will have to come forward to devise ways and means to protect the rights of customers and consumers very effective and uphold the banner of consumerism movement in Islamic framework. It is the historical responsibility of the Islamic countries to identify the new and uncommon issues and challenges that may reshape the premises of consumer protection and the dilemma of the consumerism movement in the 21<sup>st</sup> century in a New Ummatic(national) Context. Timely response to such issues in new international situations and changed Ummatic contexts might be proven highly beneficial for the Muslim countries in micro as well as macro perspectives. Unnecessary delay in response or no response at all may prove to be vitally fatal for them.



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