

Abstracts

Growth of Industrial Entrepreneurship in Bangladesh: A Study of Bank Financed Engineering Industries

The study is on the growth of industrial entrepreneurship with special reference to the growth of entrepreneurship in selected bank financed engineering industries in Bangladesh during the period 1973 to 1990.

The study postulates that the growth of industrial entrepreneurship in any country depends on a plethora of conditions, some of which are political, some of which are social and most of which are economic. But the most important point is that the conditions must be conducive to the growth of industrial entrepreneurship. The study, therefore, seeks first of all to explore and identify the plethora of conditions that have impact upon this growth. It then hypothesizes that many of the conditions which constitute the environment for the growth of industrial entrepreneurship in Bangladesh are still unfavorable, although monetary and fiscal policies of the country are said to have been brought in line with the requirements of entrepreneurship growth.

The study takes into account only four variables, namely, entrepreneurial environment, bank finance, levels of education and previous experiences of entrepreneurs for the purpose of identifying the causes of success and failure of entrepreneurship growth in the bank financed engineering industry of Bangladesh. It was hypothesized that these variables would have impact upon this growth. Consequently, entrepreneurs with higher levels of education, particularly technical and engineering education, and with previous experience either in trading or manufacturing could come out more successful than others given the same sort of industrial environment.

The study found that while the factors of entrepreneurial environment were conducive, four were discouraging. Another factor had neither inhibiting nor encouraging type of impact upon the environment. An attempt was therefore, made to hypothesize that the entrepreneurial environment of Bangladesh was unsuitable to growth of industrial entrepreneurship in bank financed engineering industries. Under such circumstances, the effect of bank finance on entrepreneurship growth could be frustrating. It was also suspected that the banks might have failed to make proper identification of the potential entrepreneurs. Such identification is possible only when the banks have some knowledge about the sources of entrepreneurs. It was therefore necessary to know the backgrounds of the entrepreneurs. In the supply of industrial entrepreneurs of bank financed engineering industries of Bangladesh, general education occupied the important position. But in case of their growth, higher education (general and technical) contributed much. As regards the birth order, second born children had the highest incidence of entrepreneurship. Generally sons of traders, peasants and service holders incidence of entrepreneurship. Generally sons of traders, peasants and service holders occupied the first, second and third position respectively in supplying entrepreneurship. Entrepreneurs occupational mobility was the highest in trading followed by engineering service and government service. Persons experienced in trading and services, particularly engineering service, contributed more to growth of entrepreneurship in those industries.

The study suggests that increase of transport capacity, changes in loan and financial policies, provision of supporting services and creation of social milieu may answer to the unsuitable entrepreneurial environment mentioned above. According to this study, proper identification of potential entrepreneurs and rendering support and sustaining services to them, publicity of entrepreneurship as a lucrative profession in mass media, expansion of education. particularly engineering education, preference to general and engineering education, particularly engineering education, preference to general and engineering education, and previous experiences in trading and services,

particularly in engineering service, of entrepreneurs at the time of considering of loan proposals for bank finance may be helpful in identification and selection of prospective entrepreneurs. Experiences from other developed and developing countries were mentioned to substantiate the arguments. Hence, it is expected that the study will be useful to bankers, researchers, policy makers, students and others interested in growth of industrial entrepreneurship in Bangladesh and other countries.

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IDEOLOGY OF THE FARAIZI MOVEMENT OF BENGAL

The Faraizi movement of Bengal was the first organized Islamic revivalist movement in British India. It was not merely a religious movement but its activities also extended to socio-economic, political, cultural, *dawah* and agrarian spheres. Its genesis could be traced to local factors such as religious, socio-economic and political conditions prevailing at that time in Bengal. But it was also influenced by the general awakening in the Muslim world and the rise of Islamic revivalist movements during the 19th century throughout the Muslim world. This movement was launched by Haji Shariatullah (1781-1840) in the first quarter of nineteenth century in British Bengal. The basic aims and objectives of the movement were related to the religious reform and restoration of the true Islamic spirit but gradually its activities were extended to the spheres of politics, economy and culture as without all round upliftment of the Muslims no real change could be expected to take place. Moreover, as Islam does not countenance a division among the various spheres of human society, the Faraizis could not have legitimately looked over these aspects.

This thesis seeks to put the Faraizi movement in its correct perspective by working out its ideology in relation to not only religion but other aspects of its activities which covered politics, economy, culture etc. This will help not only in comprehending the actual nature and character of the movement but also make it possible to assess its contribution in the transformation of the

Bengali Muslim society as also its wider role outside the main areas of its influence.

The thesis is comprised of seven chapters. The first chapter devotes into the background in which the Faraizi movement was launched and seeks to identify the factors which led to the emergence of the movement. Besides, the factors which were clearly located in Bengali society itself, certain other factors which were operating beyond the frontiers of India almost through out the Muslim world seem to have played a role in shaping the theological content of the movement. An attempt has been made to address the question that how far Faraizi movement was influenced by the contemporary reform movements working in India and outside India particularly the Wahhabi movement of Arabia and also to identify the elements that it might have borrowed from one or the other movement.

The second chapter explores the religio-spiritual ideology of the movement. As the strict followers of the Quran, Sunnah and Hanafi jurisprudence and Qadiria silsilah of sufism, the Faraizis emphasized on Tauhid, Taubah, shariat and all obligatory and fundamental teachings and duties of Islam. They particularly insisted on uncompromising Tauhid. Perhaps due to practical reasons, they followed the Qadiria Silsilah but they vehemently opposed every thing which was not in strict conformity with the Shariat. They ruthlessly suppressed all kinds of un-Islamic ceremonies, rites, traditions customs, bidat and shirk etc. As a result of their efforts and preaching, the regions under their dominance became singularly free from these evils and the true religious consciousness came to the face.

The third chapter is devoted to the study of dawah activities of the movement. The importance of dawah, its place in the Faraizi programme, the policies and strategies adopted for the realization of this objective, the itinerant preachers and their methods have been discussed. If the whole picture is taken into consideration, it would clearly emerge that the Faraizi movement was basically and foremost a dawah movement.

The fourth chapter explains the Faraizi ideas and position relating to the socio-economic issues and problems faced by the peasants

and weavers. The struggle that the Faralzis launched with a view to a meliorate the condition of these classes and provide them succour and relief from the overpowering burden under which they were groaning, is indeed a shining chapter in the history of the Faraizis. These measures helped in restoring the sense of dignity and self-respect among the peasants and weavers. The Faraizts tirelessly struggled against atrocities of zamindars and indigo planters and their role in organizing resistance to them through combinations, strikes and rising is historical. These activities of the Faraizis forced the hands of the government to take cognizance of the gravity of the situation and seriousness of the problem and to take remedial steps. Formation of Indigo commission of 1860 and promulgation of a number of acts owe their origin to the Faraizi resistance.

Fifth chapter describes political ideology of the Faraizis. Many modern historians think that it was not involved in matters of political nature and hence it was basically a political, interested only in religious reform. But a dispassionate examination of the evidence available on the subject would not go to support this contention. On the contrary, it would seem that it had all the basic ingredients of a political party, particularly because Islam does not separate any division between politics and religion as Imam Ghazali has affirmed that state and religion are twins. To begin with, along with the religious reform which was the prime concern of the Faraizis, they also sought the expulsion of the alien British rule and establishment of Islamic state as many of the religious obligations could not be discharged under a non-Muslim government. Hence their declarations of the British India as *Darul Harb* and suspensions of the *Juma* and *Id.* prayers which remained suspended till the creation of Pakistan. The government also perceived their activities as anti-Brttish and hence the Faraizi leaders were imprisoned on Many occasions. Moreover, the establishment of courts to settle the disputes of the people, refusal to pay taxes and government due, occupation of government lands and other such activities in effect amounted to the establishment of a state within the state. Besides, they rendered all possible help to the followers of Saiyid Ahmad Shahid and the rebels (Mujahid)

during the fateful days of 1857. It was in keeping with this tradition that the Faraizis played active role in the movement for the creation of Pakistan. They continued to take deep interest in the political affairs of Bangladesh even today. It is clear that they had a definite political ideology and worked hard for its realization.

One of the areas where the Faraizis achieved greatest success was in the field of morality and culture. The sixth chapter seeks to study the moral and cultural ideology of the Faraizis. Morally and culturally the Bengali peasants were leading a life that was almost sub-human. While on the one hand, the Bengali Muslim society was full of ceremonies and rites which were blatantly un-Islamic. On the other hand, their long subjugation and exploitation by the zamindars and indigo planters had deprived them of all sense of self-respect and honor. Dance, music, many ceremonies connected with birth, marriage and death which were thoroughly un-Islamic, were prevalent. Widow marriage was frowned upon. Tazlah processions were common. The Faratzis worked relentlessly to eradicate all these un-Islamic customs and remarkably succeeded in cleansing the Bangla society from these evils. A sense of dignity of labor and self-respect was inculcated among them. Faraizi insistence on a particular code of dress and behavior gave the peasants a distinct cultural identity. Widow marriage was encouraged and a series of such reforms were introduced which changed the very face of rural Bengal. Moreover, up to that period generally Persian, Arabic or Urdu languages were used for the purpose of preaching and religious discourse, the Faraizis used Bangla as the medium of their preaching. It enabled them to establish support with the poorest of the poor and the most ignorant. At the same time it gave impetus to the Bangla which made rapid progress.

The last chapter examines the *KhilaJat system* of the Faraizis and seeks to work out the hierarchical organizational structure that the Faraizis had established throughout the areas of their dominance. It was a very well-knit and effective set up.

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