Entrepreneurship Development for Rehabilitation of Muslim Youth –
Investigating the Role of Islamic Bank Bangladesh Ltd. (IBBL)
Mohammed Solaiman¹ and Sanoara Yasmin²

Abstract
Generation of self-employment among Muslim youth is most crucial in Bangladesh. Of all the factors that contribute to the situation, lack of technical know-how is most significant. In Bangladesh, millions of Muslim youth are looking for jobs. These unemployed youth can be involved in different types of self-reliant projects. But the success of the projects depends on the development of the skills of the youth. In this context, IBBL is playing significant role in the process of skill development of youth through entrepreneurial training. The data and information have been collected from Bangladesh. An attempt has been made to discuss the issue how entrepreneurial training program of IBLL can be used in motivating Muslim youth towards self-employment activity as a career. To set up a small venture and run it successfully by emerging youth entrepreneurs three types of assistance are required such as stimulatory, supportive and sustaining activities. Major roadblocks on the way of Muslim entrepreneurship development have been empirically identified to be the paucity of fund, low level of education, training, technology and experience of the entrepreneurs. The paper concludes with suggestions for increased cooperation and collaboration among the Muslim countries for youth entrepreneurship development of Muslim Ummahs.

Key words: Entrepreneurship, Rehabilitation, Muslim Youth, Islamic Bank, Bangladesh

INTRODUCTION
Human resource is an important determinant of economic growth. Human beings are active agents of growth who exploit natural resources, accumulate capital, build social, economic and political institutions and activate the growth process (Sadeq 1991). Youth is the most potential and viable human resources to a nation. They are volatile, enthusiastic, courageous and always ready to accept new ideas. For this reason, they are called change agent. Organized youth is major power in any society to bring about socio-economic changes. In Bangladesh, the youth in the age range of 15-30 years constitute about one third of the total population (35 million approximately). Ninety percent of the youth live in the rural areas, most of them are school drop-outs and do not have much opportunity to learn any skill to engage themselves in productive activities (Abedin 1993). Further, thousands of youth in Bangladesh continue to suffer from poverty, illiteracy, malnutrition and unemployment etc. Apart from other characteristic features of developing countries, Muslim in Islamic countries and also those living as cultural minorities in other countries, share a relatively higher incidence of poverty, low productivity and unemployment (Mohsin 1995). But Islam’s basic concern is human welfare. The Quran and Sunnah reveal an overriding interest in the overall welfare of mankind (Al-Quran 2:201), while a unanimous view of Fuqaha (Muslim jurists) is that the welfare of the people and their relief from hardships is the basic objective of the Shariah (Chapra 1985). The life of mankind consists of two sequential stages: the worldly life (from birth until death) which is temporary and the life of the hereafter (that begins after death) which is eternal and permanent (Al- Qur’an 87:16). Islam desires welfare of this composite life (Al- Qur’an 28:77). A fundamental principle of Islam is to prohibit monasticism and encourage economic activities not for the sake of accumulating wealth, but for the welfare of mankind (Al- Quran 57:27). The Qur’an states that all the natural resources are meant for the benefit of mankind (Al- Qur’an 2:22). Man should explore them, use them for production, enjoy the fruits of producing goods and services, and use them for meeting moral and social obligation (Al- Qur’an 28:77). Thus, optimum and efficient use of human resources is important for accelerating production and as well as attaining other aspirations of life. This needs development of human resources and their proper and efficient use which are highly emphasized in an Islamic economy (Ahmed 1979).

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Bangladesh is predominantly a Muslim country. About 90 percent of its population holds strong faith in Islamic culture and ideology in their feelings and in daily life. Islamic way of life is very much consistent with economic diligence of a man as an entrepreneur. Allah (SWT) asks people to search for his bounties where the prayer is over (Al-Qur‘an 62:10).

In such a context, one of the foremost needs for the development of economic status of rural youth is the creation of job opportunities for rural youth in rural areas of Bangladesh. But, generation of self-employment among youth particularly rural ones is most crucial in Bangladesh. Of all the factors that contribute to this situation, lack of technical know-how is most significant. In Bangladesh millions of youth are looking for jobs. These unemployed youth can be involved in different types of self-reliant rural projects. But the success of the project depends on the development of skills of the people. In order to build the skills of the Muslim youth, entrepreneurial training through participant-oriented approach and the program starts with describing participants’ experience. The existing popular knowledge is recognized and new skill built up on the basis of existing knowledge. The rural youth become a self-reliant, creative and self-motivated human resource.

Further Islam tends to provide a good amount of production to entrepreneurs against risk and uncertainty. Modern entrepreneurial activities are mostly financed by banking system. The Islamic Bank Bangladesh Ltd. has a unique arrangement like small business development scheme that motivate entrepreneurs to take initiative in small business development.

**Sharma Model for Entrepreneurship Development**

Sharma and his associates developed a model for entrepreneurship development in developing Muslim countries like Bangladesh. In this model the activities are classified in three distinct categories mainly:

1. Stimulatory Activity
2. Support Activity
3. Sustain Activity

The stimulatory activity to all such efforts that stimulates entrepreneurship in any society. It includes entrepreneurial education, identification of potential entrepreneurs, motivating them by providing economic insights by managerial skills through training and creating situations where entrepreneurs get due recognition. The support activity refers to all such activities that help entrepreneurs in establishing and running their enterprises. The sustaining activities are all those that help to ensure continued, efficient and profitable functioning of an enterprise (Sharma et. al 1979). Sharma and his associates’ model has been applied in order to measure the adequacy and efficacy of packaged programs for Muslim youth entrepreneurship development in Bangladesh. This model consists of fifteen items, five for measuring the component of stimulatory activities, five for assessing supportive activities and five for examining sustaining activities. A seven point scoring format (+3 = full satisfaction, -3 = full dissatisfaction) was employed for all the items.

**Rationale of the Study**

Islam encourages entrepreneurship development for economic entrepreneurship development for economic growth and Islam provides motivation for economic activity in order to earn a halal living (Sadeq 1985). Islam is a religion of self-realization. It encourages men to remain always in search of bounties of Allah. Islam accords business a place of high esteem. The spiritual leaders of the Islamic World such as famous Imams and Sufis were mostly people who derived their livelihood from trade and industry (Hossain, 1963). Again commercial orientation and mercantile tradition are not alien to Islamic way of life. It is also on record Hazrat Omar (R), to give every possible encouragement to trade and commerce, founded the city of Basra on the West — Bank of Shat-al-Arab, between the confluence of the Tigris, Euphrates and the Persian Gulf (Danvers. 1966).
To the cities Islam is change resisting. McClelland (1971) and some other writers hold a different view who posit that it is achievement motive, rather than profit motive, which inspires entrepreneurial activity. In fact, Islam provides ample incentives for achievement motivation. Allah (SWT) commands mankind and encourages them to possess achievement motivation, Allah (SWT) says, complete to achieve what is good (Al—Quran, 2: 148). This good thing does not pertain only to the hereafter, it pertains both to here and hereafter (Al—Quran, 28:77). Economic development and self reliance for the Muslim youth have been an important issue in the political and economic arena of the Muslim world. Since economic reform and reorganization of socioeconomic institutions are important ingredients the Islamic revival, the economic system of Islam must have a curing effect on the soul on stagnating intuitions of backward Muslim countries. But facts remain that while the least developed Muslim countries are in acute shortage of fund, the surplus of the capital rich Muslim Ummahs are mostly flowing out to serve the economy beyond the Muslim world. Not only that, most of the lucrative jobs in labor poor Muslim countries are also monopolized by the developed country experts, technicians and high skilled personnel (Islam 1986). But mutual cooperation among the labor — poor and the capital — poor Muslim countries in the spirit of Muslim Brotherhood can contribute much towards the development of Muslim Ummahs. The utilization of labor and capital of Muslim Ummahs remain an entrepreneurial function.

Objectives
The purpose of this paper is to initiate discussion on the subject rehabilitation of Muslim youth through entrepreneurial training for self-employment which is now emerging as an alternative source of employment of Muslim Ummahs. In course of the research, attempt will be made to discuss the issues relating to the nature of the youth unemployment problem, significant of entrepreneurial training as a means of self employment for Muslim youth, role of IBBL, problems there of and suggest policy measures.

METHODOLOGY
Both primary and secondary data has been used in the study. Work so far done on the subject has been limited. However, available existing literature has also been reviewed to a certain the factors with the development / backwardness of Muslim youth entrepreneurship development. Moreover, different annual reports, policies, strategies of IBBL have been consulted for this research purpose. In empirical survey, requisite data were collected by structured questionnaire designed in the light of the objectives of the study. For this purpose, 100 Muslim youth entrepreneurs of Bangladesh have been selected on the purposive sampling from the list of target entrepreneurs group of Islamic Bank Bangladesh Ltd. Focus group study has been conducted to collected qualitative data in this regard from the policy makers, managers and other concerned groups of IBBL. Various statistical tools like averages and percentages were used in the study. Seven point bi-polar scale systems were used in recording opinion data of the sample respondents. Factors indicating growth of youth Muslim entrepreneurs were rated by weighted score.

Muslim Youth Rehabilitation: Entrepreneurial Training Programs of IBBL
Islamic Bank Bangladesh Ltd., since its inception has been working for the upliftment and emancipation of the unprivileged and neglected section of the Muslim youths and has taken up various schemes for their well-being. These programs have been evaluated in the following captions:

Entrepreneurial Development Program for Muslim Unemployed Youths
This scheme has been taken up for self-employment of educates unemployed Muslim youth of rural Bangladesh and to provide investment to small businessmen and entrepreneurs. Investment is extended for about 200 economic activities in sectors as livestock, fishery, agro farming, trading, transportation, etc. Under this scheme, finance is provided without collateral up to Taka. 30000 and on easy terms upto Taka. 50000. An internal evaluation of the program indicated about 50% effectiveness in terms of starting and running the enterprises successfully. The program seems to suffer from several problems like lack of scientific approach in selection of trainees and course design, lack of motivation of the trainers and absence of proper monitoring system. Further, the sample respondents opined that most of the
Entrepreneurship Development Program have been developed and designed without any formal assessment of the training need of the target group. Thus it appears that the program is not need based as well as not effective too.

Entrepreneurship Development Program for Muslim Young Doctors
The Bank has taken up this scheme to help unemployed qualified doctors to go for self-employment and to provide latest medical equipment to specialist doctors to extend modern medicare facilities throughout the country. The program has been undertaken to encourage this target groups to engage in self-employment as an alternative source of employment. The major areas of training include starting clinic for better health care services, motivating them for undertaking income generating activities, marketing and financial management etc. The doctors are assisted in getting financial support and other services from the concerned organizations and other funding sources.

Transport Investment Scheme for Muslim Youths
Under this Scheme, investment is being allowed to the existing successful businessmen and potential youth entrepreneurs in this sector for all types of road and water transport like bus, mini-bus, truck, launch, cargo-vessel, transport for rent-a-car service; and baby-taxi, tempo, pick-up van for self-employment. In this scheme, the bank has taken a program to identify potential Muslim Youth Entrepreneurs and provided training, credit facilities to start new transport businesses. However, the program has some limitations such as coverage is too limited, duration of training program is too short and there is no follow up assistance and counseling program. Moreover, the support of this program is mainly concentrated on the existing and successful youth entrepreneurs.

Agriculture Implements Investment Scheme for Muslim Youths
In keeping with the view of the people-oriented and welfare objectives of the Bank, this Scheme has been introduced to provide power tillers, power pumps, shallow tube wells, threshers machines etc. on easy terms to unemployed rural Muslim youths for self-employment and to the farmers to help augment production in agricultural sector. The bank offers short training courses for potential rural Muslim youth entrepreneurs. The program has been undertaken to encourage this target groups to engage in self-employment as an alternative source of employment. The trainers are assisted in getting different logistic support from various organizations. It has been opined that there is no follow up support services for trainees as per the requirements of target groups.

Micro Industries Investment Scheme for Muslim Youth
To create wider base for industries as well as to encourage establishment of micro-industries in different areas of the country by the potential Muslim youth entrepreneurs and for diversification of the Bank’s Investment port-folio, the Bank has introduced ‘Micro Industries Investment Scheme’ for Muslim youths. Different sectors like food and agriculture based industries, plastic & rubber industries, forestry and furniture industries, engineering industries, leather industries, chemical industries, textile industries, recycling industries, service industries, electrical accessories industries. The main features of the program were to create employment opportunities for youth, promote entrepreneurship among Muslim youth, develop small industries as family enterprise and make them self-reliant. Trainees are mostly school drop-outs or illiterate rural youth having requisite qualification for different self-reliant programs. The duration of training courses varies from three days workshop to three weeks training services. It appears that the training program is not need based as well as not effective too. Admittedly, most of the programs have been developed and designed without any formal assessment of the training need of the target entrepreneurs.

Rural Development Scheme for Muslim Youth
Islamic Bank has taken up a scheme to reactive the rural economy and develops model villages through integrated approach. The objective of the scheme is to create income generating and productive self-employment opportunities for Muslim youths through extension of investment for the development of rural areas and thereby contribute in alleviating rural poverty. It covered different types of income
generating activities like goat rearing, beef fattening, dairy farming etc. Bank provide credit facilities without collateral plus support services such as skill training, environment awareness and entrepreneurship development etc. The performance of the bank appears to be excellent as management of the program is very satisfactory. But the youth entrepreneurship development approach of the bank seems to suffer from several problems like lack of scientific approach in selection of target group, absence of need based training course contents, inadequate motivation of the trainees and the likes.

The analyses evidence that the Islamic Bank Bangladesh Limited through its innovative programs is contributing towards the poverty alleviation process as well as Muslim Youth entrepreneurship development program of Bangladesh. But, it appeared that the success of failure of these programs depends upon a number of factors such as need based strategic supports, absence of realistic decisions and lack of comprehensive training programs etc. However, the bank has made some progress in financing projects as well as youth entrepreneurship development under this scheme. Overall, more than 90% of the investment made in these youth entrepreneurship development schemes have been recovered, some of which have welfare orientation. Further, the very objective of the shariah is to promote the welfare of the people, which lies in safeguarding their faith, their life, their intellect and their wealth (Chapra 1985). Again, in competitive banking environment, the bank has to satisfy their customers by building a strong character of honesty, integrity, truthfulness and to show creativity for quality customer services. Moreover, bankers are expected to play the role of friend, philosopher and guide for entrepreneurs. It was also keenly felt that the Islamic Banks would be able to build up institutional image by following social responsible ethical marketing based on the ideas of shariah and this is more true in the case of Islamic Bank Bangladesh Ltd.

Muslim Youth Entrepreneurship Development: The Bangladesh Case

Entrepreneurship Development in Bangladesh: The Potentialities

Entrepreneurship is still in backward stage in Bangladesh. Entrepreneurs here mostly have come through trading where they are able to make some initial capital. They are yet to gain adequate knowledge and experience in domestic as well as in international business and finance. But they are risk-taking. Research findings relating to entrepreneurial features of Bangladeshi entrepreneurs give favorable indication. Hanna Papanek reported that Bangladeshis do not lack psychological traits of risk taking for doing business. A. F. A. Hussain, based on an study arrived at the conclusion that businessmen of Bangladesh were sufficiently intelligent & smart in taking advantage of the business opportunities. Similar findings were also reported by Abdullah Farouk. These are indicative of the potentialities of Muslim youth entrepreneurship that can be developed.

Most of the Bangladeshi entrepreneurs are Muslim. Their life is guided by the rules of the Qur'an and Sunna like any other Muslim. The values and spirit of Islam can be of much help in inculcating the qualities of dynamism in them. It is to be pointed out here that Islam is itself a motivating force. Verses of the Holy Quaran and the sayings of Prophet (SM) are illustrative.

“Do not forget your share of the World”
“A person gets whatever he strives for”
“A faithful and trustworthy trader or businessman will be with the prophet, Siddiquan and Martyrs on the Day of Judgment”.

The best of the earnings is the earning of those businessmen who do not lie when they speak, do not break the trust when trusted”. Nine-tenth of the livelihood lies in business activities and one-tenth in cattle rising (Agriculture). From the above verses, a number of factors such as attitude toward work and business, status of business, values and belief, endeavor for new things can be sorted out which may favorable be utilized for the development of entrepreneurship among the Muslim Ummahs. These factors have further been empirically verified. Relevant information has been presented in Table-i. Table 1 reveals the potential factors for Muslim entrepreneurship development. It shows that more than 35 respondents regard “Work is workshop in the eye of Islam” as a significant factor. It occupies the highest position in the overall ranking. Again, 31 of them ranked it first, 9 ranked second and 7 of the sample respondents ranked it
third. In potentiality”, Islamic values and belief as a motivating force for self-reliance” stand close to “Quaran instructs for exploration and innovation” both having about 13% rating. In rating second position goes to “Prophet (SM) regards business” as the best of profession (20%). The table further shows that 13 sample respondents ranked it as number one factor, 10 as number two factor and 8 as the third facilitating factor. It can also be seen that “Islam ascribes high status to business: as a facilitating factor stand behind it very closely. From the above facts it can be said that the potentiality of Muslim youth entrepreneurship development in a developing Muslim country like Bangladesh is of very high degree.

### Package Program for Muslim Youth Entrepreneurship Development

Entrepreneurship generation involves the development of the entrepreneur himself, the human factor, and also creation of an environment where entrepreneurial activities can flourish. So an integrated package program is generally exercised for this purpose. This type of program includes:

1. Stimulatory activities,
2. Supportive activities, and
3. Sustaining activities.

How far such a package program is adequate? Is it effective? How do the youth entrepreneurs look at such a program? These pertinent questions require attention. Recognizing the need of knowing the attitude of the youth entrepreneurs towards efficacy and adequacy of package assistance for Muslim youth entrepreneurship development, relevant data have been collected from the sample respondents. Table — 2 presents the information. The data have been processed through 7 points bi-polar scale system. In this scale, + 3 indicates full satisfaction, + 2 medium satisfaction and + 1 least satisfaction. Similarly, - 3 indicates complete dissatisfaction, - 2 moderate dissatisfaction and - 1 least dissatisfaction. Table 2 shows that the average score for all the 15 variables taken together is 1.5. The range of score is from 1.3 to 2.0. It is indicative of the inefficiency and inadequacy of the integrated package assistance measures for youth entrepreneurship development of an underdeveloped Muslim country like Bangladesh. However, some components of the program such as publicity for entrepreneurial opportunities, tax relief provision and modernization, diversification and expansion program have, been found to be significant implying efficacy and adequacy of this aspect of the program in fostering Muslim youth entrepreneurship development.

### Problems of Muslim Youth Entrepreneurs

Numerous problems engulf the process of youth entrepreneurship development among the Muslim Ummahs. Based on empirical data a number of problems have been identified that, in the opinion of the sample respondents, stand in the way of entrepreneurship development in an underdeveloped Muslim country like Bangladesh. Table — 3 present the information. Table 3 reveals that lack of adequate financial support and the absence of entrepreneurship courses in the curriculum of educational institutions are two most important roadblocks on the way of youth entrepreneurship development. Motivational programs offered by IBBL, Government and other development agencies like UNDP, IDA do not reportedly cover the prospective entrepreneurs. Scope for training to develop skill is far less satisfactory. Instability of governmental policy to entrepreneurship development has also been identified as an impeding factor. MIS and research on entrepreneurship problems are reportedly conspicuous by their absence. Thus, the entrepreneurs are denied the right information to take right decision in right time.

### Policy Implications

Entrepreneurship in Bangladesh is still undeveloped. An all out effort must be made for its development so as to facilitate economic development to ensure a basic minimum standard of life for the people of Bangladesh. The people of Bangladesh are Muslim in head and heart. All utilized. The youngsters, on completion of school and college education can find out ways in such education to emerge as a job creators rather than being a job-seekers. For this, they must be oriented to entrepreneurial activities. In
Bangladesh, profitable investment avenues are available in poultry, dairy farming, vegetable growing and such many other fields involving low investment, low gestation period and simple technology. Having fund and equipped with ideas and technology the youngsters after their schooling can emerge in such fields in hundreds and thousands as entrepreneurs producing exportable surplus for the benefit of the Muslim Ummahs.

**Adequate Training Facilities may be Made Easily Available**

People may be trained for entrepreneurial careers through awareness development, achievement motivation, management skills development and attachment in industrial establishments etc. While arranging for training local resources, technology and problem should be taken care of. In it, the Muslim Ummahs also co-operate and collaborate.

**Agencies for the Development of Youth Entrepreneurship among the Muslim Ummahs may be Established**

Entrepreneurs of Muslim countries may be brought into a network by some agencies like ‘Centre for Muslim Youth Entrepreneurship Development’ to harmonize ideas to establish business enterprise with collaboration among the Muslim Ummahs.

**A Network for Information Flow among Muslim Youths may be instituted**

There is no denial of the fact that free flow of information itself is important for bringing unity and uniformity of thoughts and ideas among the Muslim youths with regard to science and technology, entrepreneurship development and other issues of mutual interest. In the absence of any effective institutional arrangement for facilitating information flow, the communication gaps continue to widen among the Muslim Ummahs. So to bridge to the gap and to forge unity among the Muslim youths an arrangement for sharing of knowledge in the form of ‘Centre for Information Flow Among Muslim Youths’ merit consideration.

**CONCLUSION**

Youth entrepreneurship in Bangladesh is still undeveloped. An all out efforts must be made for its development so as to facilitate economic development to ensure a basic minimum standard of life for the Muslim youths. The people of Bangladesh are Muslim in head and heart. All their activities including the economic ones are influenced and guided by their belief in Allah and faith in Quran and Sunnah. Since in Islam, activities relating to business are encouraged implying motivation for youth entrepreneurship, there remains a favorable scope for the development of youth entrepreneurship among the Muslim Ummahs by taking resort to the spirit of Islam and its relevant concepts. Again Islam obliges upon bankers to consider relevant factors from the viewpoint of justice, equity and welfare of mankind. Moreover, it appears that moral values like honesty, sincerity, fairness, justice and rationality are the prerequisites for the success of Islamic Banking in the process of Muslim youth entrepreneurship development.

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Appendix

Table 1: Factors Facilitating Muslim Youth Entrepreneurship Development

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Factors</th>
<th>Entrepreneurs Ranking of Factors</th>
<th>Weight Rating Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. 1</td>
<td>No. 2</td>
</tr>
<tr>
<td>01.</td>
<td>Work is workshop in the eye of Islam</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td>02.</td>
<td>Prophet (SM) regards business as the best of profession.</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>03.</td>
<td>Islam ascribes high status to business.</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>04.</td>
<td>Quaran instructs for exploration and innovation</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>05.</td>
<td>Islamic values and beliefs motivate self reliance</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>68</td>
<td>50</td>
</tr>
</tbody>
</table>

(Source: Field Survey)

[Note: The ranking factor indicates 3,2 and 1 points respectively. The overall ranking has been made on the basis of the percentage of total weighted scores for each facilitating factor.]
Table 2: Efficacy and Adequacy of Package Assistance for Muslim Youth Entrepreneurship Development

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Variables</th>
<th>Average score</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>A. Stimulatory Activities:</td>
<td>20</td>
<td>Significant</td>
</tr>
<tr>
<td>02.</td>
<td>Publicity for entrepreneurial opportunities is effective</td>
<td>1.7</td>
<td>Insignificant</td>
</tr>
<tr>
<td>03.</td>
<td>Motivational training for Entrepreneurship is purposeful</td>
<td>1.5</td>
<td>Insignificant</td>
</tr>
<tr>
<td>04.</td>
<td>Entrepreneurial education is adequate</td>
<td>1.4</td>
<td>Insignificant</td>
</tr>
<tr>
<td>05.</td>
<td>Guidance serves the desired purpose</td>
<td>1.3</td>
<td>Insignificant</td>
</tr>
<tr>
<td>06.</td>
<td>Techno-economic information is available</td>
<td>1.7</td>
<td>Insignificant</td>
</tr>
<tr>
<td>07.</td>
<td>B. Supportive activities:</td>
<td>2.0</td>
<td>Significant</td>
</tr>
<tr>
<td>08.</td>
<td>Provision for tax relief is adequate</td>
<td>1.5</td>
<td>Insignificant</td>
</tr>
<tr>
<td>09.</td>
<td>Arrangement of fund is adequate</td>
<td>1.6</td>
<td>Insignificant</td>
</tr>
<tr>
<td>10.</td>
<td>Management consultancy is effective</td>
<td>1.6</td>
<td>Insignificant</td>
</tr>
<tr>
<td>11.</td>
<td>Guidance of Govt. Agencies is significant</td>
<td>1.6</td>
<td>Insignificant</td>
</tr>
<tr>
<td>12.</td>
<td>Provision of land, water, materials &amp; power etc. are adequate</td>
<td>2.0</td>
<td>Significant</td>
</tr>
<tr>
<td></td>
<td>C. Sustaining activities</td>
<td>1.58</td>
<td>Insignificant</td>
</tr>
<tr>
<td></td>
<td>Modernization, diversification &amp; expansion program purposeful</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full capacity utilization is ensured</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Marketing facilities are adequate</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quality control process is effective</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Consultancy services is regular</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Field Survey)

Table 3: Opinions of the Sample Respondents Regarding Problems of Muslim Entrepreneurship Development.

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Problems</th>
<th>Frequency in percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Lack of adequate financial support</td>
<td>100</td>
</tr>
<tr>
<td>02.</td>
<td>Absence of entrepreneurship courses in the curriculum of educational organizations</td>
<td>100</td>
</tr>
<tr>
<td>03.</td>
<td>Ineffective motivational programs</td>
<td>66.33</td>
</tr>
<tr>
<td>04.</td>
<td>Lack of effective training programs</td>
<td>55.55</td>
</tr>
<tr>
<td>05.</td>
<td>Instability of Government policy</td>
<td>44.33</td>
</tr>
<tr>
<td>06.</td>
<td>Absence of effective management information system (MIS)</td>
<td>34.34</td>
</tr>
<tr>
<td>07.</td>
<td>Lack of research on entrepreneurial problem</td>
<td>26.26</td>
</tr>
</tbody>
</table>