

# Curriculum Vitae

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## 0. Introduction

### 0.1 Personal Information

Full Name	MOHAMMED NURUL ALAM
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Phone (mobile)	968 9953 9593
Email Addresses	<a href="mailto:mna5@rogers.com">mna5@rogers.com</a> , <a href="mailto:nurul@squ.edu.om">nurul@squ.edu.om</a>
Date of Birth	30 <sup>th</sup> June 1952
Sex	Male
Citizenship	Canadian

### 0.2 Profile

- ❖ A positive, multi-lingual experienced lecturer and teacher with extensive experience in conducting class lectures to Postgraduate, Undergraduate and Professional level students at different educational institutions in the field of Commerce, Financial and Managerial Accounting and conducting training programs, workshops and seminars for small and large audiences
- ❖ Experienced with both the Theory and Practical applications of accounting methodology
- ❖ A proven leader, committed to excellence, highly skilled in dealing with people in a multi-cultural community, with excellent organizational and team building skills

### 0.3 Major Field of Specialization: Accounting & Finance

### 0.4 Areas of Research Interest

- ❖ Interest-free financing to micro entrepreneurs
- ❖ Institution and Network studies for small and medium entrepreneurs
- ❖ Accountancy practice for small business owners
- ❖ Rural-based small business finance and its problems in developing and least developed nations
- ❖ Interest free Micro-credit to Small Entrappers

## 1. Essential Background

### 1.1 Education

June 1993 – June 2000	<b>Ph.D. in Small Business Finance by Islamic Banks</b> Department of Business Administration Lund University, <sup>1</sup> Sweden Thesis: "Financing Small and Cottage Industries by Islamic Banks in Bangladesh: An Institutional Network Approach"
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The research methodology is of a qualitative nature. It aimed at

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<sup>1</sup> On 30 May 2001, the Lund University School of Economics and Management was presented with the prestigious EQUIS (European Quality Improvement System) Accrediting EQUIS is an international program for strategic evaluation

developing a Theoretical Model and applying the same to do a comparative study between conventional banks and interest-free banks in a money market on 'How Small Entrepreneurs are Financed'?

July 1975 – June 1976

**M.Com. in Accounting**  
Chittagong University, Bangladesh

**Subjects Studied:**  
Accounting Theory  
Taxation  
Cost Accounting  
Advanced Management Accounting  
Special Topics

June 1969 – June 1974

B.Com (Honors) in Commerce  
Chittagong University

**Subject Studied:**

**Major Subjects:**

Advanced Financial Accounting I & II  
Auditing  
Business administration  
Company Law and labor Law  
Statistics  
Economic Development

**Core Subjects:**

Management I  
Management II  
Micro Economics  
Macro Economics  
Business Organization  
Commercial Law

## 1.2 Employment History

August 2004 –Now

**Assistant Professor**  
Department of Accounting, College of Commerce and Economics (CCE),  
Sultan Qaboos University<sup>2</sup>, Sultanate of Oman

Conducting class lectures to the Undergraduate level students in the following subjects:

**Major Subjects:**

ACCT 4141 Principles of Auditing

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<sup>2</sup> SQU follows American education system.

ACCT 3153 Accounting for Government and Not For Profit  
Organizarons  
ACCT 4161 International Accounting  
ACCT 3131 Accounting Information Systems

**Core Subjects:**

ACCT 2121 Managerial Accounting I  
ACCT 1111 Financial Accounting I  
ACCT 2112 Financial Accounting II

**Professional Course**

Taught 'Management Accounting' subject to student of Professional Studies ACCA (UK). Courses organized by The Department of Accounting, Sultan Qaboos University

February 2004 –July 2004 **Visiting Consultant**

Department of Accounting, College of Commerce and Economics (CCE), Sultan Qaboos University, Sultanate of Oman.

Conducted class lectures to the Undergraduate level students in the following subjects:

**Major Subjects:**

ACCT 4141 Principles of Auditing  
ACC T 3122 Managerial Accounting II  
ACCT 3153 Accounting for Government and Not For Profit  
Organizations

**Core Subject:**

ACCT 2121 – Managerial Accounting I

July 2001 – Jan. 2004 **Instructor in Financial Accounting Courses for Non-Accountant**

Besides Fresh Start Course and LINC Programs, the Brampton Community Centre (BMC) also Organizes Accounting Courses for Non-Accountant. This is a paid course and the duration of the course is for 12 weeks time and a lecture of 4 hours in a week.

The course is conducted by Financial Accounting for Non-Accountants', **Access Centre for Training and Technology (ACT)**, Brampton Multicultural Community Centre (BMC), Ontario, Canada.

Developed Financial Accounting Course Program for Non-Accountant  
Coordinated course program and conducted class lectures  
Prepared Manual of Accounting for the participants

July 2003 – Jan. 2004

**LINC Coordinator**

Muslim Community Centre, Brampton, Ontario, Canada

Coordinated LINC (Language and Information for New Comers)  
Developed teaching curriculum for LINC students  
Organized field trips and extra curriculum activities for students

Jan. 2001 – June. 2003

**Fresh Start Coordinator**

*(Small Business Training Program for Women in the Region of Peel)*

**Brampton Multicultural Community Centre, Brampton Ontario  
Canada.**

Developed Small Business Course Curriculum

Coordinated and Taught participants of Small Business Program called 'Fresh Start' (A Self-Employment Development Program for Women in the Region of Peel, Ontario)

Conducted class lectures on various subjects such as Business Planning, Marketing, Basic Financial and Managerial Accounting, Financial Planning, Networking, legal requirements, GST, PST issues relating to small business

Taught Participants:

Taught participants the art of preparing a 'Business Plan'.

Organized seminars and workshops

Arranged and organized field trips for participants.

Taught how to prepare Budget

Preparing Annual Progress Report

The Fresh Start Course was funded by the Ontario Trillium Foundation, OTF, and Canada. The course was organized by BMC a Not-For-Profit Organization. Prepared the Annual Progress Report required by the funding agency.

Jan. 1999 – Dec. 2000

**SIDA (Swedish International Development Agency) Research Fellow:**

Department of Business Administration, Lund University, Sweden.

Conducted research and taught undergraduate and graduate level students in different courses given by the department, relating to Banking in South East Asian nations, and International Marketing.

Jan. 1997 – Dec. 1998

**Research Assistant, Department of Business Administration:**

Department of Business Administration,  
Lund University, Sweden.

Conducted research and taught in different courses like International Marketing, Management, Financing to SME by different banks in South East Asian countries, to undergraduate and graduate level students participated from different European, African and North American countries.

Jan 1991 – June 1993

**Studied Preliminary Courses for PhD Program**

Business Administration  
Networking  
Institutions

- Commerce and  
Arts of Proposal Writing
- July 1989 – Dec. 1990 **Swedish Language Study**
- As a pre-requisite for PhD program studied Swedish Language at Swedish Institute for 'Invandrare' (Foreign Students)
- July. 1987 – June 1989 **Assistant Professor in Accounting:**  
Faculty of Social Science, Department of Accounting, Islamic University, Bangladesh.
- Taught undergraduate level students (Bachelor of Business Studies, BBS) the following Major Courses:
- Advanced Financial Accounting,  
Managerial Accounting and  
Principles of Auditing.
- July 1985– June 1987 **Chartered Accountant Course**
- Nasir Mohammed & Co., Chartered Accountant**  
Chittagong, Bangladesh.
- Completed CA Course and audited more than 35 firms  
As an external auditor
- June 1979 - June 1985 **UNDP Lecturer in Accounting and Finance**  
**United Nations Development Program (UNDP) Umbrella Project,**  
Kenya Institute of Administration KIA), Nairobi, Kenya.
- Taught students of professional studies (both Nairobi University graduates and senior Accountants), certified Public Accountants (CPA, Kenya), Principles of Auditing, Financial Accounting, and Managerial Accounting.
- Taught different Training Courses to the Civil Servants of Kenya, organized by Kenya Institute of Administration
- June. 1978 – May 1979 **Lecturer in Commerce**  
Department of Commerce, T&T Degree College, Dhaka, Bangladesh.
- Taught undergraduate students
- Intermediate Accounting I & II  
Advanced Financial Accounting,  
Managerial Accounting  
Auditing
- June 1976 – June 1977 **Lecturer in Accounting**  
Department of Accounting, Patiya Government Degree College, Patiya, Chittagong, Bangladesh.
- Taught undergraduate students ;
- Intermediate Financial Accounting

Advanced Financial Accounting  
Economics  
Commercial Geography

### 1.3 Work Experience: Project jobs (Accounts Advisor / Internal Auditor)

Worked as special projects consultant to advise and audit companies on best accounting practices, by ensuring the proper methodologies were implemented and utilized.

1993 – 1997  
(Part Time) **Accounts Advisor / Internal Auditor**  
Independent Scandinavian Relief Agency (ISRA, a voluntary organization)  
Copenhagen, **Denmark.**

- Trained junior accountants
- Assisted in preparing books of accounts and cash flow statement
- Audited books of accounts related to donations and relief activities in the third world nations.
- Assisted in organizing works with the Danish Government
- Coordinated seminars and conferences in different European nations on behalf of ISRA

1987 – 1989 **Accounts Advisor / Internal Auditor,**  
**Padma Enterprises Ltd., Dhaka, Bangladesh.**

-Trained accountants in different departments  
-Prepared books of accounts, cash flow statements, periodical trial balance and Balance sheet  
-Assisted account staff in preparing books of accounts in order for external audit  
Conducted internal audit of books of Accounts t

### 1.4 Other Selected Experiences

2000 –Now **Advisor and Consultant**  
Well Group of Industries  
Chitagong, Bangladesh

“Well Group of Industries” is one the leading multidimensional industrial concern in Bangladesh, majoring it products in ‘Thread’ and production of Garment clothes. The company supplies its products to different European countries and the North American nations, like USA and Canada.

### 1.5 Major Awards and Scholarships

Awards, Scholarships and Research Grants  
(Financial worth over \$ 300,000.00 USD)

#### A) Postgraduate: (Research Scholarship / Grant)

Planning Grant, SAREC, (Swedish Agency for Research and Economic Co-operation), Sweden 1993

Research Grant for (Ph.) D Course at University of Michigan, USA., Lund University, 1996

Research Scholarship, (Ph.D) Department of Business Administration Lund University, Sweden 1997-1998

Research Scholarship, (Ph.D) SIDA, (Swedish International Development Agency), Sweden, 1998-2000

Research Grant, NIAS (Nordic Institute for Asian Studies), Denmark, 1997-1998

International Research Stipend, SI (Swedish Institute), Sweden, 1997-1998

WAMY Scholarship (Ph.D), WAMY, Riyadh, Saudi Arabia, 1998-1999

Research Grant, Institute of Management and Economics, Lund University, 2000-2001

### **B) Postgraduate: (Travel Grants for Field Studies)**

Lund University Travel Grant for field work in Kuwait and Saudi Arabia, Lund University, 1994

SIDA Grants for field studies to Bangladesh and Pakistan, SIDA 1995

NIAS Grant (Nordic Institute for Asian Studies), Denmark, 1997-1996 for field work in Turkey and Cyprus,

SIDA Grant for field research in Bangladesh and India, SIDA 1997-1978

Lund University grant for follow up visit for field work in Bangladesh, Lund University, Sweden, 1999,

## **1.6 Summary of Research Qualifications: " Financing Small and Cottage Industries by Islamic Banks"**

### **1. *Studied and reviewed the financing problems of 'Small and Cottage Industries in Developing countries***

Even though 'Small and cottage industries' play a predominant role in solving a nation's economic problems and creating job opportunities for unemployed people, it is a neglected sector of economy in almost all developed and least developed countries. Studies were conducted to find the deep root causes of problems of financing small and cottage industries in developing countries of the world, with specific consideration to countries like Bangladesh, Sudan, Turkey and Cyprus.

### **2. *Studied the Islamic Financing Systems and the Implication of Interest-free of Finance to Small and Cottage Industries***

The application of an Interest-free microfinance to the rural based small and cottage industries were studied in countries like Bangladesh, Sudan, Turkey and Cyprus

### **3. *Developed A Theoretical Model: An Institutional- Network Framework:***

"An Institution-Network Framework' is developed to study the differences between conventional banking finance and Islamic financing towards the rural- based

### **4. *Developed Research Methodology and Designed Data Collection Process***

A Qualitative Research Methodological Approach is developed to study the Phenomenon and based on the same collected data from different countries where Islamic banking systems are rendering financial services to grass-root level micro entrepreneurs and to other small and medium entrepreneurs.

### **5. *Conducted Field Trips for Data Collection***

Conducted field trips to different countries like Bangladesh, Sudan, Turkey, Cyprus, Saudi Arabia, Kuwait, and Pakistan where Islamic banks are functioning besides conventional banks. Interviewed officials of

different conventional and Islamic Banks and also small and cottage industry owners clientele of Islamic banks

6. *Studied the importance of Rural Savings and the need for Accounting Practice for small entrepreneurs*

Studied the importance of savings for small entrepreneurs and the need for accounting practice in day to day business by small and cottage industry owners

## 2.0 Professional Qualifications

### 2.1. Certified General Accountants CGA Canada (partial)

2003 -2004            *Certified General Accountant* (CGA, Canada, except Levels 4 & 5)

### 2.2 ACEA UK

1989                    *Associate of Cost & Executive Accountants* (ACEA) United Kingdom.

### 2.3 Chartered Accountant Course Complete (CA Course)

June 1985 – June 1987    *Chartered Accountants Course Complete*, Nasir Mohammed & Co. Chartered Accountants, Chittagong, Bangladesh.

A three years practical training course on Auditing Books of Accounts; a part of CA Professional Certificate Course.

Organized, planned and carried out audit of books of accounts of different organizations in different parts of Bangladesh, as an external auditor under the supervision of the Chartered Accountant Firm

#### Gained experiences in:

Auditing of books of Accounts of both government and private organizations

Auditing of books of Accounts of Insurance Company

Auditing of Accounts of Not-For Profit Organizations

Auditing of Accounts Banks and other Financial Institutions

Worked and Chief Coordinator of Audit Team and Finalized audit work as an external auditor and prepared Draft Audit Report of more than 20 commercial organizations and more than 15 Not-for Profit Organizations.

### 2.4. Article Studentship CA Course

Jan. 1978 – May 1979            *Article Student ( CA Course) , Rahman, Rahman Huq & Co., Chartered Accountants*, Dhaka, Bangladesh.

Conducted Audit of the books of accounts of different organizations

Prepared Draft Audit Report

Conducted consulting jobs

## 2.5 Short Courses Attended:

- June 1996            *"Quantitative Methods of Social Research"* (Short Course), University of Michigan, USA.
- Dec. 1979            *Training for Accountancy Trainers* (Workshop) Nairobi, Kenya.

## 3.0 LIST OF PUBLICATIONS

### 3.1 Book Published:

Alam M, N. (2009) '*Empowering Small and Cottage Industries by Islamic Banks: A Comparative Study*' ISBN 978-3-8383-1241-5, on the process of publication, AP Lambert Academic Publishing AG & Co. KG, Germany ([http://www.bod.de/index.php?id=296&objk\\_id=293579](http://www.bod.de/index.php?id=296&objk_id=293579)). ([http://www.amazon.com/gp/product/3838312414/ref=olp\\_product\\_details?ie=UTF8&me=&seller=](http://www.amazon.com/gp/product/3838312414/ref=olp_product_details?ie=UTF8&me=&seller=))

3.2 Alam M, N. (2002) '*Financing Small and Cottage Industries in Bangladesh by Islamic Banks: An Institutional Network Approach*' Doctor Thesis, ISBN 91-971179-2-7, Lund University Press, KFS AB Lund 2002.

### 3.3 Book Publication (planning to submit the proposal):

Alam, M.N. and Islam, M.R. (2011). "Islamic Micro Lending".

### 3.4 Book Chapter Publication: (3)

1) Alam, M. N., Hussain, M.M. (2009) "An Institutional Network Approach of partnership Mode of Interest-Free Microfinance and Islamic Banking": A Case Study, Winter 2009, *Handbook of Business Practices and Growth in Emerging Markets*, edited by Satyendra Singh, (University of Winnipeg, Canada) ISBN 978-981-279-177-1

2) Alam M. N., (2005) "An Institutional-Network Approach in Studying Differences between Conventional and Islamic Banking Systems", M.A. Choudhury ed. 2005. *Money and Real Economy*, Leeds, UK: Wisdom House, pp. 171-193.

3) Alam M. N. (2003) "Institutionalization and Development of Saving Habits through Bai-Muajjal Mode of Islamic Banking Finance (A unique means of mobilizing rural savings towards productive sources).", *Managerial Finance, Selected Financial Institutional Structures and Policy Perspective, Volume 29, Number 2/3, Barmarick Publications, England, January, 2003. pp. 3-22*

### 3.5 International Journal Publications (5)

1) Alam M. N. (2009) "The importance of Basic Accounting Knowledge to Rural-Based Micro Entrepreneurs (Case of Bangladesh)". *Indonesian Management and Accounting Research IMAR* ISBN: 1411-8853, Volume 8, No 2, July 2009.

2) Alam M. N. (2008) "A comparative study of financing small and cottage industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh". *Humanomics*. ID ISSN 0828-8666, Vol. 24:1 No 2, 2008. pp 145-161. Emerald Group Publishing Limited,

- 3) Md. Mostaque Hussain, Mawdudur Rahman, Muhammed Nurul Alam (2006) "Core Competencies in Small Manufacturing Firms" : A case Study. *Journal of Accounting, Business and Management*. ID : 13-02-06, ISSN : 0216-423X , PUB: Vol 13 No. 0, October, 2006
- 4) Alam M. N. (2006) "The Influences of Societal Sector Institutions' in Promoting Lender-Borrower Network Relationships between Islamic Banks and Small and Cottage Industry Owners (A study based on the Islamic banking finance to rural-based small and cottage industries in Bangladesh)" *'Humanomics'* (Vol. 22:1&2, 2006)., ISSN 0261-0159, pp. 67-83. Emerald Group Publishing Limited
- 5) Alam M. N. (2005) "Micro Credit through Bai-Muajjal Mode of Islamic Banking Financing System" Cambridge MADVC (Microfinance and Development Venture Capital) Network <http://www.microfinancenetwork.org/Papers>. April, 2004
- 6) Alam M. N. (2000) 'Islamic Banking Systems: "A Challenge in the Modern Financial Market' (A Case Study of Islami Bank Bangladesh Limited (IBBL) in Bangladesh)". *International Journal of Islamic Financial Services*. Vol. 1, No 4, Jan-March 2000. pp.10-28

#### Website Publication:

- 1) "Interest-Free Microfinance to Micro Entrepreneurs in Bangladesh"  
([http://www.solvay.edu/EN/Research/CERMI/documents/Final\\_ALAM\\_paper-for-website-publication.pdf](http://www.solvay.edu/EN/Research/CERMI/documents/Final_ALAM_paper-for-website-publication.pdf))

#### 3.6 Papers Submitted and Accepted for Review Process (3)

Alam M. N. Cost plus sale under deferred payment: A lending mode of interest-free bank that minimizes borrowers costs. *Accounting, Commerce & Finance: The Islamic Perspective Journal*

Alam, M. N., The Small and cottage industry finance through cost plus sale under differed payment mode: A financing mode of interest- free banks that promotes different network relationships. *Indonesian Management and Accounting Review (IMAR)*

Hussain, M., Alam, M. N., An empirical analysis of accounting practices of rural based small and cottage industries in Bangladesh. *International Journal of Islamic Financial Services*.

#### 3.7 Conference Papers Presented in International Conferences

1. "An Institutional Approach in studying the need for basic accounting knowledge to micro-entrepreneurs." Paper presented at the Post Graduate Seminar, in the department of economics and finance, Trisakti University, West Jakarta, Indonesia, held on November 21-24, 2009.
2. "An Institutional-Network Approach in studying Interest-Free Microfinance to Micro Entrepreneurs in Bangladesh" Paper presentation at th First European Conference on Micro Credit, held in June 2009, in Brussels.
3. "Interest-Free Micro Credit: A Tool for Promoting Different Network Relationships" Paper presented at the 2008 Costa Rica Global Conference on Business and Finance held on 28-31 May 2008 in San Jose, Costa Rica
4. "Interest- free Micro-Credit to Micro Entrepreneurs in Bangladesh: An institutional Approach". Paper presented at the International Business Conference on ENTREPRENEURSHIP IN EMERGING ECONOMICS, held on August 29-31,2007, at the Le Victoria Hotel, Mauritius, hosted by Nelson Mandela Metropolitan University and Tshwane University of Technology, Mauritius

5. "Islamic Banking, Network and Micro Enterprises". Paper presented at International Conference on Postgraduate Studies in Islamic Economics and Finance, held on May 26-30, 2007, at IEF, Trisakti University, Jakarta, Indonesia,
6. "Cost plus Sale under Deferred Payment: An Interest Free Financing Modes of Islamic Financing that Contributes in Promoting different Network Relationships". Paper presented at the 4<sup>th</sup> International Conference on the "Blueprint of the Ummah in the 21<sup>st</sup> Century" held on December 16-17, 2006 at Trisakti University, Jakarta, Indonesia
7. "Management Accounting Quality Measurement in Financial Services Industry" (Md. Mostaque Hussain, Ph.D. and M. Nurul Alam, Ph.D.) Paper jointly presented at International Conference on "Service Industry: Challenges and Opportunities" 13-14 September, 2006, held at Seminar Hall, Waljat College of Applied Sciences, Birla Institute of Technology International Centre, Muscat, Sultanate of Oman.
8. "Mobilization rural savings and promotion of saving tendency among rural-based SCI owners through Cost-Plus Deferred Sale mode of interest-free banking financing system". Paper presented at International Conference on "Service Industry: Challenges and Opportunities" 13-14 September, 2006, held at Seminar Hall, Waljat College of Applied Sciences, Birla Institute of Technology International Centre, Muscat, Sultanate of Oman.
9. "Financing small industries by interest-free banks: An empirical review of financing small industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh". Paper presented at the International conference Paper presented at international conference on Accounting, Commerce & Finance: The Islamic Perspective, on the subject "The vehicle for exploring and implementing shari'ah islamiah in accounting, commerce and finance, held on March 28-29, 2006, Arab Open University, Bahrain.
10. "A comparative study of financing small and cottage industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh (An empirical study based on an "Institutional-Network Approach)". Paper presented at the International Islamic Conference on the subject "The Paradigm of Unity of Knowledge and Socio-Scientific Reasoning, Asian University of Bangladesh, held on Dec. 17-18, 2005, Dhaka, Bangladesh,
11. "The Influences of 'Societal Sector Institutions' in Promoting Lender-Borrower Network Relationships between Islamic Banks and Small and Cottage Industry Owners (A study based on the Islamic banking finance to rural-based small and cottage industries in Bangladesh)". Paper presented at the International Islamic Conference on the subject "Harmonizing development and financial instruments by Shari'ah rules for Ummatic integration" organized by International Islamic University, Chittagong (IIUC), held on Dec. 19-20, 2004, Chittagong, Bangladesh.
12. 'Institution-Network approach is studying differences between Islamic and conventional banking system'. Paper accepted for presentation at an International Conference on 'Money & Real Economy', held at the Faculty of Economics and Management at Trisakti University Jakarta, Indonesia, on Monday-Tuesday, January 26-27, 2004.
13. Micro Credit through 'Bai-Muajjal' Mode of Islamic Banking Financing System' (A unique means of institutionalization and development of saving habits among rural-based small and cottage industry owners and mobilizing rural savings towards productive sources). Paper presented at the First Annual Conference of SANABEL, Islamic Microfinance in the Arab World: Shaping the Industries Future", held in Amman, Jordan, on December 15, 16, 17, 2003. (<http://www.sanabelnetwork.org/conference/>)
14. 'Institutionalization and Development of Saving Habits through Bai Muajjal Investment Mode of Islamic Banking Finance (A unique means of mobilizing rural savings towards productive sources)', Paper presented at University Tenaga Business Management Conference, Kuala Lumpur, Malaysia, 2002
15. 'Islamic Banking A challenge in the Modern Financial Market'. Paper presented at Leon Kozminski Academy of Entrepreneurship and Management, Warsaw, Poland, June 2000
16. "Attended International Conference on 'Polish Education Systems in Management', Leon Kozminski Academy of Entrepreneurship and Management Technology, Poland .1999

17. *'A Comparative Study of Islamic Banking in Sudan and Bangladesh'* Paper presented at the Conference on Islamic Banking Finance organized by Islamic Bank Bangladesh Limited (IBBL) Training Institute, Dhaka, Bangladesh (Paper Presented). December 20-22, 1999

18. *'Islamic Banking System: A challenge in the Modern Financial Market: A Case Study on Islamic Bank Bangladesh Limited'*. Paper presented at the International Conference II, Accounting, Commerce & Finance: The Islamic Perspective, held in Amman, Jordan held on June 1998

19. *"Institutional-Network Approach in studying SME in developing countries"*, Paper presented at the International conference on Islamic Economics Banking & Finance, Islamic Foundation, Leicester, United Kingdom, held on. June 1996

20. Presented Research Working Paper on "Islamic Banking Finance to Small Industries", Paper presented at the International conference on Islamic Economics Banking & Finance, Islamic Foundation, Leicester, United Kingdom (Paper Presented). June 1994

### 3.8 Conference Papers Accepted for Presentation to a Post Graduate Seminar in Trisakti University, West Jakarta, to be held in March-April, 2010

"The Cost Minimization through Islamic Mode of Financing" Paper accepted for presentation at the Post Graduate Seminar in IEF to be held on 3-7 April, 2010.

### 4.0 Working Papers Prepared for Accountancy Training to Non-Accountants and Small Business Owners

Brampton Multicultural Community Centre, Ontario, Canada:

4.1. *'Financial Options in a Business Plan: An art of preparing financial plan while structuring a business plan for small business owners'* Brampton Multi Cultural Centre (BMC), Ontario, Canada, January 2003.

4.2. *'Basic Accounting Manual for Non Accountant'* Access Centre for Training and Technology (ACT), Brampton Multi Cultural Centre (BMC), Brampton, Ontario, Canada, November 2002

4.3. *'Need for Basic Accounting Knowledge: Ten reasons why small business owners need to have knowledge of Basic Accounting'*, (BMC), Brampton, Ontario, Canada, November 6, 2001.

4.4. *'Cash Flow Statements and its importance to small business owners'* Brampton Multi Cultural Centre (BMC), Brampton, Ontario, November 2001.

### 5.0 Work-in-progress Papers

Interest-free micro-credit and micro-credit by Grameen Bank in Bangladesh: A Comparative Study.  
Impact of Societal Sector Institutions on interest-free micro credit to rural based small and cottage industry owners

Internal Control on sales and sales related activities in different business concerns in Sultanate of Oman

An empirical review Integration of Interest-free and Conventional Banking Systems Incorporation of Grameen and Islamic (Banking) Products

Core Competences in Small-sized Firms: Case study

Impact of interest-free micro credit on network development

Interest-free micro finance vs. cost savings: An empirical review

Need for a simplified accounting practice for rural-based micro entrepreneurs

## 6.0 Administrative services

**Acting Head of the Department, Department of Accounting, Sultan Qaboos University (April 21 to April 27, 2007)**

September 2005 to date

**Member, Post Graduate Studies (MBA), Sultan Qaboos University**

- ◆ **Member**, Department Recruitment Committee, Department of Accounting, College of Commerce & Economics at Sultan Qaboos University (2004-now).
- ◆ **Member**, College Board, College of Commerce & Economics at Sultan Qaboos University, Oman (Fall 2004).
- ◆ **Member**, College Research Committee of the College of Commerce & Economics at Sultan Qaboos University, Oman (2004-2006)
- ◆ **Member**, Department's Curriculum Committee at Sultan Qaboos University, Oman (2004- 2005)
- ◆ **Member**, Post Graduate Studies (MBA), College of Commerce and Economics, Sultan Qaboos University (2006- till now)
- ◆ **Coordinator: 'Language and Instruction for Newcomers to Canada (LINC)**, Muslim Community Services, Brampton, Ontario, Canada (August 2003 – January 2004)
- ◆ **Member**, Advisory Committee, IP Direct Group. The Central Europe's Leading OIC Business Link, Warsaw, Poland (1999 till now)
- **Acting Head, Department of Accounting**, Islamic University, Bangladesh. (1987 – 1989)
- **Acting Dean, Faculty of Social Science**, Islamic University, Bangladesh (1987 – 1989)

## 7.0 Teaching Interest

Management Accounting,  
Financial Accounting  
Auditing  
International Accounting  
Accounting Information System  
Accounting for Government and Not-For Profit Organizations.

## 8.0 Membership:

1. The Canadian Academic Accounting Association (CAAA)
2. The Administrative Sciences Association of Canada (ASAC)
3. Associates of Cost & Executive Accountant (ACEA), UK.
4. Member Editorial Board of International Journal "*Humanomics*". *Emerald Group Publishing Limited*

5. Reviewer of Scientific Journal, Emerald Publications

## 9.0 "Visiting Professor"

*Islamic Finance, Networking and Micro-Entrepreneurs*, at Islamic Economics and Finance (IEF), Trisakti University, Jakarta, Indonesia.

Taught Islamic Finance to Small and Cottage Industries  
Networking  
Need for Accounting practices for small and cottage industry owners

## 10.0 Countries visited for Research/ Teachings/Conferences

Kenya, Sudan, Sweden, Denmark, Norway, Poland, Brussels, UK, USA, Canada, Turkey, Cyprus, Indonesia, Malaysia, Mauritius, South Africa, Kuwait, Saudi Arabia, Oman, United Arab Emirates, Pakistan, Bangladesh, India,

## 11.0 Selected Achievements

Created, defined and implemented Educational Programs in Africa, Asia, Europe and Canada. Prepared Teaching Curriculum and managed faculty staff activities for College, University and Community Centre educational institutions.

Managed and assisted in accounting activities for different organizations in multiple countries with focus on staff training, while advising management on improved methods to achieve bottom-line results. Consistently attained positive cash flow, and reduced expenditures.

Organized and coordinated different activities in humanitarian organization in Sweden. Facilitated communications between Local and International organization by understanding and incorporating Social Customs and business practices into comprehensive programs.

## 12.0 Statement of Teaching Philosophy

In the past few decades there has been a renewal of interest in teaching and learning with respect to Accounting and other business subjects - particularly in the North America. Volumes of articles, books and papers have been written, websites developed and conferences held about teaching techniques and methodologies, learning strategies and, last but not least, teaching philosophies. With this background, I would be naïve to think that I could come up with an original, concise, beautifully eloquent, and perfectly structured teaching philosophy. Consequently, I describe a philosophy that works for me. Alice Omaggio Hadley, a renowned author, wrote in 1993 that this continuing struggle to understand, clarify, and articulate one's beliefs and practices is at the very heart of being a teacher and a researcher.

As a teacher, I know that I need to be able to choose widely among the **multitude of options** at hand as they are presented in professional literature, as I observe them in my peers, and as I have experienced them myself as a teacher in Accounting and other business subjects in different educational institutions in Bangladesh, Kenya, Sweden, and Canada. We need to know why we make these choices and we need to be flexible and open, in order to implement new ideas into our teaching. Despite everything that has been written, I do know what works best for me when I teach in the classroom, I do know why I love to teach, and I do know that I learn as I teach. A few of my teaching philosophies are mentioned in the following sections:

### I. CREATION OF A SUITABLE LEARNING ENVIRONMENT

I believe that the creation of a moderate learning environment is the prime requirement, which makes both the teacher and students feel free and easy to communicate with each other. A healthy teaching environment helps in encouraging students to take part in discussions and to exchange views freely with course participants and teachers. I also believe that students must feel free to ask their teacher questions, which encourage them to be ready to fully engage in the learning environment. I like to meet this need of the students through creating a brain-compatible, friendly environment in which students are encouraged to exchange views with their teachers. Interpersonal relationships are built through different means like class sharing or group discussions.

## II. STUDENT PSYCHOLOGY AND KNOWLEDGE/ PERSONAL INTERACTION

Studying students' psychology and in-depth knowledge is beneficial and essential, since a teacher deals with students from different backgrounds. In order to see how far a student is able to understand my presentation, I normally use different means (for example: asking simple questions, discussing simple cases, highlighting the subject, and discussing previously-discussed issues). This process is supported by *personal interaction* with my students as one of the most important aspects of my teaching. Familiarity with my students is crucial to the development of a good rapport with them. I make a great effort to know their names/first names. Since most business accounting classes are small enough, I learn their majors and interests, their schedules, and sometimes an unusual situation (for example: sick parents, brothers and sisters). I make myself available outside the classroom by encouraging students to come to my office, I schedule one-on-one appointments whenever necessary in addition to office hours, if students have conflicting schedules, and I use email extensively to communicate with my students. I have great respect for the individuality of each student, and a willingness to listen and answer any question.

## III. BRAIN-BASED APPROACH: Different approaches to teaching

By the term *brain-based approach* I mean to utilize other means of teaching rather than direct classroom teaching. This results in making students use their own intelligence and making the learning process more creative. This approach provides a student with enough opportunity to utilize his/her brain to find solutions to problems from different angles. It also helps a student in widening the scope of in-depth learning of a particular subject.

Consequently, I consider teaching as a *learning experience*. I learn to be flexible in my methodology and approach, to deal with unusual students and learning strategies, and to communicate better every time I teach. I learn that every student has a story. I learn to turn my devotion and dedication into a fun activity for the students; I learn from a nod of comprehension, and gain happiness from the smile at a joke. I receive as much as I give. I learn every day that teaching is a learning experience.

The brain-based approach may be used by introducing a *multidimensional teaching process* while conducting a particular course. Use of a multidimensional process in teaching makes students involved in activities outside the classroom jurisdiction. Involvement of students in this way means I need to be an involved teacher. Since the process is essential to empower the students to exchange views and ideas, I like to involve my students, as well as myself, in the process.

## IV POWER OF INVOLVEMENT: Multidimensional means

While teaching students in different country contexts, I found that some students are able to show their ability more and to understand subject matters in broader ways through some other means than the class lecture process. Some enjoy learning through practical training and some through presentation of papers in seminars or workshops. I prioritize focusing on the following means:

### a) Periodic tests

Soon after I finish teaching a particular subject I arrange a test for the students. The test includes questions relating to the subject taught which is mainly designed to know how well students have understood the subject.

**b) Group discussions**

I have understood from my teaching experiences that many students do not feel comfortable in expressing themselves in the class, while they are very good in a group discussion. In order to make the students understand the subject well, sometimes I make arrangements for group discussions. This practice has been found to be very helpful in making students interested in taking an active part in the learning process, as I strive to maintain a *classroom atmosphere* that is conducive to learning and encourages dialogue and exchange of opinions. I like the students to work in groups or with a partner in order to focus on communicative rather than a teacher-centered approach, thereby making room for individual expression. I use audio-visual equipment as well as the worldwide web and other electronic resources. I try to adhere to the goals I have spelled out in the course syllabus, but I know I have to be flexible and adapt my teaching whenever necessary. I am friendly, not intimidating, yet with appropriate boundaries. A conducive learning atmosphere has to be one of mutual respect. A sprinkling of humor and a willingness to laugh at myself and with the students goes a very long way.

**c) Field-related work**

The knowledge of accounting and other business-related subjects can be well understood if the teaching program is structured in a practically oriented way. As one of my teaching philosophies I try to prepare my teaching program in such a way that students may have the opportunity to do a little bit of field-related work. This practice enables them to know about the practical implementation of the knowledge that they are learning in the course. This also makes them known to the business environment during the tenure of their learning.

**d) Using case studies**

Case study methods are used to enlighten students about various aspects of a particular topic in discussion. Cases provide opportunities for combining the notions of group discussions and field-related work, discussed in points b) and c) above.

**e) Use of different teaching aids**

As a teaching device during the class lecture, sometimes I prefer to use different teaching aids like PowerPoint, films, audio-visual means, etc. I have found that this process helps students to understand a subject from different angles, rather than only class lectures.

**f) Seminars and workshops**

I also like to arrange seminars and workshops where students are encouraged to participate and present papers of their own. As a part of my teaching program I also like to invite professional people to participate in these seminars and workshops.

**g) Course evaluation**

Last but not least, I have found the course evaluation report is a wonderful means to know about the success of the entire course program. I try to design the course evaluation in such a way that it helps me to develop the course program according to the need of the participants. A course evaluation report highlights many important aspects from the participants' point of view, which need to be carefully considered in order to develop the course curriculum and also to overcome in any shortcomings of the course.

