

## DR REAZUL ISLAM

Web of Science h-index: 3; Scopus h-index:3; Google Scholar h-index: 6

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**Date of Birth** : 18 March 1978

**Nationality** : Bangladeshi

**Specialisation** : Microfinance, Islamic Microfinance, Micro-Entrepreneurship, Social Business, and Poverty Research

**Current Affiliation:** Lecturer at Albukhary International University (AIU), Malaysia

**Teaching Permit:** PM/IPTS/2020/06/1599

### *About Myself*

I would like to describe myself as a versatile personality. I might have the nature of leadership but working in a team is my preference. Honesty, integrity, loyalty, and dutifulness are my priorities.

### *Academic Qualifications*

**Year 2018** : PhD (Islamic Microfinance), Asia-Europe Institute, University of Malaya, Malaysia

**Year 2009** : MBA (Finance), Faculty of Business and Accountancy, University of Malaya, Malaysia

**Year 2001** : BA Hons. (English Literature), National University, Bangladesh

### *Academic Skills*

**Teaching:** 1) Managerial Economics, 2) Ethics in Profession, 3) International Marketing, 4) International Business, 5) Academic Writing, 6) Research Method, 7) Entrepreneurship and Innovation, 8) Poverty and Development, 9) Social Business, and 10) Islamic Finance

**Research:** Qualitative and Quantitative Research Methods, Statistical Analyses, Writing, and Publishing

### *Current Research Projects*

**Principal Investigator (PI)** : Digitalisation of Micro-Enterprises to Cope with the COVID-19 Pandemic.  
: AIU Matching Grant with University Malaysia of Computer Science and Engineering (UNIMY).

**Principal Investigator (PI)** : COVID-19 Pandemic and the Coping Strategies of Social Enterprises: An Empirical Study.  
: AIU Short-Term Grant

**Co-Researcher** : Creating Sustainable Livelihood Opportunities for the B10 Communities through Islamic Microfinance Products and Services – A Study in Baling and Sik, Kedah.  
: AIU Research Project with Universiti Sains Islam Malaysia (USIM).

## Journal Articles

- 1) **Islam, R.,** & Ahmad, R. (2022). Incorporation of *Mudarabah, Musharakah* and *Musharakah Mutanaqisah* as micro-equity finance: A sustainable livelihood approach to poverty alleviation. *Journal of Economic Cooperation and Development* (SCOPUS Indexed) 43(1) Online.
- 2) **Islam, R.,** Kedah, Z. Safuan, H., & Islamil, S (2022). A conceptual framework for digitalising microenterprises to Cope with the COVID-19 Pandemic, *International Journal of Learning and Development* (ERA Indexed). 2 (12) 58-66
- 3) Ismail, S., **Islam, R.,** Safuan, H., & Kedah, Z. (2022, January 26-27). *Digitalisation of Micro-Enterprises: Data Acquisition for Sustainability Governance*. 1<sup>st</sup> International Conference on Frontiers of Digital Technology Towards Sustainable Society (ICDiTS 2022). Cyberjaya, Malaysia. AIP Conference Proceedings (Scopus Indexed) IN PRESS (**Best Paper Award**)
- 4) **Islam, R.** (2021). Applicability of profit and loss sharing microfinance in Malaysia: a mental map modelling approach, *SAGE Open* (ISI Indexed). – Revision.
- 5) **Islam, R.,** & Ahmad, R. (2020). Mudarabah and Musharakah as micro-equity finance: perception of Selangor's disadvantaged women entrepreneurs, *ISRA International Journal of Islamic Finance*, (Web of Science, ESCI / SCOPUS Indexed).12(2), 217-237.
- 6) **Islam, R.,** & Ahmad, R. (2020). Applicability of *Mudarabah* and *Musharakah* as Islamic micro-equity finance to underprivileged women in Malaysia. *European Journal of Development Research* (ISI indexed/Springer-Nature). (32), 176-197
- 7) Hoque, K. E., Kenayathulla, H. B., Subramaniam, M. V., & **Islam, R.** (2020). Relationships between supervision and teachers' performance and attitude in secondary schools in Malaysia. *SAGE Open* (ISI Indexed). 10 (2) (Online).
- 8) **Islam, R.,** Ahmad, R., Ghailan, K., & Hoque, K. E. (2020). An Islamic microfinance approach to scaling up the economic life of vulnerable people with HIV/AIDS in Muslim society. *Journal of Religion and Health*, (ISI Indexed/ Springer-Nature). (59), 1327-1343
- 9) **Islam, R.,** Karim, A., Ahmad, R. & Nittoli, A. (2018). Loan repayment pressure in the practice of microfinance in Bangladesh: an empirical study on Grameen Bank, BRAC and ASA. *Journal of Rural Development*, (SCOPUS Indexed). 37 (4), 697-718.
- 10) **Islam, R.,** Karim, A., & Ahmad, R. (2018). Forced loan recovery technique of the microfinance institutes in Bangladesh and its Impact on the borrowers: an empirical study on Grameen Bank, BRAC and ASA, *Journal on Innovation and Sustainability*. (Web of Science ESCI Indexed). 9 (3), 75-93.
- 11) Hoque, K. E., Zohora, M.F., **Islam, R.,** & Ahmed Abdullah Ali AL-Ghefeili (2013) Inclusive education in mainstream primary education: a comparative study between Bangladesh and Malaysia, *International Journal of Learning and Development* (ERA Indexed). 3 (3), 81-92

## Conference Presentations

- 1) **Islam, R.,** Kedah, Z., Safuan, H. A. J., Mua'z Mohamad Fouzi, M. M., and Ahmad M. T., (2022, March 27). *The Digitalisation of Micro-Enterprises in Malaysia: Prospects and Promises* [Conference presentation]. Social Business Symposium 2022, Alor Setar, Malaysia. (Distinguished Guest: Nobel Peace Laureate Professor Muhammad Yunus)
- 2) Ismail, S., **Islam, R.,** Safuan, H., & Kedah, Z. (2022, January 26-27). *Digitalisation of Micro-Enterprises: Data Acquisition for Sustainability Governance* [Conference presentation]. 1<sup>st</sup> International Conference on

Frontiers of Digital Technology Towards Sustainable Society (ICDiTS 2022). Cyberjaya, Malaysia. (**Best Paper Award**)

- 3) **Islam, R.**, Kedah, Z. Safuan, H. A. J., & Islamil, S. (2021, September 18-19). *The digitalisation of microenterprises, operational efficiency, and sustainability: a conceptual framework* [Conference presentation]. ISPEC 7<sup>th</sup> International Conference on Social Sciences & Humanities, Muş, Turkey.
- 4) **Islam, R.**, Omar, M. (2021, November 15-16). *Islamic social funds for venturing social business: a value based financing approach* [Conference presentation]. ASEAN Social Business Conference 2021, INTI International University, Kuala Lumpur, Malaysia.  
(Keynote Speaker: Nobel Peace Laureate Professor Muhammad Yunus)
- 5) **Islam, R.** (2021, November 5-6). *Critical Challenges Hindering Yunusian Social Business Practices: The Way Forward* [Conference presentation]. Social Business Academia Conference 2021, Nairobi, Kenya.  
(Keynote Speaker: Nobel Peace Laureate Professor Muhammad Yunus)

#### **Media Contributions (Newspaper Articles)**

- 1) **Islam, R.** (2022, 12 August). Yunusian Social Business to Heal the Pandemic Beaten Society, *Malaysian Business*. <https://www.malaysian-business.com/index.php/mb-features/item/7328-yunusian-social-business-to-heal-the-pandemic-beaten-society>
- 2) **Islam, R.** (2022, 30 May). Still struggling to survive, *NewAge*.  
<https://www.newagebd.net/article/169362/still-struggling-to-survive>
- 3) **Islam, R.** (2021, 24 August). Helping Micro Businesses Go Digital, *New Straits Times*.  
<https://www.nst.com.my/opinion/columnists/2021/08/720641/helping-micro-businesses-go-digital>
- 4) **Islam, R.** (2021, 14 April). Human Business for Human Society, *NewAge*.  
<https://www.newagebd.net/article/135288/human-business-for-human-society>

#### **Seminars & Public Talks**

- 1) Panel Speaker (2021, 30 July). Digitalisation of Micro-Enterprises the Way Forward. Virtual seminar, Jointly organised by AIU and UNIMY.
- 2) Panel Speaker (2021, 17-18 February). Post-Pandemic Battles and the Roles of YSBCs in Malaysia.  
(Keynote Speaker: Nobel Laureate Professor Muhammad Yunus)
- 3) Panel Speaker (2020, 12 June). Role of Academia in Rebuilding a Post COVID World. Yunus Social Business Centre, Asia Cluster Academic Leaders Panel.
- 4) Keynote Speaker (2020, 22 July). Islamic Microfinance: An Immerging Market Niche, Albukhary International University (AIU).
- 5) Keynote Speaker (2020, 5 June): Social Business and Its Implications in Tackling COVID-19 Aftermaths, Albukhary International University (AIU).
- 6) Keynote Speaker (2020, 8 May 2020): Research Methodology (Quantitative). Albukhary International University (AIU).
- 7) Valedictory Chief Guest (2021, 23-24 July). International Conference on "Mutation Challenges in Commerce and Management Education," Mangalore University, Karnataka, India

#### **Editing & Reviewing**

Associate Editor (April 2020-March 2022): Albukhary Social Business Journal (ASBJ)

Reviewer

: SAGE, Springer Nature, and Scopus Indexed Journals

### *Job Experiences*

#### **March 2020 to Current:** Lecturer

Organisation : School of Business and Social Sciences (SBSS), Albukhary International University (AIU)

Industry : Higher Education Institute

Responsibilities : Teaching and Researching

#### **Feb 2012- July '12** : Research Assistant (RA)

Institute : Asia Europe Institute (AEI), University of Malaya, 50603 Malaysia

Responsibilities : Data collection, data analysis and research article writing

#### **Nov 2001- Oct '05** : Managing Editor

Organisation : The Weekly Munshiganj Sangbad; Munshiganj Sadar 1500, Bangladesh

Industry : Printing Media and Journalism

Responsibilities : Editing literature and sub-editorial sections

### *Language Proficiency*

**English:** Excellent; **Bengali:** Excellent; and **Bahasa Melayu:** Elementary

### *Contact Info.*

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### *References*

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Relationship: Former Superior

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Relationship: Research Collaborator

**Thank You**