

BUSINESS ETHICS IN BASIC ECONOMIC PROBLEMS AND ECONOMIC ACTIVITIES

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ABSTRACT

Ethics is a system of moral principles and a branch of philosophy which defines what is good, right, appropriate and meaningful for human beings. It serves as a guide to moral daily living. Business ethics is the set of moral rules that govern how business operates, how business decisions are made and how people are treated. Business ethics is important because it makes the world a better place through the choices we make. This study is descriptive, and conceptual. It is basically based on newspaper, journal and intellectual opinions of authors. The findings of seven (7) selective economic activities in Bangladesh which are halal production, healthy production, determination of wage, pollution free production, measurement of product, advertising policy and determination of product price. All economic activities are more or less involved with unethical practices except producing halal products. Finally, this paper suggests the way to eliminate unethical behavior in economic activities.

Key Words: Basic Economic Problems; Business Ethics; Economic Activities; Sources of Ethics.

1. INTRODUCTION

We are all encouraged to make ethical choices and apply ethics in all areas of our social and individual lives. Ethics is very important in the world of commerce. It plays a significant role not only in our individual lives but also in business, religion, group, profession etc. Ethics is concerned with distinguishing between good and evil in the world, between right and wrong. Ethics is important to a business in the way that ethics corresponds to basic human needs. It is the study of morally appropriate behavior and decisions, and examining what should be done. Ethics is the process of discovering and defending our values, principles. We need to be ethical because it defines who we are individually and as a society. These are norms of behavior that everyone should follow. Ethics helps a person to look at his own life critically and to evaluate his actions/choices/decisions. It assists a person in knowing what he/she really is and what is best for him/her and what he/she has to do in order to achieve it. It can help us to consider better about morality. It can give real and practical leadership to our lives. We always face selections that affect the quality of our lives. We are aware that the choices that we make, have consequences, both for ourselves and others.

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1.1 Ethics

The term 'Ethics' is derived from the Greek word 'ethos' which can mean custom, habit, character or disposition. Ethics is the branch of philosophy that deals with morality. Ethics is a system of moral principles and a branch of philosophy which defines what is good, right, and meaningful for human beings. It serves as a guide to moral daily living. Ethics refers to society's sense of the right way of our daily lives. It does this by establishing rules, principles, and values.

1.2 Business ethics

Business ethics is a practice that determines what is right, wrong, and appropriate in the workplace. Business ethics is the set of moral rules that govern how businesses operate, how business decisions are made and how people are treated. An example of business ethics is when moral rules are applied by a corporation to determine how best to treat its employees, shareholders and customers.

1.3 Sources of business ethics

In every society there are three sources of business ethics -Religion, Culture and Law. These three factors exert influences to varying degrees on humans which eventually get reflected in the ethics. For example, ethical procedures vary across geographic boundaries.

2. WHY BUSINESS ETHICS IN ECONOMIC ACTIVITIES

We need to understand how ethical conduct reduces transaction costs, enhances productivity and creates the social capital that lubricates discussion. Business ethics in economic activities are important to develop a nice and peaceful environment in our society. Some importance of business ethics in economic activities are given below.

- i. For nice and peaceful society
- ii. For Humanity
- iii. To protect consumer rights etc.

3. PROBLEM STATEMENT

Studies have shown the ethical situation in different sectors and sub-sectors. But we do not know the overall ethical situation of economic activities in Bangladesh at present.

4. OBJECTIVE OF THE STUDY

Some specific objectives are set for this research. The principal objective of this study is to evaluate business ethics in different economic activities. To accomplish this basic objective, following specific objectives which will be covered by this paper are given below.

1. To illustrate several concepts of ethics, business ethics and business ethics in economic activities.
2. To increase awareness about the business ethical practice in economic activities in Bangladesh.
3. To develop some probable solutions of unethical practice in economic activities in Bangladesh.

5. LITERATURE REVIEW

Uddin et al, (2015) have shown in today's cut-throat competitive business environment more and more individuals and business groups are following unethical business practices to succeed due to various reasons.

Burcea and Croitoru (2014) stated that business ethics has been becoming an increasingly popular topic. Set against the global economic crisis, the companies' credibility could become a main concern. In the study they shall also address the ethical standards required in a business world interested in major values that can make the difference in 21st century business.

Hossain (2011) stated that the situation of ethics in the civil service, banking sector, health sector and education sector in Bangladesh. This study mentioned that unethical behavior and practice of dishonesty on the part of public officials in Bangladesh are so widespread.

Huq et al (2016) have found that the uses or degree of competition of unethical practices of advertising are increasing in Bangladesh than before. Most of the multinational, global and local companies use some unethical and misleading advertising to increase their immediate sales volume of products by providing untruthful and over-painted information about their products' qualities and ingredients. In this study, seven (7) identified products of different companies which are involved with unethical practices of advertising have been nominated as a sample. Qualitative techniques are collected and presented in a descriptive way. In Bangladesh maximum companies are not following the appropriate ethical standards in advertising and unable to maintain the Consumer Rights.

Nekmahmud (2016) has conducted his study descriptive in nature, has been conducted based on primary and secondary data and descriptive in nature. The study has been conducted among 60 respondents at Rangpur City Corporation in Bangladesh who are frequently purchasing consumer products. The survey questionnaire involved 48 questions designed under the 5 point Likert scale. The collected data have been examined by using frequency distribution analysis through the SPSS 20.0 version. The study shows that 95 percent of respondents have already faced unethical practices when they have bought any consumer products. 90 percent of respondents believed that unethical practices of Consumer products are growing day by day.

6. METHODOLOGY

In this study I used information and opinion published in both printed and electronic sources of different organizations of Bangladesh, newspapers and articles in both national and international. Only secondary data was gathered in this paper. This study was conducted in the months of July, August, and September 2021. This study is descriptive and conceptual. It is basically based on newspaper, journal and intellectual opinions of authors.

7. BUSINESS ETHICS IN ECONOMICS

Economic ethics can be defined in two ways. In a broader sense and in a narrower sense. In the broader sense, economic ethics denotes an enterprise that analyzes the justification and the implementation for ethical norms in the economy. Economic ethics is concerned with the entire economy. It is concerned with the ethical outcomes of economic policies. The narrower concept of economic ethics denotes an ethical approach that relies heavily on methods and results from the discipline of economics. (Luetge, 2012)

7.1 Basic economic problems

Scarcity explains the basic economic problem that the world has limited or scarce resources to fulfill unlimited wants. It forces people to make decisions about how to allocate resources in the most efficient way. There are three basic economic problems regarding the allocation of the resources. These are

- i) What are to be produced and in what quantities,
- ii) How are the goods and services to be produced and
- iii) For whom are the goods and services to be produced.

7.2 Economic activities

Different activities in solving economic problems are production, distribution and consumption. Any action that involves producing, distributing, or consuming products or services is an economic activity. Economic activities exist at all stages within a society. So, basic economic activities are

- i. Production
- ii. Distribution
- iii. Consumption

7.3 Business ethics in basic economic problems and economic activities and practice in Bangladesh

Basic economic activities are production, distribution and consumption. In this section I will explain business ethics in production and distribution level. I will describe business ethics in case of what to produce, how to produce and how to distribute. The Bangladesh Standards and Testing Institution (BSTI) was established by the government through an ordinance passed in July 1985. It is a government agency under the Ministry of Industries established for the purpose of controlling the standard of service and quality of the goods. Now, I will discuss business ethics in economic activities and practice in Bangladesh

7.3 .1. Halal Product

"Halal" is an Arabic word which means valid, useful and welfare. Halal Products or foods are those products and foods that Muslims are allowed to eat or drink under Islamic Law that specifies what foods are allowed and how that food must be prepared. Muslims must also ensure that all foods (particularly processed foods), as well as non-food items like cosmetics and pharmaceuticals, are halal. Consumers can easily recognize if a product is truly halal-certified from the halal logo itself or the five-digit halal registration number on the packaging of the product.



The Islamic Foundation is the only recognized state institution for issuing halal certificates in Bangladesh. In the interest of marketing halal products in differ

ent countries of the world, this institution started issuing halal certificates in 2007. (Banglatribune, 27 September 2021). Bangladesh Standards and Testing Institution (BSTI), a government organization, has decided to issue halal certificates for food products and cosmetics in Bangladesh. (15 september, 2021, bbc bengali news). Many Muslims across the world now want global halal certification of food products. Researchers think that Bangladesh can be a global leader of Halal product (UNB news, 31 December, 2020).

7.3 .2.Healthy Product (Good Ingredients)

Narrated Abu Sa'id Khudri: The Prophet (peace and blessings of Allaah be upon him) said, 'The truthful and trustworthy trader (on the Day of Resurrection) will be with the Prophet, the Siddiq and the martyrs.' (Tirmidhi, Hadith: 1209). Bangladesh Environmental Protection Act, 1995 also has mentioned to provide healthy products.

In the case of production of healthy products ethical values are absent in Bangladesh. Adulteration of food is very high in our country. In 2016, the National Institute of Public Health verified a total of 5396 samples of 43 consumer goods (food items) across the country. It is very gloomy and unexpected that after testing in the laboratory, all these 43 products were found to be adulterated. The amount of adulteration is 40 percent. Surprisingly, the rate of adulteration in 13 of these products is nearly 100%. If this continues, Bangladesh will have be converted to a disease-ridden country (Tama, Dhakatimes, 4 August 2021).

Extreme violations of ethics are seen in the use of adulterants and chemicals in food. The powder is mixed with various chemicals including unhealthy brick powder. Mixing rotten food, using burnt oil, cooking and storing in a dirty environment (Ujjwal Dutt, from Melbourne (Australia), Tuesday, 14 September 2021, Prothom Alo).

RAB's mobile court has fined five factories Tk 12 lakh for producing, stocking and selling counterfeit and unauthorized cosmetics in Dhaka's Keraniganj. (30 Sep, 2021, bangladesh protidin).

Major General Mahbubur Rahman, Director General of the Department of Drug Administration, told Bangladesh Pratidin, "We are working to the best of our ability. 1700 cases have been filed this year. 49 people have been sent to jail. Licenses of 66 factories have been canceled. We have regular contacts with various organizations including RAB and police. We want the general public to help with our information. " (30 Sep, 2021, Bangladesh Protidin)

Counterfeit is a life-saving drug in the country. Counterfeit medicines are for almost all diseases including cancer, liver, heart disease, kidney and corona. ICU, CCU's pharmaceutical equipment is not left out either. Calling it tantamount to killing, experts say people get sick and take drugs. And by taking fake drugs, people are not getting better and are getting sicker and dying. Professor A B M Faruk, director of the Biomedical Research Center at Dhaka University, said counterfeit and adulterated drugs are being produced all over the year. There are no qualified people in monitoring. The Department of Drug Administration is coming up with the identity of ineffectiveness. He said the production of counterfeit and adulterated drugs amounted to genocide. (30 Sep, 2021, Ittefaq)

7.3.3. Determination of Wage

A minimum wage is the lowest remuneration that employers can legally pay their employees. The price floor below which employees may not sell their labor. Most countries had introduced minimum wage legislation by the end of the 20th century (wikipedia). In Islam, emphasis has been placed on the speedy payment of wages to workers. In this regard, it is narrated in the hadith of our beloved Prophet Mohammad (peace be upon him), It has been said that the wages of the workers should be paid immediately. In September 2018 the Bangladesh government announced a new minimum wage for garment workers, which has fixed the minimum monthly wage at 8,000 Taka (95 US Dollars). Minimum wage is Taka 8000 which is not sufficient for a worker to fulfill his or her basic needs at the present market situation. At present the price of the product is very high.

The wages of workers in 42 privately owned industrial sectors have been fixed by the government. There is no uniformity in the payment of wages to the workers working in not recognized as privately owned industrial sectors. The search for the cause of dissatisfaction of the workers working in both the types of industrial establishments has revealed that the failure to pay the wages at the beginning of the month is the main cause of the dissatisfaction of the workers in most cases. In addition to the Labor Act, 2006, other reasons for workers' dissatisfaction are found in the failure to ensure the benefits that are mentioned in addition to workers' wages.

According to the provisions of our labor law, an adult worker should not work more than 8 hours daily in any organization without 'overtime'. Outside of 8 hours of daily labor, a worker will be employed for a maximum of 2 hours and for these 2 hours he will be paid at double the rate of his conventional wage rate (24 September 2021, Iqtedar Ahmed, dailynayadiganta).

7.3 .4. Pollution free production

Environment law 1995 Section-6d is “Every ship owner, importer and yard user will be obliged to ensure that no shipwreck or wreckage causes environmental pollution and health hazards through any type of hazardous waste.”

Violation of the provisions of Section 6D: In the case of the first offense, imprisonment for a term not exceeding 2 (two) years or a fine not exceeding Taka 2 (two) lakh or both. For each subsequent offense, a minimum of Taka 2 (two) years imprisonment, not more than 10 (ten) years imprisonment or a minimum of Taka 2 (two) lakh , not more than Taka 10 (ten) lakh fine or both.

The river Buriganga has been destroyed due to tannery at Hazaribagh. There are no fish all such waste is going to Buriganga, which is terrible for the environment (Deutsche Welle (DW) is Germany’s international broadcaster, May, 2016) The Ministry of Industries has completed the project of setting up a leather industrial city at Hemayetpur in Savar near Dhaka by June this year. Although the two-year project came to an end after 19 years, it still does not have a full-capacity Central Waste Treatment Plant or CETP. And because of that huge amount of waste is falling in the nearby Dhaleshwari river. (BBC Bangla, August 26, 2021)

Shipbreaking activities in Bangladesh are creating huge environmental pollution. In the developed world, modern methods, block methods and high-tech cutting methods have been introduced for shipwrecking, and experiments have shown that these methods are not so much a danger to the environment. However, the owners involved in shipbreaking activities in Bangladesh are carrying out shipbreaking activities through traditional bleaching methods. A satellite image taken five years in a row from 1983 to 2001 showed an alarming increase in landslides in the shipbreaking area. More erosion occurs when ships are brought ashore with ropes tied. (Ain O Salish Kendra, Bulletin, June 2008)

7.3 .5.Measurement of product

Allah says, 'Evil is the consequence for those who give less in measure. Those who take full measure when measuring from people and give less when measuring or weighing for them. ' (Surah: Muttaffifin, verses: 1-3)

Measurement situation is also grasped by corruption in Bangladesh. Different studies have shown that they found in the market no digital scale verification certificate, not mention amount, price, production date and expiry date on the packet in case of some product, used yard scale instead of meter to measure clothes etc. The weight of an empty packet without sweets is 200 grams. In other words, if you buy one kg of sweets, you will get 800 grams. (23 September, 2021, sharebazarnews.com)

7.3 .6. Advertising policy

Advertising is a form of communication intended to encourage an audience (viewers, readers or listeners) to purchase or take some action upon products, ideas, or services. Advertising can also serve to communicate an idea to a large number of people in an effort to convince them to take a certain action.

Rights of Consumer

Consumer rights are the character of the human right's notion, with the demand for consumer protection increasing day by day. The declaration made by former US President John F. Kennedy in 1962 defined only four basic consumer rights: (1) the right to safety (2) the right to be informed; (3) the right to choose; and (4) the right to be heard.

Kabir (2013) showed a study on the unethical practices of advertising in Bangladesh and he investigated that maximum enterprises use unethical practices to increase their sales of products. Most of the companies are not ensuring the ethical standard in advertising. Singh (2014) has indicated that a different number of industries, companies, firms and advertising organizations use unethical advertising to promote the product.

7.3 .7. Determination of Price

The Prophet (peace and blessings of Allaah be upon him) said: If a person creates an artificial crisis by withholding his food grains from the Muslims, Allaah will impose an epidemic and poverty on him. (Ibn Majah, Hadith: 2155) Although the government fixes the price of products, it does not work anywhere maximum time. Need hard monitoring. The government has fixed the price of open sugar at Tk 74 per kg. If packaged, the price will be TK 75 per kg. But even though the government has fixed the price, ordinary buyers are not able to see sugar at this price in the market. On the other hand, according to the Trading Corporation of Bangladesh (TCB), the price of sugar per kg has increased by 24 per cent in different markets of the capital. Last year too, these sugars were sold at TK 60-65 per kg. (30 September 2021, Jagonews)

Although the government fixed the price of potatoes, it did not work anywhere. The Department of Agriculture Marketing sent a letter to the deputy commissioners on October 8 declaring that the price of potatoes would be Rs 23 per kg at the cold storage level, Rs 25 per kg at wholesale and Rs 30 per kg at retail. If it is not sold at this price, it has to be severely monitored. The letter said that so far Rs 21 per kg has been spent on buying and keeping potatoes. According to the Trading Corporation of Bangladesh (TCB) market price list, potatoes were sold at Tk 45 to 50

per kg in Dhaka yesterday, up 111 per cent from the same period last year. The traders said that the price of potatoes has never been so high. (30 September 2021, Prothom Alo).

Table 1 (part a): Business ethics in economic activities and practice in Bangladesh

Economic Activities		Ethics	Business Ethical and Unethical practice in Bangladesh
Production	What to be produced	1.Halal product	Halal *Islamic Foundation started issuing halal certificates in 2007. *Bangladesh Standards and Testing Institution (BSTI), has decided to issue halal certificates for food products and cosmetics.*Researchers think that Bangladesh can be a global leader of Halal product (UNB news, 31 December, 2020)
		2.Healthy product (Good Ingredients)	Unhealthy Product: In 2016, the National Institute of Public Health tested a total of 5396 samples of 43 food items across the country. All these 43 products were found to be adulterated. The amount of adulteration is 40 percent. Remarkably, the rate of adulteration in 13 of these products is almost 100%. (Dhakatimes, 4 August 2021) 1700 cases have been filed this year. 49 people have been sent to jail. Licenses of 66 factories have been canceled"(30 Sep, 2021, bangladesh protidin)
	How to be produced	3. Determination of wage (Minimum wage Can fulfil basic need, quickly paid)	Minimum wage is Taka 8000. The failure to pay the wages at the beginning of the month is the main cause of the dissatisfaction of the workers in most cases. Workers' dissatisfaction is found in the failure to ensure the benefits that are mentioned in addition to workers' wages.
		4. Pollution free production	The river Buriganga has been destroyed due to tannery at Hazaribagh. There is no fish. (DW, May, 2016). *The Ministry of Industries has completed the project of setting up a leather industrial city at Hemayetpur in Savar near Dhaka by June this year. But it still does not have a full-capacity Central Waste Treatment Plant. And because of that huge amount of waste is falling in the nearby Dhaleshwari river. (BBC Bangla, August 26, 2021)

Table 1 (Part b): Business ethics in economic activities and practice in Bangladesh

Economic Activities		Ethics	Business Ethical and Unethical practice in Bangladesh
Distribution	How to distribute	5.Measurement of product	* No digital scale verification certificate Not mention amount, price, production date and expiry date. *Used yard scale instead of meter to measure clothes. *The weight of an empty packet without sweets is 200 grams. In other words, if you buy one kg of sweets, you will get 800 grams.(23 September, 2021, sharebazarnews.com)
		6. Advertising policy (honest, clear, royalty)	Kabir (2013) showed that maximum companies use unethical practices to increase their sales of products. Nekmahmud (2016) conducted his study descriptive in nature, has been conducted based on primary and secondary data. The study shows that 95 percent of respondents have already faced unethical practices when they have bought any consumer products. 90 percent of respondents believed that unethical practices of consumer products are increasing day by day.
		7. Determination of product Price	Artificial crises in Ramadan, agricultural input price is high (irrigation, fuel, fertilizer price etc.) Although the government fix the price of products, it does not work anywhere maximum time. The government has fixed the price of open sugar at Tk 74 per kg. But ordinary buyers are not able to see sugar at this price in the market. (30 September 2021, Jagonews)

Fertilizers are being sold at the prices fixed by the government - even though the authorized dealers claim so, the retailers are admitting to selling fertilizers at higher prices. Farmers, on the other hand, say that this time they have to spend Rs 100 to Rs 200 more for fertilizer in sacks. Fertilizer retailers also say that the market price has gone up as dealers have given less fertilizer than the demand. And the farmers say that the traders have increased the price of fertilizer through the syndicate. Leaders of the Department of Agricultural Extension, the Ministry of Agriculture or the Fertilizer Association have no proof that the price of fertilizers has gone up in different parts of the country. In this situation, agriculture officials say, the government needs to monitor the fertilizer market more carefully. (2021, September 14, Sarabangla)

8. FINDINGS OF THE STUDY

As per the secondary data and review of the existing relevant literature, the following findings are discussed with the help of a table. Table 1 (part a) and Table

1 (part b) show the findings of seven (7) selective economic activities in Bangladesh which are halal production, healthy

9. RECOMMENDATION

Production, determination of wage, pollution free production, measurement of product, advertising policy and determination of product price. All economic activities are more or less involved with unethical practices except producing halal products. I think we are getting halal product as we are Muslim majority country.

Entrepreneurs and consumers should try to gain morality according to religion and state rules- regulations. The above discussion shows that the ethical and moral level of economic activities in Bangladesh is very low which cannot be satisfactory. Now the question is how can we overcome those problems. Ethical behavior within economic activities is very important. The following recommendations can be drawn from this study to improve ethical standards and norms for economic activities:

General

1. Entrepreneurs should follow morality according to religion and state rules.
2. Practice the application of law. We have very nice laws, but we have to practice the laws.

Preventative

3. Need awareness about applying laws through the whole year, not only active at special times or issues.
4. Advertising organizations and advertisers should avoid the confusion and false information about products, services even that are profitable for short terms.

Policy

5. We need to adopt more ethical and religious education in the syllabus of primary, secondary, higher secondary and higher level. Training institutes should be encouraged to organize training courses, workshops and conferences on morality and business ethics.
6. To spread fair business practices in production and distribution channel.
7. More consciousness is to be created and the panel has to role effectively and bans economic activities which do not follow the ethics.
8. Bangladesh Standards and Testing Institution (BSTI) should monitor severely to stop unethical acts and do ethical practice.
9. We need strong monitoring at wholesale level to control price.

10. Government can improve some rules to apply in special situation. (Like Malaysian government tells to seller to sell 1 KG sugar per family during market shortage of sugar).

By continuing the above mentioned recommendations the representatives of economic activities and concerned panel should conduct their responsibility and action in daily life. Then the society, nation and entire world will be benefited and peaceful.

10. LIMITATIONS OF THIS PAPER

This paper is a conceptual paper. Thus further studies have been required for practical implications.

11. CONCLUSION

From this study we can see unethical practice happening frequently in the most zones in Bangladesh. Producer, wholesaler, retailer, consumer, government and government's organizations have to cultivate awareness to establish business ethics in economic activities in Bangladesh. Unethical action is happening to earn higher profit. But Islam suggest to earn normal profit, should not earn 100 percent profit, should not store essential product more than 40 days to get high profit during market shortage etc. Chanukah rule told to earn 5 percent profit for domestic product and 10 percent profit for imported product in Indian sub-continent. So, entrepreneur should be more ethical to establish humanity and peace in the world. By improving business ethics in economic activities we can get pollution free environment and peaceful social life as well as halal and healthy product at reasonable price. We are passing through industrial revolution 4. One component is gathering data. So, Government can keep consumer's right to collect and analyze the data generated throughout a particular time period. By this we can take proper plan with adequate information about the demand and supply situations.

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