

From the Dean

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Welcome to the fall 2005 issue of the *Journal of Business and Public Affairs (JBPA)*. Our dual goal in publishing the journal is to provide scholars an outlet for their research and to provide the reader with enlightening, useful articles. Articles in this issue run the gambit of “the significant change in workplace culture,” “effects of fiscal policy on economic growth,” “tax policy effects on U.S. – Japan Automobile Trade,” and the “effect of providing small scale financial resources to the socially disadvantaged in poor countries.”

My thanks go out to the researchers for their submissions. And to our readers, we hope you enjoy and in some way benefit from this publication. Please do not hesitate to send us your comments and/or suggestions.

From the Editor

Seid Y. Hassan

Editor

Journal of Business and Public Affairs

Associate Professor of Economics

I am pleased again to present to you the fall 2005 issue of the *Journal of Business and Public Affairs* (JBPA). As usual, the articles contained in this issue cover various themes. These themes cover topics in such areas as the impacts of fiscal and tax policies on economic growth, tax effects on trade, financial liberalization and the role of religion in the workplace.

As always, my thanks go out to the authors, both the published and the unpublished ones. I encourage the current authors and others to continue using the JBPA as their publication outlet and the dissemination of their knowledge. I also thank the editorial board members and the reviewers of the articles. Without their help, serving as editor would have been impossible indeed!

We continue to publish the articles both in print and electronic form. That is, the same papers will appear on the College of Business and Public Affairs website at <http://www.murraystate.edu/cbpa/journal/index.html>.

JBPA is listed under Cabell Publishing Company, EBSCO Information Services, Gale Directory of Publications and Broadcast Media.

I hope you benefit from reading these articles.

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C O N T E N T S

Volume 32, Number 1

Fall 2005

Moses, Jesus, and Muhammad are Coming to Work: Will the Reception be “Heavenly”? 7

James F. Morgan: Professor of Legal Studies and Business, Department of Management, California State University, Chico, Chico, CA 95929-0031.

“Regardless of whether a change is made in the legal framework regarding workplace expressions of belief, management needs to be aware of the significant change in workplace culture that is rapidly occurring.”

A Cross-County Evaluation of Fiscal Policies 14

Zulal S. Denaux: Assistant Professor of Economics, Langdale College of Business, Valdosta State University, Valdosta, GA 31698.

“This study offers a theoretical and empirical investigation of the simultaneous effects of taxes and government spending on economic growth at the county level.”

Spend More or Tax Less: Which Way to State Economic Growth? 21

Zulal S. Denaux: Assistant Professor of Economics, and Donna J. Cunningham, Assistant Professor of Management, Valdosta State University, Valdosta, GA 31698.

“This study analyzes the effects of changes in both government infrastructure spending and the marginal tax rate on economic growth ... we found that a lower marginal tax rate has a statistically significant positive effect on economic growth ...”

C O N T E N T S*continued*

Providing Sustainable Financial Services 26**to the Poor: The Experience of Bangladesh and Ethiopia**

Syed Ahmed and Abdulhamid Sukar (Professors of Economics), School of Business, Cameron University, Lawton, OK 73507.

“Microcredit refers to the provision of small scale financial resources to the socially disadvantaged class of the society who cannot access to the formal credit market ... A microcredit project turns a borrower into a microentrepreneur ...”

**Wheels of Change: Tax Policy Effects 34
on U.S.-Japan Automobile Trade**

Akinori Tomohara, Department of Economics, Queens College, The City University of New York, 65-30 Kissena Blvd, Flushing, NY 11367.

“Using a case study based on the U.S.-Japan automobile trade, we measure the degree to which independent tax systems create efficiency losses in the global market.”