

The Foundations Of Islamic Economics And Banking

Zamir Iqbal, Abbas Mirakhor

The Foundations of Islamic Banking Mohamed Ariff, Munawar Iqbal, 2011 'This wide-ranging guide to the foundations and fundamental principles of this new form of ethics-based financial practice will be of interest for regulators, practitioners, and scholars in the fields of economics, finance, money and banking.' - Islamic Horizons

The Foundations of Islamic Economics and Banking Abdulrahman Haitham Shoukat Kabbara, 2014-05 The first part of this book is designed to display the sources and principles of economics and trade transactions in the Islamic community. It analyzes the judicial injunctions against riba and proves that riba including interest is prohibited. Basing the argument on theoretical (Quran and Sunna) as well as the customary practice during the life of the messenger of God in Mekka and Al-Madina. Notably, the Islamic teachings covers both the worldly and religious affairs. This is a very revealing indication that Islam does not only regulate the relations of the human beings with God, but also extends to regulating (i) the relationship of the ruler with the ruled through al-shura, and (ii) economic and financial transactions in the market. Notable among these transactions: a) the abolition of riba and instigating interest-free economy, (b) providing the basic needs of society, (c) achieving social justice by applying zakat levy and other ordinances, and last but not least inheritance law and redistribution of State land for public benefits. The second and third part of the book explains and proves that prohibition of riba does not circumvent trade or paralyze the economy. On the contrary by eliminating injustice inherent in riba, the banking system will be liberated from discrepancies and the economy will perform more efficiently by mitigating the evils of riba.

The Foundations of Islamic Economics and Banking Abdulrahman Haitham Kabbara, 2015-01-12 The book outlines origins of Islamic economics Principles in Shari'a, covering its characteristics, economic problem, and government intervention, public versus private property, work ethics, Al-Hisba and social justice. Theories of the demand for money in western economies are presented followed by an analysis of the meaning, nature, characteristics, and role of money in Islam. Factors affecting the demand for money in an Islamic economy are emphasized. The meaning and features of Riba, its types and economic consequences are discussed. Thorough analyses of the objectives of Islamic banking in theory and practice, types and sources of deposits, and various forms of Riba-free financing operations are in order. Monetary and prudential control in both systems is considered emphasizing religious supervisory responsibility and the Central Bank of Kuwait instructions. Islamic money and capital market is acknowledged by dwelling on sukuk instruments. Transition in practice is analyzed

shedding light on Kuwait experience and the macro and microeconomic efficiencies of Islamic model compared with conventional one.

Fundamentals of Islamic Finance and Banking Syeda Fahmida Habib,2018-10-08 A comprehensive and fully up-to-date introductory textbook to Islamic finance and banking Islamic finance and banking is being used increasingly globally — especially in the regions of Middle East and North Africa, South East and South Asia. To cater to the need of trained Islamic finance staff, a large number of Educational institutions are beginning to offer courses, majors and minors in Islamic finance and banking. The major challenge faced by these institutions are suitable textbooks for both undergrad and post-grad levels and especially with the relevant instructor resources (PPTs, test bank, practice activities and answer keys). Luckily, *Fundamentals of Islamic Finance and Banking* is here to cover the most important topics related to Islamic finance and banking (IF&B) that are relevant for students of business, finance and banking. Offers an historical background of Islamic finance Covers the principles of Sharia Law as pertinent to finance and banking Provides in-depth discussion of the six key Islamic banking products: Murabaha, Mudaraba, Musharaka, Ijara, Salam and Istisna Discusses the Islamic insurance (Takaful) Gives an overview of Islamic investment, especially Sukuks Concludes with the global standing of the Islamic Finance and Banking industry Would-be colleges and universities offering this subject as a course within their finance and/or banking program can't be without this invaluable guide.

Handbook of Islamic Banking Kabir Hassan,Mervyn Lewis,2009-01-01 The Handbook of Islamic Banking comprises 25 studies by leading international experts on Islamic banking and finance specially commissioned to analyse the various debates and the current state of play in the field. From its origins thirty years ago, Islamic banking has expanded rapidly to become a distinctive and fast growing segment of the international banking and capital markets. Despite this expansion, Islamic banking still remains poorly understood in many parts of the Muslim world and continues to be a mystery in much of the West. This comprehensive Handbook provides a succinct analysis of the workings of Islamic banking and finance, accessible to a wide range of readers. At the same time, it seeks to bring the current research agenda and the main issues on Islamic banking before a wider audience. Islamic banking offers, as an alternative to conventional interest-based financing methods, a wide variety of financial instruments and investment vehicles based on profit-and-loss sharing arrangements. These are all explored in detail along with other subjects such as governance and risk management, securities and investment, structured financing, accounting and regulation, economic development and globalization. M. Kabir Hassan, Mervyn Lewis and the other contributors have created an authoritative and original reference work, which will contribute to a wider understanding of Islamic banking as well as provoking further discussion and research. It will be invaluable to all scholars, researchers and policymakers with an interest in this subject.

New Issues in Islamic Finance and Economics Hossein Askari,Zamir Iqbal,Abbas Mirakhor,2011-12-19 New Issues in

Islamic Finance & Economics: Progress and Challenges provides a review of the main issues and challenges facing Islamic finance. The application of Islamic finance is currently limited to banking. This book starts with an overview of the factors and motives behind the development of Islamic finance. A critical review of issues facing the industry is provided followed by a detailed analysis of areas where further attention is required. The book offers some original thinking on issues pertaining to governance, institutions, public finance and economic development within an Islamic financial system.

Notes on Islamic Economics Monzer Kahf, 2014-02 Notes on Islamic Economics: Theories and Institutions In this book I present the basic theories and the institutional set up of Islamic economics. It consists of chapters one through eleven. Chapters one and two attempt to answer the questions of 'what is Islamic Economics' and 'why we need to study it', they also discuss issues of definition, scope, sources of knowledge and relevance. The third chapter deals with the basic values and ethical questions of Islamic economics both as a branch of science and as a study of the Islamic economic system. It briefly studies ethical values which affect economic behaviour of men and women like of efficiency, performance, self-reliance, perfection and benevolence. Chapter four discusses the fundamental institutional setup of the Islamic economic system. It argues that the Islamic institutional set up is based on nine pillars which are: 1) Property rights, 2) Exchange and contracts, 3) Economic freedom, 4) Market structure, 5) Wealth and income, 6) State of law, 7) Economic activity of the state, 8) Internal ethical monitor, and 9) Mercy and caring. The next two chapters are devoted to the discussion of the position and place of the state and the private sector in the system and the interrelations between them. The main argument of these chapters is that while the Islamic system adores private ownership and economic freedom, it assigns an important role to the state, in all its branches, and charges it with important functions including the management of public properties and natural resources, which may be huge under certain circumstances. Islamic theories of consumer behavior and producer behavior are discussed in chapters seven and eight. The basic theorem of these two chapters is that human beings are not one dimensional. They rather have a benevolent facet of their behaviors which is present both in the consumers and the firms as well. The analysis in these two chapters tries to take this behavioral element into consideration. Chapter nine revisits the market and deals with the structure of prices at the micro level. It argues that the market reforms introduced by the Prophet, pbuh, himself were very exemplary in setting the desired structure for the market on the basis of fair play of market forces of demand and supply without elements of injustice which may come from monopoly, financial power, unethical practices by some actors or insufficient power of enforcement of exchange contracts. At the same time the Islamic market structure does not assume conditions of perfect competition. The last two chapters are devoted to discussing the effect of market structure on the factors of production and on the allocation process of resources. They also discuss regulations in the market and their extent and effects. In this book as in the other three books of this series, I deal with the fundamental issues of Islamic economics and finance in a realistic yet innovative manner while observing fundamental relations, ties and inspiration from

the basic sources of the Islamic religion and its Shari'ah rulings; the Qur'an and the Sunnah.

Economic Development and Islamic Finance Zamir Iqbal, Abbas Mirakhor, 2013-08-05 Although Islamic finance is one of the fastest growing segments of emerging global financial markets, its concepts are not fully exploited especially in the areas of economic development, inclusion, access to finance, and public policy. This volume is to improve understanding of the perspective of Islamic finance on economic development, social and economic justice, human welfare, and economic growth.

Handbook of Ethics of Islamic Economics and Finance Abbas Mirakhor, Zamir Iqbal, Seyed Kazem Sadr, 2020-04-20 Since the financial crisis of 2007/2008, a renewed discussion on the ethics and finance is being examined from different dimensions - finance for good society, responsible finance, ethical finance, financial crimes, and financial repression. The principal objective of this Handbook on Ethics of Islamic Economics and Finance is to provide a deeper understanding of the ethical underpinning of Islamic economics and finance. The reader will notice that the Handbook reflects a diversity of views on the subject of economic and business ethics in Islam across the intellectual spectrum of Muslim thought over the globe. Handbook attempts to find answers to some questions concerning the definition and characteristics of the ethical system in Islam. What is its goal and how do its rules and practices ensure welfare for individuals and society? Are the moral principles universal and invariable or do they change and adapt with the social changes of communities and progress in science and technology? Is the present generation accountable for the welfare of future generations? Where is the boundary between law and ethics and who guarantees their adoption and implementation?

What Is Wrong with Islamic Economics? Muhammad Akram Khan, 2013-01-01 I read with great interest the current state of Islamic economics and finance as examined by Muhammad Akram Khan, who has given a fresh outlook for the readers to find out its limitations and to search for its solutions. Khan has read widely in the subject matter, and presented his views with reference to literature and thoughtful and logical arguments. While many may not agree with his arguments or will have a better explanation, I find his arguments at least worthy of examination to strengthen the arguments of those who might oppose him. Although Khan is critical of the subject matter, he is very sympathetic to the greater objectives of Islamic economics and provides his own prescriptions to achieve those objectives. M. Kabir Hassan, University of New Orleans, US This is a very thought provoking book coming at a crucial stage in the development of Islamic economics and finance. Although the reader may not agree with some of the conclusions reached, it is clearly a scholarly and extensively researched piece of work; it should be read by all serious students of the subject area. Amongst other things, it throws light on the reasons why the practical implementation of Islamic economics and finance, particularly in relation to the financial system and financial institutions, has not always conformed to the true theoretical foundations laid down by Islamic scholars. John Presley, Loughborough University, UK and recipient of Islamic Development Bank Prize in Islamic Finance, 2001-2002 Islamic economic system is a type of capitalism with a spiritual dimension is a major conclusion of this book. I applaud

this insight of Muhammad Akram Khan. The same can be perhaps said of Islamic finance, which, in its hurry to build viable and efficient financial institutions, has ignored the very same need to start with profits-and-risk-sharing principle and no-riba principles to build pricing models to anchor the new sub-discipline. The good news is that, in the course of time to come, Akram's advocacy may be realised since such serious works have already begun. ÷ Mohamed Ariff, University Putra Malaysia and Bond University, Australia ÷ Although there are many books on Islamic economics, this critical, but sympathetic, account by Muhammad Akram Khan is worthy of attention. The author has clearly read widely on the subject and appreciates the limitations of much that he has read. Islamic economics is a work in progress and by focusing on its shortcomings, Khan challenges the assumptions of many working in the field. His discussion of methodology is insightful, and even the prohibition of riba, for many the defining characteristic of Islamic finance, is examined from a fresh perspective. While many will not agree with the analysis and the conclusions, even critics should be able to appreciate the strengths of the arguments made. In summary this is a worthwhile, and in many respects an innovative, survey of the state of Islamic economics and finance. It deserves to be widely read. ÷ Rodney Wilson, Durham University, UK What is Wrong with Islamic Economics? takes an objective look at the state of the art in Islamic economics and finance. It analyses reasons for perceived stagnation and also suggests a way forward. As well as probing various myths, the book presents several innovative ideas and a methodology for developing the subject on new foundations. It also highlights weaknesses in the conventional position on prohibition of interest, which has led Islamic banks devise a series of legal tricks. The author notes how the original aim of devising a new brand of banking has become less prominent whilst Islamic banks now position themselves more closely to conventional banks. The book also offers insights into how certain traditional thinking has seemingly ignored the egalitarian spirit of the law of zakah and created a scenario where zakah is not able to help the billions of poor people around the globe. This detailed book will appeal to students, professors, researchers, Islamic banks and finance houses, consulting companies, accounting firms, and regulatory bodies. Professional economists, libraries in research and training organizations, as well as anyone with a general interest in the topic will find much to interest them.

Islamic Economics Abul Hassan, M.A. Choudhury, 2019-01-10 This book is a comprehensive study, which provides informed knowledge within the field of Islamic economics. The authors lay down the principal philosophical foundation of a unique and universal theory of Islamic economics by contrasting it with the perspectives of mainstream economics. The methodological part of the theory of Islamic economics arises from the ethical foundations of the Qur'an and the Sunnah (tradition of the Prophet) along with learned exegeses in an epistemological derivation of the postulates and formalism of Islamic economics. This foundational methodology will be contrasted with the contemporary approaches of the random use of mainstream economic theory in Islamic economics. The book establishes the methodological foundation as the primal and most fundamental premise of the study leading to scientific formalism and the prospect of its application. By way of its

Islamic epistemological explanation (philosophical premise) in the form of logical formalism and the use of simple real-world examples, the authors show the reader that the scientific nature of economics in general and Islamic economics in particular rests on the conception of the scientific worldview. With its uniquely comparative approach to mainstream economics, this book facilitates a greater understanding of Islamic economic concepts. Senior undergraduate and graduate students will gain exposure to Islamic perspectives of micro- and macroeconomics, money, public finance, and development economics. Additionally, this book will be useful to practitioners seeking a greater comprehension of the nature of Islamic economics. It will also enable policymakers to better understand the mechanism of converting institutions, such as public and social policy perspectives.

Methodology of Islamic Economics Necmettin Kizilkaya, 2019-11-05 In its pursuit to equip the reader with a basic knowledge of Islamic economics, this book divulges the micro-foundations of the discipline, and highlights the predominant schools of thought that exist in the field. It explains, in simple terms, what Islamic economics entails and how it can be studied as a science in relation to the Holy Quran, the Sunnah and the Islamic intellectual tradition based on these two sources. The book familiarizes the reader with knowledge of the basic maxims of the discipline. It then establishes the arguments that are presented by the proponents of religion-based economics, specifically Islam, and apprises readers about the aforementioned schools as they exist. A number of chapters consider the dimension of the dilemmas the discipline is facing, and the chronological progress of the field is reviewed, hence providing a comprehensive overview of the topic. The book deals with the issues about the origins of Islamic economics, the basic methodological questions, the use of the opportunities offered by fiqh in the methodological discussions and the main problems arising from the encounter with other cultures and civilizations. It offers practical solutions, despite the differing schools of thought, not unlike the development of conventional Economics where radical differences between Keynesian, Classical and Monetarist approaches existed. It concludes by incorporating some of the finest works that explain to the reader how Islamic economics may progress as a discipline. This guide will provide both students and researchers in Comparative Economic Studies, Islamic Economics and Islamic Finance with an essential overview of the field.

Islamic Financial Economy and Islamic Banking Masudul Alam Choudhury, 2016-06-10 Islamic Financial Economy and Islamic Banking, is a thorough, deeply conceptual, analytical and applied work in the area of epistemological foundation of Islamic world-system. The book presents a new frontier of original contribution to the theme of generalized-system model of shari'ah. The model, derived from the Qur'an and Sunnah (Prophetic guidance) incorporates a wide analytical coverage of the purpose and objective of the Islamic worldview (maqasid as-shari'ah) in Islamic economics and finance in particular. The author covers issues that contrast with the existing understanding of Islamic economics and finance, including some specific goals defining the field and how they compare in today's unstable world of financial volatility. A new heterodox thinking in

economic theory is outlined. The potential as to how such issues can be addressed by the Tawhidi epistemology in formulating the generalized-system model of the purpose and objective of shari'ah lead the way in this book. Its presentation and analysis, methods and approach, overarch the fields of philosophy of science, rigorous analysis, mathematical and other presentations of the understanding given, and all taken up in the light of the exegesis of the Qur'an and coverage of the Sunnah. The result is a substantive one in the field of scholarship and application; and in analytically proving the universality and uniqueness of the epistemic worldview for the academic and practitioner world at large. The totality of the multiverse diversity of issues and problems reviewed comprise the study of the world-system by the Tawhidi methodological approach. Yet this methodology and its empirical configuration are universally applicable to all users without any need for unnecessary religious overtone.

Islamic Economics and Finance Muhammad Akram Khan, Tony Watson, 2003-07-17 This fully updated and revised glossary introduces terms used by Muslim scholars, historians and legal experts, from Arabic, Urdu, Turkish, Malaysian and English sources and Islamic banking, taxation, insurance, accounting, and auditing.

Introduction To Islamic Banking And Finance: An Economic Analysis M Kabir Hassan, Salman Ahmed Shaikh, Selim Kayhan, 2020-08-12 This book, Introduction to Islamic Banking and Finance: An Economic Analysis, covers the basic principles of Islamic economics and finance. It discusses both the theory of Islamic economics and finance as well as the applications in the design of instruments of finance as well as Islamic financial institutions. The book enables its readers to gain an understanding of the structures and operations of Islamic banking, Islamic capital market investments, risk management, and taxation for Islamic banking contracts. The book sets forth the following objectives:

Islamic Finance in the Global Economy Ibrahim Warde, 2014-03-11 A second edition of Islamic Finance in the Global Economy, substantially revised and updated to take into account the recent developments in the field.

Islamic Finance in Europe Valentino Cattelan, 2013-01-01 Highlighting the impact of current globalization on financial markets, this topical book challenges the universality of Western property rights and interprets Islamic finance in Europe as part of a plural financial system, where different conceptions of economic justice(s) co-exist and influence each other. The contributing authors analyse key economic development and social integration issues from an Islamic perspective and outline the European approach to accommodating Islamic finance, with particular regard to the peculiarities of individual nation-states. Set in this context, the book presents financial pluralism as a device to enhance a level playing field in the global marketplace, as well as to foster a plural open society. Providing a comprehensive and methodological guide to Islamic finance in Europe, this book will prove an illuminating and informative read for academics, students and policymakers with an interest in the impact on financial regulation of an increasingly globalized world.

Islam and the Economic Challenge M. Umer Chapra, 1992 What kind of economic policy package do Islamic teachings

imply? This book seeks to answer this and other related questions.

Islamic Finance Mahmoud A. El-Gamal, 2006-07-03 This book provides an overview of the practice of Islamic finance and the historical roots that define its modes of operation. The focus of the book is analytical and forward-looking. It shows that Islamic finance exists mainly as a form of rent-seeking legal-arbitrage. In every aspect of finance - from personal loans to investment banking, and from market structure to corporate governance - Islamic finance aims to replicate in Islamic forms the substantive functions of contemporary financial instruments, markets, and institutions. By attempting to replicate the substance of contemporary financial practice using pre-modern contract forms, Islamic finance has arguably failed to serve the objectives of Islamic law. This book proposes refocusing Islamic finance on substance rather than form. This approach would entail abandoning the paradigm of 'Islamization' of every financial practice. It would also entail reorienting the brand-name of Islamic finance to emphasize issues of community banking, micro-finance, and socially responsible investment.

Introduction to Islamic Economics Hossein Askari, Zamir Iqbal, Abbas Mirakhor, 2015-02-16 Gain deeper insight into the principles and theory of Islamic economics Introduction to Islamic Economics: Theory and Application provides an overview of the organizing principles and fundamentals of an Islamic economy. With deep discussion of the characteristics, rationale, key institutions, objectives, and instruments at work, the book addresses the core economic principles underlying a system based on the foundational teachings of Islam, and examines the implications for economic policies. Social welfare, economic justice, market functionality, efficiency, and equity are explored from an Islamic perspective, and the role and instruments of fiscal and monetary policy in Islamic systems are used to illustrate contemporary applications. Universities around the globe are offering courses on Islamic economics and finance, but despite the industry's rapid growth, most research has been focused on the financial principles rather than underlying economic principles. The first book of its kind, Introduction to Islamic Economics brings all the key concepts together into one reference volume. By outlining the ways in which Islamic finance and Islamic economics interrelate, this book can help readers to: Develop an understanding of the Islamic economic system and its institutional scaffolding Differentiate between the major characteristics of the dominant conventional economy and one based on the fundamental sources of Islam Understand the conditions that must be met for a just, well-balanced, stable, and growing economy Clarify the role of State, public policy, and risk-sharing in the Islamic financial system The Islamic financial system is expanding quickly, and those looking to increase their relevance in a changing economic landscape must get up to speed. Introduction to Islamic Economics provides a comprehensive overview of underlying economic system offering a deeper understanding of the feature of the system. This book is an excellent complement to Introduction to Islamic Finance, 2E by Iqbal and Mirakhor.

The Foundations Of Islamic Economics And Banking Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**The Foundations Of Islamic Economics And Banking**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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The Foundations Of Islamic Economics And Banking Introduction

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