

Financial Engineering and Islamic Contracts

Edited by
Munawwar Iqbal and Tariqullah Khan



Financial Engineering And Islamic Contracts

MONZER KAHF



Financial Engineering And Islamic Contracts:

Financial Engineering in Islamic Finance the Way Forward Hussain Kureshi, Septia Irani Mukhsia, Mohsin Hayat, 2015-01-08 Financial Engineering in Islamic Finance the Way Forward A Case for Islamic Derivatives has been envisioned as a sequel to Contracts and Deals in Islamic Finance A Users Guide to Cash Flows Balance Sheets and Capital Structures Product development in Islamic finance has been based upon the usage of various sale and lease contracts and combinations of the same In our current work we explore the idea even further and look at structures based on the concept of wad Islamic banks need to develop structures that behave like options and futures and the shariah community needs to look closely at issues related to forward sales In this book we have explored these avenues made recommendations and have hopefully encouraged some dialogue in this area

Financial Engineering and Islamic Contracts M. Iqbal, T. Khan, 2005-10-26 The text is the first of its kind on financial engineering and risk management in Islamic finance It sets out detailed guidelines for financial engineering from an Islamic perspective The text also presents some practical issues concerning futures contracts and how these can be handled from an Islamic perspective It brings out the different points of view in this respect and reflects the current state of knowledge as well as the challenges that lie ahead for financial engineers The text explores the prospects of some Islamic contracts having similarity with commodity futures forward contracts especially in agriculture and Islamic permissible contractual arrangements for resource mobilization by the public sector It also makes an analytical comparison between debt and equity contracts with regard to incentive compatibility and efficiency

Financial Innovation and Engineering in Islamic Finance Samir Alamad, 2017-04-13 This book provides two important contributions to existing theories in the financial innovation literature First it extends the existing literature of innovation orientation to a completely new field and construct that is based on a religious imperative as a framework within which financial innovation is constrained It explains how an innovation orientation in IFIs can be directed within religious rules which indicates that innovation orientation in IFIs is a learning philosophy Second the book introduces and examines the plasticity of Shariah as a shared boundary object and its dynamic role in managing tension and conflicting values in the financial innovation process Furthermore building on the empirical results the study illustrates the insights that each theoretical lens affords into practices of collaboration and develops a novel analytical framework for understanding religious orientation towards financial innovation This practical contribution of the developed framework could form the basis for a standardised framework for the Islamic finance industry The book concludes by noting the policy and managerial implications of its findings and provides directions for further research

Financial Engineering with Islamic Options Mohammed Obaidullah, 2018 In view of the central role which options play in mainstream financial engineering in design of innovative financial products and management of risk this paper undertakes an Islamic evaluation of options and its role in the Islamic system of financial contracting An Islamic assessment of options as independent contracts in themselves and as

embedded features in more complex financial products reveals some interesting possibilities While there is a lack of support among Islamic scholars on the use of options as independent contracts the Islamic system of contracting allows for designing risk management solutions using the framework of khiyar al shart The paper analyzes and discusses the case of a specific Islamic contract istijrar and highlights its possible use in managing certain forms of risk A comparison of istijrar with some conventional financial products shows that some insights from mainstream options related literature may enable the Islamic financial engineer to design the contract in a more efficient manner **Islamic Capital Markets** Kabir Hassan, Michael

Mahlknecht, 2011-04-04 Islamic Finance has experienced rapid growth in recent years showing significant innovation and sophistication and producing a broad range of investment products which are not limited to the complete replication of conventional fixed income instruments derivatives and fund structures Islamic Finance represents an elemental departure from traditional interest based and speculative practices relying instead on real economic transactions such as trade investment based on profit sharing and other solidary ways of doing business and aims to incorporate Islamic principles such as social justice ecology and kindness to create investment products and financial markets which are both ethical and sustainable Products created according to Islamic principles have shown a low correlation to other market segments and are relatively independent even from market turbulences like the subprime crisis Therefore they have become increasingly popular with secular Muslims and non Muslim investors as highly useful alternative investments for the diversification of portfolios In **Islamic Capital Markets Products and Strategies** international experts on Islamic Finance and Sharia a Law focus on the most imminent issues surrounding the evolution of Islamic capital markets and the development of Sharia a compliant products The book is separated into four parts covering General concepts and legal issues including Rahn concepts in Saudi Arabia the Sharia a process in product development and the integration of social responsibility in financial communities Global Islamic capital market trends such as the evolution of Takaful products and the past present and future of Islamic derivatives National and regional experiences from the world s largest Islamic financial market Malaysia to Islamic finance in other countries including Germany France and the US Learning from Islamic finance after the global financial crisis analysis of the risks and strengths of Islamic capital markets compared to the conventional system financial engineering from an Islamic perspective Sharia a compliant equity investments and Islamic microfinance **Islamic Capital Markets Products and Strategies** is the complete investors guide to Islamic finance **Islamic Financial Contracts**

Hussain Mohi-ud-Din Qadri, Nasir Iqbal, 2021-06-30 Islam encourages business and financial transactions as a way of securing the basic needs for all human beings but these need to be conducted in accordance with the principles contained in the Qur n and Sunnah However these legal concepts are not classified subject wise and the verses on commercial law like all other topics are scattered throughout the Qur n making it difficult for readers to gain a full understanding of the topic This therefore is the first comprehensive book to demystify Islamic contract law and specifically Islamic financial contracts and to

examine its roots and history The book is written in a clear style to allow for a greater understanding of the more challenging and misunderstood areas pertaining to Islamic business and financial contracts It also contributes a series of chapters which address the market niche and need concerning Shariah compliance for Islamic financial products and services The book is divided into 16 chapters in order to provide a holistic and thorough overview of Islamic law of contract It covers the objections and misconceptions surrounding Islamic business and financial contracts It also includes the key features and guiding principles of Islamic law of contract and offers technical know how illustrating the concept of formation of a contract as well as the essential elements of a valid contract The authors also offer a discussion on the system of options under Islamic business and financial contracts and potential solutions to breach of contracts The book will serve as a handy reference for scholars and students of Islamic business and finance and Islamic commercial law and will also be beneficial for practitioners as well as legal and judicial officers It will open new doors for further research in the field of Islamic financial contracts

Islamic finance contracts MONZER KAHF,2013-01-01 This book deals with an old subject Islamic Finance contracts Yet it is very new and unique in its approach ideas and arguments The book classifies Islamic finance contracts in three categories the first category consists of seven classical finance contracts whose details are given in the classical writings of Islamic jurisprudence Fiqh although in no other Fiqh publication these contracts are depicted and distinguished as specifically financing contracts The second category consists of what I call traditional hybrid Islamic contracts which came about as a result of the 1970 s startup stage of Islamic banking and the search of Shari ah compliant contracts which fit a process of financial intermediation The third category consists of Islamic finance contracts which came about during the takeoff and open expansion stage of Islamic banking especially in the first decade of the new millennium The uniqueness of the book comes from its approach of blending the legal description conditions and requirements of each Islamic Finance contract with the economic and financial circumstances within which the contract fits and also from the emphasis on the financial consequences of each of the Islamic finance contracts The book is also unique in bringing about comparison with contracts used in the conventional Western style finance transactions It is an attempt of formulating the main elements of a general theory of Islamic finance which is internally coherent and also consistent with other components of Islamic economics Descriptor s ISLAMIC ECONOMICS FINANCING CONTRACTS TRANSACTIONS ISLAMIC JURISPRUDENCE SILENT PARTNERSHIP OWNERSHIP INVESTMENTS PROFITS ISLAMIC BANKS **The Islamic Debt Market for Sukuk Securities** Mohamed Ariff,Munawar Iqbal,Shamsher Mohamad,2012-01-01 The relatively new sukuk or Islamic debt securities markets have grown to more than US 800 billion over the past decade and continue to grow at a rate of around 20 30 per cent per year Arguably the first of its kind this path breaking book provides a highly unique reference tool relating to key issues surrounding sukuk markets which are found in 12 major financial centres including Kuala Lumpur London and Zurich The internationally renowned contributors present an in depth study of sukuk securities beginning with a

comprehensive definition and history They go on to discuss Islamic financial concepts and practices that govern how sukuk securities are issued how markets are carefully regulated to protect investors and how securities are designed to safeguard invested money The prospects and challenges of developing sukuk Islamic debt markets across the world are also illustrated This comprehensive guide to sukuk markets will prove a fascinating and useful reference tool for academics students researchers and practitioners with an interest in Islamic finance and more specifically in the nascent field of sukuk securities

Global Sukuk and Islamic Securitization Market Muhammad al-Bashir Muhammad al-Amine,2011-11-25 The book discusses the Sukuk market its developments and the legal Shariah risks and rating issues facing Sukuk Securitisation as the best way forward for Sukuk structuring is emphasized and issues such as Sukuk listing Sukuk index and Sukuk fund are highlighted

Handbook on Islam and Economic Life M. Kabir Hassan,Mervyn K. Lewis,2014-12-31 Handbook on Islam and Economic Life is a unique study one of the first of its kind to consider Islam within a broader economic sphere Covering a wide breadth of topics and research it explores how Islam impinges upon and seeks to shape major aspect

Islamic Finance and Africa's Economic Resurgence Muhammad Al Bashir Muhammad Al Amine,2016-06-08 This book analyzes Africa's unprecedented economic growth the state of its financial sector and the varied opportunities for Islamic finance investors It considers the role potential and realized of Islamic finance in fostering financial inclusion in areas such as banking microfinance capital market development insurance and private equity business The book stresses that investing in Africa through Islamic finance will open new markets ensure higher profit margins diversify risk and create business competition and that these changes that will provide financial products that can satisfying the desires and beliefs of all consumers and unlock the real potential of the continent's financial system The book also looks into the rise of international interest in Africa and concludes by scrutinizing the challenges impeding further economic growth as well as the specific barriers that need to be addressed in order to promote the implementation of Islamic finance Investors policymakers and academics ready to confront these challenges will find much of value in this book

Islamic Banking and Finance Mondher Bellalah,Omar Masood,2013-07-16 Islamic finance is founded on principles that constitute the guidelines governing any Islamic economic or financial dealings Innovative financial engineering today constitutes one of the most critical needs of Islamic financial institutions It represents the forces that will drive Islamic finance toward continuous growth and efficiency The structuring of new financing and Shariah compliant instruments plays an important role in the enhancement of Islamic financial markets and Islamic risk management practices combining basic Shariah compliant financial instruments within Shariah structures to precise identified needs The financial engineering process in Islamic finance is a process that is very sensitive and complex It requires multidisciplinary considerations involving deep knowledge of finance economy Shariah law and commercial law Divergence of opinions among different Shariah scholars and boards as well as the absence or lack of effectiveness of a central regulatory body is perceived as an obstacle to the growth of investment confidence in Islamic

finance Hence innovation along with greater uniformity is essential to make Islamic finance an international financial system and to attract a greater number of customers This book addresses the main issues of concern within Islamic banking namely the development of conceptual framework the viability of interest free banking and the assessment of its performance and future In a world where conventional interest based finance is the dominant framework Islamic banking faces many challenges that must be addressed This book discusses these issues and challenges and will be of great interest to both researchers and practitioners It analyses the past experiences of Islamic banks worldwide and provides an objective assessment of their successes and failures

Islamic Finance and Sustainable Development M. Kabir Hassan, Mehmet Saraç, Ashraf Khan, 2021-08-13 The book is a collection of chapters discussing the Sustainable Development Goals in the broader context of Islamic finance along with mapping the SDGs with Maqasid Al Shariah It provides a framework for both Muslim and non Muslim countries to develop a sustainable economy which encompasses not only the concept of the welfare state but also supports development related activities ensures financial inclusion through equal distribution of wealth and alleviation of poverty and protects the overall environmental and ecological system More specifically this book explores various aspects of Islamic finance in relation to parameters of SDGs restructuring of Islamic finance and connecting its dots in the light of SDGs Islamic perspective on ESG and ecological quality interest free tools and modernization of Islamic financial institutions for sustainable development and economic stability and the role of Islamic finance in infrastructure related development activities Consistent with the view that SDGs are embedded within the theme of Islamic finance this book is specifically designed to meet the needs of key regulatory institutions academic scholars and industry practitioners both in the field of Islamic finance and sustainable finance

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 Microeconomics Lukman Hanif Arbi,M. Ishaq Bhatti,2023-11-01 This book bridges the gap between Islamic and conventional micro economics by demonstrating how modern tools and theories of microeconomics can be applied to Islamic assumptions regarding economics and finance In contrast to the tendency for Islamic economics and finance proponents to use qualitative and normative approaches based on idealistic assumptions this book demonstrates how one can instead construct analytical models of Islamic economics and finance and simply compare the implications with those predominant in today s world This book also offers extensive literature reviews demonstrating that for a long time the gap between Islamic and conventional economics and finance is not as wide as previously thought allowing those with an interest in both fields to participate more

effectively and meaningfully in the ongoing discourse between the two fields The authors conceptualize a general approach and apply it to basic consumer theory More advanced microeconomic ideas are then discussed culminating in demonstrations of how contract theory can facilitate a deeper analysis and appreciation of Islamic financial securities A wide spectrum of academic literature on both Islamic and conventional economics and finance is drawn upon to facilitate a better appreciation for both fields and to inspire future works comparing the two in a more objective manner **The Sociology of Shari'a:**

Case Studies from around the World Adam Possamai, James T Richardson, Bryan S. Turner, 2014-12-04 This edited volume offers a collection of papers that present a comparative analysis of the development of Shari'a in countries with Muslim minorities such as America Australia Germany and Italy as well as countries with Muslim majorities such as Malaysia Bangladesh Turkey and Tunisia The Sociology of Shari'a provides a global analysis of these important legal transformations and analyzes the topic from a sociological perspective It explores examples of non Western countries that have a Muslim minority in their populations including South Africa China Singapore and the Philippines In addition the third part of the book includes case studies that explore some ground breaking theories on the sociology of Shari'a such as the application of Black Chambliss and Eisenstein's sociological perspectives **Derivatives in Islamic Finance** Sherif Ayoub, 2014-07-16

Shedding light on the way the Islamic finance industry conceptualises the role of financial instruments in a market risk management framework that adheres to the objectives of Islamic jurisprudence Sherif Ayoub explains the issues surrounding the avoidance of **Islamic Banking and Finance in the European Union** M. Fahim Khan, Mario Porzio, 2010-01-01 As an introduction to the complex issue of harmonization of legal and regulatory structure of the European financial system and Islamic finance this is a useful and welcome volume The ideas insights and practical issues addressed in the informed papers that compose the book should be valuable for academics and students of finance and to those who provide legal and financial services The book will be helpful also to European regulators who have yet to appreciate the importance of Islamic finance and its potential contribution to financial globalization as well as to European economic growth Abbas Mirakhor Former Executive Director International Monetary Fund US This timely book examines the authorization of Shari'ah compliant intermediaries as either credit institutions or as investment companies in the European Union The contributing authors explore the key topics of this area through differing yet parallel perspectives for example comparing economic and legal standpoints looking at both European and national levels and considering both academic and technical approaches The book discusses the common origin of Islamic and Western traditions in commercial and banking transactions reviewing a period in which the Italian merchants and their organizations drove the rebirth of post medieval society in trade and law The editors investigate whether the Islamic banking and financial model complies with the European framework spelling out the different experiences in single Member States Germany France Italy and the United Kingdom Notwithstanding the obstacles to being authorized as domestic credit institutions they conclude that the access of Islamic intermediaries is suitable and may have

positive effects on European integration as well as increasing the competition among the stand still operators and evoking the ethical dimension of banking and finance The book also highlights how Islamic banking would make the industry more inclusive This multidisciplinary book will appeal greatly to economics and legal scholars with an interest in European and international banking and financial law as well as postgraduate students in international law and banking law Practitioners and regulators will also find this book an invaluable resource

Religion and Contract Law in Islam Valentino

Cattelan,2023-08-25 What is a contract in Islam Is it an aspect of Muslim religion or of secular life How much has it changed over the centuries Undertaking a search that spans revelation legal tradition and the reality of the Muslim world this book explores the Islamic contract aqd in Arabic as a city at the crossroads of convergent paths of translation comparison and law in context In particular the book shows that only by re orienting traditional categories of Western law religion toward the East can an alternative path of discovery for the aqd be advanced Hence through a fortuitous encounter with an Arab Girl the reader will re visit the Temple of Western modernity and explore a city ruled by Towers of dialectical forces carrying a hermeneutical Ring that combines dialectics Islamic studies and media theory This interdisciplinary approach will not only enrich our knowledge of the aqd but also make it more understandable as a cultural and social construction to which both Muslims and non Muslims have participated in forging its multiple representations By inviting the readers to know who they are while looking at her the Arab Girl is already waiting for us to listen to the Islamic contract in a new way By applying a distinctive law and religion approach to the study of the contract in Islam the book provides a comprehensive exploration of a topic that is of interest to legal and economic comparatists as well as to readers in anthropology Islamic and cultural studies and it is also of topical meaning for today s international lawyers and the operators of an increasingly multicultural and transnational market

The Stability of Islamic Finance Hossein Askari,Zamir Iqbal,Noureddine Krichenne,Abbas

Mirakhor,2011-11-09 The Stability of Islamic Finance main focus is on the question of the sources of financial instability which seems inherent in the conventional system As a core component of this focus the book will consider episodes of turbulence and instability in a historical context recalling the occurrence of such events from mid 19th century to the present It will present various theoretical explanations along with solutions and alternative financial systems that avoid instability provided by various scholars dating back to mid 19th century to present The book then will present and discuss the architecture of an Islamic financial system and show that at its core this system shares many characteristics of a stable financial system proposed by Western scholars throughout history to avoid the inherent instability of the present dominant system Particular emphasis will be placed on the present financial crisis and its causes as well the financial crisis of the 1997 in Southeast Asia Russia and Latin America relating these episodes to the fundamental features of the dominant system The debt crisis of the low income countries will also be part of this discussion It will then argue that these crises could be mitigated under an Islamic system or any other system with similar architecture

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