

# Principles of Islamic Economics



## Prohibition of interest (usury)

Islamic economics bans interest-based transactions, as they are considered unjust and exploitative.



## Profit-loss sharing (PLS) system

Instead of interest, Islamic economics adopts a PLS where partners share profits and losses in a fair and manner.



## Wealth creation and distribution

In an Islamic framework, the creation and distribution of wealth are instrumental in promoting individual and social well-being.



## Social justice and equity

Islamic economics emphasizes the importance of social justice and equity, making efficiency equity inseparable interdependent.



## Moral Values

Economic pursuits should take place within the context of moral values, ensuring that individual and social objectives are met.

# Principles Of Islamic Economic Reform

**Muhammad Awais, Ali Osman  
Öztürk, Omar Khalid Bhatti, Nazima  
Ellahi**

## **Principles Of Islamic Economic Reform:**

**Principles of Islamic Economic Reform** Syed Nawab Haider Naqvi, 1984      **Principles of Islamic Economic Reform**, 1987      **Islamic Economic Alternatives** K.S. Jomo, 2016-07-27 The global Islamic resurgence of the last two decades has spawned parallel intellectual efforts to articulate an alternative Islamic way of life This volume critically assesses much of what is said to be Islamic economics today its theories assumptions concepts and the alternatives it claims to offer While critical of much of contemporary Islamisation and the interests such economic policies protect the current relevance of progressive policy alternatives inspired by Islamic economic morality is also analyzed      **The SAGE Handbook of Islamic Studies** Akbar S Ahmed, Tamara Sonn, 2010-04-22 a welcome addition to the already available introductory works on Islam The chapters of the book combine depth of analysis and erudition on a wide range of subjects Thus in a single volume one finds several superbly written papers not only on the foundations of Islam and the manifestations of Islamic culture but also on issues which are at the centre of contemporary debates among Muslims such as multiculturalism social justice democracy and diversity As a sourcebook this work is equally useful for students academicians and general readers Zafar Ishaq Ansari Director Islamic Research Institute International Islamic University Islamic Studies is at a critical moment in its history It seeks both to maintain its rich history and to engage with other sometimes dominant cultural and political studies This tension is producing complex changes in both the theory and the practice of Islamic Studies This timely and stimulating Handbook edited by world class experts in the field provides a comprehensive guide to Islamic Studies today It examines the main issues in the field and explores the key debates It provides readers with an indispensable balanced guide to the roots of Islam and the challenges it faces in the twenty first century The Handbook includes discussions of Islam as a community of discourse and a global system Islam diaspora and multiculturalism The Qu ran today Islam as a moral and judicial system Islam and politics Islam and culture Diversities and Islam Concise level headed and penetrating this collection will be of interest to anyone who studies contemporary Islam It brings together an unparalleled collection of international scholars who illuminate some of the most urgent and complex issues in the world today      *Islamic Economics* Taha Eđri, Necmettin Kizilkaya, 2015-06-18 Studies conducted in the field of Islamic economics lose their relevance over time Works examining Islamic economics since the 1970s have been co opted by the existing economic system and have become limited to a large extent as they are now only concerned with financial transactions In fact Islamic economics as a concept should actually be conceptualized as an alternative economic system However because of the financial and commercial transactions implemented in daily economic life      **Islam, Economics, and Society (RLE Politics of Islam)** Syed Nawab Haider Naqvi, 2013-07-24 The Islamic perception of the socio economic process is dynamic and its insistence on social justice is uncompromising To produce the best social structure according to this view man s economic endeavours should be motivated by a meaningful moral philosophy In the face of the challenges presented by the modern world the practice of

Islamic economics raises many complex and profound issues These are addressed in this highly important work which must be considered essential reading for all those who live in the vision of the right First published in 1994 *Contemporary Islamic Economic Thought* Mohamed Aslam Haneef,1995 Iran's Political Economy since the Revolution Suzanne Maloney,2015-08-20 This book provides a comprehensive overview of Iran s political economy since the 1979 revolution and examines the country s energy sector **Decolonising the University: The Emerging Quest for Non-Eurocentric Paradigms (Penerbit USM)** Claude Alvares,Shad Saleem Faruqi,2014-11-25 This book of essays is a sequel to the International Conference on Decolonising Our Universities held in Penang Malaysia from June 27 to 29 2011 The Conference was jointly organised by the Universiti Sains Malaysia and Citizens International in cooperation with the Higher Education Leadership Academy of the Malaysian Ministry of Higher Education At the Conference speaker after speaker pointed out that education in Asia and Africa is too Westcentric It blindly apes European universities European curricula and European paradigms The papers in this volume examine possible ways of overcoming this problem of intellectual enslavement in Asian and African citadels of learning It must be pointed out at the very outset that this book is not meant to be a tirade against the West Its aim is not to ask Asian and African universities to shut out Europe and North America or to be insular or to wear blinds Its aim is positive to make Asian and African tertiary education truly global and at the same time socially relevant This cannot be done unless the intellectual monopoly of the West is broken and European knowledge is made to make way for the review teaching and expansion of the vast knowledge of other societies and cultures European knowledge may supplement but never replace other valid knowledge systems and traditions The book is divided into eight parts Part I creates the setting provides an overview of the state of our universities reflects on decolonisation of our intellectual heritage and explains how colonial education was used to assault our cultures Part II contains a wish list of the decolonised university There are essays on the philosophical basis of an African university and about how the sacred and the secular can be integrated and how the community can be brought back into the university Part III critically examines the promise and performance of UNESCO in decolonisation of Asian and African institutions of higher learning Part IV discusses eurocentrism in social sciences in mathematics and in science curricula Part V highlights the state of social sciences and the law today and provides an alternative discourse in social theory history psychotherapy psychology law and language education Part VI discusses regional decolonising initiatives in the Philippines Taiwan Turkey and Iran Part VII provides insights into some experiments in transforming academic pedagogy Finally Part VIII contains some personal journeys in decolonisation of the self This book of essays is meant to coincide with Malaysia s Independence Day on August 31 1957 The hope is that the timing will underline the point that the stains of cultural and intellectual imperialism do not end with the attainment of political freedom Freedom is a state of the mind and regrettably throughout Asia and Africa the enslavement of the mind has continued long after the coloniser has gone back home This humiliating state of affairs must end not only to give meaning to political

independence but also to improve the quality of our education by giving to our students a better panorama of world knowledge and thereby to increase their choices Decolonisation of our universities is not an exercise in flag waving nationalism Its aim is ameliorative Diversity and pluralism of knowledge systems are vital for meeting many of the moral social and economic challenges of the times and for avoiding the frightening economic educational and cultural consequences of Europe's near total intellectual and educational monopoly over Asia Africa and Latin America For example Western models of development have proved to be a nightmare and have not served Asia and Africa well Economic theories from the West have brought the whole world to the brink of an environmental catastrophe Asian universities should offer a critique of the ethnocentrism of Western scholarship by pointing out that a middle class Western lifestyle and what that entails in terms of the nuclear family the consumer society living in suburbia and extensive private space may neither be workable nor desirable on a fragile planet The humiliating story of intellectual enslavement in each field and in each region is best told in the words of the authors What must be noted is the ways in which this subservience manifests itself Our university courses reflect the false belief that Western knowledge is the sum total of all human knowledge The books prescribed and the icons and godfathers of knowledge are overwhelmingly from the North Atlantic countries Titles written by scholars and thinkers from Asia and Africa are rarely included in the book list This may indicate a pervasive inferiority complex or ignorance of the contribution of the East to world civilisation Any evaluation of right and wrong of justice and fairness of poverty and development and of what is wholesome and worthy of celebration tends to be based on Western perceptions Eastern ideas and institutions are viewed through Western prisms and invariably regarded as primitive and in need of change Despite decades of political independence the framework assumptions of our law politics economics education history science art and culture remain dictated by our former colonial masters Our concept of the good life and our views on human rights have very tenuous links to our indigenous traditions Our cultural values domestic relations music food and dressing indeed our whole Weltanschauung is constructed on a Western edifice of knowledge Our concept of beauty has been socially constructed by Hollywood media In our professions most of the icons we look up to are Western In our universities the syllabi we draft the books we prescribe the theories we blindly ape the new abodes of the sacred we worship have very little connection with our own intellectual and moral heritage It is fashionable in Asian universities to import expatriate lecturers external examiners and guest speakers exclusively from North Atlantic countries Asian scholars are generally not regarded as fit for such recognition The underlying assumption is that Asians and Africans matter little and in all aspects of existence we need civilisational guidance from the overlords of humankind in Europe and America How did we fall into such depths of enslavement and reverse racism An essay in the volume points out that the colonisers conquered our mind by dismissing and deriding our cultures alienating us from our roots and putting us in awe of the culture of the masters They used the colonial education system for the production of a competent but submissive class They replaced local

languages with the English language extinguishing along with local languages the cultural and moral nuances and perspectives that surround a language The colonisers falsified and obliterated historical records of intellectual achievements by Asian and African scholars and inventors They borrowed extensively from the East but shamelessly failed to acknowledge that debt In many cases they Latinised Eastern names to make them sound European The world does not know that during the European Dark Ages scintillating educational developments were taking place in Asia and Africa While Europe slept China India Persia and Egypt practised science invented algebra furthered mathematics metallurgy law and logic They conducted complex medical operations invented rockets wrote treatises in philosophy sociology and astronomy A more recent form of Western hegemony is the yearly university ranking lists Western education Western science and Western achievements are subjected to evaluation on criteria that are rigged in their favour A host of Western consultants and experts unabashedly glorify American and European achievements and certify and celebrate the unique quality of their education system A recent claim was made that American society symbolised the end of history implying thereby that no further human progress was necessary anywhere else The book's ultimate aim is to discover what needs to be done to liberate our minds and our souls to end this academic colonialism to restore our dignity and independence We must shed the slavish mentality of blindly aping Western paradigms We must stop sucking up to the Western academic system We need to send Columbus packing back home Not only the Columbus outside but also the Columbus within We need to rediscover the suppressed knowledge of our civilisations and to reconnect with our rich heritage We must embark on a voyage of discovery of our ancestors intellectual wanderings and rediscover the wonders and heritage of China India Persia Mesopotamia Egypt and other Eastern and African civilisations We must combat the many fabrications and plagiarisms of Western innovators and we must give credit where credit is due to those in Asia and Africa who pioneered the ideas It must be clarified that it is not part of our agenda to ask European and American universities to include the treasures of the East in their syllabi Whether their world views should be enriched by the insights and reflections of the East or whether they should remain insular and wear blinds is their own problem Further it is not our aim to shut out the West but to end blind and exclusive reliance on it We need to root our education in our own soil to tap our own intellectual resources first and to make our education relevant to our societal conditions No amount of imported academics or theories can do this only us We are aware that our endeavour will be mocked by many in the West We will also be opposed by many elites in the East who believe that West is best and whose capitulation to Europe perpetuates Western intellectual hegemony Such opposition to the basic thesis of this book will only serve to confirm the phenomenon of legitimation and false consciousness whereby the oppressed are so brainwashed that they cooperate with their oppressors It is the final triumph of a system of domination when the dominated start singing its virtues In preparing this volume we received invaluable help from many individuals and institutions Universiti Sains Malaysia and Citizens International provided the funds for publication Ayesha Bilimoria helped with the editing of the bulk of

the pieces Jenessey Dias performed brisk transcription of the presentations from the DVDs Shafeeq Sameera and Noor Aini Masri gave secretarial assistance Professor Dato Dr Md Salleh Yaapar and his team from the USM Press did everything else with great courtesy speed and professionalism Citizens International s S M Mohamed Idris and Uma Ramaswamy assisted with the printing To all of them we owe a debt of gratitude We hope that this book will highlight what is on any measure a shameful condition and that it will inspire at least some Asian educators to think afresh to chart new directions to search for the best in their indigenous traditions yet to keep the windows of their mind open to the world

**The Islamic Economic System** Muhammad Awais, Ali Osman Öztürk, Omar Khalid Bhatti, Nazima Ellahi, 2024-08-26 Islamic Economics refers to financial aspects or monetary activities and processes which adhere to Islamic standards and teachings The Islamic Economic System relates to the hypothetical development of an economy whose individuals follow the Islamic faith This book presents an interesting and timely narrative of the concepts of Islamic economics in the context of Islamic culture Its purpose is to guide individuals and organizations towards a Shariah based Islamic Economic System It begins by introducing the Islamic Economic System its historical origins are explained in the framework of the verses of the Holy Quran and in light of the Shariah scholars and the philosophical thinkers of the mid 20th century It discusses concepts such as the evolution of Islamic Fintech and Artificial Intelligence AI the relationship between Islamic corporate governance and Islamic Economics the distribution of wealth in Islam Islamic Social Finance Islamic Economic practices in the banking industry behavioural norms and moral foundations and Islamic Economics in Organisation of Islamic Cooperation OIC and non OIC countries The author emphasizes the principles that set Islamic economics apart from traditional systems grounded in Shariah evidence and highlights the role of Islamic principles in promoting overall business success and ethical practices in the banking industry offering comparative analysis between Islamic and conventional models as well as economic systems Drawing on a rich array of sources including the Quran and interviews with renowned religious scholars the book provides a well rounded and thoroughly researched argument This book will serve as a valuable resource for academics scholars researchers and organizations seeking to navigate the complexities of an interest free economic system guided by Islamic principles

An Agenda for Islamic Economic Reform Pakistan. Committee on Islamization, 1980

**Information Sources on Islamic Banking and Economics** S. Nazim Ali, Naseem N. Ali, 1994-01-10 Islamic banking and economics IBE is a fast growing subject of vital interest in both East and West as Muslims change their attitudes towards investments and find ways to invest their funds according to the Islamic faith Along with the rapid developments in Islamic banking there has been a concomitant increase in the quantity of relevant IBE mat

*Routledge Handbook of the History of Global Economic Thought* Vincent Barnett, 2014-08-27 The Routledge Handbook of the History of Global Economic Thought offers the first comprehensive overview of the long run history of economic thought from a truly international perspective Although globalization has facilitated the spread of ideas between nations the history of economics has tended to be studied either thematically by topic

in terms of different currents of thought or individually by economist Work has been published in the past on the economic thought traditions of specific countries but this pioneering volume is unique in offering a wide ranging comparative account of the development of economic ideas and philosophies on the international stage The volume brings together leading experts on the development of economic ideas from across the world in order to offer a truly international comparison of the economics within nation states Each author presents a long term perspective on economics in their region allowing global patterns in the progress of economic ideas over time to be identified The specially commissioned chapters cover the vast sweep of the history of economics across five world regions including Europe England Scotland Ireland Italy Greece Spain Portugal Germany Sweden Russia and the Ukraine the Americas the USA Canada Mexico and Central America Spanish Speaking South America Brazil and the Caribbean the Middle East Turkey Israel Arab Islamic Economics Persia Iran North Africa Africa West Africa Southern Africa Mozambique and Angola and the Asia Pacific Region Australia and New Zealand China Southeast Asia the Asian Tigers India This rigorous ambitious and highly scholarly volume will be of key interest to students academics policy professionals and to interested general readers across the globe

*Perspectives on Morality and Human Well-Being* Syed Nawab Haider Naqvi, 2016-07-04 This book explores in detail the proposition that private morality especially religious morality is vital for achieving economic well being and human happiness and that this linkage would be even stronger in an Islamic economy The book highlights the need for an active interaction between religion morality and economics in general and in an idealized Islamic economy in particular Professor Syed Nawab Haider Naqvi has an MA from Yale University and a PhD from Princeton University He did his post doctoral work at Harvard University

**The Making of Islamic Economic Thought** Sami Al-Daghistani, 2022-01-06 Interrogating the development and conceptual framework of economic thought in the Islamic tradition pertaining to ethical philosophical and theological ideas this book provides a critique of modern Islamic economics as a hybrid economic system From the outset Sami Al Daghistani is concerned with the polyvalent methodology of studying the phenomenon of Islamic economic thought as a human science in that it nurtures a complex plentitude of meanings and interpretations associated with the moral self By studying legal scholars theologians and Sufis in the classical period Al Daghistani looks at economic thought in the context of Shar a s moral law Alongside critiquing modern developments of Islamic economics he puts forward an idea for a plural epistemology of Islam s moral economy which advocates for a multifaceted hermeneutical reading of the subject in light of a moral law embedded in a particular cosmology of human relationality metaphysical intelligibility and economic subjectivity

Modelling Interest-free Economy Muhammad Anwar, 1987 General equilibrium macroeconomic models are considered essential for evaluating the impact of monetary and fiscal policies in an economy This aspect has not received until now significant attention This present work by Dr Muhammad Anwar develops general equilibrium models of income determination suitable for interest free economies It can be used to understand several implications of making a transition from the conventional financial system to an interest

free financial system There are numerous Muslim countries seeking to adopt the new interest free system These countries may find it useful to utilize the insights gained from such study to facilitate the establishment of an Islamic interest free financial system The economic model offered in this book also shows clearly and scientifically that if the interest based financial system is replaced by the interest free financial system then the real rates of return for savers and investors in the economy will be preserved during inflationary and deflationary periods On the other hand financial repression results when savers are badly hurt during inflationary periods in an interest bearing economy This study demonstrates that the inflation ridden developing countries would be definitely better off if they adopt the interest free financial system in place of the prevalent interest bearing system This pioneering work is a new addition to the library of Islamic Economics and an important aid to economic planners and students of Islamic Economics

### **Principles and Fundamentals of Islamic Management**

Sayed Mohammad Moghimi, 2018-11-30 Principles and Fundamentals of Islamic Management examines the concept of business and public management from the viewpoint of Islam Providing a much needed insight into the practicalities of management operations in an Islamic context this book is essential reading for researchers managers and students

Pakistan Omar Noman, 2013-09-05 First published in 1988 This is the first serious academic study of the economic and political development of Pakistan between 1947 the birth of the State and 1990 First published in 1988 as The Political Economy of Pakistan this edition has been updated to cover General Zia's death and the start of Benazir Bhutto's government This book provides an excellent introduction to Pakistan and is of importance to anyone interested in the economic and political development of an Asian country

### **The Oxford Handbook of Africa and Economics**

Célestin Monga, Justin Yifu Lin, 2015-07-02 For a long time economic research on Africa was not seen as a profitable venture intellectually or professionally few researchers in top ranked institutions around the world chose to become experts in the field This was understandable the reputation of Africa centered economic research was not enhanced by the well known limitations of economic data across the continent Moreover development economics itself was not always fashionable and the broader discipline of economics has had its ups and downs and has been undergoing a major identity crisis because it failed to predict the Great Recession Times have changed many leading researchers including a few Nobel laureates have taken the subject of Africa and economics seriously enough to devote their expertise and creativity to it They have been amply rewarded the richness complexities and subtleties of African societies civilizations rationalities and ways of living have helped renew the humanities and the social sciences and economics in particular to the point that the continent has become the next major intellectual frontier to researchers from around the world In collecting some of the most authoritative statements about the science of economics and its concepts in the African context this handbook the first of two volumes opens up the diverse acuity of commentary on exciting topics and in the process challenges and stimulates the quest for knowledge Wide ranging in its scope themes language and approaches this volume explores examines and assesses economic thinking on Africa and

Africa's contribution to the discipline The editors bring a set of powerful resources to this endeavor most notably a team of internationally renowned economists whose diverse viewpoints are complemented by the perspectives of philosophers political scientists and anthropologists *Islam and Politics* John L. Esposito, 1998-08-01

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