



**8<sup>th</sup> International Conference on Islamic Economics and Finance**  
*Sustainable Growth and Inclusive Economic Development from an Islamic Perspective*

Qatar National Convention Center – Doha, Qatar  
 19-21 December 2011

**Conference Agenda DAY 1 – Monday, December 19, 2011**

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**8.00am-9.00am Registration**

**PLENARY SESSIONS: Conference Hall**

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**9.00am-10.00am Recitation of Verses of the Holy Quran**

**Welcome Speeches:**

Dr. Hatem El-Karanshawy, Dean, Faculty of Islamic Studies (QFIS), Qatar Foundation  
 Dr. Mabid Al-Jarhi, President, International Association for Islamic Economics (IAIE)  
 Dr. Nabil Dabour, Director of Research, OIC Ankara Center (SESRIIC)

**Keynote Addresses:**

Governor of Qatar Central Bank, HE Sheikh Abdullah bin Saud Al Thani  
 President of Islamic Development Bank, HE Dr. Ahmad Mohamed Ali Al-Madani

**10.00am-10.30am Coffee Break**

**10.30am-12.30pm Liquidity, Basel III, Islamic Banking and the Role of Central Banks**

Moderator: Prof. Dr. Rifaat Abdel-Karim

Dr. Salman Syed Ali, Islamic Research and Training Institute (IRTI), IDB

Mr. Alaa Eldin El Ghazaly, Qatar Central Bank

Mr. Ijlal Alvi, CEO, International Islamic Financial Market (IIFM)

Mr. Ugur Çiplak, Director, Regulation and Monitoring Division, Central Bank of the Republic of Turkey

**12.30pm-2.00pm Prayer and Lunch Break**





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**PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106**

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2.00pm-3.30pm

**Session 1: Islamic Financial Products and Fiqhi Issues I**

**Room 102**

نحو معيار اقتصادي لتميز التمويل بالمداينات الشرعية عن التمويل الربوي  
محمد أنس الزرقا

مخاطر التمويل بصيغة السلم  
بدرالدين براحلية و فاطمة

عقود الخيارات وإدارة المخاطر في أسواق السلع  
ابراهيم احمد اونر

عقد الاستصناع كأحد البدائل الشرعية للأوعية الادخارية البنكية  
حسام الدين خليل

بيع الدّين في المصرفية الإسلامية أسبابه وأحكامه الفقهية  
عافه محمد سعيد عثمان

**Session 2: Access to Financial Services: Inclusion and Empowerment**

**Room 103**

“The Role of Islamic Finance in Enhancing Financial Inclusion in OIC Countries”  
Mahmoud Mohieldin, Zamir Iqbal & Ahmed Rostom

“A Measurement Model of the Determinants of Financial Exclusion Among Micro-Entrepreneurs in Ilorin, Nigeria”  
Abideen Adeyemi Adewale

“Case Study of the Role of the Islamic Sector in Increasing Access to Financial Services: the United Kingdom”  
Elaine Housby

“A Comparative Review of Islamic Versus Conventional Microfinance In Bangladesh”  
Dewan A. H. Alamgir, M. Kabir Hassan & Hisham Haider Dewan

“Why is Growth of Islamic Microfinance Lower than Conventional? A Comparative Study of the Preferences and Perceptions of the Clients of Islamic and Conventional Microfinance Institutions’ in Indonesia”  
Dian Masyita

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### **Session 3: Fiscal and Monetary Policies I**

#### **Room 104**

“Public Sector Funding and Debt Management: A Case for GDP-Linked Sukuk”

Abdou Diaw, Obiyathulla Ismath Bacha & Ahcene Lahsasna

“Fiscal and Monetary Policies from Islamic Economics Perspective”

Sayyid Tahir

“The Transmission of Monetary Policy Through Conventional and Islamic Banks”

Sajjad Zaheer, Sweder J.G. van Wijnbergen & Steven Ongena

“Interest Rate in the Open Market Operation Mechanism: Is It Also Subject to Prohibition by Shariah?”

H. Kiaee & K. Nadri

### **Session 4: Financial Stability and Risk Management I**

#### **Room 105**

“Does Islamic Finance Make the World Economically and Financially Safer? Islamic Finance and Its Implications on Sustainable Economic Growth”

Mehmet Asutay & Ercument Aksak

“Resilience of Islamic Finance During the Credit Crunch – Empirical Evidence from the European Market”

Nafis Alam

“Banking Crises and Economic Downturns: A Comparison between Islamic and Conventional Banks”

Meriem Djennas, Mohamed Benbouziane & Mustapha Djennas

“Is Shariah-Compliant Investment Universally Sustainable”

Mehdi Sadeghi

### **Session 5: Zakah and Waqf I**

#### **Room 106**

“Efficiency of Zakat Institutions and Its Determinants”

Norazlina Abd Wahab and Abdul Rahim Abdul Rahman

“Changes in Management Accounting System of Zakat Institution: Is it Successful?”

Sharifah Norzehan Syed Yusuf, Nor Azam & Ghafarullahuddin Din



“Poverty Alleviation of Projects of Zakat Distribution: The Role of Organizational Learning in Ensuring Project Success”

Jamaliah Said & Sharifah Norzehan Syed Yusuf

3.30pm-4.00pm

Coffee Break

**PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106**

4.00pm-5.30pm

**Session 6: Islamic Financial Products and Fiqhi Issues II**

**Room 102**

الصكوك الوقفية ودورها في التنمية الاقتصادية من خلال تمويل برامج التأهيل وأصحاب المهن والحرف  
محمد إبراهيم نقاسي

تقويم تجربة التمويل الأصغر الإسلامي في السودان خلال الفترة 2000-2010م  
عبد المنعم محمد الطيب

البناء الشرعي الأيسم للتأمين الإسلامي (تكافل)  
عبد العظيم أبو زيد

التمويل الإسلامي بالمغرب ، تمويل بديل  
عبدالرزاق المزريان

قياس الاستقرار المالي للبنوك الإسلامية والتقليدية في السعودية  
حسن بلقاسم غسان و عبد الكريم أحمد قندوز

**Session 7: Access to Financial Services: Inclusion and Empowerment II**

**Room 103**

“Role of Islamic Cooperatives in Financing Micro and Small Scale Entrepreneurs in Indonesia: Case Study of KOSPIN Jasa Syariah Pekalongan”

Irfan Beik & Indah Purnamasari

“Efficiency of Islamic Finance Contracts: Microfinance Experiments”

Mohamed El-Komi & Rachel Croson

“Cooperative Microfinance Myth or Reality: An Economic Analysis of the Welfare of Marginalized Segments”

Zahoor Khan, Hafiz Muhammad Yasin, & Asmatullah

“Integrating Zakat and Awqaf with Microfinance Practices to Poverty Alleviation in Indonesia”

Aimatul Yumna

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“Does Contract Type Influence the Zakat, Infaq and Sadaqah Donation of Islamic Microfinance Debtor?”

Ebi Junaidi & Putri Dini

## **Session 8: Fiscal and Monetary Policies II**

### **Room 104**

“The Importance of the Islamic Banks in the Monetary Transmission Mechanism in Malaysia”

Zamrah Hasin & M. Shabri Abd. Majid

“Monetary Economics for Stakeholders? A Second Look on Causes of Inflation and Monetary Underpinnings”

Mohammad Mubashir Mukhtar

“Economic Sectors Sensitivity to Islamic and Conventional Monetary Instrument: Case Study in Indonesia”

Raditya Sukmana

“Economic and Financial Crises in Fifteenth-Century Egypt: Lessons from History”

Abdul Azim Islahi

## **Session 9: Financial Stability and Risk Management II**

### **Room 105**

“Towards Developing a Template for Islamic Financial Sector Assessment Programme (iFSAP)”

Dadang Muljawan, Islamic Research and Training Institute (IRTI)

“Post-Crisis Global Financial Landscape and Implications for Islamic Financial Services Industry”

Zamir Iqbal

“Measurement of Financial Development: A Fresh Approach”

Noureen Adnan

“The Stability Comparison between Islamic Banks and Conventional Banks: Evidence in Indonesia”

Gamaginta & Rofikoh Rokhim

“Prospects and Problems of Islamic Banking from Bank’s Perspective: A Study of Bangladesh”

Muhammad Z Mamun



## Session 10: Zakah and Waqf II

### Room 106

“The Impacts of Zakat and Knowledge on Poverty Alleviation in Sudan: An Empirical Investigation (1990-2009)”

Mutasim Ahmed Abdelmawla

“Impact of Zakat in Alleviating Rural Poverty: A Case Study of MACCA in Bangladesh  
Kazi Tanvir Mahmud, M. Kabir Hassan, Kazi Sohag, & Md. Ferdous Alam”

“Compliance of the Business Zakat Payment in Malaysia: A Theoretical Economic Exposition”

Mohd Rahim bin Khamis, Ariffin Md Salleh, Abdol Samad Md Nawi

“Role of Waqf in Enhancing Muslim Small and Medium Enterprises (SMEs) in Singapore”  
Shabana Hasan

“Zakat and Human Development: An Empirical Analysis on Poverty Alleviation in Indonesia”

Mohamad Soleh Nurzaman



## Conference Agenda DAY 2 – Tuesday, December 20, 2011

8.00am-9.00am Registration

### PLENARY SESSIONS: Conference Hall

9.00am-10.00am **Qatar's Initiatives in Promoting Social Science Research**

Moderator: Dr. Hatem El-Karanshawy, Dean, Faculty of Islamic Studies, Qatar Foundation

Dr. Darwish Al-Emadi, Social and Economic Survey Research Institute, Qatar University

Dr. Hassan Al Derham, Vice President for Research, Qatar University

Dr. Abdul Sattar Al-Taie, Executive Director, Qatar National Research Fund

Mr. Arend J. Kuster, Managing Director, Bloomsbury Qatar Foundation Journal

10.00am-10.30am **Coffee Break**

10.30am-12.30pm **Islamic Economics – State of the Discipline and the Way Forward**

Moderator: Dr. Hatem El-Karanshawy, Dean, Faculty of Islamic Studies, Qatar Foundation

Dr. Monzer Kahf, Professor, Faculty of Islamic Studies, Qatar Foundation

Dr. Umer Chapra, Advisor, Islamic Research and Training Institute, IDB

Dr. Mabid Al Jarhi, President, International Association for Islamic Economics

Dr. Mohamed El-Gari, Professor, King Abdul Aziz University

Dr. Abdel-Rahman Yousri, Visiting Professor, Faculty of Islamic Studies, Qatar Foundation

Dr. Asad Zaman, Professor, International Islamic University Islamabad

Dr. Rodney Wilson, Professor, University of Durham

Dr. Volker Nienhaus, Visiting Professor, Faculty of Islamic Studies, Qatar Foundation

12.30pm-2.00pm **Prayer and Lunch Break**



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**PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106**

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2.00pm-3.30pm

**Session 11: Economic Development and Country Studies**

**Room 102**

الفقر وتوزيع الدخل من منظور الاقتصاد الإسلامي: دراسة تطبيقية على مملكة البحرين  
هشام حنضل عبدالباقي

فجوة التوقعات بين الواقع والمأمول لدور المصارف الإسلامية في تحقيق التنمية  
سفيان عيسى حريز

محددات الفقر في الدول العربية  
خالد عبد الوهاب البنداري الباجوري

دور الحكم الراشد في تحقيق التنمية الاقتصادية حالة الدول العربية  
يختار عبد القادر  
عبدالقادر بن كروم

أثر المبادئ الإسلامية في قوانين الضرائب العراقية  
احمد خلف حسين الدخيل

جاهزية الدول العربية للاندماج في اقتصاد المعرفة - دراسة نظرية تحليلية  
مراد علّة

**Session 12: Islamic Economics in Theory and Practice**

**Room 103**

“Methodology of Islamic Economics: Typology of Current Practices and Evaluations  
Hafas Furqani & M Aslam Haneef

“Crisis in Islamic Economics: Diagnosis and Prescriptions”  
Asad Zaman

“Islamic Economics: Still in Search of an Identity”  
Abdulkader Cassim Mahomedy

“Homo Economicus and Homo Islamicus, Revisited: Islamic Finance and the Limits of  
Economic Reason”  
Daromir Rudnycky

“Islamic Economics Revisited: Re-contemplating Unresolved Structure and Assumptions”  
Muhammad Syukri Salleh



“Islamic Economics as a New Economic Paradigm”

Necati Aydin

“An Introduction to an Islamic Theory of Economic Development”

Abdel-Rahman Yousri Ahmed

### Session 13: Efficiency of Islamic Banks, Institutions, and Markets I

#### Room 104

“Exploring the Nexus between Economic Freedom and Islamic Bank Performance: Empirical Evidence from the MENA Banking Sectors”

Fadzlan Sufian & Muhamed Zulkhibri Abdul Majid

“The Relationship Between Islamic Bank Efficiency and Stock Market Performance: Evidence from GCC countries”

Samir Srairi, Imen Kouki & Nizar Harrathi

“Islamic Banking with a Closer Look at Bosnia and Herzegovina: Knowledge, Perceptions and Decisive Factors for Choosing Islamic Banking”

Ugur Ergun & Irfan Djedovic

“Investor Protection and Financial Performance of Islamic Banks: An Econometric Analysis”

Yongqiang Li

“Factors of Competitiveness of Islamic banks in the New Financial Order”

Jean-Michel Sahut, Mehdi Mili & Maroua Ben Krir

“Testing Efficiency of Pakistani Islamic Banking System”

Nazima Ellahi, Naveed Azim Khattak, Khashif-Ur-Rehman, & Neelofar Jamil

### Session 14: Financial Stability and Risk Management III

#### Room 105

“The Impact of Subprime Crisis on Asia-Pacific Islamic Stock Markets”

Zhang Hengchao & Zarinah Hamid

“Investment Deposits, Risk-taking and Capital Decisions in Islamic Banks”

Hichem Hamza & Zied Saadaoui

“Risk Management Practices and Financial Performance of Islamic Banks: Malaysian Evidence”

Noraini Mohd Ariffin & Salina Hj. Kassim





“Leverage Risk, Financial Crisis, and Stock Returns: A Comparison among Islamic, Conventional, and Socially Responsible Stocks”

Vaishnavi Bhatt & Jahangir Sultan

“Comparative Study of Assessment of Capital Adequacy Ratio (CAR) for Islamic Banks in Pakistan under Basel II and IFSB Formulae for Capital Adequacy”

Sajid Khan & Zohra Jabeen

“Sukuk Defaults and Implications on Malaysian Capital Market”

Hafizi Ab. Majid

### Session 15: Design of Islamic Contracts and Legal Framework I

#### Room 106

“Enhancing the Structure of Islamic Banking by Lessening the Asymmetric Information Pertaining to Profit-and-Loss Sharing Instruments”

Z. Hafsa Orhan Astrom

“Risk-Conscious Valuation and Design of Contracts for Islamic Principles and Sustainable Development: A Mathematical Framework for Islamic Financial Engineering”

Nadi Serhan Aydin & Martin Rainer

“The Standardization Debate in Islamic Finance: A Case Study”

Wafica Ali Ghoul

“Murabaha Mortgage Backed Securities, A New Financial Instrument for Islamic Banking”

Seyyed Abbas Mousavian, Balal Vosough & Ali Farhadian

“Ijtihad in the Information Age: Applying the “Law Matters” Thesis to Islamic Economics”

Tayyab M Ahmed

4.00pm-5.30pm

**International Association of Islamic Economics - General Assembly  
Conference Hall**



## Conference Agenda DAY 3 - Wednesday, December 21, 2011

8.00am-9.00am Registration

### PLENARY SESSIONS: Conference Hall

9.00am-10.00am Islamic Economics and Finance Education

Moderator: Dr. Mabid Al-Jarhi, President, International Association for Islamic Economics

Dr. Monzer Kahf, Professor, Faculty of Islamic Studies, Qatar Foundation

Representative from Islamic Research and Training Institute, IDB

Dr. Mehmet Asutay, Director, Durham Centre for Islamic Economics and Finance

Dr. Nazim Ali, Director, Harvard Islamic Finance Program

Dr. Shamim Siddiqui, Professor, Hamdan bin Mohammed e-University

Dr. Mohamed Aslam Haneef, Professor, International Islamic University Malaysia

10.00am-10.30am Coffee Break

### PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106

10.30am-12.30pm Session 16: Efficiency and Stability of Islamic Financial Institutions  
Room 102

معدل الفائدة ودورية الأزمات في الاقتصاد الرأسمالي  
سدي علي و شريط عابد

تقييم الكفاءة التشغيلية للمصارف الإسلامية: دراسة تطبيقية مقارنة  
شوقي بورقبة

النموذج البنكي الإسلامي في ظل الأزمة المالية دراسة قياسية لحالة البنوك الخليجية ما بين 1998-2009 م  
زواوي الحبيب و رديف مصطفى

أهم الانتقادات الموجهة لسعر الفائدة كسعر إستراتيجي في النظام الاقتصادي المعاصر  
مخلوفي عبد السلام و العرابي مصطفى



تقييم اداء صناديق الاستثمار الاسلامية و التقليدية باستخدام نموذجي تسعير الاصول الراسمالية  
CAPM و نظرية تسعير المراجعة APT بالتطبيق علي دول مجلس التعاون الخليجي  
السيد الصيفي

نمذجة الآثار الاقتصادية للزكاة  
نورالدين جوادي , عقبة عبداللاوي

## Session 17: Economic Development and Sustainability I

### Room 103

“Post-Crisis Economic Recovery in OIC Member States: Is It Sustainable?”

Zafar Iqbal

“State of MDGs in the OIC Region”

Abdullateef Bello

“Global Food Security & Opportunities in OIC Markets”

Rafi-uddin Shikoh

“Islamic Finance as a Strategic Mechanism for Bolstering Food Security in the Middle East”

Hdeel Abdelhady

“A New Approach to Studying Poverty in the Islamic World”

Tariqullah Khan

## Session 18: Efficiency of Islamic Banks, Institutions, and Markets II

### Room 104

“Financial Performance of Islamic and Conventional Banks in Pakistan: A Comparative Study”

Sanauallah Ansari & Atiqa Rehman

“Islamic Banks Efficiency in Western Conventional Economies”

Velid Efendić

“Performance of Islamic Mutual Funds in Saudi Arabia”

Hesham Merdad & M. Kabir Hassan

“What Motivates Malaysian Banks to Go International? A Case of Islamic Banking Products”

Ismail Abd Rahman & Melati Ahmad Anuar



“The Efficiency of Bank’s Performance in Gulf Region Before, During, and After Crisis (Financial and Political)”

Abdel Latef Anouze

### Session 19: Faith and Development

#### Room 105

“Harnessing Faith: A Productive Approach to Development Action and Policy”

Simon Fass & Abdourahmane Mohamed Elmoctar

“Madrasas as Partners in Education Provision: the South Asian Experience”

Masooda Bano

“The Influence of Islamic Values in the Enhancement of Households’ Wellbeing: A Study of Poverty Alleviation in the Malaysian state of Kelantan”

Abdelhak Senadjki

“The Role of Morality in Defining Ethics in Islamic Finance: Looking Beyond Legality”

Habib Ahmed

“A Genealogy of the Islamic Development Discourse: Underlying Assumptions and Policy Implications from a Development Studies Perspective”

Mohammed R. Kroessin

“Islamic Development in Egypt”

Mona Atia

### Session 20: Design of Islamic Contracts and Legal Framework II

#### Room 106

“Dispute Resolution in Islamic Finance: A Case Analysis of Malaysia”

Abu Umar Faruq Ahmad

“Legal Adjustment: A Strategic Step for Boosting Sustainable Development of Islamic Banking (A Comparative Overview Towards Malaysia, Indonesia And Singapore)”

Agus Triyanta

“Overcoming the Divergence Gap Between Applicable State Law and Sharia Principles and Enhancing Clarity, Predictability and Enforceability in Islamic Finance Transactions Within Secular Jurisdictions”

Osman Sacarcelik



“The Legal Reform on Dispute Resolution Mechanism in Islamic Banking and Finance in Indonesia: Issues and Challenges”

Sonny Zuhuda & Abdul Rasyid

“Regulatory and Financial Implications of Sukuk’s Legal Challenges for Sustainable Sukuk Development in Islamic Capital Market”

Jhordy Kashoogie Nazar

“Enhancing the Effectiveness of Legal Infrastructure: A Study on Legal Issues and Other Challenges of Islamic Banking and Finance in Malaysia”

Mustafa ‘Afifi bin Ab. Halim

“Property Finance Based on Sukuk and Conventional Covered Bonds – Requirements for Establishing a Liquid Market: A Comparative Study”

Klaus Peter Follak

12.30pm-2.00pm **Prayer and Lunch Break**

**PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106**

2.00pm-3.30pm **Session 21: Miscellaneous Arabic Papers**

**Room 102**

إدارة المخاطر في البنوك الإسلامية  
خديجة خالدي

البنوك الإسلامية و النظم و المعايير الاحترافية الجديدة: واقع و آفاق تطبيق لمقررات بازل (3)  
محمد بن بوزيان و عبد الحق بن عمر

انعكاسات تطبيق اتفاقية تريبس على حماية المستهلك في الوطن العربي، و قصور التشريعات على محاربة ظاهرة  
التقليد - الجزائر أنموذجاً  
عمار طهرات و بلقاسم أمحمد

دور المؤسسات الزكوية في معالجة الفقر وفق برنامج التنمية الاقتصادية مؤسسة الزكاة بولاية سلانجور بماليزيا  
نموذجاً  
عزمان بن عبدالرحمن و محمد عز الدين عبد العزيز

برامج التمويل الإسلامي في مؤسسات التعليم العالي: الواقع والآفاق  
عبدالرزاق بلعباس و أحمد بلوفاي

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## Session 22: Economic Development and Sustainability II

### Room 103

“Islamic Law and Development: A Response to Kuran’s “The Long Divergence””

Adeel Malik

“Poverty and Macroeconomic Development in Algeria: What is the Contribution of Oil Revenues?”

Mohamed Benbouziane & Abderrezak Benhabib

“Impact of Interaction of Formal and Informal Institutions on Economic Growth and Development in the Framework of Islamic Economics”

Toseef Azid

“Islamic Finance for Sustainable Development: Its Historical Background and Potentialities in the Modern World”

Nagaoka Shinsuke

“Locating the Sources of Social and Developmental Failure of Islamic Banking and Finance: An Empirical and Discursive Attempt”

Mehmet Asutay

“Carbon Trading Market: Viability For Islamic Financial Industry”

Naila Nazir

## Session 23: Business Ethics and Values

### Room 104

“Spirituality, Religiosity and Economic Performances of Muslim Micro Entrepreneurs”

Amy Mardhatillah & Ronald Rulindo

“Religiosity and Work Values Orientation of Malaysian Business People”

Othman Mohd. Yunus Nur Hamizah Hamzah Mohd Afandi Abu Bakar

“The Determinants of Islamic Spirituality in Business Organizations: The Case of Malaysia”

Naail Mohammed Kamil

“Islamic Business Ethics and Finance: An Exploratory Study of Islamic Banks in Malaysia”

Adli Musa

## Session 24: Governance and Social Responsibility I

### Room 104

“Corporate Governance of Islamic Financial Institutions in Malaysia”

Maliah Sulaiman, Norakma Abd Majid & Noraini Mohd Ariffin

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“Does Corporate Governance Model of Interest-Free Banks Provide Better Protection Against Financial Crisis? Empirical Investigation on Corporate Governance Perspectives of the Interest-Free Banks Globally”  
Sabur Mollah

“Islamic Corporate Social Responsibility in Islamic Banking; Toward Poverty Alleviation”  
Muhammad Yasir Yusuf & Zakaria bin Bahari

**Session 25: Design of Islamic Contracts and Legal Framework III**  
**Room 106**

“Use of W‘ad and Tawarruq for Swaps in the Framework of Islamic Finance”  
Muhammad Ayub

“Charging Fee for Guarantee (Al-Kafalah bi Ajr) and its Application by Deposit Insurance Cooperation Malaysia”  
Azman Mohdnoor

“In Search of a Theory of Corporate Financing and Islamic Financial Instruments”  
Nazam Dzolkarnaini & Marizah Minhat

**3.30pm-4.00pm Prayer and Coffee Break**

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**PARALLEL WORK SESSIONS: Rooms 102, 103, 104, 105, 106**

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**4.00pm-5.15pm Session 26: Economic Development and Sustainability III**  
**Room 103**

“Reversing Entropy to Sustainability: The Moral Dimension”  
Masudul Alam Choudhury

“Relevance of Islamic Economic Measures in Achieving Inclusive Growth In Muslim Minority Countries”  
P. Ibrahim & V. Nirmala

“Trade and Human Development in OIC Countries: A Panel Data Analysis”  
Zarinah Hamid & Ruzita Mohd Amin





“A Multi-Criteria Crop Planning Approach Based on the "Resistive Economy" Characterizing the Situation in Gaza Strip”

Salah R. Agha

“Fiscal and Monetary Determinant of Economic Growth: The Case of Saudi Arabia”

Basmah Altuwaijri

### Session 27: Governance and Social Responsibility II

#### Room 104

“Corporate Social Responsibility: The Perception of Muslim Consumers”

Ruhaya Atan & Nurul Akmal Abdul Halim

“Re-Considering CSR and Sustainability Identity of Islamic Banks in Malaysia: An Empirical Analysis”

Shifa Mohd Nor & Mehmet Asutay

“Public Awareness on Corporate Social Responsibilities of Saudi Islamic Banks”

Sutan Emir Hidayat & Suliman Abdulrahman Alhur

### Session 28: Education and Training in Islamic Economics

#### Room 105

“The Effectiveness of an Integrated Curriculum: The Case of the International Islamic University Malaysia”

Ruzita M. Amin, Selamah A. Yusof, M. Aslam Haneef

“Human Capital Development: Education and Training in Islamic Economics and Finance”

Abdulwahab Yusuf Simpah

5.30pm-6.30pm

Closing Speeches, Conference Hall