

Islamic Law and Finance: Religion, Risk, and Return (Arab and Islamic Laws Series, 16)

By Frank E. Vogel, Samuel L. Hayes

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Mirroring the expansion of wealth in the Middle East and Asia and a surge in Islamic self-identity, Islamic banking practices have either become the law of the land or coexist and compete with Western practices in at least six countries. A growing number of institutions and mutual funds (akin to Western "socially responsible" funds) have established Islamic investment and other practices to cater to this burgeoning market. Because of its prevalence, practitioners in every banking-related area must familiarize themselves with current Islamic finance practices in order to do business with Muslim clients and to engage in cross-border financing. Injunctions from the *Qur'an* and the sayings of Prophet Muhammed have generated a web of interrelated norms which prohibit Islamic financiers from engaging in transactions that involve interest *(riba)* and speculation *(gharar)*. *Islamic Law and Finance* describes the dynamic set of Islamically-sanctioned ways financiers can transacat business.

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- Sales Rank: #3111217 in Books
- Brand: Brand: Springer
- Published on: 1998-03-15
- Original language: English
- Number of items: 1
- Dimensions: 9.32" h x .74" w x 6.26" l, 1.10 pounds
- Binding: Paperback
- 348 pages

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