

najah islamic bank

Najah Islamic Bank: A Comprehensive Guide to Sharia-Compliant Banking

Introduction to Najah Islamic Bank

Najah Islamic Bank stands as a prominent institution dedicated to providing financial services that adhere strictly to Sharia principles. This comprehensive guide will delve into the core offerings, ethical foundations, and operational framework of Najah Islamic Bank, offering valuable insights for individuals and businesses seeking Sharia-compliant banking solutions. We will explore the diverse range of products and services designed to meet various financial needs, from personal accounts and investments to business financing and corporate banking, all while upholding Islamic ethical standards. Understanding the unique approach of Najah Islamic Bank is crucial for anyone interested in Islamic finance, its growing significance, and its distinct advantages. This article aims to illuminate the operational nuances and benefits of banking with an institution committed to faith-based financial practices, ensuring clarity and accessibility for all readers. Join us as we uncover the world of Najah Islamic Bank and its commitment to ethical and responsible financial stewardship.

Understanding Najah Islamic Bank's Core Principles

Najah Islamic Bank operates on a foundational set of principles derived directly from Islamic jurisprudence. These principles are not merely guidelines but the bedrock upon which all its financial products and services are built. The core tenets of Islamic banking, as embodied by Najah Islamic Bank, revolve around fairness, justice, and the prohibition of Riba (interest). This commitment ensures that all transactions are transparent, ethical, and beneficial to all parties involved. The bank actively seeks to avoid speculative transactions and endeavors to finance only Sharia-compliant businesses and projects, contributing to a more equitable and sustainable economic environment. This ethical compass guides every decision, from product development to customer relations, fostering trust and confidence among its clientele.

Prohibition of Riba (Interest)

One of the most fundamental aspects of Najah Islamic Bank's operations is the strict adherence to the prohibition of Riba, which translates to interest or usury. Unlike conventional banking systems that rely heavily on interest-based loans and deposits, Najah Islamic Bank structures its financial instruments around profit-sharing, leasing, and fee-based services. This means that the bank earns its returns through legitimate trade and investment activities, rather than charging interest on money lent. This principle

promotes a more equitable distribution of risk and reward, ensuring that financial gains are tied to real economic activity and productivity. For customers, this translates into a banking experience free from the ethical concerns associated with interest.

Emphasis on Ethical Investments

Najah Islamic Bank is deeply committed to ethical investing. This involves meticulously screening all potential investments to ensure they align with Islamic values. Prohibited sectors typically include those involved in gambling, alcohol, pork production, conventional financial services (that deal with Riba), and anything deemed exploitative or harmful to society. The bank prioritizes investments in businesses and projects that contribute positively to the economy and society, such as those in real estate, agriculture, manufacturing, and technology. This dedication to ethical investments not only satisfies religious requirements but also fosters a sense of social responsibility and sustainable development within the communities it serves.

Profit and Loss Sharing (PLS) Model

A cornerstone of Najah Islamic Bank's deposit and investment products is the Profit and Loss Sharing (PLS) model. Under this arrangement, depositors are not guaranteed a fixed rate of return. Instead, their funds are invested in Sharia-compliant ventures, and the profits (or losses) generated are shared between the bank and the depositor based on a pre-agreed ratio. This model creates a partnership between the bank and its customers, fostering transparency and shared risk. It aligns the interests of both parties, as both are motivated to ensure the success of the underlying investments. This approach is a stark contrast to the interest-based model of conventional banking.

Najah Islamic Bank Products and Services

Najah Islamic Bank offers a comprehensive suite of financial products and services designed to cater to the diverse needs of its customers, all while remaining firmly rooted in Sharia principles. Whether you are an individual seeking personal banking solutions or a business requiring sophisticated financial facilities, Najah Islamic Bank provides Sharia-compliant alternatives that are both effective and ethically sound. The bank continuously innovates to ensure its offerings are competitive and meet the evolving demands of the market, without compromising its core values.

Personal Banking Solutions

For individual customers, Najah Islamic Bank provides a range of banking services that are both convenient and compliant with Islamic law. These include:

- **Al-Wadiah Current Accounts:** These are deposit accounts where the bank holds the funds in trust (Amanah). The customer can withdraw funds freely, and the bank may use the funds at its discretion, but it is not obligated to provide any profit.

- **Mudarabah Savings Accounts:** These accounts operate on the principle of profit-sharing. Funds deposited are invested by the bank in Sharia-compliant ventures, and the profits are shared between the customer and the bank based on a predetermined ratio.
- **Murabahah for Personal Finance:** This involves the bank purchasing an asset (e.g., a car, furniture) at the customer's request and then selling it to the customer at a cost-plus-profit margin, payable in installments. This is a cost-plus-financing method, not interest-based lending.
- **Ijara (Leasing) Facilities:** Similar to Murabahah, Ijara involves the bank purchasing an asset and leasing it to the customer for a specified period and rental fee. At the end of the lease term, ownership may be transferred to the customer.

Business and Corporate Banking

Najah Islamic Bank extends its Sharia-compliant services to businesses of all sizes, offering solutions that support growth and operational efficiency. These services are structured to facilitate trade, investment, and capital requirements in an ethical manner:

- **Trade Finance Solutions:** This includes instruments like Letters of Credit (LCs) and Guarantees that are structured according to Islamic principles to facilitate international and domestic trade.
- **Working Capital Financing:** Businesses can access Sharia-compliant financing to manage their day-to-day operations through methods such as Murabahah or Musyarakah (partnership).
- **Project Finance:** For larger infrastructure or development projects, Najah Islamic Bank offers Sharia-compliant financing structures that involve profit-sharing or leasing arrangements.
- **Investment Banking Services:** The bank provides advisory services for Mergers and Acquisitions (M&A), debt restructuring, and Sukuk (Islamic bond) issuance, ensuring all processes adhere to Islamic finance principles.
- **Treasury and Cash Management:** Efficient management of corporate liquidity and cash flow is offered through Sharia-compliant instruments.

Investment and Wealth Management

For individuals and institutions looking to grow their wealth ethically, Najah Islamic Bank provides specialized investment and wealth management services. These offerings are designed to generate returns while adhering to the strictest ethical and Sharia guidelines:

- **Sharia-Compliant Investment Funds:** The bank offers access to a variety of investment funds that focus on Sharia-compliant equities, real estate, and other asset classes. These funds are meticulously screened

and managed by experienced professionals.

- **Real Estate Investments:** Najah Islamic Bank facilitates Sharia-compliant real estate investments through various structures, including Ijara and joint ventures, allowing clients to participate in the property market ethically.
- **Personalized Wealth Planning:** Clients receive tailored advice on wealth preservation and growth, ensuring their financial strategies align with their values and Sharia requirements. This often involves diversification into Sharia-compliant assets and ethical investments.

The Operational Framework of Najah Islamic Bank

The operational framework of Najah Islamic Bank is meticulously designed to ensure seamless integration of Sharia compliance into every facet of its business. This robust framework involves dedicated Sharia supervisory boards, rigorous auditing processes, and a commitment to transparency and education.

Sharia Supervisory Board

At the heart of Najah Islamic Bank's governance is its Sharia Supervisory Board. This esteemed body comprises highly respected scholars of Islamic law and finance. Their primary responsibility is to review and approve all new products and services, ensuring they strictly conform to Sharia principles. The board provides ongoing guidance and oversight for the bank's operations, certifying that all activities, from daily transactions to strategic decisions, are permissible under Islamic law. Their pronouncements, known as Fatwas, are binding and serve as the ultimate authority on Sharia compliance.

Risk Management and Compliance

Najah Islamic Bank employs a sophisticated risk management system that is interwoven with its Sharia compliance framework. The bank identifies, assesses, and mitigates risks across all its operations, including financial, operational, and reputational risks. This comprehensive approach ensures that the bank operates soundly and responsibly. Compliance with regulatory requirements and adherence to ethical standards are paramount, forming an integral part of the bank's culture. Regular internal and external audits are conducted to verify adherence to both Sharia principles and prevailing financial regulations.

Customer Education and Transparency

Recognizing that Sharia-compliant banking can be a novel concept for many, Najah Islamic Bank places a strong emphasis on customer education. The bank strives to provide clear and accessible information about its products, services, and the underlying Sharia principles. Transparency is a key value, and customers are kept informed about how their funds are managed and invested. This commitment to education and transparency helps build trust and empowers customers to make informed financial decisions aligned with their

values and religious beliefs.

The Benefits of Banking with Najah Islamic Bank

Choosing Najah Islamic Bank offers a multitude of benefits that extend beyond financial services, encompassing ethical considerations, social impact, and a sense of community. By aligning your financial goals with your values, you contribute to a more just and equitable economic system.

Ethical and Value-Based Finance

The most significant benefit is the assurance that your financial dealings are conducted in an ethically sound manner, free from interest and speculative practices. This provides peace of mind for individuals and businesses seeking to uphold their religious and moral convictions in their financial lives. Banking with Najah Islamic Bank means supporting an institution that prioritizes social good and ethical conduct over pure profit maximization through interest.

Contribution to Social Development

Najah Islamic Bank actively channels investments into businesses and projects that contribute positively to society. This includes supporting entrepreneurship, job creation, and ventures that promote social welfare. By depositing and investing with Najah Islamic Bank, customers indirectly contribute to these positive social and economic developments, fostering a more sustainable and responsible economic landscape.

A Growing Global Presence

As Islamic finance continues to gain global recognition and acceptance, institutions like Najah Islamic Bank are at the forefront of this growth. They offer a viable and ethical alternative to conventional banking for a diverse and expanding customer base worldwide. This growth signifies not only the increasing demand for Sharia-compliant financial services but also the robustness and adaptability of the Islamic banking model.

Frequently Asked Questions

What are the latest technological innovations Najah Islamic Bank is implementing?

Najah Islamic Bank is actively investing in digital transformation, focusing on enhancing its mobile banking app with AI-powered features, streamlining online account opening processes, and exploring blockchain technology for secure and transparent transactions.

How is Najah Islamic Bank contributing to sustainable finance and ESG initiatives?

Najah Islamic Bank is committed to Sharia-compliant sustainable finance. They are actively developing and promoting Sharia-compliant investment funds focused on renewable energy, green projects, and socially responsible businesses, aligning with global ESG principles.

What are the key growth strategies Najah Islamic Bank is pursuing in the current market?

Najah Islamic Bank is focusing on expanding its retail and corporate client base through tailored Sharia-compliant products, increasing its digital footprint, and exploring strategic partnerships to enter new markets and offer a wider range of financial solutions.

How is Najah Islamic Bank addressing the increasing demand for ethical and Sharia-compliant investment products?

Najah Islamic Bank is experiencing a surge in demand for ethical and Sharia-compliant investments. They are responding by diversifying their sukuk offerings, launching new Sharia-compliant equity funds, and providing robust advisory services to help clients align their investments with their values.

What recent regulatory changes or compliance updates are impacting Najah Islamic Bank's operations?

Najah Islamic Bank is closely monitoring and adapting to evolving global and local regulations concerning Islamic finance, anti-money laundering (AML), and data privacy. They are proactively updating their internal policies and systems to ensure full compliance and maintain customer trust.

What is Najah Islamic Bank's outlook on international expansion and cross-border Islamic finance opportunities?

Najah Islamic Bank sees significant potential in international expansion. They are actively evaluating opportunities in emerging Islamic finance markets, aiming to establish partnerships and offer their expertise in Sharia-compliant banking and investment solutions to a global clientele.

Additional Resources

Here are 9 book titles related to Najah Islamic Bank, presented as a numbered list with short descriptions:

1. The Pillars of Islamic Finance: A Guide to Ethical Banking

This book would delve into the foundational principles of Islamic finance as practiced by institutions like Najah Islamic Bank. It would explore concepts such as profit-sharing, prohibition of interest (riba), and the avoidance of speculative or unethical investments. Readers would gain an understanding of

how these ethical frameworks shape the bank's operations and its commitment to social responsibility.

2. Najah's Blueprint: Building a Sustainable Islamic Financial Future

This hypothetical title focuses on the strategic vision and operational model of Najah Islamic Bank. It would likely detail the bank's approach to long-term growth, risk management, and its role in fostering economic development within its community. The book could highlight key innovations and strategies employed by Najah to achieve both financial success and adherence to Sharia principles.

3. Sharia-Compliant Investments: Opportunities with Najah Islamic Bank

This book would serve as a practical guide for individuals and institutions interested in investing according to Islamic principles through Najah. It would outline various investment products and services offered by the bank, explaining their compliance with Sharia law. The book would aim to demystify ethical investing and showcase the potential for attractive returns alongside moral satisfaction.

4. Customer Centricity in Islamic Banking: The Najah Experience

This title would explore the paramount importance of customer relationships and service within the context of Islamic banking, using Najah as a case study. It would examine how Najah builds trust, provides tailored financial solutions, and ensures a positive customer journey while upholding Islamic values. The book could offer insights into fostering loyalty and satisfaction through ethical and empathetic financial practices.

5. The Role of Technology in Modern Islamic Banking: Najah's Digital Transformation

This book would focus on how Najah Islamic Bank is leveraging technology to enhance its services and reach. It would discuss digital banking platforms, fintech innovations, and the integration of technology in ensuring Sharia compliance and operational efficiency. The aim is to demonstrate how technology can modernize Islamic finance without compromising its core ethical tenets.

6. Najah's Social Impact: Financing Community Growth and Ethical Development

This title would highlight Najah Islamic Bank's commitment to social responsibility and its impact on the communities it serves. It would showcase projects and initiatives financed by the bank that promote economic empowerment, education, and sustainable development, all within an Islamic ethical framework. The book would illustrate how financial institutions can be agents of positive social change.

7. Risk Management in Islamic Finance: Principles and Practices at Najah

This book would provide an in-depth look at the unique risk management strategies employed by Najah Islamic Bank to navigate financial complexities while adhering to Sharia. It would discuss the avoidance of interest-based risks and the focus on real economic activities. The title suggests an exploration of how ethical considerations translate into robust and responsible financial governance.

8. Partnerships and Profit-Sharing: The Musharakah and Mudarabah Models at Najah

This title would focus on specific Islamic finance contracts, such as Musharakah (partnership) and Mudarabah (profit-sharing), as utilized by Najah Islamic Bank. It would explain these models in detail, illustrating how they facilitate investment and business growth in a Sharia-compliant manner. The book aims to educate readers on the practical application of these profit-

sharing mechanisms within the bank's operations.

9. The Future of Islamic Banking: Innovations and Challenges for Institutions like Najah

This book would look forward, examining the evolving landscape of Islamic finance and the potential future directions for institutions such as Najah Islamic Bank. It would discuss emerging trends, regulatory considerations, and opportunities for further innovation in ethical and sustainable finance. The title suggests a forward-thinking analysis of how Najah can continue to thrive and lead in the global Islamic finance sector.

Najah Islamic Bank

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Najah Islamic Bank: A Comprehensive Guide

Ebook Title: Understanding Najah Islamic Bank: Principles, Services, and Impact

Author: Aisha Khan, Islamic Finance Expert

Outline:

Introduction: What is Islamic Banking? Najah Islamic Bank's Background and Mission.

Chapter 1: Core Principles of Islamic Finance: Sharia Compliance, Prohibition of Riba (Interest), Risk-Sharing, and Ethical Investments.

Chapter 2: Najah Islamic Bank's Product and Service Offerings: Financing Options (Murabaha, Ijara, Mudarabah), Deposit Accounts, Investment Products, and other Services.

Chapter 3: Najah Islamic Bank's Role in Economic Development: Contribution to the growth of the Islamic economy, support for SMEs, and social impact initiatives.

Chapter 4: Najah Islamic Bank's Regulatory Framework and Compliance: Adherence to Sharia Law, Central Bank regulations, and international standards.

Chapter 5: Comparing Najah Islamic Bank with Conventional Banks: Highlighting key differences in operations, products, and philosophies.

Chapter 6: Future of Najah Islamic Bank and Islamic Banking in General: Growth prospects, challenges, and opportunities in the evolving financial landscape.

Conclusion: Summary of Key Findings and Implications.

Najah Islamic Bank: A Comprehensive Guide

Introduction: Understanding the Principles of Islamic Banking and Najah's Role

Islamic banking operates on principles fundamentally different from conventional banking. It adheres strictly to Sharia (Islamic law), prohibiting practices like *riba* (interest) and speculation. Instead, it focuses on risk-sharing, ethical investments, and promoting social justice. Najah Islamic Bank, a hypothetical example for this ebook, exemplifies this approach. This comprehensive guide delves into its operations, services, and impact, providing a clear understanding of its role within the broader context of the Islamic financial system. Understanding Najah Islamic Bank requires understanding the foundational principles of Islamic finance. This section will introduce those principles and place Najah within that context. The bank's mission statement (hypothetical) would likely emphasize ethical and socially responsible financial practices, aiming to serve its customers while adhering strictly to Islamic principles.

Chapter 1: Core Principles of Islamic Finance: The Foundation of Najah Islamic Bank

The core principles underpinning Najah Islamic Bank are the pillars of Islamic finance. Let's examine these key elements:

Sharia Compliance: All operations and transactions must adhere strictly to Sharia law, as interpreted by a Sharia board of scholars. This board provides legal opinions (fatwas) on the permissibility of specific transactions and financial instruments. Najah Islamic Bank's commitment to Sharia compliance is paramount, ensuring all its activities are ethically sound.

Prohibition of Riba (Interest): Interest is strictly forbidden in Islam. Instead of charging interest on loans, Najah Islamic Bank utilizes various profit-sharing and risk-sharing models to structure its financing options. This creates a partnership between the bank and the borrower, fostering mutual benefit and aligning interests.

Risk-Sharing: Islamic finance emphasizes risk-sharing between the bank and its clients. This contrasts sharply with conventional banking where risk is largely borne by the borrower. In Najah's operations, this risk-sharing is evident in financing structures like *Mudarabah* (profit-sharing) and *Musharakah* (joint venture).

Ethical Investments: Najah Islamic Bank will not invest in businesses deemed *Haram* (forbidden) under Islamic law, such as alcohol, gambling, or pork products. This focus on ethical investing guides all investment decisions, aligning the bank's activities with its religious and ethical framework.

Chapter 2: Najah Islamic Bank's Product and Service

Offerings: A Diverse Portfolio

Najah Islamic Bank provides a range of Sharia-compliant financial products and services to cater to diverse customer needs.

Financing Options: Instead of conventional loans, Najah offers several Islamic financing options, including:

Murabaha: A cost-plus financing method where the bank purchases an asset on behalf of the client and resells it at a markup price.

Ijara: A leasing agreement where the bank owns the asset and leases it to the client for a predetermined period, with an option to purchase at the end of the lease.

Mudarabah: A profit-sharing partnership where the bank provides capital and the client manages the business, profits being shared according to a pre-agreed ratio.

Deposit Accounts: Najah Islamic Bank offers various deposit accounts that comply with Sharia principles. These accounts typically earn returns based on the bank's profit rather than interest.

Investment Products: The bank provides Sharia-compliant investment opportunities, allowing customers to participate in ethical and profitable ventures. These could include investments in real estate, infrastructure projects, or other permissible sectors.

Other Services: Najah might also offer additional services such as Islamic debit and credit cards, online banking facilities, and financial advisory services tailored to meet the specific needs of Muslim customers.

Chapter 3: Najah Islamic Bank's Role in Economic Development: A Force for Good

Najah Islamic Bank plays a vital role in promoting economic development within its community and beyond.

Contribution to the Growth of the Islamic Economy: By providing Sharia-compliant financial services, Najah supports the growth of the Islamic economy, fostering entrepreneurship and sustainable business practices.

Support for SMEs: The bank actively provides financing options tailored to the needs of Small and Medium Enterprises (SMEs), helping them access capital and expand their operations, thereby stimulating economic activity and job creation.

Social Impact Initiatives: Najah might also actively participate in social initiatives, such as supporting charitable causes, investing in community development projects, and promoting financial literacy programs. These initiatives demonstrate the bank's commitment to social responsibility.

Chapter 4: Najah Islamic Bank's Regulatory Framework and Compliance: Maintaining Integrity

Najah Islamic Bank's operations are closely regulated to ensure compliance with both Sharia law and national/international banking regulations.

Adherence to Sharia Law: The bank's operations are governed by a Sharia board that ensures all activities are in line with Islamic principles. Regular audits and reviews ensure ongoing compliance.

Central Bank Regulations: Najah must adhere to all regulations set by the relevant central bank, including capital adequacy requirements, risk management standards, and anti-money laundering regulations.

International Standards: The bank likely adheres to international standards of financial reporting and transparency to maintain a high level of integrity and accountability.

Chapter 5: Comparing Najah Islamic Bank with Conventional Banks: A Critical Analysis

A significant difference lies in the fundamental principles that guide their operations. Najah Islamic Bank, operating within the ethical framework of Islamic finance, prioritizes risk-sharing, profit-sharing, and ethical investments, while conventional banks primarily rely on interest-based lending and investment strategies.

Operations: Najah's operational framework revolves around profit- and loss-sharing models, while conventional banks focus on interest-based transactions.

Products: The product offerings differ significantly. Najah's products are designed to be Sharia-compliant, while conventional banks offer products without explicit ethical considerations.

Philosophies: The overarching philosophies differ significantly; Najah's operations are guided by Islamic principles of justice, fairness, and ethical conduct, whereas conventional banks primarily focus on profit maximization.

Chapter 6: Future of Najah Islamic Bank and Islamic Banking in General: Opportunities and Challenges

The future of Islamic banking, including Najah Islamic Bank, is promising, with considerable growth potential. However, challenges remain.

Growth Prospects: The increasing global demand for ethical and socially responsible financial services fuels the growth of Islamic banking.

Challenges: Challenges include standardizing Islamic financial instruments, fostering greater transparency and regulatory clarity, and addressing potential conflicts between Sharia principles and evolving financial innovation.

Opportunities: Opportunities include leveraging fintech to improve service delivery, expanding into new markets, and developing innovative Sharia-compliant financial products.

Conclusion: The Significance of Najah Islamic Bank and Ethical Finance

Najah Islamic Bank represents a model for ethical and socially responsible banking, highlighting the potential of Islamic finance to contribute to economic development and social progress. Understanding its operations and principles provides valuable insights into the unique role Islamic banking plays in the global financial landscape. The increasing demand for ethical investments and financial practices further underscores the relevance and growing importance of institutions like Najah Islamic Bank.

FAQs:

1. What are the main differences between Islamic and conventional banking?
2. How does Najah Islamic Bank ensure Sharia compliance?
3. What types of financing options are available at Najah Islamic Bank?
4. What are the benefits of using Najah Islamic Bank?
5. How does Najah Islamic Bank contribute to economic development?
6. What are the risks associated with Islamic banking?
7. What is the regulatory framework governing Najah Islamic Bank?
8. What are the future prospects for Najah Islamic Bank and the Islamic banking industry?
9. How can I open an account with Najah Islamic Bank?

Related Articles:

1. Islamic Finance Explained: A beginner's guide to the principles and practices of Islamic finance.
2. Sharia-Compliant Investments: Exploring ethical investment options for Muslim investors.
3. The Growth of Islamic Banking: Examining the global expansion and trends in the Islamic banking sector.
4. Comparing Islamic and Conventional Mortgages: A detailed analysis of the differences between Islamic and conventional home financing.
5. Islamic Banking and SMEs: How Islamic banks support the growth of small and medium-sized enterprises.
6. The Role of Sharia Boards in Islamic Banking: Understanding the function and importance of

Sharia boards in ensuring compliance.

7. Risk Management in Islamic Banking: Exploring the unique risk management challenges and strategies within the Islamic banking industry.

8. Islamic Fintech: Exploring the role of technology in shaping the future of Islamic finance.

9. Ethical Investing and Socially Responsible Business: Examining the broader context of ethical investing and its connection to Islamic finance.

najah islamic bank: Islamic Development in Palestine Stephen Royle, 2016-10-04 This book assesses the capabilities of an Islamic approach in aiding self-organisation by examining the case of the occupied Palestinian territories in conjunction with a comparative analysis of four other nations. Three main mechanisms of Islamic development are explored; finance, microfinance and charity. Identifying the need to recognise the non-linear nature of societal interaction at the individual, community and state levels, the book uses complexity theory to better understand development. It assesses the role of Islamic development at macro and micro levels and identifies issues with rigid and hierarchical policy making.

najah islamic bank: Can Islamic Banking Increase Financial Inclusion? Mr.Sami Ben Naceur, Mr.Adolfo Barajas, Mr.Alexander Massara, 2015-02-13 The paper analyses existing country-level information on the relationship between the development of Islamic banking and financial inclusion. In Muslim countries—members of the Organization for Islamic Cooperation (OIC)—various indicators of financial inclusion tend to be lower, and the share of excluded individuals citing religious reasons for not using bank accounts is noticeably greater than in other countries; Islamic banking would therefore seem to be an effective avenue for financial inclusion. We found, however, that although physical access to financial services has grown more rapidly in the OIC countries, the use of these services has not increased as quickly. Moreover, regression analysis shows evidence of a positive link to credit to households and to firms for financing investment, but this empirical link remains tentative and relatively weak. The paper explores reasons that this might be the case and suggests several recommendations to enhance the ability of Islamic banking to promote financial inclusion.

najah islamic bank: *Management of Islamic Finance* M. Kabir Hassan, Mamunur Rashid, 2018-11-23 In this issue, we have presented issues relevant to the most recent debate on the performance, practices, and principles of the Islamic finance industry as a whole, covering eleven distinct issues.

najah islamic bank: Islamic Banking and Financial Crisis Habib Ahmed, 2013-12-16 Examines the resilience of Islamic banking during the global financial crisis and lessons for risk management. Do Islamic financial institutions perform better than their conventional counterparts during periods of financial stress? To what extent do systems for managing risk have to be adapted for Islamic financial institutions, given the unique characteristics of their assets and liabilities and the need for shari'ah compliance? These issues have come to prominence since the global financial crisis of 2007-8 and the subsequent recession, and are addressed in this book. The challenges for Islamic financial institutions are explored in an international post Basel II system where banks are required to have more capital and liquidity. Governance issues are also examined, given their influence on client and investor perceptions and their ultimate implications for institutional stability and sustainability. Offers an in-depth assessment of how Islamic banks weathered the financial crisis and what lessons can be learnt. Asks whether Islamic banks are inherently more stable than conventional banks during periods of economic stress. Examines how Islamic banks manage risk, focusing on liquidity risk and the use of forward contracts to mitigate currency risk. Appraises the work of internal shari'ah audit units and the use of shari'ah reports to reduce non-compliance risks. Features case studies from the Gulf, Malaysia, the UK, Pakistan, Turkey and GCC countries.

najah islamic bank: Teaching and Research Methods for Islamic Economics and Finance Mohd Ma'Sum Billah, 2022-03-10 Methods and techniques adopted in teaching, training, learning, research, professional development, or capacity building are generally standardized across

most traditional disciplines, particularly within developing countries. This is not the case, however, when it comes to the Islamic disciplines, and, in particular, in relation to the study of Islamic economics and finance, which is influenced by conventional standards and techniques. This is primarily due to the lack of availability of the requisite standards and mechanisms designed within the spirit of Maqsid al-Shari'ah. This book offers a unique resource and a comprehensive overview of the contemporary methods and smart techniques available for teaching, learning, and researching Islamic eco-finance, and it presents solutions to the challenges in implementing them. Further, the book gives deep insight into the most appropriate methodologies that could be employed empirically to explore, model, analyze, and evaluate Islamic finance theories and models, respectively. It also gives recommendations for improving learning, teaching, and research outcomes in Islamic eco-finance. The book also addresses how, in this advanced technological era, smart tools like artificial intelligence, machine learning, big data, Zoom, and the internet of things can be adapted to help equip students, researchers, and scholars with smart skills. The book will enable those studying Islamic economics and finance to grasp the appropriate tools for research and learning. Additionally, the Islamic economics and finance sector is growing at a significant rate and therefore requires the upskilling and capacity building of its human resources; thus, the book will also be highly beneficial for practitioners involved in the industry.

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najah islamic bank: Social Justice and Islamic Economics Toseef Azid, Lutfi Sunar, 2019-02-25 Under the rule of the current economic order, social injustice is ever-increasing. Issues such as poverty, inhumane working conditions, inadequate wages, social insecurity and an unhealthy labor market continue to persist. Many states are also unable to produce policies capable of resolving these problems. The characteristics of the capitalist system currently render it unable to provide social justice. In fact, on the contrary, the system reinforces these injustices and prevents economic and social welfare from reaching the masses. Many Muslim scholars have analyzed and, indeed, criticized this system for years. This book argues that an alternative and more equitable theoretical and practical economical order can be developed within the framework of Islamic principles. On the other hand, the experiences of societies under the rule of Muslim governments do not always seem to hold great promise for an alternative understanding of social justice. In addition, the behaviors of Muslim individuals within their economic lives are mostly shaped by the necessities of daily economic conditions rather than by the tenets of Islam that stand with social justice. Until 1990s, studies of Islamic economics made connections between finance and the notion of social justice, but work conducted more recently has neglected this issue. It is therefore evident that the topic of social justice needs to be revisited in a more in-depth manner. Filling an important gap in existing literature, the book uniquely connects social justice and Islamic finance and economics on

this topic. Theory, practice and key issues are presented simultaneously throughout this book, which is based on the writings of a number of eminent scholars.

najah islamic bank: *Islamic Terrorism* M. H. Syed, 2002

najah islamic bank: **Islamic Finance in Eurasia** M. K. Hassan, Paolo Biancone, Aishath Muneeza, 2024-01-18 Providing a comprehensive account of the progress, potential and challenges facing Islamic finance in Eurasia, this prescient book explores Islamic finance's history and development across the Asian and European continents and argues that in order for this market to continue to prosper, innovation and adaptation is a necessity.

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najah islamic bank: FinTech in Islamic Financial Institutions M. Kabir Hassan, Mustafa Raza Rabbani, Mamunur Rashid, 2022-11-30 This book explores several challenges facing FinTech in Islamic financial institutions. Firstly, large banks and financial institutions in countries with updated and innovative technological channels will earn the technology arbitrage from FinTech. This 'size' puzzle may create a challenge for Islamic financial institutions that are of smaller size and from technologically less-developed countries. Secondly, while access to FinTech is getting broader day by day, usage of FinTech is still limited due to personal and governance-related limitations. Moreover, the level of awareness of the emerging FinTech services (i.e., bitcoin, blockchain, etc.) remains extremely poor even among the residents of technologically-advanced countries. Thirdly, use of FinTech by Islamic financial institutions is limited to Islamic banking, to users from developed countries, among young customers, and for a limited number of traditional banking services such as the deposits and payment services. Also, banks hope to use FinTech to increase the size of a new breed of technology-savvy depositors and loan customers to achieve economies of scale, which may help stabilize the banking sector. Automation in Islamic banks and the participation of Islamic financial institutions in blockchain and bitcoin domains require extensive research from Shariah-compliance as well as market and consumer-related grounds. With all the opportunities and challenges of FinTech—promoting inclusion, easier loan monitoring, and risk of Shariah non-compliance—this book explores the implications for Islamic financial institutions and will be of interest to scholars, researchers, and students of Islamic finance and financial technology.

najah islamic bank: **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.

najah islamic bank: *Handbook of Empirical Research on Islam and Economic Life* M. Kabir Hassan, 2016-12-30 In Islamic jurisprudence, a comprehensive ethic has been formulated governing how business and commerce should be run, how accountability to God and the community is to be achieved, and how banking and finance is to be arranged. This Handbook examines how well these values are translated into actual performance. It explores whether those holding true to the system are hindered and put at a disadvantage or whether the Islamic institutions have been able to demonstrate that faith-based activities can be rewarding, both economically and spiritually.

najah islamic bank: **Hamas** Matthew Levitt, 2008-10-01 How does a group that operates

terror cells and espouses violence become a ruling political party? How is the world to understand and respond to Hamas, the militant Islamist organization that Palestinian voters brought to power in the stunning election of January 2006? This important book provides the most fully researched assessment of Hamas ever written. Matthew Levitt, a counterterrorism expert with extensive field experience in Israel, the West Bank, and Gaza, draws aside the veil of legitimacy behind which Hamas hides. He presents concrete, detailed evidence from an extensive array of international intelligence materials, including recently declassified CIA, FBI, and Department of Homeland Security reports. Levitt demolishes the notion that Hamas' military, political, and social wings are distinct from one another and catalogues the alarming extent to which the organization's political and social welfare leaders support terror. He exposes Hamas as a unitary organization committed to a militant Islamist ideology, urges the international community to take heed, and offers well-considered ideas for countering the significant threat Hamas poses.

najah islamic bank: *Islamic Extremism* Monte Palmer, Princess Palmer, 2008 This accessible and deeply informed book examines the threat that Islamic extremists pose to America and provides a balanced and nuanced discussion of the link between Iraq and the war on terror. Explaining the basics of Islam and guiding the reader through the intricacies of each significant fundamentalist group, the Palmers answer key questions: Who are the Muslim extremists and how do they fit within the broader context of the Islamic religion? What is their war plan and how do they operate? Who are their allies and what are their weaknesses? What is the experience of Israel, the Islamic world, and the United States in fighting Muslim extremists? How can they be defeated? The book includes detailed analyses of Hizbullah and the Muslim Brotherhood, Hamas, the Iraqi clones of Hizbullah, and the Islamic government in Turkey.

najah islamic bank: *Emerging Issues in Islamic Finance Law and Practice in Malaysia* Umar A. Oseni, M. Kabir Hassan, Rusni Hassan, 2019-08-26 Through a thorough analysis of emerging legal and regulatory issues in Islamic finance law and practice in Malaysia, this exciting new study covers issues such as blockchain technology, anti-money laundering, and FinTech in Islamic finance.

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najah islamic bank: *Modern Muslim Societies*, 2011 Focuses on subjects such as family life, marriage, law, human rights, and Muslim extremism before turning to 14 regional surveys on manifestations of Islam in every corner of the globe.

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najah islamic bank: *Identity and Religion in Palestine* Loren D. Lybarger, 2018-06-05 This remarkable book examines how the Islamist movement and its competition with secular-nationalist factions have transformed the identities of ordinary Palestinians since the first Palestinian uprising, or intifada, of the late 1980s. Drawing upon his years living in the region and more than eighty in-depth interviews, Loren Lybarger offers a riveting account of how activists within a society divided by religion, politics, class, age, and region have forged new identities in response to shifting

conditions of occupation, peace negotiations, and the fragmentation of Palestinian life. Lybarger personally witnessed the tragic days of the first intifada, the subsequent Oslo Peace Process and its failures, and the new escalation of violence with the second intifada in 2000. He rejects the simplistic notion that Palestinians inevitably fall into one of two camps: pragmatists who are willing to accept territorial compromise, and extremists who reject compromise in favor of armed struggle. Listening carefully to Palestinians themselves, he reveals that the conflicts evident among the Islamists and secular nationalists are mirrored by the internal struggles and divided loyalties of individual Palestinians. *Identity and Religion in Palestine* is the first book of its kind in English to capture so faithfully the rich diversity of voices from this troubled part of the world. Lybarger provides vital insights into the complex social dynamics through which Islamism has reshaped what it means to be Palestinian.

najah islamic bank: World List of Universities / Liste Mondiale des Universités 1985-1986 D. J. Aitken, 2021-03-22

najah islamic bank: The Israelis Donna Rosenthal, 2003 Rosenthal explores a people who, while consciously living in a war zone, contribute to one of the most vibrant civic societies anywhere. It is the story of ordinary people living in an extraordinary place.

najah islamic bank: Revolutionaries and Reformers Barry Rubin, 2012-02-01 Islamist movements seeking power today are faced with difficult choices regarding strategy, ranging from armed struggle to electoral efforts. An emerging alternative consists of a rethinking of Islamist politics, where the goal of a totally Islamic polity would be abandoned in favor of some form of Islamic-oriented society. In this reformulation, Islamist politics would function as a pressure group to make society more Islamic, reinforcing the walls of semi-separate internal communities and reinterpreting Islam in more liberal ways. The September 11, 2001 terror attack on the United States, however, demonstrates that the radical approach remains attractive to many Islamists. Addressing these issues, the contributors look at the countries where Islamist movements have been most important. Case studies of revolutionary and reformist groups are followed by chapters discussing future alternatives for Islamist politics, presenting arguments both advocating and critical of a potential liberal, reformist, interest-group Islamism.

najah islamic bank: Explore Business, Technology Opportunities and Challenges After the Covid-19 Pandemic Bahaaeddin Alareeni, Allam Hamdan, 2022-07-12 This book constitutes the refereed proceedings of the International Conference on Business and Technology (ICBT2021) organized by EuroMid Academy of Business and Technology (EMABT), held in Istanbul, between November 06-07, 2021. In response to the call for papers for ICBT2021, 485 papers were submitted for presentation and inclusion in the proceedings of the conference. After a careful blind refereeing process, 292 papers were selected for inclusion in the conference proceedings from forty countries. Each of these chapters was evaluated through an editorial board, and each chapter was passed through a double-blind peer-review process. The book highlights a range of topics in the fields of technology, entrepreneurship, business administration, accounting, and economics that can contribute to business development in countries, such as learning machines, artificial intelligence, big data, deep learning, game-based learning, management information system, accounting information system, knowledge management, entrepreneurship and social enterprise, corporate social responsibility and sustainability, business policy and strategic management, international management and organizations, organizational behavior and HRM, operations management and logistics research, controversial issues in management and organizations, turnaround, corporate entrepreneurship, and innovation, legal issues, business ethics, and firm governance, managerial accounting and firm financial affairs, non-traditional research and creative methodologies. These proceedings are reflecting quality research contributing theoretical and practical implications, for those who are wise to apply the technology within any business sector. It is our hope that the contribution of this book proceedings will be of the academic level which even decision-makers in the various economic and executive-level will get to appreciate.

najah islamic bank: Divine Money Emanuel Schaeublin, 2023 Zakat giving or mutual aid is a

sacred practice in Islam. Where government and public safety nets fail, zakat serves as a form of social security in Muslim communities. In *Divine Money*, Emanuel Schaeublin shows how zakat institutions and direct zakat donations function in contemporary Palestine. Based on his ethnographic fieldwork in the city of Nablus, Schaeublin traces zakat flows as they provide critical support to households living under military rule and security surveillance. In the neighborhoods of Nablus, the Islamic tradition shapes public life. Many enact simple gifts of money or food as an expression of God's generosity and justice. How do such invocations of the divine enable people to negotiate responsibilities and tensions arising from differences in wealth in Palestinian society? What is the role of zakat in confronting political repression and economic instability?--

najah islamic bank: *Students and Resistance in Palestine* Ido Zelkowitz, 2014-12-17 Exploring the Palestinian Student Movement from an historical and sociological perspective, this book demonstrates how Palestinian national identity has been built in the absence of national institutions, whilst emphasizing the role of higher education as an agent of social change, capable of crystallizing patterns of national identity. Focussing on the political and social activities of Palestinian students in two arenas - the West Bank and Gaza Strip, and the Palestinian diaspora, *Students & Resistance* covers the period from 1952-2000. The book investigates the commonality of the goal of the respective movements in securing independence and the building of a sovereign Palestinian state, whilst simultaneously comparing their development, social tone and the differing challenges each movement faced. Examining a plethora of sources including; Palestinian student magazines, PLO documents, Palestinian and Arabic news media, and archival records, to demonstrate how the Palestinian Student Movements became a major political player, this book is of interest to scholars and students of Palestinian History, Politics and the Arab-Israeli Conflict.

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najah islamic bank: *Not in Kansas Anymore* Cary Nelson, 2021-01-19 For years, anti-Zionist activists have accused Israel of undermining academic freedom and campus free speech in both Gaza and the West Bank. *Not in Kansas Anymore* demonstrates conclusively that the major threats to academic freedom come from Palestinians themselves, including from both the Palestinian Authority and from paramilitary and terrorist groups, Hamas most prominent among them. This is the first thoroughly researched and documented study of the status of academic freedom in Gaza and the West Bank.

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najah islamic bank: *Hamas and Civil Society in Gaza* Sara Roy, 2013-11-10 A revealing look at Islamic social institutions in Gaza and the West Bank Many in the United States and Israel believe that Hamas is nothing but a terrorist organization, and that its social sector serves merely to recruit new supporters for its violent agenda. Based on Sara Roy's extensive fieldwork in the Gaza Strip and West Bank during the critical period of the Oslo peace process, *Hamas and Civil Society in Gaza*

shows how the social service activities sponsored by the Islamist group emphasized not political violence but rather community development and civic restoration. Roy demonstrates how Islamic social institutions in Gaza and the West Bank advocated a moderate approach to change that valued order and stability, not disorder and instability; were less dogmatically Islamic than is often assumed; and served people who had a range of political outlooks and no history of acting collectively in support of radical Islam. These institutions attempted to create civic communities, not religious congregations. They reflected a deep commitment to stimulate a social, cultural, and moral renewal of the Muslim community, one couched not only—or even primarily—in religious terms. Vividly illustrating Hamas's unrecognized potential for moderation, accommodation, and change, Hamas and Civil Society in Gaza also traces critical developments in Hamas's social and political sectors through the Second Intifada to today, and offers an assessment of the current, more adverse situation in the occupied territories. The Oslo period held great promise that has since been squandered. This book argues for more enlightened policies by the United States and Israel, ones that reflect Hamas's proven record of nonviolent community building.

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najah islamic bank: Muslim Politics Dale F. Eickelman, James Piscatori, 2018-06-05 In this updated paperback edition, Dale Eickelman and James Piscatori explore how the politics of Islam play out in the lives of Muslims throughout the world. They discuss how recent events such as September 11 and the 2003 war in Iraq have contributed to reshaping the political and religious landscape of Muslim-majority countries and Muslim communities elsewhere. As they examine the role of women in public life and Islamic perspectives on modernization and free speech, the authors probe the diversity of the contemporary Islamic experience, suggesting general trends and challenging popular Western notions of Islam as a monolithic movement. In so doing, they clarify concepts such as tradition, authority, ethnicity, pro-test, and symbolic space, notions that are crucial to an in-depth understanding of ongoing political events. This book poses questions about ideological politics in a variety of transnational and regional settings throughout the Muslim world. Europe and North America, for example, have become active Muslim centers, profoundly influencing trends in the Middle East, Africa, Central Asia, and South and Southeast Asia. The authors examine the long-term cultural and political implications of this transnational shift as an emerging generation of Muslims, often the products of secular schooling, begin to reshape politics and society--sometimes in defiance of state authorities. Scholars, mothers, government leaders, and musicians are a few of the

protagonists who, invoking shared Islamic symbols, try to reconfigure the boundaries of civic debate and public life. These symbolic politics explain why political actions are recognizably Muslim, and why Islam makes a difference in determining the politics of a broad swath of the world.

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najah islamic bank: *Israeli Democracy at the Crossroads* Raphael Cohen-Almagor, 2013-09-13 In recent years, the discussion about Israel was dominated by post-Zionist, post-Israeli opinions. Important voices that represent large sectors of Israeli society were not heard. To somewhat change this situation, some of the best scholars in their respective fields participate in this ultimate collection of essays about Israeli society, its politics and schisms. The book aims to tackle timely concerns, like Israel's fight against terror, its relationships with the Palestinians, the mutual relationships between the civic society and the army, the status of women in society, and separation between state and religion. Particular attention is given to probing the state of human rights, minority rights, and health rights. The volume also discusses the tensions between liberalism and socialism, between state and religion, and between immigration groups, most notably resulting from the immigration from the former Soviet Union.

najah islamic bank: Handbook of Research on Disruptive Innovation and Digital Transformation in Asia Ordóñez de Pablos, Patricia, Zhang, Xi, Almunawar, Mohammad Nabil, 2021-05-28 With new technologies constantly being created, implemented, and sold, it is a robust opportunity for companies to hop on board with the latest digital trends. With the business world undergoing rapid changes and advancements in current times, the transformation process has been rapid and the disruptions significant. This has created a culture of innovation and a plethora of available business opportunities, especially when focused on Central Asia, Southeast Asia, and East Asia. Along with these innovative technologies and new opportunities in the business world comes challenges and trends within the Asian region that require more attention and advanced research to fully understand this digital transformation era and the resulting impacts, challenges, and solutions. The Handbook of Research on Disruptive Innovation and Digital Transformation in Asia addresses key topics for understanding business opportunities in Asia, covering a variety of challenges and nations in the Asian region from technological disruption and innovation to connectivity and economic corridors in Asia, Islamic finance and tourism, and more. Due to its innovative topics and approaches, geographical focus, and methodologies, the chapters provide readers with a unique value in bringing new perspectives to understanding emerging businesses and challenges in Asia. This book is ideal for professors in academia, deans, students, politicians, policymakers, corporate heads of firms, senior general managers, managing directors, information technology directors and managers, and researchers.

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Middle Eastern studies, the Arab-Israeli conflict, and IR in general.

najah islamic bank: Armies of the Young David M. Rosen, 2005 Children have served as soldiers throughout history. They fought in the American Revolution, the Civil War, and in both world wars. They served as uniformed soldiers, camouflaged insurgents, and even suicide bombers. Indeed, the first U.S. soldier to be killed by hostile fire in the Afghanistan war was shot in ambush by a fourteen-year-old boy. Does this mean that child soldiers are aggressors? Or are they victims? It is a difficult question with no obvious answer, yet in recent years the acceptable answer among humanitarian organizations and contemporary scholars has been resoundingly the latter. These children are most often seen as especially hideous examples of adult criminal exploitation. In this provocative book, David M. Rosen argues that this response vastly oversimplifies the child soldier problem. Drawing on three dramatic examples—from Sierra Leone, Palestine, and Eastern Europe during the Holocaust—Rosen vividly illustrates this controversial view. In each case, he shows that children are not always passive victims, but often make the rational decision that not fighting is worse than fighting. With a critical eye to international law, *Armies of the Young* urges readers to reconsider the situation of child combatants in light of circumstance and history before adopting uninformed child protectionist views. In the process, Rosen paints a memorable and unsettling picture of the role of children in international conflicts.

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