

The Role of Islamic Microfinance for Poverty Alleviation in Mogadishu, Somalia: An Exploratory Study

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Abstract

This research aims to investigate the current practice of Islamic microfinance in Mogadishu, Somalia and to examine the effectiveness of Islamic microfinance institutions in Somalia on poverty reduction. In total, 65 microfinance recipients participated in the survey. This research adopts a quantitative methodology, using a survey and descriptive analysis. Findings show that the current practice of Islamic microfinance in Mogadishu is serving the poor and that these microfinance activities are effective in terms of obtaining loans, enhancement of standards of living and usefulness of the system. Nonetheless, there is a low level of awareness among the locals regarding the availability of Islamic microfinance.

Keywords: Microfinance; Islamic Microfinance; Interest-free Microfinance; Poverty Alleviation; Microcredit; Somalia

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Role Of Islamic Microfinance In Poverty Alleviation In:

The role of Islamic microfinance in poverty alleviation and environmental awareness in Pasuruan, East Java, Indonesia
Effendi, Jaenal, 2013-06-11 Microfinance is known to be one of the best tools to combat poverty and believed to have a positive effect on environmental awareness This book analyses the impacts of Islamic microfinance on both poverty alleviation and environmental awareness and the variation in its effects between different geographical conditions as well as how it compares in these respects with conventional microfinance Islamic microfinance institutions MFIs had a more significant impact on poverty alleviation than conventional MFIs but a low effect on awareness of specific environmental issues Islamic MFIs were also successful in combating poverty regardless of regional differences but similarly ineffective in contributing to environmental awareness *Islamic Microfinance* Hussain Mohi ud Din Qadri, Hassnain Ali, 2024-05-20 Islamic microfinance is one of the most important sectors of Islamic social finance which plays a very important role in curbing poverty and improving the standard of living per capita income employment level as well as achieving Maqasid al Shariah profitability and sustainability This role of Islamic microfinance has become more crucial in the pandemic period It has been clearly witnessed in developing countries such as Pakistan and Bangladesh how Islamic microfinance institutions helped deprived and affected communities during the pandemic Another important development during the pandemic was the introduction of blended models of Islamic microfinance such as waqf based Islamic microfinance a zakat based model and the combination of Islamic commercial and social finance Islamic microfinance institutions also aim to harness the power of digitalization and fintech but they need to consider the necessary success factors to realize and gain the real benefits of technology There are some major challenges related to regulations management issues lack of skilled human resources a wide digital divide and low level of financial literacy in developing countries These challenges need to be addressed to ensure stability steady growth and sustainability in the sector This book is a compendium on Islamic microfinance including case studies from seven jurisdictions and prospects for the sector The book will be a major contribution to the literature of Islamic economics and finance and a guide of equal importance for students academics institutions regulators fintechs policy makers and the general public **Research Anthology on Microfinance Services and Roles in Social Progress** Management Association, Information Resources, 2022-09-23 Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students Role of Governance in Microfinance

Sustainability Md Nazim Uddin, 2024-03-16 This book identifies the effect of governance structure components on outreach and sustainability of microfinance institutions MFIs in Bangladesh It is designed to study and understand these structures with reference to the changing forms and functions of MFI administration in theory and practice with experiences from selected countries It helps readers understand corporate governance across the globe with recent developments in this sector It provides evidence from Bangladesh on what aspects need to be strengthened and identifies the importance of considering differences in institutional values culture and environment while pointing to the risk of applying normative assertions of governance structure The book suggests that a regulatory and supervisory framework should be introduced in Bangladesh to enhance the governance structure of MFIs It advocates that the sector requires a robust regulatory environment to improve its governance and administrative frameworks and expand the microfinance sector's outreach and sustainability opportunities It will benefit researchers and students of economics corporate governance accountability transparency finance business administration microfinance institutions and applied fields as well as microfinance practitioners administrators and policymakers

Handbook of Research on Islamic Social Finance and Economic Recovery After a Global Health Crisis Kassim, Salina, Othman, Anwar Hasan Abdullah, Haron, Razali, 2021-04-30 Social financial reporting as an economic tool presents the firm as a socio economic unit with empowered social capital to enable a sustainable economic solution particularly in response to the COVID 19 pandemic Islamic social finance ISF is a corporate social responsibility initiative in the form of humanitarian and socio development programs by Islamic financial institutions and Shariah compliant corporations ISF is applied through various methods and tools that structure based on Islamic Sharia Law For example Islamic social finance tools would either be philanthropic involving activities such as zakat obligatory alms giving Sadaqah voluntary alms giving charity and waqf endowment or ta awun cooperation based activities which include Qardh al hasan benevolent loan and kafala guarantee Thus Islamic social finance instruments play a vital role in alleviating poverty and addressing socio economic issues such as illiteracy unemployment malnutrition and health issues As such integrated ISF reporting can empower sustainable economic development and lead to recovery The Handbook of Research on Islamic Social Finance and Economic Recovery After a Global Health Crisis provides insights on the role of Islamic social finance in supporting and facilitating economic recovery in the post COVID 19 era as well as reducing poverty and addressing the challenges of socio economic problems such as education unemployment malnutrition and health issues This book is ideally intended for practitioners stakeholders researchers academicians and students who are interested in improving their understanding on the role of Islamic social finance theoretically and empirically in solving the issue of poverty and developing excellent funds management to achieve economic empowerment with better environmental sustainability

Role of Islamic Microfinance in Poverty Alleviation in Pakistan Muhammad Naveed Aslam, 2019 After 2008 world economic crises banks and other financial institutes move towards Islamic financing not only in Muslims countries but

also in non Muslim countries of the world In view of this some micro financial institutions also introduce Islamic micro financing products in Pakistan The present study was conducted to analyze the role of Islamic microfinance to alleviate poverty in Pakistan its impacts people satisfaction level and assess the future of it in Pakistan An Empirical approach has been adopted due to lack of knowledge to clients about products technical terms lack of time and we come to know the changing improvement in the eyes of those people who directly involve in this system Questionnaire was used as a tool for data collection The qualitative data was quantified and chi square test was applied to test the association of attributes by 5% level of significance Our analysis concluded that Islamic microfinance playing an important role to improve the living standard per capita income awareness level Educational level ethical values profitability sustainability infrastructure position employment level in the society helpful to control the inflation and unequal distribution of wealth People are more interested due to religious prospective and prohibition of riba in Islam as well as in Christianity but there should be proper regularity authority to control over it in order to get fruitful results through an implementable model

Business Models In Islamic Microfinance Abdelrahman Elzahi,2016-12-31 This book is a compilation of papers presented in a thematic workshop on business models in Islamic microfinance organized by International Islamic University Islamabad Islamic Research and Training Institute IRTI and Agricultural Bank of Sudan The objective of the workshop was to discuss specific Islamic microfinance business models and best practices as well as the most advanced experiences at the international level

Islamic Sustainable Finance, Law and Innovation Nadia Mansour,Lorenzo Mateo Bujosa Vadell,2023-07-26 This volume discusses the role and characteristics of Islamic finance and how it can contribute to a sustainable financial system Islamic finance is not only for the 1.5 billion Muslims Several countries are interested in it because it has interesting characteristics in terms of transparency and banking regulation Although the origins of Islamic finance date back several centuries its resurgence is relatively recent From its modern beginnings in Egypt and Malaysia Islamic finance is now a growing sector and its recent performance contrasts with that of conventional banks Rapid growth and innovation are transforming the sector driving economic development in an increasing number of jurisdictions while also increasing the number of new opportunities and challenges Today with the problem of climate change and its adverse effects on the whole world the flexibility of Islamic finance concerning the operations available to those who wish to finance the development of infrastructure makes this area crucial for sustainable finance

Awqaf-led Islamic Social Finance Mohd Ma'Sum Billah,2020-09-14 This book provides an authoritative and comprehensive overview of Waqf endowment addressing specific issues models solutions structures and practices As Islamic finance has gained in significance so too has the institution of Waqf working towards creating an enterprising and an entrepreneurial community across the globe in order to meet the underlying objectives of the sustainable development goals SDGs by targeting the low income group in particular The book analyses the historical context of Waqf as well as its revival in the digital era It addresses the laws and policies affecting the

management of Waqf such as Maqasid al Shari ah law and policies law and fiscal reform regulations applied within Muslim countries judicial procedures and dispute resolutions and covers the core issues concerning the formalities of Waqf its management and corporate governance questions The book includes a series of specialised chapters focusing on the products and services of Waqf covering product innovation product development and then assesses the risk factors in Waqf and Waqf Takaful Finally it focuses on the challenges of Waqf and offers recommendations for the way forward A timely and practical guide comprising a literature review and future research directions as well as a number of international case studies this will be a key reference for academics students researchers practitioners and policy makers Islamic Philanthropy Abdul

Ghafar Ismail,Rose Abdullah,Muhammad Hasbi Zaenal,2022-09-22 In Islam philanthropy is a spectrum of activity and these activities differ in their purpose and in the principles on which they operate To fully understand philanthropy it is vital to examine not only its purpose but its motive and outcomes This book identifies three types of philanthropy within this spectrum Philanthropy as relief zakat which seeks to alleviate human suffering philanthropy as an improvement waqf which seeks to maximize individual human potential and is energized by a principle that seeks to progress individuals and their society and philanthropy as reform sadaqah which seeks to solve social problems Philanthropy as civic engagement seeks to build better community structures and services and is directed by civic responsibility This book explores philanthropy in Islam that covers the three primary spectra of activity zakat waqf and sadaqah Combining contributions from the Conference on Philanthropy for Humanitarian Aid under the joint organization of Sultan Sharif Ali Islamic University and the International Research Centre of Islamic Economics and Finance International Islamic University College in collaboration with the Islamic Research and Training Institute this book will be of interest to students policymakers practitioners and researchers in the areas of Islamic finance and Islamic economics **The Routledge Handbook of Islamic Economics**

and Finance Hussain Mohi-ud-Din Qadri,M. Ishaq Bhatti,Mohd Azmi Omar,2025-08-06 Islamic finance is one of the fastest growing sectors of the finance industry due to a number of factors including the technology boom fintech blockchain and higher oil and commodity prices but also in particular its demand by 1 5 billion Muslims around the globe It enjoys sustainably higher positive returns compared to its conventional finance counterparts specifically during financial crises Moreover it plays a major role in implementing the UN s Sustainable Development Goals due to its non traditional source of long term fund financing that advances social environmental and economic goals The Routledge Handbook of Islamic Economics and Finance offers a detailed introduction to the current scholarship in this ever expanding and emerging field The book is divided into three parts covering Islamic business Islamic economics and Islamic finance respectively Each chapter provides a balanced overview of current knowledge identifying issues and discussing the relevant debates The book seeks to explore the current developments and trends in Islamic economics Islamic banking and Islamic capital markets It also covers the areas of Islamic social finance impact investment and Islamic microfinance SMEs poverty alleviation and

financial inclusion Additionally it launches the debate on the emergence progress challenges and future potential of Islamic fintech and the Islamic digital economy Furthermore it sheds light on subjects such as the marketing of Islamic financial services and products the circular economy and the blue economy from an Islamic financial perspective As well as surveying the current state of the art the authors also reflect on where the research agenda is likely to advance in the future making this the definitive resource for scholars and researchers in this area

Bridging Social Inequality Gaps - Concepts, Theories, Methods, and Tools, 2024-09-18 Bridging Social Inequality Gaps Concepts Theories Methods and Tools focuses on contemporary discussions around multifaceted causes explanations and responses to social disparities The contributors provide studies related to social and cultural dimensions of inequality economic and technological dimensions of inequality environmental dimensions of inequality and political ethical and legal dimensions of inequality as well as a variety of other perspectives on disparities The volume also covers crucial issues and challenges for the global national regional and local implementation of public policies to reduce inequalities including innovative actions projects and programs focused on achieving the United Nations Sustainable Development Goals SDGs The collection includes chapters encompassing research and practical recommendations from various disciplines such as sociology economics management political science administrative science development studies public health peace and conflict studies cultural studies educational studies communication studies and social work This book is an asset to academic and expert communities interested in theories of social inequality as well as effective measurement tools public services and strategies Moreover the volume helps students practitioners and people working in government business and nonprofit organizations to build more equitable social relationships

Wealth Management and Investment in Islamic Settings Toseef Azid, Murniati Mukhlisin, Othman Altwijry, 2022-09-29 This book addresses the theory practices challenges key issues and potential future policies concerning investment and wealth management in connection with Islamic finance There is a noted scarcity of literature on Islamic approaches towards wealth management from a jurisprudential perspective and so this book aims to address this lacuna in available literature It demonstrates strategies for wealth management in keeping with the Qur'an and Sunnah posing questions relating to interest and investment and proposing financial models for benefiting the poorer segments of society while simultaneously satisfying economic necessities in keeping with Islamic law Given its breadth of scope combining perspectives from scholars and practitioners with extensive experience in the banking and finance sector from different Islamic settings including Malaysia Saudi Arabia Sri Lanka Brunei and Indonesia this edited volume will benefit practitioners researchers and graduate students studying finance economics and business management in an Islamic context

Shari'a Compliant Microfinance S. Nazim Ali, 2013-03-01 In the recent past Islamic finance has made an impressive case on the banking scene by becoming an alternative to the popular conventional financial systems spurring a lively academic debate on how the Islamic finance industry can expand its services to cover the poor Several propositions have been aired which

suggest that the Islamic finance industry should consider developing an efficient Shari a compliant microfinance model This book brings together original contributions from leading authorities on the subject of Shari a Compliant Microfinance Islamic Microfinance to propose innovative solutions and models by carefully studying experiments conducted in various countries Where critiques of the current microfinance concepts methods regulatory measures and practices have often revolved around its practice of charging very high interest this book discusses the several models that draw on both theory and case studies to provide a sustainable Shari a compliant alternative Arguing that while Islamic finance might have made a remarkable contribution in the financial markets there remains a big question with regards to its social relevance the book provides new perspectives and innovative solutions to issues facing the Islamic microfinance industry A comprehensive reference book for anyone wanting to learn more about Shari a Compliant Microfinance this book will also be of use to students and scholars of microfinance Islamic finance and to anyone interested in learning about ethical and socially responsible businesses

Institutional Islamic Economics and Finance Ahsan Shafiq,2022-03-30 Institutional economics claims that institutions and policies rather than the size of labour force technology or capital investment are pivotal for growth or under development In this regard there are two kinds of institutions external institutions expressed in the form of laws organisations regulations companies banks and the like and internal institutions which are found in the hearts and consciences of individuals Against this backdrop this book acquaints readers with the basic concepts related to institutional economics It then brings to light the theoretical concepts related to the institutional perspectives on Islamic economics particularly highlighting areas where Islamic economic institutions lay at the crossroads with conventional ones The book also ref lects upon the organisational arrangements that comply with the basic tenets of Islamic institutional economics Further it brings a collection of real world case studies into discussion to show the models of Islamic institutions that are pragmatic in today s business environment The book contains novel dimensions on the subject includes conceptual debates as well as practical examples and explores hot topics such as waqf and fintech from an Islamic perspective This is the first book to exclusively cover this topic and is written by well known and respected international economists from the field Since the book is written in an accessible style and the concepts are expressed in plain language it will find an audience among academics researchers and students in economics and Islamic economic studies as well as policymakers and professionals engaged in the Islamic finance industry seeking to make their services and products conform to an Islamic institutional perspective

Enhancing Financial Inclusion through Islamic Finance, Volume II Abdelrahman Elzahi Saaïd Ali,Khalifa Mohamed Ali,Mohamed Hassan Azrag,2020-07-01 This book is the second of two volumes which highlight the concept of financial inclusion from the Islamic perspective An important element of the Sustainable Development Goals SDGs financial inclusion has been given significant prominence in reform and development agendas proposed by the United Nations and G 20 The significance of Islamic financial inclusion goes beyond improved access to finance to encompass

enhanced access to savings and risk mitigation products as well as social inclusion that allows individuals and companies to engage more actively in the real economy. It represents one of the important drivers of economic growth. This volume explores the financial risks associated with lending to low income groups due to high poverty levels and the lack of collateralization mechanisms. The first book on the market to provide empirical evidence of Islamic microfinance deposit insurance and micro entrepreneurship through the analysis of models and country case studies, this edited collection will be of value to those researching development finance, financial inclusion and Islamic finance.

Introduction To Islamic Banking And Finance: An Economic Analysis M Kabir Hassan, Salman Ahmed Shaikh, Selim Kayhan, 2020-08-12. This book Introduction to Islamic Banking and Finance: An Economic Analysis covers the basic principles of Islamic economics and finance. It discusses both the theory of Islamic economics and finance as well as the applications in the design of instruments of finance as well as Islamic financial institutions. The book enables its readers to gain an understanding of the structures and operations of Islamic banking, Islamic capital market investments, risk management and taxation for Islamic banking contracts. The book sets forth the following objectives:

Strategic Islamic Business and Management Ahmad Rafiki, Veland Ramadani, Léo-Paul Dana, Sutan Emir Hidayat, 2024-08-08. In the contemporary global market, this book underscores the significance of Islamic institutions and companies to employ effective business and management strategies for sustained success. It provides a thorough examination of diverse facets of Islamic business and finance, including organizational aspects, strategic planning, marketing, entrepreneurship, and innovation. Rooted in the principles of Islamic religious law, the text presents a range of concepts, models, and frameworks to enhance the performance of Islamic organizations. From historical insights to contemporary adaptations, the book highlights the crucial role of a just system in ensuring sustainability within the banking sector and broader business context. The emphasis on ethical practices, stakeholder considerations, and technology integration advocates for strategic approaches that enhance competitiveness while adhering to values of sustainability. With a specific focus on topics such as digital marketing, the book navigates the utilization of technology for optimized customer reach and campaign performance. A pertinent resource for entrepreneurs, practitioners, policymakers, academicians, and students interested in formulating effective strategies in Islamic business management and digital marketing to promote sustainability and ethical practices.

The Importance of New Technologies and Entrepreneurship in Business Development: In The Context of Economic Diversity in Developing Countries Bahaaeddin Alareeni, Allam Hamdan, Islam Elgedawy, 2021-03-12. This book introduces the students, researchers, and practitioners into the subject and enabling technologies and applications pertaining to technology entrepreneurship and business development through research articles, case studies, etc. It is primarily intended for academic purposes for learners of computer Science, management, accounting, and information systems disciplines, economics, entrepreneurship. Publishing chapters in the book is a new innovative idea to spread the book in the Middle East and Arab countries and make the book achieve more sales. As

many students in all levels graduates and undergraduates in addition to research professionals are not able to get sufficient resources because of the language concern **Islamic Finance** Nadia Mansour, Lorenzo Bujosa, 2024-04-09 This volume discusses the new trends in law and regulation in Islamic finance Islamic finance is a particular component of the global financial system and is very different from secular finance To understand the development of Islamic finance it is important to place it in the context of financial globalization Islamic finance is a new force in the contemporary world financial system and is present in more than a hundred countries The current generation of Muslim economic power is crowding into the world's financial currents with trillions in liquidity and is growing at a high rate of 10-15% per year Islamic finance is coming into focus and is not confined to Islamic countries but is present in every larger Muslim community which means that it cannot be isolated from the effects of financial globalization This edited volume discusses the effects of global financial transactions in Islamic finance and how it impacts its law and regulation

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