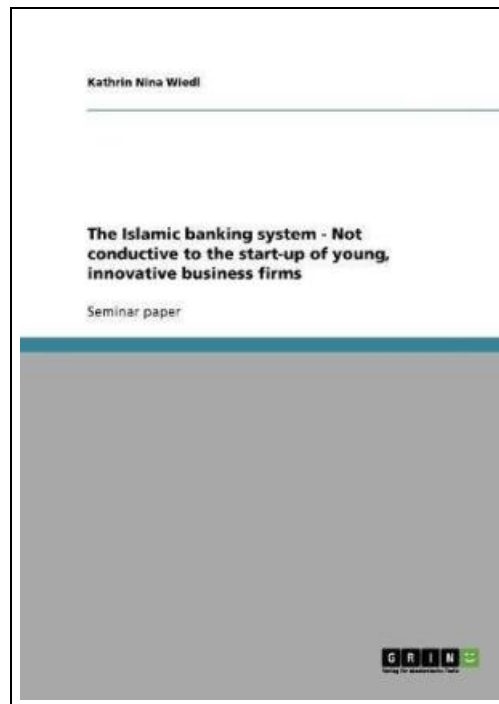


## The Islamic Banking System - Not Conductive to the Start-Up of Young, Innovative Business Firms



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## THE ISLAMIC BANKING SYSTEM - NOT CONDUCTIVE TO THE START-UP OF YOUNG, INNOVATIVE BUSINESS FIRMS

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GRIN Verlag. Paperback. Condition: New. 80 pages. Dimensions: 8.2in. x 5.8in. x 0.3in. Seminar paper from the year 2006 in the subject Orientalism Sinology - Islamic Studies, grade: 1, 3, Ben Gurion University (Middle East Institute), course: Middle East Economics, 81 entries in the bibliography, language: English, comment: This term paper analyses the Islamic Banking System, derived out of the principles of Islamic Economics, in its consequences for the start-up of young, innovative businesses. An analysis of the Profit-Loss-Sharing concepts Mudaraba and Musharaka, the Leasing Concepts of Ijara and Ijara-wa-iktina and the Trade Financing Concept of Murabaha, illustrated with case studies, explains why this banking system has several disadvantages for their start-up of young businesses and how it can be improved. , abstract: The Islamic banking system is a relatively young institution that gains influence not only in the Islamic world but also in non-Muslim countries with big Muslim communities. The first Islamic bank, Dubai Islamic Bank, was erected in 1975; today about 265 Islamic finance institutions operate in more than 70 countries, and their assets have increased more than 40-fold since 1982 to exceed 230 billion. More and more western banks erect Islamic branches; the first was Citibank in 1996. This paper discusses the influence of an Islamic banking system on the start-up of young, innovative businesses. A negative influence would hinder these businesses to develop - if not counterbalanced by other measures like state involvement. In non-Muslim countries it would constrain religious Muslims from participating in the contemporary economical changes, determined by an opening-up of markets and privatization, which requires the start-up of new businesses. The Islamic banking system operates according to Islamic law; hence several Islamic restrictions, the most important is the prohibition of riba (interest), limit its freedom to develop suitable financing instruments for the support of young...

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