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Qarḍ Taysīr Financing: A Sustainable Model for Social Responsibility Product in Islamic Banks

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Abstract

This study explores developing and implementing the Qarḍ Taysīr financing model as a sustainable and socially responsible solution within Islamic banks. Rooted in Sharī'ah principles, the Qarḍ Taysīr model provides interest-free loans aimed at empowering underserved communities and supporting small businesses. The research combines a review of existing literature, expert consultations, and analysis of current practices to design a model that integrates ethical financing sources, robust risk management strategies, and efficient disbursement mechanisms. The study highlights the model's alignment with Maqāṣid al-Sharī'ah, emphasising the preservation of wealth and socio-economic stability. The findings demonstrate the model's potential to enhance the social responsibility efforts of Islamic banks,

contributing to broader economic stability and community welfare. This study concludes with recommendations for the adoption and practical implementation of the Qarḍ Taysīr financing model, underscoring its significance in advancing the ethical and social objectives of Islamic finance. © The Author(s), under exclusive license to Springer Nature Switzerland AG 2025.

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Islamic banks; Product; Qarḍ Taysīr financing; Social responsibility; Sustainable model

Indexed keywords

Engineering controlled terms

Economic analysis; Economic and social effects; Ethical technology; Finance; Risk assessment; Social aspects; Sustainable development; Sustainable development goals

Engineering uncontrolled terms

Economic stability; Expert analysis; Expert consultation; Financing model; Islamic bank; Product; Qarḍ taysīr financing; Small business; Social responsibilities; Sustainable model

Engineering main heading

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Abstract

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