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ISLAMIC SOCIAL FINANCE: PANDEMIC CRISIS AND POSSIBLE SOLUTIONS

TUESDAY & WEDNESDAY | 29 & 30 SEPTEMBER 2020

PROGRAM BOOK

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FOREWORD FROM DEPUTY RECTOR (RESPONSIBLE RESEARCH & INNOVATION), IIUM



Prof. Dr. Ahmad Hafiz Zulkifly
Deputy Rector
Responsible Research & Innovation
International Islamic University Malaysia

Assalamualaikum wrt wbt

All praises are due to Allah swt, the Lord of the Universe. May His peace and blessings be upon our beloved Prophet Muhammad (saw), his companions, descendants and all those who follow his steps. I would like to welcome everyone to the International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020) organised by the IIUM Institute of Islamic Banking and Finance (IiBF), International Islamic University Malaysia. This conference is indeed, timely and important given the fact that the world is still struggling to fight the COVID-19 pandemic, and due to its unprecedented nature, efforts are being intensified to find the solutions to the many socio-economic and financial issues resulting from the pandemic.

In recent years, there is a growing interest in new areas of Islamic finance, especially in Islamic social finance which commonly includes the topics of waqf, zakat, charity and Islamic microfinance. The increasing interests are also in line with the current economic situation due to the COVID-19 pandemic which has an uneven impact on the society, affecting the B40 income group the most. Despite the rapid growth of the Islamic finance industry in the world today, I believed there are a lot more that needed to be done to ensure the Islamic financial institutions are actively addressing the emerging socio-economic issues as well as ensuring the effectiveness or impact of their operations. Islamic financial institutions should step in to develop Islamic social finance products and services in order to realise their full potentials while simultaneously achieving the Maqasid al-Shari'ah as well as the Sustainable Development Goals (SDGs).

I would like to congratulate the IiBF for taking the noble initiatives towards this effort. Congratulations to the IiBF team for the smooth organisation of the conference. Thank you to all who have contributed to the organisation of this conference, especially the generous sponsors and participants. Looking forward to all the brilliant presentations as well as creative ideas to up-lift the Islamic social finance forward, and provide sustainable solutions to main problems facing the world today. I wish you a fruitful deliberation during this two-day conference. May Allah swt bless and guide us in all our endeavours.

Prof. Dr. Ahmad Hafiz Zulkifly
Deputy Rector
Responsible Research & Innovation
International Islamic University Malaysia

FOREWORD FROM DEAN OF IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE (IiBF)



**Assoc. Prof. Dr.
Salina Hj. Kassim**
Dean of IiBF

Alhamdulillah, all praises are due to Allah swt for providing me an opportunity to put down a few words in welcoming all of you to the International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020). In the wake of the COVID-19 pandemic which erupted in December 2019, the world has been significantly affected socially and economically. The pandemic has affected almost all countries throughout the globe, with the global economy now is at the brink of a recession. Amid the bleak economic prospects and due to the unprecedented nature of the situation, many are grappling for measures to avert the economic meltdown. What seemed to be more like a health crisis has now transformed into a full-blown global economic and financial crisis which continued to deepen. A pertinent question to ask is “How can Islamic finance contribute in providing the solutions to the current economic and financial difficulties bring about by the COVID-19 pandemic?”

Amid the backdrop of this extremely challenging situation, the IIUM Institute of Islamic Banking and Finance has taken the initiative to organize the ISFPCPS2020, which aims to gather the ideas from relevant stakeholders including scholars, researchers and practitioners in the Islamic banking and finance industry. The conference will deliberate on these issues and pave the way forward for a more meaningful role of Islamic finance in addressing the socio-economic problems arising from the COVID-19 pandemic. Indeed, it is timely and essential to conduct an in-depth analysis of the situation and re-assess the role of Islamic finance in solving the various emerging issues so that effective and constructive recommendations can be put forward in addressing the related issues.

It is my hope that the ISFPCPS2020 will be beneficial to all participants in finding the solutions to the economic and financial issues facing the world today due to the COVID-19 pandemic. I would like to take this opportunity to record my sincere gratitude to all who have supported us in organizing this conference, especially our generous sponsors Mori Hamada & Matsumoto, Bank Kerjasama Rakyat Malaysia Berhad, and Bank Islam Malaysia Berhad. My sincere and heartfelt gratitude to all IiBF staff for their dedication, efforts and commitment in organizing this important conference and making it a success.

May Allah s.w.t bless us and continue to guide all our efforts, ameen.

ASSOC. PROF. DR. SALINA KASSIM

Dean

IIUM Institute of Islamic Banking and Finance (IiBF)

International Islamic University Malaysia

FOREWORD FROM CHAIRMAN OF CONFERENCE



Asst. Prof. Dr.
Anwar Hasan
Abdullah Othman
Chairman of Conference

Bismillahirrahmannirrahim

Assalamualaikum Warrahmatullahi Wabarakatuh

Alhamdulillah, all praises be to Allah the Most Gracious and the Most Merciful. I have the pleasure to welcome all of the participants around the world to the first IIUM Institute of Islamic Banking and Finance (IiBF) online-conference “International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020)”. I believed that this conference will be beneficial to the ummah, currently facing hard times due to the unprecedented pandemic.

The COVID-19 pandemic has caught the whole civilisation off-guard. It changed the world in just one night and has caused tremendous suffering to many. All economic activities were forced to shut down that resulted in an immediate economic crisis. Employees are losing their jobs while employers are struggling to remain in the industry. Many businesses were greatly affected especially the SMEs’. Solutions like social distancing and isolations policies are flattening the pandemic curve but steepening the recession curve which led to the financial crisis. Governments are forced to introduced stimulus incentives in order to assist their citizen. Some financial measures need to be introduced immediately to combat the financial crisis.

Realising this issue, IiBF believed that it is a high time for the Islamic finance industry to revisit the potentials of Islamic social finance. Apart from its undeniable role in the industry, Islamic social finance can strive further, if such potentials were discussed upon. Islamic social finance instrument such as Waqf, Zakat, Sadaqat is believed can alleviate poverty and can bridge the economic gap between the rich and the poor. Therefore, it is the responsibility of the academics as well as the industry to gather upon and discuss this matter in our e-conference. The potential of each instrument will be discussed and acknowledged in this e-conference.

I strongly believed that this e-conference will engage a fruitful discussion among the scholars and eventually a solution to the current pandemic crisis will be materialised. Insha Allah.

I would also like to take this opportunity to express my deepest gratitude and heartfelt thanks to the rest of my IiBF team who have been very helpful in ensuring that this program is a success. Thank you and may Allah bless all of you. Wassalam.

Assistant Professor Dr Anwar Hasan Abdullah Othman
Deputy Dean (Responsible Research and Innovation)
IIUM Institute of Islamic Banking & Finance (IiBF)
Chairman



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Mr. Naoki Ishikawa
Partner
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Legal Environment for Islamic Social Finance – Perspectives from Japan

Islamic finance intrinsically involves social and ethical values and has in fact operated to address social issues often in a charitable form, and more recently, under the principles of Value-based Intermediation (“VBI”) promoted by Bank Negara Malaysia. Conventional finance, on the other hand, had long focused its analysis on value, in the sense of financial performance. However, considerations for environmental, social and governance issues are increasingly integrated into investment and finance decisions by various legally non-binding guidelines in Japan. Application of these guidelines are not necessarily limited to conventional finance and they arguably operate as a guiding light for evaluating and monitoring the social impact and to encourage wider use of Islamic finance products, not limited to charitable instruments, for further growth of the Islamic social finance.

For Islamic finance, social wellbeing or sustainable development goals are compatible with, or rather rooted in, the principles or higher objectives of Sharia. In Japan, on the other hand, growing awareness of sustainability and decarbonisation as well as quality of corporate governance are the driving forces for the integration of ESG issues into investment behaviour. The Principles for Responsible Institutional Investors published by the Financial Services Agency promote “consideration of sustainability; mid to long term sustainability including ESG factors” as one of core components of “stewardship responsibility” expected for institutional investors. The ESG considerations have been expanded into the “Green Bond Guideline” and “Green Loan and Sustainability Linked Loan Guideline” published by the Ministry of Environment. These principles are largely based on the international guidelines such as Green Bond Principles published by the International Capital Market Association. These domestic initiatives in Japan are further developed by the Ministry of the Environment in its report on “General Idea for Impact Finance” published in July 2020 with a view to advancing the ECG finance/investment as a part of core business of Japanese financial institutions.

The above initiatives in Japan have many similarities with VBI principles of impact-based risk management, such as clear identification of intended impact-based risk and outcomes, evaluation and measurement, monitoring and reporting. Technically, impact finance/investments in Japan have been put into practice in different forms such as green bonds, general corporate finance, and tokumei kumiai that formed a basis for certain social impact bonds issued in Japan. These recent development of legal and commercial framework for social impact investment in Japan may hopefully provide some ideas for further development of Islamic social finance in and outside Japan.

Naoki Ishikawa

Partner

Mori Hamada & Matsumoto

DATO' ROSMAN MOHAMED

CHIEF EXECUTIVE OFFICER OF BANK RAKYAT



Dato' Rosman Mohamed
Chief Executive Officer
Bank Rakyat

The Role of Islamic Financial Institutions During Covid-19

After the sharp contraction of -17.1% year-on-year GDP growth in the second quarter of 2020, Malaysia's economy is expected to recover in the second half of the year. This is premised on the signs of recovery in consumption trend and macroeconomic indicators following re-opening of business activities in stages. However, the situation is not out of the woods yet given the challenges linked to the Covid-19 pandemic and its adverse impact. According to MIDF Research, the resurgence of COVID-19 cases remains as a key downside risk to growth outlook both for Malaysia and the global economy. While it is certain that the aftermath of the COVID-19 pandemic and lockdowns have severely hurt economic activities and will be felt for a long while, one wonders what the role of Islamic finance could be in countering the effects of the outbreak. Specifically, what Islamic Financial Institutions can do to support the economies of the respective countries in which they operate.

Today's International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions, emerged as a profound discussion about the social instruments that the Islamic financial sector can offer for the well-being of global society. Islamic finance can be part of the COVID-19 responses through a range of financing instruments and various social tools. COVID-19 is also shifting the dynamics in the industry and the outbreak may create new opportunities for Islamic finance markets by accelerating trends such as digitalization, socially responsible investing, and sustainability.

Apart from payment moratorium, Zakat, Waqf and Sadaqah are immensely needed to create a positive atmosphere for the changing ecosystem. These Islamic tools also can be leveraged to bridge financing gaps as well as promoting financial, social and economic inclusion. Moreover, zakat can be an important component of national support programmes. Waqf endowments can, in many contexts, be important contributors to long-term resilience. Financial or non-financial assets such as land or buildings are permanently dedicated to social purposes. This can be an important way for stakeholders to contribute to social infrastructure.

Shared prosperity is the national agenda to allow Malaysia to achieve a sustainable economic growth paired with a fair and equitable distribution of wealth for all, thus enabling everyone to be involved in the economic chain activities. The values of "giving" to the needy person will give a positive impact to the society at large in the long-run. With this in mind, the big gap between the high-income group and lower-income groups can be minimized and eventually bridged when the spirit of shared prosperity is upheld.

Aligning the financing activities with the Sustainable Development Goals (SDG) or Value-based Intermediation (VBI) would also serve as a significant opportunity for Islamic banks. The COVID-19 pandemic makes such initiatives more urgent than ever.

All permissible Islamic financial products such as sukuk are generally asset-backed, ethical, share risks equitably and subject to good governance. These characteristics mean that Islamic finance is well suited to the alignment with the SDGs and not just serve as an important source of long-term capital like Sukuk which is used to support the business and economy.

Additionally, Islamic banks should be up to the challenge and rethink their roles and vision in societies they serve to offer solutions to the Government, private sector and non-governmental organization (NGOs) so that it can continue to become one of the most important catalysts for development of society, especially during these challenging times.

Dato' Rosman Mohamed

Chief Executive Officer

Bank Rakyat

MR. MOHD MUAZZAM MOHAMED
CHIEF EXECUTIVE OFFICER OF BANK ISLAM MALAYSIA BERHAD



Mohd Muazzam Mohamed
Chief Executive Officer
Bank Islam Malaysia Berhad

السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ and Greetings to all.

Dear Participants,

The COVID-19 pandemic has significantly impacted the way we live, our livelihood and how we do business. The nation is facing a crisis like never before. What started as a health crisis has quickly evolved into an economic crisis at an alarming rate and magnitude. The effects are still unfolding, and ramifications of the pandemic can only be seen until the situation stabilises and a vaccine found.

In a rapidly changing world, COVID-19 has also increased social needs and decreasing resources, hence elevating the demand in providing support of relief, designing projects or programmes to enable equitable recovery as well as building systems for long-term resilience.

I am pleased to say that Social Finance has been the heart of Bank Islam Malaysia Berhad (“Bank Islam” or “the Bank”) since the Bank aspires to be the leading bank for Social Finance in its 2021 corporate goals. It is a sustainable approach to strategically offer banking products, services and initiatives beyond traditional banking, which delivers social as well as environmental impact and at the same time, economic returns.

Our mission is to help recipients remain strong and sustainable in facing various challenges, as well as nurturing them to becoming more bankable. The efforts given are ultimate to catalyse further and sustain economic recovery especially in this trying time. At the same time, continuously strengthen the position of Islamic Finance.

Therefore, we are delighted to be part of the International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020). A warm congratulations to International Islamic University Malaysia (“IIUM”) - Institute of Islamic Banking and Finance (“IIBF”) for organising the event and publishing the e-book that will enable easier and quicker access to information. We hope that this e-book would instil the knowledge of Islamic social finance among students and academicians as well as provide useful reference material for teaching purposes.

Recently, with the pandemic crisis, Bank Islam has been given the trust by the Government of Malaysia to introduce iTEKAD Micro financing Programme – a vital part of the Prihatin Rakyat Economic Stimulus Package – as an additional measure in assisting B40 and asnaf-owned microenterprises in generating sustainable income and achieving financial resilience. Undertaken in collaboration with Majlis Agama Islam Wilayah Persekutuan (“MAIWP”) and SME Corporation Malaysia (“SME Corp Malaysia”), the programme involves providing micro-financing facility and zakat (“tithe”) contribution for the purchase of business equipment. Recipients also receive training with monitoring of their performance and success.

Alhamdulillah, since its launch in May, the applications that we have received is within our expectation. We know that the numbers of applications will continue to grow, in view that COVID 19 is still beyond control.

Another engine of Social Finance Agenda in Bank Islam is our charity crowdfunding platform aptly named as Sadaqa House. With a collection of more than RM5.0 million in September 2020 and eight civil society organisation partners since its launch in 2018, the philanthropic fund plays a strategic and catalytic role to promote social inclusivity, through four focus areas which include healthcare, environment, community empowerment and education.

Bank Islam is committed to continuing spearheading the integration of commercial and social finance initiatives in meeting the higher goals of Maqasid Shariah in the economy. We believe this can only be achieved through the trust and support given by various partners, including IIUM and IIBF. May this collaboration receive Allah's greatest blessings.

Thank you.

وَبِاللّٰهِ التَّوْفِيقُ وَالْهُدَايَةُ وَالسَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللّٰهِ وَبَرَكَاتُهُ

Mohd Muazzam Mohamed
Chief Executive Officer
Bank Islam Malaysia Berhad



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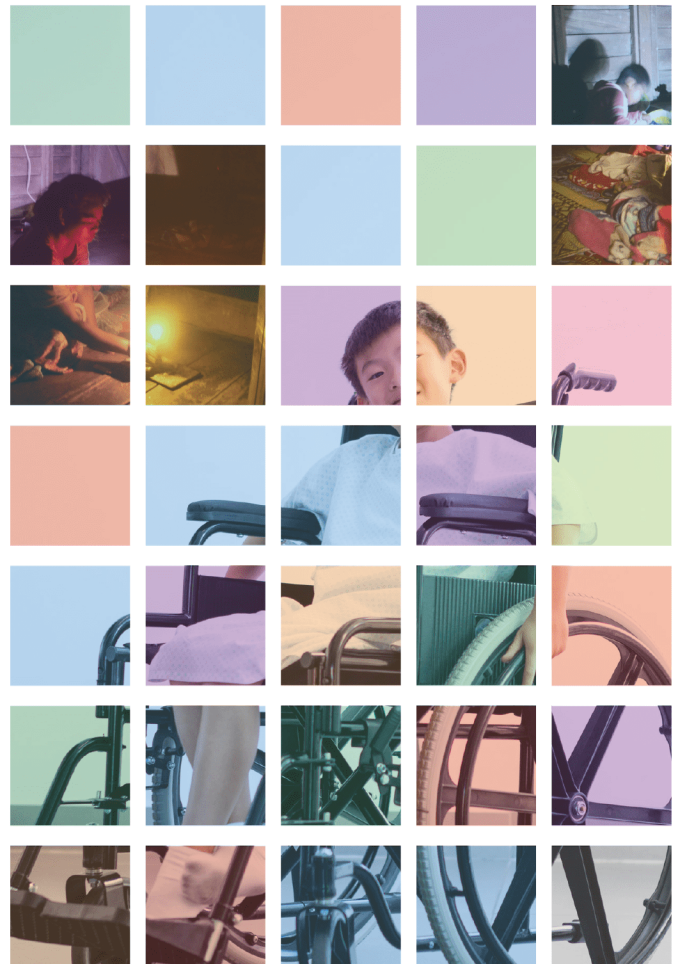
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**INTERNATIONAL CONFERENCE ON ISLAMIC SOCIAL FINANCE:
PANDEMIC CRISIS AND POSSIBLE SOLUTIONS (ISFPCPS 2020)**
29 September 2020 - 30 September 2020

PROGRAMME AGENDA

Tuesday, 29th September 2020 (Malaysia time GMT+8)

TIME	SESSION	VENUE
10:00a.m. – 10:15a.m.	Arrival of Guests	AmBank I, IiBF and Online Platform
10:15a.m. – 10:30a.m.	Negaraku, IIUM Song & Du'a Recitation	
10:30a.m. – 10:35a.m.	Welcoming Remarks Assoc. Prof. Dr. Salina Hj. Kassim Dean, IIUM Institute of Islamic Banking and Finance (IiBF)	
10:35a.m. – 10:45a.m.	Opening Speech Prof. Dr. Ahmad Hafiz Zulkifly IIUM Deputy Rector (Responsible Research & Innovation) Launching of International Conference on Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020)	
10:45a.m. – 11:00a.m.	Keynote Address 1 “Legal Environment for Islamic Social Finance” Mr. Naoki Ishikawa Partner, Mori Hamada & Matsumoto	
11:00a.m. – 11:15a.m.	Keynote Address 2 “The Role of Islamic Financial Institutions during Covid-19” Mr. Muzamir Omar Chief Strategy & Transformation Officer Bank Kerjasama Rakyat Malaysia Berhad	
11:15a.m. – 11:30a.m.	Keynote Address 3 “The Contribution of Islamic Social Finance to the Society during Covid-19” Tuan Haji Mohd Nazri Chik General Manager, Strategic Relations Bank Islam Malaysia Berhad	
11:30a.m. – 11:40a.m.	Souvenir Presentation	
11:40a.m. – 12:00noon	Photography Session	
12:00p.m. – 12:30p.m.	Lunch Break	
12:30p.m. – 02:30 p.m.	Paper Presentation Parallel Session 1 5 groups x 5 papers	Online Platform
02:30p.m. – 03:00p.m.	Break (Zuhur prayer)	
03:00p.m. – 05:00p.m.	Paper Presentation Parallel Session 2 5 groups x 5 papers	
05:00p.m.	End of Day 1	

Wednesday, 30th September 2020 (Malaysia time GMT+8)

TIME	SESSION
10:30a.m. – 01:00p.m.	Paper Presentation Parallel Session 3 5 groups x 5 papers
01:00p.m. – 01:30p.m.	Closing Remarks & Best Paper Awards Conference Chairman
01:30p.m.	End of Online Conference



PARALLEL SESSIONS SCHEDULE

Day 1 – 29/09/2020

Session 1	12.30 pm - 2.30 pm	Group 1 - Razali (Sarah)	Group 2 - Harena (Najim)	Group 3 - Anwar (Bilal Khan)	Group 4 - Zarinah (Asma)	Group 5 - Habeeb (Burhan)
	12.30 pm - 12.50 pm	Haruna Babatunde Jaiyeoba (007)	Dzuljastri Abdul Razak (006)	Suleiman Sani Dalhatu (028)	Abdurrahman Abdullahi (036)	Hazim Sasse (027)
	12.55 pm - 1.15 pm	Md Nazim Uddin (009)	Abdoul Razzak Kaba (020)	Zulfahmi (032)	Salihah Binti Sharizan (037)	Hambari (023)
	1.20 pm - 1.40 pm	Ike Purnamasari (033)	Isah Ya'u (029)	Noor Mahinar Abu Bakar (034)	Seedy Conteh (059)	Abdellah Ali Ahmed Al-Melahi (065)
	1.45 pm - 2.05 pm	Kamilah Ariff (052)	Ghezal Mohamed (030)	Azman (078)	Ieman Sofiyya Adnan (050)	El Amrani Taoufiq/ El Amri Abdelmajid (054)
	2.10 pm - 2.30 pm	Razali Haron (095)	Harena/Amir (014)	Arwa Abubaker Alamoud (017)	Zarinah (097)	Habeebullah (096)

Session 2	3.00 pm - 5.00 pm	Group 6 - Syed Marwan (Shezbaz)	Group 7 - Razinah (Anwar Noor)	Group 8 - Farhah (Ibad)	Group 9 - Hechem (Aulia)	Group 10 - Anwar (Zahra)
	3.00 pm - 3.20 pm	Muhammad Nazmi Mohd Asri (022)	Azlin Suzana Salim (041)	Asep Maulana (048)	Abdukadir Abdullahi Sheik Abdukad (062)	Khairul Fikry Jamaluddin (053)
	3.25 pm - 3.45 pm	Auni Zulfaka (046)	Hani Hazaa Abdulbari Hazaa (016)	Irfan (057)	Najim Nur Fauziah (063)	Abdulmajid (066)
	3.50 pm - 4.10 pm	Aida Noraini Manap (051)	Deden Misbahudin Muayyad (010)	Ghafoorzai Shaiq Ahmad (058)	Nurdianawati Irwani Abdullah (075)	Saheed Abdullahi Busari (067)
	4.15 pm - 4.35 pm	Laily Dwi Arsyianti (087)	Asma (089)	Mohamed Abdiwahid Hashi (061)	Muhammed Hydara (003)	Adi Saifurrahman (076)
	4.40 pm - 5.00 pm	Syed Marwan (074)	Razinah (088)	Farhah (090)	Hechem Ajmi (073)	Syed Musa Alhabshi (072)

Day 2 – 30/09/2020

Session 1	10.30 am - 12.55 pm	Group 11 - Romzie (Seedy)	Group 12 - Ashurov (Pazilat)	Group 13 - Syarah (Shaiq)	Group 14 - Abdulmajid (Burhan)	Group 15 - Auwal
	10.30 am - 10.50 am	Moustapha Chora Bougatma (021)	Nurul 'Iffah M A Zaaba (035)	Hassan Azganin (045)	Lina Mohammed Abdo Alaghbari (004)	Hakim, Ebrahim Abdul Jabbaar Al Shaamira (070)
	10.55 am - 11.15 am	Vatimetou Mokhtar Maouloud (024)	Mohammad Muhib Ullah (042)	Mohamed Hamza Ghaouri (047)	Ghezal Mohamed (018)	Souheyb Benzaoui (040)
	11.20 am - 11.40 am	Taslima Julia (026)	Yousuf Azim Siddiqia (098)	Shangkari V. Anusakumar (055)	Salihu Musa Jibo Muhammad (039)	Auwal (069)
	11.45 am - 12.05 pm	Meeran (081)	Aznan, Razinah (080)	Mohd Arief Azree Arifin (086)	Azman (025)	
	12.10 pm - 12.30 pm	Romzie (083)	Ashurov (099)	Salina (060)	Alamri (084)	
	12.35 pm - 12.55 pm	Auwal (085)	Kathera (015)	Syarah (077)		



LIST OF CONFERENCE PAPERS

Day 1 – Session 1 (29/09/2020)

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
12.30 pm - 12.50 pm	G1	Razali	ISFPCPS-2020-007	Haruna Babatunde Jaiyeoba, Hossain Shahoriyer	IIUM	Corporate Social Responsibility As Effective Promotional Tool For The Malaysian Halal Certified Companies In An Era Of Covid-19
12.55 pm - 1.15 pm	G1	Razali	ISFPCPS-2020-009	Md Nazim Uddin, Hamdino Hamdan, Salina Kassim, Norma Bt Md Saad, Nor Azizan Che Embi	IIUM	Green Microfinance Promoting Sustainable Development Goals (Sdgs) In Bangladesh
1.20 pm - 1.40 pm	G1	Razali	ISFPCPS-2020-033	Ike Purnamasari	Mulawarman University	Integrating Islamic Crowd Investing And Crowd Donating For Zero Hunger Society: Post Pandemic Crisis.
1.45 pm - 2.05 pm	G1	Razali	ISFPCPS-2020-052	Ulfah Mansurah Zainuddin, Nur Afiqah Yahya, Izyan Farhana, Kamilah Ariff, Nor Suria Jani, Rusni Hassan	IIUM	Islamic Social Finance Initiatives Undertaken By Malaysian Islamic Financial Institutions: Are They Doing Enough?
2.10 pm - 2.30 pm	G1	Razali	ISFPCPS-2020-095	Razali Haron	IIUM	A Conceptual Study on Cattle for Qurban - Application on Cash Waqf

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
12.30 pm - 12.50 pm	G2	Harena	ISFPCPS-2020-006	Dzuljastri Abdul Razak, Syamsu Rizal Zulmi, Qosdan Dawami	IIUM	Customers' Perception On Islamic Crowdfunding As A Possible Financial Solution For The Pandemic Covid 19 Crises
12.55 pm - 1.15 pm	G2	Harena	ISFPCPS-2020-020	Abdoul Razzak Kaba	USIM	Pandemic Sukuk, Islamic Finance Solution For Covid19 Relief At The Macro Level.
1.20 pm - 1.40 pm	G2	Harena	ISFPCPS-2020-029	Isah Ya'u, Romzie Rosman, Ashurov Sharofiddin	IIUM	The Moderating Effect Of Risk Tolerance On The Intention Of Profit-Sharing Investment Account Holders To Patronise Islamic Banks In Nigeria: A Proposed Framework
1.45 pm - 2.05 pm	G2	Harena	ISFPCPS-2020-030	Ghezal Mohamed, Hassan Rusni, Ahcene Lahsasna	IIUM	Legal And Regulatory Requirement To Implement Sukuk In Algeria: Malaysian Experience
2.10 pm - 2.30 pm	G2	Harena	ISFPCPS-2020-014	Harena, Amir Abidin Bashir	IIUM	A Conceptual Study on the Sustainability of Microfinance Institutions in Serving the Low-Income Group in Malaysia

Day 1 – Session 1 (29/09/2020)

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
12.30 pm - 12.50 pm	G3	Anwar	ISFPCPS-2020-028	Suleiman Sani Dalhatu, Ashurov Sharofiddin	IIUM	Social Synergy Sukuk (Double-S Sukuk): A Solution For Pandemic Crisis.
12.55 pm - 1.15 pm	G3	Anwar	ISFPCPS-2020-032	Zulfahmi, Rusni Hassan	IIUM	Participation Banks Take Measure Against Covid-19 In Turkey: Issues And Proposes Strategies
1.20 pm - 1.40 pm	G3	Anwar	ISFPCPS-2020-034	Noor Mahinar Abu Bakar, Norhashimah Mohd Yasin, Noor Hainiakmal Abu Bakar	IIUM	The Contemporary Role Of Tabung Haji Malaysia In Fulfilling Sustainability And Islamic Social Finance
1.45 pm - 2.05 pm	G3	Anwar	ISFPCPS-2020-078	Razinah, Azman, Asmak	IIUM	Financial Inclusion Initiative through Malays Family Associations: A Survey from Islamic Wealth Management Perspective
2.10 pm - 2.30 pm	G3	Anwar	ISFPCPS-2020-017	Arwa Abubaker Alamoudi, Anwar Hasan Abdullah Othman	IIUM	Available Financing Resources for Islamic Microfinance Institutions to Alleviate Poverty: Cash Waqf Approach

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
12.30 pm - 12.50 pm	G4	Zarinah	ISFPCPS-2020-036	Abdurrahman Abdullahi, Anwar Hasan Abdullah Othman	IIUM	Determinants Of Financial Sustainability For Microfinance Institutions: Lessons For Islamic Microfinance Banks In Nigeria
12.55 pm - 1.15 pm	G4	Zarinah	ISFPCPS-2020-037	Salihah Sharizan	IIUM	Issue And Challenges Of The Financial Inclusion Among B40 Group In The Rural Areas Of Malaysia
1.20 pm - 1.40 pm	G4	Zarinah	ISFPCPS-2020-059	Seedy Conteh, Damkar Mohammed Shehbaz, Nimer Said Albakri	IIUM	Using Innovative Waqf Property Development Approaches To Enhance Affordable And Sustainable Healthcare Funding In Rural India
1.45 pm - 2.05 pm	G4	Zarinah	ISFPCPS-2020-050	Rusni Hassan, Adnan Yusoff, Asral Widad Ahmad Asnawi, Ieman Sofiyya Adnan	IIUM	Takaful, Zakat & Waqf Instruments in ensuring Holistic Senior Citizen Programme Development in Malaysia
2.10 pm - 2.30 pm	G4	Zarinah	ISFPCPS-2020-097	Zarinah, Engku Rabiah Adawiah Engku Ali, Habeebullah	IIUM	Exploring the Concept of Islamic Financial Planning in Mitigating the Impact of Covid-19 on Family Financial Wellbeing

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
12.30 pm - 12.50 pm	G5	Habeeb	ISFPCPS-2020-027	Hazim Sasse	IIUM	تداخل الأهداف العالمية وأبعاد التنمية المستدامة فيما بينها
12.55 pm - 1.15 pm	G5	Habeeb	ISFPCPS-2020-023	Hambari	IIUM	دور الزكاة في مواجهة أزمة كوفيد 19 : دراسة في الهيئة الوطنية للزكاة
1.20 pm - 1.40 pm	G5	Habeeb	ISFPCPS-2020-065	Abdellah Ali Ahmed Al-Melahi	IIUM	توظيف الزكاة كوسيلة لمواجهة الجائحة العالمية (كوفيد - 19) دراسة تحليلية شرعية
1.45 pm - 2.05 pm	G5	Habeeb	ISFPCPS-2020-054	El Amrani Taoufiq/ El Amri Abdelmajid	Morocco	خلق النقود : دراسة تحليلية شرعية
2.10 pm - 2.30 pm	G5	Habeeb	ISFPCPS-2020-096	Habeebullah	IIUM	Using Zakat as a relief tool during COVID-19 Pandemic: A Shariah Perspective

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
3.00 pm - 3.20 pm	G6	Syed Marwan	ISFPCPS-2020-022	Muhammad Nazmi Mohd Asri, Mukhtar Arif Siraj, Elsha Robbi Mighfari, Rizal Nazaruddin Firli	IIUM	Shariah Governance In Islamic Financial Institutions In Indonesia And Malaysia: A Comparative Analysis
3.25 pm - 3.45 pm	G6	Syed Marwan	ISFPCPS-2020-046	Auni Zulfaka, Salina Kassim	IIUM	Retirement Awareness Among The Working Population Below 40 In Malaysia
3.50 pm - 4.10 pm	G6	Syed Marwan	ISFPCPS-2020-051	Aida Noraini Manap, Rusni Hassan	IIUM	Islamic Syndicated Financing In Supporting Green Infrastructure Projects
4.15 pm - 4.35 pm	G6	Syed Marwan	ISFPCPS-2020-087	Laily Dwi Arsyianti, Salina Kassim	IPB University Indonesia	Charity during COVID-19 Pandemic
4.40 pm - 5.00 pm	G6	Syed Marwan	ISFPCPS-2020-074	Syed Marwan, Aslam Haneef, Engku Rabiah Adawiah, Suhaiza Ismail	IIUM	Critical Success Factors of Implementing SRI Sukuk for Economic Recovery Post-COVID-19 Pandemic

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
3.00 pm - 3.20 pm	G7	Razinah	ISFPCPS-2020-041	Azlin Suzana Salim	IIUM	Dispute Resolution On The Legal Issues Of Goods And Services Tax In Malaysia: Possible Solutions
3.25 pm - 3.45 pm	G7	Razinah	ISFPCPS-2020-016	Tawfik Azrak, Hani Hazaa	IIUM	The Profit/Gain From Islamic Law Of Contract Perspective And The Issue Of Ownership Risk (Damanala Milkiyyah)
3.50 pm - 4.10 pm	G7	Razinah	ISFPCPS-2020-010	Deden Misbahudin Muayyad, Hani Adhani	Trisakti University	Islamic Bank Dispute Resolution And Socioeconomic Rights: Comparisons In Indonesia And Malaysia
4.15 pm - 4.35 pm	G7	Razinah	ISFPCPS-2020-089	Najim Nur Fauziah, Alliq Alvierra Md Bashir, Asmaou Mohamed Bacha, Engku Rabiah Adawiah	IIUM	A social impact analysis of cash waqf linked sukuk on inclusive economic development in Indonesia
4.40 pm - 5.00 pm	G7	Razinah	ISFPCPS-2020-088	Razinah	IIUM	Empowering Food Security in Facing Pandemic Covid-19 through Instruments of Islamic Social Finance: Case Study of Malaysia

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
3.00 pm - 3.20 pm	G8	Farhah	ISFPCPS-2020-048	Asep Maulana, Firdayanti Zahro, Mar'atus Sholikhah	Universitas Airlangga	Blue Sukuk As A Solution To Indonesia's Maritime Economic Crisis Due To The Global Covid Pandemic
3.25 pm - 3.45 pm	G8	Farhah	ISFPCPS-2020-057	Salina Binti Kassim, Nur Harena Binti Redzuan, Seedy Conteh, Muhammad Irfan Syahmi Bin Muhammad Helmi, Nimer Said Albakri, Attai Mohammad Hamid	IIUM	An Analysis Of The Challenges Of M-Pesa As An Instrument For Financial Inclusion In Kenya In K
3.50 pm - 4.10 pm	G8	Farhah	ISFPCPS-2020-058	Damkar Mohammed Shehbaz, Ghafoorzai Shaiq Ahmad, Mohammad Bilal Khan, Ibadurrehman Patel, Ashurov Sharofiddin	IIUM	Developing The Hybrid Model (Waqf & Zakat) For Improving The Zakat Recipients Healthcare In Selangor
4.15 pm - 4.35 pm	G8	Farhah	ISFPCPS-2020-061	Mohamed Abdiwahid Hashi, Ashurov Sharofiddin	IIUM	Developing A Conceptual Framework On Establishing Zakat Institution To Achieve Social Welfare And Well-Being Of Zakat Recipients In Somalia
4.40 pm - 5.00 pm	G8	Farhah	ISFPCPS-2020-090	Farhah Mahadi, Azman Ismail	IIUM	Pandemic Crisis: Malaysia Takaful Market

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
3.00 pm - 3.20 pm	G9	Hechem	ISFPCPS-2020-062	Abdukadir Abdullahi Sheik Abdukad, Aditya Hadid Riyadi, Bandar Mohammed Saif. Naimar Said Albakri, Hawa Ahmed Takow	IIUM	The Effect Of Utilizing Zakat Fund On Fininsing Production To Achieving Social Welfare: In Indonesia As Case Study
3.25 pm - 3.45 pm	G9	Hechem	ISFPCPS-2020-063	Najim Nur Fauziah	IIUM	Financing Social Enterprises Through Cash Waqf: An Initiative To Enhance Economic Growth As The Impact Of Covid-19
3.50 pm - 4.10 pm	G9	Hechem	ISFPCPS-2020-075	Nurdianawati Irwani Abdullah	IIUM	Impactful and Collective Microtakaful in Addressing the Impact of Covid-19 Pandemic
4.15 pm - 4.35 pm	G9	Hechem	ISFPCPS-2020-003	Muhammed Hydara	University Of The Gambia	An Integrative Model Of Waqf, Sadaqah And Takaful For Poverty Alleviation Through Empowering Women Farmers In Rural Gambia
4.40 pm - 5.00 pm	G9	Hechem	ISFPCPS-2020-073	Hechem Ajmi, Salina Kassim	IIUM	Qualitative Analysis on Islamic Financial Contracting in Imperfect Markets: Issues and Challenges

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
3.00 pm - 3.20 pm	G10	Habeeb	ISFPCPS-2020-053	Khairul Fikry Jamaluddin, Mohamad Benaicha, Rusni Hassan	IIUM	Exploring The Potential Of The Philanthropic Islamic Financial Instruments In Providing Healthcare Services For Underprivileged
3.25 pm - 3.45 pm	G10	Habeeb	ISFPCPS-2020-066	Abdulmajid Obaid Hasan Saleh, Antar Fuad Ali	IIUM	The Two Rules Of Contract-Binding And The Equity Necessity Thereof: An Analytical Study In Light Of The Developments Of Coronavirus
3.50 pm - 4.10 pm	G10	Habeeb	ISFPCPS-2020-067	Saheed Abdullahi Busari, Habeebullah Zakariyah	IIUM	The Scope Of Halal Financing In The Covid 19 Pandemic: Spotlight On Rukhsoh And Azimah In Islamic Jurisprudence
4.15 pm - 4.35 pm	G10	Habeeb	ISFPCPS-2020-076	Adi Saifurrahman, Salina Kassim	IIUM	Islamic Financial Literacy for MSME Islamic Financial Inclusion in Indonesia during COVID-19 Pandemic: Issues, Challenges and Its Importance
4.40 pm - 5.00 pm	G10	Habeeb	ISFPCPS-2020-072	Syed Musa Alhabshi	IIUM	Takaful Risk Fund and Surplus Management: Analytics for Social Equity

Day 2 (30/09/2020)

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
10.30 am - 10.50 am	G11	Romzie	ISFPCPS-2020-021	Moustapha Chora Bougatma, Ilhamiddin Ikramovich Nazarov	IIUM	Shari'ah Standpoint On Funding Micro-Takaful Scheme Via Zakaat And Waqf Funds For The Destitute - An Exploratory Approach
10.55 am - 11.15 am	G11	Romzie	ISFPCPS-2020-024	Vatimetou Mokhtar Maouloud, Salina Kassim, Anwar Hasan Abdullah Othman	IIUM	Identification Of Voluntary Barriers Affecting Usage Of Islamic Microfinance Products In Mauritania
11.20 am - 11.40 am	G11	Romzie	ISFPCPS-2020-026	Taslima Julia	IIUM	Islamic Social Finance Along With Green Finance Can Achieve Few Sdgs By Minimizing Post Harvesting Losses In Bangladesh
11.45 am - 12.05 pm	G11	Romzie	ISFPCPS-2020-081	Meeran	IIUM	Sukuk for Waqf Property Development in India
12.10 pm - 12.30 pm	G11	Romzie	ISFPCPS-2020-083	Romzie Rosman, Anwar Hasan Abdullah Othman, Nur Harena Redzuan, Ashurov Sharofiddin, Muslim Har Sani Mohamad, Engku Rabiah Adawiah Engku Ali	IIUM	Efficiency and Effectiveness of Zakat Distribution Framewor for Socio-Economic Benefits and Wellbeing of Zakat Recipients
12.35 pm - 12.55 pm	G11	Romzie	ISFPCPS-2020-085	Auwal Adam Sa'ad, Aznan Hasan	IIUM	Crypto Currency, Crypto Asset and Fiat Money: A Critical Appraisal from the Shariah Perspective

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
10.30 am - 10.50 am	G12	Ashurov	ISFPCPS-2020-035	Nurul 'Iffah M A Zaaba	IIUM	The Practices Of Iep In Islamic Bank: The Case Of Malaysia
10.55 am - 11.15 am	G12	Ashurov	ISFPCPS-2020-042	Mohammad Muhib Ullah	IIUM	The Impact Of Micro Enterprise Development On Rural Poverty Alleviation: An Empirical Study On Eastern Part Of Bangladesh
11.20 am - 11.40 am	G12	Ashurov	ISFPCPS-2020-098	Yousuf Azim Siddiqi, Jawwad Ali, Rusni Hasan	IIUM	Shari'a Heterogeneity of Indian Islamic Waqf Law and AAOIFI Standard: Comparative Study in light of Classical Rulings
11.45 am - 12.05 pm	G12	Ashurov	ISFPCPS-2020-080	Aznan, Razinah	IIUM	Ar-Rahnu as an Economic Stimulus Tool for People in Needs: A Reality Check from Pre- and Post-Covid-19 Lockdown in Malaysia
12.10 pm - 12.30 pm	G12	Ashurov	ISFPCPS-2020-099	Ashurov Sharofiddin, Nur Shazni Subri, Siti Maisarah Mohamad, Alliqa Alvierra Md Bashir, Fariyah Amirah Ahmad Faiz	IIUM	The Effect of Utilizing Zakat Fund on Education and Skills Development of Zakat Beneficiaries to Achieve Social Welfare
12.35 pm - 12.55 pm	G12	Ashurov	ISFPCPS-2020-015	Kathera Naseri, Sharofiddin Ashurov	Herat University, Afghanistan	Exploring the Challenges of Historical Development of Islamic Banking System in Afganiztan using Document Analysis

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Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
10.30 am - 10.50 am	G13	Syarah	ISFPCPS-2020-045	Hassan Azganin, Salina Kassim	IIUM	The Potential Of Cash Waqf And Islamic Crowdfunding In Eradicating Poverty
10.55 am - 11.15 am	G13	Syarah	ISFPCPS-2020-047	Mohamed Hamza Ghaouri, Salina Kassim	IIUM	Impact Of E-Marketing On Millennials' Indebtedness Level: A Case Study Of Students In Malaysian Universities
11.20 am - 11.40 am	G13	Syarah	ISFPCPS-2020-055	Shangkari V. Anusakumar	Inti International College	Effect Of Covid-19 On The Islamic Markets: An International Perspective
11.45 am - 12.05 pm	G13	Syarah	ISFPCPS-2020-086	Mohd Arief Azree Arifin, Salina Kassim	IIUM	Achieving the SDGs and Maqasid Shariah: Enhancing Women's Economic Well-being through Ar-Rahnu Financing
12.10 pm - 12.30 pm	G13	Syarah	ISFPCPS-2020-060	Rifka Mustafida, Asmaou Mohamed Bacha, Dzulhijjah Ramle, Noorhafiza Rosli, Mariyam Fareesa, Salina Kassim	IIUM	Role of Microfinance in Reducing Income Inequality in Malaysia
12.35 pm - 12.55 pm	G13	Syarah	ISFPCPS-2020-077	Syarah Syahira Mohd Yusoff, Rusni Hasan	IIUM	Movements Control Order and Its Impact on the Livelihoods of Muslims Mompreneurs: A Qualitative Study

Day 2 (30/09/2020)

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
10.30 am - 10.50 am	G14	Abdulmajid	ISFPCPS-2020-004	Lina Mohammed Abdo Alaghbari, Anwar Hasan Abdullah Othman	IIUM	الشمول المالي الإسلامي والتخفيف من تداعيات وباء كورونا من خلال أدوات الزكاة والوقف
10.55 am - 11.15 am	G14	Abdulmajid	ISFPCPS-2020-018	Ghezal Mohamed	IIUM	استخدام الصكوك لإدارة سيولة المصارف الإسلامية : دراسة تحليلية للتجربة الماليزية والبحرينية
11.20 am - 11.40 am	G14	Abdulmajid	ISFPCPS-2020-039	Salihu Musa Jibo Muhammad	Jumeira University Dubai	القرض الحسن وتحقيق المقاصد الشرعية في المجتمعات الإسلامية في ظل جائحة كورونا المستجد (كوفيد 19)
11.45 am - 12.05 pm	G14	Abdulmajid	ISFPCPS-2020-025	Azman Mohd Noor	IIUM	التكلفة الفعلية لخدمات الإقراض في المصارف الإسلامية دراسة تحليلية شرعية
12.10 pm - 12.30 pm	G14	Abdulmajid	ISFPCPS-2020-084	Alamri	IIUM	مدى تطبيق المصارف الإسلامية الكويتية لإستراتيجيات مواجهة العولمة المالية والإقتصادية : دراسة ميدانية

Time	Group	Chairperson	Paper ID	Authors	Affiliation	Paper Title
10.30 am - 10.50 am	G15	Auwal	ISFPCPS-2020-070	Hakim, Ebrahim Abdul Jabbar Al Shaḥmīra	University of Sultan Azlan Shah	معيان حد الكفاية والكفاف في النفقة على الزوجة
10.55 am - 11.15 am	G15	Auwal	ISFPCPS-2020-040	Souheyb Benzaoui	IIUM	البيئة القانونية والإطار التشريعي لتطبيق الحوكمة في المؤسسات الوقفية
11.20 am - 11.40 am	G15	Auwal	ISFPCPS-2020-039	Auwal Adam Sa'ad, Abdulmajid Obaid Hasan Saleh, Azman Mohd Noor	IIUM	التصكيك والتوريث وسندات المقارضة: دراسة مدلولاتها اللغوية والشرعية وطرق استخدامها في سوق رأس المال الإسلامي



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