



## Development of Islamic Banking in Pakistan: Challenges and Prospects

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### Abstract

The study assesses the development and progress of Islamic banking initiative in Pakistan and further attempts to highlight the major challenges faced by the Islamic banking sector to gauge the future prospects of Islamic banking in the country. The research findings are based on qualitative research approach using both primary and secondary data including the historical reports, facts and figures along with the interview data collected from the most important Islamic banking stakeholder groups including the Islamic banking industry regulators comprising of officials from The State Bank of Pakistan (SBP) as well as the Shariah and Islamic banking experts serving at various Shariah Supervisory Boards (SSBs) in the country's Islamic banking sector. The study is undertaken by conducting interviews of nine SBP officials and twelve Shariah supervisors. The study is the first of itself in Pakistan as the previous studies focused stakeholder groups like customers and bankers only but this study takes into account the views and opinions of Islamic banking industry regulators and Shariah scholars serving in the Islamic banking sector. The research findings highlighted that Islamic banking initiative in Pakistan experienced a difficult journey but gained momentum with the passage of time and there are still several challenges that must be aptly addressed to ensure a brighter future for Islamic banking in the country.

**Keywords:** *Islamic Banking, Islamic Finance, Pakistan, Prospects, Development, Challenges*

### Introduction

The system of Islamic banking (IB) emerged on the global financial landscape in the decade of 1970, and with the passage of time, the IB initiative experienced success in the Muslim countries that were mainly located in the Middle East and Asia, while the IB sector continued to grow and progress, its popularity also spread in the non-Muslim states located in Europe, UK and Africa and the global IB and finance industry has recently become a global phenomenon with a presence in various parts of the world covering all major financial markets at the international level. According to a report published by the IFSB in 2019, the overall Islamic financial services at the global level have estimated assets of 1.57 Trillion USD and the share of Islamic banking in these assets accounts for 72%, which clearly reflects the in the late 1970s.

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# Prospects And Challenges In The Development Of Islamic

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Islamic market *Islamic Finance and Corporate Governance* Muhammad Ali, Syed Ali Raza, Nor Shaipah Abdul Wahab, Chin-Hong Puah, Hanudin Amin, Abadullah, 2025-04-23 Islamic Finance and Corporate Governance addresses matters related to technology Islamic ventures risk management compliance with regulations and societal responsibility while advocating for inclusive governance methods It promotes sustainable development in Islamic finance through efficient corporate governance Singapore Malay/Muslim Community, 1819-2015 Hussin Mutalib, Rokiah Mentol, Sundusia Rosdi, 2016-06-29 Singapore's Malay Muslim community constituting about 15 per cent of the total population and constitutionally enshrined as the indigenous people of Singapore have had its fair share of progress and problems in the history of this country While different aspects of the vicissitudes of life of the community have been written over the years there has not been a singularly substantive published compendium specifically about the community in the form of a Bibliography available This academic initiative fills this obvious literature gap The scope and coverage of this Bibliography is manifestly comprehensive encompassing the different sources of information print or non print about the many facets of life of the Republic's Malays Muslims such as education economy politics culture history health language religion arts and more The result is a Bibliography that is arguably the most expansive if not exhaustive treasury collection about the community ever available anywhere Scholars and researchers in particular and the public in general should find this Bibliography a highly valuable indispensable source of information about the rich and varied life of Singapore's Malay Muslim community stretching a period of two centuries from the time of Stamford Raffles in 1819 until today The Editors Hussin Mutalib Ph D a senior academic with the National University of Singapore Rokiah Mentol and Sundusia Rosdi former senior librarians with Singapore's National Library Board are assisted by professional and experienced librarians **Proceedings the 3rd International Conference on Education in Muslim Society (ICEMS) 2017** Maila Dinia Husni Rahiem, 2018 The American Journal of Islamic Social Sciences, 1998 *Political Islam* Barry M. Rubin, 2007 Organized into sections this book discusses the origins and world view of political Islam and its relationship with issues of terrorism and democracy This three volume collection also includes case studies that examine the ideas strategy tactics leadership and opposition to the movement both in the Middle East and in other parts of the world Proceedings of the Focus Group Discussion on Philippine Muslim History, 2021 **Islamic Banking** Hassanuddeen Abdul Aziz, 2009 Singapore Malays Hussin Mutalib, 2012-07-26 The Malay population makes up Singapore's three largest ethnic groups This book presents holistic and extensive analysis of the Malay Muslim story in Singapore Comprehensively and convincingly argued the author examines their challenging circumstances in the fields of politics education social mobility economy leadership and freedom of religious expression The book makes a significant contribution to the understanding of Muslims in Singapore and the politics of a Malay Muslim minority in a global city state It is of interest to researchers and students in the field of Singaporean studies Southeast Asian Studies and Islam in Asia *Biotechnology and Genetic Engineering for Development in the Islamic World*

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Development and Security**, 1995 **Bayero Business Review**, 2009 The Muslim World Book Review, 2003

**Taxation and Zakat on Islamic Finance Instrument** Abdul Ghafar Ismail, Muhammad Hakimi Mohd Shafiai, Salman Ahmed Shaikh, 2019 Taxation and Zakat on Islamic Finance Instruments feature essays covering Islamic finance practice and the tax hurdles faced in different jurisdictions The book highlights how the distinguishing features in Islamic finance do not hamper the economic purpose of most product structures Therefore it makes a strong case for according tax neutrality for a level playing field enabling access to finance in developing countries fostering financial inclusion of voluntarily excluded faith conscious people and bringing competitiveness to the financial industry This book gives an account of the taxation framework in a diverse set of regions and countries and provides a comparative look to see how and where progress is made and how different countries were able to have assimilation at a greater speed than others The book also attempts to highlight the ground realities and the common issues faced in current practice It attempts to be relevant for active policy making in the current scenario by giving a detailed and up to date account of developments in the taxation and regulatory framework for Islamic finance in major regions where Islamic finance has a greater presence and where the potential for future growth is high The book gives due coverage to the taxation issues arising in Islamic banking and Islamic capital markets as well as how to apply a unique Islamic approach to curb the concentration of wealth through the institution of zakat in contemporary economies and financial instruments

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