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An Appraisal of the Role of Islamic Banking Development and Economic Growth

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ABSTRACT

Literature is well-versed with the contribution of financial inclusion from the deposit and financing size and its role in economic growth. These contributions include a boost in economic transactions and efficient resource mobilization. Islamic financial system is different from conventional banking as it distributes the risk equitably and promotes fairness in dealings. It helps in the integration of business gains as a borrower of Islamic capital with the earnings of savers as depositors. This study has proposed two channels via which Islamic financial development may incur growth. First is bank financing penetration, and second is depositor financial inclusion. Based on the data of 41 full-fledged Islamic banks between 2012 and 2017, the results show that both increases in bank and depositor returns have a growth-promoting effect. This prompts the policymakers with new insights. Policymakers should increase Islamic banking penetration to different sectors and regulate for increased extraction of the depositor contribution from the banking financing activity.

Keywords

Capital
Structure;
Financing
Penetration;
Financial
Inclusion;
Income
Integration

1. Introduction

Economies enjoyed rapid growth with the introduction of currency as a common medium of exchange created ease in long-distance trading and storing value (Mishkin, 2007). This fiat currency allowed economies to specialize in production rather than focus on the production of necessities to avoid meet coincidence of wants (Kiyotaki & Wright, 1989; Ritter, 1995). Sollow (1956) illustrated that a certain level of investment is required to counter the depreciation and needs of capital. Such that without it, the current infrastructure will eventually fail to support the population needs. Here the

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Development Banking An Economic Appraisal

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Development Banking Joseph A. Kane, 1975 Environmental Assessment in Developing and Transitional Countries Norman Lee, Clive George, 2013-06-10 Since the 1980s and especially since the Rio Earth Summit in 1992 there has been a substantial extension in the adoption and use of Environmental Assessment EA procedures in developing countries and countries in transition low and middle income countries However few existing texts in environmental assessment or development studies have reflected this trend sufficiently until this publication Divided into two main parts EA Principles Processes and Practice Country and Institutional Studies of EA Procedures and Practice This book explains the essentials of environmental impact association in the context of developing countries and assesses its importance to both developed and developing countries Economic Analysis of Environmental Impacts John Dixon, Louise Scura, Richard Carpenter, Paul Sherman, 2013-11-05 This revised and updated guide to the environmental economics of development projects demonstrates how the environmental impacts of projects can be translated into monetary values The theoretical bases are examined and the techniques themselves given detailed exposition supported by extensive case studies illustrating a wide range of applications The text should become a useful complement to all standard forms of project analysis Economic Analysis of Environmental Impacts John A. Dixon, 1994 First Published in 1994 Routledge is an imprint of Taylor Francis an informal company **Evaluation in Planning** E.R. Alexander, 2016-04-22 Evaluation is a critical stage in urban and regional planning and development with the consideration of alternative proposals essential for informed debate and decision Evaluation in planning has become even more important with the new paradigm attempting to integrate economic efficiency with equity sustainability and social responsibility The craft of pre development evaluation has long been influenced by Nathaniel Lichfield and in his honour this book brings together prominent researchers and practitioners to discuss evaluation in planning its conceptual foundations and subsequent development its strengths and persisting dilemmas and its best practices and their potential for improving future planning and development The chapters trace evaluation in planning from its historical origin to current applications Part one reviews the evolution of evaluation theory and practice and part two contains a selection of best practice application The final integrating chapter notes key problems and offers directions for future development in evaluation research and practice Urban Transport in the Developing World Harry T. Dimitriou, Ralph Gakenheimer, 2011-01-01 Policy making for urban transport and planning of economies in the developing world present major challenges for countries facing rapid urbanisation and rampant motorisation alongside growing commitments to sustainability These challenges include coping with financial deficits providing for the poor dealing meaningfully with global warming and energy shortages addressing traffic congestion and related land use issues adopting green technologies and adjusting equitably to the impacts of globalisation This book presents a contemporary analysis of these challenges and new workable responses to the urban transport problems they spawn *OECD Economic Surveys:*

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