Introduction

One of the main functions of both the conventional as well as Islamic commercial banks is to take the deposits from the general public for the purpose of finance to Industrialists, business class and the people who are already rich in general. However, people who are poor and marginalized are deprived of taking finance from the Islamic banks. Therefore, it is argued that, Islamic banks are unable to cater the micro-entrepreneurs, marginalized clients including small and landless farmers and hence unable to contribute towards the socioeconomic wellbeing of the society.

On the other hand, conventional microfinance banks have become the sole and significant players of providing access to credit to underserved low income people however, this credit is interest based, as the same emerges through loan contract. Therefore, the time has now come for the Islamic banks in Pakistan to ponder upon the wellbeing of the marginalized people of the society and to help them keeping away from Riba which is prohibited in the Holy book of glorious Quran by establishing Islamic Microfinancing banks including Small and Medium Enterprises (SME) that will contribute towards the objective of poverty alleviation, generate employment opportunities and enhance economic growth in the country through inclusive Islamic financial products.

In this perspective, the Institute of Business Management (IoBM) with an objective to enhance research opportunities in general, and to reduce the gap between academia and industry in particular, is organizing the 3rd International Conference on Islamic Banking and Finance which provides a platform among academics, Shari’ah scholars and practitioners to share and synthesize their theoretical, empirical and field related knowledge regarding establishment of Islamic micro, small and medium financing banks and also shed light on the Islamic perspective of corporate social responsibility.

CALL FOR PAPERS

Theme of the submitted papers include but not limited to the following:

- Regulatory framework and environment for Islamic micro, small and medium financing banks in Pakistan.
- Corporate Social Responsibility (CSR) in the perspective of Islamic micro, small and medium financing banks.
- Providing financing opportunities to unbanked population of the country in the field of Islamic micro, small and medium financing banks.
- Conversion and/or transformation of existing Non-Government Organizations (NGOs) into Islamic micro, small and medium financing banks.
- Exploring the risks associated with establishing and managing Islamic micro, small and medium financing banks.
- Provincial and country wide geographical arena available to Islamic micro, small and medium financing banks.
- Analyzing capital base and risk weighted assets for Islamic micro, small and medium financing banks.
- Management’s understanding, appraisal mechanism and internal controls for Islamic micro, small and medium financing banks.
- Probing the prospective stress testing techniques and liquidity profile for the products of Islamic micro, small and medium financing banks.
- The need for technical staff and expertise for managing Islamic micro, small and medium financing banks.
- Management approach to subsidize profits to serve marginalized population of the country by establishing Islamic micro, small and medium financing banks.
- Economic and industry risks associated with initiating Islamic micro, small and medium financing banks.
- Basic principles, product/operational mechanism and marketing strategies of Islamic micro, small and medium financing banks.
- Potential of Islamic microfinance for social & economic development.
- Incidence of poverty and low economic opportunity in Pakistan.
TYPES OF PAPERS

Research Papers
Maximum 5000 words excluding abstracts, tables, diagrams, appendices.

Panel Proposals
A paper where the research is being undertaken, and the author aims to fetch significant feedback on his working paper from the conference participants. This may also include student's research proposal. The proposal word limit should range within 500 to 2000 words.

Practitioners Notes
Practitioners from Islamic Financial Industry are encouraged to share their view and observation on the set theme of this conference. This should range between 1000 to 2000 words.

Scholarly Shari’ah Paper in Urdu
Students of Shari’ah and Fiqh and Ulema, are welcomed to publish their Fiqh and Shari’ah Related work on Islamic Economics and Finance.

Author’s Guidelines
The authors must adhere to the following guidelines for the submission of their work:
• Please submit your extended abstract of approximately 1,500 words via email as MS-WORD file
• A cover page should indicate the title of the paper, the name(s) of the author(s), and their affiliation and the corresponding author.
• The main body of the document should provide the extended abstract.

Publication Opportunity
All accepted papers with author registration, presentation at the conference will be published in the Proceeding of the conference subject to approval of conference committee. Selected papers will be recommended for publication in the: Pakistan Business Review (PBR) (ISSN 1561-8706) - PBR is Indexed and Abstracted by ECONLIT, Journal of Economic Literature, Indexed by EBSCO, USA, HEC Approved “X” Category Journal.

PAPER’S PROPOSALS MAY BE SENT TO:
Dr. Imam Uddin
imamuddin@iobm.edu.pk, Cell # +92 3008203656
Venue: Institute of Business Management
Korangi Creek Road, Karachi

IMPORTANT DATES
Abstract Deadline: 30th July, 2019
Abstract Acceptance: Notification. 20th August, 2019
Full Paper Deadline: 30th September, 2019
Notification of Paper Acceptance: 30th October, 2019
Date of Conference: 6th & 7th November, 2019

For inquiries, please contact:
Dr. Imam Uddin
Conference Convener & Associate Professor,
Accounting & Finance
Institute of Business Management
UAN 111 -002 – 004, FAX: +(92-21) 35090968,
Email: icibf@iobm.edu.pk