

**Dr. Norma Md Saad**

Dr. Norma Md Saad is a Professor at the Department of Economics, Kulliyah of Economics and Management Sciences, International Islamic University Malaysia. Her areas of specialization are Islamic Economics (zakat and waqaf), Islamic Finance (Islamic microfinance and Takaful), and International Trade (foreign direct investment and trade among Muslim countries). Her teaching and research have been focused on Islamic banking and finance and the intra-trade patterns among OIC countries. She is also actively doing research in the area of Islamic Finance investigating the efficiency of Islamic financial institutions in Malaysia. Dr. Norma has published a few books (which also includes chapter in a book) in the area International Trade, Macroeconomics, Microfinance, and Business Mathematics. She has also published more than 30 papers in the internationally recognized refereed journals. Her current position at the International Islamic University Malaysia is Coordinator of Post-graduate Programs (Economics). Her contact details are: [norma@iium.edu.my](mailto:norma@iium.edu.my); Malaysia mobile phone (+603-019-2330364).

**Prof. Dr Naziruddin Abdullah**

Prof. Dr Naziruddin Abdullah has more than 27 years experience teaching economics, both at the graduate and undergraduate levels, at a couple of universities in Malaysia and abroad. He is the author of two books, and more than 30 scientific publications. He was engaged by the Institute of Islamic Understanding Malaysia (IKIM) and National Productivity Corporation (NPC) to develop Muslim Ummah Development Index (MUDI) and to apply a new method to compute total factor productivity (TFP), respectively. Prof Naziruddin received his B. Econs from University of Malaya, M.Phil from University of Glasgow, and M.Sc and Ph.D from University of Tsukuba, Japan. He is now assuming the rank of Full Professor of Economics at Universiti Kuala Lumpur Business School, Malaysia. Recently Prof Naziruddin has developed and published a new method to measure the effectiveness of zakat, known as Zakat Efficiency Index (ZEIN). In 2007-09 he was entrusted to spearhead the Administration and Financial Affairs of ALHOSN University, Abu Dhabi, UAE, as Assistant Provost cum Chief Operating Officer. He is an award recipient of several organizations: Tun Razak Foundation; Japanese Government Ministry of Education, Culture, Sports, Science and Technology (**Monbukagakusho**); and, Emerald, among others. His new position at Universiti Kuala Lumpur Business School is Head, Department of Research and Postgraduate Studies. His contact details are: [naziruddin@bis.unikl.edu.my](mailto:naziruddin@bis.unikl.edu.my); Malaysia, mobile phone (+603-017-6301642).

**Dr Scott Morrison**

Dr Scott Morrison is Associate Professor of International Law at Akita University (Japan), and Barrister (Door Tenant) at Temple Court Chambers in London, England. His research and legal specialisms are Islamic banking and finance, and the regulation and corporate governance of the industry in the UK. His broader background in Middle East and Islamic studies and politics took him to Turkey (2003-2004) and the Maldives

(2007-2008) on US Fulbright Commission grants; he served as Assistant Professor at Zayed University in Dubai and Abu Dhabi, UAE (2009-2010); Visiting Fellow at the Centre for Islamic Studies at Oxford University (2010-2011); and Lecturer/Mellon Fellow and Visiting Assistant Professor (of Islamic studies) at New York's Columbia University (2004-2007) where he completed his graduate work (MA, MPhil, and PhD).

### **Dr. Henry Chalu**

Dr. Henry Chalu is an Accounting, Accounting Information Systems and Finance expert with consulting, research and teaching experience. He has provided consultancy services to the World Bank, Commercial Banks, Government of Tanzania as well as Local Governments. Dr. Chalu received his Bachelor of Commerce (B.Com – Accounting) and MBA (Finance) from University of Dar es Salaam, Tanzania. Also Dr. Chalu has Licentiate degree (Ph.Lic – Business Administration) from Umeå University, Sweden and Ph.D (Business Administration) from University of Dar es Salaam, Tanzania. He is now a Lecturer of Accounting in the Department of Accounting at the University of Dar es Salaam, Tanzania. Dr. Chalu has supervised a number of Masters Dissertations, published articles in refereed academic journals and presented research papers at professional conferences.

### **Dr. Zakaria Bahari**

Dr. Zakaria Bahari is an Islamic Economics and Finance lecturer in Islamic Development and Management and Economics Department, School of Social Sciences, Universiti Sains Malaysia. He had experiences with consulting, research and teaching in Islamic Economics, Islamic Finance, Financial Economics, Islamic Assets Management, Economics Development, Money, Banking and Capital Market, and Consumers Behavior. He provided consulting services to the Ministry of Youth and Sport of Malaysia, Penang State, Kelantan State, and Terengganu State. Dr. Zakaria received his BA in Economics Development from Universitas Hasanuddin, South of Sulawesi, Republic of Indonesia, M.A in Economic and Ph.D in Financial Economics from National University of Malaysia. He is now a Deputy Director, Centre for Islamic Development and Management, Universiti Sains Malaysia. He has 8 papers published in refereed academic journals to his credit. Dr. Zakaria supervised 5 doctoral theses and 11 master theses. A frequent traveler, Dr. Zakaria gives lectures and workshops in the Malaysia and abroad, and has presented over 40 research papers at conferences.

### **Zahri Hamat**

Zahri Hamat was born in Kota Bharu Kelantan, Malaysia. He has completed his secondary school education at the Sultan Abdul Halim School, Jitra, Kedah. He completed a Bachelor of Accounting and a Masters in Business Administration from the Universiti Kebangsaan Malaysia (UKM). He received Ph.D from Universiti Sains Malaysia with the Thesis entitled Business Zakah Accounting in Malaysia. He is actively involve in many academic writings including chapter in books such as: Income Zakah Accounting : A Review; Accounting Zakah in Zakah Institutions in Malaysia; The Zakah Fund and Da'wah Funding

Non-Muslims in Malaysia and The Distribution of Zakat Through Microfinance: The Case of Baitul Mal Aceh, Indonesia. His research field is focusing on zakah specializing in accounting, business zakah. He was previously attached as an accountant to Penang Regional Development Authority (PERDA), and the Ministry of Finance Malaysia, Kuala Lumpur before joining in Universiti Sains Malaysia (USM). In USM he serves as a lecturer and was holding a Program Chairman post of the Planning and Development Management Programme, School of Social Sciences, USM. He teaches courses in Project Management and Planning, Analysis of Project Investment, Islamic Funds and Asset Management.

### **Dr Muhammad Asif Ehsan**

Dr Muhammad Asif Ehsan is the managing director of Eyrie International (Bradford, UK). Dr Ehsan received his M.Sc. in Islamic Banking & Finance from the International Islamic University, Pakistan, and Ph.D. in Finance from Durham University, UK. To date, Dr Ehsan has published 2 books and around 3 papers in different journals. His research interests include risk management, Islamic banking, economics and finance, Islamic jurisprudence of financial transactions, financial markets and institutions, and research methodology.

### **Dr Showkat Hussain hails**

Dr Showkat Hussain hails from Kashmir, India and is working as, In charge Department of Islamic Studies, Islamic University of Science and Technology (IUST), Kashmir, India, from past four years. Having done his M.A, in Islamic Studies from the department of Islamic Studies, University of Kashmir, he has completed his M.Phil and PhD degrees from the Centre of Central Asian Studies, University of Kashmir. He has authored many research papers on diverse issues and has attended so many national and international conferences during his academic career. Dr Showkat Hussain is giving lectures on Islamic economics, baking and finance in the business department of IUST in addition to Islamic studies department. His main areas of study include Islamic Religious Sciences (Quran, Hadith and Fiqh) and Islam in Contemporary world and Islamic Economics, Banking and finance.

### **Mohammad Irfan Shah**

Mohammad Irfan Shah is a permanent resident of Jammu and Kashmir, India. Having done his Masters degree in Islamic Studies at Islamic University of Science and Technology, Kashmir, with the final submission of a “Mastoral Dissertation” on Islamic Banking and Finance as an Academic Discipline, under the supervision of Dr Showkat Hussain, he is currently registered as a research scholar in the department of Islamic Studies, Aligarh Muslim University. He has authored 3-4 research papers published in reputed journals (online and offline).