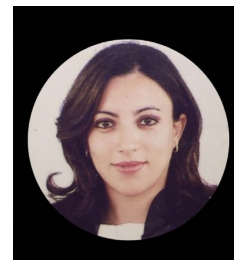


Sanaa Kadi
Stipendieforskare
Juridiska fakulteten
Doctoral programme in Law
E-post: sanaa.kadi@helsinki.fi



Meritförteckning

My current doctoral dissertation focuses on Islamic Banking and Finance, an intriguing topic of general interest due to its potential impact on financial systems, particularly in relation to the banking industry and interest rates. While my research is primarily legal in nature and based on legal analysis, the central principles of Islamic Banking and Finance – particularly the prohibition of interest on loans and the harmful effects of speculation on the economy – are directly drawn from Sharia Law, which provides a highly developed and regulated framework for transactions.

Despite the well-defined legal principles governing Islamic Banking and Finance, most Muslim countries' legal systems have been significantly influenced by Western legal systems, resulting in conventional banking laws that often deviate from the tenets of Islamic law. This raises controversial issues, such as which law should govern international contracts involving financial instruments between banks, individuals, investors, and states, as Islamic law is not an institutional law, and which judge is qualified to settle conflicts that may arise from these instruments.

Islamic Banking has been the subject of numerous debates regarding its origin and purpose. While some see it as deriving from an ideology, others believe it is a response to problems in the financial industry and an attempt to restore ethical values in banking. Regardless of the interpretation, the central issue of interest -Riba- remains a key concern. Its definition as an excess compensation or surplus value without due consideration poses theological challenges to financial institutions, yet excess value and speculation were significant factors in the 2008 global financial crisis. Despite being a primary means of profit-making for banks, the prohibition of interest remains a core principle of Islamic Banking. This has led to the emergence of more ethical banks that prioritize sustainability and environmental impact. It raises the question of whether a bank with 0% interest is possible in the future.

When Islamic banking was first introduced, it was criticized as a utopian dream. Critics questioned the connection between morality and finance, yet today, the industry is valued at over 1.3 trillion US dollars, with turnover increasing steadily. This highlights the growing recognition and acceptance of Islamic Banking and Finance as a viable and ethical alternative to conventional banking practices.

Kvalifikationer

Contract and Commercial Law, LL.M International Master of Laws Faculty of Law 2009, Master thesis on Societas Europaea, Helsingfors universitet
Tilldelningsdatum: 30 sep. 2009

Law, Licence en Droit , University of Oran Faculty of Law
Tilldelningsdatum: 4 juli 2002

Anställning

Stipendieforskare

Juridiska fakulteten
Helsingfors universitet
Finland

1 juni 2023 → 30 apr. 2024

Doktorand, Doctoral programme in Law

Helsingfors universitet
Finland
14 mars 2014 → present

Publikationer

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Aktiviteter

Introduction to Islamic Business Law, Lectures 5 cr Master's Programme in International Business Law
Sanaa Kadi (Talare: Presentation)
mars 2023

Introduction to Islamic Business Law, Lectures 5 cr Master's Programme in International Business Law
Sanaa Kadi (Talare: Presentation)
10 nov. 2021 → 14 dec. 2021

Multilingual workshop
Sanaa Kadi (Talare: Presentation)
22 apr. 2021

Islamic Law, AI, and Data Science Lab: Beyond God the Commander Harvard Law School
Sanaa Kadi (Närvarande)
8 mars 2021

Multilingual workshop
Sanaa Kadi (Talare: Presentation)
4 mars 2021

Monthly Lectures on Islamic Legal Genres, Münster University
Sanaa Kadi (Närvarande)
27 jan. 2021 → 1 dec. 2021

Multilingual workshop
Sanaa Kadi (Talare: Presentation)
12 nov. 2020

Sustainability Course
Sanaa Kadi (Medlem i organisationskommitté)
1 okt. 2020 → 16 sep. 2021

University of Algiers
Sanaa Kadi (Besökande forskare)

2017

Projekt

Afrikan ja Aasian kielten Hanke

Kadi, S.

01/01/2018 → 01/12/2021