

NORMA BT MD SAAD



- KULLIYAH OF ECONOMICS AND MANAGEMENT SCIENCES
- IIUM Gombak Campus
- Email address: norma@iium.edu.my

ACADEMIC QUALIFICATION

- Ph.D in Economics Development & Regional Economics
- Master in Economics
- Bachelor International Economics
- Bachelor in American Assoc

TEACHING RESPONSIBILITIES

APPLIED RESEARCH METHODS	2000/2001
ASEAN ECONOMIES	2019/2020
BUSINESS MATHEMATICS	1999/2000 2000/2001 2001/2002 2002/2003 2003/2004 2004/2005 2005/2006 2006/2007 2007/2008 2008/2009 2020/2021
ECONOMICS IN THE QUR'AN & SUNNAH	2016/2017 2017/2018
ECONOMICS THEORY	2001/2002
GLOBALIZATION AND REGIONAL ECONOMIC POWERS	2004/2005
INTERNATIONAL ECONOMICS	1999/2000 2001/2002 2002/2003 2003/2004 2004/2005 2005/2006 2006/2007 2007/2008 2008/2009 2009/2010 2011/2012 2012/2013 2013/2014 2014/2015 2015/2016 2016/2017 2017/2018 2018/2019 2019/2020 2020/2021
INTERNATIONAL TRADE AND DEVELOPMENT	2000/2001
INTRODUCTION TO ECONOMICS	1999/2000
INTRODUCTORY ECONOMICS FOR ENGINEERING	1994/1995
ISLAMIC BANKING AND FINANCE	2009/2010 2011/2012 2012/2013 2013/2014 2014/2015 2015/2016 2016/2017 2018/2019 2019/2020
ISLAMIC BANKING SYSTEM & OPERATIONS	2013/2014 2014/2015 2017/2018
PRINCIPLES OF MACROECONOMICS	1994/1995
PRINCIPLES OF MICROECONOMICS	2000/2001

RESEARCH PROJECTS

Completed

- 2013 - 2016** Involvement of Corporate Entities in Waqaf Management: Experiences of Selected Waqaf Institutions
- 2012 - 2013** Towards an Application of Musharakah Mutanaqisah Principle in Islamic Microfinance
- 2012 - 2016** A Critical Analysis of the Current Islamic Banking Structure in Malaysia: Issue & Policy Implications
- 2011 - 2012** Comparatives Analysis Of Customer Satisfaction On Islamic And Conventional Banks In Malaysia
- 2011 - 2013** Enhancing the Efficiency of Waqaf Institutions in Malaysia: An Exploratory Study
- 2009 - 2011** An Analysis on the Efficiency of Takaful Companies in Malaysia: A Non- Parametric Approach
- 2009 - 2010** Cash Waqaf and Islamic Microfinance-Untapped Economic Opportunities
- 2007 - 2008** Prospects for Future Economic Integration Between Malaysia and Selected OIC Countries
- 2007 - 2009** Measuring Efficiency of Unit Trust Companies In Malaysia : A non Parametric Approach
- 2007 - 2010** ECONOMIC IMPACT OF MICRO CREDIT PROGRAM IN MALAYSIA AND FEASIBILITY OF IMPLEMENTING ISLAMIC FINANCING PRODUCTS ; THE CASE OF AMANAH IKHTIAR MALAYSIA

PUBLICATIONS

Article

- 2020** [Job satisfaction of female employees in microfinance institutions of Bangladesh.](#) International Journal of Entrepreneurial Research , 3 (1) pp.1-7
- 2020** [Governance structure of microfinance institutions: a comparison of models and its implication on social impact and poverty reduction.](#) İbn Haldun Çalışmaları Dergisi , 5 (1)
- 2020** [Role of Islamic Microfinance Institutions for Sustainable Development Goals in Bangladesh.](#) Journal of International Business and Management , 3 (1) pp.1-12
- 2020** [The effect of zakat programs on the social impact of microfinance institutions in Bangladesh.](#) International Journal of Zakat and Islamic Philanthropy , 2 (1) pp.165-174
- 2019** [The scope, opportunities and challenges of halal industry : some reflections.](#) International Journal of Economics, Management and Accounting , 27 (2) pp.397-421

- 2018** [Waqf fundraising management: a proposal for a sustainable finance of the Waqf institutions.](#) Journal of Islamic Monetary Economics and Finance , 3 (Special Issue) pp.201-234
- 2018** [Zakat for poverty alleviation and income inequality reduction: West Java, Indonesia.](#) Journal of Islamic Monetary Economics and Finance , 4 (1) pp.85-100
- 2018** [Determinants of awareness on Islamic microfinance among Cambodian Muslims.](#) International Journal of Development and Sustainability , 7 (9) pp.2227-2241
- 2018** [Waqf fundraising management: a conceptual comparison between traditional and modern methods in the waqf institutions.](#) Indonesian Journal of Islam and Muslim Societies , 8 (1) pp.57-86
- 2017** [Cash waqf as an alternative panacea to poverty alleviation: An overview of human development in Nigeria.](#) Turkish Journal of Islamic Economics , 4 (2) pp.83-90
- 2017** [The comparison between consumption and production-based zakat distribution programs for poverty alleviation and income inequality reduction.](#) International Journal of Zakat , 2 (2) pp.11-28
- 2017** [The contribution of waqf institutions in Malaysia and Turkey in improving the socio-economic conditions of the society.](#) Turkish Journal of Islamic Economics , 4 (1) pp.1-29
- 2017** [Managing corporate Waqf in Malaysia: perspective of selected SEDCs and SIRCs.](#) Jurnal Syariah , 25 (1) pp.91-116
- 2016** [Integrated cash waqf micro-enterprise support model for enhancing refugee livelihood.](#) The Islamic Quarterly , 60 (3) pp.343-368
- 2016** [Refugee microenterprises: prospects and challenges.](#) Journal of Asian and African Social Science and Humanities , 2 (4) pp.55-69
- 2015** [Exploring the lived experiences of high-performance micro entrepreneurs in Malaysia: a hermeneutic approach.](#) Social Science Asia: Official Journal of National Research Council of Thailand in conjunction with Asia Business and Economics Journal , 1 (1) pp.60-72
- 2014** [The perception of micro-entrepreneurs and petty traders on conventional and Islamic microfinance: a case study of Pakistan.](#) Journal of Islamic Finance , 3 (1) pp.38-48
- 2014** [Assessing the impact of Islamic microfinance on poverty alleviation in Northern Nigeria.](#) Journal of Islamic Economics, Banking and Finance , 10 (4) pp.37-49
- 2013** [Towards adopting Zero Interest Loan \(ZIL\) and Profit and Loss Sharing \(PLS\) principle in Islamic microfinance: the case of Amanah Ikhtiar Malaysia.](#) Journal of Islamic Finance , 2 (2) pp.38-50
- 2013** [Towards an application of musharakah mutanaqisah principle in Islamic microfinance.](#) International Journal of Business and Society , 14 (2) pp.212-223
- 2013** [Involvement of corporate entities in Waqaf management: experiences of Malaysia and Singapore.](#) Asian Economic and Financial Review , 3 (6) pp.736-748
- 2012** [Microfinance and Prospect for Islamic Microfinance Products: The Case of Amanah Ikhtiar Malaysia.](#) Advances in Asian Social Science , 1 (1) pp.27-33

- 2012** [An analysis on the efficiency of takaful and insurance companies in malaysia: a non-parametric approach.](#) Review of Integrative Business & Economics Research , 1 (1) pp.33-56
- 2012** [Comparative analysis of customer satisfaction on Islamic and conventional banks in Malaysia.](#) Asian Social Science , 8 (1) pp.73-80
- 2011** [Selecting high-income generating activities for micro-entrepreneurs: the case study of Amanah Ikhtiar Malaysia.](#) International Journal of Humanities and Social Science , 1 (5) pp.258-264
- 2011** [Does trade among ASEAN members promote efficiency? sectoral evidence from the gravity model.](#) International Journal of Humanities and Social Science , 1 (12) pp.236-253
- 2011** [Efficiency of life insurance companies in Malaysia and Brunei: a comparative analysis.](#) International Journal of Humanities and Social Science , 1 (3) pp.111-122
- 2011** [Are there prospects for future economic integration among Muslim countries? Evidence from selected OIC countries.](#) International Journal of Economics and Management , 5 (1) pp.179-215
- 2011** [An economic impact assessment of a microcredit program in Malaysia: the case of Amanah Ikhtiar Malaysia \(AIM\).](#) International Journal of Business and Society , 12 (1) pp.1-14
- 2010** [Determinants of economic performance of micro-credit clients and prospect of Islamic microfinance in Malaysia.](#) ISRA International Journal of Islamic Finance , 2 (1) pp.113-130
- 2010** [Achieving human development objectives through microfinance institution: the case of Amanah Ikhtiar Malaysia.](#) Journal of Islamic Economics, Banking and Finance , 6 (2) pp.65-78
- 2010** [An analysis on the efficiency of the Malaysian Islamic banking industry: domestic vs. foreign.](#) Review of Islamic Economics , 14 (1) pp.27-47
- 2010** [A comparative analysis of the performance of conventional and Islamic unit trust companies in Malaysia.](#) International Journal of Managerial Finance , 6 (1) pp.24-47
- 2009** ['Cash waqf' and Islamic microfinance: untapped economic opportunities .](#) Islam and Civilisational Renewal (ICR) , 1 (2) pp.337-354
- 2009** [Cash waqaf and Islamic microfinance - untapped economic opportunities.](#) IAIS Islam and Civilisational Renewal Journal , 1 (2) pp.337-354
- 2009** [An analysis of export performance and economic growth of Malaysia using co-integration and error correction model.](#) Journal of Developing Areas , 43 (1) pp.217-231
- 2009** [Review of current practices of Islamic microcredit and microfinancing in selected Muslim countries.](#) The Global Journal of Finance and Economics , 6 (1) pp.73-92
- 2008** [Does the trade structure among the league of Arab states show potential for a successful regional economic integration? .](#) Journal of Economic Cooperation Among Islamic Countries , 29 (4) pp.37-70

- 2006 [Measuring efficiency of insurance and takaful companies in Malaysia using Data Envelopment Analysis \(DEA\)](#) . Review of Islamic Economics , 10 (2) pp.5-26
- 2005 [Economic integration among the members of the League of Arab States: an empirical evidence](#). Journal of Economic Cooperation and Development , 26 (3) pp.77-102
- Conference or Workshop Item**
- 2019 [Revisiting Halal industry Its Scope, Challenges and Opportunities..](#) In: **Sustainable Social and Economic WELL-Being**
- 2019 [Sustainability and outreach of microfinance institutions in Bangladesh: the role of governance](#). In: **International Conference on Financial Markets (ICFM 2019)**
- 2019 [Role of microfinance Institutions for sustainable development goals in Bangladesh](#). In: **IUUM International Conference on Business Management (IICBM 2019)**
- 2019 [Governance structure of microfinance institutions: A comparison of models and its implication on social impact and poverty reduction](#). In: **5th International Ibn Khaldun Symposium**
- 2019 [Job satisfaction of female employees in microfinance institutions of Bangladesh](#). In: **3rd ASIA International Multidisciplinary Conference (AIMC 2019)**
- 2016 [Developing a halal compliance behavioural framework: case of the Malaysian poultry firms](#). In: **Persidangan Kebangsaan Ekonomi Malaysia ke 11**
- 2012 [The perception of micro-entrepreneurs and petty traders towards conventional and Islamic microfinance : a case study of Pakistan](#) . In: **Islamic Finance in a Challenging Economy : Moving Forward**
- 2011 [Towards an application of Musharakah Mutanaqisah principle in Islamic microfinance](#) . In: **International Islamic Finance & Business Symposium and Halal Carnival 2011**
- 2010 [Economic integration among asean countries: evidence for gravity model](#). In: **IUUM Research, Innovation & Invention Exhibition (IRIIE 2010)**
- 2010 [Does trade among ASEAN members promote efficiency? Sectoral evidence from the gravity model..](#) In: **International Conference on the Asian Economic Cooperation**
- 2009 [An economic impact assessment of a microcredit program in Malaysia: the case of Amanah Ikhtiar Malaysia \(AIM\)](#). In: **Annual International Conference on Global Business**
- 2009 [Achieving human development objectives through microfinance institution: the case of Amanah Ikhtiar Malaysia](#) . In: **International Conference on Islamic Economics, Banking and Finance**
- 2008 [Prospects for future economic integration among the League of Arab States](#). In: **Proceedings of the International Conference on Business Globalization in the 21st Century**

Book

2018 [The role of corporate and public entities in managing waqf institutions in Muslim countries.](#) The International Institute of Islamic Thought (East and South East Asia) . ISBN 978-967-2190-08-0

Book Section

2020 [Empowering community through entrepreneurship training and Islamic micro-financing: sharing the experience of IIUM-CIMB Islamic smart partnership \(i-Taajir\).](#) **In: Economics, Business, and Islamic Finance in ASEAN Economics Community** IGI Global . ISBN 9781799822578 , pp.57-76

2019 [Pembasmian kemiskinan: wakaf & program keusahawanan sosial.](#) **In: Filantropi Islam dan wakaf korporat di Malaysia** Penerbit IKIM/IKIM Press . ISBN 978-983-2718-75-8 , pp.99-122

2018 [The role of regulatory system in ensuring halal compliance among poultry firm operators in Malaysia.](#) **In: Proceedings of the 3rd International Halal Conference (INHAC 2016)** Springer . ISBN 978-981-10-7256-7 , pp.387-395

2018 [Best practices of waqf: experiences of Malaysia and Saudi Arabia.](#) **In: Waqf and socio-economic development** IIUM Press, & Islamic Research and Training Institute (IRTI) . ISBN 978-967-418-398-1 , pp.68-98

2016 [Issues and challenges in enhancing the efficiency of Waqf institutions: the case of selected Waqf institutions in Malaysia.](#) **In: Essential perspectives in Islamic economics and finance** Kulliyah of Economics and Management Sciences, International Islamic University Malaysia (IIUM) and Islamic Research and Training Institute (IRTI) @Islamic Development Bank . ISBN 978-983-44368-1-8 , pp.542-558

2011 [The role of Muslim women in generating household income through micro or small scale enterprises: the case study of Amanah Ikhtiar Malaysia.](#) **In: Reading on women issues** IIUM Press . ISBN 9789670225838 , pp.41-80

2011 [Case studies in international economics.](#) **In: Case Studies as a Teaching-Learning Tool in Economics, Finance and Quantitative Courses : an Instructor's Perspective** IIUM Press . ISBN 978-967-418-185-7 , pp.13-18

2011 [Zakat as a source for microfinancing.](#) **In: Zakat and its poverty alleviation goal** IIUM Press . ISBN 9789674180119 , pp.152-166

2010 [Are there prospects for future economic integration among Muslim countries? Evidence from selected OIC countries.](#) **In: Proceedings of the Seminar on Research Findings 2009** IIUM Press . ISBN 9789670225012 , pp.3-28

2009 [Review of current practices and development of Islamic micro credit and micro financing.](#) **In: Proceedings of the Seminar on Research Findings 2008** IIUM Press . ISBN 9789833855780 , pp.247-264