

Food Security, Affordable Housing, and Poverty

An Islamic Finance Perspective

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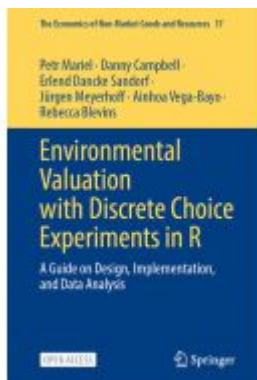
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Details

This book is the product of an attempt to look differently at the issue of poverty, along with food security and affordable housing. There is a tendency in conventional economics and finance literature to be apologetic when dealing with globally prevailing and unfair economic and financial systems. Islamic economics and finance academia is not immune from this tendency. The book aims to raise awareness about the root causes and suggests novel proposals that will lead to sustainable solutions. It is based on the understanding that if we continue doing more of the same things, we cannot expect to produce different results.

This book is also premised on the understanding that the financial sector can promote economic progress only if it channels capital to the most productive use while avoiding moral hazard and adverse selection. The issue of collateral taking promotes a situation where financial institutions prefer to lend only too big-to-fail structures for shelter and food sectors that fuel poverty and inequality. This adverse selection ultimately gives rise to food security and affordable housing issues. This indicates that financial liberalization is not the solution to dealing with poverty and inequality. Instead, strong policy initiatives and financial regulations to direct capital to provide long-term sustainability are needed.

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