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Shanmugam, B., & Rina Zahar, Z. (2009). A Primer on Islamic Finance. *Economics generally makes the assumption that human behavior is rational and, therefore, takes rationality as given. Religion, in contrast, considers humans to be fallible (thus potentially irrational) and aims to influence our behavior. Bringing religion into our economic lives, then, necessarily means bringing moral values into what is supposed to be free of such values. Some would think that never the twain—religion and economics—shall meet, but in reality, they do. Moral values, often derived from the major religions of the world, are increasingly being introduced into our economic lives in the form of environmental concerns, protection of the rights of labor, and promotion of fairness in trade. In finance, the increased level of interest in socially responsible investments is a good case in point. It is in Islamic finance, however, where economics and religion really come together. The rise of modern Islamic finance in various parts of the world has motivated many, whether academics or*

practitioners, to understand it. Investment professionals, including CFA charterholders, are no exception; they want to learn about Islamic finance because they are working in this industry, are considering joining it, or simply want to quench their intellectual thirst. Not surprisingly, many books have been written on Islamic finance to meet this demand, but there is a scarcity of introductory texts that are simple but comprehensive. This monograph is one such text—reader friendly and wide in scope: It covers basic Islamic financial concepts (such as riba and gharar), markets (banking, capital markets, insurance), products (bank accounts, equity funds, and sukuk), and issues, such as corporate governance and risk management. In presenting the material, the authors, Zaha Rina Zahari and Bala Shanmugam, with the assistance of principal researcher Lokesh Gupta, have made extensive use of the experience of their home country, Malaysia, which is perceived as the most advanced and liberal model of modern Islamic finance. This monograph helps the reader understand that the Islamic finance industry does not have global Shari'a standards to decide what is and isn't compliant in every part of the world. Moreover, many observers note that there is a gap between the theory of Islamic finance and its practice; they argue that the industry is putting form over substance to merely replicate conventional financial products. The debate evokes much passion, and it seems to be gaining momentum as Islamic finance gains market share and attention. But debate is an inevitable consequence of the merger of faith and finance and, in particular, of the

emergence of Islamic finance. In the current global financial crisis, the intellectual environment seems to have become more conducive to considering alternative methods of meeting financial needs and increasing the role of moral values in our economic lives. This monograph is, therefore, in tune with the times. The Research Foundation of CFA Institute is pleased to present A Primer on Islamic Finance.
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Wigley, S. (2005). Basic Income and the Means to Self-govern. *One line of argument in defense of an unconditional basic income is that it reduces the dependence of less advantaged citizens on others. However, its claim to help ensure individual self-government is undermined by the fact that it is consistent with social and economic inequality. For those who are more wealthy and talented are better placed to influence the democratic decision-making process according to their interests and contrary to the interests of those who are less advantaged. In sum, a basic income does not provide the sufficient conditions for equal citizenship. One solution to that problem, defended by Rousseau, is that in addition to a social minimum, material inequality should be moderated. In this paper I argue*

that such a measure is unnecessary provided that we can insulate the political decision-making process from the background inequalities. It is argued, following a recent innovative proposal by Bruce Ackerman and Ian Ayres, that to ensure the effective right to self-government the basic income should be complemented by a voucher of equal value to be used by each and every citizen as a campaign contribution to a candidate of their choice.

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