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The harmonization of Islamic Law rulings, UN Convention and civil law on contemporary issues where there is no textual evidence, opinion of classical jurists, or fatawa might help in these circumstances. Certain strict limitations and principles laid down by Muslim jurists are maintained and fol-

lowed.

Standardization and Harmonization. As a member of the Islamic Financial Services Board, the SECP is aiming to reach the highest level of standards in order to be at par with the international regulators for ensuring effective and efficient regulation of the Islamic capital market in Pakistan.

Instances of such harmonization can be found in the family law legislation introduced by many Muslim countries in the second half of the 20th century. The Shariah laws of polygamy and divorce were changed in some respects but retained in others.

Harmonisation in arabic term known as tawfiq which means to bring one thing (two or more different types of ideas) into harmony or agreement with another 2. Malaysia, a country within Islamic law and the common law traditions, the term harmonization of laws refers to the integration between Islamic and common laws.

International Organizations, including UNCITRAL, face when dealing with harmonization and unification of international commercial law. Consequently, the intention is that such problems are taken into account in order to improve the effectiveness of harmonizing/unifying instruments and mechanisms.²

of harmonizing the Shariah and civil laws in a small island nation, with its adolescent legal system and recent political upheaval, and one which still largely remains dependent on foreign support. Moreover, we have to also consider the usual suspects such as the erosion of Islamic morality in a globalised society and the difficulties in

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In Aceh, it is important in purchase agreement to make a model harmonization of Islamic law, customary law and Western civil law. The process of ijab and qabul is done by the people of Aceh in the belief that transactions have to be legal both under the laws of the country and under Islamic law. Despite the fact that

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The government legalized Islamic law in national legislations, which are in effect for Muslim people. To facilitate dispute settlement, there is a religious court to solve Islamic dispute based on Islamic Law. The existence of Islamic law in Indonesia and Malaysia has similarity and differentiation.

The Islamic banking industry has grown rapidly over the last few years. However, an examination of Islamic banks and the wider industry, raises a number of issues.. Before going into the discussion of issues, following is a general overview which can cause some of the issues:

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