6th World Congress of Muslim Librarians and Information Scientists 2011

Intellectual Transformation: Harnessing and Preserving Islamic Knowledge and Resources towards the Renaissance of Ummah

Cultural Activity Centre, International Islamic University Malaysia

16 - 17th November 2011 / 20 - 21 Zulhijjah 1432H

Organised by:

In collaboration with:
Abstract: The emergence of the Islamic finance is evident of the revival of Islam and the desire of Muslims to live all aspects of their lives in accordance with the teachings of Islam. In many Islamic countries the Islamic Finance is emerging to satisfy the Muslims who are observing the prohibition of interest based transaction in their financial matters. This paper reviewed articles related to dissemination of information in the Islamic Financial institutions. Researchers come from different backgrounds are economists, financial professionals and Shariah scholars. Therefore, Researches in IFIs are diverse due to the different background of researchers such as economists, financial professionals and Shariah scholars who are specialized on the Qur’an, hadith, ijtihad, and the practices instituted by earlier scholars.

The current dissemination methods of Islamic Finance are involvement of Institutions in collecting and compiling of Fatwa rulings of their Shariah board, conferences and seminars, universities, Islamic economics research institutes and Islamic banks and external sources such as government and industries.

It was found that Islamic Finance literature is scattered among several databases, numerous journals exclusively devoted to Islamic Finance are being published in many different parts of the world, applied research is conducted mostly in the corporate world and less publicly available, data on applied research is less accessible than that from academic centers, the dissemination happens much less within the industry and most developments and findings tend to stay within the institution of origin and there is a lack of coordination. It was also found there is no specialized indexing service exclusively in the area of Islamic Finance; therefore, it is difficult for any researcher to locate or obtain information.

There is a need to coordinate the research efforts that are going on in different parts of the globe, in order to avoid overlap and conflict. In order for these research efforts to achieve wider dissemination (articles, books, conference papers, etc.) must be included in an international database. Major centers of academic and non-academic research need to communicate with each other about their research projects in Islamic Finance.

Introduction

The prohibition of riba (interest) has been interpreted “as any unjustifiable increase of capital whether in loans or sales” which is the central tenet of the Islamic economy. This prohibition is based on arguments of social justice, equality and property rights. Therefore, in many Islamic countries the Islamic Banking and Finance is emerging to satisfy the Muslims who are observing the prohibition of interest based transaction in their financial matters (Haq, 2004). As a significant progress has been achieved in the development of the overall Islamic financial institutions and products that has been reinforced by the strengthening of the regulatory, Shariah and legal dimensions, there is a need for effective dissemination of information to promote greater worldwide awareness on Islamic finance, to create a more well-informed society on the virtues and benefits of the financial services being provided (Zeti, 2004). Providing information and knowledge is thus integral in our endeavor to steer the sustainable development and growth of the Islamic financial institutions.
Disseminating information in financial industry encounters a lot of challenges due to its heavily dependency on information, particularly when it’s in the early and pre-mature stage as it is the case in Islamic Finance. The Islamic financial institutions need to develop a system to disseminate information that helps employees to use and employ them for the benefit of the institution and investors to know more about the new products, transactions of Islamic banks, resources, methods of funding, investment methods, Banking service methods, Islamic Banking revenues and monetary policies of Islamic Banks supervision and follow up the growth of their banks.

Islamic Financial Institutions (IFIs) witnessed an average annual growth rate of 23% (approximately) during the period 1993-2003, and 20% since 2003 (CIBAFI, 2004). IFIs offer a wide range of Islamic financial innovations starting from the simple contract of profit-sharing agreement (Mudaraba), which is similar to time deposit in conventional banks, to Issuing Islamic bonds (Sukuk) and derivatives (Garas, 2008). There is a scarcity of theoretical literature in IFIs. IFIs need to educate the international investors with their Islamic ethical foundation that is embedded in their products and their mark-up in each transaction (Hassan, 1999; Baldwin; Humayon and John, 2000; Suseno, 2002). IFIs offer an uncertain rate of return to the investors and in case of incurring any risk; it should be shared between the bank and the investor. This system allows IFIs to adjust the value of their assets and liabilities according to any changes in the fair market value of the investment. This means the loss is always shared between the IFI and the investors.

According to Islamic Shariah, IFIs cannot be involved in the production or distribution of specific activities which are forbidden by Islam such as alcohol, pork, and gambling. In replacement, they should invest in long-term assets such as Profit Sharing Agreement (Mudharabah), Cost-Plus-Financing (Murabaha), Equity Participation (Musharaka), and Leasing (Ijarah). These activities are based on real assets rather than financial assets (Bahrain Monetary Agency, 2006).

Benefits of information in IFIs

The Al-Baraka Banking Group fatwa collection came to introduce Islamic economics and transactions to English speaking individuals and communities parallel with recent rapid expansion and development in the field of Islamic banking and in conformity with the general objective of land reconstruction and development as well as dissemination of Islamic principles and values in economics & finance.

Types of Islamic Financial Institutions

IFIs have increased substantially in the Middle East and North Africa (MENA) countries and went further to the Far East and Europe. Among all the countries that host IFIs, Bahrain stands as a pioneer in hosting the largest number of IFIs (37 banks) in spite of its smallest size.

• Islamic Banking and Finance organizations such as Institute of Islamic Banking and Insurance (IIBI), Islamic Banking and Financial Network (IBF NET)
• Islamic Finance Research and Training Institutions such as Islamic Research and Training Institute (IRTI), Islamic Financial Services Board (IFSB) and Harvard Islamic Finance Project IFP Data-Bank.
• Islamic Banks, most of the Islamic banks are local or regional banks such as Kuwait Finance House and Bahrain Islamic banks. The only Islamic bank that is well established with 203 branches in 10 countries is Al-Baraka Banking Group (Garas, 2008).
• Educational Institutes and International Centre such as International Centre for Education in Islamic Finance (INCEIF), Islamic Banking and Finance Institute Malaysia (IBFIM).

In 2001, the General Council for Islamic Banks and Financial Institutions (CIBAFI) was established in Bahrain to develop and manage a comprehensive database dedicated for IFIs including administrative and
financial information since 1998. Currently, CIBAFI is considered the only reliable source of information about IFIs at the global level (CIBAFI, 2004). In 2001, the International Islamic Financial Market (IIFM) was founded with the collective efforts of the central banks and monetary agencies of six countries to facilitate secondary markets for Islamic instruments. It has two primary roles: market education and Shariha authentication, which contribute to more self-regulation and promotion of Islamic money and capital markets. In 2003, the Islamic Financial Services Board (IFSB) was started in Kuala Lumpur to serve as an international-standard setting body of regulatory and supervisory agencies (http://www.ifsb.org). The IFSB is focused on the structured regulatory convergence of supervisory standards. This international convergence is meant to achieve comparable standards of capital measurements and capital standards. In 2005, the Central Bank of Bahrain established The Liquidity Management Centre (LMC) for the purpose of providing secondary market buyer for Islamic bonds (Sukuk). The LMC plays a key role in the creation of an active inter-bank market which will assist Islamic financial institutions in managing their short-term liquidity (http://www.lmcbahrain.com). In 2005, The Islamic International Rating Agency (IIRA) started operating in Bahrain to assist in the development of the regional financial markets by providing an assessment of the risk profile of entities and instruments which can be used as one of the bases for investment decisions (http://www.iirating.com). The IIRA provides different services of rating such as sovereign ratings and credit ratings which include assessment of an entity’s ability to repay the debt obligations in timely manner. Also, it provides the service of Shariha quality rating that includes the assessment of the level of compliance with Shariha principles.

**IFIs Information types**

IFIs have two types of institutions which are academic and commercial. The first one deal with universities, research centers and information services centers. While, the second institution has more concern about the Banks and investment agents. There are also two types of information in Islamic Financial Institutions namely are research information and financial information such as profits and loss statement, sales data, revenues and paid up capital. It reports on a Bank income, expenses, and profits over a period of time. A Profit & Loss statement provides information on the operation of the Bank. These include sale and the various expenses incurred during the processing state. Existing infrastructure must be utilized in an efficient manner to effectively disseminate information on Islamic financial products and services including by leveraging on the information and communication technology. Information can be in various forms, with the objective of enhancing financial literacy in Islamic finance in our community (Zeti, 2004).

The financial institutions have two types of information in-house that deals with internal such as documentations, managerial information, processing information, products and services information and outhouse which deals with external such as partners, shareholders, investors and clients. The Islamic financial infrastructure needs to be continually enhanced to meet the new, more complex and differentiated demands of the various economic activities of the respective sectors of our economy. Of importance is the need to provide a mechanism to ensure accessibility to information by the public on Islamic financial services and products (Zeti, 2004).

Effective dissemination of information will provide consumers and businesses with the necessary information to undertake the financial transactions with awareness of their rights and accountabilities. In making financial decisions, consumers require various information and details about the processes and documentation involved, the relevant fees and charges to be incurred and the risks and benefits of each type of financial product or service. This will allow consumers to be aware of the opportunities available, actively manage their financial position and at the same time safeguard their financial future (Zeti, 2004).
Types of publication

Ali (2007) found that the Middle East has produced substantially more non-journal publications, particularly monographs and conference proceedings. There two major types of publication in Islamic financial institutions namely are academic research and applied research. Academic research, which includes theoretical studies, is by far the more prominent, and is conducted at universities, colleges, and research institutes. It is mainly conducted by economists, professional researchers, Shariah scholars, and students. While, applied research is conducted mostly in the corporate world and yields relatively less publicly available written material.

Data on applied research is less accessible than that from academic centers, as most research is not published. For instance, several IFIs have undertaken a research project of collecting and compiling fatwa rulings passed by their Shariah board such as “Al-Rajhi Research Centre, Kuwait Finance House and Dallah al-Baraka Research Center”. Other research centers have been working on a project of Encyclopedia and directory of Islamic financial Institutions and provide online services such as the General Council of Islamic Banks and Financial Institutions database (CIBAFI) (http://www.cibafi.org), the IFP Data-Bank (http://ifp.law.harvard.edu) and the Islamic Banks and Financial Institutions Information System (IBIS) was established to provide comprehensive data and information on the activities of Islamic finance institutions, up-to-date research and literature.

In short, the dissemination of research happens at various levels. Academic work is generally published first as articles in journals and then in the form of monographs. Avenues also exist for the distribution of theses. Scholars also tend to distribute their research themselves, through seminars, conferences, workshops, and even class lectures. The dissemination happens much less within the industry; most developments and findings tend to stay within the institution of origin. However, they are sometimes unveiled during conference presentations and seminars. Other popular means of dissemination, for both applied and academic research, are conferences, seminars, secondary sources such as bibliographies and databases and Journal articles.

Academic information

This paper aims to investigate the dissemination of information in Islamic Financial Institutions (academic and applied researches). The development of the Islamic Finance (IF) industry is closely linked to the research pursued in its field. Academic institutions are the primary centers for research in IFE, offering postgraduate programs and comprising the majority of researchers present in each region. Research for doctoral degrees in India, Malaysia, Indonesia, and Pakistan has been substantial but since it is not surveyed by secondary services it is difficult to assess, because there are not accessible through databases or any other online system. Tremendous efforts have been made in organizing information in Islamic economic which can be categorized in three stages namely are bibliography of terms and printed sources in Islamic economics (Pre 1980)

1- Printed bibliography
2- CD-ROM and Online Databases (work station)
3- World Wide Web

Firstly, there were quite good numbers of bibliographies which have been compiled on Islamic economics and Islamic banking. These bibliographies cover published and unpublished material including mimeographs in different languages, and

1) There is no doubt that these bibliographies provide researchers at least first hand information of the literature on Islamic economics and finance. Bibliographical, indexing and abstracting services play an important role in repackaging the information reported in the primary sources of the researchers. As bibliographies are indispensable aids to research particularly in the field of Islamic finance and economics, it is extremely necessary that their updating process should be continued (Hassan, 2007).
Muhammad Akram Khan (1973) produced an annotated bibliography along with a glossary of terms used in Islamic economics. The same work was updated and published as a monograph in 1983. It contains a total of 749 items (629 in the main bibliography and 120 in the supplement to the bibliography).

Muhammad Nejatullah Siddiqi’s (1974) carried out a survey of contemporary literature that contains 700 items covering different languages, mostly English, Arabic and Urdu. This bibliography is included as a chapter in the monograph entitled Studies in Islamic economics (a selection of conference papers of the First International Conference on Islamic Economics held in Makkah, Saudi Arabia, 21-26 February 1976).

Nienhaus (1982) compiled a bibliography entitled Literature on Islamic economics in English and German. The intention of this work is to assist users interested in Islamic economics and the items included in this work are articles, memorandums, monographs, reports, etc. It has 941 items covering material both in English and German from 1911 to 1981.

Tariqullah Khan’s bibliography (1984) sponsored and published by the Islamic Development Bank, has added items from 1955 to 1984, of which 256 items are from 1980 to 1984. A majority of them do not have proper bibliographic information.

Mohammed A. Mannan (1984) has also compiled an annotated bibliography of all published material by the International Centre for Research in Islamic Economics (ICRIC), King Abdulaziz University. This only contains items of the ICRIC.

A review of the bibliographies indicates the degree of overlap among these compilations. It appears that most material comes from unpublished conference papers, reports, mimeographs, pamphlets, etc. Published papers in journals and published conference proceedings are also included. A majority of items are pre-1980.

For example an analysis of Presley’s work (1988) of the bibliographies published such as “Journal articles 243, Conference proceedings 120, Books, reports, mimeo 133 and Theses 10” that covered items start from the 1950s, it revealed the following breakdown:

- 1980s 149
- 1970s 176
- 1960s 099
- 1950s 060
- Pre-1950s 006

Later in 1993, the Islamic Research and Training Institute of IDB, published a serious work in the field of Islamic Economics entitled: A Bibliography of Islamic Economics which contribute to systematization of bibliographic control of literature on Islamic economics (Hassan, 2007).

Khan (1995) compiled a bibliography consisting of 1,621 items in the English language covering the early 1970s until 1993 which that included published and unpublished sources, including books, articles, dissertations and conference papers(Hassan, 2007).

Islahi’s (2005) book, Contribution of Muslim Scholars to Economic Thought and Analysis was a remarkable contribution in the area of history of Muslims’ economic thought covering the period 632-1500 AD.
One of the most important compilations on the subject of Islamic banking and finance was Tahir’s (2007) work entitled “Islamic Banking Theory and Practice: A Survey and Bibliography of the 1995-2005 Literature”. He published a classified bibliography of the Islamic banking and finance literature produced during 1995 up to 2005 (Hassan, 2007).

2) There are wide varieties of full text databases available with abstracts in the area of Islamic economics which have reached a vast potential for further theoretical as well as empirical research. These theoretical resources have led Islamic finance and banking to become one of the most professional and fastest-growing industries in the world (Hassan, 2007).

Harvard’s Islamic Finance Project Data-Bank (IFP Data-Bank)
In 1995 the Islamic Finance Project (IFP) was founded by the Harvard University Center for Middle Eastern Studies (CMES). The (IFP Data-Bank) is a comprehensive collection of research information pertaining to the increasing important field of Islamic finance. It aims to assist academics, researchers and professionals who require relevant academic information related to Islamic economics and finance, and pertain to sharia rulings and sources. IFP Publications such as Shariah and Glossary of Islamic finance databases is a web-accessible bibliographical database via the IFP website. Over 9,000 original records can be accessed free of charge by researchers around the world. The Data-Bank approach is encyclopedic in scope, yet remains very accessible. While IFP is continually trying to create a more user-friendly interface in the layout of the Data-Bank the latest released version has been enhanced and allows users to submit any new items as well as comments/suggestions for its improvement.

Ali (2007) found that there is a noticeable growth in the information sources (articles, books, conference papers, and other materials) of IFP Data-Bank. Prior to 1980 the collection was very low, with only about 238 publications. The number sharply increased to 1098 publications by the next decade 1980-1989. In the following decade, 1990–1999, the number more than doubled to 2722 publication. With the first decade of the third millennium up to date, the number exceeds 9000 publications. He recommended that there is a need to coordinate the disparate research efforts that are going on in different parts of the globe, in order to avoid overlap and conflict. In order for these research efforts to achieve wider dissemination, information produced (articles, books, conference papers, etc.) must be included in other international databases and important secondary sources. Academic research centers need to communicate with each other about their research projects and to improve incentives to promote greater interest in IFE research.

3) Databases on Islamic Banking and Finance Information, there are numbers of research centers and commercial organizations are working in the areas of Islamic banking and finance information and research. These institutions have been providing databases and information on Islamic banking and finance. Some of the important databases in the field of Islamic banking and finance studies are given below:

1- The General Council of Islamic Banks and Financial Institutions (CIBAFI) database has prepared a directory of Islamic financial institutions and important personalities in Islamic finance. This information is available as an online secondary database can be accessed through (http://www.cibafi.org/)

2- Islamic Finance Information Service (IFIS) of Internet Securities International (ISI) provides Islamic finance industry information. This database is designed to meet the requirements of Shariah compliant finance industry participants and researchers. The IFIS includes following information in their databases, it cab accessed through the IFIS website is at http://ifis.securities.com

3- The Islamic Development Bank (IDB) launched the Islamic Banks and Finance Division (IBFD) of IDB’s Islamic Research and Training Institute (IRTI) has been entrusted with the task of
developing an information system encompassing data of Islamic Banks and other financial institutions. The Islamic Banking and Finance Information System (IBIS) system includes a database information of Shariah cases collection “legitimacy” which consists of all jurisprudence published for Shariah scholars and their opinions in the field of Islamic banking and finance, and the analytical and detailed of Islamic economics terms and encyclopedia that related to the financial products in Islamic jurisprudence, which contains instruments, arrangements and financial formulas that characterized the Islamic financial industry during the early period of Islamic history. It is a source and reference which assist researchers and professionals to develop appropriate and suitable products in accordance to the needs of Islamic financial services industry and also according to the current requirements.

The (IBIS) system also has Other information includes a database of the most prominent people and scholars in the field of banking and Islamic banking Sciences and database literature of Islamic economics and Islamic financial services, including research papers, scientific books and selected articles.

Applied Research

Numeric databases provide mostly numeric data such as statistics, financial data, census information, economic indicators, etc. They consist two economic data (GDP, wage) and financial data (stock market prices). Secondary databases also come from sources internal to Islamic institutes and Islamic banks or companies such as accounting and sales records, and from external sources such as government of the Muslim countries, industries, and Islamic finance industry research sources (Hassan, 2007).

For example, Al-Baraka Banking Group (ABG) present the English version of the book entitled (Shariah Opinions (Fatwa) to the Islamic banking and economics library, Islamic Financial Institutions, and students and researchers in different universities and research institutes. The book was issued as part of the series of computerized Shariah opinions (Fatwas) program whereby the series had covered Shariah opinions (Fatwas) of Murabaha, Mudharaba and Musharaka. These Fatwas from Shariah supervisory boards of different Islamic Financial institutions were compiled, sorted and indexed in a manner that facilitates their smooth retrieval to provide easy reference for researchers.

The (IBIS) information system provides various Islamic banking information sources to users, such as statistical data, financial profile, profit & loss accounts, Ratios, Bank Ratings, Shariah directory, who’s who, events and news. The system also allows online updating for bank information and also hyperlinks to financial institutions that have web sites (IBIS webpage).

1- Researches on Islamic finance products

Zuriah (2007) conducted an empirical research on takaful insurance, she found out that majority of Malaysians were aware about takaful. However, only 23% respondents have takaful coverage. And also 65% respondents have no intention to participate in takaful contract and not welling n the near future and this due to lack of knowledge about ht Islamic product (takaful). Thus, having proper channel of communication and information to educate Muslims about Islamic financial products have to be addressed and initiated.

Halima et al (2008) developed the Holistic Islamic Banking System (HiCORE), the research was conducted due to the current need for the existence of a full fledge Islamic Banking System based on the Syariah principles that allows for both virtual and conventional banking approaches. They argued that there is currently no totally holistic Islamic Banking System (that covers both deposits and financing), that makes it possible for banks to generate new Islamic products for customers based on Syariah
principles. Some of the systems such as MISYS Banking System, IPBS and PTC Banking System are all either partly or not at all Syariah compliant. They attempted to upgrade the acceptability process of the Islamic Banking and Finance products globally and to standardise universal standard. HiCORE adopted the Knowledge Base Architecture based on sources of the Islamic Jurisprudence. The knowledge base consists of integrated sources of jurisprudence related to Islamic principles in running business, trading, loan, investment and related activities from Al-Quran, Al- Sunnah, Al-Ijma’, and Al-Qiyas. In short, the design of HiCORE was to make it possible to create innovative Islamic retail (Deposit and Financing) products much easier and faster than it is currently possible, based on globally accepted as well as standardized International Islamic Banking Jurisprudence (principles, laws and standards).

B.Z. Halimah (2009) HiCORE makes it possible for banks to generate new Islamic products based on current and future Syariah principles. In order to allow the creation of new Islamic products based on the Syariah laws and jurisprudence, semantic technology needed to be applied to the engine, so that the parameters or rules can be applied to the right Syariah principles for the right Islamic products required. This was done by creating semantic ontology based on financial syariah ontology. The first step is creating the mapping of rules, syariah principles and possible new products. Next, the financial Syariah ontology was created and embedded in the engine of the parameter module in order to allow the creation of new Islamic products based on Syariah principles. The novelty of this system as can be observed from the flow is that there is no Islamic banking system available anywhere in the world that allows users to create new products through parameter-driven approach and also allows users to check on the source of the principle from a Dalil, the Rukun and the Syarat. This not only educates the bank officers involved in handling the Islamic products but also the customers who wants to know about the Islamic products offered. Both banks and clients will be more confident with the products involved.

Internally, the investors still rely on the conventional banking system because the current number of IFIs is not large enough to meet the need of OIC member countries, the contribution of IFIs in money and capital markets is restricted by SSB and the customer service inside the IFIs is still premature to attract new clients. Furthermore, IFIs lack a solid regulatory system to unify their products and transactions such as the issuance and trading of Sukuk. Their products are not totally promoted to the international investors and their system is not completely regulated and recognized by central banks. Externally, the lack of communication between IFIs and the other members in the financial markets creates a gap between them and leads to lack of awareness about IFIs products and customer cautiousness towards the IFIs activities. IFIs need to establish effective communication with their counterparts to correct any misunderstanding and facilitate the process of entering the global market.

Halima (2010) With an Islamic worldview, Islamic banks and financial institutions should be able to pursue transactions manifesting the Quranic conception of trading and commerce (al-bay) as an alternative to riba through the creation of Islamic banking products. Islamic products such as Al-Bai Bithamin Ajil, Murabahah, Salam, Istisna’, Ijarah, Musharakah and Mudharabah with its element of risk-taking must be evident and known to the customers in the contractual obligations undertaken (Daud, 2008).

She developed a HiCORE system to create new Islamic products based on the Syariah principles and also allow users (banking staff, Syariah advisors, executives as well as customers) to understand the characteristics and also the source of the dalil on riba (based on Al-Quran and Sunnah), Hukum and Syarat related to the Islamic product created (Halima, 2009).
INTERNET

By using cyberspace, the world is only a mouse click apart, we can not only share information quickly and efficiently, but we can also bring down barriers of linguistic and geographic boundaries. While taking advantage of Internet, Islamic banking and finance professionals still have a long way to go to derive maximum benefit from it. Different websites on Islamic banking and finance are freely available but we find that many do not avail of its benefits. As different websites provide different kinds of information, an internet surfer cannot locate these sites easily. Although there are some websites providing information these do not provide sufficient information as they should. The website provides an analysis facility to chart historical data, in addition to reference to the rules and regulations in the conduct of the Islamic money market transactions. It thus aims to effectively meet the information requirements of bankers, financiers, statisticians, economists, researchers and prospective investors as well as increasing awareness of both domestic and foreign users. Moving forward, the website will be linked with other markets to serve as a platform for exchanging information and knowledge (Zeti, 2004).

Another important trend in the last decade was that the majority of financial institutions have created websites to share their information. They upload their annual reports, product information, and even collections of essays and papers providing background information on the field of Islamic Banking Finance. When Vogel and Hayes conducted the Islamic Investment Study at Harvard University in the mid 1990s (Vogel and Hayes, 1998) collecting data from Islamic financial institutions was a challenge. Hassan (2007) focused on different sources of secondary databases in the area of Islamic economics and finance. He found that there has been an increase in the quality of published information in the field Islamic economics and finance. However, there is no specialized indexing service exclusively in the area of Islamic economics and finance, therefore, it is difficult for any researcher or economist to locate or obtain information on this discipline without going through various secondary sources. The bibliographic information in the area of Islamic economics and finance is scattered.

Recommendations

1. There is a need for specialized database that cover all Islamic Banking and Finance industry
Reference


General Council for Islamic Banks and Financial Institutions (CIBAFI)-Islamic Finance Directory (2004), p. 4


Halimah

