



Securities & Exchange Organization



Imam Sadeg University
Islamic Studies & Management Faculty



Iranian Association of Islamic Finance

Islamic Finance Research

35

Quarterly Journal of Islamic Finance Research
Vol. 15 | No. 1 | Serial 35 | Autumn 2025

**Jurisprudential-Legal Analysis of the Compliance of Deposit Contract with
Current Qard-ul-Hasana Deposit in Islamic Banking**
(pp. 1-40)

Gholam Ali Masouminia | Amir Yazdanparast*

**Khums and the Financial Sustainability of Religious Centers: A Qualitative Analysis Based
on Grounded Method**
(pp. 41-76)

Mohammad Nazaripour* | Mohammad Amin Gaieni

Providing Solutions to the Financial-Economic Challenges of Implementing Takaful in Iran
(pp. 77-138)

Mohammad Mahdi Askari | Farzan Khamesian | Saeed Sehat | Ali Akbar Samavatian*

**Jurisprudential Review of the Issuing Money Outside of the Sovereignty Based on the Typology
of Cryptocurrencies**
(pp. 139-180)

Seyyed Ahmad Ameli* | Aminaldin Shahidian

Designing Future Ijarah (Mawsufah fi al-Dhimmah) based on Imami Jurisprudence
(pp. 181-210)

Mohammad Rasoul Fakhreh* | Mohammad Mehdi Fereydouni

Designing a Model for Risk Management of Takaful Funds
(pp. 211-248)

Mehdi Lotfian | Saeed Moradpour* | Mojtaba Dastoori



In the Name of Allah the Compassionate the Merciful

Islamic Finance Research

35

Quarterly Journal of Islamic Finance Research

Vol. 15 | No. 1 | Serial 35 | Autumn 2025

In Cooperation With Iranian Association of Islamic Finance
and Support of Securities & Exchange Organization

Publisher: Imam Sadiq University

In Cooperation With Islamic Banking and Economic Studies Center of National Bank of Iran

Managing Director: Hosein Hasanzadeh Sarvestani Assistant Professor | Financial Management |
Imam Sadiq University

Editor in Chief: Gholam Reza Mesbahi Moghaddam Professor | Operations Research Management |
Imam Sadiq University

Manager Editorial: Abbas Pourhassan Yami

Editorial Board (In Alphabetical & Academic Rank Order):

National Board

Reza Tehrani

Professor | Financial Management & Insurance | Tehran University

Ali Rezaeian

Professor | Organizational Behavior Management | Shahid Beheshti University

Fereydoon Rahn timer Roudposhti

Professor | Financial & Accounting | Science and Research Branch | Islamic Azad University

Gholam Reza Mesbahi Moghaddam

Professor | Islamic Finance & Economics | Imam Sadiq University

Hasan Agha Nazari

Professor | Islamic Economics & Islamic Law | Research Institute of Hawzah & University

Gholam Reza Goodarzi

Professor | Operations Research Management | Imam Sadiq University

Mohammad Tohidi

Associate Professor | Financial Management | Imam Sadiq University | Tehran | Iran

Ali Saeedi

Associate Professor | Finance Management & Accounting | North Tehran Branch | Islamic Azad University

Ahmad Shabani

Associate Professor | Islamic Economics | Imam Sadiq University

Saeed Sehat

Associate Professor | Risk Management & Insurance | Allameh Tabatabaei University

Mohammad Talebi

Associate Professor | Financial Management | Imam Sadiq University

Gholam Ali Masuminia

Associate Professor | Islamic Economics & Islamic Finance | Kharazmi University

International Board

Muhammad Iman Sastra Mihajat

Professor | Islamic Banking | Universitas Muhammadiyah, Indonesia

Shariq Nisar

Professor | Economic | Rizvi Institute of Management, India

Advisory Board

Mohammad Hosin Ghavam

Assistant Professor | Financial Management | Imam Sadiq University

Editor, Voter and Cover Designer: Abbas Pourhassan Yami



*** First Released: Fall and Winter 2011**
License No. 22190 dated 03/30/1390 by
Iran's Ministry of Science, Research, & Technology.

*** Validated: as a "Scientific Journal"**
License No. 589786/18/3 dated 12/25/1392 by
Iran's Ministry of Culture & Islamic Guidance.

• Journal Overview •

Print ISSN: 2251-8290	Online ISSN: 2588-6584
Subject Area: Islamic Finance	Review Policy: Peer Review Double Blind
Release Frequency: Quarterly	Submission Procedure: Exclusively via the website
Website: https://ifr.isu.ac.ir	E-mail: ifr@isu.ac.ir Supporter: ifr.isujournals@gmail.com
Postal Address: Imam Sadiq University, Shahid Chamran Expressway, Tehran, Iran. P.O.Box: 14655-159	
Scientific Management & Editorial: Faculty of Islamic Studies and Managment. Phone No: +98 (21) 88080733	
Technical Management: University Research and Technology Deputy. Phone No: +98 (21) 88094915	
This Journal is fully open-access & all of its content is licensed under the <u>CC BY-NC 4.0</u>.	
The articles do not necessarily express the views of the publisher university.	
Printing Office: Imam Sadiq University Press 292 Pages	

• Indexing and Abstracting •



Article Directory

- **Jurisprudential-Legal Analysis of the Compliance of Deposit Contract with Current Qard-ul-Hasana Deposit in Islamic Banking 1**
*Gholam Ali Masouminia | Amir Yazdanparast**
- **Khums and the Financial Sustainability of Religious Centers: A Qualitative Analysis Based on Grounded Method 41**
Mohammad Nazaripour | Mohammad Amin Gaieni*
- **Providing Solutions to the Financial-Economic Challenges of Implementing Takaful in Iran 77**
*Mohammad Mahdi Askari | Farzan Khamesian | Saeed Sehat | Ali Akbar Samavatian**
- **Jurisprudential Review of the Issuing Money Outside of the Sovereignty Based on the Typology of Cryptocurrencies 139**
Seyyed Ahmad Ameli | Aminaldin Shahidian*
- **Designing Future Ijarah (Mawsufah fi al-Dhimmah) based on Imami Jurisprudence 181**
Mohammad Rasoul Fakhreh | Mohammad Mehdi Fereydouni*
- **Designing a Model for Risk Management of Takaful Funds 211**
Mehdi Lotfian | Saeed Moradpour | Mojtaba Dastoori*