Information on Islamic Banking and Economics as Represented by Selected Databases

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Islamic banking and economics (IBE) information has been searched in 31 selected DIALOG's Online and CD-ROM databases to assess and compare the amount of literature covered by international databases. An analysis of data revealed that the coverage of IBE literature is not available in any one database; rather, it is scattered in a number of databases. Each database has unique characteristics in their coverage pattern, therefore researchers in IBE need to search a number of databases for their research purposes. Of the 1215 records retrieved from the multiple databases, 89.0 per cent of the articles were indexed in separate databases; therefore the degree of overlap between and among the databases is minimal.

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¹For details see: Butterworths editorial staff (1986). *Islamic banking and finance*. London: Butterworths; el-ashker, a.a.

(1987). The Islamic business enterprises.

London: Croom Helm; 10BAL, Z. AND MIRAKHOR, A. (1987). Islamic banking.

Washington, DC: International Monetary

Fund; SIDDIQI, M.N. (1983). Banking without interest. Leicester: Islamic Foundation.

Introduction

Islamic banking is becoming increasingly popular in the Middle East and other Muslim countries, owing to the fact that Muslims living in these areas have changed their attitude towards investments and are finding ways to invest their funds according to Islamic faith. The demand for Islamic banking is becoming strong and as a result these banks in the Middle East and elsewhere are operating successfully. The concept of Islamic banking is of sharing the profit as well as the loss both by the bank and the borrowers. Islamic banking does not entertain a fixed interest rate policy on any deposit, while in Western style banking only the profit is shared by customers and not the losses. The investment structure of Islamic banking is based on principles laid down according to the Qur'an. All new concepts and practices of banking have to adhere to the Qur'anic concept of social justice. During the past few years, a majority of leading banks in the West have been exploring the nature of Islamic banking and its operations. As a result of this, these Western banks have initiated Islamic investment units in their banks. Islamic banking or Islamic investment concepts are based on the Islamic economic system, which includes matters such as not taking interest on deposits and at the same time paying an obligatory tax (Zakat System) of 2.5 per cent on the total deposits yearly.

Islamic banking and economics theory is not a new system, rather it has functioned from the beginning of Islam in 580 A.D. It was practised successfully for a few centuries and then, until recently, it became the subject of theoretical discussion.

Along with the rapid development in Islamic banking in the 20th century, there has been an increase in the quantity of information documented. Since there is no specialized indexing service exclusively for this discipline, it is difficult for any researcher or practitioner to locate or obtain information on this area without having to go through various secondary sources. Due to these reasons, a number of biblio-

graphies have been compiled on Islamic economics and Islamic banking. These bibliographies cover published and unpublished material including mimeographs in different languages, and their time coverage was limited to the early 1980s. Upon examination of these previously compiled bibliographies, there is overlap in their coverage of materials.

Islamic banking and economics (IBE) literature appeals to a specialized group of users. Most indexing and abstracting services are now in machine-readable form to facilitate the rapid retrieval of information on any given subject. As a result in recent years the emphasis has been shifted towards searching computer based databases: Online or Compact Disc-Read Only Memory (CD-ROM). Online and CD-ROM databases save the researchers time and provide rapid access through the use of BOOLEAN operators.

Methodology and purpose of the study

The overall objective of this study is to assess and compare the amount of literature covered by international databases on IBE. The two subjects are inter-related. Sometimes they are used as synonyms to each other and their usage and applications are inter-changeable. In particular this research will seek answers to the following questions: What are the similarities and differences existing among databases covering IBE information? What is the degree of overlap among the databases in retrieving IBE information? What is the average number of items retrieved from each database and their formats? What sources are generating more items and what are their countries of origin? Does each database cover the same basic resources for their indexing? Does each database cover a high percentage of different sources to generate their indexing?

The output of any database should not in any way be considered as an accurate measure of the quantity of IBE data; it is, however, an indicator of the quality of IBE publications indexed and abstracted by established secondary sources. The following limitations exist:

- 1. Papers may have been published in journals which are not indexed and abstracted by established secondary sources (databases).
- 2. All papers published in Arabic are not included due to the lack of Arabic indexes and lack of their coverage by secondary sources.
- 3. Finally, the study was confined to searching selected international databases using both CD-ROM and DIALOG.

The study was limited to searching international databases which provide researchers with easy access to hard copy through various document delivery centres. The previous bibliographies have included unpublished and rare material in different languages which is difficult or, in some cases, impossible for the researcher to acquire. The keywords in Table 1 were employed in searching the databases.

Both the CD-ROM and DIALOG's Online databases were searched for the period between 1980 and 1990. Some items published in 1990 may not have been included in the databases due to the time-lag between the journal publication and its coverage by secondary sources. Normally there is a time-lag of three to six months depending on the journal and its coverage by secondary sources. The DIALOG's Online databases were searched on 10 April 1991. The list of CD-ROM

Table 1. Terms employed for the full, comprehensive search

ISLAM? and BANK?	ISLAM? and INVEST?
ISLAM? and ECONOM? and not BANK?	MUSLIM and BANK?
ISLAM? and BANK? and LAW	MUSLIM and FINANC?
ISLAM? and FINANC?	MUSLIM and INTEREST
ISLAM? and FUND?	BANK? and SHARIA
ISLAM? and INTEREST	BANK? and RIBA

databases and DIALOG's Online databases are listed in Table 2 along with the dates when relevant.

In addition to the databases presented in Table 2, a number of other related international databases were searched but the response was negligible; only in one or two cases were a few records retrieved. The additional databases searched were as follows: BUSINESS DATE-LINE, CONFERENCE PAPER INDEX, ERIC, INSURANCE ABSTRACTS, MIDEAST FILE, PSYCH LIT, READERS GUIDE ABSTRACTS, WORLD AFFAIRS REPORT. Only one printed source was consulted — BRITISH THESES INDEX (BT) — to compare the similar data of US doctoral dissertations retrieved from the DISSERTATION ABSTRACTS INTERNATIONAL (DAI) database.

Table 2. Databases (CD-ROMs and DIALOG's Online) searched for terms listed in Table 1

AMERICAN BANKER (AB)* ABI INFORM (ABI) (1980-1986)* ABI INFORM (ABI) (1987-1990)** BOOKBANK (WB) (Latest edition 2/1991)** BOOKS IN PRINT (BIP) (Latest edition 4/1991)** BUSINESS PERIODICAL INDEX (BPI)** CANADIAN BUSINESS & CURRENT AFFAIRS (CBCA)* DISSERTATION ABSTRACTS INTERNATIONAL (DAI)** **ECONOMIC LITERATURE INDEX (ELI)*** FOREIGN TRADE & ECONOMIC ABSTRACTS (FTEA)* INFOTRAC ACADEMIC INDEX (AI)** INFOTRAC GENERAL BUSINESS FILE (GBF)** HARVARD BUSINESS REVIEW (HBR)* **HUMANITIES INDEX (HUM)**** INTLEC CD-ROM (IntIEC)** LEGAL RESOURCES INDEX (LRI)** LIBRARY OF CONGRESS-MARC (LC) including BIBLIOFILE** MANAGEMENT CONTENTS (MC)* NATIONAL NEWSPAPER INDEX (NNI)* PUBLIC AFFAIRS INFORMATION SERVICE (PAIS)*+ SOCIAL SCIENCES CITATION INDEX (SSCI)** SOCIAL SCIENCES INDEX (SSI)** SOCIOLOGICAL ABSTRACTS (SA)*

^{*} DIALOG's Online search conducted at the Bahrain Centre for Research and Studies

⁺ DIALOG's Online search and CD-ROM search.

^{**} CD-ROM search only.

Literature review

Among the earlier studies, the first work was carried out by Muhammad Akram Khan in 1973² when he 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 1983.³ It contains a total of 749 items (629 in the main bibliography and 120 in the supplement to the bibliography). A majority of the items included in this bibliography are from Urdu with transliteration. The annotations for all items regardless of languages were written in English. The importance of this bibliography lies in its annotations.

Another serious work in the field of Islamic economics was Muhammad Nejatullah Siddiqi's survey of contemporary literature. According to the author this survey was carried out in December 1974. It 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).

Volken Nienhaus, of Germany, compiled a bibliography entitled *Literature on Islamic economics in English and German*. According to the author 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,⁶ 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 has also compiled an annotated bibliography of all published material by the International Centre for Research in Islamic Economics (ICRIC), King Abdulaziz University.⁷ This only contains items of the ICRIC.

There have been a few more compilations. However, the recent work on this subject was by John R. Presley. This listed 506 items and its coverage starts mostly from the 1950s.

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, which is the most recent of the bibliographies published, revealed the following breakdown:

149	1980s
176	1970s
99	1960s
60	1950s
6	Pre-1950s
16	Items without date
506	Total

Regarding the type of material, those included in the Presley's bibliography are as follows:

²KHAN, M.A. (1973). Annotated bibliography of contemporary economic thought in Islam and glossary of economic terms in Islamic, Islamic education. Lahore: All Pakistan Education Congress.

³KHAN, M.A. (1983). *Islamic economics: annotated sources in English and Urdu*. Leicester: The Islamic Foundation.

⁴SIDDIOI, M.N. (1980). Muslim economic thinking: a survey of contemporary literature. In: *Studies in Islamic economics* (K. Ahmad, ed.). Leicester: Islamic Foundation, pp. 191–315.

⁵NIENHAUS, V. (1982). Literature on Islamic economics in English and German = Literature Zur Islamischen Okonomik. Koln: Al-Kitab.

⁶KHAN, T. (1984). *Islamic economics: a bibliography*. Jeddah: Islamic Research and Training Institute, Islamic Development Bank.

MANNAN, M.A. (1984). Abstracts of research in Islamic economics. Jeddah: International Center for Research in Islamic Economics, King Abdul Aziz University. ⁸атіууан, л.р. (1974). Dalil al-bahith fi'liqtisad al-Islami (A guide to researcher in Islamic economics). Al-Muslim al-Mu'asir (Beirut), pp. 142–151; POPOVICH, C.J. (1987). Business and economics databases online: environmental scanning with a personal computer. Boulder, CO: Libraries Unlimited; SABZWARI, M.A. (1986). Islamic economy: glossary of terms. Karachi: Economist Research Unit; SIDDIQUI, A.H. (1985). A bibliography of Islamic banking. Karachi: Islamic Documentation and Information Centre.

⁹PRESLEY, J.R. (1988). Selected bibliography on Islamic economics and banking. In: *Directory of Islamic financial institutions*. London: Croom Helm, pp. 78–99.

Journal articles	243
Conference proceedings	120
Books, reports, mimeo	133
Theses	10

Results and discussion

All items are retrieved from international databases by utilizing CD-ROM technology and DIALOG's Online system with the exception of the British Theses Index. Items retrieved from these databases were downloaded onto a Personal Computer by utilizing a database management software program CARDBOX-PLUS developed by Business Simulations Limited of London, UK. For the purpose of this research a local bibliographic format was developed as follows:

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Author(s)
Title
Type of material e.g. article, monograph, etc.
Source (complete information including pages, year, etc.)
Database(s) from where records retrieved
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The total items retrieved by searching the above selected databases between 1980 to 1990 were 1215. The detailed numbers of items pertaining to each database by year are reported in Table 3. There seems to be a variation in the publication pattern and the coverage of items by each database. The highest numbers were found to be published between 1985 and 1987 (see Figure 1). This may be due to the fact that in the 1980s more Islamic banks were opened and quite a number of meetings and conferences were called. Most items (477) came from a single LIBRARY OF CONGRESS (LC) MARC database; a few of the same items were also retrieved from other databases, such as BOOKS IN PRINT (BIP), BOOKBANK (WB), ECONOMIC LITERATURE INDEX (ELI), FOREIGN TRADE & ECONOMIC ABSTRACTS (FTEA) and SOCIOLOGICAL ABSTRACTS (SA). With respect to the published articles, the four top databases yielding the highest number of records are: INTLEC CD-ROM (IntlEC) (320), ELI (122), PUBLIC AFFAIRS INFORMATION SERVICE (PAIS) (101) and ABI Inform (84) (Figure 2). The overlap of items among the databases with ELI, PAIS, ABI and others are presented in Table 4. The overlaps reported among the databases in Table 4 are not high. The

Table 3. Number of records retrieved by year

	LC	ABI	SSCI	ELI	FTEA	BIP	WB	PAIS	SA	DAI	MC	SSI	ВТ	HUM	BPI	ΑI	IntIEC	GBI	LRI	AB
1980	36	3	0	13	1	1	1	5	3	1	3	0	0	0	0	0	0	0	0	0
1981	46	2	0	0	4	0	0	3	1	1	2	0	1	0	0	0	1	0	1	0
1982	47	2	4	20	6	1	1	10	1	5	1	1	3	0	3	0	14	0	0	0
1983	59	5	3	26	7	2	1	8	2	6	5	1	4	2	3	0	17	1	1	0
1984	51	6	0	10	4	1	0	6	2	8	2	0	2	0	3	0	36	0	2	2
1985	37	8	2	11	6	2	3	6	2	4	3	1	3	3	3	0	51	1	1	2
1986	35	12	4	7	1	5	3	15	3	5	2	1	2	1	5	0	73	5	0	6
1987	55	9	1	16	2	2	1	15	3	7	4	2	1	2	6	0	39	8	1	3
1988	37	5	4	7	4	3	3	15	1	3	0	0	2	2	8	6	43	6	0	1
1989	39	15	6	10	0	1	0	8	1	8	1	3	0	4	4	3	26	7	0	0
1990	35	17	1	2	1	1	1	10	1	1	1	2	1	1	1	3	20	8	1	0
Total	477	84	25	122	36	19	14	101	20	49	24	11	19	15	36	12	320	36	7	14

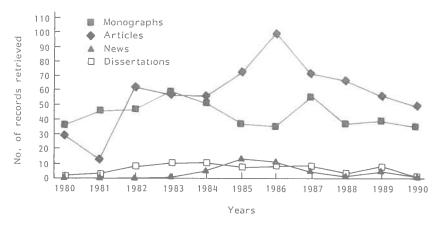


Figure 1. Output by types of materials (between 1980-90)

highest overlap reported was between IntlEC and PAIS, having 29 identical items, and the second highest was between PAIS and LC, with 20 identical items. The overlap between IntlEC and ABI was 19 items; between IntlEC and FTEA, 14; between IntlEC and ELI, 15 items. The others were below 15 items, which is not substantial when considering the total number of the items retrieved from each database. These overlaps were not sufficiently high to justify researchers ignoring any particular database. Researchers need to search all the databases for exhaustive retrieval purposes.

With regard to the coverage of different sources by databases, IntIEC's 320 articles, papers and news items came from 89 different sources; whereas ELI's 122 articles came from 34 different sources (23 different journals and 11 monographs (commissioned titles)). In the case of PAIS and ABI, 101 articles came from 57 different journals and 84 articles came from 32 different journals respectively (Table 5). From this table it is evident that the selection and coverage policy of indexing items from journals differ from one database to another. It appears that a few databases have indexed items from cover to cover whereas others have indexed only selected items from the source.

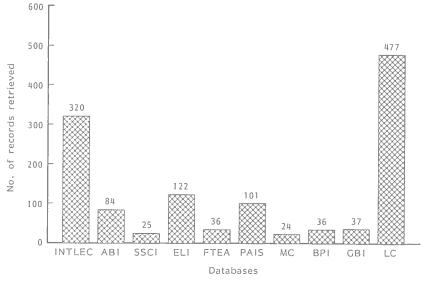


Figure 2. Total output from 10 selected databases (between 1980–90)

	ABI	IntIEC	PAIS	ELI	DAI	FTEA	GBI	BPI	LC	MC	SSCI	SA	вт	LRI	WB	HUM	ΑI	AB	SSI	BIP
ABI	84	19	9	10	0	1	20	17	0	12	4	0	0	0	0	0	2	2	1	0
INTLEC	19	320	29	15	0	3	14	9	4	5	10	0	0	0	0	0	4	4	0	3
PAIS	9	29	101	7	0	7	4	6	20	5	4	1	0	2	3	0	2	0	0	0
ELI	10	15	7	122	0	3	9	3	4	4	11	0	0	0	1	0	2	2	0	1
DAI	0	0	0	0	50	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
FTEA	1	3	7	3	0	36	1	1	9	0	2	0	0	0	1	0	1	1	0	0
GBI	20	14	4	9	0	1	36	8	0	7	4	0	0	2	0	0	2	2	0	0
BPI	17	9	6	3	0	1	8	36	0	7	0	0	0	0	0	0	1	1	0	0
LC	0	4	20	4	0	9	0	0	447	0	0	1	0	4	14	0	0	0	0	19
MC	12	5	5	0	0	7	7	0	24	0	0	0	0	0	0	0	0	0	0	1
SSCI	4	10	4	11	0	2	4	0	0	25	0	0	0	0	0	0	2	2	0	3
SA	0	0	1	0	2	0	0	0	1	0	0	20	0	0	0	0	0	0	0	0
BT	0	0	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
LRI	0	0	2	0	0	0	2	0	4	0	0	0	0	14	2	0	0	0	0	0
WB	0	0	3	1	0	0	0	14	0	0	0	0	0	2	14	0	0	0	0	0
HUM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	2
Al	2	4	2	2	0	1	2	1	0	0	2	6	0	0	0	0	12	0	0	0
AB	1	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	7	0	0
SSI	0	3	0	1	0	0	0	0	0	1	3	0	0	0	0	0	0	0	11	0
BIP	0	0	3	3	0	2	0	19	19	0	0	0	0	2	9	0	0	0	0	19

Most records (89.0 per cent) were reported as being not duplicated by any database, and the remaining 11.0 per cent of items were indexed by more than one database (Table 6). The two articles which were covered by seven databases were from *Euromoney* and *Finance & Development*.

The total output of material shown in Tables 7 and 8 and Figure 3 indicates that 51.7 per cent were articles, 39.3 per cent were monographs or reports; 3.5 per cent were news items, and the remaining 5.5 per cent were doctoral dissertations and theses accepted in the USA and the UK. Most monographs reported are published by institutions or societies in Third World countries in several languages, such as Arabic, Persian, Turkish and Urdu. This is in addition to the monographs

Table 5. Number of different sources used by a few selected databases (in rank order)

Databases	No. of articles	No. of different sources	Ratio
IntIEC	320	89	3.595
PAIS	101	57	1.771
ELI	122	34	3.588
ABI	84	32	2.625
SSCI	25	19	1.315
FTEA	36	18	2.000
GBI	37	17	2.176
SA	20	17	1.176
MC	24	12	2.000
BPI	36	11	3.272
HUM	15	9	1.666
SSI	11	8	1.375
Al	12	8	1.500

Table 6. Coverage of records by various databases

Coverage	No. of records
Not duplicated in any database	1079
Identical items listed in 2 databases	89
Identical items listed in 3 databases	24
Identical items listed in 4 databases	18
Identical items listed in 5 databases	3
Identical items listed in 7 databases	2
Total	1215

Table 7. Total output by types of material

Years	Monographs	Articles	News	Dissertations	Total
1980	36	29	0	1	66
1981	46	12	0	3	61
1982	47	62	0	8	117
1983	59	57	1	10	127
1984	51	55	5	10	121
1985	37	72	13	7	129
1986	35	99	11	8	153
1987	55	71	5	8	139
1988	37	66	2	3	108
1989	39	56	5	8	108
1990	35	49	1	1	86
Total	477	628	43	67	1215

Table 8. Total output by types of material

Monographs, reports, etc.	477	(39.3%)
Article from journals including		
commissioned titles	628	(51.7%)
Dissertations/theses	67	(5.5%)
News items	43	(3.5%)

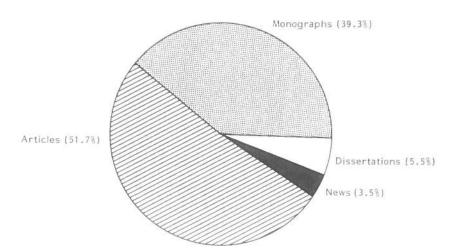


Figure 3. Total output by types of materials (between 1980–90)

Table 9. List of countries from where journals originated (in rank order) rank order)

USA	63	Canada	1
UK	46	Cyprus	1
Germany	16	Korea	1
France	12	Iran	1
Netherlands	10	India	1
Pakistan	10	Israel	1
United Nations	5	Malaysia	1
Hong Kong	3	Morocco	1
Lebanon	3	New Zealand	1
Italy	2	Philippines	1
Saudi Arabia	2	Qatar	1
Yugoslavia	2	Switzerland	1
Australia	1	Sri Lanka	1
Austria	1	Sudan	1
Chad	1	Turkey	1

published in English and other European languages, such as French and German. A few monographs were published by international publishers of US and UK origin and these are indexed by BIP, WB and PAIS (see Table 4).

Six hundred and twenty-eight articles of the total of 1215 items appeared in 192 different journals of international repute from 30 countries (see Table 9). A majority of papers were published in journals from the USA (63 or 32.8 per cent), the UK (46 or 24.0 per cent) and the remaining 83 titles were published in 28 countries (Figure 4). Table 10 provides the rank list of journals according to the total number of articles which appeared in these journals. The top five ranked journals are Journal of Islamic Banking and Finance, ARABIA, Euromoney, Pakistan and Gulf Economist, Journal of King Abdulaziz University: Islamic Economics. The above journals contained the largest portion of literature on IBE. Table 5 provides journal dispersion of various databases; the highest were in SA, SOCIAL SCIENCES CITATION INDEX (SSCI), SOCIAL SCIENCES INDEX (SSI), INFOTRAC ACADEMIC INDEX (AI), HUMANITIES INDEX (HUM) and PAIS while the lowest were in ELI, BUSINESS PERIODICAL IN-DEX (BPI) and IntlEC.

Thirteen monographs (commissioned titles) containing 84 papers on various aspects of IBE have been retrieved through the ELI database (see Table 11). These titles have contributed a large body of the literature for the ELI database. These papers have been classified as articles for the purpose of this research. If we eliminate these from the category of article, the total will be different and the journal title dispersion will be 1.5.

Six per cent of the total items (67) are from doctoral dissertations and theses accepted for higher academic degrees in the USA and the UK. A total of 50 doctoral dissertations were accepted from 32 universities in the USA. Temple, Claremont and Wisconsin-Madison universities accepted the most (see Table 12). In the UK, 17 theses were accepted by 13 universities. Exeter and Heriot-Watt universities each accepted three theses (see Table 13). These dissertations and theses constitute an important part of theoretical studies on the IBE.

Items retrieved from newspaper databases were not included in the

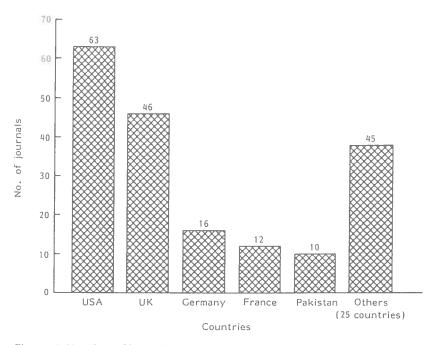


Figure 4. Number of journals covered by selected databases from different countries.

above figure of 1215. In order to see the trend of the coverage of newspapers, two databases were searched: National Newspaper Index (NNI) and Canadian Business and Current Affairs (CBCA); single

Table 10. Rank list of journals according to the frequency of articles

Journals	Frequency
Journal of Islamic Banking and Finance	64
ARABIA; The Islamic World Review	48
Euromoney	35
Pakistan and Gulf Economist	31
Journal of King Abdulaziz University:Islamic Economics	25
Middle East Business and Banking	17
The Banker	13
Far East Economics Review	12
Financial Times	11
Institute of Bankers in Pakistan Journal	9
Economics (Tubingen)	8
International Journal of Social Economics	8
The Economist	8
American Banker	7
Middle East Economic Digest (MEED)	7
Middle East Executive Reports	7
International Financial Law Review	7
International Journal of Middle East Studies	7
Arab Banker; Journal of the Arab Bankers Association	6
Muslim World	6
Economic Review	6
International Journal of Bank Marketing	5
Tiers-Monde	5
(There are 169 titles having frequency of less than 5 articles)	-

Table 11. List of commissioned monographs (in rank order)

Issues in Islamic Banking
Money and Banking in Islam
Studies in Islamic Banking and Finance
Theoretical Studies in Islamic Banking and Finance
The Roles of the Arab Development Fund in the World Economy
Monetary and Fiscal Economy of Islam
Global Economics and Religion
Trade in Transit, World Trade and World Economy
Challenge of Islamic Economics
Generating International Comparable Income Distribution Estimates
Research and Financial Services
Advances in International Accounting

source databases, for example Financial Times Company Abstracts, have been eliminated from the search. One hundred and ten items were retrieved from the NNI database and 13 items were from CBCA between 1980 and 1990. The detailed breakdown of the data are presented in Table 14.

Table 12. Number of doctoral dissertations accepted by US universities (in rank order)

Temple University	6
Claremont Graduate School	4
University of Wisconsin-Madison	4
University of California-Los Angeles	3
University of Southern California	3
University of California-Riverside	2
University of Maryland at College Park	2
University of Nebraska-Lincoln	2
University of Arizona	1
The Catholic University of America	1
Arizona State University	1
Boston University	1
City University of New York	1
Georgetown University	1
Golden Gate University	1
Harvard University	1
Michigan State University	1
Nova University	1
Princeton University	1
Stanford University	1
United States International University	1
University of Cincinnati	1
University of Colorado at Boulder	1
University of Kentucky	1
University of Maryland at Baltimore	1
University of Michigan	1
University of North Colorado	1
University of Missouri-Columbia	1
University of New Hampshire	1
University of Pittsburgh	1
Utah State University	1
Yale University	1

Table 13. Number of theses accepted for higher degrees by UK universities (in rank order)

Exeter University	3
Heriot-Watt University	3
East Anglia University	1
Edinburgh University	1
Glasgow University	1
Keele University	1
Lancaster University	1
Loughborough University	1
Oxford University	1
Reading University	1
Southampton University	1
Surrey University	1
University of Durham	1

Table 14. Islamic banking/ economics output as represented by newspaper index

New York Times	34
Christian Science Monitor	25
Wall Street Journal	17
Los Angeles Times	8
Reuter	7
Japan Economic News Wire	6
Toronto Star	4
Globe and Mail (Toronto)	3
Financial Times	3
Calgary Herald	3

Conclusions

Extensive IBE literature coverage is not available by using any one database. It is, therefore, confirmed that IBE literature is scattered among several databases. The overlap of records retrieved among these databases is not high; each database seems to have unique characteristics. For example, IntIEC has more coverage of Third World countries sources, whereas ELI has covered more commissioned titles (monographs having several contributions), ABI has more news items and feature articles, PAIS has more monographic coverage in addition to journal articles. The wider variation in the number of records retrieved by various databases is further evidence that there is a great disparity among them in the retrieval of records on IBE. Business, management and economics indexing services naturally retrieved more records than the other social science databases. LCI, BIP and WB have exclusive coverage of monographic literature. DAI and BT are the two sources for covering theses and dissertations completed in the USA and the UK.

Another interesting conclusion drawn from this research is that out of 1215 records retrieved from selected databases, 1079 records or 89.0 per cent were not duplicated in any database. Therefore, the degree of overlap of items between and among the databases is minimal.

The coverage of different journals by each database, according to the records retrieved, reveal that ELI, IntlEC, and BPI index about three articles from each journal. Whereas the high percentage of journal coverage came from INFOTRAC ACADEMIC INDEX (AI), SSI, SA, SSCI, PAIS, HUM and MANAGEMENT CONTENTS (MC) which have indexed less than two papers from each journal. This leads to the conclusion that the databases do not cover the journals in the same way.

From the point of view of researchers, among the databases searched ABI is the only database which yielded more items on IBE with abstracts while the remaining sources provided bibliographic information only. IntIEC in selected cases provides a brief summary of items. For theses, DAI abstracts provides abstracts written by the authors.

It is interesting to note that in the early 1980s, monographic literature dominated; however, this trend changed in 1985. Since 1985, journal articles were the major material retrieved from the selected databases. This indicates that more research is being conducted in the area of IBE and that researchers are using the journals as a medium for communicating their research findings. This coincides with the fact that the years 1986 and 1987 were the most productive in terms of yielding more records from selected databases on IBE.

The American, European and other developed countries' journals have dominated (80.0 per cent) in the publication of more papers on IBE than the journals from Third World countries. Thirteen per cent of journals from Third World countries came from 13 countries, but they contributed more than 200 records. This, however, may reveal that the literature of Third World countries has not been adequately covered by the Western indexing sources. Conversely, there are not many journals published from Third World countries in the field of social sciences. One of the problems facing the Third World is the short lifespan of the publications and long delays in publication. Social sciences journals are mostly published in the national language of their respective countries, e.g. in the Middle East most journals in social sciences are written in Arabic.

Appendix

ABI INFORM (ABI)

This is one of the major business databases abstracting nearly 800 business and management periodicals. There are approximately 240 000 records and each one includes a 150-word article abstract in addition to full bibliographic citations.

CD-ROM search: 1986 to 1990. DIALOG search: 1980 to 1985.

AMERICAN BANKER FULL TEXT (AB)

This database corresponds to the printed publication American Banker. It also includes speeches and articles by industry luminaries that are unavailable in the printed form.

DIALOG search: 1981 to 1990 (File No. 625).

BOOKBANK (WB)

This database corresponds to Whitaker's British Books in Print; it has 13 000 publishers' items with full bibliographic information including the price, edition (paper or hard copy), etc.

CD-ROM search: Current disc only.

BOOKS IN PRINT PLUS (BIP)

This database contains bibliographic information from Books in Print (BIP), BIP Forthcoming Books, Subject Guide to BIP Plus. It includes more than 600 000 books titles with names and addresses of 21 000 publishers.

CD-ROM search: Current disc only.

BUSINESS PERIODICAL INDEX (BPI)

This database corresponds to H.W. Wilson's Business Periodical Index, containing 304 international English language journals. Its coverage includes accounting, advertising and marketing, banking and finance, building and construction, computers, economics, etc.

CD-ROM search: 1982 to 1990. DIALOG search: 1980 to 1981.

CANADIAN BUSINESS AND CURRENT AFFAIRS (CBCA)

More than 500 Canadian business periodicals and 10 newspapers are indexed in this database. Approximately 100 000 articles are added per

DIALOG search: 1980 to 1990 (File No. 262).

DAI ON DISC (DAI)

This is University Microfilms International database corresponding to the printed version of Dissertation Abstract International. It adds 35 000 records each year from 500 universities worldwide.

CD-ROM search: 1980 to 1990.

ECONOMIC LITERATURE INDEX (ELI)

This is an American Economic Association product covering 260 economics journals and approximately 200 monographs per year. This database corresponds to the index section of the quarterly Journal of Economic Literature and to the annual Index of Economic Articles.

DIALOG search: 1980 to 1990 (File No. 139).

FOREIGN TRADE AND ECONOMIC ABSTRACTS (FTEA)

This database covers literature on markets, industries, country-specific economic data, and research in the field of economic science and management. It corresponds to a portion of two printed indexes: *Economic Titles*| Abstracts and Economic Science and Managerial Science. Approximately 1800 journals, in addition to books, are indexed yearly.

DIALOG search: 1980 to 1990 (File No. 90).

GENERAL PERIODICAL INDEX (GPI)

This is an InfoTrac database for academic libraries, covering over 110 journals and newspapers in social sciences, humanities, business and management, etc.

CD-ROM search: 1988 to 1990.

HARVARD BUSINESS REVIEW (HBR)

This is a single source database corresponding to the print publication *Harvard Business Review*.

DIALOG search: 1980 to 1990 (File No. 122).

HUMANITIES INDEX (HI)

This is H.W. Wilson's company's database corresponding to the printed version of *Humanities Index* published monthly. It contains records from 347 English language journals published in the UK, USA and elsewhere on a wide range of topics.

CD-ROM search: 1984 to 1990. DIALOG search: 1980 to 1983.

INFOTRAC ACADEMIC INDEX (AI)

This is an InfoTrac CD-ROM database intended for general use as the first place to begin searching for information on various topics. Its coverage includes 500 journals in various disciplines and this particular index is for academic libraries.

CD-ROM search: 1989 to present.

INFOTRAC GENERAL BUSINESS FILE (GBI)

This is also an InfoTrac CD-ROM database providing information on business areas.

CD-ROM search: 1989 to present.

INTLEC CD-ROM (IntlEC)

This correspondence to the *Index to International Economics, Development and Finance* of the joint library of the World Bank and International Monetary Fund. It indexes 1050 periodicals and 700 research paper series. The database contains more than 150 000 records between 1980 and 1990.

CD-ROM search: 1989 to 1990,

LC-MARC BOOKS (LC)

This database contains complete bibiographic information for all books catalogued by the Library of Congress in almost all languages.

CD-ROM search: 1980 to 1990 (BiblioFile). DIALOG search: 1980 to 1990 (File No. 426).

LEGAL RESOURCES INDEX (LRI)

This indexes articles, book reviews, case notes, etc. from 750 journals, six newspapers and several monographs in the field of law. DIALOG search: 1980 to 1990 (File No. 150).

MANAGEMENT CONTENTS (MC)

This is a current contents service covering 120 US and international journals on a variety of business and management-related topics. DIALOG search: 1980 to 1990 (File No. 75).

NATIONAL NEWSPAPER INDEX (NNI)

Complete coverage of *Christian Science Monitor*, the *New York Times*, and *The Wall Street Journal*. Articles from two papers are indexed selectively: *Washington Post* and the *Los Angeles Times*. D1ALOG search: 1980 to 1990 (File No. 111).

PUBLIC AFFAIRS INFORMATION SERVICE (PAIS)

This database contains records from 1200 journals and approximately 8000 monographs indexed each year. Its coverage includes material in six languages with comprehensive coverage of social, economic, banking, labour, insurance and international trade.

DIALOG search: 1980 to present (File No. 49).

SOCIAL SciSearch (SSCI)

This is a multi-disciplinary database produced by the Institute for Information Science corresponding to the printed version of *Social Sciences Citation Index*. 1500 journals are indexed each year representing 50 subject disciplines including business and management. CD-ROM search: 1980 to 1990 (File No. 7).

SOCIAL SCIENCES INDEX (SSI)

This is H.W. Wilson's index covering 300 major English language periodicals published world-wide. It corresponds to the printed version of *Social Sciences Index*.

CD-ROM search: 1984 to 1990.

SOCIOLOGICAL ABSTRACTS (SA)

This database covers articles from 1200 journals from the world's literature in sociology and related disciplines in the social and behavioural sciences. Other types of material included in the coverage are monographic publications, conference reports, panel discussion and case studies.

DIALOG search: 1980 to 1990 (File No. 37).