



STRATEGIES FOR THE PROMOTION OF BUSINESS ETHICS IN PAKISTAN: AN ISLAMIC PERSPECTIVE

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ABSTRACT

The purpose of this research article is to analyze the strategies of promoting business ethics in Pakistan in the light of Islamic teachings. Islam has given comprehensive instructions to make all aspects of human life useful. In particular, finance, economics, business and trade have provided the best education and guidance to keep them moving towards goodness, humanity and justice. This article analyzes the challenges facing business ethics in Pakistan. The important strategies for improving the situation have also been discussed. In this regard, the data have been taken from the Qur'an, Hadith, jurisprudence and the biography of the Holy Prophet (PBUH), history of Islam and sayings of the companions of the Holy Prophet (PBUH) to explain Islamic teachings.

Keywords: Business Ethics, Holy Prophet, Islam, Pakistan, Qur'an, Trade

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I. INTRODUCTION

Business ethics has paramount importance for maintaining law and order, social reform, collective interest and ensuring economic development. Islam has paid close attention to business ethics to promote high human values. The Holy Quran and the Hadith have given clear instructions in this regard. The Prophet (PBUH) presented the best system in every sphere of life which is unparalleled in the history of the world. In particular, the Prophet (PBUH) devised the best strategy to eradicate social evils and presented the best economic system against the prevailing immorality of the economy. In this regard, the Prophet (PBUH) laid down basic rules and regulations for the economic system (Ghazali, 1987). By following these basic principles, the rightly guided caliphs developed an Islamic economic system. It contains the necessary instructions for all sectors such as trade, commerce, agriculture and industrialization. When the Muslim Ummah did business under the code of ethics of the economic system, they not only gained international fame but also economic growth and prosperity (Ghazi, 2010). They knew very well that keeping promises and keeping the truth would restore the confidence of the people in the society towards businessmen. Moreover, they had the idea that justice and philanthropy reflect human behavior. As long as Muslims adhered to these principles, they enjoyed great prestige in international trade relations (Cheema, 2017). Unfortunately, the businessmen have abandoned the basic principles and code of ethics of the Islamic economy in Pakistan. That is why, our economic system has been collapsed. Unemployment, poverty and inflation have broken the backs of the people (Shahid and Ali, 2015; Ali and Bibi, 2017; Ali, 2018; Sajid and Ali, 2018; Kassem et al., 2019; Senturk and Ali, 2021). Unemployment, poverty and inflation have broken the backs of the people. The lack of business ethics has grown to such an alarming extent that food and beverages are being adulterated. There is no shame in acquiring wealth through hoarding. Inaccurate measurements are made for the sake of greed. Moreover, the lies are sworn as well as false oaths are taken to satisfy the customer to sell the goods at high prices. Interest has come to be considered a regular part of the business. The bribe in which it is said that both the giver and the taker are hellish. It has become so entrenched in Pakistani society that most of the officers of all departments, from the peon to the bigwigs and even the ruling class, are involved in it. Unfortunately, fraud, black marketing, and profiteering are considered business skills. In this context, the international reputation of Muslims has been severely damaged. There is a need to overcome the obstacles mentioned in the way of the Islamic economic system and to adopt a strategy to promote business ethics. In this regard, the economic teachings of Islam should be promoted so that knowledge and awareness can be created among the people. The role of the media in educating the people is also of great importance. The people associated with the media should write columns in

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newspapers on business ethics. Religious leaders can play a very active role through their social connections. Furthermore, the universities play a major role in the scientific and economic development of any country. Economic immorality can also be controlled through curriculum restructuring. The role of state institutions is paramount and these institutions need to enact laws that promote economic ethics.

II. ISLAM ON BUSINESS ETHICS

Islam is the ideal religion that provides useful guidance on the whole of human life, including politics, economy, culture, worship and business. From an Islamic point of view, truthfulness, fulfillment of promises, good behavior, honesty, justice and benevolence are fundamental components of business ethics. Ethical principles are of great importance in Islamic teachings. It is instructed that man should not only keep his political, social and economic relations under the best human attitudes but also inculcate in others good things and prevent them from bad things (Al-Imran:110). In this regard, the teachings of the Prophet of Islam have paramount importance. He has stated that the purpose of his enlightenment is the fulfillment of morality (Malik, 1997). Therefore, Allah Almighty has said that the Prophet (PBUH) has a high level of morality (Al-Qalam: 4). In this background, the Holy Prophet made every effort to improve the morals of all mankind. He (PBUH) said that the best of you is the one whose morals are the best (Bukhari, 2013). In Islam just as moral values are stated in other aspects of human life, similarly moral values have been defined in commercial and business matters. The freedom of speech is of paramount importance in the ethical principles that Islam has laid down about business. Islam has given every person complete freedom of economic struggle. Everyone can take up any legitimate business to earn a living according to his will and desire. In this regard, Islam has not given any state the right to force an individual group to do or leave a particular business. One of the most important Islamic principles of economics is that Allah Almighty has distributed human sustenance in different ways (Al-ZuKhuf:32). Islam has placed the livelihood of different people in different businesses. According to this system, many people can achieve economic superiority over others due to their hard work, intelligence and professionalism. The acquisition of halal food is of great importance in the economic code of ethics of Islam. It emphasizes that halal and haraam should be taken care of in earning a living. The means of sustenance that Allah has declared lawful should be adopted. In this regard, Allah has clearly instructed that you should not unlawfully consume each other's wealth nor should you take your wealth before the rulers to deliberately eat some of the people's wealth as a sin (Al-Baqarah:188). Someone once asked Prophet (PBUH) what is the best way to earn a living? He (PBUH) replied that the best way for a person to earn a living is to work hard (Bukhari, 2013). Just as Islam commands Muslims to earn a living through lawful means, so it is forbidden to earn a living through illegitimate means. Not only it is forbidden to earn a living from illegitimate means, but it is also instructed to refrain from such sources which are suspected to be legitimate and illegitimate. Therefore, the Holy Prophet (PBUH) said that halal is clear and haraam too. The person who falls into suspicious things is as if he has fallen into haram (Bukhari, 2013). For economic prosperity, there is an urgent need to promote these defined economic ethics of Islam.

III. Challenges in the Promotion of Business Ethics in Pakistan

The economy is fundamental to human life. It is a basic human need for which he spends most of his life. Geographically, Pakistan is a country that has the potential to build strong trade. This is a country where the majority of the population is affiliated with Islam. In Islam, not only trade has the political and social spheres of life but also the basic morals in the economic spheres have been beautifully articulated (Gilaani, 2002). In these ethics, honesty, justice, truthfulness and fulfillment of promises are of great importance. Promoting these economic ethics is of paramount importance for moving Pakistan on the path of prosperity and development. Unfortunately, there is a lack of business ethics in modern times. Transactions include lying, adulteration, dishonesty, fraud, breach of promise, adulteration, deception, inaccurate measurement and hoarding. This has severely damaged the reputation of Muslims internationally (Kalani, 2003). The Islamic economic system faces many challenges, the details of which are as follows:

III.I. ADULTERATED ITEMS

One of the major obstacles to the promotion of business ethics is the adulteration of food items and the sale of artificial colors. Milk, rice, peppers, pulses, spices, medicines, and other foods and snacks contain hardly any pure food. Such adulterants are extremely harmful to innocent and fragile children who are still in the process of development. The use of such items as candies, red pops can cause sore throats and stomach ailments in children (Hum New, 2018). Today, the use of tea has become common in our society and it is considered to be the cause of mental and physical activity. The tea is also served to distinguished guests. Unfortunately, the business of buying and selling colored leaves is also being done which is the main ingredient of tea. Intelligence agencies have also arrested the perpetrators in some places (Nawa-e-Wakat, 2017). Milk is a blessing from Allah which is considered as a complete food. But unfortunately, even today the mixture in milk has increased to such an extent that it has become a poison sold in the name of milk instead of a blessing. Blending is done in every food and drink. But nowadays artificial milk is also easily available in the market which is made from water, soap,

sodium hydroxide cooking oil, salt and urea. Edible oil is used in this artificial milk to create lubrication. Bleaching powder is added to milk for other colors to create shine (Mahmood, 2016). It looks like normal milk but is extremely harmful to children, adults and people of all ages. Dry milk for infants should not contain melamine, it is no less dangerous for infants (Hum New, 2018). In addition to other food and beverages, including milk, it is also used in cosmetics. The most expensive bridal makeup at the wedding is also mixed. Mercury is used in whitening creams. Over use can lead to skin cancer and skin cancer (Hum New, 2018).

III.II. HOARDING

Islamic principles of economics not only urge the adoption of such a moral aspect of benevolence and cooperation but also strictly forbid hoarding (Al-Haj: 25). But in modern times this immorality has spread far and wide. Moral values have fallen to such an extent that even in Ramadan it is not avoided. Commodity prices are raised by creating artificial shortages. Human foodstuffs disappear from utility stores and markets and have the sole purpose of selling expensive goods to the poor. Inflation is a great injustice to the poor and unemployed people. There is a need to show compassion and sympathy to the people in Ramadan as a Muslim. Large capitalists are involved in this hoarding who willingly charge arbitrary prices by creating imbalances in supply and demand. The crisis of flour and sugar is a clear example of this.

III.III. SALE OF ILLICIT GOODS

Human freedom is of great importance in Islam. It has provided freedom in all spheres of human life including the economy. There are certain limits to this freedom. Man has been given business freedom related to economy and trade but some Shariah limits have also been set for it. In this regard, buying and selling halal items is very important. In Islam, buying and selling of haraam things is forbidden. Unfortunately, haraam items are also sold in Pakistani society. The meat of donkeys and dogs has been declared haraam in Islam but it is also sold (Nawa-e-Wakat, 2019). This kind of human behavior is an obstacle to the development of the Islamic economy in Pakistan.

III.IV. SALE OF CONTAMINATED WATER

Water is a blessing of Allah and every human being needs it. Life is not possible without it. Clean water has become a major problem in Pakistani society due to environmental pollution. There are very few areas where natural clean water is available. One of the major causes of death in Pakistan is contaminated water which causes people to suffer from stomach, liver and various other ailments. Many eye and skin problems are also related to contaminated water. According to a conservative estimate, 40% of deaths in Pakistan's hospitals are due to contaminated water. Companies that earn millions in the name of clean water are also cheating the public. Ordinary citizens are forced to drink contaminated water even after buying water bottles from these various companies. Institutions have been instructed to use caution when choosing water contained in plastic bottles. A list of brands whose use is harmful to human health has been released (Husain, 2018).

III.V. FRAUD IN GRAIN AND CATTLE MARKETS

The Islamic economic system pays special attention to benevolence, cooperation, compassion and basic human rights. It prohibits all forms of exploitation and harm to others. Fraud in the livestock markets of Pakistani society is a major obstacle in promoting these beautiful business ethics of Islam. The animals sold in these markets contain buffalo and cow dung. This behavior not only damages the teats of the animals but also leads to many other diseases. The horns of animals are made to enhance their beauty. Sometimes these horns are cut off with a sharp instrument, which is a great cruelty to the animals. In addition to the cattle markets, the grain markets also have reprehensible immoral behavior. In vegetable markets, crates are packed in such a way that good fruit is placed on the upper surface while substandard, defective and spoiled ones are kept on the bottom. Fraud is also found in the bidding process in these markets. The same is true of grain markets, especially in the sale of rice. There are different types of rice. A good type of rice is mixed with an ordinary type of rice.

III.VI. INACCURATE MEASUREMENT

Unfortunately, inaccurate measurement has become a trend now a days. In Islam, complete measurement has been ordered (Bani Israeel: 35). There is a punishment in Islamic law for if someone do inaccurate measurement (Al-Araf: 75). It erodes people's confidence. It leads to famine, poverty, hardship, destruction and ruin. This is the social evil that leads to injustice.

III.VII. FALSE OATHS

Businessmen resort to pretenses to win the trust of customers. The practice of immorality has spread in society. In the Islamic economic system, it has been encouraged to adopt honesty. The sale is done but the goodness in the goods disappears. The person who does so will be deprived of the sight of Allah on the Day of Resurrection. Such false oaths ruin society. All those involved in the business should refrain from taking such false oaths and lying. In this way, the goods are sold temporarily but with time people's confidence in it goes up.

III.VIII. LACK OF EDUCATION AND TRAINING

Lack of education and training is a major obstacle to the promotion of the Islamic business code of conduct. The main reason for the decline of Pakistan's economic system is that a large number of business people are uneducated. The majority of people are ignorant of vegetable markets, dairy farming and limited scale businesses. After pursuing an education in economics, large-scale entrepreneurs lack training. It is the mafia that artificially inflates the prices of commodities through mass hoarding. International level companies sell gross goods at high prices to the poor by tagging them. In this background, it can be said that education and training are major factors in the problems that the Islamic world is currently facing in the economic field.

IV. STRATEGIES FOR THE PROMOTION OF BUSINESS ETHICS

Islam is a comprehensive, complete and universal religion in which there is perfect guidance in all spheres of life. It has provided a complete economic system. For this, basic Shariah and moral principles have been laid down. In these business ethics, honesty, equality, justice, compassion, philanthropy, piety, keeping promises, honesty, fidelity, honesty, integrity and truthfulness are of great importance. Fraud, hoarding, profit taking, black marketing, embezzlement, bribery, usury, embezzlement, lies, false oaths and inaccurate measurement are all obstacles to the development of this Islamic economic system. There is an urgent need to adopt practical strategies to remove these obstacles and promote Islamic economic thought.

IV.I. PROMOTION OF ISLAMIC TEACHINGS RELATED TO ECONOMIC AFFAIRS

For the prosperity and economic development of the country, there is an urgent need to promote the Islamic concept of economy. Because the Islamic economic system is a just system in which the moral and economic well-being of every person is taken care of. In order to end the prevailing economic system based on exploitation and dishonesty, it is necessary to promote Islamic economic teachings. The system of economy offered by Islam is free from immorality and adorned with civilization. It imposes various restrictions in case of haraam, deception, mischief, or quarrel from one person to another. In addition, honesty, trustworthiness and truth encouraged such high qualities and ordered to adopt them. In Islamic society, support for the poor sections has been ordered (Al-Nisa:29). Spending on parents and close relatives has been ordered (Al-Nisa:2). Spending on wasteful and useless activities is prohibited (Bani Israeel:27). It has been ordered to pay Zakat and Sadaqat so that social and economic ties can be formed in the society. It has been urged to take the path of moderation (Ibn-e-Majah, 1998). Adulteration is prohibited and the Prophet of Islam has clearly stated in this regard that he who mixes is not one of us (Darmi, 2013). Interest has been declared haram (Dar-e-Qutni, 1966). In the matter of buying and selling, fighting has been avoided and brotherhood has been encouraged (Darmi, 2013). The main purpose of the education of all the saints is to correct morals. The Prophet of Islam is a teacher for all humanity. The way should be paved for the use of His biography on ethics. The Islamic system of economics enjoys the distinction of having a code of conduct in transactions, buying and selling. It is a system of ethics that must be adopted. There are economic benefits to following these guidelines. People gain confidence and business expands. Truth is of paramount importance in the business ethics and it is the source of development and peace in human society. Traders are encouraged to speak the truth. Blending is a deception by which the seller charges the buyer the price of the original item while the item is defective and of poor quality. Prohibiting such hoarding, the perpetrator was cursed (Darmi, 2013). Integrity plays a major role in the Islamic economy and it creates mutual love and trust. In the case of transactions, if there is a situation of debt, it has been ordered to deal with the debtor (Darmi, 2013). One of the major causes of economic woes is over-selling. Islam has provided a moral code of consistency in dealing with sellers and buyers. That is, no bargain should be made on any of the deals (Nisai, 1999).

IV.II. THE DYNAMIC ROLE OF NATIONAL INSTITUTIONS

The role of the institutions of any country is very important in its development. In Pakistan, the elite, the businessmen and the capitalist classes have maintained their monopoly. The artificial scarcity is created through hoarding and prices are increased arbitrarily. In this regard, national institutions seem helpless and no one seems to be taking necessary actions. From the grassroots to the big mafias have been involved. People's health and lives are being played with by selling the worst items. The prices of these inferior goods are being charged from the poor people equal to the high standard goods. Substandard food items including milk, rice, pulses, chilies and tea are being sold. In the background of this dishonesty in business transactions, state institutions need to play an active role. They should establish rules to punish those who commit fraud, deception and dishonesty in economic matters.

IV.III. THE ROLE OF UNIVERSITIES

Universities play an important role in the development and prosperity of any country and nation. At present, Pakistani universities are rendering remarkable services in the field of multidisciplinary sciences, but unfortunately, no serious efforts have been made to improve the business ethics. Almost every university has an economics department and teacher

appointments, but little attention is being paid to understanding and teaching about business ethics. As a result, the Muslim Ummah is unfamiliar with the basic economic principles of Islam. There is a need for students in universities to be required to submit essays on important topics related to Islamic business ethics. In this regard, the responsibilities of the professors will also be of great importance. In addition to teaching the curriculum, they should pay special attention to the moral values of the students. These young people will be the heroes of the future and will take over the running of the country. As well as being a good economist, people with a good moral character will step into the practical arena and revolutionary activities will take place.

IV.IV. CURRICULUM

Curriculum experts agree that education is not a commercial commodity that can be imported, but rather a way of thinking that is tailored to the needs and goals of individuals in society. The legislature should take a serious approach to make the curriculum development process useful so that curriculum development can take place in a way that encompasses all the basic concepts of Islam. Curriculum restructuring is essential, especially for the promotion of moral values. The curriculum simultaneously deals with various topics of religion, politics, society and economy. The curriculum taught in the educational institutions of a country is of great importance. According to the nature and status of the students being educated, their mindset is formed. Students' practical lives reflect their curriculum. Therefore, it is necessary to formulate the curriculum in the context of the religious, scientific, intellectual, cultural, social and moral needs of the students. So that they can be a businessman, a banker and an economist as well as have good manners. For the sake of stability and economic development of the country, it is considered necessary for the development of the moral economy that the curriculum should be balanced and economists besides different religious and social classes should be involved in its various stages of preparation. This consultation on curriculum should be based on moderation.

IV.V. SEEKING GUIDANCE FROM SALAF-E-SALIHEEN

A study of the lives of Imams, Mujtahids and Muhaddithin shows that they did not only conduct research in religious contexts but also had a wide range of views and insights on current affairs and their services in the field of economics including Quran, Hadith, Jurisprudence and History are also commendable. They have played a vital role in promoting the Islamic business code of conduct. They were endowed with such qualities. In this regard, there is a need to utilize the services related to the economic teachings of the forefathers. The introduction of forefathers is of paramount importance in promoting the code of ethics in the economic system. In this age of materialism, many people today show lies and dishonesty in transactions merely out of greed. For these people, the economic aspect of the life of the righteous should be introduced so that they can walk on the straight path despite unfavorable conditions. Notable among these Salaf-e-Salihin are Sahaba, Tabein, Muhaddithin, Mufassirin, Fuqaha and Historians.

IV.VI. THE RESPONSIBILITY OF RELIGIOUS SCHOLARS

The Prophet of Islam is the last Prophet and Messenger of Allah. The door of prophet hood has been closed after him. The religious duty of preaching the religion is performed only by religious scholars. People of different faiths and religions hold their religious leaders in high esteem and their discourse on religion and the world is valued. The Ulemas have a deep connection with the people in the society. They can play an active role in counteracting the evils and vices that plague business today. A large number of people gather during Friday prayers. Taking advantage of such gatherings, the Islamic code of conduct for Business should be discussed. In addition, weekly or monthly lessons on Qur'an and Hadith need to be arranged. In these lessons, salient aspects of the life of the Prophet of Islam related to honesty, truthfulness, fulfillment of the covenant, justice and benevolence should be highlighted.

IV.VII. THE ROLE OF MEDIA

The media has played an important role in promoting the moral aspects of the Islamic economic system. In this regard, the journalistic community should not only cover specific topics to enhance the rating of channels but also play their role in highlighting various aspects of Islamic economics. Business people in particular, who are far removed from ethics, should hold a talk show on the Islamic code of conduct for their training. This will also give the young generation the best opportunity to improve their morals.

V. CONCLUSION

In short, the economic system of Islam is well-mannered and promotes the business ethics. In its code of conduct, honesty, trustworthiness and truthfulness are found to be such excellent attributes. A nation that is deprived of the moral principles of the Islamic economic system is considered to be in a state of economic misery. It suffers humiliation and despair. Such a society becomes the cradle of injustice and oppression and human life becomes insecure. Moreover, feelings, sincerity and empathy fade away. It is very important to overcome these problems to move society on the path to success. A strategy

should be formulated to promote the Islamic economy. In this regard, detailed knowledge of basic ethical principles related to the business should be given and truth be told in trade and economic matters. Without the truth, trade and the economy can never prosper. No one should be deceived while selling the goods. In the case of the customer, justice should be done. Fear of Allah should be created and attention should be paid to His presence. By adhering to these moral values, an economic crisis can be overcome. In this regard, promotion of Islamic economic teachings, utilization of services of Salaf-e-Saliheen, an active role of media, responsibilities of scholars, the seriousness of media persons, role of universities, curriculum restructuring and dynamic role of national institutions are of great importance. In order to ensure the implementation of Shariah, it is necessary to conduct economic activities under the supervision of Shariah experts and to organize workshops on Islamic teachings for businessmen affiliated with business organizations.

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