

Business ethics in Islam and its Contemporary Practices in Pakistan

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Abstract

The economy is one of the most important parts of human life because of its multi-dimensional effects on various aspects of our lives. Our Prophet, may God bless him and grant him peace, He introduced detailed ethical principles to promote fare and business. These principles led to the expansion of trade to the international level and the spread of Islam around the world. Unfortunately, the Muslim merchants and businessmen forgot the golden prophetic principle and fell into various wrong practices including hypocrisy, Fraud, fraud, embezzlement, dishonesty, breach of promise, etc. This exercise of wrong practices results in adverse effects in terms of customer dissatisfaction as well increased risk in trade. Moreover, imported products are popular in Market while domestic products are losing ground due to its quality and other related issue like low packing material, lower grade stuff and so on and so forth. One of the elementary and major causes of this troubling situation is the lack of professionalism and less know how of Islamic ethics. It must be restored by following the letter and spirit of the prophetic principles. Under the said context, Muslim traders, Entrepreneurs and service providers are evenly facing this serious economic problem related to the issue of Ethics. It would be very early to pass on any conclusive remark but our moral values are less embraced in our actions. We need to include these economic values So that we can achieve success in this world and hereafter.

Keywords: Sharī'ah, Business Ethics, Islam, Adulteration, Pakistan

1. Introduction

The economy is one of the most important parts of human life because of its multi-dimensional effects on various aspects of our lives. Our Prophet, may God bless him and grant him peace, He introduced detailed ethical principles to promote fare and business. These principles led to the expansion of trade to the international level and the spread of Islam around

the world. Unfortunately, the Muslim merchants and businessmen forgot the golden prophetic principle and fell into various wrong practices including hypocrisy, Fraud, fraud, embezzlement, dishonesty, breach of promise, etc. This exercise of wrong practices results in adverse effects in terms of customer dissatisfaction as well increased risk in trade. Moreover, imported products are popular in Market while domestic products are losing ground due to its quality and other related issue like low packing material, lower grade stuff and so on and so forth. One of the elementary and major causes of this troubling situation is the lack of professional and less know how of Islamic ethics. It must be restored by following the letter and spirit of the prophetic principles. Under the said context, Muslim traders, Entrepreneurs and service providers are evenly facing this serious economic problem related to the issue of Ethics. It would be soon and earlier to pass on any conclusive remark but our¹ moral values are less embraced in our actions. We need to include these economic values So that we can achieve success in this world and hereafter

In the Holy Book of Muslims, Al Quran, the word of “Trade” is repeatedly occurred that shows the impact and significance of the topic. Almighty says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا﴾¹

O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.

((التاجر الصدوق الأمين مع النبيين والصديقين والشهداء))²

Translation: An Honest trader will be standing with the Prophets and truthful(s) and Martyrs in the Day of Judgment.

One of the great Islamic jurisprudence scholars Ibrahim Nakh'i was asked about an honest trader in comparison to the one who has reserved his life for the sake of worshiping Almighty. His answer was that an honest trader is more likely to be on the higher ranks as he is all along constantly in the condition/state of war/Jihad.

³

The truth behind this saying is that at the time of the great scholar Ibrahim Nakh'I, even Islamic scholars were also busy in doing business activity. This helped them in many ways like ensuring that the markets were free from the malpractices, It helped them propagating Islam true picture through which nonbelievers use to accept Islam. Now days it is inverse as the religious sect isn't engaged in the economic activities; malpractices like impurity of consumable items say milk, bakery items and on, the massage of

Islam has been stopped propagating and insignificant numbers of converts actually accept Islam as their religion.

2. Alignment of Business Ethics in the light of Sharī‘ah and contemporary practices.

It is important for any nation to show a positive outlook to the rest of the world for the sake of smooth relations and economic growth through the foreign investments. Unfortunately our Socio- economic indicators are not very promising as disused earlier. Therefore it is important to know about the moral and ethical values that Islam preaches to its followers which will guarantee an environment for acceleration in all shares of life, especially activities related to business and economics.

A business is any particular occupation or Work in the field as self-employment for earning; Businesses maybe such as agriculture, trade or art, or any other Profession can have countless shapes and verities. Hence in the affairs related to the trade, ethics remains the pivotal part. Ishtiaq Ahmad says about it:

Business ethics on the other hand is a special branch that is related to the ethics that examines rules and ethical principles in a commercial competitive environment. Moreover it implies to moral Differences or Ethical problems that can arise in a business environment; any special duties or an obligation that applies to persons engaged in trade. Those who interested in business ethics studying different types of business activities that are ask whether the behavior is morally correct or wrong.⁴

Business can also be understood as an economic system in which goods and services are exchanged with one another or for money, based on their perceived value. A business (also known as a corporation or corporation) is an organization designed for providing services of goods or both to consumers.

In business, there are many different people one has to answer: Clients, shareholders, and clients. Business ethics are the ethics that refer to the ethical rules and regulations that govern the business world. In other words they are the ethical values that guide the way we do business or other businesses Decisions. The law requires some working ethics, for example The Stock and Exchange Commission regulates the method of investment bankers and stock brokers Doing business, and court rules that deal with privilege dictate some Ethical decisions for lawyers. However, there are also commercial decisions do not go near the guidelines of the law, in terms of moral or ethical judgments must be manufactured. The ethical principles that govern the business ethics are cited below:

- Ethics are principles, values and they define what is right and wrong behavior.

- Ethics are stated by the law, custom, and public opinion.
- Ethical behavior may differ from society to society.
- Ethical standards are ideal for human conduct.
- There is no accurate definition of ethical standards.

Unlike its counterpart, the western school of thought, business ethics in Islam is an extremely colossal term. The references relating to the topic are present in larger and powerful quantities. The book of the Holy Quran and the Sunnah of our beloved Prophet, Hazrat Muhammad (SAW) provides us with an open call to clarify our vision on the business Ethics in Islam.

Islam provides us with complete moral and ethical solutions regarding the conduct of business, if only once implemented with transparency; it can achieve right decision in business activities in specific and the economy as a whole. Ethics are the moral standards by which people judge behavior. Morality is often summed up in what is considered to become golden rules.⁵

The concept of business morals/ business ethics is as old as the Islam itself which got its rebirth by the hands of the last Prophet Muhammad PBUH. In his childhood he got busy in building up his managerial skills by providing person services by taking the herd of goats for grazing toward mountains. Abu Saleem Muhammad Abdul Hai wrote in his book as follows:

“Muhammad, at the age of 10 or 12 started graving the goats with other children. Graving the quadrupeds was a very common occupation of children even the ones from the noble families use to graze goats”⁶

Prophet Muhammad PBUH at his age of 25 confirmed his mastery as a trader when after took the caravan trade of Hazrat Khadijah (razialla Unha) to Basra and returned Macca making handsome profits. Famous writer, Fazlur Rehman mentions the fact in his words:

“Its extraordinary trading activity. He has a reputation as an honest and trustworthy merchant since his young age”. Besides that, at the age of 25 years, the Prophet had become a wealthy entrepreneur and trade abroad no less than 18 times.⁷

Hence, It is due to the above fact that Prophet Muhammad PBUH showed his followers the right way to business that was based on the practices which are now internationally accepted norms like consciousness to see though what is right and wrong, wish less working for achieving the goal, purity for seeking truthfulness and mental peace, publicity of all the activities that must be well informed in the circle, Humanity inculcating all the variables like respect, decorum in their policies and programs, transparency and so on and so forth.⁸

The most important of all is that these financial practices were based on the concrete knowledge of divinity and experience. The first

and the foremost teaching in the light of his teaching were to ensure that all financial activities should be legally acceptable viz-a-viz should be on strong footings of morality/ moral values.

2.1 Honesty and Truthfulness: Islam also vacates this attributes throughout its teaching and demands from the Muslims to adopt it as a main characteristic in the business dealings. Allah says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ﴾

*"You who believe, be mindful of Allah: stand with those who are true."*⁹

Similarly emphasizing more on this point, The Prophet Muhammad (PBUH) said:

"No one testifies that there is no Allah but Allah and Muhammad is the Messenger of Allah—honestly from the heart (sidq min qalbih)—but that Allah will forbid him from entering Hellfire."¹⁰

Hence, telling the truth or lying is habit that is learned and, if essential, should not be learned through practicing. A Muslim must practice telling the truth so much that it becomes the second nature, and always telling the truth without any effort, this is a sign of a pure heart entering heaven.

The Prophet PBUH said:

((حَدَّثَنَا عُثْمَانُ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا جَرِيرٌ، عَنْ مَنْصُورٍ، عَنْ أَبِي وَائِلٍ، عَنْ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُ .
عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ " إِنَّ الصِّدْقَ يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ يَهْدِي إِلَى الْجَنَّةِ، وَإِنَّ الرَّجُلَ لَيَصْدُقُ
حَتَّى يَكُونَ صِدِّيقًا، وَإِنَّ الْكَذِبَ يَهْدِي إِلَى الْفُجُورِ، وَإِنَّ الْفُجُورَ يَهْدِي إِلَى النَّارِ، وَإِنَّ الرَّجُلَ لَيَكْذِبُ، حَتَّى يَكْتَبَ
عِنْدَ اللَّهِ كَذَابًا "))

"You must be honest. And honesty leads to righteousness, and righteousness to heaven. Man continues to be honest and encourages honesty until it is registered with God as faithful. And beware of falsehood. Lying leads to evil and evil leads to hellfire. A man continues to lie and urges falsehood until he writes a liar with God."

The attribute of truthfulness in the business contracts and deals counts a lot. It not only affects the lives in this worldly life but also hereafter. The prophet Muhammad PBUH once said:

عَنْ أَبِي سَعِيدٍ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ
وَالصِّدِّيقِينَ وَالشُّهَدَاءِ»

*Aba Sa'id reported God's Messenger as saying, "The truthful and trustworthy merchant is associated with the prophets, the upright, and the martyrs."*¹¹

On the other hand the Prophet PBUH disliked the dishonesty the most. The Prophet PBUH said:

عَنْ أَبِي هُرَيْرَةَ - رَضِيَ اللَّهُ عَنْهُ - قَالَ: قَالَ رَسُولُ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - { آيَةُ الْمُنَافِقِ ثَلَاثٌ: إِذَا حَدَّثَ
كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا اتُّمِّنَ خَانَ

Abu Hurairah (RAA) narrated that the Messenger of Allah (ﷺ) said: "There are three signs of a hypocrite: when he speaks, he tells lies; when he makes a promise, he breaks it; and when he is entrusted, he betrays his trust."¹²

2.2 Goodwill; A reward for the Honesty

After practicing honesty, truthfulness, sincerity and other moral norms, Goodwill comes as a reward for it. This is the real identity of a successful businessman. Once a businessman/ woman establishes his/ her goodwill, Ensures a smooth and steady growth and a promising future. The Prophet of Islam PBUH introduced Islam in these words:

حَدَّثَنَا سُرَيْجُ بْنُ يُونُسَ، وَيَعْقُوبُ الدُّورِيُّ، قَالَا حَدَّثَنَا هُشَيْمٌ، عَنْ سَيَّارٍ، عَنِ الشَّعْبِيِّ، عَنْ جَرِيرٍ، قَالَ بَايَعْتُ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَلَى السَّمْعِ وَالطَّاعَةِ فَلَقَّنَنِي "فِيمَا اسْتَطَعْتُ". وَالنُّصْحَ لِكُلِّ مُسْلِمٍ. قَالَ يَعْقُوبُ فِي رَوَايَتِهِ قَالَ حَدَّثَنَا سَيَّارٌ.

It is narrated on the authority of Jarir that he observed: I owed allegiance to the Messenger of Allah (may peace and blessings be upon him) on hearing (his commands) and obeying (them) and the Prophet instructed me (to act) as lay in my power, and sincerity and goodwill for every Muslim.¹³

There is another hadith that confirms Goodwill as an integral attribute of a business person. The Prophet PBUH said:

وعن أبي يعلى معقل بن يسار رضي الله عنه قال: سمعت رسول الله صلى الله عليه وسلم يقول: "ما من عبد يستره عليه الله رعية، يموت يوم يموت وهو غاش لرعيته، إلا حرم الله عليه الجنة" ((متفق عليه)) ((وفي رواية: "فلم يحطها بنصحه لم يجد رائحة الجنة")) وفي رواية لمسلم: "ما من أمير يلى أمور المسلمين، ثم لا يجهد لهم وينصح لهم، إلا لم يدخل معهم الجنة".

Abu Ya'la Ma'qil bin Yasar (May Allah be pleased with him) reported: Messenger of Allah (ﷺ) said, "Any slave whom Allah makes him in charge of subjects and he dies while he is not sincere to them, Allah will make Jannah unlawful for him." [Al-Bukhari and Muslim]. Another narration is: Allah's Messenger (ﷺ) said, "He who does not look after his subjects with goodwill and sincerity, will be deprived of the fragrance of Jannah." A narration in Muslim is: Messenger of Allah (ﷺ) said, "A ruler who, having control over the affairs of the Muslims, does not strive diligently for their betterment and does not serve them sincerely, will not enter Jannah with them."¹⁴

Hence both the buyer and seller must be honest to each other for the sake of smooth business. If both are loyal to each other they will not only benefit in this world but hereafter as well.

2.3 Fulfillment of contracts: Islam emphasizes exceptional importance to fulfilling contracts and promises. Basic principles of truth,

honesty and trust are included here. Thus a Muslim, a dealer / a manager must maintain his trust, promises and contracts. The following verses From the Qur'an and this fact:

“O ye who believe! Fulfill your contracts.”¹⁵

Allah says:

True believers are those who faithfully observe trust and covenants.¹⁶

Numerous *Ahadith* of the Holy Prophet (May God bless him and grant him peace) emphasize on the fact. One of the disciples of Prophet (SAAS) said:

“I bought something for the Prophet (SAAS) before he received his prophetic commission and as there was something still due to him I promised him that I would bring it to him at his place but I forgot. When I remembered three days later, I went to that place and found him there. He said that the prophet had been here for three days waiting for you.”¹⁷

2.4 Avoiding Hoarding (Ihtikar) of items (especially consumable items) for the sake of price hype: The Arabic word "Ihtikar" (monopoly) refers to stockpiling food in advance of a price increase. Ihtikar is defined by the Hanafi scholars in terms of terminology as the act of purchasing food and other comparable goods with the intention of holding onto them till the price increases.¹⁸

Hoarding whether in cash or in kind is completely detestable to the teachings of Islam. At the Islamic terms hoarding of wealth (gold, silver, and other money) is called hoarding. Previously condemns hoarding of wealth and preventing its circulation in society. The Holy Quran expressed the fact in the strongest terms:

“And there is those who buy gold and silver and spend it not in the way of God: announce unto them a most grievous penal on the Day when heat will be produced out of that (wealth) in the fire of hell, and with it will be branded their foreheads, their flanks and their backs. This is the (treasure) which be buried”.¹⁹

Prophet (SAAS) said:

Ma`mar (Allah be pleased with him) reported Allah's Messenger ﷺ as saying: “He who hoards is a sinner”.²⁰

There is slight difference about Ihtikar between the Four School of thoughts

- Ihtikar, according to Maliki jurists, is the process of observing market behavior in advance of price increases.

- Ihtikar, according to Shafiee jurists, is the act of buying food at a time when food costs are on the rise in order to sell it later for a higher price; this action puts other people through hardship.
- Ihtikar, according to the Hanbali School, refers to purchasing food and storing it in anticipation of a rise in price.²¹

2.5 Confirmation of right of Labors: Commercial organizations have an ethical responsibility to look after the general well-being and improve the performance of their employees. They should not treat the workers as machines or tools, but rather as humans.

"Give the laborer wages before his perspiration be dry"²²

The Prophet Muhammad ﷺ said:

"Those who work under you are your brothers. Allah has placed them to Work under you. So if a brother is working under another brother, it is incumbent. Upon the brother in authority to provide the same food for his younger brother as he takes part himself and gives him the same clothing as he wears and does not put too much workload on his (worker's) shoulders lest he is overburdened and if he overburdened, you should come to his help".²³

2.6 Bribery hurting Duties that must have been performed on its merits: An important area of public concern is the employment practice in organizations. Discrimination, favoritism, corruption and bribery are very common in large organizations especially in the public sector in the case of hiring and promotion decisions. According to Islam, the office or position is considered as a Divine trust. Therefore, should be granted to deserving persons and responsibility should be accorded only to that person who is able to bear it and who has the power to do justice to the trust placed in him. There are evidences revealed by the Qur'an and *Sunnah*.

"Allah commands you to render back your trust to those to whom they are due and when you judge between man and man that you judge with justice"²⁴

It is the duty of the appointee to prove his/her honesty in all the aspects of the job. The hadith advocates the above fact:

"Buraida reported the Prophet as saying, "When we appoint someone to an administrative post and provide him with an allowance, anything he takes beyond that is unfaithful dealing".²⁵

The law of justice in the court of Almighty at the Day of Judgment will be so harsh that no one will be spared from it. The hadith strictly paves the parameters of such rulers/ administrators/ responsible in these words:

“Abu Huraira reported God’s Messenger as saying, “He who has been ruler over ten people will be brought on the day of resurrection shackled till justice loosens his chains or tyranny brings him to destruction”.²⁶

According to Al-Ghazali, bribe is “the act of forwarding money or any other type of property to someone with the aim of getting his support in committing an unlawful act or averting an incumbent duty”.²⁷

Bribe is impermissible for the briber, bribe taker and the middleperson who facilitates its payment. It is strictly forbidden if it is given for the sake of accomplishing a forbidden act, or inflicting oppression upon others. Some jurists consider bribe as impermissible for its taker, while it is permissible (or detestable) for the briber when he forwards it for the sake of obtaining a lawful right or avoiding injustice.²⁸ An example of this is the case when the briber is afraid of harm, which might be caused to him or to his family. However, there is no doubt that the sin committed by someone who takes the bribe for the facilitation of an unlawful act is greater than the sin committed by a person who fails to get his right without forwarding bribe.

The scholars of *Hanafi*, divided type of bribery into four categories:

- First, bribery done so that someone will be appointed as a judge or officials (just as civil servant). The ruling of this category is forbidden for both sides.
- Second, a judge who asks for bribery before deciding something. This type is also forbidden for both sides, even though the decision is right and fair, since deciding for fair decision is the obligation of judges.
- Third, giving a certain amount of money to someone to prevent his tyranny or to gain benefits (by acquiring his rights). This type of bribery is forbidden to the bribed only.²⁹
- Fourth, giving certain amount of money to someone who help the giver to get his rights. Giving and receiving such money/property is permitted, because the status of the money resembles wages.

2.7 Environmental protection: One of the greatest means today. Large industrial plants pollute the environment. The merchants, in their passion for money, are completely oblivious to the environmental repercussions of industrialization. According to Islam, no individual or organization has the right to use its resources in a way that harms or causes inconvenience to people or society in general. Prophet (SAAS) has said:

“There should be neither harming nor reciprocating harm.”³⁰

The above discussion proves that how much Islam takes this matter serious. The purpose of sustaining the dignity of humanity in

the eyes of Qur'an is always kept on height of honor. There are other countless examples from Qur'an and *Sunnah* that not only covers ethics in business but encompasses all spheres of life regardless it is related to the ethical issues based on individual, social, political and even if they relate to the issues regarding animals.

3 Current Market Situation: Unethical activities are a worry for Pakistan's economic environment, as they impede fair competition and economic progress. Bribery and embezzlement are examples of corruption that erode public confidence in business and have a detrimental effect on the investment climate. Accountability and transparency are essential for a successful company environment. Strict penalties and regulatory agencies can work together to fight corruption by making sure businesses abide by the law and promoting a compliance and moral behavior culture. Some of the market realities of the country that show the lack of conduct of Business ethical environment are as follows:

3.1 Trade of impure drinking water in the Market: Drinking Water is our life line. It is regretfully noted that very high profile companies who are involved in this business carelessly sell impure water packed in glooming cans of Plastic bottles. They earn billions of rupees with the help of this business. Not only they are responsible for this unhygienic distribution of the less clean water but also they invade taxes by showing less sale invoices. Recently a government institute by the name of Pakistan Institute of research in water resources has warned the public about this problem and also published the names of those companies on its websites. This institute has a web of offices and sub offices around the country through which they collect samples throughout the country through random sampling. Quarterly report of these companies is as follows³¹:

Fig#1

Quarterly Monitoring of Bottled/Mineral Water (July-September, 2023)

Item	No.	% age
Total No. of Brands Collected	197	100
Overall Safe Brands	172	87
Overall Unsafe Brands	25	13
Chemically Safe Brands	177	89
Chemically Unsafe Brands	20	10
Microbiologically Safe Brands	189	96
Microbiologically Unsafe Brands	8	4

Name of Targeted Cities (20)	(Islamabad, Rawalpindi , D.G. Khan, Multan, Sargodha, Sahiwal, Faisalabad, Quetta, , Tando Jam, Gujranwala, Badin, Sialkot, D.I. Khan, Bahawalpur, Karachi, Lahore, Mianwali, , Muzaffarabad, Gilgit and Sukkur)
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An environmental researcher, Professor Ahmad Hassan Siddiqui also pointed out some of their financial issues of these mineral water companies that they extract at least one lac liters per day of water and are not even ready to pay their due taxes. In the year of 2019 the Supreme Court of Pakistan ordered these companies to pay a rupee against a liter of water that they extract.³²

3.2 Adulterant of Milk for the sake of trade: Milk is a natural nutrient. It has calcium in abundance which is good for bones. It is complete diet for almost every age of person. Milk has many byproducts and main ingredients in many consumable goods/products like yogurt, yeast, *lassi*, *ghee*, cakes, bakery item etc. that is a value addition to almost any form of food when mixed and used and never shows any side effect at all. However it is interesting to know that Pakistan is the fourth largest country in terms of the production of the milking. Approximately five hundred and ninety tons of milking capacity is recorded during last year.³³ The following chart exactly shows the mixture percentage of the milk.³⁴

	Lactose	Protein	Fat	Water	Minerals
Cow Milk	4.9	3.4	4.6	86.6	.5
Buffalo Milk	5.1	3.7	6.2	84.2	.7

It is devastating, how milk is adulterated in the market. Senior scientist Syed Suleman Ali says about it as follows:

Translation: “Fat is a very important content of milk which is a natural mixture of it. They adulterators, however mix some artificial ingredients like digital fat, Detergent, Sugar, urea and formalin (which is harmful for the health). It is an evident fact that the increased percentage of urea damages the kidneys. For this reason it is potentially harmful for

the kids to intake the powder milk as it contains an increased portion of melamine.”³⁵

Although, it is customary practice, this kind of adulterated milk is known as white poison, yet this act of crime is openly practiced in every single part of the country. Big cities like Karachi, Lahore, and Islamabad are also facing this sort of trouble. For the sake of it, more than 20% of chemicals, melamine, edible oil, and chalk are added. At the end, bleach powder is also added so that the milk looks as fresh as new. Furthermore, pure milk is only mixed for the purpose of taste and nothing. Another scholar rabia shabir say:

These sorts of contaminated milk can cause several diseases like headache, indigestion, vomiting, eye sight weakness, liver and kidney related problems; till the extent it can cause cancer and possible be a cause of death toll.³⁶

Another report says that due to an unorganized and unregulated marketing structure, milk and dairy products in Pakistan are severely polluted with chemicals, such as heavy metals and aflatoxins, and have been discovered to be adulterated at the consumer level. This is a serious danger to both the health of the human body and the country's economic system. Pakistan's present milk safety crisis is a serious issue that has to be addressed quickly in order to protect both consumer safety and the country's economic foundation.³⁷

3.3 Adulteration in the cosmetics items: It is natural instinct of a human to look good and decorated in terms of wearing impressive clothes and ornaments, suited booted and make up accordingly. Islam has no issues with it rather it appreciates and encourages to do so. The Holy Quran says: ﴿قُلْ إِنَّمَا حَرَّمَ رَبِّيَ الْفَوَاحِشَ مَا ظَهَرَ مِنْهَا وَمَا بَطَنَ وَالْإِثْمَ وَالْأَبْغَىٰ بِغَيْرِ الْحَقِّ وَأَنْ تُشْرِكُوا بِاللَّهِ مَا لَمْ يُزَلِّ بِهِ سُلْطَانٌ وَأَنْ تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ﴾

“Say, My Lord has only forbidden open and secret indecencies, sinfulness, unjust aggression, associating others with Allah in worship — a practice He has never authorized—and attributing to Allah what you do not know.”³⁸

The fact is that we face adulteration in cosmetics as well. We as a society spend a lot on the cosmetics which include a number of foreign brands due to which we bear an extra amount of burden in the shape of import bill. This is because the local products are not properly regulated and subject to adulteration. Nazeer Hussain Khan while writing an article on the local cosmetics, he states opening remarks as follows:

“To look superior and acceptable in society, people from all over the world use various types of cosmetic products to enhance or alter their facial appearance and body texture. In recent times, an exponential surge

in cosmetic use has been observed in Pakistan, and hence spending money on personal-care products is high. However, there are many reported facts about high loads of lead, mercury, copper, and others hazardous and cancerous elements in local Pakistani cosmetic brands. Consumers of these brands are at high risk of many clinical issues, including cancer. As such, it is a necessity to make people aware of the devastating harmful effects related to cosmetic use. The aim of this study was to provide information for stakeholders and raise awareness in the general public about the use of these local unauthorized personal-care cosmetic products, along with government strategies to stop this cosmetic blight on human health”.³⁹

Another report says that because the amounts of heavy metals in cosmetics are higher than those recommended by the FDA and WHO, there is a serious health concern. Lead, cadmium, copper, cobalt, chromium, nickel, zinc, arsenic, manganese, and mercury are among the heavy metals that are purposefully added to raw materials as components or contaminants. The high concentration of heavy metals in cosmetics is a serious worry, and it is imperative to regularly check their concentration to guarantee their safety. The cumulative quantity of these metals in different marketplaces is harmful to consumers, according to a systematic evaluation of heavy metal concentrations in branded and non-branded samples from 2000 to 2023. As a result, quality control procedures must be followed to guarantee that metal concentrations in cosmetics stay within acceptable bounds. There is a connection between rising cosmetic manufacturing and worldwide health issues.⁴⁰ It must be noted that the report is acknowledged by the Higher education commission which shows that the case is very relevant to the cosmetic industry of Pakistan.

3.4 Use of food colors to dye the edibles: According to Pakistan counsel of Scientific and Industrial Research (PCSIR) use of food color is all prevailed in domestic and local items both. It is added in the toffees to look like colorful and attractive and shiny. Children having tendency to be effected easily; diseases related to ENT are common symptoms found in its frequent users.⁴¹ Moreover it is also used it tea as well. The food color for this reason is extracted through the wood-waste, skin of opium and chickpeas. According to the newspaper *Roznama* Pakistan, this helps accommodate increase in the weight per kg for 150 to 250 rupees.⁴² However the report is a bit older and the prices of the tea packs have increased manifolds. The prices regarding brands that are multinational companies are almost 1800 rupees per kg.⁴³ One can imagine that low income level person will definitely go for an inferior brand that is local and far cheaper than the others.

Technically speaking, the upper class is the one who can and will always go for the superior/ imported commodity whose quality is always guaranteed.

3.5 Society literally consuming dead meat:

The livestock sector plays a very vital role in the economy of Pakistan. It is very labor intensive and comprises a large portion of the rural workforce. Pakistan is a diverse and ethnic country with a Muslim majority, with a population more than 195 million who are Muslims, Christians, Hindus and other minorities. Livestock contributed 11.6% to GDP during 2016 compared to 56.4% and 11.7% last year. Total value added from livestock increased at constant price factor of Rs. 1247 billion rupees in 2015. 1292 billion in 2016, showing growth of 3.63%.⁴⁴

Islam strongly supports using meat as a best food to intake. It is because of the taste and permanent source of energy which makes it top of the line variant in the department of food chain. In fact it will be the most desirable food of the natives in Jannah. Quran Says:

﴿وَلَحْمَ طَيْرٍ مِّمَّا يَشْتَهُونَ﴾

“and meat from any bird they desire.”⁴⁵

The following chart shows the consumption of meat in different variants.⁴⁶

Consumption of the meat (in tons)

Duration	2016-2017	2017-2018	2018-2019	2019-2020
Beef	2,085,000	2,155,000	2,227,000	2,380,000
Mutton	701,000	717,000	732,000	748,000
Chicken	1,175,058	1,281,083	1,396,119	1,523,155

Adulteration in the meat is done in many ways like mixing dead meat, meat of donkey, injecting water in meat to make it heavier. It is done through injection of water into its jugular vein which makes its way into body by passing from the heart and then all the other veins. A careful study shows that three kilogram of water is injected into a goat and alike, ten kilogram into cow and alike to earn more illegal money.⁴⁷

3.6 Adulteration of *ḥarām* ingredients in the imported items: Former senior designation of Science and technology Mian Ijaz Ahmad while informing the standing committee of national assembly of Pakistan, told that seventeen imported eatable items are examined and found adulterated with *ḥarām* ingredients. Some of these items are toffees, chocolate, dairy products, soups and pastas.⁴⁸

Hence, it is evident with the abundance of above published proofs that our society is seriously lacking its moral and we have failed to establish a fair impression on the outer world that we are a progressive society and do mean this incompetence.

3.7 Corruption running like blood through veins in the society:

The nearest term to corruption in the Islamic finance are *Khilaba*, *Ghishh*⁴⁹ and *Ghaban*. It is an Arabic word which means “unfair advantage”. It also refers to fraud, cheating and deception.⁵⁰ According to the *Hanafi* jurists, *Ghubn* is considered to be minor when the price remains within the range of experts’ evaluation if the commodity in question is of an unknown price. If the commodity is of a known price like bread, meat, apples and banana *Ghubn* cannot be considered as minor. The Maliki jurists believe that minor *Ghubn* refers to the degree of *Ghubn*, which is normally considered to be acceptable. To the *Shafiee* jurists also, minor *Ghubn* indicates the degree of *Ghubn*, which normally thought to be tolerable. As regards excessive *Ghubn*, the *Hanafi* jurists indicate that it refers to the case when the price does not fall within the range of experts’ evaluation.⁵¹

Another word for Corruption is translated as *Ifsaad* or *Fasaad* in Arabic which refers toward an immoral behavior that will lead to improper results. In *Qur’an* and *Sunnah* its meaning further refers to a deviation that threatens the social order, economic balance and ecological issues from its original place. Text used for elaborating the upper meaning of the word Corruption in simple terms like Just or unjust refers to the harmfulness of the social organization and within the relation to the standards of moral norms. Although corruptions have many forms in our society that’s legging us behind in the long run of attaining advancement and prosperity but the dreadful of all the shapes is one that’s involved in the financial issues. Financial corruption is now the biggest challenges for the governing institutions to cope up with. Deals under the table, percentages or kickbacks in the contracts, bribery for the sake of interference in the matters of merits and so on and so forth are the evils that have paved its jaws on the system as a whole making it weaker and more vulnerable for the majority of the society due to an unjust act of a small, influential and elite class for the sake of gaining extra favors at the cost of the rest of the society.

Transparency International (TI) defines corruption as abuse of entrusted power for private gains.⁵² TI classifies it in accordance with the amount of losses and the area where it happened into grand, petty and Political. Grand corruption stand for those acts high level mega corruption at a position of state by manipulating polices for the sake of top ranked leaders that will help them from benefiting from the public sector. Petty corruption is based on a low or medium level public officer that benefit from the citizens on daily

routine work. Political corruption is surprisingly defined as manipulation of policies, institutions and rule of procedures in the allocation of resources and financing by political decision makers who do this all to strengthen their power, status and wealth. Surprised by these definition because none of this

Under the Islamic law all the jurist are unanimous all the jurists consider corruption as *ḥarām* act in all form and shapes including nepotism, distortion, bribery etc. and they deduce the rule from comprehensive evidences of Quran, *Sunnah* and *Ijma*. It is mentioned in the Quran:

﴿وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنتُمْ تَعْلَمُونَ﴾

And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].⁵³

The verse clearly indicates the wrong doings in all possible forms and call upon the highest authorities like rulers by using of unwanted and brutal force, judges by giving unjust verdict knowingly, decision makers by conflict of interest, parties of a conflict facilitating unjustified appropriation of the property against the will of the lawful owner or some public property by obtaining a favorable ruling from the higher authorities in exchange of bribery. These are all false action and deceptive measures for attainment of any meaningful thing that's legally and morally out of reach or impossible to have it in the legal frame of work. These acts are called upon as acts bearing *batil* (deceptive) and *Ithm* (sinful) in it on a very higher account because due to its effect whole society will be in suffering and pain.

In a very lengthy hadith of the the Prophet (May peace be upon him) which is narrated by Abu Humaid al-Sa'idi:

The Messenger of Allah (PBUH) appointed a man from the Azd tribe called Ibn Al-Utbiyya, in charge of Sadaqat to be received from Banu Sulaim. When he came back, the Messenger of Allah (PBUH) asked him to render his account. He said: This wealth is for you (i.e. for the public treasury) and this is a gift presented to me. The Messenger of Allah (PBUH) said: You should have remained in the house of your father and your mother, until your gift came to you if you spoke the truth; then he addressed us. He praised God and extolled Him, and afterwards said: I appoint a man from you to a responsible post sharing with the authority that God has entrusted to me, and he comes to me saying: This wealth is for you (i.e. for the public treasury) and this is a gift presented to me. Why did he not remain in the house of his father and his mother and his gift came to him, if he was truthful? By God, any one of you will not take anything from the public funds without any justification, but will meet his Lord carrying it on himself on the Day of Judgment. I will recognize any one of you meeting Allah and carrying a growling camel, or a cow

bellowing or a goat bleating. Then he raised his hands so high that whiteness of his armpits could be seen. Then he said: O my Lord, I have conveyed Thy Commandments.⁵⁴

The above Quranic verse, in conjunction with the Hadith quoted clearly shows the wonderful model of the Muslim society which is based on the glorious and unique principal of Honesty and repugnance with which it views corruption as worst as deceit, bribery and cheating. It is just not the sole responsibility of the authorities to look after this heinous crime, every Member of the society is responsible to overcome such flaws through their utter conscious, firm belief and concrete actions. This task can only be accomplished when all the fragments of the society are working under the state defined Laws and abiding it from its letter and spirit. No one is more worthy from the other for extra benefits attained over and above the law. The Prophet (May peace be upon him) said once:

وعنه قال: قال رسول الله صلى الله عليه وسلم: "انصر أخاك ظالماً أو مظلوماً" فقال رجل: يا رسول الله

أنصره إذا كان مظلوماً أ رأيت إن كان ظالماً كيف أنصره؟ قال: "تحجزه -أو تمنعه- من الظلم فإن ذلك نصره

Anas ibn Malik reported: The Messenger of Allah, peace and blessings be upon him, said, "Support your brother whether he is an oppressor or is being oppressed." It was said, "O Messenger of Allah, we help the one being oppressed but how do we help an oppressor?" The Prophet said, "By seizing his hand."⁵⁵

In another narration, the Prophet said:

"By restraining him or preventing him from committing injustice, for that is how you support him."⁵⁶

The above hadith gives a clear picture about the responsibility of every single person of the society that must not only comply with the prevailing laws but also must be well educated to be effective enough to not let any other person be a part of socio-economic crime or misconduct that will lead the society toward a certain harm's way. Moreover he shouldn't be exceeding his canvas of effectiveness by taking law in his hands. He must be helpful for the agencies in taking care of all negative elements and observation of peace and harmony in daily business of life. It doesn't end here as it is the sole duty of the governing agencies of the state to be connected with the public and watchful enough to observe any uncertain event that may disturb the life circle of the society. It is clearly judged from the above Hadith that even a single person involved in socio- economic harms is considered as a loss for all.

Unfortunately our society is not taking interest in eradicating these socio-economic evils from the effected fragments, although Pakistan is a country with a population of more the two hundred and fifty million and has an overwhelming majority of Muslims, that's more than ninety percent of the total. The Muslims in this country were expected to run it under the

glorious principals of the *Sharī'ah*. Although its constitution of 1973 makes its all junctions truly in accordance with the *Sharī'ah* laws and confirms that no other law is implementable that's colliding with its injunctions; history is evident about how we overruled the constitutional obligation of safe guarding it from the malpractices and smashed its holiness with the unlawful and lusty desires of getting into power for the sake of looting and plundering the mutual funds by exercising extra judicial powers that was not ordained to the rulers of this country but they managed to do so because they were public office bearers. The sanctity of the public trustees for the purpose of management of the funds that were collected by the poor nation of this country through levying highest rates of indirect taxes has been totally destroyed. It is clear case of concentration of wealth in handful number of people. People of Pakistan this time voted for a new party whose main slogan is to eradicate corruption out of the system creating an environment purely based on merits and didn't tolerated the orthodox political parties and their famous other slogans. Still the tug of war is going on and time will tell truly that who is right and who is wrong. While politicians are facing a tough time in the market to establish an upright position and build a positive image among the people of Pakistan, other government institutions of Pakistan especially judiciary and army have gained a favorable image in the society by restoration of their dignity, upright decision, rule of law, nation building approach and eradication of corruption.

Currently, the stats of the economy of Pakistan are very disturbing. Not even a single private or public sector is secure from its menace. This situation of the country has dented its positive image in the world due to which Pakistan is facing multi problems in several spheres of competition. According to the transparency International 2017, corruption perception index ranks the country 117 out of 118 countries. Under these circumstances, it is significant obstacle in terms of establishing business. Especially bribery and kickbacks in big projects has been proven eye caught opportunities where companies arrange are win win situation for all the stakeholders, providing them opportunity to gain illegal profits. Under the *penal code of Pakistan* individuals accepting or offering these sorts of bribes are considered as punishable offense. While under the *Prevention of corruption act* companies involved in the case of facility payments, gifts and bribery are strictly liable and is considered to be punishable acts. Former prime minister of Pakistan Mr. Nawaz Sharif was held accountable due to the unrecorded assets and was disqualified due to maintaining offshore companies that was declared through panama papers. This shows that despite sound framework of ant corruption laws and money laundering, are not been implement in letter and spirit. This deliberate misconduct clearly shows that laws

regarding anti-corruption are ineffective and that officials with free will are engaged in corruption with impunity.

There is a higher risk of corruption in the so called autonomous body of the judiciary in Pakistan. According to the survey conducted by the World justice project between august to December, 2017 two third of the people in the participating in the survey indicated that they have interacted with the courts in past years and have been reported to pay bribe.⁵⁷ According to the world Justice Protection Law forum, Pakistan Stunts on the 98th position in terms of criminal Justice, as on 2020. In terms of rule of Law its position while dropping down to 120th.⁵⁸ Parties under the trial even influence the proceedings of the courts, concealment of facts, bribing the staff and judges, prolonging the hearing tactics and other tactics to prevent a judgment based on merits. Sometimes it seems like our courts deliberately complex the simple issue to an extent that justice is useless and late enough to say that: justice delayed is justice denied. For example NAB related cases where political influence makes it difficult for the officials to stop the ongoing money laundering and once the money is laundered out of the state; it becomes almost impossible to retrieve that money, kickbacks in the government projects and abuse of Power by the public representatives and so on and so forth. While in other sorts of cases the formalities of the justice are ignored to an extent that it seems like: justice hurried is justice buried. Examples like case of the execution of ex-prime Minister Zulfiqar Ali Bhutto, high profile case of Reko Diq in which without any feasible working by the Baluchistan Government; it signed a joint venture with the Antofagasta and Canada's Barrick Gold Corporation and then supreme court of Pakistan revoked the contract as it was against the national interest and now due to this single handed decision of the supreme court of Pakistan, the government of Pakistan is fighting the case in the international courts where the companies have claimed 11.5 billion dollars against the rejection of a legal contract by Pakistan⁵⁹ and also other leading examples shows the incompetence of our organization or one can also say that there may be other vested interests of the individuals that have lead the nation and the land of pure into such dark crises. Supreme Court should have let the case handle by the concern organizations so that there may have some other alternative Like handling the issue diplomatically and making a new agreement possible under the agreed terms by both the parties. Since 2011 the case is heard by the international court of justice. The local newspaper broke the news:

An arbitration tribunal of the World Bank's International Center for Settlement of Investment Disputes (ICSID) has ruled against the Islamic Republic of Pakistan in relation to the unlawful denial of a mining lease for the Reko Diq project in 2011, Chilean mining company Antofagasta plc.⁶⁰

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