

## Real Development is Vulnerable Due to Some Unfair Practices-A Brief Study

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### Abstract

This paper investigates about such practices that may be stated as anti-promotion and anti-development practices. The fact about life is that it remains full of good and bad events. If the good events are more, the person will feel more happiness than others who have to bear hardships. But if bad practices or crises are greater than good practices, it will be difficult to remain happy because of problems and hardships. In actual, in every society, poor and poverty presents, therefore poor people have to do sometimes negative acts for survival of their lives. But sometimes, wealthy persons are indulged in bad actions due to their bad company of friends and bad habits. In actual these bad habits are not limited to individuals but these create obstacles in the way of collective progress of a society. In developing countries, poor people have to do deploy their children in many fields of the economies rather than getting education in their childhood and innocence. In countries of the world whether the countries are developed or under developed, countries are of Muslims or of non-Muslims, negative practices are discouraged and prohibited by all those people who are affected but these negative practices are encouraged by beneficiaries of these practices. This is why in societies; people have close relationship with the persons of negative practices because of common advantages. As concerned social and economic influences of unfair practices, these are vivid and gigantic. In nutshell, brief analysis is presented about the reasons of backwardness and logic of prohibition about wrong activities in Islamic teachings.

**Keywords:** Fair dealings; Bad-company; Hoarding; Ektenaz; Development; Interest

### Introduction

The fact about life is that it is full of good and bad events. If good events and good conditions are more, the person will remain happily but if bad events and bad conditions are more than good conditions, it will be difficult to remain happy but he has to bear all these events.

In Islam one has to earn his living, position in the society and public confidence by virtue of hard and honest work according to the dictates of the ideology and Shariah laws. Neither of these is acceptable to the selfish and unpatriotic elements of the society. They have to be weeded out or reformed in National interest through ideological education and unalloyed reforms in all sectors [1]. Like other isms, Islamic law of economic and political system provides straight rules and guidelines for mankind especially for Muslims. Islamic teachings provide guidelines that nobody should be deceived in actions or sayings whether he is Muslim or non-Muslim on the base of humanity.

It is strange for Islamic countries especially for those who are developing and poor in presence of vivid divine guidelines about development. As concerned situation of Pakistan, it has more than seventy plus years of freedom but still some people are living from hand to mouth while some rich are becoming richer with the passage of times. While in presence of Islamic teachings, in Pakistan, black marketing, smuggling, hoarding and adulteration can be seen. This situation denotes that in Pakistan, the persons who are involved in these activities, either they are not acting upon the Islamic norms or they prefer benefits of this mundane life on the benefits of hereafter.

### Theoretical Framework

#### Objectives of study

Some objectives are as under:

- To promote just economic activities in developing countries like Pakistan;
- To develop Islamic teachings among its followers;

- To develop infra-structure for developing countries;
- To guard the rights of consumers in economic activities;
- To increase the standard of living of inhabitants of a country;
- To remove negative economic activities from developing Islamic countries.

### Hypothesis

Just economic activities are crucial for improving the economic condition of inhabitants of developing countries. The basic question may be as: Are just economic activities crucial for the improvement of economic condition in developing countries?

The possible answers may be as under:

- Yes, just economic activities are crucial for the improvement of economic activities.
- No, just economic activities are not crucial for the improvement of economic activities.
- To some extent, with negative activities, developed societies may survive only in short run period but in long run period, unfair activities will disturb the economic condition of developed economies. But for developing countries, unfair practices are not bearable in short run and long run also.

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## Literature Review

In prior research, lot of data is available in books, research papers and research articles but this article presents importance of justice in economic activities and forbids some common types of wrong activities. Anyhow, some important books are mentioned as: Ibne Taymiya's book 'Al-Hisba Fil Islam', M. Akram's book 'Price control in Islam', Dr. Ghulam Murtaza Malik's book 'Economic and Social Papers in Islam', Dr. Noor Muhammad Ghaffari's book on 'Islam mey Qanoon-e-Tijarat', 'Economic concepts of Imam Ibne Taiymiya' by Islahi Abdul Azim. Some M. Phil. and Ph.D. Thesis are written related to this topic, in which partial discussion may be found, for e.g., M. Phil. thesis on Imam Ibne Taimiya's views on price control and present era in Bahauddin Zakariya University, Multan, Pakistan, Ph. D thesis on Hoarding and Islamic Economic activities completed in Punjab University, Lahore, Pakistan. Many articles have been written on price control and hoarding in Islam and Consumer related articles, e.g., 'Consumer protection in Islam' by Akbar Ali, Quranic point of view regarding consumer protection published in Journal of Middle East and North African Sciences in Jordan. But present article notifies about some negative and wrong activities that revert all development activities. This article point out those activities, are dangerous for mostly developing countries and for Islamic countries like Pakistan.

## Presentation

The economic and political system of Islam points to the fact that they are free from the extreme and possess all the qualities of a morally good society which discards everything that is evil and follows the golden means. In its capacity to absorb all that is good in life, Islamic society is universal in character and in fact a world order that gives protection to humanity as a whole [2].

The fact about the life is that every person has to do struggle to gain satisfaction by fulfilling his desires except those persons who born in well to do families that have plenty of resources of income. They can survive their lives without hard working easily but those who have no resources' inheritance from fore fathers. Their survival depends upon their professions and earning resources and these types of people have to do working hard for the survival of life but their desires are remained mostly in their imaginations. This is why, in most cases, the children of poor parents remain poor because they have to start from the null wealth resources.

The basic human urge for food and sex ensures the continuation of human existence on Earth. God has also given mankind the instinct to build shelter to live in and defend itself against inclement weather. To ensure the fulfillment of his needs, man adopts various means for self-preservation, the use of agriculture methods; social co-operation; comprehensible speech and marriage [3].

Anyhow, as concerned earning resources, in many professions, right and wrong acts cannot be considered by mostly persons. But acts are unlawful by every societal and economic law while lawful teachings are encouraged in every societal and economic law and even in every Semitic religion also.

Islam place great emphasis on the code of lawful and unlawful in business transactions. Many Quranic verses disapprove the wrongful taking of the property [4].

As saying of Holy Quran states as follows: "*Do not devour the one another's property wrongfully, nor throw it before the judge in order to devour a portion of other's property sinfully and knowingly*".

The author of 'Islamic Economics' stresses that availability of basic needs is necessary for every human and it is his basic right also. From the availability level of basic needs, the standard of society or country can be predicted easily.

Basic need should be guaranteed for everybody in an Islamic economy. This may be used as a criterion for poverty line. That is, those who are deprived of basic needs would be said to live below the poverty line. The highest production priority in an Islamic economy is to produce basic need of the people. If this is achieved, grow the priority would be to produce items of comforts because they contribute to the quality of human life. This will also increase productivity of the workforce. Luxury item are highly discouraged but not prohibited [5].

The supreme of religion Islam over other religion is because of this point can be described that it provides complete guidelines for worldly success and the success of hereafter also. While in other religions, the stress is laid only on attainment of worldly success or the success of hereafter. This means that only religion Islam demands from its followers to consider the success of both worlds.

Islam on one hand recognizes the contribution that self-interest and the desire for profit can make toward individual initiative, drive, efficiency and entrepreneurship. On the other hand, the evils of greed, unscrupulousness and disregards for rights and needs of others, which the secularist and short term this worldly perspective of both capitalism and socialism tend to promote are overcome by introducing an internal self-regulating mechanism with its unrelenting emphasis on belief in God, moral values, accountability before Him, human brotherhood and socio-economic justice [6].

## Islamic laws of trade

It is commanded in Islamic economic law that fair business dealings and fair professions are encouraged. And if business is done under fairways then this type of business will also be rewarded by Allah in the hereafter also.

Islamic laws of trade want to make business transactions the source of blessing, success, service to humanity and cooperation between the people. It is not only the source of earning profit and economic exploitation through goods. For getting benefits of trade and for avoiding of its dangerous and harmful things, Islam has given a right to Islamic state that state should establish *hisba* system. Yet its *hisba* system is not confined to business transactions only but its sphere is spread to commending for every good deed and to abounding form every bad deed. And its base is laid on the Quranic verses and the Sayings of Holy Prophet (PBUH). This system of *Hisba* was started in the era of Holy Prophet by his own hands [7].

## Bargaining of deception is *Haram*

Actually deception, fraud and wrong things are not acceptable in common matters of the world and similarly in business matters fairness is more demanded and necessity for promotion of real economic activities and for righteous behavior of the people. Otherwise trust will be eliminated among the people of the society.

Every matter in which selling material is not present or any bargaining in which the involvement is of deception is present. This matter will be also prohibited, for example, the child of female camel which is still in her belly or selling the bird which are flying in the air or selling the fish of pond or in water. In the time of HOLY PROPHET (P.B.U.H) fields and garden were sold before ripeness then after the bargaining, due to climate condition fruits were ruined then the quarrel

between seller and buyer started. Therefore Holy Prophet (P.B.U.H) prohibited selling these fruits before appearing its ripeness [8].

Trade of prohibited items is also prohibited for all.

For fairness and right activities in the economy and society, Islamic teachings encourage every type of fair acts and prohibit all types of wrong and negative activities and uniformity of its norms can be visualized as trade.

All those things which are declared *haram* for an individual, e.g., interest, gambling, speculation, drinking (wine) and other drugs, all these things are also prohibited and *haram* for state as the production or trade of all prohibited things is also *haram* for state. This is not only *haram* for individual and state cannot adopt the trade of these prohibited things. From this, it clears that only Islamic economics system can provide justice, economic balance, equality and take care of poor [9].

### Gambling

As concerned gambling, in Arabs, there are different types of gambling were found and used in different societies of the world while with the passage of time, other things were developed and used the techniques of gambling also. It was common in non-Muslims of the Arabs, for example if ten persons purchase mutually an animal and slaughtered it. After this, they does lottery. In this way, ten papers were drawn. On every paper there was written a share of quantity meat on some papers, there was written none and on any other paper, there was written less quantity and on some paper, no quantity was written. Then they pick the paper one by one. So share or quantity was divided according to their drawn paper. There, Islam has declared *haram* to this condition of dividing like other prohibited condition.

In the book, "Muhammad at Medina", Montgomery Watt presented an example of gambling in the Arab region as follows:

*Maysir* was a practice by which ten men bought a camel, slaughtered it and then drew lots for the portions by means of arrows; their arrow heads had no portion assigned to them and the men to whom these fell had to pay for whole camel [10].

About the discussion of prohibited things and permitted things, Dr. Yousaf al Qardawi's argument that in the prohibition of things, religion Islam has provided alternative techniques also may be adopt for fairways.

Islam made *haram* to lottery and gambling and he taught "prediction prayer" called *Dua-e-Istakhara*. He made *haram* to interest while he permitted to trade. Silk is made *haram* but cotton and wollen are declared *halal*. Adultery is made *haram* while Nikah is declared *halal*. Impure things are declared *haram* while pure things are declared *halal*. This is also Islamic Principle that thing becomes the cause of *haram*, this will be also *haram*. Adultery is *haram* so all things that create or encourage adultery are also called *haram*. So in adultery those are involved, these will be also involved in this crime. All those who cooperated with committed persons to perform this sin easily. Holy Prophet cursed not only drinker but on those who prepare wine, who writes their dealing and those also who were evident of this sin [8].

As in gambling, the conditions of uncertainty situation make things sometimes doubtful. This is why for doubtful things, it is commanded in Islamic teachings to avoid from these doubtful things. And it is better to choose certain things rather than doubtful things.

**Basic types of gambling:** Basically there are two types of gambling:

1. In 1<sup>st</sup> types of gambling, no one is responsible to pay the amount at certain. In this, every group is uncertain about getting or paying the fixed amount e.g. Zaid and bank plays videos that succeed will get Rs. 100.
2. In the second type of gambling, from one section the payment is certain while in second section there is no uncertainty about paying money for example, lottery and bonds schemes etc. [11].

**Prohibition of gambling and speculation:** In book, 'Islam ka Qanoon-e-Tijarat', Noor Muhammad has stated about the speculation and gambling in the business so that no could repent over others actions and no one will be answerable for others' deeds.

Justice shariah had made prohibited gambling and speculation of trade. In gambling and speculation, only that gambling is not which is played by cash. But in business, gambling and speculation is found in different shapes of trade, although, their names are different but in reality, all these are also business of gambling [7].

### Speculative business

Another practice that is harmful for the economic activities especially for the poor is black marketing and hoarding. Because some traders or business minded persons create shortage of food stuff by storing goods in the stores. To buy a thing cheap at one time and sell the same dear at another time is called "speculative business". Islam condemns also this sort of business, as speculators are mainly interested in private gains in negation of the larger interests of their society. Most of the speculators creates artificial scarcity of goods and thus create an inflammatory pressure on the country economy, people who have-nots have to pay for it [12].

The main point to condemn hoarding, black marketing and gambling like other practices is that all these activities enhance shortcut ways rather than hard working and in all these practices one section is earning more by deceiving the others. This is why all these are condemned in Islamic teachings also.

Islam has prohibited the gambling and lottery etc. it is also fact that the root of mostly social evils is injustice division of national resources. In result, some become richer and some become poorer and mostly the poor are exploited by the rich. The money that comes without hard working, the results of this money appears badly. In present era, these schemes are in govt. control or at private level; both are condemned because in this way, the wealth of mostly people confine too few hands [13].

### Prohibition of storage/black marketing

In Islamic jurisprudence and in hadith teachings, two terms '*ehtekar*' and '*ektenaz*' have been used. Both are concerned with storage the difference is of as under one refers to hoarding of food stuff while later refers to hoarding of money, gold and etc. In present day, currencies are being exchanged with the exchange rate of other currencies. Its importance becomes more than before days.

In Islamic sharia's point of view, this is black marketing (*ehtikaar*) if any person grain or other types grain store for this purpose so that price became high and he became the center of consumer's demand. Due to shortage consumers had to buy their goods to fulfill the need in high prices. Anyhow, if the storage item does not create shortage of goods and prices of goods does not increase due to this storage. Then this type of storage is allowed by jurists of Islam [7].

### Prohibition of *Ehtekar* and *Ektenaz*

About '*ehtekar*', Islamic jurisprudence among different scholars, the difference is found on this point that some scholars declared that in every condition food stuff is condemned while some others opine that for creating storage to influence prices is also condemned.

To store the grain intentionally for selling it in higher rate is "*Ekhtekar*" (storage). In Sharia, everything that is used by man or animal for energy, these food items are prohibited to store, except the following points:

- In dry fruits and clothes, there is no *ehtikar* if these things are stored where dry fruits are not used as necessities of life.
- Storing that grain which is not in their access or the people did not use the grain of that area. This storage is not harmful for citizens.
- The grain of their own cultivated land. In this there will no *ehtekar* if stored [14].

Sharif Al-Mujahid presents quotation of Quaid-e-Azam Muhammad Ali (founder of Pakistan) about black marketers in these words:

*"A citizen who does black marketing commits, I think, a greater crime than the biggest and most grievous of crimes. These black marketers are really knowing, intelligent and ordinarily responsible people and when they indulge in black marketing, I think they ought to be very severely punished because they undermine the entire system of control and regulation of food and essential commodities and cause a whole sale starvation and want even death"* [15].

### Prohibition of storage

Islamic law of trade made prohibited to all types of black marketing and storage. Holy Prophet (P.B.U.H) also prohibited the all tow types of storage of his age.

### Prohibition of interest

No doubt, there is greed of resources that creates problem for others. Similarly the greed of black marketers creates starvation for the whole society. In this way, benefits of some persons upset the whole economy of society as collective.

Just Islamic law of trade eliminated thee every type of interest from business transactions. Islam declared the interest as the worst shape of economics exploitation which has dangerous effects on economic welfare [7].

Though the prohibition of usury was directed against the Jews in the first place, some Arabs also may have been involved at Medina. The nature of the Jurist's negative discussions suggests that *Riba* was comparatively limited in Muhammad's time.

Due to loss of whole society, some individuals 'benefit cannot be borne. Therefore, Islamic teachings have provided rational point of view about the condemned attitude for wrong doers of society. The logic to prohibit interest is just like hoarding of food because interest earning people actually discourage the economic activities.

On the other hand, there is no evidence of any attempt by Muhammad to stop commercial dealings at Mecca [10].

As the interest is prohibited because apparently it is beneficial only for individuals in terms of money but as a collective, its influences are

severely dangerous for the other members of the society. In Islamic civilization, for the promotion of civilized society, all intoxicants are declared as prohibited whether the quantity is more or less that is being used. As Coulson, points out those six commodities that are mentioned in the tradition of Holy Prophet (P.B.U.H.) regarding interest earnings. The logic of condemned of interest based earning is that it discourages the hard working and promotes the difference between the rich and the poor.

The formal operations of classical theory of usual any be shortly illustrated by the development of the doctrine of usury (*riba*). A tradition from the Prophet (s.a.w.) explains the general prohibition of *riba* contained in the Quran by declaring that, when certain commodities of the same species are bartered against each other, *riba* exist if there is either in equality between the two amounts offered or delay in delivery on one side. Six such commodities were specified in the tradition-gold, silver, wheat, barley, dates and raisins [16].

### Prohibition of intoxicants

The prohibition of intoxicating drinks is one of the well-known features of Islamic civilization and has its basis in certain verses of the Quran [10].

In the Holy Quran, intoxicant items and gambling are side by side but both have been declared as *haram* (prohibited). In some cases, its benefits are attained to some individuals in short term period but in long term period and as collectively its losses are more than benefits. And Quran does not felt shyness in mentioning its some advantages also.

*"They will ask thee about wine and maysirs; say: in both of them there is great guilt and also uses for the people, but their guilt are greater than their usefulness"*.

In the verse of Holy Quran, it is declared that comparatively gambling and wine are better for the societies. This is why these are declared as prohibited. Besides these, some other things that prohibited are also mentioned in the teachings of Quran and Hadith sciences. Just like *halal* animals cannot be used if these are not slaughtered in a proper way of Islam. The point of view about permitted and prohibited things, is vivid because if thing is prohibited in use then its business, bargaining, storing, shifting are all also prohibited.

*Halal* and *Haram* (pigs/hug): Swine meat and fat are as prohibited as intoxicant drinking. There is need to clear one misconception that in the Holy Quran the word "*khamr*" (means wine or alcohol) is used for that wine which is made by Grapes. However in the days of Holy Prophet (P.B.U.H) every type of drugs (intoxicant) was included in "*khamr*". therefore when the verse of "*khamr*" revealed on the Holy Prophet ((P.B.U.H) Muslims of Medina had thrown and flown the every type of stocks of intoxicant drinking whether they were made by grasped or dates fruits.

Similarly, those permitted and *halal* animals are not permitted for Muslims those were slaughtered by non-Muslims. Only those animals can be used who are slaughtered by the followers of Semitic religious and they have slaughtered these *halal* animals according to their religious beliefs. Eating and drinking in the golden and silver pots is also prohibited. Wearing n of gold silver is also prohibited for a Muslim [17].

The facts of Islamic teachings are being explored and investigated as the science advances. But the grasp of material values and materialism is so strong that some followers of Islam are not acting upon the

principles of Islam knowingly. And the use of wine and gambling is being increased even in Islamic societies while officially these are banned.

Today, about wine (alcohol), modern medical research has found that wine affects badly not only heart and mind but it has abnormal harmful effects on body also. Then it is not only matter of individual but all the family and even whole society is affected from its bad effects. Due to this, society fall prey into bankruptcy of spirituality and morality. Besides this, loss of material status, is also non recoverable. Therefore it can be easily estimated that by declaring wine and all types of wine and its bargaining are *haram*. Islam has given the proof of wisdom, mature and awakens of mind [18].

Dr. Al-Qardawi's views shows that side effects of gambling and wine are not confined to material bases. Besides the material loses, there are many psychological and moral loses for the whole society in which these are being used.

Islam has made prohibited and *haram* to every intoxicant thing whether it is used in small quantity or in large quantity. Now-a-days the intoxicant things and other things which disable the mind and the feelings, these are commonly being used. Those people who are habitual of these intoxicant things by seeing their lives, its harmful effects can be easily estimated. These people have to bear material loss individually. Besides this material loss, there are many psychological and moral losses also. As a whole, society, its price has to pay. And intelligentsia is aware properly from this [18]. As Mahmood and Suhaib [19] stated that, to earn livelihood by adopting artificial ways is not allowed to any traders. In this way, hoarding, selling goods with mixture of low quality goods while charging price of high quality are not permissible [19].

In this way, it becomes clear that in presence of golden teachings that have revolutionized in the primarily era, But, now by which reasons many followers of these teachings are living hand to mouth in presence of golden practiced guidelines? Definitely, it points out that mostly followers are not acting upon Islamic norms and they are busy in earning money without considering, ways are permitted or prohibited. Therefore, all negative activities must be banned through moral discouragement and thorough practical enforcement of rules and regulations in economic activities.

### Findings of the Study and Conclusions

In nutshell, it may be stated that there are many issues that create problems for the individuals and for the collective societies in the way of achieving development and standard of living. In the society, there may be positive and negative practices in the economy. In that society, positives activities will be dominating, individuals of that society will attain standard of living. But in reverse, if negative activities of the persons will be dominating, these types of activities will be dangerous for the individuals and for the society also. Therefore, it may be stated that positive attitudes of the people and positive activities in the societies are crucial for attainment of standardized lifestyle of individuals and for real development of the societies in the countries. Anyhow, it may be stated also that presence of negative economic activities are question mark for Islamic countries about the status of Islamic norms in their practical lives. This also denotes some Muslims by faith are not acting

upon the principles of Islam. In this way, the difference between actions and sayings of some Muslim traders can be seen physically. Therefore, in result of negative economic activities, consumers are deprived from their rights also. For redress of their losses, and for maintaining justice in economic activities, removal of forbidden activities is crucial. For establishing justice, the role of ruler and ruling authorities must be applied under Islamic norms so that every person could enjoy his own rights and no one has courage to exploit the other. In provision of justice and rights of inhabitants, there should be no delay. It is also fact that deception, deprived from rights and wrong activities hurt the persons' emotions and bitter feelings about human beings due to their losses. This is why; all negative attitudes and activities are condemned so that persons could develop positive thinking among themselves that lead societies into positive and developed ways.

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