



RESEARCH PAPER

Critical Analysis of Social Equity and Economic Opportunities in the Light of Quranic Message

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ABSTRACT

This study critically evaluated the key verses of Surah Al-Baqarah - the second chapter of Quran, a sacred scripture of Islam- which specifically relates to social equity opportunities and a code of conduct in the context of economics. The Quran claims that it is a book which explains every situation; therefore, the aim of this study remained to extract those verses of Surah Al-Baqarah which can guide us in Economics. The authentic and approved Islamic clerics and their translations were consulted for the interpretations of the Holy verses. The researchers chiefly focused and studied Surah Baqarah with regards to social equity and economic opportunities. The translations were primarily in the regional language Urdu so the interpretations must not be related exactly equitable in English. The study engaged the document analysis research strategy. This study is only an endeavour to decipher Holy Quran's message from Allah for the mankind so it must not be considered as the full and complete solution to the all the economic issues, challenges and opportunities. Ahadees and the saying of the Holy prophet were referred to where ever required and available. The researcher also considered the Tafasir (detail intellectual interpretations) of the Quran done by the well-known scholars of Islam for the verses studied therein and any statements and/or material - such as ideas, studies, articles, documentation, data, reports, facts, statistics etc. For the study, data was collected and analyzed qualitatively. On the basis of the study, recommendations were also primed.

Introduction

Since ages, it has been remained an established fact that social equity and economics play a vital role in the existence of a nation and it is generally said that quality of life is directly related to the economic well-being of a society. The factors that represent how well a nation is socially and economically developed and how sound it is in its economic issues, derive and decide the overall levels of comfort, growth and productivity of that nation, thereby, raising the standards of living of individuals of the society. It is, therefore, considered that this study would comprise social equity, economic

opportunities, and issues and challenges that affluences directly towards the betterment. This study is likely to provide guidelines and wisdom in being decisive in decisions pertaining to the economic opportunities and settlement for increasing earning resources.

Review of Literature

Revisiting Economics

Islam is one such religion, and in fact a very evocative and advocative one that marks the definition and makes the realization of good-life, betterment and success, from both at micro i.e., individual level and macro i.e., state or national level, very convenient, customary, expedient and easy; subtle, blatant, but intelligent. Islam encourages in getting involved in economic activities and lays much emphasis on the individuals to work towards the betterment of whole society and refutes acts that limit or harm oneself, in principle, and everyone in general. (Hassan, 2014). In addition, Islamic teachings are chiefly derived from two of its prime sources: The first and foremost is the Quran – the holy book of revelations and the second one is the Hadith and Sunnah – the sayings and the practices of the Holy Prophet, PBUH. Samuelson and Nordhaus defined economics in their book (Samuelson, 1998) as the study of how societies, governments, businesses, households, and individuals.

Economics as word is derived from the Greek word 'Eco' which means 'household', implying sustainable viability within social and financial limits. Social and financial resources can be of any type such as natural resources, human resources or man-made resources. Limits imply scarcity of resources. We experience the economic aspect intuitively as managing limited resources frugally. By frugality, we do not mean consumption, competition, or growth. Frugality is a norm, not only during scarcity, but also during plenty, exhibited as self-control, because it not only sustains future prosperity, but also stimulates originality, responsibility and generosity as compared to satisfaction, and not just maximization of profits, income, owner value, GDP.

Impacts of Economics

Economics and Ethics

Since, in social sciences and economics, especially in its application, there are people involved in utilizing resources for the sake of benefits of one or many, ethics does matter. This is now a well-established fact supported by a larger group of scholars and researchers that ethical values and virtues do matter where there are economic concerns. Even in the times of Plato, he advocated in “Republic” that having ethical values in the matters of business is not just preferable, but it’s advantageous and people possessing good virtues like justice, gain not only just businesses, but also reputational profits (Plato, 1988). In situations where groups are involved or interacted, their cooperation has resulted in

better prospects than maltreatment, oppression or exploitation. So, people do get choosy to interact with those who are ethically and habitually cooperative rather than those who are unethical (Frank, 1989).

Economics and Behaviorism

Abn-E-Hajar (1981) has categorically elaborated that the economic decisions of individuals and institutions have effects on psychological, social, cognitive, and emotional aspects of both human and society. They declare that, "Throughout the world, economists are laboring to collect data and improve our understanding of economic trends." Moreover, as they note, economists are studying and trying to explain a wide and expanding array of activities, ranging from international trade to unemployment and inflation, from investing retirement funds to controlling pollution. Economic analysis, both theoretical and empirical, can generate important insights into individual and aggregate behavior and relationships, and help in society's efforts to use scarce resources in a more efficient manner.

Economics and Social Life

Besides individual human behaviorism, social aspects of economics is also influenced by social forces, incorporated by the decisions of individuals within the constraints of social environments. Trust, which is one of the explanations for discrepancies between actual behavior and that predicted by a model of self-interested actors, makes social life possible and permeates economic relationships. It has been related to positive economic outcomes, such as macro-level economic growth (Zak, 2001) and micro-level intrinsic motivation and work performance (Falk, 2006).

Economics in Religions

From the academic evidence and literature support, it is evident that social aspects of economics influence the social fabric of society impeccably. Social functions of religion, as also identified by Durkheim, include; providing a '*basis*' that serves the common purpose, and '*values*' that can maintain social solidarity: binding people together, reinforcing group norms, and exerting social control by defining right and wrong behavior and setting boundaries (Johnstone, 2004). The ethical and social aspects of each of these functions add to the potential of religious adherents to collectively and individually tackle circumstantial issues. Perhaps, most fascinating is the fact that religion is promoting social solidarity. Religion also builds the basis for what is considered as 'right and wrong' (Turner, 1997). Religion produces both formal and informal norms and provides people with a 'freedom and constraint' duality by prescribing behaviors within some acceptable boundaries (Fararo, 1986). Such norms, values, and beliefs are often codified into a religious code such as the Bible or the Quran.

Since religion also talks about moral codes, virtues and values, besides the beliefs and faith over the divine and sacred, which economics, especially social behavioral economics also relates to. 'The historical record makes clear that religious teaching, example, and leadership are powerfully able to influence personal conduct and commitment' (Sagan 1990). While most religions have common elements to their ethical or moral codes, but there are also distinctive differences among religions (Grullon, 2009). Some authors cite religions' moral authority and institutional power as the attributes most likely to effect changes in attitudes, practices, and public policies. Others believe religions can aid directly by speaking the language of morality and faith itself.

Economics and Islam

Al-Tirmidhi (1978) is an effective source for the understanding of the discussion. From the Islamic point of view, there are two major aspects of the practical life of mankind. First aspect includes the rights or duties towards Allah (SWT), which are generally taken as the various modes of worship, and the second aspect includes the rights or duties towards mankind, which are associated with the day-to-day dealings and the society as a whole. All the rules, regulations, principles and laws with regards to the man's way of leading life are based upon these two rights or duties, or more explicitly, revolve around these two foundations. Other than that, having fear of Allah (SWT) in one's heart, and having the feelings of kindness and compassion in one's self are a manifestation of the best character. A general misconception that always existed is that the duties towards mankind should be fulfilled first, prior to those towards Allah (SWT). This misconception increased to such an extent that people stopped fulfilling the duties towards Allah (SWT), and instead began fulfilling those towards mankind so as to fulfill their own desires. However, it should be a clear fact that the duties towards mankind are a part of the duties towards Allah (SWT) because as such, the duties towards mankind are commanded by Allah (SWT) Himself. Patti (1979) discussed the same issue in another way. On one occasion, he stated that the prodigiousness of the Knowledgeable, that is, the Arifeen and Perfects, that is, the Kamileen is similar to that of the Prophets. They treated both the rights of Allah (SWT) and those of mankind as equally important, that is why such men are called by the title of "Jaame' Bain ul Azdaad".

Material and Methods

Research Methodology comprises the actions taken by the researchers for the purpose of investigating a research question or a problem with the help of specific techniques or procedures. There are two kind of techniques or approaches employed by the researchers namely the qualitative approach and the quantitative approach. Qualitative analysis is more time-consuming as compared to quantitative analysis as it is based largely on a subjective and interpretive outlook. It involves an in-depth understanding of post-investigative analysis. Since this analysis is based on a small sample distribution, hence its

result are limited to the sample of study and cannot be generalized to a broader population or another context. In general, qualitative data is acquired through unstructured or semi-structured interviews. On the other hand, quantitative data is expressed in the form of members as it is analyzed by means of numerical associations and statistical analysis. Another advantage is that since it is done with the help of software, so it takes a short span of time. Moreover, it is based on a large sample of participants, hence it can be generalized to a wider group. In general, questionnaires generate quantitative Data.

Research Design

Research design means the overall strategy that is chosen by the researcher in which he investigates the various components of the study in a manner that is coherent and logical so as to ensure that the research problem is addressed effectively. A research design forms the blueprint for data collection, data measurement and data analysis. It is the research problem that determine which type of research design a researcher should choose. In the context of the present study, a research design basically ensures that the evidence obtained by the researcher has made it possible for him to address the research problem effectively, logically and clearly.

Content Analysis

The documents including the Holy Quran and of ahadees, tafasirs-related articles, data, reports, facts restraining to past and current economics situations were studied involving systematic reading and observation of texts which were assigned labels or codes with the help of computer to automate the labeling or coding process. This indicated the presence of interesting and meaningful pieces content. After systematically labeling the content of a set of texts, the patterns of the content were analyzed using qualitative methods to analyze the meaning of the content within the texts. We must refer to the wisdom in Ahmed-bin-Hambal (ND).

Data Analysis

Quotable Verses

The Quran, the Islamic Holy Scripture or the Holy Book of Islam, possesses many different commandments from Allah (SWT) for the Muslims to follow in their lives and consequently lead to a good-life. There are thirty different divisions in the Holy Quran each called a 'Sipara'. Then there are one hundred and fourteen chapters or the 'Surah', comprising six thousand six hundred and sixty-six verses – the 'Ayaahs', which are referred to as the words of the Almighty Allah (SWT). In these verses are the messages, or instructions or commandments of Allah (SWT). But these verses also carry guidelines, and the way of living life along with many other enlightenments, knowledge, wisdom and

information. Many verses in the Holy Quran talk about different aspects of worldly lives that directly or indirectly influence such characteristics that we understand as social economics. The following section reflects and encompasses the part of the research where we set the basis from the first chapter of the Holy Book chiefly, but collected all other verses too, in support of our basis.

The Premise – Verses from Surah Baqarah

The foundation is generally lead from the actual verse references from the first chapter of the Holy Quran that is the Surah Al Baqarah only. Later on, in the subsequent section, the collection is extended to associate many other verses, spreading in the Holy Book, that relate and support the basis and the context, referred to as the arguments. The Arabic text and English translations are taken from the International version of Al-Quran ul Kareem (KSU, 2014) with Urdu context, reference and tafseer from Tafseer-e-Usmani of the same (Usmani, 1989):

Translation # 1: (Quran 2: 3)

Who believe in the unseen, establish prayer, and spend out of what We have provided for them?

Translation # 2: (Quran 2: 168)

'O you People! Eat of what is on earth, Halal and pure, and do not follow the footsteps of the Satan; Indeed, for he is to you an open enemy'

Translation # 3: (Quran 2: 172)

'O you who believe! Eat of the good things that We have provided for you and be grateful to Allah (SWT), if it is Him that you worship'

Translation # 4: (Quran 2: 188)

'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).'

Translation # 5: (Quran 2: 195)

And spend in the way of Allah (SWT) and do not throw (yourselves) with your (own) hands into destruction (by refraining). And do good; indeed, Allah (SWT) loves the doers of good.

Translation # 6: (Quran 2: 215)

They ask you, (O Muhammad), what they should spend. Say, "Whatever you spend of good is (to be) for parents and relatives and orphans and the needy and the traveler. And whatever you do of good - indeed, Allah (SWT) is knowing of it."

Translation # 7: (Quran 2: 254)

O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no exchange and no friendship and no intercession. And the disbelievers - they are the wrongdoers.

Translation # 8: (Quran 2: 262)

Those who spend their wealth in the way of Allah (SWT) and then do not follow up what they have spent with reminders (of it) or (other) injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

Translation # 9: (Quran 2: 267)

O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending (from that) while you would not take it (yourself) except with closed eyes. And know that Allah (SWT) is Free of need and Praiseworthy.

Translation # 10: (Quran 2: 270)

And whatever you spend of expenditures or make of vows - indeed, Allah (SWT) knows of it. And for the wrongdoers there are no helpers.

Translation # 11: (Quran 2: 272)

Not upon you, (O Muhammad), is (responsibility for) their guidance, but Allah (SWT) guides whom He wills. And whatever good you (believers) spend is for yourselves, and you do not spend except seeking the countenance of Allah (SWT). And whatever you spend of good - it will be fully repaid to you, and you will not be wronged.

Translation # 12: (Quran 2: 273)

(Charity is) for the poor who have been restricted for the cause of Allah (SWT), unable to move about in the land. An ignorant (person) would think them self-sufficient because of

their restraint, but you will know them by their (characteristic) sign. They do not ask people persistently (or at all). And whatever you spend of good - indeed, Allah (SWT) is knowing of it.

Translation # 13: (Quran 2: 274)

Those who (in charity) spend of their goods by night and by day, in secret and in public, - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve.

Translation # 14: (Quran 2: 275)

'But Allah (SWT) has permitted trade and has forbidden interest'

Translation # 15: (Quran 2: 276)

"Allah (SWT) will deprive usury of all blessing, but will give increase for deeds of charity"

Translation # 16: (Quran 3: 17)

The patient, the true, the obedient, those who spend (in the way of Allah), and those who seek forgiveness before dawn.

Translation # 17: (Quran 3: 134)

Who spend (freely), whether in prosperity, or in adversity and who restrain anger and who pardon the people - and Allah (SWT) loves those who do good

Translation # 18: (Quran 4: 29)

'O believers! Do not eat one another's wealth falsely (unjustly), but if it is a trade which is by mutual consent then there is no issue in it; and also you do not kill one another, verily, Allah (SWT) is very Merciful upon you.

Translation # 19: (Quran 4: 37)

Who are stingy and enjoin upon (other) people stinginess and conceal what Allah (SWT) has given them of His bounty - and We have prepared for the disbelievers a humiliating punishment

Translation # 20: (Quran 4: 39)

And what (harm would come) upon them if they believed in Allah (SWT) and the Last Day and spent out of what Allah (SWT) provided for them? And Allah (SWT) is ever, about them, knowing

Translation # 21: (Quran 8: 3)

Who establish regular prayers and spend (freely) out of the gifts We have given them for sustenance: (Surah Al-Anfal, 3)?

Translation # 22: (Quran 9: 53)

Say: "Spend (for the cause) willingly or unwillingly: never will it be accepted from you. Indeed, you have been a defiantly disobedient people."

Translation # 23: (Quran 9: 60)

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah (SWT) and for the wayfarer - an obligation (imposed) by Allah (SWT). And Allah (SWT) is Knowing and Wise.

Translation # 24: (Quran 13: 22)

And those who are patient, seeking the countenance of their Lord, and establish prayer and spend from what we have provided for them secretly and publicly and prevent evil with good - those will have the good consequence of (this) home

Translation # 25: (Quran 14: 31)

(O Muhammad), tell My servants who have believed to establish prayer and spend from what We have provided them, secretly and publicly, before a Day comes in which there will be no exchange, nor any friendships.

Translation # 26: (Quran 17: 29)

"And do not make your hand as chained to your neck or extend it completely and thereby become blamed and insolvent."

Translation # 27: (Quran 22: 35)

Who, when Allah (SWT) is mentioned, their hearts are fearful, and (to) the patient over what has afflicted them, and the establishers of prayer and those who spend from what We have provided them?

Translation # 28: (Quran 23: 51)

'O Messengers eat pure things and do good deeds

Translation # 29: (Quran 25: 67)

"And (they are) those who, when they spend, do so not excessively or sparingly but are ever, between that, justly moderate"

Translation # 30: (Quran 28: 54)

Those will be given their reward twice for what they patiently endured and (because) they avert evil through good, and from what We have provided them they spend.

Translation # 31: (Quran 32: 16)

They arise from (their) beds; they supplicate their Lord in fear and aspiration, and from what We have provided them, they spend.

Translation # 32: (Quran 35: 29)

Indeed, those who recite the Book of Allah (SWT) and establish prayer and spend (in His cause) out of what We have provided them, secretly and publicly, (can) expect a profit that will never perish

Translation # 33: (Quran 42: 38)

And those who have responded to their lord and established prayer and whose affair is (determined by) consultation among themselves, and from what We have provided them, they spend.

Translation # 34: (Quran 57: 7)

Believe in Allah (SWT) and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward.

Translation # 35: (Quran 61: 10-11)

'Shall I tell you a trade which will save you from agonizing punishment? (It is that) you believe in Allah (SWT) and His Messenger and in the cause of Allah (SWT) strive with your wealth and your lives. That is best for you, if you should know.

Translation # 36: (Quran 63: 10)

And spend (in the way of Allah) from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous."

Translation # 37: (Quran 64: 16)

So fear Allah (SWT) as much as you are able and listen and obey and spend (in the way of Allah); it is better for your selves. And whoever is protected from the stinginess of his soul - it is those who will be the successful.

Translation # 38: (Quran 65: 7)

Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allah (SWT) has given him. Allah (SWT) does not charge a soul except (according to) what He has given it. Allah (SWT) will bring about, after hardship, ease.

Translation # 39: (Quran 107: 1-3)

"Have you seen the one who denies the Recompense? For that is the one who drives away the orphan. And does not encourage the feeding of the poor."

These are the twenty-four verses of the Holy Quran that set up the arguments and artifacts that associate the fifteen evidences from the Surah al Baqarah.

Conclusion

The global economy faces a mix of long-standing vulnerabilities and newer threats that have emerged or evolved in the years since the crisis. The familiar risks include potentially unsustainable asset prices, with the world now eight years into a bull run; elevated indebtedness, particularly in China; and continuing strains in the global financial system. Among the newer challenges are limited policy firepower in the event of a new crisis; disruptions caused by intensifying patterns of automation and digitalization; and a build-up of mercantilist and protectionist pressures against a backdrop of rising nationalist and populist politics.

All of the above risks and their impacts on society are interlinked with each other increasing our vulnerability to a considerable extent as shown in the next figure. Among these risks, many are managed with the help of standard risk management approaches but the more complex ever such as feedback loops, tipping points and opaque cause-and-effect relationships are a problem to be solved, in the complex system of today's societies,

ecosystem, economics and the global financial system, all of which are interconnected. We see the world's infrastructure, from power generation to transport networks, being digitally networked, we also see the growing tension between our creaking global institutional framework and the latest pace of change, not missing the ethical value system shaping behavior within and between countries and its resulting unpredictability, on the basis of reevaluation of what is acceptable and what is not.

Recommendations and Measures

Business and Economics

The division of rights and duties, both towards Allah (SWT) and mankind is made by Allah (SWT), but some people have taken them both as different from each other, which is wrong as the duties towards Allah (SWT) are a part of those towards mankind and vice versa. This is because in every duty towards mankind, there is also some volition from Allah (SWT) and in this volition lies the obedience of Allah (SWT), so from here we come to know that in duties towards mankind, forgiveness will not be granted by only being forgiven by the forgiver, but one should also do repent because the right of Allah (SWT) is also there to be fulfilled.

Neglecting social etiquettes is also equivalent to disregarding the rights of Allah (SWT) because those are also commanded by Allah (SWT). By eschewing the rights of Allah (SWT), no one is harmed except the person himself, because Allah (SWT) is All Sufficient, hence the person is harming his own self. Therefore, under this point, rights of Allah (SWT) are actually the rights towards one's own self. Contrarily, eschewing the rights of society, causes harms to other members of the society. And rights towards Allah (SWT) with regard to greatness are supreme, but with regard to circumstances and exigency, rights towards mankind are only supreme. On one occasion, he stated that the prodigiousness of the *Knowledgeables* (Arifeen) and *Perfected* (Kamileen) is similar to that of the Prophets. They treated both the rights of Allah (SWT) and those of mankind as equally important, that is why, such men are called by the title of "Jaame' Bain ul Azdaad". All religious clerics and scholars have emphasized the fact that when a person is grateful for what Allah (SWT) has given him, alongside keeping faith in the predestined, and bears whatever comes, with patience, then he is surely granted peace and tranquility by Allah (SWT).

Qualities of a Good Tradesman

A tradesman can enliven his religion of trade and earn himself Paradise. Presented below are a few distinguished Ahadiths of the Prophet Muhammad (SAW) in the light of which the qualities of a Good tradesman can be observed:

Simplicity and Cleanliness

Allah (SWT) keeps that Momin a friend who is industrious and engages himself in some occupation, who does not bother what he wears, that is, while travelling, he dresses in somewhat dirty clothes, for the only reason that he does not have the leisure nor the chance to keep his clothes immaculate. But a person who faces no such compulsions must stay clean along with simplicity.

Gentleness

Allah (SWT) be merciful on a person who expresses gentleness when he sells something, and when he buys something, and when he asks. All praise be to Allah (SWT) expressing gentleness and concessionary attitude during buying and selling and asking for loan entails such a high esteem that the Prophet Muhammad (SAW) himself especially supplicates for such a person and his supplication is indeed acceptable. If the reward of behaving gently was nothing else besides this, then this itself was a huge bounty, though the reward will also be given for being gentle and concessionary. Therefore, it is crucial for the tradesmen to act according to this Sahih Hadees so as to be honored with the blessings of our beloved Prophet (SAW). In addition, this act of the tradesman is beneficial to the world in the sense that customers become happy with the dealings of such a person as a consequence of which his business prospers. Moreover, more customers are attracted towards the person who deals in such a manner and, sometimes, being happy and satisfied with his dealings, also supplicate for him.

Honesty

Prevent yourself from excessive swearing of oaths (do not swear too many oaths under the thought that your goods will be sold in larger quantities because by swearing too many oaths some, oaths may turn out to be lies and then your trade will lose its blessings as well as it will be dishonoring the name of Allah (SWT). Yes! If this is done sometimes then there is no harm because by swearing too many oaths the buyers' trust is lost in the goods and the transactions. Hence, alongside the loss of blessings, such people also face deprivation from religious and life's rewards.

Truthfulness and Trustworthiness

A person engaged in trade, who is very truthful in his communication and very trustworthy in his dealing will be among the Prophets, and the truthful who are revered saints of Allah (SWT) and who adopted the highest degree of truth in every speech and action and who obeyed Allah (SWT) at the supreme level and the martyrs which means that such a tradesman who possesses these qualities as mentioned, will not only receive the honor of being among the Prophets, the saints and the martyrs, on the Day of Judgment, but he will also gain salvation from hell). By the words 'being among them' does not mean that such tradesmen would achieve the same status as these highly reverend people. But it means that they would acquire a special kind of nobleness which is achieved in the company of the nobles. This concept can be understood by the example that if a person invites a saint to a feast in the world and along with him invites his servants also, clearly enough, the place and the food served to the saint and his servants would be same, but the servants would remain as his servants, they would not become saints just by sitting and eating along with him.

Instructions and Ethics of Hiring Employees

The guidelines are compiled on the basis of the writings of Thanvi (1978). These constitute important guiding advices in context of the steps and conditions to be considered while interviewing employees before their hiring and also the work ethics which an employee must follow during the period of his employment. Do not just hire anyone because everyone is not worthy of being employed and trusted. However, if you find the following five traits in him then there is no harm in hiring such a person. He should be intelligent and sensible. Firstly, because it is difficult to get along with a foolish person, and secondly, it may happen that he might intend to benefit you but because of his foolishness it might turn out to be harmful or inversely affect you. To get an employee possessing intelligence and responsibility these days, is a great blessing; and to take care of such an employee is the moral duty of the employer. However, it is required of the employee that he must not take undue advantage but with his intelligence and sensibleness must try to benefit his employer because getting a good employer and employment is also a huge blessing.

Descriptions and Deliberations

Every trader's trade, every employee's job, every doctor's practice and the vocation and work of every individual related with any sector of life can become an act of Deen, that is, the way of life as prescribed by Allah (SWT) for man, and a form of worship if the commandments of Allah (SWT) are fulfilled according to the Sunnah (way) of the Prophet Muhammad (SAW). Kasb, that is, 'Earning' and Bia'a, that is, 'Buying and Selling' also occupies a significant part of Deen which concerns with the needs of man and whole of a

society. According to many of the famous learned scholars and from their interpretations, it can essentially be stated that the best Kasb is Jihad, provided there is no intention of attainment of booty, except that of pure and sincere intention for jihad alone.

The second best kasb in order is Trade and specially that trade which is carried on between countries or cities and which is a source of trading necessities for the Muslims. This kind of trade in which the trader intends, not only to attain profits for himself, but also to serve and fulfill the needs of other Muslims, becomes a form of worship to Allah (SWT). Next, in order is the profession of Agriculture. This profession also becomes a source of Allah's blessings and reward, if it is taken up with the intention of providing for the nutritional needs of man and animals, and when the person has complete reliance and trust on Allah's blessings such as rain, light, air, and etcetera. Apart from these three professions, none others have any virtues among them. However, the profession of Writing possesses a better merit because this profession not only serves knowledge but through it Islamic knowledge, Islamic laws, the true stories of the prophets (AS) and other religious persons are safely preserved.

Next in order, are those professions which are deeply associated with the survival of the world and with the basic necessities of the society and civilization, such as masonry, digging, brick making, plaster making, ghee and oil extraction, cotton selling, yarn spinning, stitching clothes, grinding flour, etcetera. All these ways of earning and professions are better than those which are used only for luxury and beautification and ostentatious purposes, such as embroidery, engraving, confectionery, perfumery and dying etcetera. But, if these are taken up on need and situational basis and no non- Shari'ah compliant work is committed on account of these, then there is no condemnation in taking up these professions.

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