الحمدالله رب العالمين ، ماشاءالله

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THE WORLD OF BUSINESS







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الحمدلله رب العالمين ، ماشاءالله

1. My journey from Job to business.

(From Business Manager to Businessman).

1997 – Did my MBA.

1997-2002. My first job in a food flavours & fragrances manufacturing company.

2002-2004. My second job in another food flavours & fragrances manufacturing compay.

In 2004, after about 7 years of job experience, in the food flavours & fragrances manufacturing companies in Pakistan, with some close family relatives, started a new manufacturing company in the same field. Before starting this family business, I had performed Istakhara, my self.

Initially, it was estimated that the company would be profitable by 2 years. But all assumptions soon began to change. 2 to 4 and 4 to 6 years and 6 to 8 years and 8 to 10 years had passed, but the business did not turn profitable. Debts started piling up on the company, the situation reached such a point that I had to mortgage my personal residence to get the loan. Rather, my other business partner's personal residential house also had to be mortgaged. But By the Grace of Allah The Almighty, we continued our work. Even after been 10 years, the business continued to suffer.

But by The Grace of Allah The Almighty, no compromise was made on the annual salary and benefits of the company's team members, every year, even in these initial 10 years. And no one other than the company's accountant was aware of the company's financial problems.

Many insider friends wondered, how i manage to sleep at night despite all these intense financial worries and pressures. So my answer used to be, that I have started this business by doing Istikhara. And my Prophet (Peace and blessings of Allah be upon Him) has said, "He who does Istikharah is never destitute." Therefore, God willing, this business will definitely be successful. It may be late, but it is not impossible. So stay tuned.

By the Special Grace of Allah Almighty, around 2014 the situation started to improve and gradually the business started to improve. That is, after 10 years of business and 7 years of employment, i.e. about 17 years, the situation gradually began to improve.

So my experience says that, 18 to 20 years is a normal time for any business to be properly set up. Only some people become successful overnight. It usually takes time. So don't lose patience and courage. Never base your business on lies and dishonesty. Make virtue, truth, hard work, and humanity a part of your being. God Almighty will never let you fail in this world and hereafter.

> Muhammad Ali Hassan. (Managing Director) A.M International.



2. The difference between a business man and a business manager

Business managers are the ones who help a businessman in running the affairs of his business but they themself lack courage to run a business. On the other hand a businessman is the one who runs or establishes a business unit. Not only he dreams of running the business but also burns midnight oil in order to transform his dream into a reality. Business managers are often highly qualified while businessmen or business owners are not so qualified, majority of businessmen are illiterates.

Business managers can not work without aide and facilities. They want to work for multi national firms but quitting their job and starting their own business is not something they can think of, even if it is a small scale business venture. However, a businessman does not vent about the lack of facilities and resources he faces in starting a business. He starts his business using all the possible means that he has. A businessman thinks swiftly with a sound mind and is capable of making quick decisions under all circumstances, he has the ability of taking risks and facing them, this is one of the reasons we see that majority of businessmen start from scratch and despite lacking resources they take initiative with everything they have. They do not care about what the world thinks about them because they are too determined to be bothered and work tirelessly chasing their goals. Business managers on the other hand lack risk taking ability, they work for incentives either it be of a higher pay or more privileges. They jump from on job to another throughout their lives chasing such incentives.

A businessman lays a foundation and business managers use that foundation for their and businessman's good. Business requires a person having a business mind along with harmony, courage, struggle and consistency in order to strive. This is another reason most businessmen just have decent education and some even build a business from scratch despite suffering from intense poverty.

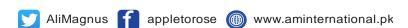
Pakistani Business tycoons under whom thousands of business managers work:

- 1. Sadruddin Hashwani
- 2. Mian Muhammad Mansha
- 3. Chaudhary Zulfiqar Anjum 4. Malik Riaz 5. Tabba Family

Hadith:

"You should conduct business, for in it is 9 out of 10 livelihoods."

My Advice Prioritize business while keeping in mind that most of the businesses take around 10 to 20 years to establish. So being patient and consistent is very important. Invest in your business with honesty, struggle and interest, leave the rest to Allah Almighty. By His grace you will succeed. There will be ups and downs as business is a time taking process but it has its blessings and comforts.



3. Do not compromise on your profit margin as it is the lifeline of your business. Don't let your business bleed.

Gross profit should be taken lightly and not something very important because at the end of the day the only thing that really matters is your net profit. Never compromise on your profit margin because of client pressure or competition either you are in service industry, FMCG or B2B. Productive team members start leaving your company when you are unable to raise the salaries and give facilities to them as the funds go down because of the decrease in profit margin. The profit margin affects almost every operation of a business. R&D gets slow due to lack of funds and you are not able to upgrade your machinery and plant which eventually stops your infrastructure from being up to date and you can not scale your business.

The client you won lowering your profit margin also leaves you because you are unable to provide him with the quality he expects from you. It is important to understand that quality has a price and that price can be achieved by increasing your profit margins not by decreasing them.

"Less profit, more sales" this phenomenon does not work under all circumstances. You need to study your target audience, pros and cons and the dangers that lie in immense detail, after taking into account all these things you need you start your business very carefully. People tend to run businesses because of profits and not for the welfare of people and customers. If you have a decent profit, you will have more funds for the welfare of your team and R&D. More profits mean you will be able to lure a better and professional human resources. It is evident that unreasonably high profit margin can kick you out of the market but extremely low profit margin will kick you out of business so set your profit margin wisely.

There are certain universal principles that are not only applicable on Muslims but also on non Muslims for example people who look after others, are courteous, work diligently, hold professional skills, patience, and vision, are often successful not only in the business world but also in other aspects of life too.

Remember: "Allah help those who help themselves "

One should work with honesty and wholeheartedly and leave the rest to Allah Almighty. By His Grace one shall succeed.



4. Avoid using personal relations and connections while establishing a business rather focus on quality, standard and brand building.

Sometimes we start believing that having direct connections with some clients, suppliers and friends in business can help us scale our business much more efficiently, leading to spending a lot of time in making such connections. This can be true in certain cases but in prime business world and business modes this can be extremely dangerous for the business. As we know time is the most priceless asset anyone can have. As a businessman we should focus more on improving our services

and quality of our product which will force people to join hands with our business. A prosperous businessman should spend more time in developing an effective business module and system. This can lead to a consistent improvement in the quality of the products and helps you will clients. Raise your standards to a level that your product and services help your business to bloom and not the direct connections.

Build a brand and not just products. Brands can not be made overnight. Building a brand requires decades of sacrifice, quality control, learning from your mistakes and professional ability. It does not matter if you are in FMCG or B2B module, you need brands in every business module.

Some Brands of Pakistan

- 1. The Nishat Group 2. Candyland 3. Packages 4. Mitchell's Fruit Farms
 - . Kitchen Cuisine 6. Uniworth 7. Cakes and Bakes 8. Sufi Oil and Food
- 9. EBM Biscuit 10. Lu Biscuit 11. Volka Food

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There are certain universal principles that are not only applicable on Muslims but also on non Muslims for example people who look after others are courteous, work diligently hold professional skills, patience and vision are often successful not only in the business world but also in other aspects of life.



5. Threatening and humiliating businesses is one of the core reasons of Pakistan's trembling economic conditions.

It does not matter who is in power either it is Imran Khan, Nawaz Sharif or even Asif Zardari. They all flatter IMF, America, Saudi Arabia and UAE and surrender to their will no matter if it is just or not. The governments oblige foreign investors which is not commended but the least the government can do is not to humiliate its own business community. The governments have become habitual of praising foreign aids and finding flaws in its own people.

We must know that top 1000 businessmen are the back bone of Pakistan's economy and not IMF, Saudi Arabia or UAE. 240 Million of Pakistanis look up to these businessmen for their survival. Governments feel no shame in seeking and pleading for help from other Countries, but when it comes to the local business community, not only the government maligns it but also humiliates it. The business community of Pakistan might have some flaws but it is clearly not as bad as it is portrayed by the government.

Politicians are often heard saying that Pakistan has been looted by a handful elite. The business community and traders are often ridiculed and labeled as drug mafia, cement mafia, petrol mafia and what not. All this is to divert the attention of the masses from the bad governance and

performance of politicians. Businessmen lose respect in the eyes of public when the politicians shift all the blame to the business community.

By the Grace of Allah Almighty the richest 1000, factories and businesses of Pakistan are carrying the weight of 240 million people of Pakistan. Some factory have a workforce of 500, some of 5000 while some also have 25000 people attached to them. No doubt Allah is the sole provider but the sources are usually such factories and business owners. The thing that hurts is that people do not value such sources and keep criticizing them.

Allah is the provider but kindly respect such sources which provide for you. God forbid if these 1000 people decide to close their businesses, Pakistan might declare bankruptcy within a few days. The said 1000 can live wherever they want in the world but once they are gone, Pakistan will fall into economic crisis. Not only they are the richest thousand but also the brightest thousand minds of Pakistan and the backbone of Pakistan's economic growth.

Bhutto ignited the fire of hatred for businessmen among the masses and started claiming that a handful of elite has looted Pakistan and feed upon the blood of weak and labour class of Pakistan.

After having the support and sympathies of the people Bhutto hijacked all gigantic businesses and warehouses of Pakistan. He made laborers the in charge of these business. In the beginning the poor were happy as they had no one to supervise them and they had no restrictions but soon enough these poor laborers and businesses went in drain monetarily. Only the business owners had the skills and knew exactly how to run these business but this drag Pakistan into its worst economic crisis.

Time came when the government begged the owners to take over their businesses back, but majority of them had left Pakistan and many did not return back, because of the humiliation they had faced on hands of the government. Many refused to come back and till date Pakistan has not recovered from the economic loss. Pakistan needs businessmen just like it needs the army, judiciary, scholars, teachers, politicians and people from all fields of life.

If America is a super power today, it is because of its 1000 giant companies. These 1000 companies are a major contributor to its economy.

To conclude, the business community of Pakistan are not saints, they also make a lot of mistakes but politicians for their own benefits should not incite hatred between the masses and the business community. Bhutto may have been able to able to get some temporary advantage politically by spreading hatred but Pakistan is still suffering it's consequences. The desolate and destroyed walls of Beko factory can still be heard wailing the decisions Bhutto took. Businesses are built over years of struggle done by generations, do not sacrifice them for a mere political agenda.

May Allah forgive all the sins of the Muslim ummah and guide us to the right path and keep us all safe and prosperous.



6. A mafia in Pakistan that is an evident reason of Pakistans economic problems but no one mentions it.

This mafia has certain signs through which you can identify it. The mafia keeps bickering and saying stuff like "Alas Pakistan is doomed", "there is so much corruption", "Pakistan has no proper management system" "there is so much inflation", "Pakistan lacks so much in education and health sector", "Pakistani army takes a bulk of its entire budget", "We do not need an army".

Indeed there is high inflation but the buying power has also increased significantly in the past 40 years. It is true that there are certain aspects which are quite worrisome but Alhumdulillah things are not as bad as this "pessimist brigade" portrays trying to disappoint the people.

No matter whose government has been in power either it be People's party, Musharraf or Imran Khan, as a whole living standard of the people of Pakistan has gotten better. By the Grace of Allah Almighty despite all these hurdles and difficulties Pakistan is excelling in all fields including defense and economy. It is also a fact that corruption has slowed down the rate of progress than what we had expected it to be. Still things are not as bad as the pessimist brigade whines about.

Pakistan, in Arabic means Madina (a land of pious people) whereas Madina means Pakistan in Urdu. This is not just a coincidence and Pakistan came into existence on the holy night of 27th Of Ramadan which again is not a coincidence. Pakistan became a nuclear power despite all the efforts of America, Israel, India and the rest of the world. In the last 20 years Pakistan's missile system has turned into one of the best missile system of the world regardless of the world standing against it.

I am just against inducing disappointment among the masses. Pakistan's political, military and religious leadership may have many flaws but Alhumdulillah we have learned a lot from these mistakes. Be optimistic, by the Grace of Allah Almighty Pakistan will prosper and soon, Islamabad will be the pivot of the world's decisions.



7. What is good for the economy? Democracy or dictatorship. Analysis on how India survived the economic crisis of 1991

India had democracy in 1991 and still has democracy. India was at the verge of bankruptcy in 1991 and the situation was so bad that the central bank of India had to pledge all of its gold to the Bank of England just to get a loan of mere 600 million dollars. In 1991, however, an Indian's annual income was roughly \$300, while a Pakistani's was \$412. During that time, Zia-ul-Haq's martial law in Pakistan had been lifted for good after a decade. In 2021, after 14 years of democracy, the average annual salary of a Pakistani is around \$1,800, whereas that of an Indian is at \$2,200.

Some key decisions made by the Indian government in 1991 and 1992 that helped improve India's economic situation.

 The Indian government terminated the permit culture and loosened regulations on businesspeople.

- 2. Historically, the Indian government used set the pricing at which factories sold their wares. This system was done away with. Each manufacturer was free to determine his own prices.
- 3. Dollar was given a free hand. The currency was left free of government oversight. An open market system was launched.
- 4. Foreign corporations were given the green light to operate in the Indian market. Furthermore, industry leaders limited the government's involvement.

As a result of these policies, India experienced a surge in inflation, pushing the rate to around 30 percent. Public pressure and criticism were, nevertheless, accepted by the Indian government. And things began to look up as time went on. Foreign investors arrived and began erecting factories in India, which led to the creation of jobs and a period of growth for the populace. China, Dubai, and Saudi Arabia, on the other hand, lack democracy yet enjoy robust economies. As a result of well-thought-out and rigorously enforced economic policies. This demonstrates that the appropriate economic policies not democracy or dictatorship have the greatest impact on economic growth.

Several recommendations for boosting Pakistan's economy

- 1. Avoid keeping the value of the dollar artificially low. Instead, the government should leave dollar Free.
- 2. Do not make a big deal out of lowering costs only to gain the public's fleeting approval any longer.
- 3. Switch to an open market economy and quickly sell out organizations, like steel mill, PIA & others.
- 4. Leaders should be honest with the public and not convey fake good news in order to win support; instead, they should muster courage to make difficult economic decisions that are in the best interest of the country.

Despite its flaws, democracy is preferable to dictatorship in most cases. However, for democracy to succeed, political leaders must also implement sound economic policies. Learn the interconnectedness of the world's economies so you can make smart policy decisions. India has matured as a result of its past blunders.



8. A positive aspect and the real strength of Pakistan's business sector and economy

Even if our country's GDP and per capita income ranks low on a worldwide scale, yet business is booming by grace of Allah Almighty. Pakistan's economy is not faring as badly as it seems it should, despite the dollar shock, Covid, and other challenges.

Everything from homes, to automobiles, to mobile phones are purchased on credit in the United States and Europe. You can buy a home, a business, or a car with as little as ten or twenty percent down payment and make monthly payments for the rest of your life. That which does not belong to you and is in your possession, but you do not legally own it.

Ultimately, events unfold as Allah wills, but Pakistan's Cash Economy is one of the country's most notable strength. The majority of transactions in Pakistan are conducted with cash. 95% of real estate transactions in Pakistan involve cash. Cash is also used for the purchase of 80% of vehicles in Pakistan.

Whatever one owns in Pakistan, by Allah's blessing, is his own. Complete ownership is yours. In spite of widespread belief to the contrary, the majority of Americans and Europeans do not genuinely own the possessions they consider to be their own. Thank God, Cash Based Economy is also highly powerful and blessed by the Lord of the Worlds. By Allah's mercy, a cash-based economy is resilient enough to weather any storm, but a credit-based one would collapse under the pressure.

While inflation has risen sharply in Pakistan over the past 30 years, but the average person's purchasing power has also risen even more dramatically, Alhumdulillah. Throughout the last three decades, under every administration from Nawaz Sharif and the People's Party to Musharraf and Imran Khan. By the Grace of Allah almighty, the average Pakistani family's level of living has risen significantly over the past three decades. By Allah's grace, despite a myriad of challenges, Pakistan is making progress across the board in its economy, military, and social infrastructure. It is also true that because of corruption and lack of skill of some people the progress slowed, despite our best efforts. Many exaggerate how dire the situation is when in reality it is not that bad.



9. Few important business points.

- 1. Never break a promise or commitment you have made.
- 2. Learn to distinguish between extreme caution and delusion. Do not be extra carefull.
- 3. Make quick and effective business choices. Be cautious, but make quick decisions.
- 4. Do not worry a lot on loss & do not be over happy on profits, be rational & maintain balance.
- 5. Stop pretending to be someone you are not. Do not try to fool yourself or others.
- 6. Trust others; many dishonest people are out there, but you can't accomplish much on your own. Form a group of reliable people. Avoid making all of your decisions on your own, and instead, seek knowledge and give others authority to make decisions too.
- 7. Figure out how to stay within your financial means. Try to avoid loan as much as possible.
- 8. Do not trap money from people and avoid fraud.
- 9. Being overly contemplative might be disastrous for a company's bottom line. Because giving in to delusions is how they work their magic. You must maintain an optimistic outlook. Have hope. Recognize the importance of putting your faith in God.
- 10. Admit your mistakes & do not get impressed by every one.
- 11. Put in the effort and be trustworthy, and you will succeed. Detach yourself from the falsehood.



10. From the pits of ignorance to conquering the universe

When compared to Europe and the West, the regions of Turkey, India, and Arabia were extremely advanced only a few hundred years ago, but are now are backward and destitute as compared to the West. Let us make an effort to understand this shift.

- 1. For hundreds of years, Europe was held hostage by a class of priests who not only extorted vast sums of money from the populace but also waged religious wars against Muslims on the pretense that they could not be beaten because "Allah is with us" However, these fanatical priests were shown to be in the wrong when they witnessed Salah al-Din Ayyubi's conquest of Bait al-Maqdis. When the common people realized the priests were telling lies and we were unbeatable, a new era of resistance began.
- 2. **General education was prohibited across most of Europe;** not only were several branches of science and philosophy outlawed, but so was owning works by Aristotle, Plato, and others. For fear that free thought may be inhibited. The people were not allowed to have their Bibles translated into other languages, so they had to accept the priest's interpretation of the law as the final authority. Politics and governmental affairs were highly influenced by the clergy.
- 3. Ignorance was at such a peak that, priests began offering what were dubbed "tickets to heaven" in exchange for monetary donations. The greater the amount donated, the greater the joy and rest in heaven. With these contributions, churches and the splendid rectors' mansions that accompanied them could be constructed. These coins once supported the priestly class, who utilised their superior knowledge to maintain power over the common people.

How and when did Europe transform?

A rebellious priest was instrumental in opening the eyes of the European people. Who did the German translation of the Bible and told the people, Look, here is what God says to us, and here is what the old priests have been telling you all along. Martin Luther, a priest, was tried for his role in translating the Bible into German. More than 90 questions were posed to traditional priests on a poster designed by Martin Luther. The clergymen were unable to provide satisfactory explanations. This poster procedure, however, exposed the public to the truth about the conventional priests. Though Martin Luther fled into exile and his writings were destroyed, the momentum of the growing awareness of the masses could not be halted. In the years that followed, several Western nations instituted formal boycotts of the conventional clergy in favor of promoting free thought through the reinstatement of the teaching of subjects like philosophy, physics, and history. At the same period, numerous manufacturing facilities were established. With that, the path to industrialization was set in motion.

On the other hand, science, philosophy, and other such topics were initially given little attention in the subcontinent, Turkey, and Arabia. There was no mention of factories or manufacturing. Therefore, the British presented Jahangir, the Mughal ruler, with a firearm. The leaders of the subcontinent, including Turkey's own leaders, did not devote adequate resources to the development of firearms and other modern weapons. Due to a lack of scholars and secular institutes of higher learning. Neither was it a top priority for those in power. Between the years 1600 and 1850, European science and technology greatly outpaced that of the Indian subcontinent, Turkey, and Arabia. Muslims were mired in sectarianism, infighting, and the creation of individual property.

The truth is that we must convince ourselves in the realm of knowledge, science, rather than resorting to insults directed at westerners. West is leaving for Mars today. We are reduced to uttering empty phrases. All we do is talk senselessly having no skills.

What to do now? After all, the voyage of growth in Europe began when the people's consciousness began to rise in response to the Bible's translation reaching them. To begin expanding your awareness, pick up a copy of the Holy Quran, either in Urdu or English. Learn the Qur'an and Hadith and stay current on international events, but do not blindly follow any one religious or political leader. May you always find success in your spiritual and secular endeavors.



11. How much do a person's level of education and effort contribute to his/her level of success? To what extent does luck play a role?

Throughout creation, Allah Almighty has placed man in a position of dominion. Good and evil are two examples. to take on values, either good or bad, to act independently, to work. For many Christians and other non-Muslims, this means converting to Islam on their own will each year. And many miserable people, like Mirza Qadiani, voluntarily convert to infidelity from Islam, becoming non-Muslims like Qadiani.

However, there are areas where man simply has no say. In terms of life and death, for instance, there is no ultimate authority. Death occurs at its predetermined time. There is no cure, no drug that can stop death. By Allah's grace, medication can alleviate pain, but it can not change when someone dies. Indeed, Allah has endowed man with rational thought, and man is therefore in possession of a rational and proper consciousness. Identifies who is in the wrong. Because Islam is the religion of nature, and because people abandon other religions in favor of Islam when they employ reason, Islam continues to spread at a rapid rate.

A person's actions, efforts, and goals can also play a role in determining the person's level of success or failure. If a person, for instance, commits good deeds, worships with pure motives, and aids others, then he will likely be rewarded for his efforts. Similarly, with Allah's blessing, individuals who exert themselves in a variety of worldly endeavors tend to ultimately succeed.

It takes more than aspiration to get where you want to go in life. Sa'i, or "practical effort," is just as crucial. In both the religious and worldly realms.

Allah says in the Quran: Whoso desireth that (life) which hasteneth away, We hasten for him therein what We will for whom We please. And afterward We have appointed for him hell; he will endure the heat thereof, condemned, rejected. And whoso desireth the Hereafter and striveth for it with the effort necessary, being a believer; for such, their effort findeth favour (with their Lord) (Surah Bani Israel, verse 18,19)

The world is full of people who have achieved great success despite having less opportunities than others. The lives of those who are educated are more successful & prosperous. Examples of such regions are the Americas and Europe. Offer your kids a well-rounded education that includes lessons in religion, science, and the current world. That we may best combine the teachings of the Quran, the Hadith, and modern education in order to forge a more resilient Muslim community around the world.

In fact, today's Pakistan we are dealing with the disorders of blind imitation and emotionalism. The only cure is getting quality worldly education and reading the Quran and Hadith with translation. Reason being, by reading the Qur'an and Hadith with a translation in hand, our mental and intellectual standards will begin to rise, and we will gain an understanding of right and wrong. We will be able to differentiate between evil and good. Therefore, one should strive to accomplish his work as honestly and diligently as possible. He should ask for Allah's blessing and then let Him decide the outcome. And make the pleasure and delight of Allah be your primary motivation. One should do what he thinks will make Allah happy, and stay away from what he thinks will make Allah angry. Allah willing, both temporal and eternal tranquilly shall be preserved.



12. Is Pakistan really unsafe as some ignorant people say? Are basic human rights well protected in Middle East and Europe as compared to Pakistan?

Indeed many people who are enamored with the West, Europe, Dubai, and Saudi Arabia mistakenly believe that they are unsafe in Pakistan. The population of Pakistan is estimated to be between 23 and 24 million, while that of the United States is estimated to be between 34 and 35 million. While America has some of the world's best roads and automobiles, over 200,000 people still lose their lives in traffic accidents each year. However, in Pakistan, where traffic restrictions are lenient and roads are poor, over 28,000 people lose their lives every year. Even with the best medical care in the world, more than 1.1 million Americans have lost their lives to COVID. In contrast, thanks to Allah's mercy, despite Pakistan's extreme poverty and lack of medical facilities, 30,000 people lost their lives. The annual death toll in the US due to gun violence (terrorism) is between 35,000 and 40,000. In the previous 20 years, around 120,000 individuals have lost their lives in Pakistan due to terrorism and other causes. That amounts to almost 6,000 people per year. We Pakistanis just have a greater reputation for notoriety.

The risk of dying is thus far higher in the United States than in Pakistan. In other words, being an American or living in America is no guarantee of a long and healthy life. Actually it's in Allah's hand, how much life he want to give to some one.

Societies which legalize homosexuality are utter garbage. Bringing up children in this squalor is next to impossible. While Pakistan certainly has its flaws, perhaps we are not as horrible as the media would have made you believe. In a society where people's lives are not ensured and where

the breakdown of moral authority can be observed on it's peak, the only option for progress left is material prosperity.

There is no doubt that Pakistan's economy is weaker on a global scale than that of the United States or Europe. However, by Allah's mercy, things are not as dire as certain pessimists would make you believe. During the 1990s, roughly one in every 30–40 homes possessed a car. That too a Suzuki FX or a Mehran. There were no cars or trucks in sight, just bikes and motorbikes. For the simple reason that the average Pakistani family just could not afford a car.

Thanks to Allah almighty, Pakistanis have seen a significant growth in their purchasing power during the past 30–40 years. Millions of Pakistanis have made the transition from bicycles to motorcycles and cars despite the country's many flaws and poor administration. Nowadays, vehicles can be seen on the streets of every major city in Pakistan, including Hyderabad, Sahiwal, Peshawar, Mardan, Karachi, Quetta, Lahore, and Faisalabad. Thanks to God Almighty, regular cars and decent motorcycles are now within reach of many Pakistanis. What was once only a pipe dream for the average Pakistani is now a reality. In the evenings, the streets of Dhaka, Delhi, and Bombay are filled with millions of people living in abject poverty and economic misery; Alhamdulillah,,this is unthinkable in Pakistan.

The Pakistanis, who live in Saudi Arabia or UAE, live in constant fear that if they accidentally upload a post critical of the government on Facebook or WhatsApp, they would be arrested by the police & their families deported. No one can criticize government etc...

For all its flaws, Pakistan is the only place on Earth where Islam is found in most practical form. There are numerous issues plaguing Pakistan, including corruption, administrative ineptitude, a lack of education, poverty, etc., Alhumdulillah there are not as many as many pessimists say and vent about.

Our greatest challenge is the lack in our worldly education and our disconnection from the Quran and the Hadith. Get worldly education and Islamic education both side by side, In Sha Allah, you will always succeed.



13. A lot of people think that because of the terrible conditions in Pakistan, all the smart and talented people are fleeing the country and moving to the United States, Europe, etc.

One should reassure these pessimists that, Alhamdulillah, capable and bright individuals are still present in Pakistan and are not only living prosperous lives but also contributing to society. In addition, competent and intellectual people are actively participating in every aspect of society. The fact that the standard of living of Pakistanis has increased over the past four decades demonstrates this beyond a reasonable doubt, regardless of which administration is in power.

It is easy to go abroad and criticize the situation in Pakistan, which is why so many people from outside the country do so. Come back and help us make Pakistan a better place if you care so

much about it. You left Pakistan with your family in search of a better life, yet the people back home are still being mocked and criticized.

Nowadays a person who has never even managed a convenience store in the area gives lectures about the state of the economy in this country. A guy who is so unremarkable in every way that he barely makes it through BA, is unremarkable in his profession, has no unique talents, and fails in practical life but criticizes the military, the legal system, the bureaucracy, and the political system as if he himself taught Pluto.

Keep in mind that the best way to bring down a nation is to turn its citizens against its military, business tycoons, scholars, and politicians. In fact, these are the brightest and most capable minds, who, by their own diligence and insight, have risen to the top of their domains. Make the common people believe that the most talented and brightest members of society are to blame for their country's problems but in reality, the country is actually being led by the most competent individuals. People in general just do not have enough exposure, insight to grasp the truth.

Holy Hadith: Holy Prophet Muhammad (PBUH) stated "There will come to the people years of treachery, when the liar will be regarded as honest, and the honest man will be regarded as a liar; the traitor will be regarded as faithful, and the faithful man will be regarded as a traitor; and the Ruwaibidah will decide matters.' It was said: 'Who are the Ruwaibidah?' He said: 'Vile and base men who control the affairs of the people.'" Ibn e Majah: 4036

Therefore, an average citizen should be careful about his views when it comes to matters of state. Since he lacks the education and training to grasp the complexities of national politics. True power rests with the elites and intellectuals of each nation, who manage day-to-day operations.

We are not trying to imply that these exceptional individuals are in short supply; yet, it is undeniable that they represent Pakistan's most valuable resources and that the average citizen lacks the sophistication to understand their intellect. Do not listen to the intellectuals too if their teachings contradict the Quran and the hadith because there is no other guiding source other than the Qur'an and the Hadith.



14. First, you must learn to distinguish between common people and special individuals so you can you recognize and value special individuals.

A common man is the one who can not stand out in society, yet most of them continue to shift the blame for their own shortcomings on others rather than taking responsibility for them. They are experts at finding fault in others. Every kind of individuals, good and bad can be found even among the common individuals too.

In contrast, special individuals are those who, by the grace of Allah Almighty, are exceptionally bright and diligent, and thus get to the top of their fields.

Examples include;

- 1. Officers above 20th grade
- 2. Top 500 Pakistani businessmen
- 3. Pakistan's 50 most eminent scholars (including Mufti Tagi Usmani Sahib, Ghamdi Sahib, Dr. Israr Ahmad Sahib, Professor Ahmed Rafiq Akhtar Sahib, etc.),
- 4. Pakistan's top tier scientists (including Dr. Samar Mubarak Mand Sahib, etc.
- 5. Generals of the Pakistan Army
- Vice chancellors of our top universities

By Allah's mercy, these individuals form the bedrock upon which Pakistan rests. These people represent Pakistan's true intellectual elite. A common Pakistani like myself has no value in front of Pakistan, and such individuals. By Allah's blessing, these individuals are in charge of Pakistan right now. Pakistanis should value these brilliant thinkers. They carry the weight of millions of Pakistanis on their shoulders.

Holy Hadith: Holy Prophet Muhammad (PBUH) stated "There will come to the people years of treachery, when the liar will be regarded as honest, and the honest man will be regarded as a liar; the traitor will be regarded as faithful, and the faithful man will be regarded as a traitor; and the Ruwaibidah will decide matters.' It was said: 'Who are the Ruwaibidah?' He said: 'Vile and base men who control the affairs of the people." Ibn e Majah: 4036

Therefore, an average citizen should be careful about his views when it comes to matters of state. Since he lacks the education and training to grasp the complexities of national politics. True power rests with the elites and intellectuals of each nation, who manage day-to-day operations.

We are not trying to imply that these exceptional individuals are perfect or they can not do any thing wrong; yet, it is undeniable that they represent Pakistan's most valuable resources and that the average citizen lacks the sophistication to understand their intellect. Do not listen to the intellectuals too if their teachings contradict the Quran and the hadith because there is no other guiding source other than the Qur'an and the Hadith.







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