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THE WORLD OF BUSINESS

- My Journey from Employment to Entrepreneurship From Business Manager to Businessman. Topic No:1
- What Is the Difference Between a Businessman and a Salaried Professional (Business Manager)? Topic No:2
- Why children of many poor people become extremely wealthy individuals or high ranking government officers, while the children of many rich and capable people end up poor. Is this fate or a result of one's own abilities or incompetence?" Topic No:29
- The real difference between an average businessman and a big businessman lies in their mindset and approach. Understand this carefully." Topic No:26
- "Do not reduce your profit margins they are the lifeline of your business.Don't let your business bleed." Topic No:4
- Some Key Reasons Why Many Pakistanis Fail in Business and a Few Tips to Overcome Them. Topic No:6
- Who is truly living a luxurious life? A businessman, a salaried professional (government, private), a landowner, or someone else?" Topic No:8
- A Few Important Business Tips." Topic No:13

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A Brief Introduction About Myself and Some Additional Thoughts

Name: Ali Hassan (given by my parents), Muhammad Ali Hassan (the name I chose for myself)

Year of Birth: 1973

Father: He was an officer in the Pakistan Army and served at the rank of Major.

Educational Background:

Matriculation: PAF Model School, Samungli, Quetta 1989
F.Sc. (Pre-Medical): FG College, Quetta Cantt - 1991
B.A: University of Punjab - 1995
B.Com: Punjab College, Lahore - 1995
MBA: PCBA (now UCP), Lahore - 1997

Three Major Challenges in My Professional Life:

1. Arranging funds for the business.
2. The first 12 years of my business career were extremely difficult and challenging.
3. Sustaining and maintaining the business has also been a major challenge.

Three Important Lessons:

Trust in Allah - Hard Work – Honesty

Three Personalities Who Helped Shape My Professional Career.

1. Late Mr. Muhammad Shafi (Managing Director, Synarome Manufacturing Company, Lahore) This was my first job, where I worked for approximately five years (1997–2002). I consider him my mentor and teacher in my professional life.

2. Dr. Sharafat Chaudhry A family friend and like an elder brother to me. He encouraged and motivated me to enter the business world and gave me the confidence to pursue it.

3. Late Mr. Arshad Naeem Tahir (Former President, Lahore Chamber of Commerce & Industry) He was my uncle and an elder member of our family. I worked with him for approximately two and a half years (2002–2004), during which I learned a great deal. He was truly a highly capable and remarkable personality.

My Business Journey

I started my business in 2004 with close family relatives. The first 12 years were extremely difficult, demanding, and busy. However, Allah Almighty always helped me, supported me, and guided me through those challenging times.

Advice for the New Generation

Have complete trust in Allah Almighty, and develop patience, tolerance, good character, and honesty. Love Pakistan and work extremely hard. Love your work and business, and take your profession and responsibilities seriously.

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Topics Discussed in this book.

1. My journey from Job to business.

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

3. How much luck plays a role in business success and making money, and How much is a person's own efforts important?

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

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

6. Some of the main reasons why many Pakistanis fail in business, and some tips on how to get out of them.

7. Many people say that a business, whether small or big, should be owned alone. While many people are convinced of partnership. What should be done? And which person should be partnered with?

8. Who is Ayash (Extravagant), spends lavishly ? A businessman, a jobber (government, non-government), a landlord, or someone else?

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

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

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

12. A positive aspect and the real strength of Pakistan’s business sector and economy.

13. Few important business points.

14. From the pits of ignorance to conquering the universe. (How Europe emerged from dark ages to industrialization)

15. Why is it that today Christians, Jews, disbelievers, etc., are extremely wealthy in the world compared to us Muslims? Is it destiny, or are those people truly more capable and hardworking than us Muslims?

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

17. 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.

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

19. The Two Most Important Types of Businessmen in the World.

20. Is It True That the Rich Don't Pay Taxes in Pakistan?

21. Why Doesn't Pakistan Get Honest, Capable Leaders Like the US, Europe, or India?

22. Why Are Pakistani Businessmen So Far Behind Their Global Counterparts?

23. "How many Pakistanis bring disgrace to Pakistan, while on the other hand, how the Indian public even covers up India's flaws read this surprising analysis today."

24. Some people believe that military generals are the cause of Pakistan's problems, while others blame politicians, religious scholars, government officials, and businesspeople. What is the truth?

25. How much salary should a Pakistani businessman give to their workers in a business or factory for both the workers to be happy and the business to continue growing?

26. The real difference between an ordinary businessman and a big businessman lies in their thinking and approach. Understand this carefully.

27. The allowance and status of women and men working in jobs or businesses according to Islamic law.
28. According to some pessimistic Pakistanis, the economic conditions of Bangladesh and India are much better than Pakistan's, while the reality is different.
29. Why do children of poor people sometimes become very rich or high-ranking government officers, while children of rich and capable people sometimes become poor? Is this fate or the person’s ability or incompetence?
30: According to many people spreading despair, in Pakistan, only sycophants and people with connections succeed in private companies and government departments, while hardworking and capable individuals are left behind. However, the reality is somewhat different.
31: Why is it that, generally, children from the most renowned educational institutions worldwide can work for large companies but fail to run their own businesses? Do not send children abroad for education because,
32: Should one give more time to their wife, children, and family, or to business or work? What do successful people generally do? Know the truth about Work-Life Balance.
33: Why is it that in Pakistan only 3 to 4 companies are producing food flavors and fragrances on a national scale? Why is this business considered extremely difficult and complex?

34: Why is there not even a single businessman in Pakistan who has achieved the scale of Indian business tycoons? If doing business in Pakistan is highly profitable, then why have so many big companies shut down their operations here?"
35: What is a Brand? How is it Created? Who Creates It? And How Many Years Does It Take to Build One?
36: Self-Reformation Before Criticizing Others. Many Pakistanis do not reflect on their own actions but instead find satisfaction in humiliating others may Allah protect us from such arrogance.
37: The Role of Businessmen in Pakistan’s Economy Many politicians and bureaucrats try to portray large businessmen and companies as thieves and robbers before the public. But by Allah’s grace, these big

businessmen are in fact the benefactors and assets of Pakistan, contributing the most in taxes. Let's look at the facts.

38: What Kind of Business is Most Profitable? Why is it that two people start the same business one succeeds, while the other struggles even to meet daily expenses?

39: What is more important for success in business destiny, hard work, investment, or education? Understand the connection between business, Istikhara, and dreams.

40: Generally, the most successful businessmen are neither highly educated nor children of wealthy parents, but they are definitely wise. Let us understand some ways to attain wisdom.

41: For success in business or career advancement, after the grace of Allah, these 5 basic traits are extremely important.

42: Big companies don't usually succeed by working only 8 hours a day; rather, some people have to work 12 to 14 hours a day. Let's explore these amazing facts.

43: Today, understand the biggest reason behind Pakistan's economic downfall and the path out of this crisis.

44: What Is More Important for Business Success Capital, Hard Work, Intelligence, Education, or Luck? Why Are Muslims Today So Far Behind Other Nations in Business and Wealth?

45: If the Price of Raw Materials Is Rising in the Global Market, Should You Immediately Increase the Price of Your Existing Stock Purchased Earlier? Otherwise, You Could Suffer a Heavy Loss. Let Us Understand This with Arguments.

46: Business Difficulties in Pakistan and the Harsh Attitude of Government Institutions Some Facts That Are Extremely Important to Understand.

47: If You Want to Achieve a High Position in Business, Employment, or Religion, You Must Leave Your Comfort Zone. How Can You Actually Get Out of It?

48: Hard Skills Are Essential for Starting Any Job or Business, but Soft Skills Are More Important for Growth and Long-Term Success. Let Us Understand the Difference Between the Two.

49: Job or Business which Is Easier? Which Is Better and Why? The Essence of My 29 Years of Employment and Business Experience.

50: There Is a Big Difference Between Actually Being Capable and Considering Yourself Capable. After Allah Almighty's Favor, a Person's Own Performance Is His Real Guarantee. My Surprising Experience from 2002.

51: Pakistan's Economic Problems Who Is Responsible? The Government, Businesspeople, or the General Public? Learn the Harsh Facts Today and Also

Learn the Solution.

52: Why Is There Not Even a Single Major Businessperson in Pakistan Like Elon Musk, Bill Gates, or Mukesh Ambani? The Answer Is Pakistan's Weak and Small Economic Ecosystem. Let Us Understand It Today.

53: Challenges Facing Pakistan's Food Flavour and Fragrance Industry A Difficult Journey from the Local Market to the Global Market Alhamdulillah, Lord of all the worlds, Pakistan's food industry and the industries that use fragrances are both gradually developing.

54: Why Have So Many Multinational Companies Shut Down Their Businesses and Left Pakistan Over the Past 10 Years, While Major Pakistani Businesspeople Are Also Reluctant to Establish New Factories and Invest in Pakistan?

55: Why Does Pakistan Not Have Major Business Families Like Tata, Birla, Ambani, and Others in India? And What Dangerous Mistake Are Pakistani Government Officials and Politicians Repeating Again in 2026? In Pakistan, during the 1960s and 1970s, major business families similar to Tata, Birla, and Ambani were also emerging.

56: What Does It Really Mean to Be Content with Allah Almighty's Decree?

57: One of the Major Reasons for Our Failures Is Our Failure to Correct Our Mistakes, Stay Away from Continuous Learning, and Several Other Factors. Let Us Understand Some of the Most Important Reasons.

58: Many Pakistanis Put Fake "Made in USA," "Made in Europe," or Similar Labels on Products Manufactured in Pakistan and Deceive Customers into Buying Them. Let Us Understand This Issue in the Light of the Hadith.

59: According to Many Pessimistic People, Pakistan Has Been Economically Destroyed. Let Us Now Examine the Facts Pakistan's Economic Journey from 1990 to 2026. Let Us Understand It Through Facts, Not Emotions.

22-09-2026.

1. My journey from Job to business.

(From Business Manager to Businessman)

My Journey from a Monthly Salary of Rs. 5,000 in 1997 and a Six-Year-Old Honda CD 70 Motor Cycle, to Business Ownership Today.

◆ Completed my MBA in 1997.

◆ **First job:** Worked from 1997 to 2002 (5 years) at a company manufacturing food flavors and fragrances.

◆ **Second job:** Worked from 2002 to 2004 at another company manufacturing food flavors and fragrances.

🤝 After working in the food flavors and fragrances industry for approximately 7 years, I started my own food flavors and fragrances manufacturing factory in 2004, after performing Istikhara myself and in partnership with two relatives. Both of my other partners were sleeping partners. I was responsible for running the company's operations on a day-to-day basis.

Initially, I estimated that the company would become profitable within 2 years. However, all the estimates soon began to change. Two years became four, four became six, six became eight, and eight became ten, but the business still could not become profitable. Instead, the debts kept piling up.

☜ During this period, one of our partners became so worried that he withdrew his share from the company. We were then left with only two partners, and our financial difficulties became even more severe. I did not increase my salary for approximately 7 years. I continued receiving the same salary in 2008, or perhaps 2009, that I had been receiving at my previous job since 2002. Since the company was not making any profit, I felt embarrassed about increasing my salary for several years.

💰 **The company's debts began to increase further.**
The situation reached a point where I had to mortgage my own residential house to obtain a loan. My other business partner also had to mortgage his personal residence.

⏰ **But by the grace of** Allah Almighty, we remained committed to our work. Ten years passed, yet the business continued to face setbacks. However, by the grace of Allah Almighty, even during those first ten years, we never compromised on the salaries, annual increments, or other benefits of our team members. Apart from the company's accounts department, we did not disclose our financial difficulties to anyone. Even the people working in the company, including our relatives, continued to believe that the business was doing very well. We never revealed our internal difficulties to anyone. We simply continued to humbly seek help from Allah Almighty.

🤝 **Several friends who** knew about our internal situation were surprised. They would ask how I could sleep at night despite such severe financial difficulties. My answer was that I had started this business after performing Istikhara. Therefore, Insha'Allah, we would not be unsuccessful. Insha'Allah, this business would definitely succeed. It might take time, but failure was not an option.

🤲 **By the special grace** of Allah Almighty, conditions began to improve around 2014. Gradually, the business started moving toward improvement. In other words, after 10 years in business and 7 years of employment approximately 17 years in total our circumstances slowly began to improve.

🙏 **The very products that people had previously refused to buy** started receiving orders, by the grace of Allah Almighty. In reality, Allah Almighty, through the blessings of the Holy Prophet ﷺ, turned people's hearts toward us. People began to like our food flavors and fragrances. This was all the result of the special grace of my Lord, through which our business finally began to thrive.

🌟 **Therefore, my business experience tells me** that it can take 18 to 20 years for a business to become properly established. Only a few people become successful overnight. Generally, it takes time.

🙏🤝 **Therefore, never lose patience or courage.** Never build the foundation of your business on lies or dishonesty. Make good manners, truthfulness, hard work, and humanity a part of your character. Along with fulfilling your religious obligations, pay special attention to the rights of other people. Insha'Allah, you will never be unsuccessful in either this world or the Hereafter.

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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.

Some of the major businessmen of Pakistan, under whom today thousands of business managers are working:

1. Mian Muhammad Mansha 2. Sadruddin Hashwani 3. Chaudhry Zulfiqar and 4. Malik Riaz.

For business, patience, courage, and consistency are extremely essential. Begin your work with hard work, honesty, dedication, and perseverance from your side, and leave the results to your Lord. God willing, you will succeed. Do business this path is usually long and challenging, but it also contains blessings, comfort, and ease.

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3. How much luck plays a role in business success and making money, and How much is a person's own efforts important?

Have you ever thought that today, Hindus, Christians and Jews are comparatively extremely rich. Where as Muslims in general are poor and unsuccessful in the financial race, why?.

Remember, that Allah Ta'ala is not only the Lord of the Muslims only, but He is the Lord of the Worlds. He is not only the owner and creator of the Muslims alone, but also of the non Muslims too. There are some laws of nature, & whoever will follow these laws will get the benefit. Whether Muslim or non Muslim, one

who works with hard work, honesty, dedication, understanding, and treats people with good morals, helps people, and gets others dua, and stays away from arrogance, then normally such a person, by the grace of Allah, is mostly successful.

In some matters, Allah Almighty has not given us any authority at all, for example, when will we be born and in whose house will we be born. When, where and how will we die. etc. Medicine and treatment can provide relief from suffering, but life can not be increased.

However, in many cases, we are completely independent, for example, we can change our religion or sect whenever we want too, do good or bad at our will. If we likes we can drinks alcohol, we can do cheating in business, whether we earns money by cheating someone, or we earns by doing business or job honestly.

Today, a large number of Muslims suffer from laziness, lack of education, lack of vision & blind following of respective religious & political leaders. Religious and political leaders who give emotional and passionate speeches are the focus of the Ummah's love. Blind following of respective religious & political leaders, without using our brain & is one of the worst disease that we have in our account.

In order to achieve a high position, it is not enough to just aspire. Rather, practical effort (sa'i) is also very important. Whether in religion or in the world.

Allah Talla's Saying: Whoever desires this fleeting world ˹alone˺, We hasten in it whatever We please to whoever We will; then We destine them for Hell, where they will burn, condemned and rejected. But whoever desires the Hereafter and strives for it accordingly, and is a ˹true˺ believer, it is they whose striving will be appreciated. Surah Bani Israel, verse 18 and 19

It is a fact that there are some people who, despite having less education, are very successful in the life. But in general, educated, honest & hardworking people succeed in the life. A society in which

education is common & people are working & honest, normally such countries prosper and grow well. USA and Europe are an example of this. Provide your children with religious education as well as science and modern worldly education as well, and ask them to work hard with honesty & dedication, In Sha Allah, you will never fail.

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4. 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.

Remembre: “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.

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5. 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 **5.** Kitchen Cuisine **6.** Uniworth
7. Cakes and Bakes **8.** Sufi Oil and Food **9.** EBM Biscuit
10. Lu Biscuit **11.** Volka Food

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.

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.

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6. Some of the main reasons why many Pakistanis fail in business, and some tips on how to get out of them.

Most Pakistanis start business just by looking at others. But they do not go into the depth of matters themselves, nor do they want to go too deep. If it is estimated that 10 lakhs is required for such and such a business, then even if 6 or 7 lakhs are collected, then they start the business, which is a very dangerous process. Remember, if the estimate to run a business is 10 lakhs, first arrange at least 12 to 15 lakhs, then start the work. Because after starting a business, many such expenses begin to appear which are not even thought of at first.

Spend very carefully and don't spend more than your capacity, don't spend irrationally just to impress the others. Try not to

borrow. And if you have to, take only that much debt that you can easily pay off within 6 months by selling your assets. That is, the debt should be less than your total assets, so that you don't have too much trouble.

Do not make a person your partner, who does not share with you financially. If a person has experience in a field but he cannot do financial partnership with you, then associate him with you on salary and commission, but make the partner one who will also do financial partnership.

Embrace hard work and honesty. And try to fulfill your commitments & promises that you make. And make patience and gratitude the principle of your life. When the business starts running by the grace of Allah, then first of all start investing more in your business. Instead start buying plots or land or luxury cars etc.. , set your priorities, First start increasing the salaries and other benefits of the team members working with you. So that people associated with you can also get good benefit from your development. Learn how to use the latest technology in your factory, shop, hotel, etc. Invest a larger & major portion of your profits in improving the business, to better compete with your competitors. Which means reinvest in your business to upgrade it further.

Always protect yourself from extravagance. Spend very wisely and carefully. And don't do anything beyond your capacity. Usually most of the businesses get settled in 15 to 18 years. So learn to bear with patience. There are very few businesses that get settled in 3 to 5 years. Keep humble and humbly praying to your Almighty God for success. Keep your intentions clear, and never forget hard work and honesty. In Sha Allah, you will never fail.

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7. Many people say that a business, whether small or big, should be owned alone. While many people are convinced of partnership. What should be done? And which person should be partnered with?

Generally large businesses around the world are often partnership, or public company limited. Therefore, it is wrong to say, that, in the business on partnership basis, Saanjh (partnership), should not be done. How easily we say this phrase that “partnership is not a good move”, actually we reflect our weak system. It is a very sad that we Pakistanis have reached to such a level of hypocrisy, dishonesty and cheating, that this phrase is on everyone's tongue in almost all of Pakistan. This wrong trend of not believing in partnership has actually destroyed the business culture in Pakistan. And this is the reason why, Pakistani business is very small when compared globally. Because we don't usually trust each other, and if one does, the other usually comes out to be mean.

On the contrary, if you look at the Islamic teachings, there is no harm in partnering, but there are certain rules and regulations for it, for example: the saying of the Holy Prophet ﷺ means, that when two persons partner with each other, as long as they both agree with each other. If they remain sincere, Allah's hand will be on them, that is, Allah's help will be available to them in this business, but if there is a difference in the intention and sincerity of any of them, then Allah's hand will be removed from them. They lose the help of Allah.

Brothers, when there is no help from Allah, how can we expect the success!? If we partner with the intention of eating the wealth of others, what will we gain from such business, other than loss?

Rules for partnering in business: Partner only with those who invest their own money with you in the business. Never make a small hearted and hasty person as a partner, many times it takes years to manage a business, so make a partner who will stand by

you with patience & courage for years. And by the grace of Allah, when the business is comes into profit, then all the partners should deal each other with honesty & sincerity.

If more partners are needed to expand the business, then definitely partner with more people, if the existing partners agree, and never leave honesty, sincerity and hard work. And whenever there is a disagreement on something, take guidance from the Holy Qur'an and Sahih Hadith. Or settle mutual disputes under the guidance of competent scholars or muftis. In Sha Allah, you will never fail.

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8. Who is Ayash (Extravagant), spends lavishly? A businessman, a jobber (government, non-government), a landlord, or someone else?

It is generally known that businessmen and landlords spend a lot of money lavishly, live in big houses and buy big cars etc... They spend well on themselves and their families, etc. etc. While job professionals cannot fulfill even their passion, desires etc. So businessmen and landlords are extravagant, but the reality is something else.

Actually Ayash (Extravagant) is every person who tries to fulfill his passion & desires beyond his means. If he can afford to buy a car worth 10 lakhs, he will buy a car worth 30 lakhs. If he can afford to buy a house worth 2 crores, he will buy a house worth 4 crores to fulfill his desires. If he can afford to buy a mobile worth 70,000, then he will fulfill his desire by buying a mobile worth 2 lakh. Etc. Etc.

Common people may think that the world's richest people like Bill Gates, Ambani, Elon Musk etc. are enjoying themselves and are Extravagant or ayyash, but the reality is that these people hardly spend 1-2% of their earnings on themselves and their families. And most of the big businessmen around the world hardly spend 5 to 7 percent of their earnings on themselves and their

families, and invest the rest in their business. While very big businessmen spend 2% or 3 % of their income on themselves & family, and a major portion is reinvested in the business again.

Many professionals (Jobbers) take bribes to fulfill their desires, where as many jobbers take loans to fulfill their desires, understand the difference between need and desire. Borrowing for a need and borrowing for a desire or hobby are two different things. Understand the difference.

In the same way, many businessmen start buying big houses and expensive cars to fulfill their hobbies or desires and start fulfilling their expensive hobbies by withdrawing money from the business. We have seen the decline of business men in our society, who don’t spend very carefully, normally they end up in problems. Where as a good and sensible businessman, if he can afford to spend 100 rupees on himself and his family, will hardly spend 10 rupees and put the remaining 90 rupees back into the business.

In the same way, the prudent landlord, in the pursuit of his desires, will not be foolish in selling his estate, but will spend according to the income he has, and will not burden himself. Where as some foolish landlords keep on selling their lands just to fulfill their so called desires and normally end up badly. One should not spend more than his income or means.

Pursuing a hobby or desire is not a sin, but straining yourself and spending beyond your means for the sake of fulfilling a hobby or desires is extremely foolish. One should live by understanding the difference between need and desires. Don't fool yourself by calling your desires a necessity.

Work diligently and honestly on your part, whether it is a job or a business, and at the same time keep begging from your Almighty God for success and blessings and ask for forgiveness often, In Sha Allah, you will never fail.

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9. 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.

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10. A mafia in Pakistan that is an evident reason of Pakistan's 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 Alhamdulillah's 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.

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11. 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.

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

2. Dollar was given a free hand. The currency was left free of government oversight. An open market system was launched.
3. 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.

12. 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, Alhamdulillah's. 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.

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13. 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.

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14. From the pits of ignorance to conquering the universe (How Europe emerged from dark ages to industrialization)

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.

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15. Why is it that today Christians, Jews, disbelievers, etc., are extremely wealthy in the world compared to us Muslims? Is it destiny, or are those people truly more capable and hardworking than us Muslims?

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.

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16. Is Pakistan really unsafe as some 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., Alhamdulillah’s 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.

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17. 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 outstanding individuals are free from mistakes or are perfect; but 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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18. 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 Taqi 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
6. 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

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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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19. The Two Most Important Types of Businessmen in the World.

There are two main types of businessmen globally. The first type of businessman focuses solely on personal and family development. These individuals do not care much for the people who work with them. They spend lavishly on themselves, their households, and their spouses and children, but are extremely frugal when it comes to spending on their offices, factories, or employees.

Generally, this first type of businessman does not remain successful in business for long. They tend to have a rigid temperament, do not believe in collective consultation, and prefer to make decisions alone. Additionally, their stinginess in spending on others causes capable employees to leave. While they are keen on building personal assets, they are reluctant to invest in the very business that is their main source of income. Their mindset is narrow, and as a result, they usually do not stay successful for long and soon begin to decline.

The second type of businessman focuses on business growth and collective progress. These individuals do spend on their families, but they also generously invest in their business and the people associated with it. They strive to meet business needs promptly and look after the needs of their employees within their means.

They do not make decisions alone, but believe in teamwork and collective consultation. They maintain a gentle attitude, and alongside their personal growth, they also care deeply about the development of those around them. They believe in teamwork. Such individuals, by the grace of God, usually remain successful, and their businesses thrive for a long time.

In conclusion, remember: God helps those who help themselves. We must do our utmost with honesty and sincerity, and leave the results to God. Insha'Allah, you will always succeed.

It is a law of nature not just for Muslims, but for everyone that those who take good care of others, behave politely, work hard, are honest, sincere, professionally competent, patient, and wise such people generally succeed not only in business but in other areas of life as well.

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20. Is It True That the Rich Don’t Pay Taxes in Pakistan?

It’s incorrect to claim that Pakistan’s financial problems are due to the rich not paying taxes, while the poor pay taxes on electricity, fuel, and everything else. Let’s explore the reality.

Unfortunately, many Pakistanis have developed the habit of making uninformed statements and criticizing others without facts. It's not about being rich or poor truth is, most Pakistanis, regardless of their status, are dishonest, avoid taxes, do unethical business, and have low moral standards.

There are two types of taxes: sales tax, which applies to goods and services, and income tax, which is based on salary or profits. In developed countries, income tax is usually higher than sales tax. But in Pakistan, most people avoid paying income tax, forcing the government to rely on sales tax to cover expenses.

For example, if someone uses 50 or 100 liters of petrol a month, they pay sales tax accordingly. Meanwhile, large companies pay tax on hundreds of thousands of liters of petrol used by their fleets. Similarly, a person with a 200–300 unit electricity bill pays tax on that amount, while large companies with bills in the millions pay proportionally higher taxes.

So, the notion that wealthy individuals and companies don't pay taxes is not entirely accurate.

The harsh truth is that less than 1% of Pakistanis are tax filers. In contrast, 5% of Indians and over 3% of Bangladeshis file taxes. In a country where 99% of people aren't paying income tax, the government has no choice but to rely on sales tax.

Despite many flaws, the business community keeps the country's economy running. They are not angels and do make mistakes, but they are not as bad as they're portrayed. Many companies employ thousands from 100 to 80,000 people.

Allah is the true provider, but we must value the means. If Pakistan's top 1,000 business leaders or factories shut down, the country could go bankrupt in days.

Bottom line: Businesspeople aren't perfect, but inciting hate between the public and the business community only harms the country. Political leaders like Bhutto may have gained short-term popularity this way, but Pakistan is still paying the price. Businesses are built over generations don't destroy them with hatred.

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21. Why Doesn't Pakistan Get Honest, Capable Leaders Like the US, Europe, or India?

When only 1% of Pakistanis file taxes, and most don't pay income tax at all, what kind of leaders can we expect? A nation that steals sugarcane from trucks, steals Coke bottles from accidents, or drains fuel from overturned tankers deserves the same kind of leadership.

A society that thrives on lies, fraud in business, moral decay, gossip without verification, laziness, and overnight riches cannot expect noble rulers. When people blindly follow clerics or political leaders, and act on emotion rather than wisdom, anyone can mislead them.

Hadith of the Prophet ﷺ: "Allah says: I am the King of kings, the hearts of rulers are in My hands. When people obey Me, I make

their rulers kind. When they disobey Me, I make their rulers harsh. Do not curse your rulers; instead, turn to remembrance and humility so that I may protect you from them." Mishkat al-Masabih, 3721

Note: First, correct your actions and behavior. InshaAllah, the rulers will improve as well. Therefore, adopt humility, engage your heart in the remembrance of Allah and worship, and InshaAllah, you will always be protected from wrong rulers and all kinds of evil.

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22. Why Are Pakistani Businessmen So Far Behind Their Global Counterparts?

Pakistani businessmen are not angels they make mistakes like everyone else. But as a nation, we're overwhelmingly tax-evading, dishonest, and unethical in business. Only 1% file taxes compared to India (5%) and Bangladesh (3%). The government is forced to rely on indirect taxes.

We lack truthfulness, hard work, skills, and education. Without fixing these things, we cannot compete globally.

Consider this:

- Pakistan's entire annual budget: $50 billion
- Mukesh Ambani's personal wealth: $100 billion
- Walmart's annual sales: Over $600 billion more than 10 times Pakistan's budget

Some GDP comparisons:

- **Pakistan**: $376 billion, population 250 million
- **Saudi Arabia**: $833 billion, population 39 million
- **UAE**: $415 billion, population ~10 million

In Pakistan's 2023 budget, most of the funds go toward debt servicing, salaries, subsidies, and defense. Only a small portion goes to development.

Business growth is essential for national progress. Sadly, the business community in Pakistan is often labeled as “mafias” (medicine mafia, cement mafia, etc.). Every country has bad elements, but their media doesn’t vilify its own people the way ours does.

Whether it’s Imran Khan, Nawaz Sharif, or Zardari, they all flatter IMF, the US, Saudi Arabia, and UAE for support, while disrespecting their own business leaders.

Reminder: Pakistan’s economic backbone is not IMF or foreign donors it’s its top 1,000 businessmen, upon whom millions depend.

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23. "How many Pakistanis bring disgrace to Pakistan, while on the other hand, how the Indian public even covers up India's flaws read this surprising analysis today."

1. **As a whole, we Pakistanis** are plagued with an inferiority complex. We start criticizing our country over every small thing, and finding faults within our own country has become our hobby. Meanwhile, the Indian public, in comparison to us, holds great value for their country and takes pride in it. There are many flaws in India too, but they do not degrade their country in the way Pakistanis do.
2. **Pakistanis living abroad** tend to highlight the flaws and weaknesses of the Pakistani system to the world, which causes many people to develop a negative view of Pakistan. On the other hand, the Indian public living abroad emphasizes the positive aspects of their country and cleverly hides the negative ones.
3. **Indians highly respect their successful individuals.** They show great respect for their major business figures, religious personalities, high-ranking officials, athletes, and even film stars. They celebrate their achievements and share in their happiness. In contrast, a large number of Pakistanis are

consumed by envy. They cannot tolerate the success and progress of capable and hardworking individuals, so they start humiliating them.

4. **The majority of Pakistanis** are poorly educated and emotional. We get easily influenced by political or religious leaders who make grand statements, even if those statements have no truth. We engage in personality cults, admiring our leaders not for their performance but for their image. In comparison, the Indian public appreciates performance more and does not blindly follow their leaders as we do in Pakistan.
5. **The majority of Indians prioritize the** welfare of their country, while a significant section of Pakistanis equates the love for their leaders with the country's or Islam's welfare. In Pakistan, political and religious hatred has reached extreme levels, which harms both the country and Islam.

If we really want to overcome these issues, we should start reading the Quran with its translation, along with guidance from the authentic Hadith. Additionally, we should not blindly follow any political or religious leader. Remember, the true source of knowledge and awareness is only the Quran and authentic Hadith. If we come to know that our political or religious leader's words contradict the Quran and authentic Hadith, we should reject those words. Insha'Allah, we will never be misguided or fail.

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24. Some people believe that military generals are the cause of Pakistan's problems, while others blame politicians, religious scholars, government officials, and businesspeople. What is the truth?

We ourselves are the problem. We cannot pass even a matriculation exam without cheating. So, cheating seems acceptable to us. However, we expect honest rulers. In business, dishonesty is common. We show one thing but sell something completely different. But we want our leaders to be honest. Our

leaders come from our society, and they are a reflection of us. Like the people, so are the leaders. We desire good, honest, capable, and ethical rulers, but our own ethics are such that we degrade each other, calling each other "youthias" or "patwaris." We humiliate those with different political or religious views and consider ourselves superior, which has become common in our society.

As a nation, we are tax evaders, whether in business or as ordinary citizens. We eat at restaurants but ask for an unbilled receipt to avoid taxes. Yet, we demand honest rulers. The leaders we support, whether they lie, cheat, or have bad character, we defend them as if they are prophets. The truth is, many of us are blindly following our leaders. If someone from the opposing party does something good, we find faults in it. We lack the ability to listen to the truth. We only believe what our favorite leader says, regardless of how nonsensical it may be.

The reality is that, as Pakistanis, we are a nation of liars, incompetent, and envious. When hardworking and capable Pakistanis succeed, we envy them and start criticizing them in various ways. Because we know that we ourselves are lazy and incompetent, we vent our frustration by degrading those who succeed. Yet, we demand justice and fairness from our rulers. Until we focus on correcting our own actions, we will continue to be humiliated in the world. We should start reading the Quran with its translation and begin studying authentic Hadith. Insha'Allah, our knowledge and awareness will start to improve, and we will learn to deal with matters wisely and with foresight.

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25. How much salary should a Pakistani businessman give to their workers in a business or factory for both the workers to be happy and the business to continue growing?

In fact, business success comes through Allah's mercy, but several worldly factors play a significant role, including the

businessperson's hard work, honesty, dedication, ethics, patience, team building, and working together as a team.

There are two types of businessmen. The first type is the one whose business is not doing well, and they are struggling even to cover household expenses. If such a businessman provides appropriate salaries or benefits, it is understandable. However, a businessman whose business is running well but still gives low wages is the real problem. After a few months, they might buy new luxury cars for themselves and their families, but they can't even consider raising the wages of their employees by a few thousand rupees. Instead of reinvesting money back into the business by buying new machinery or technology, they spend it on expensive cars and properties. As a result, many of these businessmen eventually fail.

A successful and wise businessman is the one who, as he progresses, makes efforts to help his employees progress too. He doesn't hoard money like a miser but is willing to spend on others. Therefore, if possible, try to give your workers wages higher than their education, capability, and the market rate, so that they remain satisfied. If the workers are not satisfied, they won't work effectively, and the business will suffer. Along with that, maintain good ethics and make decisions with patience, wisdom, and understanding. Insha'Allah, you will never fail.

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26. The real difference between an ordinary businessman and a big businessman lies in their thinking and approach. Understand this carefully.

First of all, remember that success ultimately comes from Allah's mercy, but Allah has granted humans a great deal of freedom in many matters, and it is important that they use this freedom in the right direction.

An ordinary businessman spends a large portion of his income from the business on buying plots or cars and feels content with

that, while a big businessman constantly tries to expand his business and invests only a small portion of his income on cars or houses. An ordinary businessman pays very little attention to education and hires many less educated and less skilled people in his team. On the other hand, a big businessman prioritizes hiring educated and capable individuals because, generally, when building an institution, capable and educated people are essential.

An ordinary businessman does not value his time and wastes it on unnecessary tasks. A big businessman knows the value of each minute and uses his time very carefully. To him, his time is extremely valuable. An ordinary businessman is not consistent with his promises or words, and lying is common for him. A big businessman, however, is very careful about his promises and words, and he tries to stay away from lying.

An ordinary businessman is highly suspicious of people and tries to do as much work as possible by himself because he does not trust others. A big businessman, however, trusts people. Even though he might be deceived several times, he remains cautious and focuses on building better systems to prevent people from deceiving him. Still, he places his trust in others because he knows that he cannot build a large business alone.

An ordinary businessman has less patience and believes in short-term profits and daily earnings. A big businessman, on the other hand, has a great deal of patience and endurance and does not believe in short-term profits.

For an ordinary businessman, making life easier for himself and his family is sufficient. However, a big businessman works not only for the welfare and betterment of himself and his family but also for the welfare and betterment of people associated with his institution.

An ordinary businessman is often narrow-minded and impatient. A big businessman, however, is generally open-hearted and possesses great endurance. An ordinary businessman prefers to work secretly, avoiding government institutions, while a big

businessman prefers to work openly and in accordance with the government system.

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27. The allowance and status of women and men working in jobs or businesses according to Islamic law.

In this matter, there are generally two very strict and contradictory views among Muslims. One group strongly opposes women working or having jobs, considering it impermissible and even associating it with immorality. The other group forces women to compete with men in every field, insisting that women should do every job that men do, despite the fact that women cannot do every job, nor can men do everything. Many people, in the name of freedom, want to see both men and women so free that social and moral values in society are trampled, but they don't care.

In fact, Islamic Sharia does not prohibit either men or women from doing business or working, but it provides guidelines for doing so within certain limits and conditions. If a business or job requires a man or woman to compromise on dignity, modesty, or core Islamic values, such a job or business is impermissible for both men and women.

Hazrat Khadija (RA) was involved in business, and many female companions also participated in various tasks. However, it should also be remembered that a woman's primary responsibility is to manage her household and domestic affairs, while a man's primary duty is to work for the livelihood of his family, so that the woman and children can live comfortably at home. The financial responsibility of the woman and children is ultimately the man's responsibility.

If a woman has no other breadwinner or her husband's income is insufficient, then it is permissible for her to work or run a business, but within the boundaries of Sharia. If a woman feels she can handle both her domestic duties and a business or job, then there is no harm in trying. May Allah grant us all the ability to

understand and follow the correct path in Islam. Ameen.

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28. According to some pessimistic Pakistanis, the economic conditions of Bangladesh and India are much better than Pakistan's, while the reality is different.

If we visit Delhi or Dhaka, we see extreme poverty and destitution in the streets and markets. In contrast, Pakistan's smaller cities like Faisalabad, Hyderabad, Peshawar, and Quetta do not have as much poverty as can be found in the capitals like Delhi and Dhaka. While official data and statistics may suggest that Bangladesh and India's economic conditions are better than Pakistan's, the reality on the ground tells a different story. Have you ever wondered why this is the case?

In fact, India's general public faces severe poverty, but on the other hand, India has big businessmen whose scale is unimaginable in Pakistan. When the wealth of India's richest businessmen is distributed across the general population, it makes India's per capita income look higher on paper. Essentially, the GDP per capita looks better, but this is not the true reflection of the economy.

For example, if a company has 100 employees and an annual revenue of 1 billion rupees, on paper, we might say each employee earns 10 million rupees a year, but in reality, that is the total sales of the company, not the individual income of the employees.

Now, consider that Pakistan's 2024 budget is approximately 56 billion dollars, while Indian businessman Mukesh Ambani's personal wealth is about 110 billion dollars. The sales of Ambani's company, Reliance, are around 210 billion dollars. In comparison, no company in Pakistan is considered a global player at this scale. India's 2024 budget was around 575 billion dollars, whereas Reliance's sales alone are over 200 billion dollars. Companies like Adani, Tata, and Birla are massive and unimaginable in scale, and when their revenue is divided among India's population, it appears

as though every Indian is earning well, even though that’s not the case.

Alhamdulillah, Pakistan has many medium and small-sized businesses, which makes economic conditions much better. Pakistan has large companies too, but they are not as large as the ones in India. The economic indicators in Pakistan might look weak because most of the medium and small businesses are either not registered for taxes or underreport their income. Large companies in Pakistan generally comply with tax regulations, and their revenue is properly accounted for in official records. This underreporting causes Pakistan's GDP and per capita income to appear much lower than the reality.

In India and Bangladesh, either there are very large businessmen or extremely poor people. The middle class is often employed in large companies. Additionally, India and Bangladesh have a much higher tax compliance rate compared to Pakistan, where many medium and small businesses evade taxes.

One important factor contributing to Pakistan's economy is the cash-based nature of business. Many businesses in Pakistan operate on a cash basis, and people generally own their homes, factories, shops, and vehicles. In contrast, many people in the West rely on credit and loans for their property and businesses. Therefore, Pakistan’s economic figures might seem weaker on paper, but the underlying economy is quite strong. This is why we see new housing societies emerging in nearly all cities across Pakistan. People are able to buy expensive homes and plots, and living standards are improving rapidly. Although there are certainly weaknesses in our society that need correction, the overall situation is not as bad as some may claim.

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29. Why do children of poor people sometimes become very rich or high-ranking government officers, while children of rich and capable people sometimes become poor? Is this fate or the person’s ability or incompetence?

In fact, the systems of government and different countries are run by the capable individuals of that nation, while the general public follows. This system has been in place for centuries where the most capable and talented people in any nation, region, or country are the ones who rise to the top. This is why many of the richest people in the world have come from extremely poor backgrounds.

For example, General Kayani's father was a soldier, but General Kayani became the army chief. Zia-ul-Haq's father was a poor mosque imam, but Zia-ul-Haq became a military general. Mukesh Ambani's father was a poor man who made it to the top, but after his death, one of his sons, Anil Ambani, went bankrupt, while the other, Mukesh Ambani, became India's richest person.

Allah is the Lord of all the worlds, not just of Muslims. In many worldly matters, Allah has granted humans significant authority, and worldly success is tied to certain principles. Regardless of whether someone is Muslim, Jewish, Christian, or Hindu, if they follow these principles, they will surely succeed, Insha'Allah.

Hardworking, honest, serious, and considerate people, with good morals and gentle temperaments, are especially favored by Allah, and they are successful. People can also change their religion or sect if they choose. Every year, millions of non-Muslims, including Christians and others, use their intellect and read the translation of the Quran and embrace Islam. Similarly, some unfortunate Muslims leave Islam.

Success comes from focusing on the positive aspects of life, learning from mistakes, and avoiding negative thoughts. Successful people do not waste their time on senseless arguments, criticism, or spreading pessimism. They focus on

improving themselves, while unsuccessful people waste time defending their mistakes instead of learning from them.

We Muslims should focus on both religious and worldly knowledge, and make hard work and honesty our principles. Insha'Allah, success will be our destiny. As for success in the Hereafter, it depends on faith and the fulfillment of rights towards Allah and others.

30: According to many people spreading despair, in Pakistan, only sycophants and people with connections succeed in private companies and government departments, while hardworking and capable individuals are left behind. However, the reality is somewhat different.

It is true to some extent that in many places, both private companies and government organizations do recruit incompetent and connected people, but generally, these sycophants or incompetent individuals cannot progress beyond a certain level. Because whether it's a private company or a government organization, they need capable individuals to run their operations. In government organizations, merit-based appointments may be more inconsistent, but private companies usually implement merit with greater rigor.

Anyway, office politics exists almost everywhere, whether in government offices or private companies, and many officers do give preference to their favorite people and help them advance. However, this help can only benefit the sycophant if they also have some capability. So, in general, merit is still required despite connections. The truth is that, in important departments and key positions in government organizations, capability matters more than connections, because ultimately, the work still needs to be done by someone.

It is also true that some people, despite being less educated, become worldly successful, but such people are very few in

number. These individuals are often very hardworking and honest, and do not repeat the mistakes of their past. By God's grace, they prove their capabilities and attain high positions in their workplaces. Generally, those who can't even pass the matriculation exam without cheating are the ones who point fingers at those who, by God's grace, work hard, score well, get admitted into good educational institutions, and eventually become doctors, engineers, military officers, or pass the CSS exam to become high-ranking government officials, or achieve prominent positions in other fields of life. The people who waste their time on games and trivial matters later tend to envy and criticize their successful friends and relatives but fail to acknowledge their own weaknesses, continuing to spread despair.

Therefore, instead of constantly searching for flaws in others' successes and blaming others for our own failures, it is more important to focus on self-improvement. Keep asking God for forgiveness, mercy, and help from the bottom of your heart, and at the same time, continue working diligently and honestly. Also, try to maintain both the rights of God and the rights of others, as much as possible. InshaAllah, you will be successful both in this world and the Hereafter.

31: Why is it that, generally, children from the most renowned educational institutions worldwide can work for large companies but fail to run their own businesses? Do not send children abroad for education because,

In reality, success in business or a job is indeed contingent upon God's blessings, but several worldly factors also play a crucial role, which require serious attention. While proper education is necessary for business, excessive education often makes a person fearful. A person who is overly educated, or one who has studied in foreign prestigious institutions, becomes overly cautious in life, constantly tangled in calculations and paperwork, and, due to the

fear of failure, lacks the courage to practically start a business. They are afraid to take risks.

On the other hand, for business, patience, a big heart, courage, determination, and persistence are extremely important. Education is important, but when combined with these qualities, the chances of success significantly increase, InshaAllah. A business succeeds primarily due to one's faith and trust in God. A businessman tries to align his heart and mind, and when both are in agreement, he steps into the field without fearing risk.

Generally, an educated person will say that a business should not be started until the necessary resources are fully available, whereas a business-minded person starts their business based on their available resources, without constantly complaining about the lack of means. This is why most successful businesspeople are educated from ordinary institutions, and many successful businessmen are either poorly educated or even illiterate. Moreover, most of them were not born into wealthy families but were ordinary members of society who succeeded because of their determination, patience, and hard work.

A businessman is generally a long-distance runner. A businessman has the courage to take risks with his own capital and resources, whereas an educated person who studied abroad, typically lacks the courage to take risks with his own resources but is comfortable taking risks with the company's capital and contributing to its growth.

It is better to run your own business, because according to a Hadith, nine out of ten parts of sustenance in the world are in business. Before starting any work, whether it is a business or job, develop the habit of performing Istikhara. Never give up on hard work and honesty, and continue to ask God for success. InshaAllah, you will always be successful in both this world and the Hereafter.

32: Should one give more time to their wife, children, and family, or to business or work? What do successful people generally do? Know the truth about Work-Life Balance.

According to many people, they work hard for their wives, children, and families, so they think it is right to give more time to them, while others who want more success give more importance and time to their business or job. The perspective and thinking of every individual depends on their goals, and how much effort they are willing to exert to achieve them.

Remember, whether it is for religion or the world, achieving a high status requires significant effort. Generally, people who dedicate appropriate time to their business or job and work from 9 to 6 do not tend to progress beyond a certain point. In society, the lives of many successful people often reflect extreme hard work and dedication. It is a fact that their wives and children endure with patience and fortitude because they do not get as much time and attention from their father as they would like. Similarly, those who attain great success in sports dedicate themselves to their mission without caring about day and night. Likewise, great religious personalities spend day and night learning and teaching religion.

Remember, the Work-Life Balance of those who attain the highest positions in any field is usually affected. To gain something, one has to lose something. Most business people, high-ranking government officials, senior officers of large companies, politicians, and religious scholars often have very little time and a great deal of work, so they cannot give as much time to their families as they would like. Therefore, the Work-Life Balance of those who achieve something significant usually has some ups and downs, and they do not find the ideal situation.

33: Why is it that in Pakistan only 3 to 4 companies are producing food flavors and fragrances on a national scale? Why is this business considered extremely difficult and complex?

In reality, businesses succeed only due to God's special mercy, but several worldly factors also contribute to their success. This is not only true for Pakistan but for the entire world, where only a few companies operate in this field. There are four main reasons for this, with some of the most significant being:

First Reason: A company that produces food flavors and fragrances using more than 1500 chemicals is considered a small company. A company that uses 3500 chemicals is considered a medium-sized company, and a company that uses over 4500 chemicals is considered a large company. Therefore, maintaining a stock of thousands of chemicals is an extremely complex and expensive process, which is why many people avoid entering this business. Many small companies purchase concentrated bases from larger companies and dilute them to run their business, while large companies produce their concentrated bases themselves using hundreds or even thousands of chemicals, which is one of the key reasons for their success.

Second Reason: The food industry has strict regulatory standards for producing flavors (such as FDA, EFSA) which are not easy to meet. Research, development, and production in the flavor industry require substantial investment. New companies find it difficult to enter this field. In Pakistan, companies involved in producing food and cosmetics flavors and fragrances must obtain certifications like FSc 22000, ISO 9001, PFA License, and meet other regulatory standards, which is a difficult and expensive process.

Third Reason: To make successful food flavors, years of experience and secret formulas are required, which create significant barriers for new companies. The food flavors business is

largely B2B (Business to Business), meaning large companies, not individual consumers, are the buyers. These large companies trust established brands more, and it takes years for new companies to build their brand, which many companies cannot afford to wait for. Patience is crucial in this business.

Fourth Reason: Food flavors and fragrances require advanced laboratories, research centers, and technology, which require significant investment. Since most businesspeople prefer investing in rapidly profitable sectors, fewer people enter this industry.

34: Why is there not even a single businessman in Pakistan who has achieved the scale of Indian business tycoons? If doing business in Pakistan is highly profitable, then why have so many big companies shut down their operations here?"

Before 1972, Pakistan, like India, had many major businessmen, and large factories were operating across the country. But Bhutto turned the public against the businessmen and nationalized all the factories, claiming that businessmen were the root cause of inflation. He handed over the factories to the workers. However, within a short time, these factories began to shut down and became desolate. Then it was realized that these businessmen were highly intelligent minds who were actually running the businesses effectively. When the workers and other factory employees failed to manage the businesses, and the government also failed, the government eventually had to plead with the owners to return and resume control of their businesses by the grace of God, so that they could once again provide employment to the people. But many businessmen never returned. The Pakistani nation continues to suffer from the consequences of Bhutto's ignorant policies to this day.

Thus, using public emotions to create hatred for others and doing politics based on that is ignorance. In today's Pakistan, it has become common to insult businessmen labeling them as the

"medicine mafia," "cement mafia," "flour mafia," "petrol mafia," and so on. Political leaders, when in opposition, always claim inflation is too high and promise to reduce it if they come to power, even though they know very well that they are lying. Economic progress does not come from theatrics; it requires the adoption of sound global economic principles. But to gain public support, our leaders sell false dreams and do not speak the truth. Businesspeople become easy targets, so governments scapegoat them to win public sympathy, planting hatred for them in the people's hearts.

If doing business in Pakistan were so profitable, why did multinational corporations like ICI shut down and leave the country? Think about it: On one hand, we Pakistanis are inviting the world's wealthiest people to kindly invest in our country and do business here. Yet, on the other hand, Warid has already left Pakistan, and even a multinational company like Telenor is in the process of selling its operations and exiting, with negotiations currently underway with PTCL. This is happening because profit margins for businesses in Pakistan are extremely low. Almost all 13 multinational pharmaceutical companies have sold their businesses and exited Pakistan. Even a major company like ICI has left the country. If doing business in Pakistan were truly highly profitable, these large companies would be expanding their investments instead of leaving the country. This clearly shows that doing business in Pakistan is extremely difficult.

China, Dubai, and Saudi Arabia do not have democracies, yet their economies are performing well. So it becomes clear that economic strength is more dependent on sound economic policies than on whether a country is democratic or under dictatorship. We are not claiming that businessmen are angels and never make mistakes. Just as every institution be it the military, judiciary, politicians, bureaucracy, or religious scholars has good and bad people, the same applies to businessmen. But inciting public hatred for others for personal or political gain is sheer ignorance, and we must all avoid it. Despite its weaknesses, democracy is generally better than dictatorship. However, political leaders must

adopt proper economic policies democracy alone is not enough.

35: What is a Brand? How is it Created? Who Creates It? And How Many Years Does It Take to Build One?

A brand is not just a name, a logo, or an advertisement it is actually a symbol of trust, identity, and quality that forms in the minds of the public about a company or product.

How long does it take to build a brand?

A strong, reliable, and trustworthy brand is usually the result of 10 to 15 years of continuous hard work, dedication, sacrifice, and professional performance. There are no shortcuts in this process it requires patience, consistency, and continuous improvement.

How is a brand created?

A brand is not built by one person or a single department. It is a collective effort involving all departments:

👉 **Sales Team:** Directly interacts with customers and builds trust.

👉 **Supply Chain/Purchase Team:** Ensures timely availability of raw materials and other necessities.

👉 **Production Team:** Never compromises on quality.

👉 **Research & Development:** Continuously brings innovation.

👉 **Quality Control:** Identifies and prevents flaws, protecting the brand's reputation.

👉 **Accounts & Finance Team:** Manages resources in an organized way.

When all these teams work with sincerity, skill, and mutual cooperation, a brand is born.

The blessing of Allah Almighty is the fundamental condition no matter how much effort is made, true success comes from Allah's guidance, blessings, and help. He is the one who places love in people's hearts, makes names popular, and puts impact in the work.

“Wa ma tawfeeqi illa billah” My success is only through Allah.

The Scope of a Brand and Its Departments: The more organized, professional, and coordinated a company's departments are, the bigger, stronger, and longer-lasting its brand will be.

Summary:

◈ Building a brand is a test of time, effort, and sincerity.

◈ It's not just about selling products it's about trust, reputation, and service.

◈ Every department matters, every individual is valuable, and above all, Allah’s help is the most important asset.

36: Self-Reformation Before Criticizing Others. Many Pakistanis do not reflect on their own actions but instead find satisfaction in humiliating others may Allah protect us from such arrogance.

A person who himself cheats in buying and selling milk, yogurt, and other goods, lies in business, practices dishonesty, and behaves rudely and immorally yet expects the police, judiciary, army, and politicians to act like angels is being hypocritical.

A person who eats at a hotel and then demands an unrecorded bill to avoid paying tax, while calling large businessmen “tax evaders,” is fooling himself. Someone who cannot even manage a small neighborhood shop criticizes big entrepreneurs.

A person who cannot pass Matric or Intermediate exams without cheating still criticizes senior government officers who pass the

CSS exam on merit. Someone who cannot even qualify to become a soldier in the army criticizes military generals.

A person who does not even have basic knowledge of religion criticizes renowned scholars.

Until we reform ourselves, we should not expect improvement in society or systems. Start the process of correction from yourself, your home, and your dealings. If we all begin to change for the better, by the grace of Allah, its impact will soon spread throughout society.

Divine Command: "And that man will have nothing except what he strives for." (Surah An-Najm, Ayah 39)

Explanation: In this verse, Allah clearly states that a person will receive only what he strives for not through mere wishes or reliance on others' deeds. This verse lays the foundation for the principles of effort, hard work, and responsibility.

37: The Role of Businessmen in Pakistan's Economy Many politicians and bureaucrats try to portray large businessmen and companies as thieves and robbers before the public. But by Allah's grace, these big businessmen are in fact the benefactors and assets of Pakistan, contributing the most in taxes. Let's look at the facts.

In reality, Pakistan's economy is very small. Pakistan's 2025 national budget is around $68 billion, while the personal wealth of Indian businessman Mukesh Ambani is about $110 billion. Pakistan neither has businessmen nor corporations comparable to those in India, the U.S., or Europe. But whatever few major business figures remain in Pakistan at least value them.

We are not claiming that big businessmen or corporations are angels or free from error; they too include both good and bad people. But it is a fact that these major business figures are Pakistan's intellectual and economic backbone. Nearly 5,000 to

10,000 businessmen or companies pay more tax than Pakistan's 240 million citizens combined. Hence, constantly criticizing them is unjustified.

Summary of Tax Collection (Fiscal Year 2023–24):

- 👈 Salaried class (1.5–2 million people): Rs 368 billion
- 👈 Retailers/traders (paid very little income tax): Rs 23 billion (in 8 months)
- 👈 Sales tax (paid by all 250 million Pakistanis): Rs 3,098 billion
- 👈 Corporate income tax (large companies/businesses): Rs 3,061 billion
- 👈 Non-corporate individuals/partnership firms: Rs 1,119 + 353 billion
- 👈 7 major industries (banking, petroleum, pharma, telecom, sugar, energy, textile): Rs 1,896 billion
- 👈 Federal Excise Duty (FED): Rs 576 billion
- 👈 Customs duty: Rs 1,104 billion

Thus, it is evident that, by Allah's grace, the top 5,000–10,000 wealthy individuals, companies, and industries bear about 60–65% of Pakistan's total tax burden. Therefore, we should value them.

Even Zulfikar Ali Bhutto tried to turn the public against large business owners for short-term political gain which led Pakistan into one of its worst economic periods. Hence, Pakistan's wealthiest 5,000–10,000 people are a blessing, not enemies.

Meanwhile, the government collects around Rs 3,000 billion from the general public in sales tax, making up about 25% of total taxes. Around 1.5–2 million salaried employees pay about Rs 370 billion in income tax (around 3–4% of the total). However, small traders and retailers mostly evade taxes, revealing a major flaw in the

system though they still contribute indirectly through sales tax on daily purchases.

38: What Kind of Business is Most Profitable? Why is it that two people start the same business one succeeds, while the other struggles even to meet daily expenses?

Most Pakistanis start businesses by imitation thinking, “If that person succeeded, I will too.” But many fail. The real reason is not that the business itself was bad, but that the person lacked business knowledge, skills, and understanding which most people refuse to admit.

Generally, if a business starts giving around 15% annual net profit after 5–7 years, it is considered successful.

The most important factor in business success is the help and blessing of Allah Almighty. But to receive that help, one must first correct their actions, and then work hard and use worldly means responsibly.

1. Which Businesses Are Most Profitable?

There is no single business that is always profitable. Every era, region, and market has different demands. Commonly, clothing, food, soap, small or large restaurants, chemicals, and many other sectors can offer good opportunities but first, evaluate your skills, passion, and available capital.

2. Why Does the Same Business Succeed for One and Fail for Another?

The difference lies in intention, method, skill, and patience.

Qualities of a Successful Businessperson:

1. Understanding the market and customers: Knows what people want and how to reach them.

2. Hard work and time investment: Values time and puts in real effort.
3. Customer service: Practices honesty, politeness, and trust-building.
4. Accounting and cost control: Regularly reviews profit and loss.
5. Consistency: Maintains quality, delivers on time, and avoids deceit. Keeps patience and continually prays for Allah's blessings.

Causes of Business Failure:

1. Desire to get rich quickly and lack of patience.
2. Poor quality or bad ethics lying or breaking promises.
3. Lack of market understanding wrong location or wrong customer target.
4. Giving too much credit or trusting the wrong people.
5. Starting a business by copying others, without interest or knowledge.
6. Negative mindset jealousy, suspicion, or resentment toward others' success.

Conclusion: By Allah's grace, the secret of worldly business success lies in the person, not the product. A successful entrepreneur is one who works with focus, honesty, patience, consistency, and hard work whether he sells cloth or salt.

39: What is more important for success in business destiny, hard work, investment, or education? Understand the connection between business, Istikhara, and dreams.

The desire to start a business and actually taking steps to pursue that desire are two very different things. Many people want to do business, but they are not ready to take risks. They think a lot but

are practically lazy. Such people find it difficult to succeed in business.

Divine Command: "And that a person will only get what he strives for." (Surah An-Najm, Verse 39)

Observe that many wealthy people actually begin their journey from poverty, yet they are extremely hardworking, honest, and sensible even if they are not highly educated. On the other hand, many children of rich families cannot even manage their father's successful business, and large companies collapse because the children lack hard work, capability, and wisdom.

In my view, after the mercy of Allah Almighty, the most important factors in business are **hard work, honesty, patience, and wisdom**. After that comes capital, and lastly education. Education usually helps a person become wise, but many people, even after studying, fail to become sensible. Therefore, the real thing is wisdom. That is why many educated people cannot do business, while many less educated people run excellent businesses.

Generally, any business takes **10 to 15 years** to become stable. If you can spend that long with patience and your family can also bear it then you should go toward business; otherwise, do a job. Capital is the lifeblood of any business. Spend only as much as your resources allow and try to stay away from loans.

Continuously beg your Lord for success, and keep working with honesty, patience, and wisdom; InshaAllah you will remain successful. And it is better to perform Istikhara before starting a business. InshaAllah, you will receive guidance through a dream, and you will never fail. Many people recite the Istikhara prayer and then start the very work they already desired to do. But the better way is to perform Istikhara and go to sleep; InshaAllah, you will receive clear guidance in a dream. Follow it. The majority of the Muslim Ummah believes in this method of Istikhara.

40: Generally, the most successful businessmen are neither highly educated nor children of wealthy parents, but they are definitely wise. Let us understand some ways to attain wisdom.

1. Learn from knowledge and observation. The first step toward wisdom is the habit of learning. Read something new daily especially the experiences of successful people, the Seerah of the Prophet ﷺ, and history. Observe people's conversations, decisions, and mistakes carefully. Observation gives the kind of knowledge books cannot.

Hadith: The Prophet ﷺ said: "A wise person is the one who controls his desires and works for the Hereafter." (Tirmidhi)

2. Avoid haste; make thoughtful decisions. A wise person always thinks before taking a step. Before entering any work or business, he researches. He does not make quick decisions; rather, he gathers information. When he makes a mistake, he does not blame others he learns from it.

Remember: “A wise person is not one who never makes mistakes, but the one who does not repeat the same mistake.”

3. Learn to take advice (Shura). This is an important principle of wisdom never decide alone. Consult people who are more experienced, honest, or elder than you. Consultation opens a person’s eyes and reduces the chances of mistakes.

Divine Command: "And consult them in your affairs." (Aal-e-Imran: 159)

4. Develop patience and tolerance. A person who reacts quickly to everything can never become wise. Anger, ego, and stubbornness are the three enemies of wisdom. Controlling situations, waiting for the right time, and deciding with intellect rather than emotions are signs of wisdom.

Remember: “Insight comes only after patience, and insight is the foundation of wisdom.”

5. Maintain a spiritual connection and pray. Wisdom is not only worldly; it is spiritual as well. Pray daily: "O Allah! Grant me beneficial knowledge and a strong mind."

6. Develop self-accountability. Every night ask yourself:
Where did I make the right decision today?
Where did I make a mistake?
What should I improve tomorrow?
This process gradually turns a person into a wise one. Istikhara, recitation, and remembrance of Allah enlighten the heart, and an enlightened heart gives birth to a wise mind.

Summary: Formula for attaining wisdom: Knowledge + Observation + Consultation + Patience + Self-Accountability + Prayer = Wisdom.

41: For success in business or career advancement, after the grace of Allah, these 5 basic traits are extremely important.

It is not correct to think of yourself as capable, hardworking, honest, and consistent. The real value lies when others also perceive you as capable, hardworking, consistent, and honest. If others don’t see these qualities in you, it means there is something lacking in you. Therefore, first, strengthen your ability, hard work, consistency, and honesty, so that Allah’s help can also be a part of your success.

Success in business or career does not require magic or shortcuts. What’s essential is that a person develops qualities like hard work, honesty, patience, and consistency. Along with that, they should keep improving their skills every day. When these five qualities are combined in a person, then, InshaAllah, no force in the world can stop them from achieving success. Such people not only move forward themselves but also light the path of success for others.

1: Capability: Capability can be achieved without formal education. However, education is generally the best way to gain capability. Even if someone doesn't have higher education or only has basic education, they can still develop this capability through hard work and dedication. There are 4 best ways to gain capability: observation, continuous effort, experience, learning from one's own and others' mistakes, and constantly praying to Allah for success.

2: Honesty: Honesty is the backbone of both business and employment. Lies and fraud may give temporary benefits, but once trust is broken, it's hard to rebuild. Honest people keep their earnings pure and take fewer risks.

3: Patience: In business or employment, things don't always go smoothly. Ups and downs are a part of every business or job. The person who remains patient will, InshaAllah, become stronger after facing difficult times.

4: Consistency: It's not just about a burst of enthusiasm for two days; rather, continuous daily effort leads to results. Consistent people never give up, and as a result, with Allah's mercy, success eventually comes to them.

5: Hard work: No big achievement is possible without hard work. In both business and employment, the rewards of hard work often come late, but they certainly do come. The more effort you put in, the more doors will open for you.

42: Big companies don't usually succeed by working only 8 hours a day; rather, some people have to work 12 to 14 hours a day. Let's explore these amazing facts.

After the mercy of Allah, many successful companies in the world have people behind them who have a deep love for their work, playing a vital role in their success. Often, behind large and successful companies, there are people who sacrifice their comfort and time, enabling companies to progress.

The general perception about most big and successful companies is that they are not just built on capital, resources, or luck; instead, they are powered by people who work tirelessly for 10, 12, or even 14 hours a day. This observation is largely true because top-level officials, founders, and decision-makers spend much more time, energy, and mental focus compared to regular employees. However, it's also true that simply working long hours is not enough to make a company successful. Several other key pillars are also necessary for success.

Hard work and long hours the basic fuel: Founders of large companies like Elon Musk, Jeff Bezos, and Steve Jobs are famous for working long hours. Competition, innovation, market pressure, and product creation all require additional time. In the early stages, new businesses or companies often cannot progress without 12–14 hours of work each day.

Smart work and strategy the brain of success: It's not always about working more hours, but rather working in the right direction. Understanding the market, consumer needs, pricing strategy, and branding are all decisive factors.

A large company is not just one person; it's a system, a team, and a culture. The right people, trust distribution, and institutional building are the true skills of senior officers. If there is hard work but weak leadership, institutions will not go beyond a certain limit. Innovation and creative thinking cannot be gained merely through hard work. The success of companies like Google, Apple, Microsoft, Tesla, and others is based on new thinking. It's not just those who work the hardest who succeed, but those who think differently.

InshaAllah: Hard work + Creativity = The most powerful combination.

43: Today, understand the biggest reason behind Pakistan's economic downfall and the path out of this crisis.

The biggest reason for the severe economic crisis Pakistan is facing today is the absence of large-scale business leaders in the country. Pakistan does not have even a single globally competitive large company or business, unlike the United States, India, China, or Europe. As a result, small companies naturally generate very little tax revenue.

It is a bitter reality that whenever inflation, shortages, or mismanagement arise in Pakistan, the business community is the first to be placed in the dock. Sometimes they are labeled the flour mafia, sometimes the sugar mafia, and sometimes the fuel or pharmaceutical mafia. In this way, the entire business class is collectively presented as criminals before the public. Along with this, the business community in Pakistan is humiliated and intimidated.

Do you know that according to the statistics of 2023 and 2024, on one side nearly 1.5 million salaried individuals in Pakistan together pay only around 400 billion rupees in taxes, while on the other side, Pakistan's top 10,000 richest individuals and companies pay more than 6,000 billion rupees in taxes? Despite this, they are still defamed and widely known as tax evaders.

Pakistan's budget for 2025 was approximately 68 billion dollars, whereas Mukesh Ambani's personal wealth in India is around 110 billion dollars. Many American companies have annual sales exceeding 500 billion dollars. Therefore, tax collection there is also much higher. Big companies pay big taxes. In contrast, Pakistani companies are extremely small by global standards, so they can only generate limited taxes. Small businesses, small taxes — the principle is very simple. A country whose annual budget is 68 billion dollars will naturally have companies and businesses of a similar scale.

If there were extremely high profits in pharmaceutical manufacturing in Pakistan, then all 13 multinational pharmaceutical companies operating in Pakistan would not have sold their businesses to local entities and exited the country. If business profits were truly very high in Pakistan, companies like ICI, Telenor, Microsoft, and many other multinationals would not have left Pakistan.

State Contradiction: A strange contradiction exists: overseas Pakistanis or foreign investors are welcomed, given special incentives, protocol, and respect. But a local businessman who has been investing in Pakistan for decades faces NAB, FIA, media trials, and humiliation. This behavior sends a clear message: “Take your capital abroad; it is not safe here.”

Capital Flight and Economic Decline: As a result of this attitude, Pakistani capital is moving to Dubai, Turkey, Malaysia, and Europe. Instead of new factories being established, existing ones are shutting down, unemployment is increasing, and the government is being forced to take on more loans.

Remember: Capital does not move on emotions; it moves on trust. The mindset that considers profit a sin has given rise to a dangerous narrative in Pakistani society: “Earning profit is bad.” Whereas the reality is: without profit there is no business, without business there is no employment, without employment there is no tax, and without tax there is no state. This is a simple but bitter economic truth.

China declared its industrialists a national asset. Turkey provided state protection to its business community. South Korea made large business groups the engine of growth. And Pakistan? It continued to weaken itself by creating distrust among its own people.

What is the solution? Stop the collective humiliation of the business community. There should be accountability, but not revenge. Ensure continuity in neutral policies and provide prior

trust. Profit should not be treated as a crime but as an economic necessity. Local investors should be given the same respect as foreign investors. Businesspeople should be encouraged and facilitated to build large businesses; otherwise, it is difficult to solve national economic problems through small businesses alone.

Until Pakistan provides its business community with respect, protection, and trust, inflation will not end, unemployment will not decrease, and economic sovereignty will not be possible. Economies do not run on slogans they run on trust.

44: What Is More Important for Business Success Capital, Hard Work, Intelligence, Education, or Luck? Why Are Muslims Today So Far Behind Other Nations in Business and Wealth?

Allah Almighty is not only the Lord and Creator of Muslims; He is also the Lord and Creator of non-Muslims and disbelievers. Certain fundamental principles for earning wealth have been established by Allah as part of the natural order. Whoever follows these principles can benefit from them. Some of the most important of these principles are hard work, honesty, dedication, truthfulness, avoiding dishonesty, not deceiving others, and so on. Unfortunately, Muslims today are generally quite weak in these basic principles, which is one reason why, on a global level, we are far behind other nations in business and professional fields.

After the mercy, grace, and blessings of Allah Almighty, the most important factors for worldly business success are hard work, intelligence, and strategy. Capital and education can be helpful, while luck is only an additional factor. With hard work, wisdom, and perseverance, success can be achieved, InshaAllah, even with limited capital and a modest educational background. Simply wishing to achieve a high position is not enough. Practical effort and striving (**Sa‘i**) are also essential, whether in matters of religion or worldly affairs.

The Word of Allah: “Whoever desires this worldly life, We hasten for him therein whatever We will for whom We intend; then We have appointed for him Hell, which he will enter disgraced and banished.”

The Word of Allah: “And whoever desires the Hereafter and strives for it with the striving it deserves, while being a believer then the striving of such people will surely be appreciated.” (Surah Bani Isra’il, Verses 18–19)

🛢 **Hard Work:** Hard work plays the most important role in business. Success is not possible by relying solely on capital or luck; hard work and consistency are essential. People who do not work hard often lose even good opportunities.

🛢 **Smart Thinking & Strategy:** Intelligence, business strategy, and the ability to make sound decisions are keys to success. Competition is extremely intense in today's world, so it is necessary to think beyond traditional methods. Those who understand market demands and adopt new strategies are more likely to succeed.

🛢 **Investment:** Capital is important because starting and running a business without it can be difficult. However, capital alone is not enough. If it is not managed properly, it can lead to losses. Many successful businesses started with limited capital and grew through intelligence and hard work.

🛢 **Knowledge & Skills:** Education does not simply mean having a degree. It also includes business knowledge, understanding the market, and modern skills. An uneducated but experienced person can also run a successful business, but education and skills increase the chances of success.

🛢 **Luck:** Luck does play a role to some extent, but relying solely on luck is not wise. People who work hard, think intelligently, and adopt the right strategies are more likely to find that “luck” also works in their favor. Many successful people initially failed but

became successful after trying again because they focused on their actions rather than depending on luck.

45: If the Price of Raw Materials Is Rising in the Global Market, Should You Immediately Increase the Price of Your Existing Stock Purchased Earlier? Otherwise, You Could Suffer a Heavy Loss. Let Us Understand This with Arguments.

This matter can be understood through a simple example. Suppose a person purchased a plot five years ago for 10 million rupees. Over time, property prices in the area increased, and today the market value of the same plot has risen to 100 million rupees. Now suppose a close relative says, “Since you bought the plot for 10 million, sell it to me for 20 million. You will still make a profit of 10 million.” At first glance, this may seem reasonable. But the reality is quite different.

If that person sells his plot for 20 million rupees, he may appear to have made a profit of 10 million. However, if he then tries to purchase another plot in the same area, he will have to pay around 100 million rupees for a similar plot. In reality, he would therefore be facing a loss of 80 million rupees in terms of his ability to replace the asset.

This example makes it clear that the real value of an item is not simply what was paid for it in the past; it is also determined by what would have to be paid in the current market to replace it. Exactly the same principle applies to business and trade. If the price of raw materials suddenly increases in the market, the stock held by a trader may have originally been purchased at a lower price. However, if he sells that stock at the old price, he will have to purchase replacement stock at a much higher price. As a result, his business may suffer a substantial loss.

An important principle in business and trade is that the value of an item is not determined solely by how much it was purchased for in the past. It is also important to consider how much it would cost

to purchase the same item again today. In economics, this is known as the Replacement Cost principle.

For this reason, when traders see market prices rising, they often increase the prices of their existing stock in accordance with current market conditions. The purpose is not necessarily to earn an unjustified profit, but to ensure the survival of the business and maintain its ability to purchase replacement goods in the future. The same principle is also used by major industries and companies around the world. When investors and economists assess the value of a company's assets, they may consider how much it would cost to purchase or reproduce those assets at current prices.

The summary of this entire discussion is that in trade, prices are determined not only by the historical purchase cost but also by current market value and replacement cost. This principle plays an important role in protecting businesses from losses and maintaining economic balance.

46: Business Difficulties in Pakistan and the Harsh Attitude of Government Institutions Some Facts That Are Extremely Important to Understand.

One of the major challenges facing Pakistan’s economy today is the increasing pressure exerted by government institutions on the business community. Apparently, the government’s intention is to expand the tax net, improve documentation, and make the system more transparent. However, the reality on the ground is somewhat different.

Pakistan is a developing (Third World) country where the size of the economy is limited, the literacy rate is relatively low, and the business infrastructure is still in its early stages. Despite this, there are attempts to impose the same laws, complicated systems, and stringent requirements that are prevalent in developed countries such as the United States, the United Kingdom, Germany, and France. These countries have strong institutions, highly educated

workforces, and advanced technology, whereas Pakistan lacks many of these fundamental elements. In such circumstances, imposing the same system creates an unnecessary burden on the business community.

Moreover, Pakistan's business community is often portrayed in a negative manner. Sometimes they are labeled a "mafia," and at other times they are held responsible for almost every problem. This attitude has not only reduced the confidence of local investors but has also contributed to several foreign companies leaving the country. If there were truly extraordinary profits to be made in Pakistan, major multinational companies would never have left the country.

The reality is that both Pakistan's GDP and its government budget are relatively limited, and therefore the scale of businesses operating in the country is also limited in comparison with major economies. Pakistan's annual budget itself is less than $70 billion, whereas in the United States, India, and Europe, some major businesspeople individually possess assets worth more than $100 billion. These countries have extremely large businesses and wealthy entrepreneurs, which is one reason they are able to collect much larger amounts of tax.

In Pakistan, there are only around four to six major businesspeople whose wealth exceeds $1 billion. Therefore, it is only natural that when Pakistan does not have even a single businessperson operating on a truly global scale, the country cannot expect to collect enormous amounts of taxes from its business community. Compared with global standards, Pakistani businesses are relatively small. They neither earn at the level of the world's largest businesspeople nor can they pay taxes at that same scale.

In such an environment, expecting very high tax revenues is not realistic. Tax revenue is essentially a by-product of economic and business activity. When businesses grow, tax revenues naturally increase as well. Therefore, the government and state institutions

should support the business community rather than viewing it with suspicion. They should understand its problems and create an environment where businesses can operate more easily.

Unless businesses are given the opportunity to grow and flourish, neither the economy will become stronger nor will tax revenues increase substantially. Ultimately, the foundation of a strong economy is a strong, confident, and satisfied business community.

There are certainly no angels among the business community, but perhaps Pakistan's business community is not as bad as some people portray it to be. Good and bad people exist in every sector of society. However, labeling Pakistani businessmen as a "mafia" has been a very harmful practice. It has caused many ordinary people to develop hatred toward the business community, and this has ultimately started causing damage to Pakistan itself.

May Allah Almighty, through the blessings and intercession of the Holy Prophet ﷺ, always keep all Muslims, including us, in His protection, safety, and well-being; forgive all our sins immediately and grant all of us guidance without delay. Ameen.

47: If You Want to Achieve a High Position in Business, Employment, or Religion, You Must Leave Your Comfort Zone. How Can You Actually Get Out of It?

Human beings naturally prefer comfort, ease, and security. They want a life with minimum risk and maximum comfort. This natural tendency is what we call the Comfort Zone. Apparently, it seems to be a safe and secure space, but in reality, this very space can become one of the biggest obstacles to human growth, success, and progress.

Almost all successful people throughout history have one thing in common: they broke out of their Comfort Zone. If a student limits himself only to easy subjects, he will never achieve a high position. If a businessperson is afraid of taking risks, he will never build a

large business. If an employee does not learn new skills, he may remain stuck in the same position for years. Progress always begins where comfort ends.

Spiritual Growth and the Comfort Zone: Islam teaches us hard work, sacrifice, and striving against the lower self (Jihad al-Nafs). Giving up sleep to offer Fajr prayer, enduring hunger and thirst while fasting, being careful about what is lawful and unlawful, and speaking the truth when lying would be easier all of these are examples of stepping outside one's Comfort Zone.

Remember, the Comfort Zone is a silent enemy because**:** it deceives you into thinking, "You are doing fine." It limits your abilities. It makes you lazy and inactive. It gradually destroys your dreams. A person may not even realize what is happening, and before he knows it, he may spend years standing in the same place without making meaningful progress.

So, what is the way to get out of this Comfort Zone? Face your fears. The very thing that seems difficult may be the key to your growth. Take small steps. Instead of making a huge change all at once, improve yourself a little every day. Learn new things. Challenge yourself and acquire new skills. Adopt discipline, because success does not come from temporary motivation or mood; it comes from consistent habits.

Whether it is worldly life or religion: "Progress always begins with the step you are afraid to take because of fear."

After placing your trust and faith in Allah Almighty, work wholeheartedly with honesty, dedication, and commitment. InshaAllah, you will continue to succeed in both your religious and worldly life.

48: Hard Skills Are Essential for Starting Any Job or Business, but Soft Skills Are More Important for Growth and Long-Term Success. Let Us Understand the Difference Between the Two.

What are Hard Skills? Hard skills are technical and learnable skills that are required for a particular job or profession.

Examples: operating a computer, Excel, coding, accounting, engineering, medical knowledge, operating machinery, learning a technical trade, or learning a language such as English or Arabic. In simple terms: “What you do is your Hard Skill.”

What are Soft Skills? Soft skills are human, behavioral, and personality-related abilities that improve the way you perform your work.

Examples: communication skills, confidence, leadership ability, teamwork, the ability to work effectively with others, time management, and emotional intelligence the ability to understand and manage human emotions, and so on. In simple terms: “How you do your work is your Soft Skill.”

Let us understand this with an example: A person may be an excellent engineer (Hard Skill), but if he cannot communicate with his team, loses his temper, and does not complete his work on time, the result will be: he will fall behind.

On the other hand, another person may be an average-level engineer, but if he has confidence, good communication skills, and strong teamwork, the result will be: InshaAllah, he will progress.

Many successful people in the world have advanced according to this principle: Hard Skills give you the opportunity to move forward, but, InshaAllah, Soft Skills help make you successful.

Therefore, hold firmly to good character, patience, hard work, and honesty, and continue to ask your Lord for success. InshaAllah, you will remain successful in both your religious and worldly life.

49: Job or Business which Is Easier? Which Is Better and Why? The Essence of My 29 Years of Employment and Business Experience.

Based on my experience so far, both employment and business have their own challenges, difficulties, and requirements. Generally, people assume that perhaps a job is more difficult while business offers an easier or more independent lifestyle. However, my personal opinion and practical experience are somewhat different.

Alhamdulillah, Lord of all the worlds, I worked as an employee for approximately seven to eight years during my professional life (1997–2004), while I have been involved in business for the past twenty-two years (2004–2026). Thus, during my approximately 29-year professional career, I have had the opportunity to closely observe and understand both fields. Based on this experience, I can say that business is considerably more difficult than employment in terms of mental stress, responsibility, risk, and time.

It is true that employment also has its own problems. An employee has to deal with punctuality, pressure from supervisors, limited income, office politics, and various responsibilities. However, when compared with business, a businessperson has to remain mentally alert at all times. A businessperson is responsible not only for his work but also for capital, the market, losses, payments, customers, employees, and future risks.

Business does not merely consume a person's time; it also continually tests his peace of mind. There may be years when a person has to live under intense pressure, uncertainty, and financial risk. This is why the level of risk in business is also much higher, whereas in employment the risk is comparatively lower and, in some cases, almost negligible.

People are often impressed when they see successful businesspeople because successful people are more visible. But the reality is that there are countless people who, despite spending

twenty-five, thirty, or even forty years in business, never achieve lasting stability. Many businesses fail, some people lose their capital, and many suffer from severe mental and financial difficulties. Such people, however, generally remain out of the public eye.

That is why I believe that business is not suitable for everyone. Before entering business, a person should evaluate his abilities, temperament, endurance, and mental strength. If someone can withstand continuous pressure, risk, and uncertainty, work hard for long periods, and has the courage to sacrifice his comfort for **8 to 12 years or even longer**, then he can consider entering the business field. However, if someone prefers a more stable and straightforward life, then employment can also be a very reasonable and peaceful path.

The real fact is that success does not come solely from a person's hard work or intelligence; the mercy and favor of Allah Almighty are the greatest factors. Whether a person chooses employment or business, he should continue working with honesty, hard work, and sincerity, while also praying to Allah Almighty for success, blessings, and ease. Ultimately, the key to true success is with Allah Almighty alone.

May Allah Almighty grant all of us the ability to make the right decisions, earn lawful sustenance, and fulfill our responsibilities in the best possible manner. Ameen.

50: There Is a Big Difference Between Actually Being Capable and Considering Yourself Capable. After Allah Almighty's Favor, a Person's Own Performance Is His Real Guarantee. My Surprising Experience from 2002.

This happened approximately twenty-four years ago, in 2002. At that time, I was around 29 years old and working for a company. We needed technical people to manufacture Food Flavours and Fragrances. In this regard, I shortlisted two candidates.

One of them was highly educated in worldly terms. He had an MSc in Chemistry and was also working for a large multinational company. The second candidate had comparatively less formal education, but he had practical experience in manufacturing Food Flavours and Fragrances.

At that time, my young mind was strongly influenced by degrees and the names of large companies, so I felt that the person with an MSc in Chemistry would be more beneficial to our company. However, there was one problem. Before joining the company, he made a condition that the company must provide him with a large loan; otherwise, he would not accept the job.

I tried to explain to him, “You have not even started working for the company yet. How can the company provide you with such a large financial facility?” But he remained firm on his condition.

Eventually, I went to the chairman of my company, Mr. Arshad Naeem Tahir, a well-known businessman from Lahore who had also served as President of the Lahore Chamber of Commerce. I requested that, in my opinion, both candidates could prove useful to the company and therefore should be hired.

The chairman listened to me, smiled, and then said something that remains engraved in my mind to this day. He said:

“Son, when a person genuinely knows how to do the work, his work itself is his guarantee.”

He then added:

“A person who starts asking for guarantees, support, and assurances even before starting a job often does not have complete confidence in his own abilities.”

At the time, I did not fully understand what he meant. In my view, degrees, employment with a major company, and apparent qualifications were the real standards of ability.

Nevertheless, the chairman gave me permission, and both individuals were hired by the company.

As time passed, the reality began to become clear. Within just a few months, the highly educated gentleman was unable to demonstrate the level of practical performance that had been expected of him. Meanwhile, the other person, whose formal education was lower, stood out because of his hard work, honesty, technical understanding, and practical ability. He produced results that the MSc holder could not even come close to achieving.

After approximately six months, I went back to the chairman to discuss the matter with him. But before I could say anything, he smiled and said: “Son, you have come to tell me that the person who impressed you so much does not actually know how to do the work, right?”

I was astonished because that was exactly the reality.

That day, I learned one of the greatest lessons of my life:

📌 A degree is not always a guarantee of competence.
📌 True competence is demonstrated through a person's actions, character, performance, and results.
📌 A genuinely capable person has less need for artificial support, recommendations, or pressure to prove his worth.

Most of us consider ourselves highly capable, but the real question is not what we think about ourselves. The real question is: “Does our performance prove it as well?”

In life, it is always easy to put the blame for our failures on others. But a wise person is someone who acknowledges his mistakes, recognizes his weaknesses, and then tries to improve himself.

In every field of life whether accounting, sales, production, engineering, or business respect, trust, and status are ultimately earned through a person's work. Recommendations, connections,

political pressure, or temporary support may provide temporary benefits, but they cannot guarantee lasting success.

After the favor of Allah Almighty, a person's own performance is his real guarantee. Therefore, a person should:

- ✔ Work hard
- ✔ Adopt honesty and integrity
- ✔ Acknowledge his weaknesses
- ✔ Keep learning continuously
- ✔ And continue seeking help from Allah Almighty

Because when a person works with sincerity, hard work, and honesty, Allah Almighty places respect, trust, and affection for him in the hearts of people.

If you find this message appropriate, please share it with others as well. Perhaps it may change the thinking of a young person.

51: Pakistan’s Economic Problems Who Is Responsible? The Government, Businesspeople, or the General Public? Learn the Harsh Facts Today and Also Learn the Solution.

Whenever Pakistan’s current economic crisis is discussed, instead of looking for solutions, people often start blaming one another. Some call the government corrupt, some call the business community thieves, while others hold the general public responsible.

The reality, however, is that these problems are not the fault of any single group. They are the result of a shared structural failure, and they can only be addressed when the government, business community, and general public all acknowledge their respective mistakes.

1. Government: Lack of Economic Realism

Pakistan's economy is very limited by global standards. When the government of a country with an annual budget of around $70 billion expects its businesspeople to meet the same standards as investors and entrepreneurs in large economies such as the United States, Germany, or India, this is not economically realistic.

In the neighboring country, Mukesh Ambani's company, Reliance, alone has annual revenues exceeding $200 billion, which is several times larger than Pakistan's entire annual budget. Did you know that several American companies have annual sales exceeding **$500 billion**? That is more than Pakistan's budget for approximately eight years.

Such enormous businesses and businesspeople are the backbone of America's economic growth. Therefore, the government needs to understand that in a limited economy, the capacity to generate tax revenue is also limited.

The government's job is not to run businesses itself but to provide a business-friendly environment through affordable electricity and gas, consistent policies, and a stable economic environment. Unfortunately, government officials often behave in an extremely arrogant manner. Businesspeople are kept under constant fear and are publicly humiliated by being repeatedly labeled as "thieves."

2. Business Community: A Tendency Toward Unproductive Investment

Pakistan's business community is not completely blameless either. Instead of expanding industries and investing in modern technology and research and development (**R&D**), many investors move their profits into real estate, plots, and housing societies as soon as they earn a modest return.

In the past, whenever the government provided loans to industry at low interest rates, a significant portion of that capital was transferred into the property market or abroad.

This short-term thinking has made our products less competitive in global markets and has also created mistrust between the government and the business community.

The thinking of many of our businesspeople is also limited, while there is a lack of education and technological awareness. Using shortcuts, finding loopholes, and engaging in dishonest practices have also become common in business. There is a serious lack of hard work and honesty. We do not even refrain from adulterating milk and yogurt, so what more can be said? Lies and unethical behavior are also widespread in Pakistani business.

3. Pakistani Public: Weak Tax Culture and Lack of Awareness

At the public level, Pakistan has a very weak culture of paying taxes, and the number of tax filers is extremely small compared with the overall population. Asking for a “rough bill” at shops and restaurants has become a common habit.

When people avoid the direct tax system, the government is forced to impose indirect taxes, such as sales tax and petroleum levies.

There is also a serious lack of education and awareness among the public. A very large number of students obtain matriculation and other degrees through cheating or by paying money. So what level of awareness and academic ability can be expected from a population holding such fake qualifications? You can judge for yourself.

Many people possess degrees in MBA, Finance, and other fields, but when they are interviewed, it becomes clear that they have very little actual knowledge or ability. A person who obtains a degree through cheating, connections, or money what kind of role can such a person play in society? You can judge for yourself. Yet such a person may be very good at criticizing others, even when he has little to show for himself.

According to basic economic principles, the more a person spends, the more sales tax he generally pays. Therefore, it is

incorrect to say that the wealthy pay absolutely no taxes. The real problem is the lack of education and economic awareness, because people often avoid their own responsibilities and simply call others thieves.

The Way Forward: A Triple Partnership Tax revenue is essentially a product of business activity. If there is business activity, taxes can be collected. The larger the business, the larger its potential tax contribution.

Pakistan currently does not have even a single businessperson operating on the scale of the world's largest entrepreneurs. If a country's entire annual budget is less than $70 billion, it is only natural that its major businesspeople will also be relatively small by global standards.

Pakistan's businesspeople operate within a small economy and therefore their businesses are also relatively small. Consequently, they simply cannot pay taxes on the scale of the world's largest corporations.

Calling one another "thieves" will not solve the problem. Everyone needs to sit together, and major Pakistani businesses should be given facilities and an environment in which more factories and productive industries can be established rather than continually developing more housing societies.

To Improve the Economy The Government:

The government should reduce unnecessary expenditure, restore public confidence, and increase taxes on unproductive sectors such as real estate in order to redirect capital toward industry.

It should stop labeling businesspeople as "thieves" and stop turning the public against them. The government should understand the difficulties faced by the business community and formulate policies through consultation with the Lahore Chamber, Karachi Chamber, and other representative business

organizations, so that the confidence of the business community can be restored.

Business Community: The business community needs to move away from the plotting and real-estate culture and invest in modern industry and technology so that “Made in Pakistan” can flourish.

It must abandon the culture of shortcuts and dishonesty and adopt professionalism, truthfulness, and integrity as its principles.

The Public: People should honestly become part of the tax system and support a documented economy by asking for proper receipts with every purchase.

Do not help your children obtain degrees through cheating, connections, or money. Instead, teach them hard work, truthfulness, and honesty.

Nations do not progress by standing against one another; they progress by supporting one another. Until we stop constantly repeating “thief, thief” and instead prioritize reform, education, and productivity, our problems will never be solved.

The path to progress is not through blame, but through sharing the burden and working together. Above all, we must develop sincerity and love for Pakistan within ourselves. We must sincerely repent from lying, unethical behavior, and arrogance. We must perform our work with hard work and honesty, and sincerely continue asking Allah Almighty for success, help, and well-being.

InshaAllah, we will succeed in both this world and the Hereafter.

52: Why Is There Not Even a Single Major Businessperson in Pakistan Like Elon Musk, Bill Gates, or Mukesh Ambani? The Answer Is Pakistan’s Weak and Small Economic Ecosystem. Let Us Understand It Today.

What Exactly Is an Economic Ecosystem? An economic ecosystem refers to the overall environment that exists within a

country for education, business, investment, and economic growth. It includes access to higher education, infrastructure, capital, government support for major businesses, widespread access to technology, a skilled workforce, and large markets.

The economic strength of the United States, China, Europe, and India is also largely connected to their broad and strong economic ecosystems.

Major businesspeople such as Elon Musk, Bill Gates, and Mukesh Ambani do not emerge solely because of their individual abilities. They also emerge from strong economic environments.

If the world's biggest businesspeople were moved to Pakistan today, they would not have access to the same skilled workforce, research institutions, investment capital, and infrastructure that are necessary to support businesses of such enormous scale.

Similarly, Pakistan's major industrialists operate in cities such as Lahore, Karachi, and Islamabad because the economic environment there is relatively better.

Just as it would be extremely difficult for a major industrialist to move an entire large-scale business to a small village, global-scale businesses cannot easily grow within a limited national economic ecosystem.

Pakistan's economy is still small compared with the world's major economies, and therefore its largest businesses are also relatively small compared with global corporations.

Consequently, expecting Pakistani businesspeople to pay taxes on the same scale as global corporations is not realistic. However, this absolutely does **not** mean that tax evasion should be ignored. Rather, the primary focus should be on expanding the overall size of the economy.

It should also be remembered that Pakistan's 2025 budget was approximately $68 billion, while Mukesh Ambani's Indian company, Reliance, had annual sales exceeding $200 billion. Several

American companies have annual sales exceeding even $500 billion.

Therefore, until Pakistan produces large-scale businesses and globally competitive companies, it will also be difficult to generate very large amounts of tax revenue.

Many people call major businesspeople “thieves,” whereas the reality is that, according to a rough estimate, Pakistan’s top 5,000 to 10,000 major businesses, companies, and wealthiest individuals may contribute approximately 70–80% of Pakistan’s taxes, directly or indirectly.

The remaining 1.5–2 million salaried taxpayers and approximately 250 million Pakistanis collectively contribute the remainder.

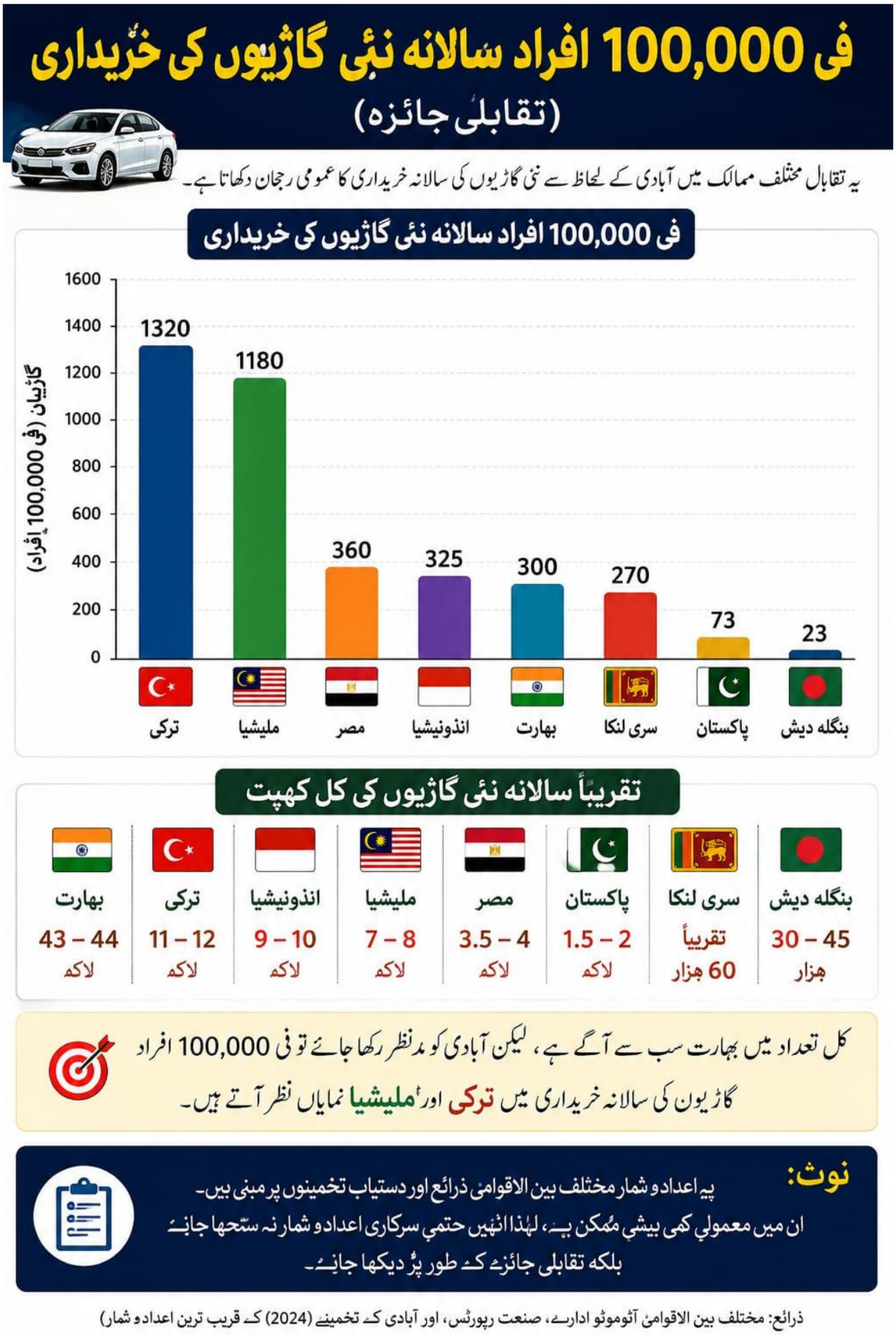
Therefore, major businesspeople should be valued and appreciated. By the grace of Allah Almighty, these 5,000 to 10,000 people and companies are, in practical economic terms, an important part of Pakistan’s economic backbone.

If the government provides better policies, a stable environment, quality education, modern infrastructure, and investment opportunities, Pakistan’s economic ecosystem will gradually expand.

When the economic ecosystem becomes stronger:

- Larger businesses will emerge.
- Employment opportunities will increase.
- Tax collection will grow.
- Investment will increase.
- Pakistani companies will become more competitive globally.
- Pakistan will be able to play a more effective role in the global economy.

Therefore, the path to economic development does not lie in blaming one another. It lies in building a strong, broad, and productive economic ecosystem.



53: Challenges Facing Pakistan's Food Flavour and Fragrance Industry A Difficult Journey from the Local Market to the Global Market Alhamdulillah, Lord of all the worlds, Pakistan's food industry and the industries that use fragrances are both gradually developing.

The growing demand for biscuits, juices, beverages, dairy products, ice cream, bakery items, and confectionery has also expanded the food flavour industry. Similarly, the demand for fragrances is gradually increasing because of the soap, detergent, and cosmetics industries.

Pakistan's large population provides a strong market for local flavour manufacturers, which has enabled several Pakistani companies to operate successfully. However, despite this success, Pakistan's flavour and fragrance manufacturing industry faces challenges that ordinary people may not fully appreciate.

What exactly does the flavour and fragrance industry do? And why is this business so difficult that only a relatively small number of people in Pakistan are involved in it?

A high-quality food flavour and a base fragrance are prepared by combining dozens, and sometimes hundreds, of different chemicals, solvents, and specialized ingredients in precise proportions.

These raw materials are imported from various countries around the world, including the United States, Germany, France, Italy, China, Japan, and other industrial centers. In other words, a Pakistani flavour and fragrance manufacturer has to depend on global supply chains to produce its products.

Regarding the cost of raw materials, Pakistani industrialists argue that various duties, taxes, and other financial burdens imposed when importing raw materials significantly increase their costs.

Then there are additional expenses such as electricity, gas, fuel, salaries, laboratory expenses, quality control, packaging, and other operating costs. As a result, the production cost of a Pakistani flavour manufacturer can be higher than that of its international competitors.

A Common Misconception: The Government Has Imposed Duties on Imported Flavours and Fragrances, So the Local Industry Is Protected

It is often assumed that if the government imposes higher duties on finished imported flavours, the local industry automatically becomes fully protected. The reality is more complicated.

According to some local manufacturers, although duties are imposed on imported finished flavours and fragrances, international companies have such low production costs that they can still compete strongly in the Pakistani market despite these additional duties.

Where Do Multinational Companies Have an Advantage?

The world's major flavour and fragrance companies have been operating for decades. They have very large production facilities, global purchasing power, access to cheaper raw materials, advanced technology, extensive research centers, automated machinery, and, above all, lower industrial and raw-material-related tax burdens in their home countries than those faced by Pakistani manufacturers.

Suppose an American, Indian, Chinese, or European company purchases raw materials in its own country. It may benefit from fewer import barriers, lower logistics costs, bulk purchasing, and lower tax rates.

As a result, its initial production cost may be significantly lower than that of a Pakistani manufacturer.

Competition in the Local Market Is Also Not Easy There is a common perception that Pakistani companies face difficulties only when exporting. However, according to several local

manufacturers, they also face intense competition from international companies within Pakistan itself.

Pakistani companies often face higher raw-material costs, higher taxes, higher energy costs, and higher operational expenses. Meanwhile, multinational companies benefit from lower production costs at the global level, allowing them to sell products in Pakistan at relatively competitive prices.

Regulatory Requirements Are Necessary but Expensive

A modern flavour factory does not only have to manufacture products; it must also meet:

- Food safety standards
- Fire safety requirements
- Environmental regulations
- Laboratory controls
- Quality assurance standards
- Industrial safety requirements

All these requirements are necessary and serve the public interest. However, complying with them also creates additional costs.

For large international companies, these expenses are relatively small compared with their overall scale, whereas for a local manufacturer, they can represent a much heavier financial burden.

What Can Pakistan Do?

If Pakistan wants to increase exports of value-added food ingredients and flavours, it could consider several important reforms:

- Review taxes and duties on industrial raw materials.
- Provide special incentives for export-oriented industries.
- Make energy prices regionally competitive.

- Make industrial financing easier.
- Encourage research and development (**R&D**).
- Develop the local chemical industry.
- Establish world-class testing and certification facilities.

Pakistan's flavour and fragrance industry has enormous potential. Local expertise, a young workforce, a large population, and a growing food industry provide strong foundations for this sector.

However, according to industry stakeholders, simply imposing duties on finished imported products is not enough. Unless the problems of raw materials, energy, financing, and production costs are addressed, local manufacturers will continue to face intense competition from international companies—not only in global markets but also in their own domestic market.

Pakistan's real industrial development will become possible when local industry is not merely protected but also becomes globally competitive.

54: Why Have So Many Multinational Companies Shut Down Their Businesses and Left Pakistan Over the Past 10 Years, While Major Pakistani Businesspeople Are Also Reluctant to Establish New Factories and Invest in Pakistan?

There is often a perception in Pakistan that if the government is not receiving the tax revenue it expects, the fundamental reason is that the business community is evading taxes.

However, if we examine the realities on the ground and economic data, a somewhat different picture emerges.

Consider Pakistan's Auto Industry, for Example During the 2017–18 fiscal year, more than approximately 350,000 vehicles were being produced in Pakistan. At that time, there were only three

major companies with significant local production: Suzuki, Toyota, and Honda.

Today, after the arrival of several new companies, there are approximately 13 auto brands in the market. Yet even in 2026, total vehicle production remains below the previous peak of approximately 350,000 vehicles per year.

This means that in 2026, 13 companies together are not producing as many vehicles as three companies were producing in 2017–18.

In other words, vehicle demand has not increased over the past decade. This indicates that the purchasing power of consumers has not increased sufficiently either.

The Reality of Foreign Investment It is also a fact that several international companies have sold or reduced their businesses in Pakistan in recent years. This certainly indicates that Pakistan needs to improve its investment environment so that existing investment can be retained and new investment can also be attracted.

There must be a reason why multinational companies have been increasingly reducing their presence in Pakistan and why major Pakistani businesspeople have also significantly reduced their investment in the country.

The reason is fairly simple: taxes in Pakistan may have reached some of the highest levels in the world, factory profit margins are declining, and pressure from government institutions is increasing. Consequently, multinational companies and major Pakistani businesspeople are becoming increasingly reluctant to invest in Pakistan.

There may certainly be individuals within the business community who violate tax laws, and appropriate legal action should be taken against them.

However, collectively labeling the entire business community as **“tax evaders” or a “mafia”** is not only unfair, but it also damages investor confidence. Pakistan’s economy currently needs confidence-building more than blame.

When investors receive respect, security, policy continuity, and an easy business environment, new factories will be established, employment will increase, and the size of the economy will expand.

First make the economy larger; Insha Allah, tax revenue will increase automatically as the economy grows.

Another Fundamental Problem with Pakistan’s Tax System

Another basic problem with Pakistan’s tax system is that we often import the laws, software, and systems of developed countries without considering whether our economy, educational level, and business environment are comparable to those countries.

Pakistan’s circumstances are different.

There are still large numbers of small traders, shopkeepers, and businesspeople in the country who are not fully familiar with modern digital systems and complicated tax regulations.

If the government introduces a new software system or a modern regulatory framework, expecting the entire country to start operating according to it from the very next day is simply not consistent with the realities on the ground.

Systems must be designed according to the country’s actual economic capacity, educational level, technological readiness, and business environment.

55: Why Does Pakistan Not Have Major Business Families Like Tata, Birla, Ambani, and Others in India? And What Dangerous Mistake Are Pakistani Government Officials and Politicians Repeating Again in 2026? In Pakistan, during the 1960s and 1970s, major business families similar to Tata, Birla, and Ambani were also emerging.

At that time, however, these families were turned into a target of public criticism. It became common in Pakistan to say that these 21 wealthy families were the root cause of Pakistan's problems. Hatred against wealthy businesspeople began to be created among the public.

There was a major role in this by both Pakistan's bureaucracy and politicians. In contrast, India began respecting its major businesspeople and supporting them in expanding their businesses.

In Pakistan, when Mr. Bhutto's government came to power in the 1970s, businesses and factories were taken over by the government. At the time, politicians and bureaucrats believed that they could collectively run all these factories and businesses.

However, it later became clear that our government officials did not have the capability to run large factories, nor did our politicians have the expertise and competence required to operate major industrial businesses.

The result was that many of Pakistan's major businesses and factories were severely damaged and declined. Later, Mr. Bhutto asked the owners of these major factories to return, take back their factories, and restart their businesses. However, many of the factory owners who had already left Pakistan refused to return, take their factories back, or restart their businesses.

They were among Pakistan's most capable and intelligent business minds. They decided that they would never again make large-scale investments in Pakistan.

Thus, during the 1970s, because of what is described here as the incompetence of politicians and the bureaucracy, Pakistan's business development suffered a major setback. Pakistan and its people are still paying the price for that setback in 2026.

This is one reason why many of Pakistan's most capable and major businesspeople do not invest beyond a certain level in Pakistan. They know that the government can change its policies at any time.

In Pakistan, it has become common for policies to change every two or three years. Therefore, businesspeople remain uncertain about whether they should establish factories or invest their capital, fearing that the government may suddenly change its policies and their investment could be put at risk.

And today, particularly over the past fifteen years since around 2010, another problem has emerged. Businesspeople have increasingly been labeled as "mafias," "thieves," and "robbers." Once again, politicians and government officials have played a role in this.

A narrative has been created that businesspeople are all tax evaders, that they are corrupt, and that they are the root cause of Pakistan's problems. In other words, since around 2010, an environment of hostility toward businesspeople has once again been developing in Pakistan, similar to what happened during the 1970s.

Politicians and government officials sometimes shift the burden of their own failures onto businesspeople and turn them into a target of public criticism. This is an extremely dangerous practice, and we should avoid it.

Until Pakistani businesspeople themselves are willing to invest in Pakistan, foreign investors are also unlikely to come to Pakistan and make major investments.

This is one reason why multinational companies have been leaving Pakistan one after another. We need to seriously think about this and learn to respect our own businesspeople.

Businesspeople are certainly not angels; there are all kinds of people within the business community as well. However, perhaps they are not nearly as bad as government institutions and politicians sometimes portray them to be before the public.

May Allah Almighty, through the blessings of the Holy Prophet ﷺ, grant guidance to all of us and all Muslims, and always keep us and all Muslims in His protection, safety, and well-being. Ameen.

56: What Does It Really Mean to Be Content with Allah Almighty's Decree?

"A person's true success lies in being content with Allah Almighty's decree." Many people misunderstand the meaning of this statement. They think that if a person becomes poor, faces difficulties, or experiences failure, he should simply sit back and say, "This was my fate." Islam, however, does not teach this.

Allah Almighty's decree refers to matters over which a person has no control. For example:

- In which family a person will be born.
- Who his parents will be.
- In which country or family he will be born.
- Whether he will have sons or daughters.
- How long he will live.
- When death will come and through what illness or cause.

These are matters determined by Allah Almighty, which a person cannot change despite his best efforts.

In such matters, a believer's attitude should be one of patience, gratitude, and contentment with Allah, rather than complaint and

ingratitude.

However, in matters where Allah Almighty has given human beings choice and responsibility, Islam strongly commands effort and striving.

If someone is born into a poor family, he should:

- Work honestly and diligently.
- Acquire both religious and worldly knowledge.
- Adopt lawful means and opportunities.
- Improve his character, morals, and abilities.
- Continuously pray to Allah Almighty for success.

A person's responsibility is to make the effort; giving the final result is in Allah Almighty's hands.

If, despite making every possible effort, acting honestly, and using lawful means, a person does not achieve the desired result, then he should accept it as part of Allah Almighty's decree and respond with patience and gratitude.

This is what faith requires. The history of the world bears witness that countless great industrialists, traders, and successful people were born into poor families. They had neither wealth nor influence nor powerful relatives. Through hard work, knowledge, honesty, and continuous effort, they achieved success.

Therefore, simply being born into a poor family is not evidence of future failure.

Similarly, certain events occur in life over which human beings have no control. A person may take excellent care of his health yet pass away at a young age, while another person may live an unhealthy and careless lifestyle and still live to an advanced age.

This is part of Allah Almighty's wisdom and decree, which human beings cannot fully comprehend.

Therefore, the path of a Muslim is to:

- Work as hard as possible where he has control.
- Adopt lawful means.
- Acquire knowledge.
- Continue praying to Allah Almighty.
- Constantly ask Allah Almighty for success.
- And where he has no control, remain content with Allah Almighty's decree.

Being content with Allah Almighty's decree does not mean laziness, inactivity, or sitting idle in the name of destiny. Rather, it means fulfilling your responsibilities to the best of your ability and then accepting Allah Almighty's decision with a willing heart.

Effort is a human responsibility; the outcome is according to Allah Almighty's will. Whoever understands this distinction can find peace in this world and hope for success in the Hereafter.

May Allah Almighty grant us the ability to work with full dedication, adopt lawful means, remain patient and grateful regarding our destiny, and remain content with His will in every circumstance. Ameen.

57: One of the Major Reasons for Our Failures Is Our Failure to Correct Our Mistakes, Stay Away from Continuous Learning, and Several Other Factors. Let Us Understand Some of the Most Important Reasons.

Unfortunately, many of us blame others or our fate instead of acknowledging our own weaknesses. We believe that we work

very hard, whereas often our efforts are not up to the required standard. We do not admit our mistakes, avoid correcting ourselves, and stop learning. Sometimes arrogance, sometimes bad manners, sometimes dishonesty, sometimes lying, and sometimes violating the rights of others become our habits. When there is a flaw in our intentions and weaknesses in our character, the results naturally reflect those shortcomings.

Remember, successful people are not those who never make mistakes. Rather, successful people are those who acknowledge their mistakes, learn from them, and continuously strive to improve themselves. The process of learning should never end. A person who stops learning also stops progressing.

The reality is that the history of the world is full of countless people who were born into extremely poor families. They did not have access to the best educational institutions, financial resources, or strong support systems. But they had one thing**:** the desire to learn. They acknowledged their mistakes, learned from them, improved themselves, and continued moving forward. Today, many of these people are among the successful businesspeople, senior government officials, judges, scientists, military generals, and prominent individuals in various fields.

Along with this, our faith must remain strong tha**t** the ultimate decision belongs to Allah Almighty. We adopt the means, work hard, and pray, but the final outcome is in the hands of Allah Almighty.

Therefore, we should work with full dedication, make honesty and good character our principles, acquire religious knowledge along with worldly education, continuously correct our mistakes, and constantly pray to Allah Almighty for success, guidance, and blessings.

Insha’Allah, we will remain successful in both our religion and our worldly life.

58: Many Pakistanis Put Fake “Made in USA,” “Made in Europe,” or Similar Labels on Products Manufactured in Pakistan and Deceive Customers into Buying Them. Let Us Understand This Issue in the Light of the Hadith.

Today, unfortunately, a troubling trend is rapidly increasing in Pakistan. Some people manufacture juices, food products, perfumes, cosmetics, shoes, clothing, and other products in Pakistan, but put names, designs, or labels on them that make buyers believe the products were manufactured in the United States, Europe, or another foreign country, when in reality they were made in Pakistan.

This is not merely a clever business tactic**.** If its purpose is to deceive the customer, then it is lying, deception, and betrayal of trust.

Hadith of the Prophet ﷺ: The Messenger of Allah ﷺ said: “Whoever deceives us is not one of us.” (Sahih Muslim, Hadith 102)

This authentic Hadith teaches us that the identity of a Muslim trader should be based on truthfulness, honesty, and trustworthiness**,** not forgery and deception.

It is unfortunate that some people think that if a product carries an American or European-sounding name, it will sell better. It is as though they place greater trust in a foreign name than in Allah Almighty.

However, a Muslim believes that provision comes only from Allah Almighty. Neither an American name nor a European label provides sustenance. Profit and loss, honor and humiliation, and blessings are all ultimately in the hands of Allah Almighty.

A business that begins with lies and deception may generate temporary profits, but its blessings are lost. In contrast, a business

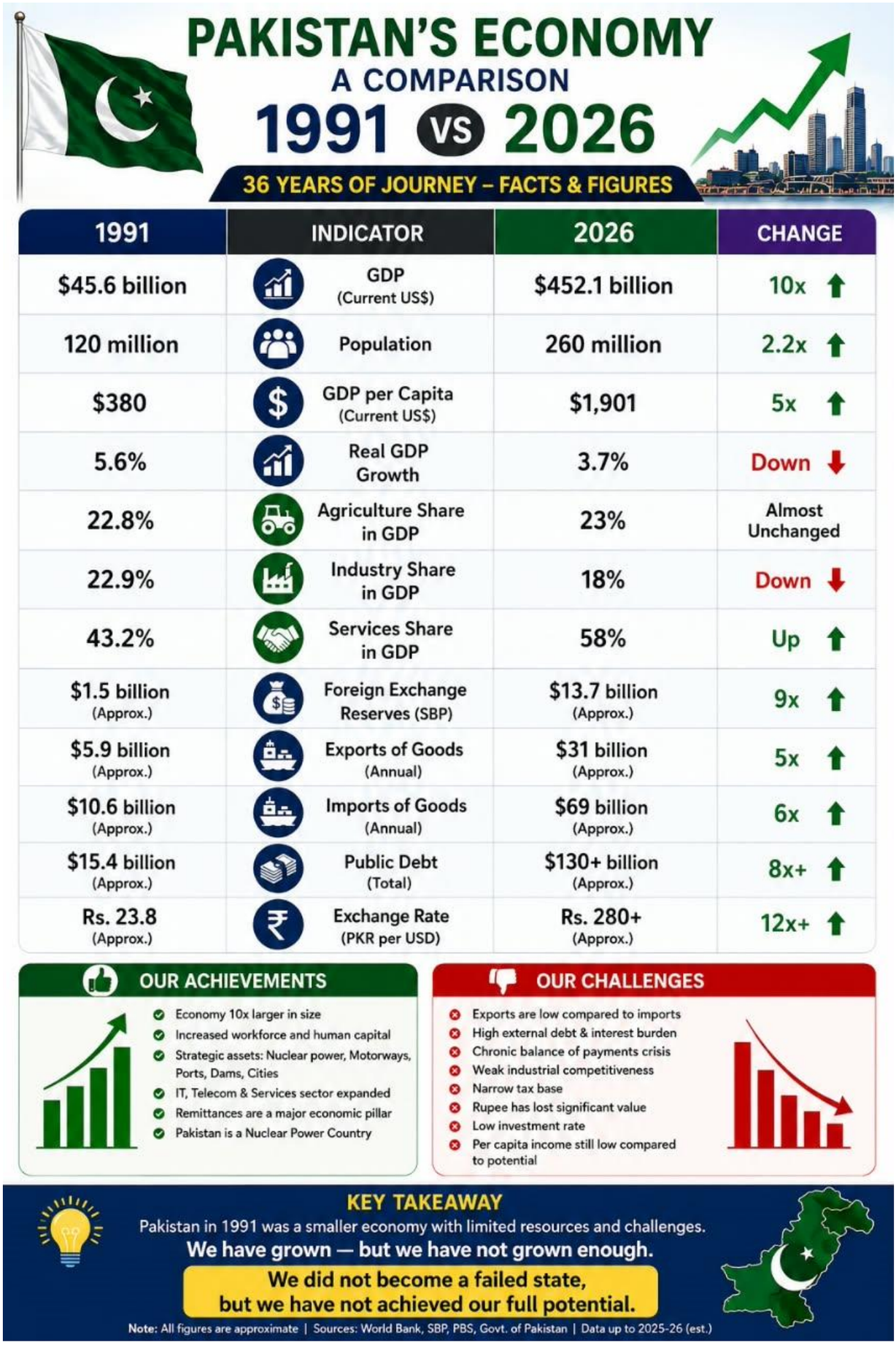
built on truthfulness, honesty, and trust in Allah can earn lasting trust and genuine success.

Produce high-quality products. Build your own brands. Show the world that Pakistani industry can also manufacture excellent products.

Japan, South Korea, China, and Türkiye also established their international reputations through honesty, quality, and continuous hard work not through deception.

Let us make a commitment that we will keep our businesses free from lies, deception, and counterfeit practices, place our complete trust in Allah Almighty, and promote lawful, honest, and dignified trade.

Remember: deception may increase sales, but it does not increase blessings. True blessing comes through truthfulness, honesty, trustworthiness, and reliance upon Allah Almighty.


PAKISTAN'S ECONOMY
A COMPARISON
1991 VS 2026
36 YEARS OF JOURNEY – FACTS & FIGURES
1991 | INDICATOR | 2026 | CHANGE
$45.6 billion | GDP (Current US$) | $452.1 billion | 10x
120 million | Population | 260 million | 2.2x
$380 | GDP per Capita (Current US$) | $1,901 | 5x
5.6% | Real GDP Growth | 3.7% | Down
22.8% | Agriculture Share in GDP | 23% | Almost Unchanged
22.9% | Industry Share in GDP | 18% | Down
43.2% | Services Share in GDP | 58% | Up
$1.5 billion (Approx.) | Foreign Exchange Reserves (SBP) | $13.7 billion (Approx.) | 9x
$5.9 billion (Approx.) | Exports of Goods (Annual) | $31 billion (Approx.) | 5x
$10.6 billion (Approx.) | Imports of Goods (Annual) | $69 billion (Approx.) | 6x
$15.4 billion (Approx.) | Public Debt (Total) | $130+ billion (Approx.) | 8x+
Rs. 23.8 (Approx.) | Exchange Rate (PKR per USD) | Rs. 280+ (Approx.) | 12x+
OUR ACHIEVEMENTS
Economy 10x larger in size
Increased workforce and human capital
Strategic assets: Nuclear power, Motorways, Ports, Dams, Cities
IT, Telecom & Services sector expanded
Remittances are a major economic pillar
Pakistan is a Nuclear Power Country
OUR CHALLENGES
Exports are low compared to imports
High external debt & interest burden
Chronic balance of payments crisis
Weak industrial competitiveness
Narrow tax base
Rupee has lost significant value
Low investment rate
Per capita income still low compared to potential
KEY TAKEAWAY
Pakistan in 1991 was a smaller economy with limited resources and challenges.
We have grown — but we have not grown enough.
We did not become a failed state, but we have not achieved our full potential.
Note: All figures are approximate | Sources: World Bank, SBP, PBS, Govt. of Pakistan | Data up to 2025-26 (est.)

59: According to Many Pessimistic People, Pakistan Has Been Economically Destroyed. Let Us Now Examine the Facts Pakistan's Economic Journey from 1990 to 2026. Let Us Understand It Through Facts, Not Emotions.

These days, a perception about Pakistan has become widespread that the country has made virtually no progress over the past three or four decades and has reached the brink of complete economic destruction. This view is neither realistic nor fair.

Therefore, the correct assessment is this: Pakistan has certainly progressed over the past 36 years, but it has progressed far less than its true potential. It is also a fact that Bangladesh and India have progressed at a faster pace than Pakistan. Therefore, we need to work extremely hard to improve our situation.

Those who witnessed Pakistan in the 1990s can feel the difference even without looking at statistics. The lifestyle of the middle class at that time was very different from today. Owning a motorcycle was considered a significant indicator of economic status, only a few families owned cars, and having an air conditioner at home was considered a major luxury. Many families would install a single AC in one room and spend the hot summer months there.

Today, air conditioners, refrigerators, washing machines, televisions, smartphones, internet access, motorcycles, and many other facilities have become part of the lives of millions and indeed tens of millions of Pakistani households.

In fact, in 1997, advertisements for factory workers' jobs in Lahore's industrial areas, such as Kot Lakhpat and others, commonly offered salaries of around Rs. 1,500–1,600 per month, while a new CD 70 motorcycle cost approximately Rs. 34,000–

35,000 at that time.

This meant that an average worker needed approximately **21–23** months of income to purchase a new CD 70 motorcycle.

Today, if we assume a worker's monthly income is around Rs. 40,000 and a CD 70 costs approximately Rs. 160,000:

160,000 ÷ 40,000 = approximately 4 months

In other words, today the price of the same motorcycle is equivalent to approximately four months of an average worker's income.

This is not a complete economic analysis, because the value of the rupee and inflation have also changed. However, this example does illustrate an important point: the income of the average Pakistani and the affordability of many consumer goods have increased significantly over the past three decades.

And it is not just motorcycles. Pakistan's entire residential landscape has changed. In the 1990s, even in a major city such as Lahore, modern residential lifestyles were largely associated with limited areas such as Defence.

Today, in 2026, it is not just Lahore or Karachi. Cities such as Faisalabad, Sialkot, Multan, Gujranwala, Sahiwal, Okara, Sheikhupura, Mardan, and many other relatively smaller cities have dozens of private housing developments and new residential communities.

Today, ordinary Pakistanis are building attractive five- or ten-marla houses, purchasing plots, moving into new residential societies, and spending money to improve their homes. These people are not all billionaires. Many are ordinary middle-class and lower-middle-class Pakistanis.

This raises an important question: If people's economic capacity had not increased at all, then how have millions of new homes, plots, buildings, vehicles, air conditioners, appliances, and new residential communities come into existence?

This does not mean that every Pakistani is prosperous or that every household can easily afford these things. Absolutely not. But it does indicate that household wealth, income, construction activity, and consumption levels in Pakistani society have moved significantly beyond the levels of the 1990s.

World Bank data also supports this broader picture. This is not merely a matter of personal observation. According to the World Bank, between 2001 and 2018, real household consumption in Pakistan increased by approximately 60%, while the national poverty rate fell from around 64% to approximately 22%. Later, poverty increased again because of COVID-19, inflation, floods, and economic crises. According to the World Bank, the poverty rate reached approximately 25% in 2023–24.

So the picture is this: Pakistan made progress, poverty declined substantially, and then economic crises reversed some of those gains. This certainly does not mean that all the progress of the past 30 years has disappeared.

So What Should We Be Complaining About?

We absolutely should have legitimate complaints. But our complaint should not be: "Nothing has happened in Pakistan." Rather, it should be: "Pakistan has progressed, but not according to its true potential."

This is a very important distinction. Pakistan has a young population, a large domestic market, agricultural resources, industry, a business community, overseas Pakistanis, and natural resources. However, low productivity, limited exports, a narrow tax base, policy instability, weak human capital, governance problems, and repeated economic crises have limited our growth.

The World Bank also identifies productivity, human capital, investment, and structural reforms as fundamental requirements for Pakistan's long-term economic growth. We Must Avoid Two Extremes.

One extreme is: "Pakistan has been destroyed; there is nothing left here." This is not the reality.

The other extreme is: "Pakistan has achieved tremendous development and there are no serious problems." That is not reality either.

The correct position lies somewhere in between: Pakistan in 2026 is far ahead of the Pakistan of the 1990s, but Pakistan in 2026 is still far behind its true potential.

Today, Pakistani households have greater access to mobility, technology, housing, appliances, communication, and consumer choices than they did decades ago. Many families have built their own homes, established businesses, purchased cars and motorcycles, provided better education for their children, and improved their standard of living.

Alhamdulillah, Masha'Allah, all of this is progress.

But we must also ask ourselves: If Pakistan had achieved this progress at a much faster pace, where would we be today?

The answer should not be despair, but self-accountability.

Pakistan does not need blind praise, nor does it need constant pessimism.

We need to acknowledge our weaknesses:

- Poverty still exists.
- Education and healthcare require major improvement.
- Productivity remains extremely low.
- Our exports are still very limited.
- There is a serious lack of sound, long-term economic policies.

- Business and ethical standards need significant improvement.

At the same time, we should also acknowledge our achievements. Something considered a luxury in the 1990s is now present in the homes of ordinary Pakistanis. A CD 70 motorcycle that once required more than 20 months of a worker's income can, under the example above, now be purchased with approximately four months of income. A modern residential lifestyle that was once largely limited to a few specific areas of major cities has now spread to smaller cities as well.

That is progress. Perhaps the most balanced statement about Pakistan is: "Pakistan is not a failed country; rather, Pakistan is a country that has achieved less than its true potential." We should say "Alhamdulillah" for our achievements, learn from our failures, and lay the foundation for much faster development for future generations. Spreading despair is not the solution.

Acknowledging reality, holding ourselves accountable, working hard, and improving Pakistan is the way forward. And Pakistan still has a long way to go. Insha'Allah.

WHO PAYS PAKISTAN'S TAXES? – THE REAL FACTS

FBR NUMBERS (FULL YEAR 2024-25) – WHAT IS PROVEN & WHAT IS NOT

TOTAL TAXES COLLECTED BY FBR (FY 2024-25)
Rs 11.744 TRILLION
(11,744 BILLION)
(100%)

\+

DIRECT TAXES
(Income Tax, Corporate Tax, Withholding Tax, etc.)
Rs 5.792 TRILLION
(49.3%)

\+

SALES TAX
(Domestic + Import-Stage)
Rs 3.901 TRILLION
(33.2%)

\+

FEDERAL EXCISE DUTY (FED)
Rs 0.767 TRILLION
(6.5%)

\+

CUSTOMS DUTY
Rs 1.285 TRILLION
(10.9%)

\+

GRAND TOTAL
Rs 11.744 TRILLION
(11,744 BILLION)
(100%)

Source: Pakistan Economic Survey 2025-26 (Chapter 26 – Federal Taxes) & FBR Year Book 2024-25 (Revenue Division Tables)

1. WHERE DID FBR COLLECT THESE TAXES?

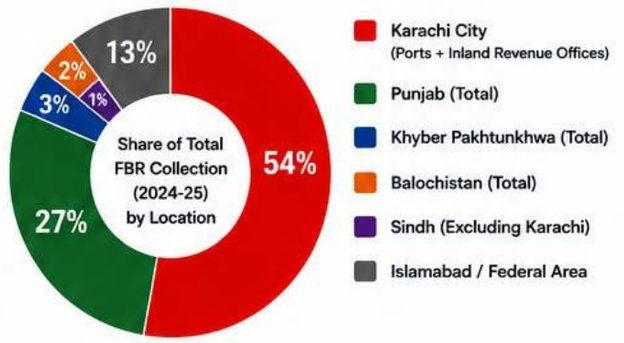
All Taxes Combined (Direct + Sales Tax + FED + Customs Duty)

Region / Location	Tax Collected (Rs Billion)	Share of Total Collection
Karachi City (Inland Revenue Offices + Customs Formations)	6,330	53.9%
Punjab (Total)	3,170	27.0%
Khyber Pakhtunkhwa (Total)	383	3.3%
Balochistan (Total)	210	1.8%
Sindh (Excluding Karachi)	113	1.0%
Islamabad / Federal Area (Head Offices of National Taxpayers, etc.)	1,550	13.2%
TOTAL	11,744	100%

Note: Figures may not add up exactly due to rounding.

Source: FBR Year Book 2024-25 (Revenue Division – Field Formations & Customs Collectorate Tables)

2. WHY IS KARACHI'S SHARE SO HIGH IN COLLECTION?



- Most imports of Pakistan come through Karachi Ports (Port Qasim, Karachi Port, etc.). Customs Duty and Import Sales Tax are collected there.
- These taxes belong to importers from all over Pakistan, not only Karachi businesses.
- Major banks, companies, multinationals and corporate head offices are located in Karachi & Islamabad. Their taxes are collected where their tax offices are registered.
- Therefore, "collection location" is NOT the same as "economic origin" or "who actually generates the tax".

3. PROVINCES' OWN TAX REVENUE (FY 2024-25)

(These are provincial taxes, not FBR taxes)

Province	Provincial Own Tax Revenue (Rs Billion)	Share of Total Provincial Taxes
Sindh	619.0	51.7%
Punjab	471.9	39.4%
Khyber Pakhtunkhwa	57.8	4.8%
Balochistan	47.6	4.0%
TOTAL	1,196.3	100%

Source: Pakistan Economic Survey 2025-26 (Chapter 25 – Fiscal Development Table 25.4)

4. KEY DISTINCTION – VERY IMPORTANT

TAX COLLECTED WHERE?
(Collection Location)

- Where FBR or Customs collect the tax.
- Shown in FBR tables by LTOs, CTOs, RTOs and Customs Collectorates.
- Example: Raw material imported by a Faisalabad factory is assessed and taxed in Karachi Port. It appears in Karachi collection.

TAX GENERATED BY WHOM?
(Economic Origin / Incidence)

- Which province's businesses, factories, traders and individuals actually, generate the income, profit and economic activity.
- FBR does NOT publish province-wise economic incidence data of all taxes.
- Therefore, exact % share of each province in the economic tax burden CANNOT be stated from public data.

5. WHAT CAN WE SAY WITH CONFIDENCE?

- ☑ FBR collected Rs 11.744 trillion in taxes in FY 2024-25.
- ☑ Karachi is the largest tax collection hub, contributing about 54% of total FBR collection (all taxes combined).
- ☑ Karachi collected about 45% of total Direct Taxes (Rs 2.54 trillion out of Rs 5.71–5.79 trillion).
- ☑ Imports are mainly cleared through Karachi Ports, hence Customs Duty and Import Sales Tax are collected there.
- ☑ Collection location is not the same as the province where economic activity takes place.
- ☑ FBR does not publish exact economic-origin (province-wise) incidence data for all taxes. Any such estimate is not official.

6. OFFICIAL SOURCES (You can verify the numbers)

Pakistan Economic Survey 2025-26
(Chapter 26 – Federal Taxes)
- Total taxes collected by FBR in FY 2024-25 = Rs 11.744 trillion
- Composition: Direct Taxes 49.3%, Sales Tax 33.2%, FED 6.5%, Customs Duty 10.9%
- Website: www.finance.gov.pk

FBR Year Book 2024-25
(Revenue Division)
- Field Formations (LTOs, CTOs, RTOs) – Tax Collection
- Customs Collectorate-wise collection of Customs Duty and Import Sales Tax
- Website: www.fbr.gov.pk

DISCLAIMER

These figures have been compiled with great care from official sources (FBR Year Book 2024-25 & Pakistan Economic Survey 2025-26). However, rounding, reporting methodology, classification or timing differences may cause minor variations.
FBR's public data is based on COLLECTION LOCATION, not on the economic origin or final tax burden by province.
The exact province-wise economic contribution of taxes is NOT published by FBR; therefore, no final % can be claimed.
For complete accuracy and details, please refer to the original documents on FBR & Finance Division websites.

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According to many people, in Pakistan only the salaried class actually pays tax, 👉♦ and big figure owners are tax evaders - whereas the facts are something else. -

Who pays how much tax in Pakistan, and contributes how much to the country's economy 👉

Please have a look - Summary of Tax Collection (Financial Year 2025–26)

Share in Total	Tax Details	Amount (in Billion Rupees)
44.2%	**Income Tax** (from Corporate / Business sectors) This income tax is collected from big companies, holding companies, factories, industrial & commercial firms, non-corporate business individuals, and partnership firms. (Salaried class is NOT included in this)	6,012 Billion Rupees
34.8%	**Sales Tax:** 4,731 Billion Rupees - 24 Crore Pakistanis collectively pay this tax - (In this as well, the major share in reality is paid directly or indirectly by Pakistan's large companies, industries, traders, and richest individuals)	4,731 Billion Rupees
10.2%	**Customs Duty:** 1,385 Billion Rupees	1,385 Billion Rupees
6.2%	**Federal Excise Duty (FED):** 840 Billion Rupees	840 Billion Rupees
4.7%	**Salaried Class Income Tax:** Paid by approximately 15 to 20 Lakh salaried individuals: 633 Billion Rupees	633 Billion Rupees
Included	**Retailers / Traders** (paid extremely low tax): Only 70 Billion Rupees in 8 months (under wholesale tax)	70 Billion Rupees



Total Collection (Approx.): **13,601** Billion Rupees
(Total Tax Revenue - Before Refunds)

[Total of Listed Shares = 100%]



Therefore, it is proven that by Allah Almighty's grace, actually Pakistan's top approximately 5 to 10 thousand richest individuals, companies, industries, non-corporate business individuals, and partnership companies carry approximately 60 to 70 percent of Pakistan's tax burden; therefore, appreciate them.

✅ Bhutto also tried to take temporary advantage by speaking against big business individuals, after which Pakistan went into the worst economic condition in history.

✅ Value these top 5 to 10 thousand people of Pakistan; by Allah Almighty's grace, they are Pakistan's benefactors, not enemies. -

Note: Figures are based on various official sources; minor variation in them is possible. All figures are according to information released by FBR / Budget for the full year 2025–26.

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Why is a Rs. 40 Mango Juice sold for Rs. 400?

Raw material cost to make 1 litre mango juice is approximately **Rs. 40 to 45** per litre.

Normal brands of mango juice are sold in Pakistan for **Rs. 250 to 300** per litre.

Popular and well-known brands of mango juice are sold for **Rs. 350 to 450** per litre.



How is a Rs. 40 product sold for Rs. 400?

At first glance, it seems there is almost ten times profit!

But the reality is different!

After the raw material, many other costs are involved such as salaries, electricity, taxes, and various other expenses. After all these costs, the profit margin becomes much lower, and in some cases, it can even turn into a loss.



In recent years, many juice manufacturing companies in Pakistan have closed down, and even several large companies are facing serious financial difficulties.

People often say that business owners are dishonest and make huge profits, looting the public. **This is not true.** The general public has no idea about the real difficulties and challenges faced by business people.

The truth is: people have no idea about the challenges and high costs involved in running a business.

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World's Leading Flavours & Fragrances Companies — Financial Performance (2025)



High Sales Does Not Always Mean High Profit

Company	Annual Sales (2025)	Net Profit / (Loss) (2025)	Net Profit Margin (%)
Givaudan (Switzerland)	CHF 7.472 Billion	CHF 1.071 Billion	14.3%
symrise (Germany)	EUR 4.929 Billion	EUR 513 Million	10.4% (Adjusted)
IFF (USA)	USD 10.890 Billion	USD 374 Million (Loss)	-3.4%
dsm-firmenich (Netherlands/ Switzerland)	EUR 12.521 Billion (Total Group)	EUR 1.039 Billion (Loss) (Total Group)	-8.3% (Total Group)
ROBERTET (France)	EUR 843.932 Million	EUR 103.427 Million	12.3%
TAKASAGO (Japan)	JPY 229.207 Billion (≈ USD 1.6 Billion)	JPY 13.325 Billion (≈ USD 93 Million)	5.8%

- Figures are for latest available full-year 2025 results.
- Currencies: CHF (Swiss Franc), EUR (Euro), USD (US Dollar), JPY (Japanese Yen).
- Symrise margin is Adjusted Net Income margin.
- IFF and dsm-firmenich reported net losses for 2025.
- **dsm-firmenich:** Total Group net loss was EUR 1.039 billion. Continuing operations had a net profit of EUR 342 million.
- **Takasago:** Figures are for FY2025 (year ended March 2025). Its FY2026 results are different (sales about JPY 225.1 billion, net profit about JPY 9.5 billion, margin about 4.2%) and should not be mixed with 2025 figures.

Major Costs That Reduce the Final Net Profit

Raw material costs | R&D and innovation | Salaries and manpower costs | Energy and manufacturing costs | Distribution and logistics | Finance costs (interest) | Taxes and regulatory costs | Restructuring and integration costs | Other operating costs

Sales ≠ Net Profit

High Sales Do Not Guarantee High Profit.

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Are Pharmaceutical Companies Really "Thieves"?

Many people say: "They make a tablet for Re.1 and sell it for Rs.50"
Is this true? Let's look at the facts.

A Common Misconception



Manufacturing cost Re.1 per tablet (for example)

Sold at Rs.50 in the market

- This does not mean Rs.49 is the company's profit.
- The final price includes many costs, not just the tablet's raw material.

What is included in the price of a medicine?

- Cost of raw materials and ingredients
- Formulation and manufacturing
- Quality testing and research
- Modern equipment and packaging
- Salaries and trained staff
- Utilities (electricity, gas, water)
- Regulatory approvals and compliance
- Transportation and storage
- Distributors and retailers' margins
- Taxes and government levies
- Investment in new and better medicines



Why have many multinational pharma companies left Pakistan?

- If the profits were as high as people claim, these large global companies would not have sold their businesses and exited Pakistan.
- They left due to lower returns, high business costs, regulatory challenges, currency risks and strong local competition.
- A truly "high profit" industry would attract more investment, not drive global companies away.

Their exit can also harm Pakistan

- We may lose high international quality standards.
- Less investment in modern technology and R&D.
- Fewer skilled jobs and training opportunities.
- Risk that overall quality of medicines may decline in the future.

How do Pakistan's medicine prices compare globally?

- Many medicines in Pakistan are cheaper than in several other countries.
- Pakistan's pharmaceutical industry helps make essential medicines affordable for millions of people.
- In some specialized or imported medicines, prices are high everywhere in the world.



Business people are not the enemy

- Earning a profit is not a crime.
- Without profit, no one will invest, build factories or create jobs.
- We need fair regulation, healthy competition and transparency — not blanket criticism.
- If any company overprices or makes low-quality medicines, the government should take action.

Conclusion: Pharmaceutical companies are not "thieves".

The true picture is more complex. We need facts, balanced discussion and proper regulation — not blame, misinformation and unfair criticism.

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Wazifa to Remain safe from, Diseases, Jinnat, Evil Eye, and others.....

Darood E Pak (That we offer in Namaz)	1 Time
Surah Fateha	1 Time
Ayet ul Kursi	4 Times
Surah Kauser	3 Times
Surah Ikhlass	3 Time
Surah Falak	1 Time
Surah Naas	1 Time
Darood E Pak (That we offer in Namaz)	1 Time

Note: 1 : Perform the above wazifa, for the safety of your self & your family.

Note: 2 : It is recommended to have better results, Perform it at least 3 times a day.

References

Sahi Bukhari : 2311 ،5007 ،3370 ،5688 ،5687 ،4439 ،5739 ،5738

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