Book of Abstracts

2nd International Conference on Management and Social Sciences 2022

(ICMSS 2022)

Hybrid Conference

THEME

"Sustainable Development and the Challenges for Developing Countries"

18 – 19 May 2022

ICMSS 2022

Development - Sustainability - Strategy

Organized By

The Department of Management Sciences and Faculty of Social Sciences

Lahore Garrison University Lahore, Pakistan

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18 – 19 May 2022

FOCUS AREAS

Focus Area A	Management Sciences	icmss.mgt@lgu.edu.pk
Focus Area B	International Relations	icmss.ir@lgu.edu.pk
Focus Area C	Psychology	icmss.psy@lgu.edu.pk
Focus Area D	Islamic Studies	icmss.is@lgu.edu.pk

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2nd International Conference on Management and Social Sciences (ICMSS 2022)

"Sustainable Development and the Challenges for Developing Countries"

ICMSS 2022
Development - Sustainability - Strategy

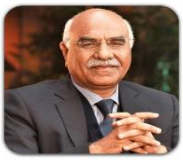
2nd International Conference on Management and Social Sciences (ICMSS 2022)

Theme: Sustainable Development and the Challenges for Developing Countries

Dates: 18-19 May, 2022

Faculty of Management and Social Sciences, Lahore Garrison University is organizing 2nd International Conference on Management and Social Sciences **(ICMSS 2022)** on 18th & 19th May 2022. The core theme of the conference is **"Sustainable Development and the Challenges for Developing Countries".**
The conference covers many focus areas/sub themes which can be seen at **https://lgu.edu.pk/icmss-2022/.**

Keynote Speaker



Chief Guest
Dr. Muhammad Amjad Saqib
Founder of Akhuwat Foundation

Dr. Sajid Mehmood Shahzad
Vice Chancellor Minhaj University

Dr. Abdul Hafiz Pasha
Professor Emeritus & Head Center for Public Policy, Beaconhouse National University
Ex-Governor State Bank of Pakistan, Ex-Finance Minister

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Panel Discussion Day 01

(Transformative Potential of Sustainable Development & the Future of Developing Countries)

Rizwan Ahmed Siddiqui
National Sales Manager at Nestlé

Prof. Dr. Yaamina Salman
Director / Professor at IAS, PU

Prof. Dr. Amina Muazzam
Professor/Chairperson Department of Applied Psychology at LCWU

Prof. Dr. Jawad Syed
Suleman Dawood School of Business at LUMS

Dr. Zubair Khalid
Digital Transformation and Industry 4.0 Consultant
Associate Prof. Electrical Engineering at LUMS

Moderator
Dr.Leena Anum
HOD Management Sciences

Panel Discussion Day 02

(Entrepreneurial Growth & the Role of Industry-Academia Linkage)

Dr. Shahid A. Zia
Akhuwat, Educationalist, Philanthropist, Entrepreneurship Coach

Ms. Saima Rana
NIC LUMS
Head of Learning & Development

Mr. Sarmad Hafeez
Plan 9
Program Manager Startup and Incubation

Ms. Amina Rizwan
UCP, Educationalist, Entrepreneurship Coach

Ms. Ayesha Nasir
Founder Scary Ammi, Philanthropist, Social Activist

Moderator
Syed Muhammad Waqar Azeem
Incharge Business Incubation Center

Workshop on Qualitative Research Methods

Resource Person
Dr. Rab Nawaz Lodhi
(Chairperson Business School, University of Education)
PhD, Management Sciences

Conference Secretariat

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2nd International Conference on Management and Social Sciences (ICMSS 2022)

"Sustainable Development and the Challenges for Developing Countries"

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CALL FOR PAPERS

2nd International Conference on Management and Social Sciences (ICMSS 2022) - Hybrid

Theme: Sustainable Development and the Challenges for Developing Countries

Dates: 18-19 May, 2022

2nd International conference on Management and Social Sciences has opened call for papers in the Social Sciences tracks. The conference is themed at **"Sustainable Development and the Challenges for Developing Countries".** One of the key objectives of the conference is to provide a platform to researchers across the globe to come forward and discuss the areas of mutual concern, followed by recommendation and development of suitable measures to capitalize the potential of sustainable ecosystem. Another key objective is to look at the sustainable development regime from the lens of cross-disciplinary collaboration, industrial linkage and socio-economic development.

The focus of conference publications/presentations shall revolve around the theme and sub-themes, however, emerging topics can be considered on the recommendation of technical review committees. Sub themes for the respective departments are provided as under;

INTERNATIONAL RELATIONS

i Developing World in the 21st Century: Power transitions and shifts
ii Threats and threat perception crisis in the developing world
iii Challenges of sustainable development in post Covid-19 era
iv Industrial advancement in developing countries and environmental crisis: Perspective of Green Peace
v Unconventional human security threats: shortcoming of traditional paradigms

PSYCHOLOGY

i Psychosocial challenges during pandemic
ii Family, marriage and interpersonal issues
iii Digital media and social change
iv Organizational climate and employee wellbeing
v Happiness and wellbeing
vi Psychosocial challenges in academia

ISLAMIC STUDIES

اسلامی ریاست میں معاشی استحکام :ضرورت و اہمیت

i مروجہ اسلامی بینکاری کے خدوخال اور شرعی تقاضے
ii اسلامی بینکاری کو درپیش مسائل اور ان کا حل
iii اسلامی مشترکہ مارکیٹ: ضرورت ،امکانات اور تقاضے
iv بین الاقوامی معاشی اداروں کے ساتھ مسلم ریاست کے معاہدات ضرورت اور تحدیات
v سود کے متبادل نظام کی عملی صورت
vi معاشی استحکام میں اخلاقیات کا کردار
vii بھوک اور افلاس کے خاتمہ کے لئے اسلام کے رہنما اصول
viii کرپشن کے خاتمہ کے لئے اسلام کے رہنما اصول
ix معاشی استحکام میں مسلم عورت کا کردار
x اسلام میں ملازمین کی فلاح و بہبود اور معاشی استحکام میں اس کا کردار

i The structure of the contemporary Islamic Banking and the Demands of Sharia
ii The challenges faced by the Islamic Banking system and their solutions
iii The Requirements, Possibilities and Need of Islamic Common Market
iv The Need and challenges of treaties of the Muslim state with the international economic institutions
v The practical formulation of the system in substitution of interest
vi Role of Ethics in Economic Stability
vii Islamic guidance to eradicate hunger & poverty
viii Islamic moral standards to eradicate corruption
ix Role of Muslim women in economic activities
x Welfare of Employees in Islam and its role in Economic Stability

Important Announcements

Paper Submission Deadline	17-05-2022
Registration Deadline	15-05-2022

Registration Fee

Participation and Presentation	PKR 1000
Early bird discount on a group of 5 participants	PKR 750

Registration Link: https://lgu.edu.pk/icmss-2022/

Guidelines for Paper Submission

- Full length papers are invited for submission and paper presentation.
- Papers must be submitted in MS Word format
- For author guidelines, visit the registration link.
- Papers can be submitted at:
  IR: icmss.ir@lgu.edu.pk
  PSY: icmss.psy@lgu.edu.pk
  ISL: icmss.is@lgu.edu.pk

Who can submit?

Academicians, post graduates and research students, industry professionals, associations and other interested parties.

Award for Best Paper

Conference Secretariat

Lahore Garrison University

In Collaboration with

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Sub Themes

SUPPLY CHAIN MANAGEMENT
i. Green Supply Chains: From Procurement to Delivery
ii. Managing risk in Global Supply Chains
iii. Lessons from the Pandemic: Re-Imagining Supply Chain, Logistics. & Operations
iv. Circular Economy and Sustainable Operations
v. Digital Supply Chains

FINANCE
i. Sustainable Financial Solutions for Developing Economies
ii. Sustainable Blue Economy Finance
iii. Private Sector Mobilization
iv. Role of Microfinance Institutions and Islamic banks
v. Venture Capital and Entrepreneurial Finance

ENTREPRENEURSHIP
i. Business Model Canvas
ii. Panel Discussion: Entrepreneurial Growth and the role of Industry-Academia Linkage

MANAGEMENT & ECONOMICS
i. Governance and Leadership
ii. Economic Growth
iii. Diversity and Inclusion
iv. Pandemic and the Business Ecosystem
v. Responsible Management Practices

HUMAN RESOURCE MANAGEMENT
i. Sustainable Retention Strategies in Dynamic Environment
ii. Sustainable Talent Management and Acquisition
iii. HR-Analytics for Sustainable Businesses
iv. Spirituality and Religious practices in Sustainable Work Culture
v. Sustainability and Gender Role

MARKETING
i. New ways of building Brands
ii. Marketing Strategies in Digital Era
iii. Branding and Destination Imaging
iv. Marketing for Tourism Development
v. Purpose Driven Marketing

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Award for Best Paper
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- Full length papers are invited for submission and paper presentation.
- Papers must be submitted in MS Word format
- For author guidelines, visit the registration link.
- Papers can be submitted at:icmss.mgt@lgu.edu.pk

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MESSAGE BY THE CONFERENCE CHAIR ICMSS 2022

The 2nd International Conference on Management and Social Science (ICMSS 2022) has been organized with the vision of highlighting the significance of Sustainable Development and exploring the possible research avenues to be worked upon.

Sustainable interventions are pivotal for global preservation of resources in general, however, the implications are way more significant for developing countries. The conference has been organized to offer a multidisciplinary platform to researchers, corporate consultants, policy makers and other stakeholders to bring the challenges under discussion and thus, establish recommendations for the way forward.

On behalf of the Conference Organizing Committee, I welcome you all to the 2nd International Conference on Management and Social Science (ICMSS 2022). Taking a pragmatic and multidisciplinary approach, ICMSS 2022 will enable the participants to take a step forward in the capacity of global citizens and add their share to the development of the socio-economic fabric at large.

Prof. Dr. Rizwana Bashir
Associate Dean Management Sciences
Lahore Garrison University

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ORAL PRESENTATIONS

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FOCUS AREA 'A'

MANAGEMENT SCIENCES

Abstracts

A1

Impact of Workplace Ostracism on the Knowledge Flow in the employees of Service Sector of Pakistan

Sadaf Alam[1,*] and Haider Ali Shah[2]

ABSTRACT

Knowledge management is considered as one of the significant factors in service organizations which help the service organizations to improve their performance, and lack of it can actually cause major economic loses. The main idea of this research work is to explore the relationship that how ostracism produces negative impact on knowledge sharing and positive impact on knowledge hiding, in context of a diversified environment of service organizations of Pakistan. In ostracism, the employees are excluded and side lined by other employees within the organization. This reduces the overall productivity of the employees and they cannot better contribute towards achieving the goals and objectives of the organization. This also impacts the knowledge sharing and knowledge hiding behaviors of the individuals as well.

Keywords: *Brand Equity, Brand Image, Brand Loyalty, Brand Association, Consumer Purchase Decision*

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A2

Do extra efforts from firms lead to extra efforts from customers? Evidence from ride-hailing services

Aymen Hayat[1,*], Sadia Arshad[2] and Linta Khan[3]

ABSTRACT

The firm's increasing inclination in Corporate Social Responsibility (CSR) activities calls for more research regarding CSR. The current study investigates how firms performing CSR activities can garner different benefits from them. The first objective of this study is to test the mediating effects of perceived indebtedness in the relationship between customer CSR perceptions and customer citizenship behavior. The second objective is to investigate the effects of customer spirituality as a moderator in the relationship between customer CSR perceptions and perceived indebtedness. We conducted a research survey with 400 Pakistani consumers of ride-hailing services and performed regression and PROCESS Hayes to test our hypotheses. Perceived indebtedness partially mediated the relationship between customer CSR perceptions and customer citizenship behavior. The association between customer CSR perceptions and perceived indebtedness was significant only when there was the moderating role of customer spirituality. The current research extends upon literature on customer spirituality and customer CSR perceptions.

Keywords: *Customer CSR perceptions, Customer citizenship behavior, Customer spirituality, CSR, Indebtedness*

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A3

Analysis of Microfinance Regulation Models of China and Pakistan:

An Approach to strengthen the Regulatory Environment

Fahim Mukhtar[1,*] and Shahid Ghafoor[2]

ABSTRACT

The main purpose is to study microfinance regulatory frameworks of China and Pakistan with a view to find each other's best practices. Target groups are students, researchers in Microfinance field, Microfinance Institutions (MFI's), Non-Governmental Organizations (NGO's) and Government authorities. Qualitative approach for research has been used. The data have been collected through secondary sources including web pages, statistics and journals containing data with reference to microfinance in China and Pakistan. This paper emphasizes various perspectives of regulations ranging from registration / licensing, ownership structure, geographical restrictions and interest rate caps to online banking in both countries. Effects of some regulations have also been analyzed to gauge the true impact of a certain regulation. The study has attempted to develop a vision for both countries to learn from each other's best practices. Due to distance problem between Pakistan and China and restrictions on accessing various Chinese sites, it was difficult to collect detailed data regarding Chinese regulatory frameworks. However, it is attempted to elaborate a complete picture of topic. During this investigation work, it is observed that that there is need to carry out more research in this particular area. In fact, future of China and Pakistan is inter-connected in many ways. Both nations may reap maximum benefits of emerging field of microfinance by working in close liaison.

Keywords: *Microfinance Institutions, Regulation, Interest Rate, China, Pakistan*

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A4

Tempted towards purchasing online: Social Influence in Impulsive Purchase Behavior

Rubab Fatima[1], Sadia Arshad[2] and Maayda Shahid[3,*]

ABSTRACT

This study has been conducted to test the asymmetric effect of informational and normative social influence on consumer's impulsive purchase behavior. Most consumers make the use of online reviews to assess their desired products for purchase before they actually buy it. Due to online reviews, consumers can easily relate to other people experiences. Following this, the study investigates the substantial variables being valence intensity and homophily through which consumers impulsive purchase behavior is affected by informational social influence and normative social influence respectively. A survey was conducted in which 135 response were useable out of 170. The key conclusive findings of this study are the identification of positive impact of valence intensity on impulsive purchase behavior and how the positivity or negativity of online reviews can impact impulse buying behavior and the positive influence of homophily on consumer's impulsive procuring behavior and how individuals tend to go for products seeing similarity with other's online reviews. Based on these findings, marketers should hire paid influencers to spread a fair word of mouth for their products.

Keywords: *informational social influence, normative social influence, valence intensity, homophily, impulsive purchase behavior*

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A5

An Empirical Study of the relationship between CEO attributes and Bank performance in Pakistan – A Quantitative Approach

Syeda Samrana Raza[1,*], Farah Naz Naqvi[2], Syed Anwar Hussain Naqvi[3] and Adnan Haider[4]

ABSTRACT

This explanatory study documented the implications of CEO attributes for performance in banking industry of Pakistan. CEO attributes were considered as independent variables of the study, which included gender, experience, education, compensation, tenure, and duality. Performance measures of return on assets, return on equity, net interest margin, earnings per share, and Tobin's Q were taken as dependent variables of the study. This study used data from annual reports of the banks for empirical estimation. The findings of this study concluded that CEO attributes of gender, experience and education had different implications for bank performance in Pakistan. Gender and education were relevant to financial performance, while experience was related to the operational performance of banks. Further, positive implications of compensation, duality, and tenure for financial performance of banking firms in Pakistan were also reported. The study concludes that a CEO with a longer tenure, better education and more experience could improve performance of banks in Pakistan.

Keywords: *CEO Attributes, Bank performance, Upper Echelons, Pakistan*

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A6

A Benchmarked Framework for Sustainable Development in Quality of Life of the Elderly: A Case of Pakistan

Arif Jawaid[1,*]

ABSTRACT

Quality of Life of the elderly population in Pakistan is a neglected area. Quality of Life encompasses variables from governance to the end-users. There is an increasing concern for identifying the determinants of quality of life of elderly in Pakistan. Hence, this paper pinpoints the variables of quality of life of the elderly in Pakistan and will benchmark these into an original model. The research utilized document analysis approach focusing on researches and working papers. The review identified range of quality of life variables among older people. The findings reveal that the elderly people are very vulnerable to poor health and physical care. There is no proper mechanism to ensure their quality of life with very few government and nongovernmental agencies. This situation demands for a proper system of benchmarking on the sustainable development of quality of life for the ageing population to safeguard their vulnerabilities. The results also indicated that there are significant gaps from governance to end-users (elderly). Some of the gaps are average monthly family income, medicinal needs, property ownership and many others that affect the elderly in Pakistan. The research emphasizes the need to explore more factors influencing the quality of life of the elderly in Pakistan. It is recommended that to enhance the sustainability of quality of life of these elderlies work should be done on social and economic uplift.

Keywords: *Quality of life, Sustainable development, Elderly, Pakistan*

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A7

Technological Innovations in Smartphone Application: Determining an impact of social norms on usage of Smartphone Application

Sahar Latif Rana[1,*] and Abida Hafeez[2]

ABSTRACT

Smartphones facilitate the potential adoption of new mobile applications. The purpose of this research was to determine the impact of social norms on antecedents of intention and to identify the means which drives the use of smart phone applications across its users. For research purpose, three selected applications were used. The usage of smartphone applications was measured by using questionnaire. Purposive sampling technique and convenience sampling techniques were used for data collection purpose. Total 150 questionnaire were distributed and the response rate was 89%. SPSS 22 was used for data analysis. Findings reveal that social norms has a positive effect on perceived enjoyment and perceived usefulness whereas perceived usefulness has insignificant relationship with intention to use. On the other hand, perceived enjoyment and perceived usefulness has a positive and significant effect on intention to use advanced mobile services. Regarding perceived usefulness, study reveals that further research is directed in exploring its impact more thoroughly. The dataset of the research, young smartphone owners and limited sample size make the generalization of results difficult. Differences exist regarding usage of smartphone applications. In this study games are considered hedonic application, whereas mobile internet and map application, are driven by utilitarian motive. It is clear that not everybody is using applications for enjoyment purposes, rather they are also availing their benefits at office and work areas. Hence, presented approach of studying user of

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smartphone applications provides a new approach to analyze its adoption at practical level.

Keywords: *Social norms, intention to use, perceived usefulness, intention to use, smart phone, and technology*

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A8

Factors that refrain Family Businesses to incline towards Sustainable Development in Pakistan

Imtsal Khalid[1,*] and Farah Jamil[2,]**

ABSTRACT

Sustainability has become focal point in all aspects of human and organizational practices and as well as a major issue for business sector. Family business plays a vital role in achieving sustainable development. In Pakistan, nearly 55% to 77 % of businesses are family owned. Despite of their importance in sustainable development, the reality is that their progress towards sustainable development has been slower than expected and so far, there is no evidence of their contribution in sustainable development in Pakistan. Research objectives includes conceptualization of how these factors (family's influence, succession, knowledge management, finance) could influence the role of family-owned businesses in sustainable development as well as identify how these factors act as potential barriers in sustainable development and to devise all possible ways to overcome it. The paper is based on the conceptualization of factors (identified from literature) restraining the family firms from sustainable development. By reviewing literature, we came to know that in Pakistan, people are lacking in acknowledging the concept of CSR towards sustainability. Moreover, limited financial resources refrain them to meet their socioeconomic goals. Our research focused on these factors in different perspective. We are trying to unleash how these factors act as potential barriers for family businesses towards sustainable development.

Keywords: *SME's, Family Business, Sustainable Development, barriers, CSR, Pakistan*

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A9

Stock Market Impact on the Economic Growth of Pakistan

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ABSTRACT

The stock market is significant for the financial system of an economy, and the development of the stock market plays a vital role in the development of the financial system and economy on the whole. The purpose of this study is to analyses stock the market's impact on the economic growth of Pakistan. In this study, Gross domestic product GDP is taken proxy for economic growth. As a dependent variable, whereas for stock market performance, Market capitalization, stock volume, inflation rate and exchange rates are taken as the independent variables. Data from 2008 till 2020 has been used. The analysis includes Building of ARIMA model to identify the stock market impact on the economic growth of the country, Augmented Dickey-Fuller test, regression, correlation, estimation and variance inflation factor which shows the best possible results of the model, results showed that there is collectively positive significant impact of the stock market over economic growth of Pakistan. Endogenous Growth theory and theory of Financial Openness support the model. This study will help investors and policymakers devise their strategies in order to maximize the economic growth of Pakistan.

Keywords: *Pakistan Stock Exchange, Economic growth, ARIMA model, endogenous growth theory, and theory of financial openness*

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A10

Linking Envy with Process Innovation; Intervening Role of Abusive Supervision

Fakhira Tahrim[1,*] and Farwa Urooj[2]

ABSTRACT

The purpose of this research was to examine an impact of envy on abusive supervision and the impact of envy on process innovation examined the Mediating role of abusive supervision. A questionnaire survey was utilized to collect the data from 440 employees working in Lahore. Test like Reliability, Correlation and multiple linear regressions were used in analysis. Mediation was tested by utilizing the Baron and Kenny method. This research shows the relationship of envy, abusive supervision and process innovation. Results reveal that envy has positive impact on abusive supervision. Further moreover, abusive supervision partially mediates the relation of envy and Process innovation. The current study conducted only the employees of Sapphire Textile. The current research is case study on Sapphire Textile so cannot simplify the results on the organizations of other type of industry. Current research examines wide-ranging framework for developing countries for envy, abusive supervision, process innovation in a single model. This research explores the phenomenon of envy, abusive supervision, process innovation and current study work as policy guideline for employers or top management of textile sector for controlling the thoughts about envy, abusive supervision and process innovation which will ultimately foster the level directly and indirectly. Present research broadens the body of literature by providing empirical support from social comparison theory to explain the phenomenon of proposed relationships in a single model.

Keywords: *Envy, Abusive Supervision, Process Innovation*

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A11

Interplay between Project Stakeholder Management and the Performance of Construction Projects: Moderating Role of Project Managers' Leadership Competencies

Iqra Aziz[1] and Saif ul Haq[2,*]

ABSTRACT

Project Performance is not only measured in terms of accomplishment of triple constraints but also by measuring the satisfaction of stakeholders involved in the project. However, stakeholders' diverse characteristics, such as power and interests make the stakeholder management increasingly challenging as it is difficult to balance the power and accommodate the interests of each stakeholder. This research is focused on exploringthe effects of stakeholders' characteristics on the Project Performance in specific Punjabconstruction industry. The Stakeholder Engagement has been considered as a mediating variable and Project Managers' Leadership Competencies as a moderator in the relationship of Stakeholder Characteristics and Project Performance. According to the results, it has been concluded that in Punjab's construction environment, one of the stakeholders' characteristics such as Power has the ability to influence the projectperformance, whereas conflicting interests are not significantly influencing the project performance. Stakeholder Engagement has been identified as a mediator to mediate the relationship between stakeholder characteristics and project performance. Moreover, it was found that project managers' leadership competencies positively moderate therelationship of stakeholder characteristics and project performance.

Keywords: *Stakeholder Characteristics, Stakeholder Power, Conflicting Interest, Stakeholder Engagement, Project Success, Project Managers' Leadership Competencies*

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A12

Impact of Working Capital Management on Firms' Profitability:

The Case of Food and Beverage Companies in Pakistan

Muhammad Murtaza Malik[1,*]

ABSTRACT

This study aims to examine impact of working capital management on the profitability of food and beverage companies in Pakistan, a sample of ten (10) food and beverage companies listed on the Pakistan Stock Exchange (PSX) as at 30th June 2021 was used for this study. Data were collected from annual reports of the sample's companies for the period of 2015-2020. The profitability was measured by return on assets and gross operating profit as dependent (profitability) variables. The working capital was determined by the cash conversion cycle, average collection period, inventory turnover in days and average payment period are used as independent (working capital) variables. Moreover, the traditional measures, current ratio, firm size (as measured by logarithm of sales) and leverage ratio as control variables. The data was analyzed using STATA, estimation equations by both correlation analysis and pooled panel data regression models of cross-sectional and time series data were used for analysis. Results show that longer average collection period and inventory turnover in days are associated with lower profitability. The results also indicate that there is a negative significant relationship between cash conversion cycle (CCC) and profitability measures of the sampled firms. Significant negative relationship between cash conversion cycle, average collection period, inventory turnover in days and average payment period with return on assets has been observed. On the other hand, findings show a highly significant negative relationship between average collection period,

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inventory turnover in days and average payment period with gross operating profit.

Keywords: *Working Capital Management, Firms' Profitability, Food companies, Beverage companies, Pakistan*

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A13

Volatility Forecasting of Crude Oil, Gold, and Silver Futures: A Case of Pakistan Mercantile Exchange

Iqra Khan Lodhi[1,*]

ABSTRACT

The purpose of this research is to identify the appropriate model to prognosticate the volatility of Crude oil, Silver and Gold futures prices from 2010-2018. The study conducted the comparison among GARCH & ARIMA models to identify the best model for forecasting the futures prices of crude oil, silver and gold futures prices on the time series monthly data from 2010-2017 collected from the Pakistan Mercantiles Exchange (PMEX). The results suggest that ARIMA is beneficial for Gold futures and Crude oil futures. While GARCH is identified as best model for silver futures. Moreover, the trend line depicts the asymmetrical effects upon the volatilities of crude oil and gold futures. However for silver, the trend line shows persistency over the time period. Hence on the basis of these facts, this study suggests that the prices of crude oil and gold futures are not stable while silver futures shows the stability over the time. The results of this study will provide the insights to the investors, policy makers, government and financial researchers about riskiness of the commodities for the purpose of investment in the derivatives market of Pakistan. This research will add great credibility to the existing knowledge because this research is providing the forecasting and modeling of three dominant commodities of mercantile exchange of Pakistan which are Gold, Crude oil and silver through two volatility predicting models GARCH and ARIMA.

Keywords: *Forecasting, Volatility, GARCH, ARIMA, Crude oil, Gold, Silver, PMEX*

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A14

Organizational Trust on Process Innovation through the Path of Absorptive Capacity

Zaeem Ahmad[1,*]

ABSTRACT

The purpose of this research was to examine an impact of organizational trust on Process innovation through the mediating role of absorptive capacity. Data were collected from 290 Sapphire Textiles' employees and further analyzed using simple linear regression and multiple regression analysis. The results confirm that organizational trust is positively related to process innovation via absorptive capacity. The conditional indirect effect model shows that the indirect relationship between organizational trust and process innovation via absorptive capacity. The key limitation of this research was the cross-sectional. HRM researchers should seek to replicate and expand the results with multi-wave data to extend our understanding of the implications of organizational trust. This is one of the initial studies to show that organizational trust can influence process innovation through knowledge creation practices and absorptive capacity.

Keywords: *Organizational Trust, Process Innovation, Absorptive Capacity*

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A15

Knowledge Management and Sustainable Competitive Advantage: A Bibliometric Review

Anum Nazir[1,*]

ABSTRACT

In both industry and government, knowledge management (KM) is progressively widely used; it has the potential to have significant repercussions when applied to the idea of SCA. This study focusses to look at the topography of KM and SCA research. A total of 72 papers are screened from 2017 to 2021, and analyzed using bibliometric analysis to identify influential theories in the context of SCA , to investigate the conceptual structure of the thematic trends and to determine the trajectory of the KM and SCA literature's development over a period of time. The study discovered a moderate but rapidly rising body of information. Multiple analyses revealed the results. Authors' keywords analysis for word cloud mapping exposed RBV as a commonly used theory. Through "Social Structure", thematic and collaborative network analysis represented trendy themes of the context. "Annual Scientific Production" and "Word Growth" analysis represented the growth dispositions. The findings of this research are a primary source of bibliometric review which could works as a baseline to the interested researchers in the strategic management domain; this study can be used as a benchmark as the sector expands.

Keywords: *Knowledge management, sustainable competitive advantage, innovation, bibliometric analysis*

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A16

A Review Paper about engagement and characteristics at the job

Maryam Gull[1,*], Aliya Ahmed[2] and Imran Asghar Warraich[3]

ABSTRACT

The objective is to conduct a systematic review of the published research studies concerning engagement and characteristics at the job from the period 2017 to 2021 through Biblioshiny and MS-Excel. The research studies have been carefully chosen from the manageable databases. A depth literature review has accompanied an inclusive analysis of the research studies from diverse perspectives on the topic. The review has conducted according to the job design, over-reaching theories related to job design, tools to measure job design, introduction, significance & review of Job Characteristics Theory & Job Demand Resource Theory, and the new definition of work engagement., Moreover, biblioshiny is used to analyze in terms of Annual scientific production, Most Relevant Sources, Bradfords' Law, Source Growth, Tree Map, and Word Dynamics and reviewed according to years, sector, and country through MS-excel. This review will be effective for the policymakers, researchers, and organizations to design the characteristics of employees effectively at a job to improve the engagement of employees at work. By concentrating on employees' engagement and characteristics of the job, the dream of a sustainable organization will be possible.

Keywords: *Review Paper, Job Characteristics Theory, Job Demand Resource Theory*

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A17

Conceptual Structure and Perspectives on Entrepreneurial Intentions: Bibliometric Analysis

Touseef Ahmad[1,*] and Alia Ahmed[2]

ABSTRACT

This study aims to provide insights into entrepreneurial intentions through bibliometric analysis. The study has analyzed total of 474 papers published from the year 2018 to 2021 and attempts to identify most significant research journal in the area, years in which maximum paper were published, the most significant paper in terms of citation analysis, the most productive authors, countries and institutions. Then, the study provided co-authorship network map, intercountry co-authorship network map and keyword co- occurrences network maps. In the study Scopus database was used for analysis of large data. After that, Biblioshiny software was used for the analysis and verified by using VOS viewer 16.1 as well. The result indicates most significant journal on the basis of number of paper published is Sustainability (Switzerland), most prolific country on the basis of citation and documents is United Kingdom (608 citation & 52 documents), in 2020 most papers were published. This study contributes to entrepreneurial intentions existing literature by providing comprehensive and reliable picture in the area through bibliometric analysis. The result and discussion can help in setting future research agenda in the area.

Keywords: *Entrepreneurial, Intention, Bibliometric analysis, Review, Biblioshiny*

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A18

During COVID'19 Effects of E learning in Educational sector: A Systematic Literature Review

Saeeda Mirza[1], Alia Ahmed and Imran Asghar Warraich

ABSTRACT

Ever since the emergency of Covid-19, all countries throughout the world have encountered pandemic-level socio-economic issues. They have developed and implemented various measures, such as restricted usage of public spaces, social distancing, school and university closures, and so on. The study's goal is to comprehend the possibilities of E-learning in the higher education system. A number of selected studies, particular search terms, and a pre-established criterion were used to conduct content analysis on papers focusing on higher education and E-learning outcomes. According to the study's findings, there is a significant disparity in resources for providing higher education through E-learning between developed and developing countries. Furthermore, teachers in under-developed nations are less familiar with the use of technology in E-learning at the higher education level. Based on the review findings, the paper develops a research agenda for future institutional innovation management studies.

Keywords: *Higher Education, E Learning, distance learning, Covid-19, Developed countries, and Developing countries*

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FOCUS AREA 'B'

INTERNATIONAL RELATIONS

Abstracts

B1

Pakistan's Foreign and Defence policy towards India under PTI government (2018-2021)

Tooba Islam[1] and Khushboo Ejaz[2]

ABSTRACT

This research is to find out Pakistan's foreign and defence policy towards India under Pakistan Tehreek-e-Insaf government (2018-2021). It assesses factors and actors as well as security concerns, role of regional and extra regional powers in shaping Pakistan's foreign and defence policy towards India under PTI government. It also assesses available options PTI government had through which conflicts with India would have been resolved. With the change in government there was a shift in Pakistan's foreign and defence policy towards India under PTI government. PTI 2018 manifesto stated that for lasting peace, conflict resolution and security route to cooperation is most viable between Pakistan and India. This research will help to find out PTI government's foreign and defence policy shift towards India. Research is based on qualitative methods. Case study design has been used in this research. Data is collected from both secondary and primary sources, which includes semi structure interviews based on purposive sampling. This research found out that Pakistan had open door policy towards India under PTI government and both military and civilian governments shaped Pakistan' foreign and defence policy. The research also found that BJP government's non flexible attitude and its unilateral action in Kashmir on August 5, 2019 and India's hybrid warfare against Pakistan are security concerns and major factor. The results also shows that U.S. and China has some influence in shaping Pakistan's foreign and defence policy towards India under PTI government. Research also presented that after events like Pulwama, Balakot and India's unilateral action in Kashmir on August 5, 2019 limited options were available to PTI government.

Keywords: *PTI government, Foreign policy, Defence policy, India*

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B2

Construction of Afghan Identity: Presentations and Misrepresention

Shahid Ahmed Afridi[1,*]

ABSTRACT

The great power interventions in Afghanistan have been a recurrent practice since early 19thcentury. These interventions have generated specific stereotypes and racial categorization of Afghan people. In order to extend and maintain Western dominance, a pattern and set of discourse was built and historically forwarded through generations. The intended production of knowledge at various sites did produce the kind of image of Afghan that is massively inferior, thus that is subject to critical inquiry and interrogation. I offer a postcolonial analysis to unmask and interrogate the underlying knowledge base and institutionalized sets of power relations, exploring why Afghans are shown as the ideal 'other'. What demarcates a post-colonial analysis from other critical approaches is that it allows us to discuss euro centrism, racism, culture and the exploitation as well as the misrepresentation of the non-West as central to the discourse and practice of humanitarian. This study is preoccupied with not only what West is doing wrong in Afghanistan, but why they were focusing on the process of othering in the framing of discourse about 'Afghan'. In this paper, effort is made to redirect our attention to the edge of the Western gaze and enable the deconstruction of euro centrism, placing the afghan at the center of the dominant discourse instead of judging him as jurists.

Keywords: *Great powers, Intervention, Afghanistan, Post-colonial Analysis*

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B3

Critical Analysis: Human Security Approach in Post-Covid19 Era

Muhammad Akram Zaheer[1,*]

ABSTRACT

The spread of Covid-19 has affected the health and the economic activities of the people around the globe. The consequences of this global pandemic include continuous reductions of the income, escalation of unemployment, inefficiency in services, supply chain and manufacturing industries etc. It is clear that many countries underestimated the risks of the Covid-19 spread and did not react properly in the crisis. This unfolding crisis has in turn caused a lasting structural impact on the human health and global economic activities because of globalization, connectivity, transportation and economic interdependencies. As a contiguous disease, it does not seem to be disappearing in near future. To save lives and to protect economic prosperity, the constructive international actions require an approach in order to diminish the mass destruction that this pandemic has been causing, such as modern instruments of vaccine production, global mechanisms of distribution and international collective action and preventive measures as well as development of tracing capabilities at regional and global level. The international cooperation on the basis of human security has become more critical than ever before that's why there is a need to take measures collectively at global level thereby ensuring human security, as it is very difficult for a single state to contain the virus, mitigate the risk and ensure security of its people. This paper tends to discuss that how international community can play an active role in mitigating the challenge of Covid-19 pandemic. The paper further argues that this pandemic regime leads towards international arrangements to ensure human security against the transnational threat at state, regional and international level.

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Keywords: *Human Security, Covid-19; Implications; International community; Vaccine production; International arrangements*

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B4

Multiplex Analysis of Diplomatic Chaos; Unleashing South China Sea Conflict

Hammad Kamran[1,*] and Rehana Yasmin Anjum[2]

ABSTRACT

The South China Sea, comprising area of 3.5 million square km, which is one of the busiest sea ports all around the world, is subject to several overlapping territorial disputes involving China, Vietnam, the Philippines, Taiwan, Malaysia, and Brunei. The South China Sea connects Asia to Europe and Africa. Many countries having rivalry with each other over this sea have tried to settle dispute as well but in fact tension has increased over the past years instead of sorting it out. This research paper focuses on the inherent disputes amid the stakeholders and the reasons of failure of diplomatic efforts to resolve the matter. It is not only the dispute over the seas, in fact it has far more implications. Multiple Confidence Building Measures (CBM's) and Treaty of Amity and Cooperation (TAC) have been signed by the stakeholders but still there is violation and Freedom of Navigation Operations (FONOPs) have been done just for chest thumping and military power showing. Over the time, the dispute has actually worsened because the major stakeholders as stated above are not of the stance to have negotiations. On important factor is the presence of outside powers in this issue which is referred to contextually. Being the stakeholder of the World Order, United States has indulged in the dispute of South China Sea to maintain its hegemony in East Asia. The research paper has discussed the case law, China v. Philippines, and jurisprudential analysis has been done along with the application of multiplex methodology in order to unleash discourses developed leading to conflict.

***Keywords**: SCS, FONOS, CBM, Multiplex methodology*

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B5

Nexus between E-Democracy and E-Governance Conceptual Foundations and Recent Trends

Muhammad Ali[1,*] and Tahira Parveen[2]

ABSTRACT

The era of modern democracy initially emerged in the 17th and early 18th century and was connoted as liberal in forms of ideas. With the passage of time and changing in political roles, the idea of democracy has developed the demand to be studied, structured and revived. However, the concept of electronic democracy (e-democracy) is considered as a new democratic practice and the result of new and Communication Technology (ICT).E-democracy aims the production of functional democratic processes like communication, information providing and decision-making after electronic public dialogue and voting. It is the cornerstone in a social system as citizens can have an active participation in the public issues. Electronic government is the use of ICT in the transformation of government; primarily aiming to the improvement of accessibility, effectiveness and responsibility. It also guides to increasing citizens' participation and active citizens' development affecting the mechanisms of democracy. This paper describes the electronic government implementations promoting electronic democracy through electronic participation (e-participation) and appearing benefits for the citizens, the enterprises, the public administration and the society. This research seeks to provide an overview of the mechanism of e-democracy, its limitations along with the potentialities of technology. Furthermore, it analyses how e-democracy can be used to transform the organizational structure of a state and recommends how successful evaluation of technology oriented plans and policies can be carried out. It is hope that expected result of this qualitative study not only open the new area

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of research in Social and administrative science but it would fill the gap which is missing in previous studies.

Keywords: *E-Democracy, Internet, ICTs, Information Society, Governance Strategies, Sustainable Democracy*

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B6

Threat & Threat Perception Crisis in Developing World

Aamer Hayat Khan[1,*]

ABSTRACT

Notion of threat & its perception with allied underpinnings such as dilemma, crisis, catch-22 situation & impasse is an empirical concept which usually lies in cognitive domain. Threat itself is fundamental impression in main IR theories with its connected parodies like theories of war, its causes, deterrence, compellence, balance of power, balance of threat, alliances &conflict resolution. Threat is a 'statement of an intention to inflict pain, injury, damage, or other hostile action on someone in retribution for something done or not done'; lies in cognitive domain as well tangible capability & intention of adversaries, who can generate any threat. Historically, military capabilities remained the rider clause for perceiving any threat perception; however, in contemporary times, the threat discernment has shifted in other domains as well, usually known as non-traditional security threats. How to make threat tangible in terms of its equation with adversaries' capability & who formulate the threat in government hierarchy and what is its relation with national interests in the foremost important thing to comprehend & discussed. Credibility, capability, leadership role, hierarchical formulation of threat & perceptive inklings is the corresponding yet important facets of the notion. To uncover the idea of threat & threat perception, rationality-irrationality paradox, especially in deterrence, war theories, strategic signalling & credibility are core analytic puzzles. In today's contemporary environment, developing countries are facing dilemma in perceiving threat & trying to balance it out in traditional as well as non-traditional security threats. Perception-misperception paradox is another factor, which is empirical as well as cognitive & remained a part of scholarly debates in almost all the conflicts. What one perceives vs. actual capability of adversary has shifted in today's fluid & transitional international

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environment & being seen as a nightmare for developing countries to bandwagon or ally with others (balance of power or balance of threat theories).

Keywords: *Balance of power, alliances, conflict resolution*

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B7

United States of America's Withdrawal from Afghanistan and Its Security Implications for Pakistan

Aminah Gilani[1,*] and Mehroob Awan[2]

ABSTRACT

Afghanistan and Pakistan are neighbors with a long-standing political and historical interconnectedness. They are inevitable for each other's security, strategic and regional stability with a porous border called Durand line as a significant challenge. Continuous resurgence of cross-border infiltration of terrorism and frequent blame game has turned them into rivals. The Islamic state of Afghanistan has witnessed turmoil on its soil since the era of cold war. The intervention of United States of America in 2001 started the longest war of the history. In the aftermath of US and NATO forces withdrawal, and resurgence of Afghan Taliban, neighboring states especially Pakistan appears to be apprehensive about the emerging security implications. The international pressure made Pakistan to fight on front line during the war on terror. The unplanned US withdrawal dropped the country in the hands of Taliban. History has witnessed several regions especially Federally Administered Tribal Areas (FATA) becoming the sanctuary of militants as the neighboring Afghan territory becomes unstable. The study highlights the existing and prospective security challenges for Pakistan in the post United States of America's withdrawal from Afghanistan. It also examine the existing and prospective security measures Pakistan has taken and is likely to take in order to locate the security threats rising from Afghan Taliban government. The international and regional security challenges in the fast developing regional and global situation has also been analyzed that facilitates the rise in cross border insurgency in Pakistan. An observational study design has been adopted and nature of research is qualitative. A semi structured interview is conducted from relevant personalities. The

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interviews highlighted the prospective challenges regime change in Afghanistan has brought for Pakistan. The terrorist networks including the Tehreek-e-Taliban Pakistan in the region have become strong and likely to pose immense security threats in the future. As a result it was concluded that Pakistan is at the wake of new security, political and diplomatic challenges. The study at the end recommends the ways in which effectively militancy could be curbed and handles the bilateral relations. After US withdrawal, Afghanistan is likely to become place for proxy war; it will pose major security threats for not only Pakistan but for the entire region. International community is expected to come together on unilateral platform for dealing with the chaotic situation in the South Asian region.

Keywords: *Terrorism, Security, United States, Taliban*

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B8

Shaping of public opinion through politicizing the entertainment shows: A shift by youngsters of South Asia towards nationalism

Rehana Yasmin Anjum[1,*] and Hammad Kamran[2]

ABSTRACT

In the current epoch, where media is said to be the fifth element of the state, its role in understanding and propagating the public opinion is getting more and more complex. By watching the propagandized media, the political standing of the youngsters of South Asia, exposed to media, is shifted towards nationalism. The research paper is intended to decode the effects the of entertainment shows (say bio-pictures of historical figures, cartoons and patriotic anthems) on the mindset of youth. The sampling is done according to the level of viewership keeping in view. The youngsters of South Asia are selected as audience, which is also the limitation of the research. It will help the youth to get an idea of how their political opinion is heading / leaning towards nationalism. The primary research is made along with secondary data sources for the research. For theoretical support, Neo- Marxist proponent, Antonio Gramsci's philosophy to get control over the means of production, the big powers justify their acts by legitimizing it in the minds of the people, by developing a discourse, done by controlling the sources of information and so the minds. Tt is further supported by Foucault's Panopticon and the notion of knowledge is power. The same has been highlighted in this research work that how the play of words and the use of cliché terms transform de facto into de jure to make world opinion .The CNN news effect, as defined in International Relations, is a tool used to propagandize and highlight the issue area on global level which is a means to acquire soft power.

Keywords: *Public opinion, Gramsci, Panopticon, CNN news effect, nationalism*

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B9

Role of Women in developing the post pandemic economy in the Muslim World

Omer Farooq Saeed[1,*]

ABSTRACT

The role of women in the development of modern day economy is exceedingly crucial. Women roughly make up half of the population of the world and likewise of the Islamic world as well. In the Islamic history and cultures, women have always been found to play their part in fulfilling the financial needs of their families. The wife of the Prophet PBUH, Khadija r.a was an investor herself. She'd invest money and import goods from other places like Syria and sell them up in Makkah. Similarly, women were always found to be the most charitable, both the situations tell that the capital should stay in circulation rather than stagnant. In the present times, while the pandemic has hit the world the economy of the world has suffered as well alongside the health of people. Mostly men do the outdoor works to earn for their families and women stay indoors in the Muslim cultures. In Islam, women get their maintenance from their fathers or husbands, they get their share in inheritance, but present situation have laid down a responsibility on them to support the financial needs of the society, it has also brought an opportunity for women to work from home while most of the works are converted online now. I'd provide the possible ways from the present times and Islamic history in this article on how women can help up grow the nation's economy too because their role is utterly important now as well.

Keywords: *Economy, Women, Pandemic, Islamic History, Culture.*

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B10

Analytical study of Islamic Concept of Economic Justice: A Dire Contemporary Need

Muhammad Sharif Asi[1] and Muhammad Majid Khan[2,*]

ABSTRACT

Justice for all is a peculiar fundamental Islamic principle. The main purpose of the revelation of the prophets and apostles is to establish such a justice system which fulfills all the basic requirements of Islam. No doubt, Allah Almighty has balanced man's creation and structure, so it is necessary that every aspect of human life should be based on character and scope of justice .one of the basic aspect human's life is economic on which his physical life depends .Therefore economic justice is foremost and indispensable in the realm of collective justice. Because, the real motives and targets of social justice can never be achieved without economic justice. This paper will highlight the Islamic concept of economic justice, the difference between justice based and the equality based distribution of economic sources along with the steps taken by Islam to overcome the obstacles in this regard. The cotemporary need and importance of taking these steps in practice should be clarified in detail.

Keywords: *Apostles, structure, indispensable, distribution and cotemporary*

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B11

Potential Role of Composting-based Municipal Solid Waste Management in Pakistan – a resource for contribution to industrial growth

Muhammad Shafiq[1,*]

ABSTRACT

The municipal solid waste (MSW) in Pakistan at 03-0.5 kg/C/day generates about 49.6 million tons of MSW/Year with annual growth rate of 2.4 %. With = being biodegradable, = 30 million ton of biodegradable MSW (BMSW) is generated every year which lands at open dumps or in the municipal sewerage lines. Consequently, environmental degradation occurs in the form of land, water, and air pollution. However, BMSW has great potential for being used as feedstock for producing high quality compost. The current study addressed role of composting based BMSW management and its potential as resource for contributing industrial growth. Based on different collection percentages, it was observed that cumulatively = 50 % of the MSW could be managed safely through composting which could introduce new business avenues in the sector of food safety, food security, biofertilizer section, organic farming, vertical farming, and small-scale farming at household level. Doing so will not create multiple economic prospects, address the issue of MSW-based greenhouse gas emissions, but also help in achieving multiple sustainable development goals (SDGs). The current market size of composting-based products derived from MSW is negligible in Pakistan as compared to other countries of South Asia. However, this sector can grow and can join billion rupees club of industries provided it attracts patronage of provincial governments of Pakistan.

Keywords: *sustainable industrial growth; environmental degradation; greenhouse emissions; composting; sustainable development goals (SDGs)*

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FOCUS AREA 'C'

PSYCHOLOGY

Abstracts

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C1

Role of Women in developing the post pandemic economy in the Muslim World

Omer Farooq Saeed[1,*]

ABSTRACT

The role of women in the development of modern-day economy is exceedingly crucial. Women roughly make up half of the population of the world and likewise of the Islamic world as well. In the Islamic history and cultures, women have always been found to play their part in fulfilling the financial needs of their families. The wife of the Prophet PBUH, Khadija R.A was an investor herself. She had invested money and import goods from other places like Syria and sell them up in Makkah. Similarly, women were always found to be the most charitable, both the situations tell that the capital should stay in circulation rather than stagnant. In the present times, while the pandemic has hit the world the economy of the world has suffered as well alongside the health of people. Mostly men do the outdoor works to earn for their families and women stay indoors in the Muslim cultures. In Islam, women get their maintenance from their fathers or husbands, they get their share in inheritance, but present situation have laid down a responsibility on them to support the financial needs of the society, it has also brought an opportunity for women to work from home while most of the works are converted online now. I had provided the possible ways from the present times and Islamic history in this article on how women can help up grow the nation's economy too because their role is utterly important now as well.

Keywords: *Economy, Women, Pandemic, Islamic History, Culture*

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C2

Self-Concept, Social Support and Empathy in College Students

Muhammad Qaiser Arif[1,*] and Farhan Hashmi[2]

ABSTRACT

The present study intended to find the relationship between self-concept, social support and empathy in college students. A purposive sampling technique was used to gather a sample of 200 participants (100 private college students, 100 government college students), ranging from 16 to 18 years of age was taken. The study comprised equal data of both boys and girls. Urdu translated tools such as Urdu Adjective Checklist (UAC), Multidimensional Scale of Perceived Social Support (MSPSS) and Interpersonal Reactivity Index (IRI) were used along with Informed Consent and Demographic Sheet. Different statistical analyses were conducted. The results of the analysis showed significant positive correlation between self-concept and social support while, self-concept and empathy have significant negative correlation in college students. Results also showed that boys have high self-concept as compared to girls. Moreover, social support significantly predicts self-concept with 7% of variance whereas, empathy negatively predicts self-concept with 16% of variance in college students. Results also showed gender as negative predictor of self-concept in college students with 12% variance while, results depict that family system positively predicts the self-concept in college students with a variance of 18%. Results also showed that the qualification of parents affects the level of empathy in students. Students having qualified parents also had higher level of empathy as compared to those with illiterate parents or lesser educated.

Keywords: *Self-Concept, Social Support, Empathy, College Students*

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C3

Role of Parental reciprocity on Identity confusion and Disagreement tolerance in University students

Memoona Saif[1,*] and Farhan Hashmi[2]

ABSTRACT

The present study examined role of parental reciprocity on identity confusion and disagreement tolerance among university students. The study was based on correlational research design. The sample for the study comprised of university students (N = 400) including government and private universities. Participants included equal number of males and females. The data was collected through purposive convenient sampling technique. Three measurement tools used for data collection were Perceived Parental Reciprocity Scale POPRS, Erickson psychosocial stage inventory and Tolerance for disagreement scale. Results were found by analysis of Pearson correlation, t-test, one way ANOVA and regression analysis. Findings indicated that perceived parental reciprocity has significantly positive relation with disagreement tolerance and significantly negative relation with identity confusion. Regression analysis revealed that perceived maternal reciprocity negatively predicts identity confusion and perceived paternal reciprocity positively predicts disagreement tolerance. In t-test analysis gender showed significant mean differences on identity confusion. Research had wide implications for educational, social and clinical psychologists.

Keywords: *Perceived parental reciprocity, identity confusion, disagreement tolerance*

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C4

Post Traumatic Growth, Depressive Symptoms and Resilience after the sudden Death of a Loved One

Nida Majeed Khan[1,*] and Farhan Hashmi[2]

ABSTRACT

The aim of the present research was to understand how resilience affects post traumatic growth, to find out the relationship between depressive symptoms and post traumatic growth, to find out the relationship between resilience and depressive symptoms. The study also aimed to find the predictors of post traumatic growth. Correlational research design was used to collect data from 300 participants; (177 males and 123 females, M=1.4, S.D=.49) who lost their loved one in last two years through purposive sampling. Data was collected by using Post Traumatic Growth Inventory short form, Patient Health Questionnaire and Brief Resilience Scale. Results indicated that there is a positive association between resilience and posttraumatic growth while Resilience and depressive symptoms are negatively proportional to each other. Depressive symptoms and post traumatic growth are positively correlated. The study found out resilience, depressive symptoms and spiritual inclination to be predictors of post traumatic growth. Furthermore, the study also found resilience to act as a partial mediator between depressive symptoms and post traumatic growth. It was concluded that resilience and depressive symptoms following a stressful event predict post traumatic growth and this growth is very essential for a person's mental health.

Keywords. *Post traumatic growth, depressive symptoms, resilience, death of loved one*

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C5

Meaning in Life, Spirituality, Emotion Regulation and Quality of Life of Elderly Living with Families and Institutions

Qurat ul Ain Khalid[1,*] and Farhan Hashmi[2]

ABSTRACT

In recent years the need of attending to the troubles of older people is on the increase in highly-developed nations. Unfortunately, in Pakistan, it is all the same an unheeded segment and it is very obvious that poor attention is being paid to the older people. The field of study such as mental wellness professions need to focus on the challenges faced by older people. The present study investigated the relationship between meaning in life, emotion regulation, spirituality and quality of life in elderly living with families and institutions. The study was based on the correlational survey research design. A sample of 250 participants (150 elderly living with families and 100 old age homes residents) with the age range 60-90 year. Purposive sampling technique was used to gather the data. Meaning in life was measured by Meaning in Life Questionnaire, emotion regulation was measured by Emotion Regulation Questionnaire, spirituality was measured by Spirituality Assessment Inventory, quality of life by WHO-Quality of Life-BREF-Scale. Data were analyzed in SPSS version 21. Reliability analysis indicated that scales have moderate to high level of reliability. The correlation analysis showed a significant correlation between meaning in life, emotion regulation, spirituality and quality of life. Results of t-test indicated significant mean differences in term of elderly living with families and institutionalized elderly on quality of life, emotion regulation, meaning in life and spirituality. The results of regression analysis indicated that presence of meaning, age and life perspective are significant predictors of quality of life among elderly living with families and elderly living in old age homes. This study will help to build psychological

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recommendations and social networks in the future, which will improve the elderly's quality of life.

Keywords: *Meaning in life, Emotion Regulation, spirituality, Quality of life, Geriatric Population, Institutionalized Elderly*

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C6

Efficacy of School-based Interventions to manage Psychosocial Problems of an Adolescent: A Clinical Case Study

Dua Fatima Afzaal[1,*] and Farhan Hashmi[2]

ABSTRACT

Bullying and aggression are very common, especially in adolescents and have a significant impact on the achievement ability among adolescents in school. Aggression is defined as a behavior or act aimed at harming a person while bullying is a form of aggressive, unwanted, and problematic behavior among school-going children. The client, P.A.K, an 11-year-old boy, was referred to as presenting complaints of aggression, excessive fighting in class, sleeping, complaint of being inattentive in class, lower academic and writing performance in class, and having incomplete homework. Psychological assessment was conducted through semi-structured interviews, behavioral observation, academic assessment, subjective ratings of the problem, bully victimization scale, and Buss and Perry aggression scale. The client's problems were managed through rapport building, psychoeducation, positive statement and mirror technique, assertive training, deep breathing, anger management, traffic light, emotional regulation, cognitive restructuring and cost, and benefits analysis, role-playing to help the client practice assertive communication and activity schedule. Study techniques such as phonics, use of the dictionary, chucking, Feynman, Pomodoro, and reading & writing practices were carried out. A total of 16 sessions were conducted with the client. The post-assessment of the therapy highlighted that the client showed improvement in all issues to 22% as compared to pre-subjective assessments.

Keywords: *Aggression, School-Related Problems, Bulling, Victimization, Cognitive-Behavioral Therapy*

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C7

Personality trait, adjustment difficulties, loneliness and self-acceptance among university hostelite students

Iqra Tahir[1,*], Beenish Mubeen[2], Rabia Asghar[3] & Muizza Sharukh[4]

ABSTRACT

This study investigated the relationship between personality traits, adjustment difficulties, loneliness and self-acceptance among university hostelite students. Correlation (cross sectional) research design has been used in this research. The sample comprised of 335 (males= 167 and females=168) with age range of 18-35(M= 22.4, SD=2.07). Personality traits scale (Goldberg, 1999) used to asses personality trait, adjustment difficulties and loneliness subscales of homesickness scale used to assess the adjustment difficulties and loneliness and self-acceptance subscale of psychological well-being scale used to assess the self-acceptance. The correlational analysis reveals that there was positive relationship between Personality traits adjustment difficulties and loneliness and negative relationship between personality traits and self-acceptance. Meanwhile there was positive relationship between adjustment difficulties, loneliness and self-acceptance. Multiple hierarchical regression revealed that personality traits (extraversion, agreeableness, conscientious, emotional stability and intellect) adjustment difficulties and loneliness was found predictor of self-acceptance. Moreover, the independent sample t-test indicated gender differences in terms of personality trait, adjustment difficulties, loneliness and self-acceptance.

Keywords: *Big five traits, adjustment difficulties, loneliness, self-acceptance, University hostelites students*

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C8

Analytical study of Islamic concept of economic justice, a dire contemporary need

Muhammad Sharif Asi[1,*] and Muhammad Majid Khan[2]

ABSTRACT

Justice for all is a peculiar fundamental Islamic principle. The main purpose of the revelation of the prophets and apostles is to establish such a justice system which fulfills all the basic requirements of Islam. No doubt, Allah Almighty has balanced man's creation and structure, so it is necessary that every aspect of human life should be based on character and scope of justice .one of the basic aspect human's lives is economic on which his physical life depends. Therefore, economic justice is foremost and indispensable in the realm of collective justice. Because, the real motives and targets of social justice can never be achieved without economic justice. This paper will highlight the Islamic concept of economic justice, the difference between justice based and the equality-based distribution of economic sources along with the steps taken by Islam to overcome the obstacles in this regard. The cotemporary needs and importance of taking these steps in practice should be clarified in detail.

Keywords: *Apostles, structure, indispensable, distribution and cotemporary.*

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C9

Cognitive Behavior Therapy for Effective Management of Depressive Symptoms and Low Self-Esteem in a School-going Adolescent: A Clinical Case Study

Hira Saleem[1,*] and Farhan Hashmi[2]

ABSTRACT

Depressive symptoms include sad or irritable mood, lack of interest in previously enjoyable activities, decreased self-esteem, sleep disturbance, social withdrawal or impaired social relationships, and impaired academic performance. Low self-esteem accompanies family conflicts, and the quality of home and school environment can adversely affect a child's social relationships and academic performance. K.A was a 13 years old boy. He was presented with the problems of worry/sadness, feelings of loneliness and confusion, inattention in class, low self-esteem, family problems due to being a child with single parent, poverty and teasing by class-fellows. He was referred to the school counsellor for the purpose of psychological assessment and therapeutic intervention of his problems. The assessment was carried out on both formal and informal levels. The informal assessment included clinical interview, behavioral observation and subjective pre-ratings whereas the formal assessment included Children's Depression Inventory (CDI), Self-Esteem Scale for Children (SESC), House Tree Person (HTP) and Academic Assessment. The analysis of the client's history and results of administered tools revealed low self-esteem and a high score on depression (CDI) due to major family conflicts. The management included rapport building, psycho-education, life story, smart goals, self-esteem journal, self-esteem worksheet, emotion focused coping technique, 'daily family time', cost benefit analysis, concepts of urgent and important, the concept of forgiveness, examining the evidence, assertive training and a session with the client's mother to improve communication between the client and his mother. A total of 13 sessions were

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conducted. The post-assessment showed improvement in the worry/sadness, feelings of loneliness and confusion, inattention in class, time management, low self-esteem and teasing by other students up to 30% from the pre-assessment.

Keywords: *Depression, Worry, Low Self-Esteem, Time Management, Cognitive-Behavior Therapy, Emotion Focused Coping.*

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C10

Social anxiety and trust building in person with visual impairment studying in inclusive and exclusive setting

Ayesha Sana[1,*] and Shazia Maqsood[2]

ABSTRACT

This present study was aimed at finding a relationship between social anxiety and trust building in person with visual impairment studying in inclusive and exclusive educational settings. It was hypothesized that there was a significant relationship between social anxiety and trust-building in person with visual impairment studying inclusive and exclusive education. The objective of this study was to explored social anxiety and trust building in persons with visual impairment studying in an inclusive and exclusive settings. The correlational research design was used. Purposive sampling technique was used for data collection and 60 individuals were selected. Measures of data collection consist of demographic information and self-made questionnaire of social anxiety and trust-building were administrated. After the collection of data statistical analyses were applied. The findings of this study were indicated a negative significant relationship between social anxiety and trust-building in person with visual impairment which proved that social anxiety increased then trust-building in person with visual impairment will be decreased. The conclusion of this study was that person with visual impairment who are studying in the inclusive setting are easily built trust in other groups of people and less socially anxious rather than the persons with visual impairment who are studying in an exclusive setting. They were more confidently work with other person or groups of people. Overall, this research found inclusive setting play an important role in developing trust and managing their social anxiety.

Keywords: *Visual Impairment, Inclusive settings, Exclusive settings, Social Anxiety*

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C11

Antecedents and Outcomes of Happiness at Work among Doctors

Hureem Anwaar[1,*]

ABSTRACT

The current study examined the impact of the antecedents of happiness at workplace (viz., work engagement, job satisfaction, affective organization commitment and job involvement) on in-role behavior (i.e., work effort) and extra role behavior (i.e., organization citizenship behavior) among doctors. A cross sectional research design was used. A sample of 350 participants with the equal distribution of male (N = 175) and female (N =175) doctors was recruited via a purposive sampling technique. The age range of the participants was 23-55 years (M=30.85, SD=6.61). The Short Happiness at Work Scale (SHAW), Job Involvement Questionnaire, Organizational Citizenship Behavior Checklist (OCB-C) and Work Effort Scale were administered on participants along with demographic sheet to assess the study variables. The findings of the study revealed that all the antecedents of happiness at work were positively correlated with work effort and organization citizenship behavior. Multiple regression analysis showed that 20 percent variance in organization citizenship behavior was accounted by three antecedents (viz., work engagement, job satisfaction, and job involvement). Multiple regression analysis also revealed that two antecedents of happiness (viz., work engagement and job satisfaction) explained 12 percent variance in work effort among doctors. Significant gender differences appeared on work engagement and job involvement where, female doctors scored higher on work engagement and job involvement as compared to male doctors. Implications of the study were also discussed.

Keywords: *happiness at work, work engagement, work effort, organization citizenship behavior*

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C12

Relationship between loneliness and death anxiety in a person with visually impaired

Kaynat Kashif [1,*] and Wajiha Saleem[2]

ABSTRACT

This present study was aimed at finding relationship between loneliness and death anxiety in a person with visually impaired. It also aimed to find out the relationship of loneliness and death anxiety in gender, family type, disability type and different age groups. The sample of the study was collected through purposive sampling technique and it was consisted of 50 persons (25=male and 25=female) with visual impairment. The correlational research design was used to find out the relationship between loneliness and death anxiety. Measure of data collection consists on demographic information and standardized questionnaire of UCLA loneliness scale and death anxiety questionnaire were administrated. After data collection statistical analysis were applied. Finding of this study were showed that there was a relationship between loneliness and death anxiety in a person with visually impaired. And a finding of this study was also showed that there was not a significant difference among gender, disability type, family type and different age groups. This study will be implicated in the special institutions (visually impaired) to resolve their social issues regarding communication, fear of losing something. This study can also be applicable in the education institution to overcome the communication gap between student and teacher especially in visually impaired students.

Keywords: *Visual impairment, loneliness, death anxiety.*

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C13

Parenting Styles, Family Relationships and Life Satisfaction in Adolescents

Saba Sharif[1], Gulam Ishaq[2] and Rafia Rafique[3,*]

ABSTRACT

The present study investigated relationship among parenting styles, family relationships and life satisfaction of adolescents. Correlational research design was used. Non probability sampling strategy was used to recruit sample of N=100 adolescents (39 male and 61 female) of age range 12-19 years (M=16.37, SD=17.00). Parenting Style Inventory-II, Brief Family Relationships Scale and Brief Multidimensional Students' Life Satisfaction Scale were used to collect data. Statistical Analysis was done by running Pearson Product Moment and Hierarchical regression analysis. Results revealed that authoritative parenting styles, family cohesion and family expressiveness were positively correlated with the life satisfaction of adolescents. Neglectful parenting style and family conflict were found to be significantly and negatively correlated with adolescents' life satisfaction. Family cohesion and authoritative parenting styles were found to be the predictors of life satisfaction. Family cohesion, family expressiveness, and family conflict completely mediated the authoritative parenting style. Subscales of family relationships completely mediated between authoritative parenting style and life satisfaction. Only family conflict mediated completely between neglectful style and life satisfaction. Whereas, no mediation was found for permissive and authoritarian parenting style. Tohe results direct towards type of parenting style that are can enhance life satisfaction of adolescents. Family counselors and psychologists can plan workshops and intervention techniques for the parents that will help to improve life satisfaction of their children.

Keywords: *Parenting Styles, Life Satisfaction, Family Cohesion, Family Expressiveness, Family Conflict, Authoritative Parenting Style, Neglectful Parenting Style*

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FOCUS AREA 'D'

ISLAMIC STUDIES

Abstracts

D1

Causes, Effects and Prevention of Global Financial Crisis in View Point of Islam

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ABSTRACT

Global financial crisis is not a new phenomenon. The world has witnessed financial crisis since many centuries. The repetition of global financial crisis reveals that global financial and economic setup is not stable thus, prone to frequent financial crisis. However, zero interest rate policy has been launched by developed world in order to offset the effects of global financial crisis but to date the issue of financial and monetary instability has not been realized into a reality. Interest rates as the main component of financial and economic setup have adversely affected the possibility to offer permanent solution to address global financial crisis. Therefore, the study is undertaken to analyze the effect of interest rate (riba) in propagation of global financial crisis and to analyze the alternate financial mechanism towards prevention of global financial and economic crisis on permanent basis. However, the qualitative research methodology is pursued to build a conceptual framework by applying inductive paradigm to address the issue of understanding the rationale behind the prohibition of interest based financial paradigm particularly in regard to Islamic perspective. The expected outcome suggests that man-made laws in order to subside divine laws in financial and economic paradigm have given rise to financial, ethical and economic crisis. Global financial crisis is the outcome of easy access to credit, abundance of loans upon interest, speculation, greed as well as corruptive motives to exploit each other. Thus, adherence to divine based financial setup is the need of time.

Keywords: credit crunch, divine laws, financial crisis, interest rates, Islamic perspective, speculation

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D2

Analytical study of Islamic concept of economic justice a dire contemporary need

Muhammad Sharif Aasi[1,*] and Muhammad Majid Khan[2]

ABSTRACT

Justice for all is a peculiar fundamental Islamic principle. The main purpose of the revelation of the prophets and apostles is to establish such a justice system which fulfills all the basic requirements of Islam. No doubt, Allah Almighty has balanced man's creation and structure, so it is necessary that every aspect of human life should be based on character and scope of justice .one of the basic aspect human's life is economic on which his physical life depends .Therefore economic justice is foremost and indispensable in the realm of collective justice. Because, the real motives and targets of social justice can never be achieved without economic justice. This paper will highlight the Islamic concept of economic justice, the difference between justice based and the equality based distribution of economic sources along with the steps taken by Islam to overcome the obstacles in this regard. The cotemporary need and importance of taking these steps in practice should be clarified in detail.

***Keywords**: Apostles, structure, indispensable, distribution, contemporary*

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D3

Role of Women in Developing the Post Pandemic Economy in the Muslim World

Omer Farooq Saeed[1,*]

ABSTRACT

The role of women in the development of modern day economy is exceedingly crucial. Women roughly make up half of the population of the world and likewise of the Islamic world as well. In the Islamic history and cultures, women have always been found to play their part in fulfilling the financial needs of their families. The wife of the Prophet PBUH, Khadija r.a was an investor herself. She'd invest money and import goods from other places like Syria and sell them up in Makkah. Similarly, women were always found to be the most charitable, both the situations tell that the capital should stay in circulation rather than stagnant. In the present times, while the pandemic has hit the world the economy of the world has suffered as well alongside the health of people. Mostly men do the outdoor works to earn for their families and women stay indoors in the Muslim cultures. In Islam, women get their maintenance from their fathers or husbands, they get their share in inheritance, but present situation have laid down a responsibility on them to support the financial needs of the society, it has also brought an opportunity for women to work from home while most of the works are converted online now. I'd provide the possible ways from the present times and Islamic history in this article on how women can help up grow the nation's economy too because their role is utterly important now as well.

Key Words: *Economy, Women, Pandemic, Islamic History, Culture*

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D4

Research on the Role of Muslim Women in Economic Stability

Anwar ul Haq[1,*]

ABSTRACT

Islam is a universal and authentic way of life. No aspect of human life is beyond Islamic guidance. As far as the economy is concerned, Islam has introduced a strong economic system and the first basic fact about the economy that the Qur'an has repeatedly stated is that all the resources on which the human economy depends. All resources are for human benefit. Similarly, the religion of Islam has not reserved the means of livelihood only for men. Islam has trained women to use their means of livelihood at every opportunity. They have been given the right to earn if they want keeping in view the limits and restrictions and this has been fully utilized by the women of the Prophetic era. In addition, some natural affairs also gave this right and responsibility to these sections of women. There are some occupations that only focus on women's services such as breastfeeding, delivery, etc. The most amazing thing is the profession of medicine and surgery. Wealth earned. This right and freedom was established not only to the extent of filling the stomach and not only to the extent of covering the body but also to the attainment of regular wealth in the Meccan and Madani periods of the Prophetic era and women earned it. Income and wealth from these four sources. Collectively, they included the richest women of the Quraysh and their international trade took place in various markets in Arabia, in addition to Syria and the international women's centers. Hazrat Khadija's business activities continued even after the revelation of the Holy Prophet (sws) and the Holy Prophet (sws) was an equal partner in it. In today's Muslim societies, women's livelihood issues are not looked upon favorably, especially in traditional religious circles. They ignore the right to livelihood or the issues of buying and selling and handicrafts and labor because if a woman is not responsible for business then what is the need to earn it? After that all the doors of trade and commerce and handicrafts and jobs are closed on it. The events of the Prophet's time prove that women not only had the right to earn a living.

Keywords: *Economic, Traditionalism, Civilization, Business Woman*

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D5

The Role of Ethics in Economic Stability

Ibad u Rehman[1]*

ABSTRACT

Ethics and economics are positively intertwined. Islam has a deep connection with both economy and ethics. Because in Islamic society, morality is closely related to every aspect of life. Then, because of the good moral condition of man, he is popular everywhere. Every man is happy to meet him. Wherever he goes, he finds his admirers. Whether it is a matter of religion or world politics or economy. From this point of view, ethics has a full role in economic activities. Mentioning him (SAW) as a great moral character, the Holy Qur'an refers to the life of Prophet (SAW) for learning moral values. The present article will study the Sirah of the Prophet (peace and blessings of Allah be upon him). To find out how your teachings today can provide solutions to economic problems. Then there is the argument that he proved by his character and teachings that a good moral and prosperous life can be lived by adopting the economic and moral system of Islam. It happens that no one can succeed in his economy. Life without building a good moral character. Therefore, it is suggested that adoption of Islam as a moral and economic system will lead to success not only in this world but also in the hereafter. The Holy Qur'an has declared wealth and children to be a test. So abundance of wealth can be life threatening and lack of wealth can also be a prelude to temptation and affliction for human beings. Both economy and morality affect each other.

Keywords: *Ethics, Economics, Holy Qur'an, Wealth, Religion*

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D6

The Challenges faced by the Islamic Banking System and their Solutions

Muhammad Azhar Abbasi[1,*] and Muhammad Mumtaz ul Hassan[2]

ABSTRACT

The practical difficulties in the implementation of Islamic rules and regulations in modern times are mostly faced in the field of law, trade and finance. If a person wants to make a transaction, it is necessary for him to establish a relationship with the bank. That is why the involvement of the bank in our life has increased so much that it is not easy to ignore it nowadays. It is almost impossible to imagine an economic system without bank. Interest is an integral part of the traditional banking system which had a negative impact on the economic system in every age. For the past few decades, the biggest challenge for the Muslim world has been to reform various financial institutions including Islamic Bank in order to bring them in line with Islamic law. This article will first introduce the definition of a bank, and Islamic banking system and its main duties then the problems facing Islamic banking and their solutions will be presented.

Keywords: *Bank, Islamic Banking System, Problems, solutions*

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D7

Islamic Common Market in Light of Quran and Hadith, the need prospects and requirements

Muhammad Nasir[1,*] and Tahir Masood Qazi[2]

ABSTRACT

This research paper discusses the importance, possibility and need for a common Islamic market. Economists from different Islamic countries want to change the destitute conditions and poor economic situations of their people by improving the economies of their countries. As most of Islamic countries lack in proper education and are politically unstable, the dream of an independent and common Islamic market cannot come true. Another hindrance towards this goal is lack of mutual trust and unity. Despite being the fact that Islamic countries are rich in resources, they cannot benefit from these resources due to mutual disunity. Whereas, developed countries are utilizing these resources due to their disunity. The progress and prosperity of Islamic countries is in Islamic economy. Instead the theories of western economists like Adam Smith, Carl Marx, etc. we should benefit from the books of Islamic economists based upon the Holly Quran and Hadith. Moreover, research about Islamic economics should be encouraged so that the dream of an independent common Islamic market comes true.

Keywords: *Islamic economics, common Islamic market, Quran, Hadith, destitute conditions, Islamic economy*

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D8

Purpose of Contemporary Takaful: Mutual Assistance or investment? (A research-based Analysis)

Muhammad Atif Aslam Rao[1,*]

ABSTRACT

It is a fundamental human right to be protected when there is a risk. Shariah not only accepts this basic right, but also instructs the humans to take measures for mitigation of the probable risks. The accumulation of wealth is an important means of coping with the risk of abrupt misfortune. It is also one of the major ways to assure that future plans are turned into reality. Shariah has led us to numerous valid ways for the accumulation and protection of wealth for the anticipated utilization in general or in any specific manner. One of the suggested ways in Shariah for that is Takaful. The very basic objective of Takaful is to cooperate in taking measures for remedying the probable risks of the future. Takaful is a cooperation model between various individuals in which part of the funds from each shareholder of Takaful is dedicated for indemnifying, remedying and compensating the probable risks in case of their occurrence. This article is aimed at describing the nature, application and significance of Takaful. The researcher brings out multiple dimensions of Takaful and their contemporary applications with authentic arguments. The article comprehensively discusses the utilization of the funds dedicated to Takaful in agriculture, trade, *Mudarbah* or *Musharkah* along with opinions of renowned Islamic Jurists. However, it is emphasized that the basic purpose of Takaful is the cooperation of individuals for the mitigation probable risks and not the investment, itself.

Keywords: *Takaful, Modern World, Mudarbah, Musharkah*

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D9

Islamic Moral Standards to eradicate Corruption

Muhammad Riaz[1,*] and Muhammad Waris Ali[2]

ABSTRACT

Islam aims at the establishment of the society in which all the people can live their lives without any kind of fear and worry. And this can be done only in the society that is devoid of any type of corruption and for the purpose Islam introduces the concept of oneness of human being. The oneness of human being can be nurtured by the individuals who are well versed enough to take up the verge of moral struggle and exalted type of spirituality. The demand of Islamic convictions particularly the belief in the oneness of Allah is to set the people free from all fears from other than the One Allah. According to Dr. Burhan Ahmad Farooqi the moral standards to achieve the mechanism of corruption free society are an undivided and unconditional obedience, faith and devotion and loyalty to the prophet Muhammadﷺ. This paper offers a research about the indispensable noble principles commonly known as standards of morality with their objective of the development of a peace and tranquility that in itself is an inevitable and basic element in the formulation of Islam. These features are employed to purify a man from the filth and garbage of corruption and exalt a man to Insan e Murtaza(The pleased man). The root cause of the downfall in the economic, educational, social and political grounds is nothing but corruption and the corruption in itself is inferred by the deviation from the right path of morality, and to elaborate the relationship among these parameters, the subject oriented research methodology is employed qualitatively. In the conclusion it is established that immorality is due to the perfidiousness, misconception and dubiousness about the moral standards of Islam. The morality that is inferred from the pure beliefs of Islam can only formulate an ideal peaceful society as Islam is the only religion that addresses the entire human nature and morality is the demand of human nature.

Keywords: *Misconception, Peace, Tranquility, Inevitable, Exalted, Spirituality, Dubiousness*

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D10

Global Hunger Crisis and SDGs: An Islamic Perspective of Food Security and Hunger Eradication

Aqsa Tasgheer[1,*] and Aisha Khalid[2]

ABSTRACT

The globe is currently experiencing an unparalleled hunger crisis, with millions of people's livelihoods on the risk. With conflict to environmental crises, discrimination, and deprivation, Sustainable Development goals provide a framework for addressing the core causes of food insecurity. A matter of fact is that hunger can be eliminated. There is sufficient food to feed everybody on the planet, and no scientific advancements are required. Information, technologies, and regulations currently available, when paired with religious teachings, can help in dealing with hunger. The purpose of this study is to highlight figures and facts about the contemporary food and hunger crisis in the world as well as focus Islamic anti-hunger viewpoint. It will attempt to incorporate modern world food security strategies and techniques with Islamic teachings to expand sustainable development. Applying a descriptive research method, this study examines Islam's passages on hunger elimination as a strategy of nutrient availability for the long-term growth of mankind to fulfill the goal of his creation and adequately discharge his duty as Allah's legate on land. It proposes methods for diffusing the Islamic provisions on the subject. Humankind can now establish a safer, more durable, and broad world by attaining sustainable development goals with the support of religious rules, and finally, put an end to the horror of famine and starvation.

Keywords: *Hunger, crisis, food security, Sustainable development, Islam*

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D11

The Rising Trends of Poverty in the View of Covid-19 in Contemporary Era and Their Solutions in the Light of Islamic Perspective

Kausar Muhammad Din[1,*] and Samreena Gulzar[2]

ABSTRACT

This research paper will investigate the extent to which poverty has increased due to covid-19 and how to solve the problem of poverty in the light of Islamic teachings so that the country can be stable economically. Poverty is a global issue, particularly, related to the developing countries. The whole world is taking measures to eradicate it. Pakistan, being a developing country, is suffering from the issue of poverty. Many efforts were made for the alleviation of poverty during various regimes. Due to covid-19 Poverty is become a complex situation. The world has been struggling to overcome poverty for centuries. This is a great challenge facing the modern world due to covid-19. The main purpose of this study is to elaborate the solution of poverty in the light of Islamic perspective to overcome the poverty rate. The loan without interest can enable a person to run his or her business, according to his or her capacity and the person can become independent. In addition, spending for the sake of Allah, mutual aid, work habits, refinement of thinking, caring for the oppressed and orphans. These are some of the factors that can help alleviate the problem of poverty. The methodology of this research paper is descriptive and analytic.

Keywords: *Poverty, Causes, Solutions, Contemporary era, Islamic perspective*

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D12

The Role of Morality in Economic Stability

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ABSTRACT

The three basic dimensions of national life are society, economy and politics. The economy is one of the fundamental central and pivotal dimensions. Reform of which affects not only the economy and society but also politics and the all aspects of life as a whole. It covers all the requirements regarding the evolution of this aspect. At the national level, exploitative, selfish and self-interested behavior in economic life is a fundamental deviation that hinders the creation, evolution and stability of high values. Because when greed, covetousness, malice, selfishness and selfishness prevail over human behavior, the element of giving, benefiting and benefiting from the society for the common good disappears. As a result, where there is a tendency for concentration, the common people of the society become victims of economic stagnation. Thus differences in social life give rise to vested interests at every level. The objective of this study is to explore moral guidelines of Islam regarding economic activities for the development of economy. This is an analytical study in which data is gathered through Qur'an, Hadith, books, articles and online sources. An economy based on selfishness and self-interest also violates the political and collective values of society, and a society emerges which, by deviating from its vile morals and the concept of collective survival, eventually becomes subjugated and enslaved. The situation also has to be faced. Under the circumstances, it is necessary to remove the fear of poverty from the hearts of the members of the society. To overcome economic stagnation and unnatural inequalities, an effective economic system must be devised where the creative struggle of every person is restored and this is not possible as long as the basic concepts, values and practical measures of the existing economic system prevail in the society. Do not make fundamental changes that would achieve these goals.

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A study of the teachings of the Qur'an and *Sunnah* in this regard encompasses all these aspects.

Keywords: *Qur'an, Sunnah, Society, Economic stagnation, Moral Corruption, Malice, Selfishness.*

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D13

The Requirements, Possibilities and need of Islamic Common Market

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ABSTRACT

Common market is a high-level economic arrangement wherein participant member states agree to abolish all tariffs on exports from other member states, follow a common tariff policy towards their imports from the rest of the world and allow the free flow of commodities in addition to productive factors: capital, labour, entrepreneurs and technology within the common market, as they would freely move around within a single state. Islamic common market (ICM) is a scheme of integration where the Muslim countries will follow a common tariff policy for imports and exports. It is an Islamic framework of transaction for human life and civilization. The idea of I.C.M can be traced in the Islamic State of Medina when Rasool ﷺ established free trade market to rout out the monopoly of Jews. In Third World, the notion of a common market comprised of Muslim states was advocated at the Second Islamic Summit Conference in 1974. At the summit, the participating states mutually agreed that the establishment of a common market could at best serve as a long-term objective for which the participating states could aim to achieve over time. The calls for establishing a common market of Muslim states have been repeated various times since. Currently, 57 Islamic states can make themselves financially independent in the context of present trends of globalization on formation of ICM. This paper aims at examining the implications of establishing Islamic common Market (ICM) as ultimate goal of economic cooperation activities of The Muslim World. This article will discuss its role on enhancement of domestic productivity, efficacy and potentials in the international forums on global issues. This Article will discuss that the Formation of ICM will facilitate uniform strategy, mutual trade growth, issue of common currency,

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setting up of industry, provision of interest free economy and adequate supply of petroleum Throughout the Islamic world. Hence Muslim world will get rid of IMF strict restrictions.

Keywords: *International common Market, Islamic Summit Conference*

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D14

Islamic Moral Standards to Eradicate Corruption, an Analytical Study

Mumtaz Ahmed Jasvi[1,*]

ABSTRACT

Islam discourages every immoral activity. In a society, it gives basic moral standards to eradicate corruption. It is the basic principle of Islamic Shari'ah to fight against an evil with force. If one cannot do this, he should speak or write against it and if he cannot do this, he should be against it conceptually. This is the lowest level of Emaan. Corruption destroys a society socially, economically as well as morally. In the history of human being, only state of Madinah can be called a corruption free state. For, prophet Muhammad (PBUH) trained His followers in such a way that the level of corruption became on dead level. Consequently, a welfare, crime free and model state came into existence. The main objective of this paper is, to highlight Islamic moral standards to eradicate corruption from a society. The basic question of this study is, how can a society be corruption free? A descriptive method will be used for this study.

Keywords: *Islamic Ethics, Eradication, Corruption, Islamic State*

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D15

The Guiding Principles of Islam to eradicate Hunger and Poverty

Muhammad Sarfraz Khalid[1]*

ABSTRACT

Islam is a religion of peace and tranquility, and it bounds its followers to be peaceful for others and for themselves as well. A hungry or a poor fellow may be peaceful for others, but it is very rare that he is peaceful for himself, and being units of the whole the individuals cannot be ignored. As Islam is based on sagacity and wisdom and is equally a blessing and benevolence for all, it introduces some rules and some sentiments to improve the economically miserable plight of the down trodden and oppressed people of the society. Among the rules and laws that are to alleviate poverty and hunger, is Zakat; one of the five pillars of Islam, and among the sentiments, sacrifice and even to sacrifice one's own legal right and possession, are introduced in such a mandatory way that the believer cannot attain the high rank of piety. This article is to explore the golden principles of Islam that are employed to eradicate poverty and hunger to put the lower rank of the society on the verge of main flow. And for the purpose subject oriented methodology is used for this analytical study.

***Keywords**: Hungry, Poor fellow, Eradicate, Equality, Zakat, Poverty*

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D16

An Analytical Study about the Reasons of Corruption and its Eradication according to Islamic Teachings

Hafiz Faiz Rasool[1,*] and Ata ur Rehman[2]

ABSTRACT

Corruption is one of the most important issues for humanity today. Pakistan is struggling to get out of this unjust situation but all attempts to get out of it are failing. The world has no cure for this deadly disease that is licking and hollowing out society. Today, due to lack of Qur'anic and Hadith understanding, some people are involved in corruption and deliberate coercion, knowingly or unknowingly. Present study highlights the state of corruption and makes recommendation for its eradication. This is an analytical study in which data is gathered through Qur'an, Hadith, books, articles and online sources. There are many reasons for corruption, such as not believing that Allah is watching human affairs, belief on life after death, ignorance of permissible and prohibited and desire to earn more and more. There is no religion or movement in the world other than Islam that has the solution and cure for the causes of corruption mentioned above. Corruption is actually another name for deprivation of rights, all aspects of life is related to it and since the concept of corruption is very wide in Islam. Islam stops all kinds of corruption and motivates to adopt rightful earning.

Keywords: *Islam, Corruption, Society, Selfishness, Interest, Greed*

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D17

The Guiding principles of Islam to eradicate Poverty and Hunger: An analytical Study

Komal Shahzadi[1,*] and Mufti Aman Ullah[2]

ABSTRACT

Poverty is basically the state of being poor and inferior in quality as well as having insufficient amount. It is a concept subject to perspective. Poverty is caused by factors such as changing trends in the economy, lack of education in a country, high rates of separation, overpopulation, culture, disease and environmental issues like absence of rain and calamities. These factors therefore make it impossible for a person to afford an ordinary living pattern.The effects of poverty are often interrelated so that one problem rarely occurs alone. Bad sanitation makes one susceptible to diseases, and hunger and lack of clean water makes one even more vulnerable to diseases. Impoverished countries and communities often suffer from discrimination and end up caught in a cycle of poverty. Poverty is commonly defined as a lack of economic resources that has negative social consequences, but surprisingly little is known about the importance of economic hardship for social outcomes. This article offers an empirical investigation into this issue.

***Keywords**: Islamic Thoughts, Rules, Poverty, economic resources, research, Causes*

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D18

اسلامی ریاست کے معاشی استحکام میں عورت کا کردار

Muhammad Asim Shahbaz[1,*]

ABSTRACT

اسلام نے کبھی بھی عورت کو فقط خانداری اور عائلی معاملات کے لیے مقید نہیں کیا اس نے تعلیم وتربیت کی طرح دیگر شعبہ ہائے زندگی میں عورت کو اپنے جوہر دیکھانے کا بھرپور موقع دیا ہے ۔ اس لیے چاہے قرون اولیٰ کا مبارک دور ہو یا بعد ازاں خلفاء راشدین کا سنہری دور ، اموی دور ہو یا عباسی دور اور ہر دور اور ہر علاقے میں عورت کی خدمات ہر شعبے میں نمایاں رہی ہیں۔کیونکہ کسی بھی معاشرے کی خوشحالی میں معاشرے کے تمام افراد کو کلیدی کردار حاصل ہوتا ہے ۔اس لیے عورت کو اس کردار سے کبھی بھی جدا نہیں کیا جا سکتا ،عصر حاضر میں اس تصور کی ضرورت کو اور زیادہ تقویت حاصل ہو چکی ہے یہی وجہ ہے دنیا بھر کے تمام ترقی یافتہ ممالک کی معاشی ترقی میں عورت نے اہم کردار ادا کیا ہے ۔اگر ہم ملک پاکستان ہی کی بات کریں تو اس 20-2019ء کے اعداد و شمار کے مطابق پاکستان میں مرد کل آبادی کا قریباً 51 فیصد ہیں ، جبکہ خواتین کی تعداد قریباً 49 فیصد ہے یہ اعداد و شمار ظاہر کرتے ہیں کہ پاکستان میں مردوں کی شرح پیدائش عورتوں کی نسبت زیادہ ہے یہ اعداد و شمار معاشی ترقی اور سرگرمیوں میں اضافے کے لیے انتہائی موزوں قرار دیئے جا سکتے ہیں ۔پاکستان میں افرادی قوت کو ہنر مند بنا کر معاشی ترقی میں اضافہ ممکن ہے ۔ وقت کے ساتھ ساتھ رسم و رواج بدلتے رہتے ہیں اب معاشرے میں مردوں اور عورتوں کو ترقی کے مساوی مواقع میسر ہیں ۔صنفی بنیاد پر ہر طرح کے ہونے والے امتیاز کی نفی کی جاتی ہے ۔صنفی امتیاز صرف پاکستان کا مسئلہ نہیں ، بلکہ غربت کے خاتمے ،تعلیم اور طبی سہولتوں تک رسائی ، معیشت اور فیصلہ سازی کے عمل میں شمولیت کے حوالے سے یہ بین الاقوامی اہمیت کا حامل بن چکا ہے ۔ہمارے ہاں بیٹیوں کی تعلیم و تربیت کے حوالے سے سوچ میں بڑی روشن خیالی واقع ہوئی ہے ۔وہ قدامت پرست گھرانے جو کبھی یہ سوچ بھی نہیں سکتے تھے کہ ان بیٹیاں ڈاکٹر یا استاد بننے کے علاوہ کوئی اور پیشہ اختیار کر سکتی ہیں ۔آج ان کی بچیاں وکیل ، انجینئر ،فیشن ڈیزائنر ،سیاست دان ، ائیرفورس میں پائلٹ ، سول سروس میں آفیسرز ،فوج میں آفیسرز اور میڈیا میں اینکر پرسن کے طور پر اپنی صلاحیتوں کے جوہر دکھا رہی ہیں ۔پاکستان میں خواتین معاشرے کی تعمیر و ترقی میں جو کردارادا کر رہی ہیں وہ کسی صورت بھی مردوں سے کم نہیں ہے۔اسلام اور جدید سائنسی علوم کی روشنی میں عورتوں کے ساتھ امتیازی برتاؤ کسی طور بھی مناسب نہیں .

کلیدی الفاظ:اسلام،عورت،عایلی معاملات

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معاشی استحکام میں مسلم عورت کا کردار

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ABSTRACT

کسی بھی ملک کی سماجی ترقی اور آسودہ حالی کے لئے لازم خواتین کی خودمختاری ہے۔خواتین کسی بھی ملک کی معیشت اور خوراک کی پیداوار میں سب سے اہم کردار ادا کرتی ہیں۔ ہر دور میں اقوام کے استحکام، ترقی اور طویل مدتی خوشحالی کو یقینی بنانے میں خواتین نے مرکزی کردار ادا کیا ہے۔ خواتین کی صلاحیتوں اور مہارتوں کو بڑی حد تک پوری طرح بروئے کار نہیں لایا گیا۔ عورت جتنی زیادہ تعلیم یافتہ ہو گی اُسے معاشی مواقع ملنے کا امکان اتنا ہی زیادہ ہو گا۔خواتین کی خودمختاری معاشرے کی ترقی کے لئے ناگزیر ہے جبکہ خواتین کی معاشی خودمختاری صنفی برابری کے قیام کے لئے لازم ہے۔ اس کے لئے ضروری ہے کہ فیصلہ سازی کا عمل اور وسائل تک رسائی رکاوٹوں کا شکار نہ ہو تاکہ مرد اور عورتیں ایک ثمرآور زندگی میں اپنا برابر حصہ ملا سکیں۔اپنی ذاتی ترقی و نشوونما سے متعلق اہم فیصلے کرنے کا اختیار خواتین کی خودمختاری کہلاتا ہے۔ یہ خواتین کو زندگی کے ہر پہلو میں آزادی دیتا ہے، جس میں ذہنی، فکری اور سماجی رکاوٹوں کی پرواہ کئے بغیر درست فیصلے کرنے کی آزادی سمیت ہر طرح کی آزادی شامل ہے۔ خواتین کو بااختیار بنانے کا مقصد سماجی نظام میں برابری پیدا کرنا ہے تاکہ مرد اور خواتین ہر میدان میں برابر ہوں۔ کسی بھی ملک کو روشن مستقبل سے روشناس کرانے اور معاشرے اور خاندان کو پھلنے پھولنے میں مدد دینے کے لئے خواتین کلیدی کردار ادا کرتی ہیں۔ دورِ قدیم میں خواتین کے ساتھ مردوں کی طرح برابر سلوک نہیں کیا جاتا تھا۔ لیکن آج کے دور میں کسی بھی ملک کے لئے خواتین کی ترقی سے مراد یہی ہے کہ انہیں مردوں کے برابر حیثیت حاصل ہو۔زیرِنظر تحقیق میں معاشی استحکام میں مسلم خواتین کے کردار کو جانچا جائے گا کہ زندگی کے دیگر شعبہ جات کی طرح مسلم خواتین نے معاشی ترقی میں کیا کردار اداکیا ہے۔

کلیدی الفاظ:اسلام،خواتین،استحکام،آزادی

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بھوک اور افلاس کے خاتمے کے لیے اسلام کے رہنما اصول: تحقیقی مطالعہ

Fariza Danish[1,*]

ABSTRACT

اللہ تعالیٰ نے انسان کو اشرف المخلوقات کا شرف عطا کر کے پیدا کیا ہے اور یہ شرف انسان کی عملی زندگی میں تبھی نظر آئے گا جب انسان معاشی طور پر نہ صرف خودکفیل ہو بلکہ دوسروں کی مدد کرنے کے قابل ہو۔ معاشی خوشحالی نہ صرف انسان کو اللہ تعالیٰ کا شکر گزار اور خود دار بناتی ہے بلکہ اس میں اتنی فارغ البالی پیدا کرتی ہے کہ وہ انسانیت کی اجتماعی فلاح وبہبود کے لیے غور وفکر کرتا ہے اور بہترین افکار ونظریات پیش کرتا ہے۔ اس کے مقابلے میں جو شخص بھوک وافلاس میں مبتلیٰ ہو ،قریب ہے کہ اس کا افلاس اسے کفر کے قریب پہنچادے۔ اگر کفر کے قریب نہ بھی پہنچائے تب بھی وہ مہذب و شائستہ زندگی نہیں گزار سکتا اور نہ ہی قوم وملک اور انسانیت کے لیے کوئی اعلیٰ فکر دے سکتا ہے۔یہی وجہ ہے کہ اللہ تعالیٰ نے قرآن حکیم میں معاشی خوشحالی کو خیر ،بھلائی اور اپنی نعمت قرار دیا ہے اور اس کے حصول کے لیے طریقے بتائے ہیں اور آپ ﷺ نے معاشی بدحالی،بھوک وافلاس سے اللہ تعالیٰ کی پناہ مانگی ہے اور معاشی خوشحالی کے حصول کے لیے راستے بتائے ہیں۔اس آرٹیکل میں اس امر کا جائزہ لیا جائے گا کہ اسلام نے بھوک وافلاس کے خاتمے کے لیے کیا رہنما اصول دیے ہیں۔

کلیدی الفاظ: قرآن حکیم ، شرف انسان ، معاشی خوشحالی

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معاشی استحکام میں اخلاقیات کا کردار :اسلامی تعلیمات کی روشنی میں تحقیقی مطالعہ

Bashir Ahmed Rind[1,*]

ABSTRACT

اسلام، اخلاقیات پر مبنی ایک نظامِ حیات ہے، جو عقائد سے لے کر عبادات تک، معاشیات سے لے سیاسیات تک اور داخلی امور سے لے کر بین الاقوامی تعلقات تک، ہر میدان میں اخلاقی تعلیم دیتا ہے اور اپنے پیروکاروں کو زندگی کے تمام شعبوں میں اخلاقیات کا پابند بناتا ہے ۔اگر عقیدے میں اخلاص نہ ہو تو اسلام اسے نفاق قرار دیتا ہے ، اگر عبادت میں خلوص نہ ہو تو اسلام اسے ریاکاری قرار دیتا ہے، اگر داخلی یا خارجی امور میں اخلاقیات کا لحاظ نہ رکھاجائے تو اسلام اسے عہد شکنی قرار دیتاہے۔مطلب کہ زندگی کا کوئی بھی ایسا شعبہ نہیں جس میں اسلام اخلاقیات کی تعلیم نہ دیتا ہو۔اور یہ بھی حقیقت ہے کہ حیاتِ انسانی کا کوئی بھی شعبہ اس وقت تک مستحکم نہیں ہوسکتا جب تک اس میں اس سے وابستہ اخلاقی پہلوؤں پر عمل نہ کیا جائے۔زندگی کے باقی شعبوں کی طرح اسلام معیشت اور تجارت میں بھی اخلاقی تعلیم دیتا ہے، اسی طرح مال صرف کرنے میں بھی اخلاقی تعلیم دیتا ہے۔اس آرٹیکل میں اس امر کا مطالعہ کیا جائے گا کہ اسلام کی اخلاقی تعلیم معاشی استحکام میں کیا کردار ادا کرتی ہے۔

کلیدی الفاظ: اخلاقیات ،استحکام،آزادی

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کرپشن کے خاتمہ کےلیے اسلام کے راہنما اصول

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ABSTRACT

کرپشن بددیانتی یا ان مجرمانہ اقدامات کو کہتےجو کسی فرد یا تنظیم سے سرزد ہوں ۔کرپشن مالی بھی ہوسکتی ہے ، فرائضِ منصبی کی ادائیگی میں پہلو تہی،اپنے اختیارات کے غلط استعمال اورجنسی اور اخلاقی معاملات میں بھی ہو سکتی ہے۔اسلام نے ہر طرح کی کرپشن کے خاتمے کے لئے راہنما اصول عطا کئے ہیں جن کا اس مقالہ میں تفصیلی جائزہ لیا جائے گا۔عمال کے محاسبے،منصب پر تعیناتی اور فراغت کے وقت اثاثہ جات کا تقابل،ضروریات کے مطابق عمال کے وظائف کا تعین،عمال پر تجارت کی پابندی،تحائف پر پابندی،ذرائع آمدن سے زائد اثاثہ جات کی چھان بین اوررشوت پر پابندی سے حکمرانوں اورعمال کو اختیارات کے غلط استعمال اورمالی کرپشن سے بچایا جاسکتا ہے۔لہٰذا اپنے فرائض کی ادائیگی، سرکاری وسائل کے درست استعمال ، اثاثہ جات کی تھوڑے تھوڑے عرصے کے بعد چھان بین اوررشوت وتحائف پر پابندی کے اصولوں پر عمل درآمد یقینی بنانےسے سرکاری عہدیداروں کو کرپشن سے محفوظ اور ان کی شخصیت میں فرض شناسی، طمانیت ا ورخودداری کا وصف پیدا کیا جاسکتا جو کہ ایک انسان کی سب سے بڑی متاع ہے۔جنسی کرپشن کے خاتمہ کے لئے اسلام نے نکاح کا اصول فراہم کیا ہےاور اس برائی سےمعاشرتی تطہیر کے لئے ارتکابِ زنا کی صورت میں بطور حد کوڑوں اور رجم کی سزاک کا نظام وضع کیا گیا ہے تاکہ معاشرہ روحانی پاکیزگی اور عفت وعصمت کی عملی تصویر نظر آئے اور اس برائی کی آفتوں اور اثرات سے بچ سکے۔کسی بھی معاشرہ میں کرپشن کے خاتمہ سے لوگوں کو ان کے حقوق کی فوری طور فراہمی یقینی بن جائے گی،سرکاری وسائل ضائع ہونے سے بچ جائیں گے اور دفاتر اور سرکاری اداروں کی کارکردگی بڑھے گی، اخراجات کم ہوں گے جس سے غیر ملکی قرضوں کی ضرورت بھی کم پڑے گی اور معاشرتی ترقی میں اضافہ ہوگا۔عوام کا اعتماد حکمرانوں اورافسروں پر قائم ہوگاجس سے وہ ٹیکس دینے کی طرف راغب ہونگے۔عصرِ حاضر میں کرپشن معاشرتی ترقی میں بہت بڑی رکاوٹ ہےاس سے بچاؤ کی صورت میں ملک ومعاشرہ ترقی کی راہ پر گامزن ہوکر ذلت اور جگ ہنسائی سے بچ سکتا ہے۔

کلیدی الفاظ: کرپشن،مجرمانہ اقدامات، محاسبہ،تحائف،رشوت،فرائض سے پہلو تہی،فرض شناسی۔

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معاشی استحکام میں اخلاقیات کا کردار(شریعتِ اسلامیہ کے تناظر میں)

Muhammad Arshad[1,*]

ABSTRACT

اخلاقیات سے متعلق احکامات تمام مذاہب میں موجود ہیں۔اسلام میں بھی اس کو بنیادی اہمیت دی گئی ہے۔سیاست،معاشرت اور معیشت سب میں اخلاقیات کی خاص اہمیت ہے۔اس مقالہ میں معیشت کے استحکام میں اخلاقیات کے کردار کا شریعتِ اسلامیہ کے تناظر میں جائزہ لیا جائے گا۔معاشی استحکام میں جہاں بہت سے بنیادی معاشی ضابطے ہیں وہاں اخلاقیات بھی معاشی استحکام میں اہم کردار اد اکرتی ہیں۔معاشی استحکام میں مؤثر اخلاقیات تین طرح کی ہو سکتی ہیں جن میں سے ایک قسم کا تعلق کسبِ مال سے متعلق اخلاقیات، دوسری کا تعلق صرفِ مال سے متعلق اخلاقیات اور تیسری کا تعلق عمومی اخلاقیات سے ہے۔ کسبِ مال سے متعلق اخلاقیات پر جب غور کیا جاتا ہے تو ان میں حرام سے اجتناب،اجیر کے حقوق کی پامالی سے گریز،سود خوری سے اجتناب،ناجائز منافع خوری سے اجتناب،امانت کی پاسداری اور بددیانتی سے گریز،گاہک کی مجبوری سے فائدہ نہ اٹھانا،احتکار سے احتراز،ناجائز قبضہ،رشوت،دھوکہ دہی،ملاوٹ،بدعہدی اور قسموں جیسے امور سے گریز اہم اخلاقیات ہیں جن پر عمل کرکے کسبِ مال کے معاملہ کو عبادت بنایا جاسکتا ہے پھر اس کی برکتیں استحکامِ معیشت میں نظر بھی آئیں گی۔ صرفِ مال سے متعلق اخلاقیات میں اسراف وتبذیر سے گریز،ناپ تول میں توازن کا خیال،حرام امور پر خرچ سے گریز ،محروم المعیشت افراد اور یتامیٰ کی معاونت،قرض داروں کے ساتھ نرم معاملہ اور ادائیگی کے لئے مہلت کی فراہمی جیسی اخلاقی اقدار کو اپنا کر معیشت کو مستحکم کیا جاسکتا ہے۔ عمومی اخلاقیات میں میانہ روی واعتدال ،ایفائے عہد،امانت ودیانت،عدل واحسان،اخلاص،سچائی،تعاون،شیریں لسان،مناسب منافع وہ اہم امور ہیں جو کہ استحکامِ معیشت میں کارگر ثابت ہوتے ہیں اس لئے کہ ان امور کو اپنانے والے تاجر سے ہر کوئی مال خریدتا ہے جس سے باہمی اعتماد بھی بڑھتا ہے اور معاشی سرکل بھی زیادہ ہوتا ہے۔ان امور کا اثر اندرون وبیرونِ ملک دونوں طرح کی تجارت پر پڑتا ہے جس سے برآمدات اورغیرملکی کمپنیوں کے آرڈرز میں اضافہ ہوتاہےاور ان اخلاقی صفات کے حامل تاجربروقت طے شدہ کوالٹی اور مکمل ناپ تول ساتھ اجناس واشیاء فراہم کریں گے۔یہ ماحول معاشی استحکام میں اہم کردار ادا کرے گاجس سے خوشحالی اور ذہنی سکون میسر آئے گا اورمعاشی ماردھاڑ اور بداخلاقی کا خاتمہ ہوجائے گا جس کا لازمی نتیجہ غربت اور اعصابی وذہنی بیماریوں کاخاتمہ اور امن کا قیام ہوگا۔

کلیدی الفاظ: اخلاق،کسبِ مال،صرفِ مال،اجیر ،احتکار،اسراف،تبذیر،محروم المعیشت

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اسلامی بینکاری : جواز و عدم جواز کی آراء کا تجزیاتی مطالعہ

Hafiz Irfan ul Allah[1,*] and Ghulammohyiddin[2]

ABSTRACT

دور حاضر کے مالی معاملات میں بینک ایک لازمی حیثیت حاصل کر چکا ہے ۔ایک عام ملازم کی تنخواہ سے لے کر تجارتی لین دین ،یوٹیلٹی بلز کی ادائیگی ،قومی و بین الاقوامی مالی معاملات الغرض معیشت کے جملہ امور بینک کے مرحون منت ہیں جس سے پہلو تہی کسی طور ممکن نہیں۔لیکن بینک کے بہت سے معاملات شرعی اصول و ضوابط کے برعکس ہیں ۔چنانچہ اسلامی تعلیمات کو پیش نظر رکھتے ہوئے اسلامی بینکنگ کا آغاز کیا گیا جس میں بتدریج بہتری ہوتی گئی ۔ اس وقت نہ صرف دنیا کے تقریباً تمام اسلامی ممالک میں بلکہ بہت سے دیگر ممالک میں بھی اسلامی بینک قائم ہو چکے ہیں ۔تاہم ابھی تک اسلامی بینکنگ میں اتفاق رائے قائم نہیں ہو سکی۔ علماء کی ایک کثیر تعداد اس کے جواز کی قائل ہے جبکہ بہت سے اہل علم عدم جواز پر قائم ہیں ۔اسلامی بینکنگ کے جواز کے قائلین مختلف شرعی دلائل سے اسے جائز بتاتے ہیں جبکہ عدم جواز کی رائے رکھنے والے دیگر علماء بھی دلائل کی روشنی میں اسے ناجائز ثابت کرتے ہیں ۔مقالہ ہذامیں دونوں طرف کے دلائل کا جائزہ لے کر راجح مؤقف کو بیان کرنے کی کوشش کی جائے گی تاکہ عوام کو گومگوں کی صورت حال سے نکالا جا سکے اور انہیں راجح رائے کے مطابق اپنے معاملات کی انجام دہی میں آسانی ہو سکے۔

کلیدی الفاظ:مالیات، سود، بینکنگ ، اسلامی بنکاری نظام،جواز و عدم جواز

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اسلامی معاشی اصول اور مالی کرپشن کا خاتمہ

Abdul Aleem[1,*] and Asjad Ali[2]

ABSTRACT

دینِ اسلام ایک مکمل اور بہترین ضابطہ حیات ہے اس کی تعلیمات زندگی کے ہر شعبہ کے لیے کامل رہنمائی مہیا کرتی ہیں ۔اوراس کی تعلیمات میں لوگوں کے ساتھ ساتھ اداروں کی اصلاح کا انتظام بھی موجود ہے ،جس کی عملی مثالیں تاریخ کے اوراق میں بعد والے لوگوں کو بول بول کر بتا رہی ہیں کہ جب بھی اسلامی اصولوں اور تعلیمات کو اپنایا گیا ان کے یقینی اثرات مسلمہ حقیقت بن کر شاندار تاریخ رقم کر گئے۔اسلام کے معاشی اصول نہ صرف مالی کرپشن کو ختم کرنے کی پوری صلاحیت رکھتے ہیں بلکہ معاشرتی برائیوں کا بھی خاتمہ کرتے ہیں ۔لہذا اس آرٹیکل میں سب سے پہلے اسلامی معاشی اصولوں کو بیان کیا جائے گا جیسے رزق اللہ کی طرف سے،حلال و حرام کی تفریق،مال کمانے اور خرچ کرنے کی حدود ،سود کی حرمت،قرض حنہ کی ترغیب ،حلال تجارت اور حرام تجارت کی صورتیں ،وراثت کی تقسیم ،زمین کی ملکیت، صدقہ و خیرات کے فضائل وغیرہ ان سب اصولوں اور تعلیمات کو اس طرح واضح کیا جائے گا کہ فوائد و ثمرات کا اندازہ ہو اور لوگ غلط راہ کی طرف جانے کی ضرورت ہی محسوس نہ کریں۔پھر اس کے ساتھ ساتھ مالی کرپشن کی مختلف صورتوں کو بیان کیا جائے گا جیسے چوری،ڈاکہ،جوا،رشوت،ملاوٹ،دھوکہ اور سودی کاروبار وغیرہ ان صورتوں کو اس انداز سے واضح کیا جائے گا کہ کرپشن کی ان تمام صورتوں سے ہماری زندگی میں خیروبرکت ختم ہوجاتی ہے ،لہذا مسائل و پریشانیاں بدستور بڑھتی ہیں اور بے سکونی سے زندگی اجیرن ہوجاتی ہے۔

بنیادی الفاظ: معاشی اصول۔کرپشن۔ادارے۔تجارت ۔حلال و حرام ۔معاشرتی برائیاں ۔تقسیم مال۔اثرات۔خیرو برکت۔سود

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بھوک اور افلاس کے خاتمے کے لیے اسلام کے رہنما اصول

Hafiz Muhammad Abdullah[1,*]

ABSTRACT

اللہ تعالی جل جلالہ نے انسانوں کو اپنی عبادت کے لیے پیدا فرمایا۔یوں انسان پر پہلا حق اللہ تعالی کا ھے۔دین اسلام نے حقوق اللہ کو قرآن و سنت میں بیان کیا ھے۔اس کے ساتھ ساتھ دیگر حقوق بھی بیان کیے گئے جن کو حقوق العباد کہا جاتا ھے۔رسول اللہ صلی اللہ تعالی علیہ وآلہ واصحابہ وسلم کی تعلیمات کی روشنی میں دیکھا جائے تو یہ حقوق العباد سے ذرا آگے نکل کر دیگر مخلوقات کے حقوق کی پاسداری کا سبق ملتا ھے۔جیسے جانوروں پہ شفقت ، پرندوں کی حفاظت ، درختوں کو تکلیف سے بچانا ، فرشتوں کی تعظیم ، جنات کی پناہ گاھوں کا خیال رکھنا وغیرہ ۔انسان اشرف المخلوقات ھے ۔ اور انسانوں کی بنیادی ضروریات میں سے حفظ ایمان ، حفظ عقل اور حفظ جان ھیں۔ حفظ جان کیلئے تمام انسانوں کا بشری تقاضا ھے کہ وہ خوراک اور غذا کے محتاج ھیں ۔ اسلام نے ان تمام حوائج اور ضروریات کے حصول کو کسب حلال کے ذریعے لازم کیا ھے ۔ معاشرے کے اھل اور ھنر مند لوگوں پر فرض ھے کہ وہ اپنی ضروریات کو پورا کرنے کے لیے محنت اور حلال ذرائع آمدن و پیداوار کو اختیار کریں ۔ جبکہ معاشرے کے معذور اور محتاج لوگوں کی مالی امداد کا بھی اھتمام کیا گیا ھے۔ ذریعے ان افراد کی اسی لیے صدقات ، مال زکوۃ ، عشر ، جزیہ ، خراج ، کفارہ جات اور انفاق فی سبیل اللہ کے مصارف زکوۃ میں فقراء ، مساکین مالی معاونت کا مستقل بندوبست دین اسلام کی فرائض عبادات میں سے ھے ۔ ، قرض داروں ، جہاد فی سبیل اللہ ، عاملین زکوۃ اور غلام کی آزادی کو بطور خاص ذکر کیا گیا ھے۔اسی طرح سالانہ فصلوں اور پھلوں کی پیداوار پر بھی عشر نافذ کیا گیا تاکہ محتاج ، مساکین اور محروم لوگوں کو بھی ان نعمتوں میں سے کچھ نصیب ھو ۔انفاق فی سبیل اللہ کے ذیل میں بہت سارے امورقابل ذکر ھیں جن کے ذریعے حصول رضائے الہی مقصود ھو ۔

کلیدی الفاظ: زکوۃ ، عشر ، جزیہ ، خراج ، کفارہ جات اور انفاق .حقوق العباد. اشرف المخلوقات, قرآن و سنت فی سبیل

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