

THE ACT OF FINANCIAL CORRUPTION & ITS IMPACTS ON PAKISTANI SOCIETY: AN ANALYSIS ACCORDING TO QURANIC TEACHINGS

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Abstract:

Corruption is one of the social challenges faced by societies and has become an international issue for states. Corruption is the abuse of entrusted power for private gain, it erodes trust, weakens democracy, hampers economic development and further exacerbates inequality, poverty, social division, and the environmental crisis. Public management is always in pursuit of corruption control with techniques developed by different political and financial systems. Pakistani society is associated with Islamic ethical teachings and these teachings have scope to maintain financial justice through control of corruption. This article mainly addresses the act of financial corruption and its impacts on Pakistani society and provides ethical guidelines in the light of Quran and Sunnah.

Keywords: Financial Corruption, Corruption in Pakistan, Social impact of Corruption, Teachings of Quran and Corruption, Consequences of Corruption

Introduction:

Pakistan currently grapples with severe financial and social challenges, with state-owned enterprises (SOEs) annually incurring approximately Rs500 billion in losses, constituting a significant portion of the central bank's foreign exchange reserves. Political instability over the years has led to a low growth rate and high inflation, and the International Monetary Fund (IMF) is imposing stringent conditions for short-term financial support. The prevailing financial and social crises are exacerbated by corruption, a pervasive issue affecting every facet of the state and contributing to economic and social maladies.

Corruption deemed illegitimate and harmful from social, economic, and Shariah perspectives, has corroded institutions, making them burdensome and prone to collapse. Pakistan ranks 140th out of 182 countries on the Corruption Perceptions Index 2022. Islamic law, considered reasonable, natural, and comprehensive, has historical practice across diverse cultures and is compatible with global nations and communities, potentially ensuring peace.

The Holy Quran and the sayings of the Prophet of Islam unequivocally denounce financial oppression and corruption as haram. Financial crimes and bribery are extensively addressed in Islamic jurisprudence. This article aims to research three critical questions:

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1. What are the various forms of financial corruption and their consequences?
2. What are the injunctions of Islamic Shariah regarding different aspects of corruption?
3. What measures can be implemented to curb corrupt practices, particularly in the current Pakistani context?

The article explores the theoretical foundations of corruption, and its severity in Islamic teachings, and provides an analysis and historical overview of alleged corruption cases involving Pakistani officials. The study seeks to shed light on the multifaceted nature of corruption, its Islamic implications, and potential remedies, emphasizing the need for ethical governance and adherence to Shariah principles in addressing the challenges faced by Pakistan.

Discussions:

Corruption, defined as the misuse of entrusted power for personal gain, undermines trust, democracy, economic development, and exacerbates inequality, poverty, social division, and environmental crises. It manifests in various forms, occurring anywhere and involving different individuals, including:

1. Public servants seeking or accepting money or favors for services,
2. Politicians misusing public funds or favoring sponsors, friends, and family in job or contract allocations,
3. Corporations bribing officials for lucrative deals.

Corruption is pervasive across sectors such as business, government, the judiciary, media, civil society, and affects areas from health and education to infrastructure and sports. Anyone, including politicians, government officials, public servants, businesspeople, or the public, can be involved in corruption. It often operates in the shadows, aided by professional enablers like bankers, lawyers, accountants, and opaque financial systems.

Adapting to changing circumstances and contexts, corruption poses a global challenge, as highlighted by the 2022 Corruption Perceptions Index (CPI). The CPI ranks countries based on perceived public sector corruption, with scores ranging from 0 (highly corrupt) to 100 (very clean). The global average has stagnated at 43 out of 100, with over two-thirds of countries scoring below 50. Notably, 26 countries have hit their lowest scores yet, and 155 countries have shown no significant progress or have regressed since 2012.

Corruption weakens governments' capacity to protect citizens, erodes public trust, and contributes to security threats. Countries with high CPI scores also play a role in global corruption threats, enabling the influx of illicit wealth. The detrimental

impact of corruption on trust, democracy, and economic development, and its contribution to inequality, poverty, social division, and climate change is evident. The societal level of corruption reflects the values and morals of that society. Addressing corruption is crucial for the survival of countries and nations, as its prevalence, often normalized as a gift or extra income, perpetuates moral degradation. The Qur'an and Sunnah emphasize the destructive consequences of corruption, highlighting the urgent need to eliminate this scourge for the well-being of society and the nation.

Shariah Injunctions about Corruption:

The Holy Quran has declared financial corruption as haram and oppression as described in Surah 2 verse: 188:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ¹

(Do not eat up each other's property by false means, nor approach with it the authorities to eat up a portion of the property of the people sinfully, while you know (that you are unjust in doing so)

Commenting on this verse, the writer of Tafsir al-Manar writes:

Even if the giver of the property gives an artificial show of consent in this way, it will still be counted as a bribe.²

Allama Maraghi says: If the giver's consent is not involved, or if Allah has not declared his food permissible, then it will still be considered haram.³

Maarif ul Quran Mufti Muhammad Shafie

The money and materials are needed and life depends on them. There are favoured and permissible ways of acquiring them and there are undesirable and forbidden ways as well. Islam has forbade the acquisition and use of Haram or unlawful wealth or property.⁴ The whole world looks down upon theft, robbery, and fraud. All these ways are types of corruption.

Islamic Shariah emphasizes true consent in all types of financial dealings. It has to be made sure that the consent given by the parties concerned is genuine and that such consent has not been extracted under pressure. In Islamic law, all transactions known as void, invalid, or sinful have some defect inherent in the deal.

A great portion of the teachings of the Holy Prophet (PBUH) has been devoted to the great task of saving his Ummah from the unlawful and calling it to the use of what is lawful. He said:

'One who ate halal ، حلال followed the Sunnah and people were not hurt by him, he will go to Paradise.' The blessed Companions (PBUH) said, 'o Messenger of Allah, right now these things are common in your community. Most Muslims observe these strictly.' He said: ' Yes! In the future too, in every age, there will be people who shall abide by these rules.'⁵

In another hadith, the Holy Prophet (PBUH) is reported to have said to the blessed Companion Abdullah ibn ` Umar:

There are four traits, if these are in you and you have nothing else in the world, they shall suffice for you. Those four traits are: Guarding trust, telling the truth, having good morals, and being particular in eating what is halal.

The blessed Companion Sa'd ibn Abi Waqqas requested the Holy Prophet (PBUH) to pray for him so that he may become one of those whose prayers are accepted. He said: O Sa'd make what you eat permissible and pure, and you shall become one whose prayers are responded to. And by Him in Whose hands rests the life of Muhammad (PBUH) ، when the servant of Allah slips a morsel of what is Haram into his stomach, no deed of his is accepted for the next forty days. And a person whose flesh is made of unlawful acquisitions, for that flesh the fire of Hell is the only recipient.

The blessed Companion Abdullah ibn Masud reports that the Holy Prophet (PBUH) said: By him in whose hands rests my life, no servant of Allah becomes a Muslim unless his heart and tongue become Muslim and until his neighbours become secure from his distressing deeds. And when a servant acquires the unlawful and then gives it in charity, that is not accepted; and if he spends out of it, it stays deprived of blessings; and if he leaves it behind for his inheritors, it becomes his wherewithal for the trip to Hell. Surely, Allah Almighty does not help an evil wash off another evil, but He does help the washing away of an evil deed with a good deed.⁶

The Questions: man must answer on the Day of Resurrection:

The blessed Companion Mu`adh ibn Jabal reports that the Holy Prophet (PBUH) said:

ما تزال قدما عبد يوم القيامة حتى يسأل عن اربع عن عمره فيما افناه و عن شبابه فيما ابلاه وعن ماله من اين اكتسبه وفيما انفقه وعن علمه
ماذا عمل فيه ⁷

No servant of Allah shall move a step on Doomsday unless he is made to answer four questions; firstly, about his life, in what did he spend it out; secondly, about

his youth, in what did he consume it; thirdly, about his wealth, where from did he earn it and in what did he spend it; and fourthly, about his knowledge, how far did he act in line with it.

The blessed Companion, Abdullah ibn ` Umar reports that the Holy Prophet PBUH once gave a sermon in which he said: O Emigrants, I seek the refuge of Allah Almighty against five traits of character lest they should grow into you: firstly, against immodesty, for when immodesty prevails in a people they are hit by plagues, epidemics and ever-new diseases not even heard of by their elders; and secondly, against cheating in weights and measures, for when this disease grips a people, they are hit by famine, price-hikes, rigorous labour and overwork and oppressive rulers; and thirdly, against nonpayment of Zakah for when people do not pay Zakah , rains are stopped; and fourthly, against the religious apathy of people, for when a community breaks its covenant with Allah and His Messenger, then Allah Almighty makes alien enemies sit over them who snatch away what belongs to them without any justification; and fifthly, against the apathy of ruling authority, for when the rulers of a people fail to decide matters in accordance with the Book of Allah, because the injunctions revealed by Allah Almighty do not suit their fancies, then Allah Almighty causes mutual hatred and disputations descend upon them. (This narration has been reported by Ibn Majah, al-Bayhaqi and others and al-Hakim has called it 'Sahih' according to the standard set by Muslim.)

May Allah Almighty give us and all Muslims the most perfect ability to stay safe against such unfortunate happenings. ⁸

In another Quranic verse it has been said:

وَتَرَى كَثِيرًا مِّنْهُمْ يُسَارِعُونَ فِي الْأَثْمِ وَالْعُدْوَانِ وَآكُلِهِمُ الشَّحْتَ. لَيْسَ مَا كَانُوا يَعْمَلُونَ، لَوْ لَا بَيْنَهُمُ الرَّبِّئِيُّونَ وَالْأَخْبَارُ عَنْ قَوْلِهِمُ الْأَثْمِ وَآكُلِهِمُ الشَّحْتَ. لَيْسَ مَا كَانُوا يَصْنَعُونَ.⁹

(You will see many of them rushing towards sin and aggression, and (towards) devouring what is unlawful. Evil indeed is what they have been doing .Why do the Men of Allah and the Men of Knowledge not forbid them from saying what is sinful and devouring what is unlawful? Evil indeed is what they have been working.)

The public commentators and Muhadditheen have argued the sanctity of corruption from the above-mentioned verses. Corruption has been condemned and advised to avoid it in these verses.

The Messenger of Allah (ﷺ) has cursed Allah Almighty for giving and taking bribes and acting as a liaison between them and has described bribery as severe and the fire of hell. He said that in a nation where bribery becomes common, the fear of

the enemy is put on that nation. It was narrated from Abu Huraira that the Messenger of Allah, peace and blessings be upon him, said:

لعن الله الراشى ، والمرتشى فى الحكم¹⁰

(In other words, Allah has cursed both those who take bribes and those who give bribes in making a decision)

On the authority of Hazrat Abdullah bin Amr, the Messenger of Allah, may God bless him and grant him peace, said:

لعنة الله على الراشى والمرتشى¹¹

(May the curse of Allah be upon the person who takes a bribe or who gives a bribe.)

Narrated by Hazrat Thawban:

لعن رسول الله ﷺ الراشى والمرتشى ، يعنى الذى يمشى بينهما¹²

(The Messenger of Allah ﷺ also cursed the one who takes bribe, the one who gives a bribe and the one who acts as a mediator between them.)

Corruption in Pakistan

"Corruption manifests itself in various forms in Pakistan, including widespread financial and political corruption, nepotism, and misuse of power. Both petty and grand corruptions are prevalent in the country"¹³

One of the biggest curses from which Pakistan is suffering and perhaps other countries aren't free from it, but, I think our condition is much worse, is bribery and corruption. That really is poison. It must be put down with an iron hand and there must be taken adequate measures to overcome it.

According to Transparency International, Pakistan, like some other countries, too, has continued its statistically significant downward trend, this year hitting its lowest score since 2012 at just 27 points amidst ongoing political turmoil. Prime Minister Imran Khan came to power promising to tackle rampant corruption and promote social and economic reforms, but little has been accomplished on any of these fronts since he took the reins in 2018. After he was ousted in a no-confidence vote this April, the Election Commission of Pakistan (ECP) disqualified him from running for office for another five years and filed a plea in session court for criminal proceedings over allegations he failed to declare gifts and profits he made from selling them during his tenure. Khan has begun a separate court case against the ECP, challenging the ECP's jurisdiction over candidate qualification. While awaiting the verdicts from these two cases, it's most important that the new government does not allow such political scandals to derail

comprehensive anti-corruption efforts. It's time for concrete action with a holistic and effective anti-corruption plan that addresses illicit financial flows and introduces safeguards for civic space.¹⁴

The Causes of Spreading Corruption

Under Pakistani laws, corruption is designated as a crime and corrupt officials are held accountable and are subject to severe punishment, yet this takes place chiefly on paper since often society tends to normalise and excuse certain fraudulent activities. The National Accountability Bureau (NAB), established by the Military government in 1999, is the main anti-corruption agency, which tackles cases of corruption, yet it is highly constrained by scarce funding and shortages of personnel. The anti-corruption laws consider any abuse of public power as a crime deserving of up to 14 years of imprisonment, however, no one has ever been subject to this verdict. In societies with high degrees of social polarisation, such as Pakistan, social conditions tend to induce an environment where the use of public power for personal gains is likely to obtain social recognition and appreciation. This could be perceived as the '*moral view of corruption*', where an act of corruption derives its legitimacy from a context in which a holder of public office receives and returns favour to his kinship, associates and followers.¹⁵

Politicians in Pakistan remain in power despite being involved in fixing billions of rupees. Despite the anti-corruption policies and laws they have many ways to escape from it. So, no effective policy has been formulated or measures taken to hold them accountable. Corruption increased firstly during the tenure of President Zia-ul-Haq. Much of the foreign aid went to the extravagance of the ruling class and the perks of the soldiers.¹⁶

A general of WAPDA received a bribe of Rs.50 crore and was sent as an ambassador to another country. General Fazal Haq became internationally renowned for drug and arms smuggling. According to Chairman Public Accounts Committee Sardarzada Muhammad Ali Shah, some orders of Pakistan used to accept their commission as worship in foreign business. Even their names and details were kept secret from the public.

These facts make it clear that during President Zia-ul-Haq's tenure, the government treasury was used for the lifestyle and luxury of the rulers, and unnecessary perks were also given to the soldiers.¹⁷

The corruption of President Pervez Musharraf's Finance Minister Shaukat Aziz has hollowed out the Pakistani economy.

They have themselves migrated abroad, but no practical effort has been made to hold them accountable. The aid and loans received for the welfare of the people and the development project became a victim of the ruling party's corruption and the people's fate remained poverty.¹⁸

According to a newspaper report, Pakistan received 55 billion dollars in aid and loans after 9/11, but they fell victim to the corruption of the rulers. A clear example of this is corruption in NATO supply, in which government officials, military and paramilitary officials were benefiting themselves. In Musharraf regime, in a case A loss of 38 billion rupees was brought to the public treasury.¹⁹ In 1988, Benazir became Pakistan's first female Prime Minister, after General Zia u-Haq was killed in a plane crash. In less than 2 years, Benazir was dismissed by Pakistan's President on grounds of corruption and misrule. The Government of Nawaz Sharif that succeeded her was unable to secure any convictions against Benazir or her husband before Nawaz Sharif himself, in turn, was ousted from office, also for corruption and misrule. When Benazir Bhutto was in power again in 1993, the twin posts, as Prime Minister and Finance Minister, gave her almost free rein. She appointed her husband as the investment minister in 1996, reporting only to herself, which virtually made him Bhutto's right hand.²⁰

Among the transactions that her husband Asif Ali Zardari exploited, according to the leaked documents, were defense contracts; power plant projects; the privatization of State-owned industries; the awarding of broadcast licenses; the granting of an export monopoly for the country's huge rice harvest; the purchase of planes for Pakistan International Airlines; the assignment of textile export quotas; the granting of oil and gas permits; authorizations to build sugar mills, and the sale of Government lands. The couple struggled to avoid the creation of any trail documents that would reveal their role in numerous deals and Benazir Bhutto and Zardari established a secretive method of communication by writing orders on yellow Post-It notes and attaching them to official files. After the deals were finalised, the notes were removed, destroying all trace of involvement.²¹

In 1995, a prominent French military contractor, Dassault Aviation, determined an agreement with Asif Ali Zardari and one of his associates for \$200 million for a \$4 billion - 32 Mirage 2000-5 Fighter Planes, which were supposed to replace two squadrons of American made F-16's. The American purchase was terminated when the Bush Administration determined in 1990 that Pakistan was covertly developing nuclear weapons. Eventually, the deal collapsed when Benazir Bhutto was ousted from office. In another large-scale financial scheme, a Middle Eastern gold bullion dealer, Abdul Razzak Yaqub, was alleged in depositing at least \$10 million into a

Citibank account in the United Arab Emirates in Dubai operated by Mr. Zardari, after the Bhutto Government gave him a monopoly on gold imports that maintained the jewelry industry of Pakistan. Pakistan's Arabian Sea coast has long been a haven for gold smugglers. Until Bhutto's second term, the trade, worth hundreds of millions of dollars a year, was under no supervision and control, with large amounts of bullions, carried on planes and boats which travelled between the Persian Gulf and the generally unprotected Pakistani coast.²²

The couple also made an impressive profit from increasing Pakistan's customs revenues. Taking into account that very few Pakistanis actually pay income tax, customs revenues generate the State's largest profits. The system has been corrupted for many years, with businesses often paying bribes to escape obligations. In the 1980s, the International Monetary Fund pushed Islamabad to raise its Government revenues and to reduce the runaway budget deficit. During Benazir Bhutto's first term, Pakistan commissioned pre-shipment audits for all major imports to two Swiss companies, Societe Generale de Surveillance and a subsidiary, Cotecna Inspection SA. However, the real objective behind this attempt in improving the financial stability of Pakistan was bringing about profit for Bhutto and Zardari, as both the Swiss companies were generating a handsome amount of money by issuing certificates under-invoicing as well as sharing the profit with those in control, through illegal means under the hidden support of the people in power. This is not unique solely for Pakistan as these Swiss companies have allegedly been involved in corruption in numerous countries, such as in Bangladesh. According to the conducted investigations, the two Swiss companies made more than \$131 million from inspecting imports into Pakistan from January 1995 to March 1997, from which the Bhutto family's cut was \$11.8 million.²³

Similarly, during the tenure of President Pervez Musharraf, there was corruption of 23.84 billion dollars in privatization process. Rauf Klassera writes about the corruption of 38 billion rupees during the era of President Musharraf in the privatization of a bank, it was reported that an individual from a Gulf country borrowed 18 billion rupees worth of dollars from a government bank and accrued an interest of 10 billion on it, which was borne. It was due by the foreign investor for thirty years. Repayment of this loan was necessary for the privatization of the bank. Although the case was tried in the court of Pakistan and the interest amount was waived, the foreign investor did not pay the loan. In view of the privatization of this bank, Prime Minister Shaukat Aziz paid 10 billion rupees from the public treasury from the tax money collected from the people. As if a total loss of 38 billion rupees was caused to the state.²⁴

National Reconciliation Ordinance was introduced from January 1986 to October 12, 1990 with the objective of political reconciliation to forgive the traitors of the nation for the sake of political interests instead of taking steps to eliminate corruption. All the cases were dropped. They included cases on charges of corruption. Benazir Bhutto benefited most because she could travel the country without fear of arrest. According to newspapers, Ms. Benazir Bhutto and specifically her husband Asif Zardari benefited. It included withdrew of 11 corruption cases against him and returning his \$1.6 billion assets back to him.²⁵

During this period, the cases against Prime Minister Mian Muhammad Nawaz Sharif were also dismissed. According to Ali Sajid, director of Engineering University, a total of 8041 people benefited from the decision issued on October 7, 2003, under which a total of 1 trillion 65 billion dollars was waived, in which only one person received 1.5 A billionaire and a politician's wife received a \$310 million pardon. The amount to be waived from NOR is said to be equal to the amount of Kerry Lugar Bill received by Pakistan. Sikandar Hameed Lodhi, while analyzing the loan waiver, writes that from 2000 to 2006, 125 billion rupees worth of bank loans were waived.²⁶

Big investors and industrialists take loans from banks and waive them. During the five years (2011-2007), banks waived loans worth more than 138 billion rupees. During 2007, different banks of the country waived loans worth 32 billion 32 crores, 47 billion 8 crores in 2008, 27 billion 30 crores in 2009, 15 billion 17 crores in 2010 and 17 billion rupees in 2011.²⁷

The 2016 Panama Papers that were leaked, brought to light the corrupt activities of the then Pakistani Prime Minister Nawaz Sharif. Allegations related to his family's ownership of properties in Central London, which all had an unclear money trail background, were brought into question. The Supreme Court voted unanimously for his disqualification from serving as the Prime Minister on the 28th of July 2017, and despite initially denying any wrongdoing, shortly after the verdict, Mr. Sharif formally resigned from office.²⁸

Corruption in general has plagued the country and has infiltrated the socio-economic and political landscape. From Heads of State to judiciary and local police officers, corruption is present in many areas of Pakistan's society.²⁹

The biggest obstacle to the economic development of Pakistan today is the growing corruption. The increasing increase in corruption in Pakistan can be estimated from the twelfth annual report of Transparency International, according to which Pakistan was ranked 7th in the list of corrupt countries in 2008, while in 2012 it was ranked 33rd. During the next five years, corruption of 12 thousand 600

billion rupees was done in the country, which is 2520 billion rupees annually and 7 billion rupees per day. During January and February, 150 billion rupees worth of illicit wealth was whitewashed. According to the 2014 report of Transparency International, Somalia is on first place in the list of bad countries, followed by Afghanistan at 4, Pakistan at 48, Sri Lanka at 89, and India at 89.

According to the reports of the Public Accounts Committee, FBR and other organizations including Transparency International, the size of daily corruption in the country is 10 to 12 billion rupees. However, NAB's estimate is 7 billion rupees. According to Chairman NAB Fasih Bukhari, scams of 3.5 trillion rupees are taking place annually in mega projects. Similarly, tax evasion is done in different ways. Taxes were waived through bribery and influence but no action plan has been made for their accountability.

The public finance rulers are vowing to increase their foreign bank balances, as per the Barometer Swiss Bank, Pakistan's 97 billion dollars are kept in Swiss banks. The above few figures illustrate the growing corruption in Pakistan. According to economists, if the money kept by the rulers of Pakistan in Swiss Bank is transferred to Pakistani banks without being withdrawn from them, it can provide financial resources for the economic development of Pakistan, which can reduce external debt.

The role of NAB institution in preventing corruption in Pakistan is also negligible. Anti-corruption agencies are essential for Pakistan's economic development and poverty alleviation.³⁰

Exposing Corruption

To expose corruption and ensure accountability, it is imperative to comprehend the mechanisms facilitating corrupt practices. Corruption is most prevalent in development projects, procurement (including defence and public sector corporations), and bank loan write-offs. While mega corruption primarily affects development projects, bank loans, and procurements, significantly impacting the economic foundation, the ordinary citizen is more concerned with the small and mid-level corruption encountered in day-to-day interactions with government offices.³¹

The causes of this malady are to be found in the socio-cultural political matrix of Pakistani society which presently is faced gradual loss of value system and even identity.³²

This is however only the commercial side of it. In the real economic sense it is a net loss to the society in terms of reduced availability of funds for development,

artificial increase in cost per unit of resources use and increased impoverishment of the weaker sections of the society. "Corruption and poor governance limit economic growth and retard the development of a healthy private sector" (UNDP, 1997)³³

Whatever the causes or the rationale behind this massive trend of corruption whether justified or not the fact remains that it has deeply impacted the economy, the society, and the country. In short, the unbridled corruption has negatively impacted all spheres of activity in the country and the whole society has suffered serious blows to its social fabric and working environment.³⁴

Conclusions

After analyzing all this situation, we easily come to the conclusion that the basis of all these economic and social diseases is due to the scourge of corruption and a lack of effective anticorruption strategies, which has corrupted the entire existence of the state. "Its spread is enormous. It has reached the organ of state - beyond the executive it has put its claws on judiciary legislature even."³⁵

Due to corruption, every institution that was useful and profitable at that time has now become a heavy burden and has completely collapsed. There are many cases of corruption in our society. According to Shari'ah, all these situations are illegitimate and ultimately harmful.

Corrupt practices and their ramifications on citizen welfare can be classified in various manners, considering differences over time and among countries. Many unethical and illegal behaviors are colloquially referred to as corrupt. However, there isn't a flawless alignment between legality and ethics, and vice versa. For these reasons, the UN Convention Against Corruption refrains from offering a concise definition of the phenomenon. The UN acknowledges that establishing a uniform definition of corruption poses "legal, criminological, and in some countries, political problems."³⁶

Summary

Pakistan currently has significant social and financial issues. Pakistan's economic and social status is now deteriorating quickly. Currently, it looks as though the entire society is being consumed by disasters. Every component of the state has been tainted by corruption, which is also the root source of all these economic and social ills. Financial repression and corruption are prohibited according to the Holy Quran. All corruption, according to the holy Prophet, is wrong and will not

be pardoned until the downtrodden are willing to do so. In the Holy Quran and the hadiths of Allah's Messenger, it has been mentioned numerous times how terrible financial crimes and corruption are.

Our society has become plagued with corruption, whose negative effects on this world and the afterlife are stated in the Qur'an and Sunnah. The horrific crime of corruption, which is frequently received as a gift or an additional source of money and is not even considered a sin, is one of the main causes of the failure and moral decline of our society. Since corruption has spread like a fatal disease, nearly every aspect of our society has been plundered. It is such a scourge that, in order for the nation and the country to survive, it must be eradicated as quickly as possible.

"In Pakistan, corruption takes many different forms, including pervasive financial and political corruption, nepotism, and the abuse of authority. The country is plagued by both small-scale and large-scale corruption.

Corrupt officials theoretically face accountability and severe punishment under Pakistani law. However, in practice, societal norms often tend to normalize and excuse certain fraudulent practices. The primary institution tasked with combating corruption is the National Accountability Bureau (NAB), established by the military administration in 1999. Nevertheless, the NAB encounters significant challenges in terms of funding and staffing. The anti-corruption statutes stipulate that any abuse of official authority is a criminal offense punishable by up to 14 years in prison, although no one has ever received this maximum sentence.

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- ³⁵ CORRUPTION AND ITS DEEP IMPACT ON GOOD GOVERNANCE IN PAKISTAN Author(s): UMBREEN JAVAID Source: Pakistan Economic and Social Review, Summer 2010, Vol. 48, No. 1 (Summer 2010), pp. 123-134
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