

Islamic State as a Custodian of basic Consumer Rights and Economic Activities

*Tariq Mahmood

Abstract

To fulfill the basic needs of the inhabitants of the state is crucial for the rulers. For providing better economic conditions, the justice between the consumer's and the seller's activities is necessary. Without maintaining justice and equality, the economic conditions may not be improved in the state whether it is an Islamic state or non-Islamic state. In actual, sometimes Muslims traders and sellers are not acting upon the teachings of Islam, this is why there is difference between their actions and their sayings. This refers to hypocrisy that cannot be imagined and expected from Muslims. This situation can be seen in the rulers as well as in the inhabitants. But as ruling authorities change, it is expected that new rulers will prove as a real custodian of the inhabitants. The problem in developing countries is that here each government is making policies in their own way only for short run period. Therefore, as ruling authorities are changed, policies are changed without considering whether these are beneficial or non-beneficial. In this way, the rights of the inhabitants and their expectations are also neglected. The main purpose must be mold the nation into a powerful nation rather than prefer policies of his government on the other's government. Therefore, ruling authorities should consider and prefer the welfare of its inhabitants without any discrimination. Furthermore, this paper presents some proffers for correction of economic activities and recompense of consumers' loss without any discrimination.

Keywords: Custodian, Economic activities, Needs, Inhabitants, Fear of Allah

Introduction:

Islam was, of course rigorously excluded from the colonial city, which specifically rejected signs of what was the faith of the subject classes. ¹The fact is that Middle Eastern societies are different in these ways that western societies have different ways in style. This means that all states have responsibilities to do welfare of their inhabitants. As concerned the difference of liabilities between Islamic states and non-Islamic states, this may be considered as Non-Islamic states has to follow rules and regulations of state but Islamic State has to follow rules and regulations, besides these divine and religious commandments has to follow practically because of concept of answerable and accountability. This means being a ruler of Islamic state, it demands that in performing worldly rules of state, divine commandments also must be performed. If any law or rule of state is against divine teachings, it is the duty of rulers of Islamic state to modify and mold this rule under frame work of Islamic teachings.

This research is useful for awareness of consumer rights while it provides guidelines for sellers and ruling authorities to perform their duties for fair dealings. Deception free business transactions and fair dealings encourage just economic system which is the real essence of Islamic economic teachings. It is hoped, research

*Ph.D Scholar, Department of Islamic Studies, Bahauddin Zakariya University, Multan.

¹Michael Gilsean, "Recognizing Islam", (London& Canberra: Croom Helm, N/M), 201.

may be beneficial for scholars of Islamic studies department as well as for scholars of Economics department. Furthermore, it may provide awareness regarding consumer rights in developing Islamic countries especially in Pakistan.

Literature Review:

As concerned review of literature, there are many research articles and theses have been written regarding consumer protection or consumer rights and duties of Islamic state. Some are presented as under:

- 1- Kishwar Khan, Sarwat Mansoor & Abida Burki wrote on "A strategy for consumer protection in Pakistan", published in, The Pakistan Development Review, Volume 35, Number 4, winter 1996.
- 2- Jeff Severn wrote article titled, "Fixing consumer protection laws so borrowers understand their payment obligations," published in, The Journal of Consumer Affairs, Volume 48, Issue 1, published on March 2014.
- 3- Asif Khan wrote article titled, "Consumer Protection in Pakistan", published in, SSRN Electronic Journal in January 2017.
- 4- Anupama Ghosal wrote article on, "Consumer Protection in India: Past & Present", published in, Jadavpur Journal of International relations, published on June 2010.
- 5- Inger L. Stole wrote article titled, "Giving consumers a fair chance; the ideological battle over mandatory grading in 1930s & 1940s," published in, Journal of Consumer Research, Vol.: 48, Issue I, 2014.
- 6- Muhammad Akbar Khan wrote PhD thesis on, "Consumer protection in the context of product liability- A comparison of Islamic & English laws", Faculty of Shariah & law, International Islamic University, Islamabad in 2015.

As concerned books regarding consumer protection, there are many books are written about Western consumerism and about consumer protection in foreign countries while in Pakistan there are few books written about consumer protection and Islamic concept of state. Some are as under:

Muhammad Shafique Dr. wrote book on, "Islamic concept of modern state", Ali Salman wrote book on "Price control implications for liberty and welfare", A.M. Khan Dr. wrote book on, "Implementation of Islamic Ideology in the third world, Muhammad Sarwar Khan & Abrar Hafeez wrote book on, "Consumer laws in Pakistan," Aziz-ur- Rahman Hafiz, Abdul Hafiz and Mudassar Alam wrote book on, "A policy vision, principles of consumer protection in Pakistan."

The Islamic state is under an obligation to establish a consumer friendly environment in the markets. The state is fully authorized to interfere in the matters of business of business to run it smoothly if wrong doings and deception in trading activities are found. No doubt, Islamic state has authority to establish justice among all types of activities whether these are economic, politic or related to other sectors of societies."² But if economic activities are free of wrong doings or deception then involvement of state authorities will be considered as wrong use of authority and power that is against the spirit of justice. Therefore, in Islamic history and literature,

² Khan, M. Akram, "The role of Islamic State in consumer protection" Pakistan journal of Islamic Research, Vol.8, 2011. 43-44.

for maintaining justice, different terms and organizations as hisba, accountability, Muhtasib, and ombudsman reveal the importance of justice.

Hisba in Islam is actually refers to accountability. If every person does it, this means everyone is accountable then work will be accurate. The word hisba is actually just like ombudsman office and Accountability office. Besides Eastern countries, hisba offices are also found in the western countries that is Office of Justice or fair trading office alike. But the western have developed organization due to developed one. The reality is that developed countries have developed infrastructure and developing countries have not developed infrastructure, this is why Western organizations are so active and efficient that developing countries cannot do such activities as developed countries are doing.

Islam attaches utmost importance to fulfilling man's economic needs first because of the obvious fact that humans have material needs that must be fulfilled and second because Islamic requirements for man's moral development will not be fulfilled without every individuals getting a fair right.³ This is fact that economic condition is necessary and crucial thing for any work and for any purpose. Therefore, better economic condition is crucial.

Islam encourages Justice System so it settled weights and measures for true measurement for maintaining justice in economic activities. Islam made haram to short weighs and less measurement. So that nobody can earn income by wrong doings. Similarly Islam increased the status of honest trader and decreased the status of dishonest and the trader who does wrong doings. ⁴In the society, wrong doings must be sentenced or given punishments to those who do wrong acts in their business deeds. In this way, there may be hopes for right and correct actions if these types of measures may be taken.

Fundamental Rights of citizens in Islamic State:

- 1- Security of life and property;
- 2- protection of honor;
- 3- Freedom of expression;
- 3- Right of basic necessities of life;
- 4- Right of religious freedom.⁵

All these types of rules are given actually in Islamic teachings. But unfortunately, in Islamic states, these types of rights and consumer rights are not being given to their inhabitants of Islamic states; this clearly denotes that Islamic states are not working according to Islamic rules. Freedom of expression is theoretically stressed but in actual it is tried to neglect this right because this thing will create problem to the others. In some societies, mixed economy is also being adopted but there are some such economies where there are states of Islamic economies that have Islamic economy but economic rules are just like capitalism and socialism or mixed of capitalism and Islamic rules and regulation.

³Jawad Nasim Ahmad, "Islamic political culture", (New York: Oxford University Press, 2000), 127.

⁴Siddiqui Muhammad Yasin Mazhar, "Tareekh Tehzib Islam, (part 1st), (New Delhi: Institute of Objective Studies, 1st edition 1994), 209.

⁵ Khan A.M .Dr. "Implementation of Islam, Ideology in the third world, Dr., A. M. Khan, Multan: Saqib Art press.1979/1400 A.H., 86- 87.

Other than Islamic economic life, these materialistic ideologies have infiltrated into the industrial leading to demands, strikes and suspension of normal activity. The major demands are minimum working hours and maximum wages, amenities and bonus. This has reduced production and enhanced prices. ⁶The exact rule is the rule on the hearts. Therefore, rulers must do this ruling rather than on their heads only. But unfortunately, this thing is being done in western countries but Muslim rulers have forgotten their traditions.

Actually the infrastructure for a capitalist economy, therefore based on market mechanism was solidly built in the constitution of Pakistan. It was recognized in all constitutional debates. There were controversies about the nature of Pakistan as an Islamic state with reference to the role of the head of the state and of the legislative body.⁷

Market & Price System:

No doubt market system and price system are necessary for the promotion of economic activities of any society because due to these fair and just activities can be imagined. For the promotion of business, people must be considered on the dealings and quality of products. This thing will create respect of traders in the eyes of consumers also otherwise sellers and consumers will consider each other rival of the other which is dangerous for promotion of business.

The market offers a venue for both the virtuous (good character) and the villains (bad character). One who sits and mingles aimlessly is known in common Persian parlance, as a bazari or a bazarad (i.e a person of low integrity and esteem). Notwithstanding the great value attached to free marketing and trade, market forces also cannot always vindicate exemplary values in commerce or culture. The market and its participants are only too willing to follow current economic trends. Literally, Tas'ir means setting the sale price of an item. Jurists have used it to refer exclusively to official decisions on a specific items monetary price. Sellers & purchasers must obey the ruling as it has been deemed fair.⁸

The fact is that from the period of Holy Prophet (P.B.U.H.) different personalities and authorities were appointed to keep an eye on the market dealings and the quality of products also. After this Holy period, rightly guided companions of Holy Prophet tried to do same activities as were done in the holy period. In this regard and the matters of business, caliph Umer (R.A.) were considered strict than the other caliphs. And the Shifa bint Abdullah is especially appointed to keep an eye on market activities and that woman was also strict. Later on, with the passage of time, and the influences of different rulers in other activities, market activities were ignored. This created monopoly and oligopoly systems in the markets which created deception of consumers. Therefore, profiteering was done by traders to increase their profit that is still done by adopting different ways of business.

As Imam Ibne Taimiyya (d. 728 A.H/ 1328 A.D), pointed out "To govern affairs of state it is mandatory to regulate system but it is sorry to say that in many

⁶Khan A.M. Dr. "Implementation of Islam, Ideology in the third world," (Multan: Saqib Art press, 1979/1400 A.H), 249.

⁷Izzud-din-Pal, "Pakistan, Islam & Economics", (New York: Oxford University Press, 1999), 105-106.

⁸Kamali Muhammad Hashim, "Tasir (Price control) in Islamic Law", The American Journal of Islamic Social Sciences Issue 11: 1, spring 1994, 26.

Muslims countries traders are getting high prices of their goods.⁹It is shameful that to abandon from evils and command to do fair things is expected from Muslims especially that have their religious matter but this clearly denotes that Muslims are ignoring their duties like the other follower of religions.

In history, Section of shop keeper and traders is common due to their profiteering, adulteration and dishonesty in weighing & measuring. That is why they did not get the noble status in the society. It is fact that penalties and punishments did not control the dishonesty of traders and sellers because customers have to buy goods for sustenance. Therefore, the relation of trader & customers remained bad in every age. ¹⁰It is fact that the relation of owner and the labor remained as if remained between consumers and traders or suppliers. This is the main reason behind this situation, that the benefit of one group is basis on the loss of the other.

From the very beginning of the Muslim states, great care was taken to see that merchants and dealers used proper weights and measures were used and no one cheated anyone. ¹¹From the care of weights and measure balances, it may be stated that they were conscious about consumers' rights so that no one could deceive the other with their dealings. And everyone could get proper quantity what he wants to buy. About quantity of goods, proper quality must be preferred so that everyone has their goods according to prices charged by the sellers.

In case of high prices, all the jurists have not same opinion because mostly jurists did not favor price control policy because of shortage or famine while other group of jurists supports price control for fair dealings when sellers are involved in negative business activities. Due to this group, when business activities are not free deception then price control becomes obligatory¹²Anyhow, in the situation of emergency, prices are not charged just like normal situations. Therefore, traders want that for consumers, just like emergency situation might be created so that everyone consumer could demand and purchase on high prices. This is why monopoly and oligopoly, duopoly are discouraged in every economic systems of the world. Especially, in Islam, it is discouraged strongly that any trader if charge price other than market forces.

It is narrated in *Hadith*, that Holy Prophet (PBUH) donated one area near Medina to his companion Bilal bin Haris Al-Muzni. After that, it was informed that this area has unique product so there is danger of monopoly power. Therefore, this area was taken back and other land was given. This land was also returned in the reign of Hazrat Umar due to be not cultivation. ¹³In this way, it may be sated that anything that will create disturbance and problem for the collective interest of people this can be controlled by ruling authorities. Similarly, on the logic of *Hadith*, in present era, monopoly or duopoly can be controlled by ruling authorities for the welfare and benefits of people. As it is unanimously acceptable by all schools of

⁹Rosenthal E.I.J." Political thought in Medieval Islam",. (Cambridge: Cambridge University press, 1958), 53.

¹⁰ Mubarak Ali Dr., "Tareekh Aour Muashera", (Lahore: Tareekh Publications, 2012), 118 &119.

¹¹Hussaini Abdul Qadir, "Arab Administration" (Lahore: Sh. Muhammad Ashraf publishers, 1966), 101.

¹²Zarqa Muhammad Ans, "Islamization of Economics", Journal of King Abdul Aziz University, Vol. # 16, Issue # 1, 2003 A.D., 28 .

¹³Anam-ur-Rahman," Atraaf", (Gujranwala: Shariah Academy, 2011), 635.

thought in jurisprudence, that collective interest will be preferable over individual interest. Therefore, ruling authorities and supervisory staff of markets are responsible to establish just price system and to promote perfect competition in the markets for the welfare of people and for maintaining justice in the economies.

Consumer Protection Responsibilities:

As concerned consumer protection responsibilities, therefore consumer protection Act must be formulated. As concerned consumer protection activities in Pakistan the consumer protection Act are as under:

- 1- This Act may be called the Islamabad Consumer Protection Act 1995;
- 2- It extends to the Islamabad territory;
- 3- It shall come into force at once.
- 4- In this Act, unless there is anything repugnant in the subject or context: complaint means¹⁴

In actual consumer Act is formulated but this does not mean that every consumer has its own rights and everyone is free from deception in business dealings. But still in Pakistan, there are no proper arrangements to aware consumers about their rights.

This type of consumer is actually defined for use of electricity for which building or plot is crucial for gaining connection. For this, person has to submit proof of property otherwise, in connection problem; there will be so many problems will be emerged.

Anyhow, problem arises when there are wrong actions or sayings are being done, this will distress the business activities as well as image of traders in the minds of others. Therefore, fair dealings are crucial for development of business and creating trust for consumers. Through electronic media and published media, consumers are given awareness through different articles and different programs. But unfortunately, rather than awareness, electronic media is being used by different multi-national companies for the promotion of different products. But consumers are still unaware about their rights in developing countries.

Consumer Complaints:

As a consumer living in the developing part of the world, you may have many complaints against products or services you use. At times, you may have felt cheated or exploited and you may have faced physical and financial losses.¹⁵ Besides consumer protection principles, still consumers are unaware about their rights especially in developing countries.

Just like Punjab Food Authority, strict action may be taken but the problem is that now traders apparently fulfill their criteria regarding selling foodstuff material in those areas where they are checking goods and edible items while other days the shopkeepers did not obey guidelines of food authority. Anyhow, with the establishment of consumers' courts, now consumers are contacting with concerned courts for redress of their loss by some educated persons who are aware about their

¹⁴Bukhari Shaukat Ali, "The Gazette of Pakistan", Part 1st, (Islamabad: Authority of Islamabad, October 18, 1995), 138.

¹⁵Kiani Ayyaz, "Consumer complaints in developing countries", Retrieved from www.devnet.org.pk/consumers-complaints-in-developing-countries/Retrieved from 12th july,2013, 2.

rights as a consumers. Therefore, cases of consumer courts can be analyzed for knowing the efficiency of courts which were established only for consumers' complaints.

It has to state with sorrow that our practical economic system is quite different In Pakistan especially from Western countries regarding consumer protection organizations and consumer rights because of strict fines and strict in implementation policies. Anyhow, now in Pakistan, many consumer protection organizations are playing its active role in the economy. But still it is needed to improve consumers' rights and to improve economy so that no one could deceive the other.

Consumer Courts of Punjab:

Besides consumer protection and consumer support organizations, consumer courts have been established under Punjab Consumer Act in many divisions of Punjab for redress of loss of consumers. To register case in consumer courts, there is very simple process. Consumer is required to attach copy of national identity card, receipt or bill of purchasing items with application in concerned or nearby consumer court for redress of his loss without depositing any kind of court fee. It is facet that many persons try to avoid from the word court because of court fees and lawyer's fees. But in this consumer court, the process and procedure is not complicated as compared to other courts of Pakistan; Supreme Court of Pakistan and High court of Pakistan in which Plaintiff has to bear heavy expenditures of the cases of many years. Therefore, now consumer courts are also playing its active role to redress of consumer's loss in very speedy trial of cases. The efficacy of consumer courts can be analyzed from the following table about filed cases, disposed of cases and short number of pending cases. The table presents the six yearly details of cases of consumer courts of Punjab in the following lines.

The Performance of Consumer Courts in Pakistan:

In the following table the performance of consumer courts since March 2007 to February 2013 can be gauged as:

Name of D.C.C	Total cases	Disposed of Cases	Pending Cases
Gujranwala	1580	1477	103
Lahore	3596	2833	763
Sahiwal	1085	925	160
D. G. Khan	4025	3401	624
Sargodha	5552	5541	11
Gujrat	615	559	56
Sialkot	785	771	14
Multan	1549	1373	176
Bahawal nagr	2942	2602	340
Faisalabad	2863	2638	225
Rawalpindi	510	479	31
TOTAL	20102	17599	2503

SOURCE: Monthly Data received from District Consumer Courts¹⁶

From the above table of consumer cases, it is analyzed clearly that nearly ninety percent cases were given decision while ten percent cases are in pending by

¹⁶Ansari Saeed Akhtar, "International Judicial Conference on consumer protection", Venue Supreme Court building, Islamabad dated 19 to 21st April, 2013, 3.

the concerned authorities. These figures are better than other civil courts. From the above table, it became clear that in Sargodha consumer court is working more efficiently than consumer courts of other cities. As there are only pending cases are only eleven. While consumer court of Lahore is at bottom level in its efficiency because pending cases are 763. Anyhow, with the passage of time, now performance of consumer courts is becoming better than past years due to formulation of new rules and regulation, establishment of consumer supporting organization and awareness of consumers.

Demand for Halal Food:

As concerned demand for food and supply of food, Muslim consumer behavior is different from non-Muslim behaviors. Similarly Muslim trader behavior is different from the non-Muslim traders because of permitted (halal) and Prohibited (haram) things. As Islamic teachings discourage trade of prohibited goods for the traders and consumers are also not allowed to involve in buying prohibited goods. As Islamic teachings are not confined in geographically boundaries, therefore its commandments are also universal. Anyhow, now purity of permitted things and prohibited things are being analyzed scientifically, this is why now in other countries, demand for halal goods is being increased due to its benefits.

At International level, the demand for halal products is increasing. The basic cause of this increasing is that Muslims are bound to eat halal according to Islamic belief while the tendency to use halal products is also increasing in non-Muslims also. The basic cause behind the increasing demand for non-Muslims is that halal and pure goods are recognized by modern medical science, hygienic, nutrition wholesome and healthful. The purpose of Halal food agency is to increase the volume of exports of halal trade at international level, practical training of halal industry through field visit, to promote the importance of halal certification, to promote links between the exporters of national & international goods, halal branding and marketing.¹⁷

It is good thing especially for the Muslims that demand of halal food is being increasing day by day not in the Muslim world but other developed world is also increasing their demand for halal products. This is why now halal brand is being familiar in some of the world countries. As concerned in Pakistan, halal brand is also being promoted just as head of halal development authority Punjab have given some information about this.

Chairman Punjab Halal Development Authority told that invitation to participate in halal conference of Chicago is received while he will also honored to chair the one session of halal conference which will be held in Dubai. Besides this, Conferences of Philippines, Australia and Thailand, Pakistan will also be given nomination. Chairman Punjab Halal Food Authority told that at world level, the struggles of Pakistan has been encouraged regarding Halal Products. This credit goes to present Govt. about considering halal product manufacturing. Chairman also said that to promote the halal production and make it standardized according to the

¹⁷ Punjab Halal Food Authority, Daily Pakistan Lahore, 30th March 2015, page editorial without page number.

teachings of Shariah, it is our moral and legal responsibility. In the world market, halal trade is being increased quickly which is about three trillion US dollar.¹⁸

Being a Muslim, one should eschew from prohibited things and actions. While one should do their actions according to demand of shariah so that our actions should give witness that we are Muslim. Unfortunately, in rare cases you can imagine that this can be considered.

Principle of Factor Pricing:

This is fact that factors have been given prices according to the need and supply. This is just like the supply and demand cases. Due to more demand of factor, price and worth of this factor increases while if supply of concerned factor increases, this will decrease the value or worth of this factor. The principles of factor pricing are justice and scarcity. Justice requires a price which corresponds to a factor's contribution and scarcity refers to the market forces in determining prices. It should be borne in mind that this is to reflect the real scarcity and not a crisis created artificially. A human element is incorporated in pricing labor services. Based on these principles, it is argued that the wage rate will lie in between the values of marginal and average products.¹⁹ In labor market just like things, excess of labor decreases their prices that is wages. And in case, if labor is in shortage then their prices will increase that is high wage rate.

Responsibilities of Ruling Authorities:

The fact is that if authorities want that no one could deceive the other and fair prices should be charged, then prices must be fixed with the quality of goods. Therefore, adulteration must be strictly treated by imposing fine and punishments in case if they are indulged in wrong activities.

Govt. has fixed the rate of milk. One milkman is selling milk on lower price while he is mixing water in the milk. While other milkman which does not mix water in milk but he is selling milk on high prices than fixed prices. If we say that why you are selling on dare prices, his answer will be that without mixing water or selling on fixed rate, there will no benefit of selling on that fixed rates.²⁰ About the checking of prices of goods, consumers' protection council must be active to fulfill their responsibilities regarding fare activities of markets. If different prices are charged in a same area, of same type of products, this clearly refers that consumer protection councils are not working properly or people have no fear of God or of ruling authorities.

According to report of newspaper, members of Consumers Protection Council will check the price lists of goods. Proceeding of consumer protection council was held in Awan-e-Tijarat & Industry on the order of D.C.O. Multan Assistant Director Consumer Protection Council Saqib Raheel, Bakhtawar Tanweer, Taqi Abbas, Aneela Majeed, Khurram Javed Participated in this proceeding. It was unanimously agreed that the members of consumer protection council will check the rate list in different bazaars and by establishing help desk for consumers; the

¹⁸ Punjab halal Food Authority, Daily Pakistan Lahore, 30th March 2015, page editorial without page number.

¹⁹ Sadeq A.H.M. Dr., "Islamic Economics", (Lahore: Islamic Publications Pvt. Ltd, 1989), 74.

²⁰ Skandar Abdul Razzaq Dr., "Aap k masael aor oon ka hal", Daily Jang newspaper Lahore, 6th November 2015, 5.

awareness movement will be forwarded.²¹ By these type actions and meetings, it may be considered that in future, better conditions may be provided to the consumer to consume under rules and regulation according to their given prices. These things definitely increase trust and reliability on consumer protection organizations. As concerned checking of food stuff material now Punjab Food Authority also doing active role in Punjab Province for checking purity of milk and edible items with moving vehicles and testing instruments. In this way, adulterated items are ruined and involved traders are fined and sometimes their shops are sealed also.

It is also need of time that no one could waste his time and energies in irrelevant discussions because in this way not only time wasted but mental and physical energies are also destroyed. For the loss in the whole nation, if this habit is adopted then the loss will not be different from this situation. As, it is said about the destruction of Halako khan's attack: "Changez Khan's grandson Halako Khan attacked on Baghdad, in that time, Mutasim Billah of Abbasid caliph was ruling. But in those days this discussion was being done in the mosque of Baghdad, "The crow is halal or haram or in between these two"? In those days, treasury was full of wealth with jewels but caliph did not organize the regular military. So, he could not save his inhabitants from this attack."²² In this way, it also becomes clear that when any nation or community is involved in irrelevant issues or matters this is the sign of disruption of concerned nation. Therefore, it is necessary that without wasting time in irrelevant matters, nation building programs should be prepared for implementation so that positive activities might be promoted. Furthermore, if rulers and government authorities do not fulfill their responsibilities, the result will be as dark as cannot be imagined. Anyhow, it is duty of ruler of Islamic state to provide basic necessities of life to its inhabitants and appoint such capable, expert and honest persons who could manage concerned sectors for well-being of people. Therefore, consideration of collective benefits over individual benefits, are fruitful for establishing just economy and gaining real development of society.

Some Scholars' Views for Ruling Authorities:

As Kishwar Khan States, that "misleading information, exploitation by producers & non-availability of redress mechanism require that Govt. should intervene for protecting rights of its citizens".²³ While in Unctad, it is stated as "In the consumer's loss if problem emerges who can solve and in what way, good result can be gained in a short span of time."²⁴ While Moslehuddin quoted Umar's (R.A.) sayings in his book as, "Each and every individual Muslim has a right in the property of state treasury whether he exercise it or not."²⁵ Therefore, it is duty of concerned ruling authorities to intervene the market system if artificial prices are being charged from consumers or things are being presented low in quality or low in quantity or true weighing instruments are not being used. Otherwise delay in justice is similar to denied in justice.

²¹ Editor, Newspaper Express Multan, 20th April 2013, 9.

²² Asar Chuhan, "SiyastNama," Nawa-e-waqt newspaper, Lahore, 3.

²³ Khan Kishwar, Sarwat Mansoor & A. Burki, "A strategy for consumer protection in Pakistan", The Pakistan Development Review, Vol. 35, Issue 4, winter 1996, 1003-1017.

²⁴ UNCTAD, "Best policies of consumer redress", Retrieved from www.unctad.org, retrieved on 31-1-2021, New York & Geneva: United Nations Conference on Trade and Development". 2016.

²⁵ Moslehuddin dr., "Islam & its political system", (Lahore: Islamic Publications, 1991), 85.

Conclusions & Findings:

It is historical fact that shortcoming of economic system in any state results disturbance of other sectors of the state. When the shortcomings in economic system of Islamic state are found, this situation refers two types of points: Firstly, Islamic state is not fulfilling its responsibilities regarding provision of basic rights to its inhabitants; secondly, the state is not acting upon Islamic rules and regulations properly. In the present era, by analyzing the market structure, economic condition and consumer protection organizations of Punjab province, it is facet true that awareness of consumer rights and consumer protection organizations are playing its active role than past 1st decade of 21st century in Punjab province of Pakistan. Anyhow, still there is much need to provide consumer rights and rights of citizens as inhabitants of an Islamic state. For this purpose, government interference in market mechanism and price control system will have to active in case of monopoly and wrong activities of sellers regarding prices of things and qualities of things. But it is observed that if responsibilities offered in real way and Islamic principles acted upon in real sense then present disruption of economic conditions may be eliminated. Anyhow, the role of economic activities and just systems in all sectors of Islamic state are necessary for improving financial conditions of inhabitants. Therefore, purpose of all consumer supporting organizations must establish just economic system so that no one could exploit the other. Definitely, easy and speedy steps for consumers' reimbursement are crucial for the promotion of economic activities and for progress of any society. In short, if ruling authorities perform their duties with fear of Allah and self-accountability, they & their folk will feel heartily contentment. In this way, people will pray for their rulers and divine blessing will be showered on them.

Recommendations:

Some recommendations are presented to consumers, to sellers and some are presented to Govt. authorities for better economic conditions, these are as under:

Recommendations for consumers/ buyers:

- 1- Consumers should keep an eye on sellers' scale when he is weighing or measuring the items.
- 2- In case of any wrong doings by sellers, customers or buyers should contact consumer court if they have time, for redress of loss and in future for buying items, such traders or sellers should be discouraged.
- 3- As a Muslim consumer, eschew to involve in purchase of prohibited or doubted items, while purchasing permitted items try to adopt moderate behavior.

Recommendations for sellers:

- 1- Sellers and traders should not involve in trade of prohibited items.
- 2- Sellers should not deceive the buyers by using talkative language or by giving oaths. And traders/sellers must not neglect their prayers during business hours.
- 3- Sellers should cooperate with consumers if they to change or return the purchased items because in this way they will be rewarded in hereafter and in mundane life trade will also promote and consumers will prefer to purchase from them.

- 4- Sellers or traders should not mix up low quality goods with high quality goods.

Recommendations for Govt. & Ruling Authorities:

- 1- Islamic teachings regarding consumer protection should be included in secondary and higher secondary level curriculum to refresh and aware consumers regarding their rights.
- 2- Health authorities should do such arrangements in check and balance of medicines so that no one could sell low quality medicines.
- 3- More consumer courts should be established for increasing efficiency and betterment of courts and decreasing work load.
- 4- In case of wrong actions of traders/ sellers, they must be fined first, in second time involvement they must be put behind the bars after this if they are found guilty their license of these traders must be cancelled.
- 5- Such policies should be formulated so that quality of domestic products should be increased so that these are also preferred for buying.