

Reject IMF, Establish Khilafah

Hizb ut Tahrir Wilayah Pakistan

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Contents

[Page 3: Introduction: IMF, Pakistan and the Khilafah](#)

[Page 5: Through Rampant Privatization, The State Becomes Deprived of Revenues in Capitalism](#)

[Page 8: Impoverished, Indebted States Greatly Increase Tax and Debt Burdens](#)

[Page 10: The Pitfalls of Fiat Currency and Tying International Trade to Colonialist Currencies](#)

[Page 12: The IMF's Ruthless Management of Balance of Payments Crisis Undermines the Local Economy](#)

[Page 16: Reject IMF, Establish Khilafah](#)

[Page 21: A Warm Call to the Muslims of Pakistan](#)

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Introduction: IMF, Pakistan and the Khilafah

Pakistan today is gripped in intense debate over the hold of the International Monetary Fund (IMF) over the economy. However, the debate is limited to the extent of compliance to the IMF, rather than challenging the IMF itself and the principles upon which it stands. In origin, the IMF prescriptions are destructive to Pakistan's economy, as they are based on capitalism, a flawed ideology.

The economic prescriptions offered by the capitalist economic system for struggling economies of developing countries, like Pakistan, are mainly based on the policy recommendations of what has come to be known as the "Washington Consensus." This consensus was established by the International Monetary Fund (IMF), World Bank and the US Department of the Treasury. It is a set of ten economic policy prescriptions, offered as a reform package for ailing economies. Apparently the consensus recommends structural reforms that increase the role of market forces in exchange for immediate financial help to strengthen economies. However, a detailed look reveals troublesome policy recommendations that worsen a dire economic situation.

The prescriptions include the withdrawal of subsidies, increasing tax burdens, free-floating currency exchange rates to drive devaluation, market driven interest rates, free trade policies, privatization of state enterprises and encouraging foreign direct investment by relaxing conditions of investment and enforcing favorable rules for private ownership rights. These prescriptions carry the promise of economic recovery

in the long term, but in reality only ensure immense benefits for the large capitalists, foreign and local.

Once an IMF program fails to deliver, which it inevitably will, a new one is offered to rescue the crisis-stricken economy, along with new set of assurances. The vicious cycle repeats. The immediate gains are only for the large capitalists, with ensuing concentration of wealth in the hands of the few, increasing gap between the rich and the poor.

Adopting capitalist solutions to solve the problems caused by capitalism itself, is seeking a cure from the disease itself. The implementation of capitalist solutions through colonialist institutions, such as the IMF, have repeatedly failed in the specific case of Pakistan, as well as around the world. It is time to understand why capitalism has failed in Pakistan and look towards the Islamic economic system for economic revival. It is the Khilafah alone that will prevent the continual concentration of wealth that occurs under capitalism, ensuring the circulation of the wealth throughout the society. Allah (swt) revealed, كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ, **“Lest the wealth circulates solely among the wealthy from amongst you.”** [Surah Al-Hashr 59: 7]

Through Rampant Privatization, the State Becomes Deprived of Revenues in Capitalism

One of the main pillars of capitalism is the “freedom of ownership.” It provides for an individual, who owns the required capital, to have the right to own anything, in origin. This fundamental, but flawed, principle of capitalism removes limitations upon what an individual can legally own. It eliminates the demarcations of state, public and private ownership. Hence an individual with enough capital can own oil, mineral, energy reserves, large scale defense production or even a private army. Effectively, through privatization, a small class of large capitalists can deprive the state of large sources of revenues, for the sake of personal interests. The state is then reduced to the status of a destitute beggar, accumulating huge debts and chasing the masses for taxes.

Capitalism facilitates the large capitalists through the joint stocks share company, which allows individuals to amass enough capital to become owners of capital intensive industry, such as large scale construction, transport and communication, which would otherwise be predominately state owned. Capitalism also opens up private ownership of energy and minerals, which by their nature are the need of the public collectively.

Capitalism has thus resulted in a small class of immensely rich people and cartels owning critical sources of revenues which originally should have gone to the state. It enables private companies to accumulate massive wealth, through exploiting large scale assets for ever greater profits, even if it comes at the cost of compromising state and public interests.

Allowing limitless private ownership means that the state will be deprived of revenue streams from natural resources and large scale enterprises. Under capitalism, states are left with ever reduced sources of revenue with each round of privatization.

As capitalism is the dominant global civilization in the current era, states are drowning in debt. The US, the world's largest economy, has the largest external debt, standing at around \$22 trillion, which is over 100% of its GDP. Other large economies also have states in ever deepening debt traps, such as UK with \$8.5 trillion debt, which is over 300% of its GDP, France with \$5.5 trillion debt, which is over 200% of its GDP and Germany with \$5.4 trillion debt, which is over 140% of its GDP.

Pakistan is no exception to the rule. Its total external debt is now approaching close to \$100 billion. Even though the state is in a deep debt trap, government financial managers are endorsing a relentless privatization drive, in line with the prescriptions of the IMF. The selling off of state assets to private owners further deprives the state of potentially large scale sources for revenue generation. Electricity generation is one such sector that has huge potential for revenue generation. However, successive rounds of privatization of electricity production, with investor friendly conditions, has thrown the state into circular debt crisis. An outrageous example of investor friendly conditions is that private owners of electricity generation plants are given "capacity payments," in the order of hundreds of billions of rupees per year, even if they do not produce electricity.

Limitless privatization can be likened to a legalized form of misappropriation of wealth. Examining the personal wealth of the corrupt from the military and political leadership,

such as General Musharraf, Shaukat Aziz, General Kayani, Asif Ali Zardari, Ishaq Dar and Nawaz Sharif reveals that much has been gained from corruption, but also much is gained from their privileged access to privatization tenders, through family, front men and shell companies.

Limitless privatization is one of the major factors of the concentration of wealth that is seen throughout the world. Through mechanisms such as rampant, uncontrolled privatization which leads to the systematic deprivation of the state of revenues, there are great increases in the wealth of the wealthiest. As an example, Oxfam International reported on 22 January 2018 that 82 per cent of the wealth created in the preceding year went to the richest one per cent of the global population, while the 3.7 billion of the poorest half saw no increase whatsoever. After the 2008 global economic crisis, wealth of billionaires has increased 10% annually since 2010. In U.S. the world's largest economy and flag bearer of capitalism, the richest top 1% of population hold 36% of total wealth, the top 10% hold 75% and top 20% holds 87% of total wealth. This means that the bottom 80% of population just has 13% of total wealth in U.S, with almost half the nation with zero net wealth or living in debt. Pakistan's economy is no exception as it adopts the capitalist system. The top 10 richest Pakistanis have declared wealth of \$12.5 bn, which is 70% of country's total balance of payments.

The solution to this problem lies in implementing a comprehensive system with well-defined limits of private ownership. It must clearly define the entities that must be kept in public and state ownership, along with elaborated mechanism of collection and dispersion of revenues.

Impoverished, Indebted States Greatly Increase Tax and Debt Burdens

Due to capitalism's limitless private ownership of capital intensive sectors and energy and minerals, the state treasury is deprived of essential revenue streams. In order to fill the gaping revenue gaps, the state becomes increasingly reliant on across the board, regressive heavy taxation, as well as interest based loans.

The world's largest economy, the United States, generates more than 50% of its federal revenue through direct and indirect taxation, amounting to \$3.4 trillion. Pakistan generates more than 80% of its revenue through direct and indirect taxes, amounting to PKR 4.4 trillion (\$60 billion), compared to gross revenue receipts of PKR 5.6 trillion. Under capitalism, the deprived states generate substantial wealth through taxes, but at the cost of burdening the poor, whilst choking production and trade. In the capitalist era, states whether with a hybrid communist-capitalist model like China and Russia, or pure liberal capitalist economies like United States or the so called social welfare states in Europe, all have to enforce high rates of income tax to generate enough revenues for state expenditures. In Pakistan, even those who are eligible for Zakah are taxed on their food, clothing, utilities, education, medicine and shelter.

Adding to the burdens of future generations is the state dependence on interest based debt. Colonialist institutions have ensnared potential competitor states in a trap of (interest based loan) debt servicing. Pakistan here is no exception. Almost 40% of Pakistan's total current account spending of PKR 4.179 trillion, and 30% of gross revenue receipts of PKR 5.4 trillion, is spent every year on debt

servicing. This amount is more than double the government spending on all public service development projects.

Interest based loans have not allowed any country to escape debt traps. In fact they have always worsened economic situations. Indeed, securing loans from the East and the West is hardly a cause for celebration. The situation is so dire that many states have seen no other option than to default. Indeed, 83 states have declared bankruptcy in the last 200 years, with the US itself declaring bankruptcy five times. In one instance the US could not maintain its foreign debt obligations, and in the four other instances, it could not pay its internal debts. Similarly, Germany declared bankruptcy eight times in the last 215 years. The world's fifth largest economy, UK, has become bankrupt four times in total during the capitalist era, the last of which was in 1932.

The solution to this problem lies in a system of revenues that does not burden the poor and instead takes in a just manner from the wealthier in society, such as those who have capital for owning land or industry or trading merchandise. The solution lies in a system where the evil of interest is forbidden and a policy to escape the debt trap, rather than repeatedly taking more interest based loans, is adopted.

The Pitfalls of Fiat Currency and Tying International Trade to Colonialist Currencies

Just after Pakistan's rulers reached an agreement with the IMF, the Pakistani Rupee collapsed in value in front of the dollar. The ever weakening Rupee results in widespread, generalized inflation. However, a constantly plummeting rupee was not always the case and need not be. In the time of Islamic ruling in the Indian Subcontinent, the Rupee was originally backed by silver. The precious metal standard stabilized the value of the Rupee both internally and in international trade, such that under Islam, the Indian Subcontinent was an economic powerhouse for the global economy. In contrast, under capitalism, the Rupee is backed only by the authority of the state. The Rupee is a fiat currency which allows the State to increase the volume of notes in circulation in the economy without backing of tangible wealth, such that each new note has less strength than previously. In addition fiat currency is exposed to speculation, with runs on the currency, adding to the problems of the masses.

As for tying international trade to the dollar, it opens the doors for colonialist manipulation of the economy. On July 22nd, 1944 a number of states gathered at the Bretton Woods Conference in the US, where it was decided that the US dollar alone will replace gold as the main global foreign reserve. In order to prevent the collapse of a system of international trade pegged to the dollar, the conference also established the International Monetary Fund. The IMF was founded to achieve international monetary stability, as well as exchange rate stability, with respect to the dollar.

The method of the IMF's formulation was in a way that ensured US hegemony over its decisions. The vote of each member state is in accordance with its share in the Fund.

Since the US share was the greatest, at 27.2% of the capital, it dominated decision making. Matters became worse for the global economy, through the US's infamous decision of 15 August 1971, to abolish the convertibility of the dollar into gold. Under this system, the other countries were now at the mercy of America, where it could address the imbalance in its balance of payments, merely by printing more dollars, without the full cover of gold for these banknotes.

Effectively world trade became hostage to the US dollar, even after the introduction of other dominant currencies in a common basket. For example, if the US dollar falls, the \$3 trillion reserve of China would lose its value overnight, causing a significant blow to Chinese economy. If the US sneezes, the world catches the cold. It has now become the interest of economies around the world to shore up the value of the dollar to maintain international trade, by weakening their own currencies, regardless of the implications on the domestic economy. And it is the role of the IMF to ensure dollar supremacy at all costs, regardless of the destruction to the local economy.

The solution to this problem requires a state with an independent will that will establish currency firmly on the basis of gold and silver, systematically build up gold and silver reserves, use barter transactions when necessary to conserve reserves and insist that gold and silver are used as the basis for international trade, smashing the oppressive hold of Western currencies.

The IMF's Ruthless Management of Balance of Payments Crisis Undermines the Economy

In order to maintain dollar stability, the Balance of Payments (BoP) became an overriding concern for the International Monetary Fund. The balance of payments is the overview of all dollar monetary transactions between a country and rest of the world, whether these transactions are made by individuals, firms or government bodies. The IMF considers the economy stable only when the BoP deficit or surplus is manageable for a specific state.

If the state monetary reserves or assets are insufficient to fulfill its dollar payment obligations, the BoP deficit may turn into what the IMF deems a crisis. A major component in the BoP is Balance of Trade. If the value of visible imports of a country exceeds the returns from visible exports, there will be a trade deficit. Deficits may arise due to number of reasons. Due to a weak industrial base there may be large imports of heavy machinery, construction materials and consumer electronics. There may be outflows due to wars and military operations, excessive interest based debt, fluctuations in currency and excessive repatriation of profits by foreign companies.

It is essential to understand that whilst the balance of payments shows the real movement of money from the state to other states, it does not reveal the total value of what the state owns of available resources or the actual strength of the economy. To give insight, consider that in March 2019, the total exports of Pakistan were \$2 billion dollars, whilst the total imports were \$4.2 billion dollars, revealing a trade deficit of \$2.2 billion dollars. However, to put this into perspective consider that the size of Pakistan's entire economy is estimated at over \$300 billion.

Thus, prescriptions to stabilize the balance of payments alone, do not compensate in any way for the absence of policies to strengthen the local economy. So, Pakistan may have abundant and varied resources but due to a weak and neglected industry, it has become hugely dependent on imports and due to a policy of promotion of foreign direct investment, there is a strong outflow of capital through the repatriation of profits.

A consequence is that the IMF's narrow preoccupation is to fix the balance of payments and not the economy in general. Moreover, IMF prescriptions have negative consequences on the economy in its attempts to address the balance of payments. This is borne out through closer study of IMF prescriptions that are in accordance with the Washington Consensus.

1. Competitive Exchange Rates. As one of the prescriptions for the BoP crisis, the IMF insists on devaluation of local currency. This is supposed to discourage imports and encourage exports, as the local goods produced in the local currency will sell cheaper abroad in the foreign currency. The IMF does so to resolve the BoP crisis, by reducing the import bill and increase demands of local goods. However, it unleashes a host of problems for the local economy. The devaluation leads to rampant inflation in the local economy, which increases the costs of production and chokes buying and selling. It also increases the costs of essential imports, as well as the value of foreign dollar debt.

2. Liberalization of inward Foreign Direct Investment. To address the Balance of Payments deficit, the IMF insists on encouraging investment from foreign companies, to bring dollars into the country. However, the damaging repercussions on the economy are many. There is

increased foreign ownership of energy and mineral resources by foreign companies, which deprives the state treasury of essential revenues. There is also a flow of currency abroad in the long run, as the foreign companies take their profits back to their home countries.

3. Deregulation. It is the abolition of restrictions to market access, to ease the entry of foreign companies into the local economy. Effectively the IMF ensures the elimination of state supervision over economic decision making due to deregulation. The IMF also insists on an investor friendly environment, in the form of a host of concessions, which grant the foreign companies an added advantage over local companies, edging them out of business. Moreover, foreign companies often have larger capital reserves and so operate at losses initially to increase their market share, driving local companies out of business. So again, the IMF fixes the problem of dollar supremacy, whilst undermining Pakistan's economy.

4. Privatization of State Enterprises. The IMF insists that the state sell its assets and resources to private owners to generate revenues. The state is able to generate one-time wealth by selling off national assets like steel mills, national airlines, telecommunication, electricity, gas and oil assets. However, in the long run, the state treasury loses sustained revenue generation from these assets. Moreover, there is a compromise of economic sovereignty by handing over local assets to foreign private hands.

5. Redirection of Public Spending from Subsidies. The IMF ensures that the state cuts its expenses to meet import bills and debt servicing obligations, to address the Balance of Payments deficit. However, the removal of subsidies prevents essential stimulation of key areas of the

economy. In recent months, this has been seen clearly in Pakistan. So, electricity bills are increased suddenly through the removal of subsidies for domestic consumers, reducing their ability to purchase goods, with a noticeable slowdown in trade. There is reduction in the threshold for subsidies in the power sector, which increased the burden on local industrial production. And the removal of subsidies on fertilizer has adversely effected agricultural production.

6. Market Determined Interest Rates. The IMF effectively increases local interest rates to encourage foreign financiers to invest in the local banking system. Whilst a temporary surge may be achieved in remittances, economic stability and prosperity is never secured. Capital is diverted from essential investment in production to savings. Indebtedness, including that of the state, increases. Globally, the mortgage crisis and credit crunch are glaring examples of the failure of the interest based financing model.

7. Tax Reform and Broadening the Tax Base. Having deprived the state treasury of revenue streams through privatization and ensured an increase in debt, the IMF then insists on increasing taxation on the local economy. This has a whole host of negative effects, by increasing the costs of production and discouraging buying through increasing the costs of food, clothing and medicine.

So in its single minded bid to fix the Balance of Payments deficit to maintain dollar hegemony, the IMF unleashes destruction of the local economy, simultaneously preventing Pakistan from achieving its actual potential and making it more dependent on even more interest based loans. It is time to look outside of IMF prescriptions for solutions.

Reject IMF, Establish Khilafah

Capitalism has offered its economic system to address human economic requirements. However it has miserably failed throughout the world, with immense concentration of wealth in the hands of the few and misery for most of the world's population. Hence an alternative solution based on a sound ideology is required to replace the current man-made system.

Islam is an ideology that offers a comprehensive economic system. Moreover, the Islamic economic system has a proven track record of success, spanning over several centuries. It was implemented and practiced at the state level in the era of the Khilafah, over a large geographical area, ensuring centuries of stability and prosperity.

The solution to Pakistan's economy neither lies in incremental changes nor tweaking the existing failed capitalist economic system. It certainly does not lie in waiting and seeing, because IMF prescriptions are constantly laying waste to the economy. The solution is the radical and immediate implementation of the Islamic economic system and its ensuing policies.

1. End Colonialist Loans and Interest. In origin, the debts are the responsibility of all of those who had government posts during the period of indebtedness. This is because they became evidently wealthy during that period. The debt is repaid from their money that exceeds their normal needs, and in proportion to their surplus funds. As for why the rulers bear the responsibility for the debt, this is due to two reasons. Firstly, the responsibility of ruling in Islam is to look after the affairs of the Ummah, in all aspects of life, including the economy. Secondly, the one that holds a ruling post is not

allowed to engage in any financial work. He is entitled only to his monthly financial state allowance. So, if he became wealthy during his time in office, he has to be accounted for that. It is common that all current rulers become wealthy by possessing funds from the loans the government takes. What is taken from the governors and government staff would be put in the state treasury and outstanding debts would be repaid from that.

Thus the Khilafah will implement the Islamic ruling on the excessive increase in personal wealth of the rulers during ruling, which is to seize the ill-gotten wealth and put it in the state treasury. It will do so because RasulAllah (saaw) said, «مَنْ اسْتَعْمَلْنَا عَلَى عَمَلٍ فَرَزْنَا لَهُ رِزْقًا فَمَا أَخَذَ بَعْدَ ذَلِكَ فَهُوَ غُلُولٌ» **“Whomever we appointed in his job and we provided him (some funds), so whatever he took unduly would be ghalool (misappropriation).”**

Moreover, Islam has decisively blocked the devastating path of foreign loans from its origin. Foreign loans undermine the sovereignty of the state which takes these loans. The colonialist tools, such as the IMF, allow the kuffar to have dominance over our affairs, even though Allah (swt) said, (وَلَنْ) **“Allah (swt) does not permit the believers to grant the kuffar authority over them.”** [Surah An-Nisa’a 4:141]. The colonialist tools are able to inflict great harm upon us through their prescriptions, even though RasulAllah (saaw) said, «لَا ضَرَرَ وَلَا ضِرَارَ» **“There should be neither harming nor reciprocating harm.”** [Muwatta Imam Malik, Ibn Majah]. Furthermore these loans are always usurious, and interest is strictly forbidden in Islam. Allah (swt) said, وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا **“Allah has made**

trading halal and has forbidden usury” [Surah al-Baqrah 2:190]

2. Establish Revenue Streams for State Treasury from Energy and Minerals. The Khilafah will implement the Islamic ruling for energy and minerals, which is that they are public property, supervised by the state to ensure its entire benefit is for all the people’s needs and not for a few as happens after privatization. It will do so because RasulAllah (saw) said, «**الْمُسْلِمُونَ شُرَكَاءُ فِي ثَلَاثِ الْمَاءِ وَالْكَأِ وَالنَّارِ**» “**The Muslims are partners in three things, waters, feeding pastures and fire (energy).**” (Ahmad). Indeed, Pakistan has an abundance of public properties, such as Thar coal, hydroelectric and thermal power generation assets, Reko Diq and Saindak gold reserves, as well as oil and gas reserves.

3. Establish State Revenue Streams from Capital Intensive Industry. The abolition of the capitalist stock share company will occur naturally with the abolition of capitalism. In its place, the Khilafah will implement the Islamic rulings on company structures, which restrict the scale of private ownership of capital intensive industry, such as large scale manufacturing, construction and transport, allowing the state to dominate these sectors and thus be better able to look after our affairs.

4. Abolish Fiat Currency and Establish a Currency on Gold and Silver Bimetallic Standard. Islam has mandated that the currency of the state is backed by gold and silver alone. RasulAllah (saw) commanded the Muslims to mint Gold Dinars, weighing 4.25g, and Silver Dirhams, weighing 2.975g, as the currency of the state. The *Shari’ah* has linked various *Shari’ah* rules with gold and silver alone e.g blood money, the nisab of Zakah and the minimum

amount of wealth for which hand of thief is cut. These are all evidences that the money of Islamic economic system is only gold and silver and nothing else.

Gold and silver backed currency provides intrinsic value to the currency, granting stability. It is the Khilafah alone that will establish the local currency firmly on the basis of gold and silver, systematically build up gold and silver reserves, use barter transactions when necessary to conserve reserves and insist that gold and silver are used as the basis for international trade, smashing the oppressive hold of Western currencies.

5. Abolish Oppressive Taxation and Implement Islam's Legal Rulings on Revenues. The Khilafah will implement the Islamic rulings on revenue generation, such as Zakah on trading merchandise and Kharaaj on agricultural land, whilst abolishing oppressive taxation, such as GST and income tax, because it is not permitted by Islam and so it is considered theft of the private property. RasulAllah (saaw) said, «كُلُّ الْمُسْلِمِ عَلَى الْمُسْلِمِ حَرَامٌ دَمُهُ وَمَالُهُ وَعَرْضُهُ» **“Every Muslim's blood, property and honor are unlawful to be violated by another Muslim.”** Pakistan is one of the world's leading countries for charity, but it is mostly done on an individual basis since the people have no trust in the current or previous regimes. The Zakah potential alone under the trusted guardian, the Khilafah, is in the order of billions of dollars.

6. Impose Emergency Taxation on the Wealthiest Alone. Islam has described the sources of revenue for the state. If there are no funds in the Bait ul Maal to fulfill the obligations, then and only Islam has allowed the state to impose emergency taxation. This tax is only imposed on the wealth of Muslims which is in excess of their basic needs and luxuries according to their standards of normal living. Nothing

is taken from those who have no surplus wealth. Again, the potential revenue is in the order of billions of dollars.

7. Unification of the Current Muslim States as a Single Resourceful State. Although Pakistan alone has potential to become a major economic power through the implementation of Islam, Islam also unlocks the huge economic potential of the Muslim states, through their unification as the Khilafah. Indeed, why should Pakistan incur huge import bills and interest based debt through its need for oil, when a single Khilafah would include the oil rich lands of Iran and Saudi Arabia? Why should Iran suffer from food shortages, when a single Khilafah would include the abundant agricultural resources of Pakistan? Khilafah will unify economic resources of all Muslim lands.

A Warm Call to the Muslims of Pakistan

O Muslims of Pakistan!

The misery that the IMF prescriptions have brought us was inevitable because they contradict all that Allah (swt) has revealed. Allah (swt) warned all of humankind, وَمَنْ أَعْرَضَ عَنِّي فَسَأَكُونُ مِنَ الْمَأْخُوضِينَ “Whoever rejects My Message (the Qur’an) for him is a life of hardship.” [Surah Ta-Ha 20:124]

Allah (swt) has given guidance on all aspects of the economy, for truly Islam is a complete code of life. The Islamic economic system alone ensures that there is circulation of wealth in the society, such that wealth does not accumulate in the hands of a few. It is upon us all to work with the noble shebaab of Hizb ut Tahrir for the re-establishment of the Khilafah (Caliphate) on the Method of Prophethood, so that we are finally ruled by all that Allah (swt) has revealed.

Indeed, only through the implementation of our Great Deen, under the Khilafah, will Pakistan finally be able to achieve its true unmet economic potential. Allah (swt) said, وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ “But seek the abode of the Hereafter in that which Allah has given you, and do not neglect your portion of worldly life, and be kind even as Allah has been kind to you, and seek not corruption in the earth. Verily, Allah likes not the Mufsidun (those who are mischief-makers, corrupted).” [Al-Qasas 28: 77]

Hizb ut Tahrir

Ramadhan 1440 AH

Wilayah Pakistan

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