

**NATIONAL HARMONY IN PAKISTAN: UNITY IN DIVERSITY  
THROUGH CULTURAL ASSIMILATION**

**DOI: 10.5281/zenodo.8347342**



\* *Dr Shabana Noreen.*

\*\**Mr Waheed Nawaz.*

\*\*\**Captain Ayub Rehman.*

**ABSTRACT**

*National harmony is the integration of different ethnic, linguistic, religious groups in such a way that they retain their individual traits along with national unity. When the state takes care of their individuality, they serve the state to the best of their abilities and strengthen the notion of unity in diversity. All individuals are different and their diversity gives them identity. The different groups inside a state present plurality of cultures or multiculturalism. The basic objective of national harmony is to amalgamate different cultures and produce a new culture acceptable to all communities.*

**Keywords:** *National, cultures, harmony, ethnic linguistic*

**Introduction**

Socrates once said that justice is the condition of harmony in which each part of the city state works according to a proper order. Justice and harmony are symbiotic notions, if one lacking the other cannot be upheld. According to Merriam Webster Dictionary harmony is the combination of different musical notes played or sung at the same time to produce a pleasing sound, an agreeable combination or organization of different things, an orderly arrangement, a balance, coherence, unity, agreement etc. According to Collins dictionary, harmony is the bringing of different racial or ethnic groups into free and equal association.

National harmony is the integration of different ethnic, linguistic, religious groups in such a way that they retain their individual traits along with national unity. When the state takes care of their individuality, they serve the state to the best of their abilities and strengthen the notion of unity in diversity. All individuals are different and their diversity gives them identity.

.....  
\**Assistant Professor Department of Political Science, Islamia College University Peshawar (ICP).*

\*\**M Phil, Department of Political Science, ICP*

\*\*\**BS Pol SC, Department of Political Scien***NATIONAL HARMONY IN PAKISTAN: UNITY**

### *IN DIVERSITY THROUGH*

The different groups inside a state present plurality of cultures or multiculturalism. The basic objective of national harmony is to amalgamate different cultures and produce a new culture acceptable to all communities. Such a culture presents the philosophical notion of unity in diversity, a theory of "unity devoid of homogeneity and diversity deprived of disintegration" which insists on diverse integration created by accepting the dissimilarities, improving social relations rather than mere bearing the physical, social, ethnic, semantic, communal, spiritual, political, and philosophical variances. The theory of unity in diversity is applied in many fields including politics. (Lalonde, April 1994) In a political perspective Unity in diversity" is an Oxymoron the stylistic blend of two opposite arguments unitas, cohesion and variates, diversity, used by different groups for integrating and harmonizing divergent people in one whole. The advocates of federalism and multiculturalism use it in political perception. (Ibrahim, 2004)

National harmony unites all the people for the service and progress of the beloved country, and so, has immense significance for the unity, security and survival of the nation state. Assimilation is the reliable progress of the state that provides justice, equal opportunities and equivalent rights along with the facilities of life without any discrimination.

The harmony and integration of a nation can be supported by the process of good governance at administrative level nationwide without any discrimination or prejudice to any community which would give the people the sense of belongingness to the state and they will be proud of being the national of that country which in turn would give them the national identity. This will happen only when all the groups get justice, equal opportunities, equitable distribution of resources, a balance between rights and duties, economic justice, equal development for the whole federation irrespective of small or large units. The main challenge for third world states is to create national identity out of different semantic, provincial, parochial, racial and ethnic groups. The problem of national disharmony and disintegration confronted Pakistan since inception, which resulted in the sad demise of Eastern wing of Pakistan. This research paper attempts to provide theoretic side of national harmony from cultural perspective, multiculturalism and its challenges, and suggestions for creating a homogenous environment in Pakistan by the philosophical notion of Unity in Diversity.

#### **Significance of Research:**

Pakistan can confidently face challenges of the current national, regional and international paradigm shift, if internal integration and coherence is created through collaboration and cooperation. A lot of negated and ignored elements like socio-cultural, political and socio-economic issues ought to be addressed on urgent basis for developing national harmony and discouraging the elements which want to bring disunity and disintegration through differences as justifications. This study is an effort

to bring national harmony through cultural assimilation and suggest ways and means for improving national integration. The basic theme of the study is raised on the following objectives.

### **Objectives of Research:**

1. To offer a theoretical framework of the concept of national harmony and integration through cultural assimilation.
2. To analyze the multiculturalism in Pakistan and its challenges to National Harmony.
3. To propose suggestions and recommendations for enhancing national harmony and discouraging the anti-state elements to endanger Pakistan's integrity.

### **THEORIES OF NATIONAL HARMONY**

#### **Assimilation Theory**

Theory of assimilation advocates the mixing of different cultures in to a dominant national culture. It is founded on social integration. Through a process of integration distinctive cultures are merged to be assimilated on the central level to produce a unique national culture.

The integration can be completed through the socialization of different small ethnic, linguistic groups in to main stream of the society. The small ethno-cultural groups abandon their local and parochial nationalistic tendencies in favor of dominant cultural system. The transformation can be evolutionary or revolutionary, some adopt the new culture willingly and while some segments resist the change imposed on them. So there can be challenges for national harmony to be achieved in peaceful environment. But the novel aim is the absorption and recognition of small groups to create a harmonious society with even development of all communities and mainstreaming them in politico-economic-social life.

#### **Nation Building and Social Integration Theory**

The main proponents of the theory are Karl Deutsch, Charles Tilly, and Reinhard Bendix. (Karl Deutsch and William Foltz, 1963) The theory of Nation-building explains the procedure of national assimilation and integration which results in the formation of a nation-state. Stein Rokkan's talks about four phases of nation building model. The cultural and economic integration is the first phase at top level, followed by educational development and military recruitment for multitudes in the second phase. This process creates a sense of general identity in political scenario by amalgamation of elite class with marginal communities by mass media. The common people are given opportunities by bringing them in to mechanism of political system and last but not the least welfare and administrative activities are enhanced to provide more and more facilities to masses. The economic conditions are improved and equal economic opportunities and equitable distribution of resources is ensured. (Rokan,

1975) Most of the states in Europe and Asia in Post- Colonial era are established, can be explained on the basis of Nation Building Theory. The proponents are of the view that it is long and cumbersome process to build a nation with new identity. It may take centuries to evolve but it does create a nation out of scattered communities.

### **Pakistan and National Harmony:**

Pakistan as a sovereign state appeared on the world map on August 14, 1947 under the charismatic leadership of Quaid-e-Azam Muhammad Ali Jinnah and the exceptional struggle of All India Muslim League. However, Pakistan commenced its life from infancy in an extremely challenging environment demanding enormous struggle for consolidation and survival. The task of nation building remained relegated and later on, driven by evolving circumstances, proved to be a very difficult process. Early deaths of the central leadership, financial and administrative difficulties in the 1950s, political instability and crises pulling the military in power, Indian aggressions of 1948 and 1965 and finally the dismemberment of the country in 1971; complicated the national integration process manifold and generated several issues, which later on pushed the nation into identity crises.

On the internal front, sub-nationalist tendencies sponsored by foreign powers, socio-economic disparities, impact of Soviet invasion of Afghanistan and revolution in Iran were some of the regional factors which kept the governments distracted from core focus on internal issues through deliberate consultative and negotiated settlements. While national identity challenges as an Islamic state, moderate state, socialist state etc, have also been contributory factors, instability and rising trends of terrorism extremism are also additional deviators affecting the national integration in Pakistan.

The nation is described as a collection of people, sharing common traditions, customs, values and feelings and pursue shared objectives of national development. The nation is an entity that has cultural and social underpinnings instead of legalistic insinuations. Integration means diverse collections within a dominion that are privileged by law with similar rights irrespective of their financial, social and educational background or regional associations. Integration is the process, under which all state institutions are struggling to provide uniform and equal attention to the residents of the state irrespective of their race, creed, and origin. Integration is therefore a continuously evolving process aimed at reinvigorating national rejuvenation and pride by establishing norms and commitment to pattern of political behavior. National Integration is the determination of the people aimed at living together sharing traditions, ideals, culture, history, religion, language and customs etc. National integration can, therefore, be summarized as a sea containing rivers of diverse cultures and backgrounds blended together for a supreme cause of national harmony, unity and pride. (Syed Jawad Shah and Waseem Ishaq, 2017)

## Pakistani Culture

Dr. Amir Ullah Khan & et al stated: “The concept of rights is very broad and comprehensive which is interpreted by different people according to their socio-cultural values and religious teachings. (Khan & Et al: 2021:3240) According to the Merriam-Webster Dictionary, “culture is the customary belief, social forms and material traits of a racial, religious or social group” (Dictionary m. w.) . Cambridge dictionary define culture as “the way of life, especially the general customs and beliefs, of a particular group of people at a particular time”. (Dictionary c. )

Pakistan has become 71 years of age, which is very young age for a nation-state to develop a civilization but definitely Pakistani culture have been emerged and evolved called PAKISTANIAT, but no serious effort has been done to study or document it. In its place, the intellectuals rather emphasize what ought to be constitute Pakistani culture, rather than what is Pakistani Culture.

Pakistan came in to being on the basis of nationalist theory or two nation’s theory which called Muslims of India as distinct politico-cultural entity separated from Hindus. The leftist-liberal groups thought that Quaid e Azam wants to create a Muslim state which would repudiate all sorts of communal conflicts which had overwhelmed India at that time. These leftist-liberal supporters imagined Jinnah’s Pakistan as heaven of harmony on earth for oppressed Muslim community. Ideally, Pakistan could probably avoid the politico-historical fluxes of violent religious communal quagmire that had engulfed India before partition. But while the leftist-liberals envisioned the nationalist factor behind the Pakistan movement as a struggle to liberate Indian Muslim community from the clutches of escalating Hindu-Muslim conflict in pre-independence era. On the other hand, the rightists-conservatives presumed it in ideological terms as first step towards an Islamic State in Subcontinent, whose long term goal would be establishing Caliphate in other states. Thus the Pakistani culture is a composite culture, motivated and strengthened by the different sectarian, Islamic, and ethnic ethos existent here. (Dawn, 2015)

Moreover, western culture inherited by colonial masters also contributed a lot to Pakistani culture. The minorities residing in Pakistan are the equal citizens of the state have distinctive culture remain a major source of Pakistaniat. Dr. Amir Ullah Khan & et al stated: “Pakistan has pluralistic society divided into various communities on the basis of race, colour, language, caste, creed, sects and religion.” (Khan & Et al: 2021:3240) Pakistani cultural is based on pluralism and multiculturalism and is not monolithic. The term multiculturalism, ethnic pluralism, and cultural pluralism are used interchangeably. When there is collaboration between different cultural and ethnic groups and they communicate with each other and maintain their individual identity as well. Such a community is called mixed ethno-cultural community or multiculturalism where several traditional cultures exist. (Barry Brian , 2002)

There is debate between rightest-conservatives and leftist-liberals over Pakistani culture. The rightists-conservatives criticize the leftist-liberals for imitating west and

following undesired Hindu practices, and call Pakistani culture as disordered fusion of western and Hindu cultures. While the leftist-liberals criticize the rightist-conservatives unable to form an identity based on true historical roots of Pakistan and its stance on religion and ethnicity. They blame the rightists-conservatives for imitating the Arabs and especially oil rich Arabs.

The present-day official position of Pakistani culture is ambiguous. It is yet to be acknowledged that Pakistani culture is combination several ethno-religious and sectarian cultures which evolved in centuries. Pakistani culture has diversity and is influenced from various western and eastern inspirations both positive and negative. And there is nothing wrong with it because Pakistani culture is made up of these influences and has the capacity to absorb these stimuli. It makes a culture more diverse and acceptable to all the communities living in it and such a culture is more integrated, vast and harmonious. Pakistani liberalism and conservatism are deep rooted inside the subtleties of cultural-pluralistic society and populaces of Indus Civilization. It must be accepted that Pakistani culture is composite of history, ideology, language, food, art and religion. (The Daily Dawn, Karachi, April 9, 2015.)

## **Multiculturalism and its challenges to national harmony in Pakistan:**

The multiculturalism effect the national integration in a state. The homogenous culture promotes collaboration and unity in society and divergent cultures cause differences and disputes. Pakistan being the land of multiculturalism is not the exception

### **1. Multiple Identities:**

We all have multiple identities, like relationship, professional, social, official, regional, academic, biased, religious, ethnic, linguistic, which may challenge or support each other. Empathy with one aspect might lead to clatter with other aspects like being Muslim or Non- Muslim Pakistani, a Shia or Sunni Professor, a Pashtun soldier, a radical Muslim an unemployed young man with passion for Pakistani cricket etc. Presently, the cultural identification has become more important than the other identities. Who am i? If a question is asked then the answer is either my ethnic background or occupation. Narrow identities do not clash with wider ones. An army man identifies himself being soldier rather than Punjabi or Pashtun, as he is more concerned about his institution and profession. In the same way, one can relate itself with culture, tribe, ethnicity, religious convictions or language.

### **2. Socio-economic factors:**

The cultural identification is the outcome of individual socio-economic development, where displacement and isolation through migration generate the need for identity, and socially the newly emerged developed societies inspire the revival of aboriginal cultural identification. Such factors can be explained by modernism and post-modernism theories. Due to migration of rural population to urban areas, the masses

modernize their selves and alienate from their cultural background and later on want to go back to their origin to get identity, as in the modern societies they face identity crisis. Pakistan is also passing through the changing currents of modernity and post modernity. The issue at stake is if these trends are enhancing integration, so, they are good and beneficial, otherwise can be harmful.

### 3. **Levels of Identity:**

Due to multiple identities like individual, clannish, ethnic, cultural and so on, that can be described in relations to another individual, family, clan, ethnic group, or culture. Owing to the multiculturalism, the dissimilarities generate in different cultures due to following reasons:

- I. Superiority complexes of one group in relations to other cultures, which are considered inferior owing to their cultural differences.
- II. The people of one culture are fearful and show distrust in other people.
- III. There is communication gap among different cultures, so these people feel alienation from one another due to linguistic differences.
- IV. Lack of understanding of customs and traditions, inspirations, societal relations of these folks lead to further divergence.

Pakistan being a multicultural state faces all these impediments in the way of national harmony. The need of the time is more communication among different cultures through development in transportation, infra-structure, education and exposure to the world. Such interactions would give insight and broad mindedness to the people of different cultures and there will be more intense harmonious development. They would learn new cultures, languages and would appreciate and get inspiration to get more involved in socio-political and economic development of the state.

### 4. **Monopoly of Power:**

Power corrupts everybody and absolute power corrupts absolutely. The major source of conflict among the people is controlling other people through power. Power is the mean and power is the end. It is era of power politics. The ability of one group to control the territory, riches and resources of other group, civilization or state leads to war. The comparative power of one group to enforce its will, standards, ethics, culture and civilization on other people, states, or civilizations generate conflict. Cultural conflict cannot be settled like material issues, e.g. religious or sectarian differences cannot be solved with ease. The language issue between Eastern and Western wing of Pakistan led to dismemberment in 1971. Shia Sunni differences cannot be solved by compromise.

### 5. **Ubiquity of Conflict**

The human nature is prone to war; the inevitability of conflict is a major challenge to multicultural societies like Pakistan. The human beings hate others for self-aggrandizement, individuals want adversaries as motivation: rivals in professional life, challengers in political affairs. The human nature is selfish and self-interest oriented,

which leads to mistrust others who can become potential threat and endanger their interests. The solution of one problem and vanishing of rivals, give rise to a new state of affairs at individual, socio-political level with new enemies.

Role of Culture in national harmony:

Multiculturalism leads to conflict, which in turn cause disharmony. Pakistan is facing the specter of disintegration since its inception due to multiculturalism. Now the question arises that how these problems and challenges of multiculturalism can be solved amicably and how national harmony can be created. The following recommendations and suggestions can be presented to solve the national harmony issue in Pakistan.

### 1. **Cultural Remedies**

In a multicultural society, people have different cultures and customs and traditions. The solution in such a diverse society is mutual exchange of cultures with one another. By the amalgamation of cultural practices people will accept, tolerate one another and will keep respect of that culture. Cultural bond will bind the people together and result will be more interaction, more dependence on one another. The sad demise of Eastern wing of Pakistan was the result of lack of communication and mutual contact. Both wings had different cultures and due to distance and no land contact, there was no exchange of cultures. Moreover, there were feelings of deprivation on eastern side and they considered the western wing as usurper of their rights. There was no understanding on both the sides. Eastern wing lag behind and led to communal conflict. The conflict created space for external forces India, Russia to play their role and situation was further deteriorated, finally led to debacle.

The same mistake is being repeated in Baluchistan and ex FATA in which external forces playing their role to worsen the internal situation in the form of ethnic and religious conflicts. The Indian intelligence Agency RAW is very active in Baluchistan. Their poverty, backwardness, feeling of deprivation is exploited by the enemy and causing split between the state and province. Such a situation of distrust provides vacuum for disruption and nefarious activities to opponents and they play their game. On the other hand if there is mutual contact among the people, cultural exchange will take place among people and will create feeling of respect and tolerance to one another culture. The people to people contact will make them secure, confident and reliable for one another. The enemy would not get a chance to divide them and disintegrate them.

It is high time that we realize the gravity of situation in Baluchistan and take proper measures for cultural exchange. FATA has been merged with rest of Pakistan by 25th amendment and it is being mainstreaming into the rest of Pakistan. I have seen development in infrastructure, education, and people's lives. There are few elements that are playing into hands of our enemies. They have some grievances; the government is trying its utmost to solve their problems. There is every hope the Ex FATA would emerge being a developed and prosperous region of Pakistan soon.



## 2. **National Remedies:**

National culture or PAKISTANIAT should be promoted. It is our sub-national cultures durability and strength that is weakening the national culture. But the provincial cultures should become the strength of national culture as Pakistaniat is the name of combination of all these cultures. Pakistaniat can become strong if we feel proud of being Pakistani. Pakistan is our identity in the comity of nations. The world identifies us being Pakistani. The steps should be taken from the government and civil society for promoting Pakistaniat.

## 3. **Social Remedies**

In tribal societies Jirga system has lost its significance. It is required to be reformed on micro level. Jirga is a democratic way of pacific settlement of disputes in rural areas. The elders of area sit together and solve the different issues amicably on the basis of customs and traditions. If the system is revitalized at micro and macro level, it would greatly help in uniting the people. At micro level in rural areas, the elders can be communicated by the administration to integrate and harmonize the society by utmost efforts. People accept and obey the decisions of Jirga, as they accept it as their heritage.

## 4. **Religious Remedies:**

In our culture the status of Non-Muslim is another big concern. The minorities are the equal citizens of Pakistan, and Objectives Resolution which is the part of 1973 constitution calls for safeguarding minorities. A strong and harmonious national culture demands a satisfied, prosperous and secure minority class.

Islam is the religion of Peace and harmony. Our provincial cultures have their roots in Islamic civilization. The concept of Muslim Ummah can be helpful in national stability of Pakistan

## 5. **Ideological remedies:**

Pakistan is going through political, social, moral and economic crisis. Some naïve and selfish people are looking for the root causes of these issues in the creation of country. Whereas intellectuals hope for bright prospects in future if past blunders are rectified. We should analyze the situation, make the best strategy to cope with problems and then decide.

## 6. Not only common culture but common civilization is the solution:

Pakistan is new, but the history of its provinces is old. For national harmony, it is pertinent to find a historical coherence among all the provinces. Like Indus Civilization or Gandhara Civilization or even Islamic Civilization which is a massive ingredient of our culture.

## 7. **Semantic remedies:**

Language is very important part of culture. Most of the ethnic communities are related to language. There are four big and thirty small languages spoken in Pakistan. So there are more than thirty ethnicities in our country. For the sake national integration, one national language is utmost imperative, but the importance of local languages cannot

be denied. One of the major reason of East Pakistan Crisis was Urdu-Bengali controversy. So, it would be better to give linguistic identity because as much as language is empowered, nationalism will get stronger.

8. **One nation theory:**

We should now accept the fact that Two Nations Theory was before the formation of Pakistan. Now that Pakistan is formed, so instead of two nation theory, we should adopt one nation theory because now we are one nation.

9. **Constitutional Remedies:**

There should be a Balance between strong Centre and autonomy to provinces. The strong federation needs a strong Centre with autonomy to the provinces. The units should not feel deprived and at the mercy of Centre or big provinces. So, the Centre should be strong enough to keep intact the federation. The supremacy of constitution should accepted and judiciary being the guardian of constitution should safeguard the fundamental rights. Speedy justice must be provided; it should not be delayed nor denied. The societies can live with infidelity but not with injustice, and harmony is the result of justice.

10. We need to bring a shift in our culture. In order to affiliate the loyalties and identities of the new region with Pakistan.

11. The culture of feudalism in our society is eating away the democracy. We need to redefine the nationalism in our culture. Such type of provincial and regional nationalism provides reinforcement to the Sardars and Waderas. They use the slogan of nationalism to blackmail the central government for subsidies and incentives, while common men get no benefit from this. Therefore, regional nationalism should also be questioned.

**Conclusion:**

Culture can play a positive in the national harmony if multiculturalism is tackled with prudence. The people of Pakistan have common customs, traditions, aspirations, inspirations that can play a positive role in the assimilation of the nation. The nation building process is slow due to impediments in political culture, the feudalism, security challenges, economic backwardness, poverty; ethnic, linguistic, provincial problems are hampering the progress of national harmony. Multiculturalism is causing multiple identities at individual, group, tribal, ethnic and national level, which at time compete or reinforce one another. Dominance of one culture can result in the deprivation of another culture. Then there is distrust among the cultures, when it comes to level of identification. The lack of communication further deteriorates the situation. Linguistic differences lead to misunderstanding and alienation. The basic motive of progress at the expense of others leads to conflicts. Now it is the need of time that all these negative trends of multiculturalism are made the strength of a nation. If there is cultural assimilation and coherence, cohesion results in national harmony. Justice and harmony supplement each other. If people are well fed, well educated, economically strong and politically conscious, the national integration is the

natural result. But if they are caught in the vicious circle of poverty, illiteracy, unemployment, corruption, and terrorism, how they can be integrated? Some remedies are suggested by the author, cultural assimilation, through which the people will exchange their customs and traditions, dress, music, art and architecture which would result in nation building. Promotion of Pakistani culture, Pakistaniat would greatly help in strengthening the national harmony. This is possible if we feel pride in being Pakistani. The social remedies like reforming and revitalizing Jirga system, strengthening of institutions would result in better Pakistan. We must learn from our past mistakes and those blunders should not be repeated. All the ethnic groups should be consulted for national harmony policy and suggestions should be taken seriously. Pakistan is multi ethnic, multi linguistic, multi sectarian state. The only possible way towards harmony is equal development of all communities without any discrimination. May The Almighty Allah keep Pakistan safe, secure and integrated, Pakistan Zindabad.

## Bibliography

- Abu Dawud, S. b. (2000). *Sunan Abi Dawud: Kitab-ut-Tibb*. (S. b.-A. Al-Shaikh, Trans.) Riyadh, Saudi-Arabia: Darussalam.
- Adams, R., & Mehran, H. (2003). Board structure, banking firm performance and the Bank Holding Company organizational form. *Federal Reserve Bank of Chicago Proceedings; May Issue*, 408-422.
- Addawe, S. (2012). what are the impacts of the global financial crisis on Islamic banking system and how Islamic bank spared from the crisis? Aalto University Library Thesis number 12737. Retrieved from Retrieved online from <https://aaltodoc.aalto.fi/handle/123456789/27>
- Akbar, S., Rehman, S. U., & Ormord, P. (2013).
- Akhtar, S. (2007). *Islamic finance-emerging challenges of supervision* . BIS Review No. 68/2007.
- Alexander, P., & Baden, S. (2000). Glossary on macroeconomics from a gender perspective . Institute of Development Studies, University of Sussex .
- Ambal, M., & Al-mukharreq, F. (2013). Impact of the financial crisis on profitability of the Islamic banks vs conventional banks: Evidence from GCC. *International journal of financial research*, 4(3), 83-93.
- Amjad, D. A. (2007). *Al-Hijamah*. Karachi: Maktabah Al-Bushra.
- Andrew Rippin and Jan Knappert. (n.d.). *Textual Sources for the Study of Islam*. Chicago: University of Chicago Press.
- Asghar, I. (2019, 06 23). Express Tribune. *Narankari Bazaar supply hub of spurious products*.
- Barry Brian. (2002). "*Culture and Equality: An Egalitarian Critique of Multiculturalism*". Harvard: Harvard University Press, .
- Barry Brian. (2002). "*Culture and Equality: An Egalitarian Critique of Multiculturalism*". . Harvard: Harvard University Press, 2002. .
- Beck, T., Demirgüç-Kent, A., & Quarda, M. (2010). *Islamic vs. conventional banking – business model, efficiency and stability*. The World Bank, Development Research Group.
- Black, B., Jang, H., & Kim, W. (2003). Does Corporate Governance Affect Firm Value? . *Stanford Law School; Working Paper No. 327*.

- Blundell-Wignall, Atkinson, P., & Lee, S. (2008). The Current Financial Crisis: Causes and Policy Issues: Financial Market Trends . Retrieved from Retrieved online from <http://www.oecd.org/dataoecd/47/26/41942872.pdf>
- Bukhari, M. b. (n.d.). *Sahih Bukhari*.
- Chapra, U., & Ahmad, H. (2002). *Corporate Governance in Islamic Financial Institutions*. Islamic Development Bank Occasional Paper No. 6.
- Chen Bin, D. H. (1995). *Personal Communications*.
- Chirali, I. Z. (1999). *Traditional Chinese Medicine - Cupping Therapy*. Livingstone: Elsevier Limited.
- Claessens, S., Djankov, S., & Larry, L. (2000). The separation of ownership and control in East Asian corporations.,. *Journal of Financial Economics*, 58(1), 81–112.
- Dawn, T. D. (2015, April 9 , April 9, 2015.). Karachi, Sind.
- Demirgüç-Kunt, A., & Detragiache, E. (2002). Does deposit insurance increase banking system stability? An empirical investigation. *Journal of Monetary Economics*, 7(49), 1373–1406.
- Dictionary, c. (n.d.).
- Dictionary, m. w. (n.d.).
- Dutton, W. F. (1916). F.A. Davis Co.,.
- Fayruz, A. (1998). *Al-Qamour al-Muheet*. Dar ar-Risala.
- Filatotchev, L., Piesse, J., & Lien, Y. (2004). Corporate Governance and Performance in Publicly Listed, Family-controlled Firms: Evidence from Taiwan.
- Flannery, & Mark, J. (1998). Using market information in prudential bank supervision: A review of the U.S. empirical evidence. , 30(3). *Journal of Money Credit and Banking*, 3(30), 273-305.
- Galen, P. B. (n.d.). *Galen on bloodletting: a study of the origins, development, and validity of his opinions, with a translation of the three works*. Cambridge University Press.
- Garvey, G., & Swan, P. (1994). The Economics of corporate governance: Beyond the Marshallian firm. *Journal of Corporate Finance*, 1(2), 139-74.
- Genest, M. A. (1996). *Conflict and Cooperation: Evolving Theories of International Relations*. Belmont: Cengage Learning.
- Gompers, A., Ishii, J. L., & Metrick, A. (2003). Corporate Governance and Equity Prices. *Quarterly Journal of Economics*, 2(118), 107–55.
- Grassa, R., & Matoussi, H. (2014). Is corporate governance different for Islamic banks? A comparative analysis between the Gulf Cooperation Council and Southeast Asian countries. *Int. J. of Business Governance and Ethics*, 9, 27-51.
- Hussain, I. (2003). Regulatory Strategy of the State Bank of Pakistan, Comments of the paper. Islamabad: 18th Annual General Meeting of the Pakistan Society of Development Economists.
- Ibrahim, K. (2004). Ibnul Arabi muhayuddin. In p. G. Justice, *Holy People of the World, A Cross Cultural encyclopedia* (pp. 385-386). Washington: ABC- CLIO.
- Iqbal, M. (2001). Islamic and conventional banking in the nineties – a comparative study. *Islamic Economic Studies*, 2(8).
- Jensen, M., & Meckling, W. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, 3(4), 305-360.
- Karl Deutsch and William Foltz. (1963). “Nation building” New York: Atherton, . In K. D. Foltz, “Nation building” New York: Atherton, 1963, (p. 28). Oxford : Oxford Publishers.
- Kayed, R., & Hassan, M. (2011). The global financial crisis and Islamic finance. *Thunderbird International Business Review*(53), 551-564.

- Kazarian, E. G. (1993). *Islamic versus traditional banking: financial innovation* . Colorado West view press 1993.
- Khalid, A., & Hanif, M. (2005). *Corporate Governance for Banks in Pakistan*. Recent Developments and Regional Comparisons.
- Khan, Dr. Amir Ullah & Et al. (2021) Cultural Rights & Cultural Security of Kalash Community in Pakistan: An Appraisal. *Elementary Education Online*, 20 (1), 2021, 3240-3245.
- Kirkpatrick, G. (2009). The Corporate Governance Lessons From the Financial Crisis. *OECD Journal: Financial Market Trends*. 2009. 3-3, 3(3). Retrieved from 10.1787/fmt-v2009-art3-en.
- Kowalewski, O., Stetsyuk, I., & Talavera, O. (2007). Corporate Governance and Dividend Policy in Poland . *Wharton Financial Institutions Center Working Paper No. 07-09*.
- Lalonde, R. (April 1994). Unity in Diversity: Acceptance in Integration in Era of Intolerance and Fragmentation. In R. Lalonde, *Unity in Diversity: Acceptance in Integration in Era of Intolerance and Fragmentation* (p. 350). Ontario: Department of Geography, University of Carleton.
- Levine, R. (2003). The corporate governance of banks: A concise discussion of concepts and evidence. *World Bank Policy Research; Working Paper No. 3404*.
- Lewis, M. K. (2007). Islamic banking in theory and practice. *Monash Business Review*, 3(1), 1-8.
- Lim, k., Brooks, R., & Kim, j. (2008). Financial crisis and stock market efficiency: Empirical evidence from Asian countries. *International Review of Financial Analysis*, 17(3), 571-591.
- Loundy, D. (2008). Islamic finance and the U.S. sub-prime mortgage mess: Lessons to be learned. Retrieved from [www.usbahrainbusiness.org/view/images/uploaded/Loundy\\_Lessons\\_Learned.pdf](http://www.usbahrainbusiness.org/view/images/uploaded/Loundy_Lessons_Learned.pdf)
- Macey, J., & O'Hara, M. (2003). The corporate governance of banks. *Economic Policy Review Federal Reserve Bank of New York; Special Issue 9*, 91-108.
- Majah, M. M.-Q. (n.d.). *Sunan Ibne Majah*.
- Marcinkowska, M. (2012). CORPORATE GOVERNANCE IN BANKS: PROBLEMS AND REMEDIES. *Financial Assets and Investing*(2), 47-67.
- Matoussi, H., & Grassa, R. (2012). Is Corporate Governance Different for Islamic Banks? *Corruption and economic Development; ERF 18th annual conference*.
- McColgan, P. (2001). Agency theory and corporate governance: a review of the literature from a UK perspective. Department of Accounting & Finance, University of Strathclyde Glasgow.
- McKibbin, W., & Stoeckel, A. (2009). The Global Financial Crisis: Causes and Consequences; Lowy Institute for International Policy. *Working Paper No. 2.09*.
- Mehran, H., Morrison, A., & Shapiro, J. (2011). *Corporate Governance and Banks: What Have We Learned from the Financial Crisis?* . Federal Reserve Bank of New York; Staff Report No. 502. .
- Memon, M., & Aciland, D. (2013). Islamic Finance and Banking in the Great Recession: A Comparison of Profitability with Conventional Banks. Retrieved from <https://www.econ.berkeley.edu/sites/default/files/Memon,%20Muhammad%20Senior%20Thesis.pdf>
- Merton, R. (1977). On the cost of deposit insurance when there are surveillance costs. *Journal of Business*, 3(51), 439-452.
- Mestel, R. (Aug 06, 2001). *Modern Bloodletting and Leeches*. Los Angeles Times.
- Muslim, I. H.-Q. (n.d.). *Sahih Muslim*.

- Okeahalam, C., & Akinboade, O. A. (2003). A Review of Corporate Governance in Africa. *Literature, Issues and Challenges; Global Corporate Governance Forum*.
- Oman, C. P. (2001). Corporate Governance and National Development . *An outgrowth of the OECD Development Centres Experts Workshop in 2000 and Informal Policy Dialogue in 2001 sponsored in part by CIPE*.
- Phulpoto, L., Shah, A., & Shaikh, F. (2012). Managers knowledge about basic management concepts in telecommunication industry. *Journal of Asian Business Strategy*, 6(2), 142-152.
- Qayyam, H. I. (n.d.). *Za-ul-Ma'ad* .
- Qorchi, M. (2005). *Islamic finance gears up*. imf.org.
- Quain, R. (1885). *A dictionary of Medicine*. London: Longsmans Green and Company.
- Rehman, R., & Mangla, I. (2012). Does corporate governance influence banking performance? *Journal of Leadership, Accountability and Ethics*, 9(3).
- Rixtel, V., & Gasperini, G. (2013). Financial crises and bank funding: Recent experience in the euro area . *BIS Working Paper; No 406*.
- Rokan, s. (1975). "Dimensions of state formation and nation building. A possible paradigm for research on variations within Europe", Charles Tilly, "The formation of national states in Europe" . In "*Dimensions of state formation and nation building. A possible paradigm for research on variations within Europe*", Charles Tilly, "The formation of national states in Europe" (p. p.11). :rinston: Stein Rokkan, "Dimensions of state formation and nation building. A possible paradigm for research on variations within Europe", Charles Tilly, "The format Princeton: Princeton University Press, .
- Sabi, M. (1996). Comparative Analysis of Foreign and Domestic Bank Operations in Hungary. *Journal of Comparative Economics*, 22(2), 179-188.
- Samad, A. (1999). Comparative efficiency of the Islamic bank Malaysia vis-à-vis conventional banks. *Journal of Economics and Management*, 1(7).
- Samad, A., & Hassan, K. (1999). The performance of Malaysian Islamic bank during 1984-1997: an exploratory study. *International Journal of Islamic Financial Services*, 3(1).
- Sanda, A. U., Mikailu, A., & Garba, T. (2005). Corporate Governance Mechanisms and Firm Financial Performance in Nigeria. . *AERC Research Paper; No.49*.
- Seigworth, G. R. (Dec, 1980). Bloodletting Over the Centuries. *New York State Journal of Medicine*, 2022-2028.
- Shafique, A., Faheem, A., & Abdullah, I. (2012). Impact of Global Financial Crises on the Islamic banking system. *Arabian Journal of Business and Management Review (OMAN Chapter)*, 9(1).
- Shleifer, A., & Vishny, R. W. (1996). A Survey of Corporate Governance. *Journal of Finance* , 52(2). Retrieved from <https://ssrn.com/abstract=100528>
- Sigerist, H. E. (1967). *A History of Medicine: Primitive and Archaic Medicine* (Vol. 1). New York: Oxford University Press.
- Solomon, J. (2013). *Corporate governance and accountability* (4 ed.). John Wiley & Sons Inc.
- Steingass, F. J. (n.d.). *A Comprehensive Persian / Arabic - English Dictionary*.
- Syed Jawad Shah and Waseem Ishaq. (2017). "Challenges to national integration in Pakistan and strategic response" . *Syed Jawad Shah and Waseem Ishaq, "Challenges to national integration in ISSRA Paper, 2017 at [https://ndu.edu.pk/issra/issra\\_pub/articles/issra-paper](https://ndu.edu.pk/issra/issra_pub/articles/issra-paper) accessed on March 6, 2019*, 50-65.
- Terazi, E., & Şene, E. (2011). The effects of the Global Financial Crisis on the Central and Eastern European Union Countries. *International Journal of Business and Social Science*, 17(2).
- The Daily Dawn, Karachi, April 9, 2015. (n.d.).

Tirmizi, M. b. (2000). *Jami' Tirmizi*. Riyadh: Darussalam.

Useful known and unknown views of the father of modern medicine, Hippocrates and his teacher Democritus. (n.d.).

Weir, C., & Laing, D. (1999). The Governance-Performance Relationship: The Effects of Cadbury Compliance on UK Quoted Companies; . European Accounting Association Conference, Bordeaux.

Wilson, R. (2009). Why Islamic Finance is Successful? Islamic Banks are Unscathed of Financial Crisis. Islamic development bank group. Retrieved from [http://www.isdbforum.org/Subjects/Islam\\_and\\_the\\_Financial\\_Crisis/rwilson.pdf](http://www.isdbforum.org/Subjects/Islam_and_the_Financial_Crisis/rwilson.pdf)

Zaher, T. S., & Hassan, M. (2001). A comparative literature survey of Islamic finance and banking; , 10(4). *Financial markets, Institutions and Instruments*, 4(10), 155-199.

Zineldin, M. (1990). *The economics of money and banking: A theoretical and empirical study of Islamic interest-free banking*. Almqvist & Wiksell International, Stockholm.

Zingales, L. (1998). Corporate governance. In *in Peter Newman* (pp. 497-502 ). London: The New Palgrave Dictionary of Economics and the Law.