

Impacts of Islamic Human Development Policies on Productivity of Employees: An Empirical Evidence from Banking Sector of Pakistan

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Purpose - The purpose of this paper is to investigate the relationship among human resource development policies and employee productivity in banking sector. This paper aims at providing guidelines for policy makers to develop HR policies in the light of Islamic teachings.

Design/Methodology/Approach - OLS regression is run to estimate impacts of employees' financial benefits and their branch strength on their productivity and the resultant impact on profitability of banks. Pooled data of almost all the banks operating in Pakistan during 2004 to 2009 has been used in this study. Data has been collected from audited reports published by each bank.

Findings - Regression results pointed out that salary per employee of a bank had positive and highly significant impacts on productivity of banking sector employees. Similarly, strength of employees in a branch also contributed positively in productivity of employees. However, this factor did not show statistically significant impact.

Originality/Value - This study has practical significance for human development management practitioners, academia, scholars, managers and general public as it provides inferences that guide them in decision making. This study is also linked with Islamic philosophy of human resource as Islamic stresses the need of timely and appropriate payments to the employees.

Keywords Human Resource, Employee Productivity, Branch Strength, Islamic Human Resource, Pakistan

Paper Type: Research paper

1. Introduction

HRM is considered as important part of labor economics. Firms in contemporary environment face contradictory objectives of cost reduction and high performance. Labor payments are substantial part of cost in all the firms, but it is single largest component in service firms like banks, telecom, hospitals and academic institutes etc. where large number of workers is required. In these firms, employees have direct contact with customers. There is great need of effective human resource strategies in service sector because of

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²⁶ This very well known book contains four major chapters. 1) Human need towards the Holy Qur'an 2) Authenticity and miraculous credibility of the Qur'an 3) Wa'hi and modes of Qur'anic revelation 4) Enigmatical expression of Qur'an. *Afghani, Shams ul Haq, Ulum al Qur'an, (Lahore: Amjad Academy), p. 2-12*

²⁷ Tafsir Fath al Mannaan, commonly known as 'Tafsir e Haqqani' is considered one of the best known authentic works in Urdu Tafsir literature which was published in eight volumes.

²⁸ Haqqani, Abdul Haq, *Muqadimma Tafsir Haqqani*, (Lahore: Sheikh Ghulam Ali and Sons, 1364 A.H), p.40-45

²⁹ Ibid., p.17-36

³⁰ Mawdudi, Abul A'ala, *Four Key Concepts of the Qur'an*, (Leicestershire: The Islamic Foundation, 2006), p.36.

³¹ Nadwi, Abul Hasan, Ali Hasani, *Asr e Haazir Mein Deen Ke Tafseem o Tashree'e*, (Lucknow: Daar e Arafat, 1978), p. 21 and Khan, Wahiduddin, *Deen Ke Siyasi Ta'abeer*, (Lahore: Al Maktaba al Ashrafiyyah, Date not mentioned), p. 11

³² He is the late Sheikh al Hadith at Jamia Ashrafia Lahore. The renowned scholar *Maulana Muhammad Idris Kandhalvi was his father.*

³² Usmani, Muhammad Taqi, *Ulum al Qur'an: An Approach to the Qur'anic Sciences*, (Karachi: Darul- Ishaat, 2007), p. 24

³³ Ghazi, Mahmood Ahmed, *Muhadarrat e Qur'ani*, (Lahore: Al Faisal Nashiran, 2009), p. 9

⁸ Ibid., p. 283, 284

⁹ *Jam'e al Tirmidhi*, Chapter Fada'ail al Qur'an, (Riyadh: Darussalam, 2002), Vol: II, Hadith: 172, p. 114

¹⁰ Ahmad Von Denfer, *Ulum al quur'ant*, (UK: the Islamic foundation, 1983), p. 123-125.

¹¹ Nadwi, Abul Hasan, Ali Hasani, *Tareekh e Dawat o Azeemat*, (Karachi: Majlis Nashriyat e Islam, 1984), Vol:5, p. 150

¹² Dehlvi, Shah Wali Allah, *Al Fauz al Kabir Fe Usul al Tafsir*, (Islamabad: National Hijrah Council, 1985), p. 23

¹³ Ibid., p. 27

¹⁴ Ibid., p. 41

¹⁵ Keeping in view its importance and relevance, this book has been merged into "*Al fauz al kabir*" as an independent note.

¹⁶ The booklet has been translated both in Urdu and Arabic and published as research articles. See: Mufti Abdul Khaliq Azad, "Urdu translation of Al Muqadimah fe qawaneen al Tarjuma", *Sh'oor o Aaghi*, trilingual journal, Idara Rahmaniyya Uloom e Qur'aniyya Trust, Lahore, Vol. 03, No. 03 (July-September, 2011) p.94-109.

¹⁷ See aforementioned articles in ref. 14, p. 09.

¹⁸ Kidwai, A.R, "Translating the untranslatable: A survey of English translations of the Qur'an" *The Muslim World Book Review*, Vol. 7, No. 4 (Summer 1987), p.341

¹⁹ Al Hasani, Adul Hai, *Al Thaqaqah al Islamiyyah fe al Hind*, (Damascus: Majma'a Al Luggah al Arabiyyah, 1983), p. 174-175

²⁰ To promote his cult Perver penned down various book to promote his cult. His notable works include: *Lughaat al Qur'an*, *Tabweeb al Qur'an*, *Mafhoom al Qur'an*, *Ma'arif al Qur'an*

²¹ Ghulam Ahmad, Pervaiz, *Mafhoom al Qura'n*, (Lahore: Idara e Tulu'e Islam, Date not mentioned), Vol:1, Introduction, P. "Raa'.

²² For details see: Hashimi, Junaid Ahmad, (*The Qur'anic Precepts" by Thanwi (d.1843): An Analytical Study*), Research paper published in "Al-Dirasat Al-Islamiyyah", Arabic Journal of The Islamic Research Institute, International Islamic University, Islamabad, October-December 2009) For more details on juristic exegesis in the subcontinent see research paper titled: *The juristic Exegesis in The Subcontinent; its growth and Features*, by Junaid Ahmad Hashimi (Al-Qalam, Multilingual Research Journal of Punjab University, Lahore, 2010).

²³ Islahi, Amin Ahsan, *Tadabbur al Qur'an*, (Lahore: Faraan Foundation, 1983), Vol:1, Introduction, p.14-34

²⁴ Islahi, Amin Ahsan, *Mabaadi Tadabbur al Qur'an*, (Lahore: Faraan Foundation, 1991), p. 191-200

²⁵ Ibid., p.205

Few discourses have been briefly dealt while others are provided with extensive details. The style of writing is fresh and appealing and clearly manifests author's interest in philosophical and oriental disciplines of knowledge.

Muhadarrat e Qur'ani by Dr. Mahmood Ahmad Ghazi:

Professor Doctor Mahmood Ahmad Ghazi (1950-2010) was a renowned jurist and scholar of Islamic Studies. He delivered twelve different lectures (*khutbāt*) on various issues related to the Qur'an, its history and various disciplines of its studies with the sole aim of inculcating the proper understanding which is often missed or lacked particularly by the female Qur'anic teachers. Later, under his own *auspices* the lectures were transformed into a book. The language of these lectures is obviously not written. It is oral and the style of narration is scholarly and analytical as well as preaching and rhetorical which adds a great deal of effect to its contents. This book serves as a great contribution to the treasure of Ulum al Qur'an. It would be right to say that many traditionally acclaimed concepts and features have been rendered into Urdu for the first time by the late Doctor Ghazai.³⁵ Many recent debates including the scientific miracles of the Holy Qur'an, various objections made by the orientalisists and modern day Qur'anic scholarship have been significantly debated throughout the book.

NOTES & REFERENCES

¹ Including four rightly guided caliphs, Abdullah ibn Abbas, Abdullah ibn Masood, Zaid ibn Thabit and Ubay ibn Ka'ab (Radhi Allah a'nhum ajmae'en).

² For details see: Rumi, Fahd bin Abdul Rahman: *dirasaat fi ulum al-qur'an al-karim*, Riyadh, 2005, p.34-49.

³ Al Suyuti, Jalal al Din Abdur Rahman, *Al Itqaan fe Ulum al Qur'an*, (Beirut: Daar al Kutub al Ilmiyyah, 1419), 122.

⁴ Ghazi, Mahmood Ahmed, *Muhadarrat e Qur'ani*, (Lahore: Al Faisal Nashiran, 2009), p. 284, 285.

⁵ Al Dehlawi, Shah Wali Allah, *Al Fauz al Kabir fe Usul al Tafsiir*, (Islamabad: National Hijra Council, 1985), p. 2-3

⁶ For instance, the notion of abrogation, clear and ambiguous verses, narratives and stories, modes of Qur'anic writing, art of beautification and various modes of Qur'anic recitation, revelation and its reasons, miraculous nature of Qur'an, science of exegesis and its principles, the abbreviated letters, Qur'anic themes etc. For details see: Sabuni, Muhammad Ali: *al-tibyan fi ulum al-qur'an*, Beirut, 1970, p.10.

⁷ Ghazi, Mahmood Ahmed, *Muhadarrat e Qur'ani*, p. 284

aspects of studying the Qur'an. The major contents of the book are as follows:

Qur'anic concept of revelation, Qur'an and earlier divine scriptures, The new Testament and four Gospels, chronological order of Qur'anic chapters, Dynamics of Qur'anic rhetoric, Linguistic features of Qur'an, Miracles of Qur'an, Enigmatic phrases of Qur'an (Abbreviated letters, oaths, clear and ambiguous verses, abrogation etc).

The marvel of this remarkable work can be traced back in its worthy author who has been blessed with the fortune of seeking benefit from the traditional as well as the contemporary sources and reference materials.

The foundational inspiration has been taken by Shah Waliullah's five key themes which have been further illustrated and expounded with a deeper worldview in order to broaden the horizons of Shah Waliullah's thought hence making it compatible with contemporary trends.

Ulum al Qur'an by Maulana Muhammad Taqi Usmani:

This book is a reflection of Maulana Muhammad Taqi Usmani's deeper Qur'anic contemplation. In the preface of this book his father Mufti Muhammad Shafi wrote:

'Ulum al Qur'an is a vast area of study and thousands of books have been written on its various disciplines still it had always been felt that there is a dearth of a qualitative work which not only covers the issues in a comprehensive way but also uses a contemporary approach to the address various Qur'anic discourses, hence meeting the need of hour. Moreover unfortunately, in later times many of those people who have produced different tafasir of Qur'an, have been observed of lacking in profound Qur'anic understanding therefore it became very necessary to revive the basics and principles of Tafsir through a fresh piece of writing'.³⁴

Having a firm grip, Maulana Usmani has extensively dealt with these topics. He has sought inspiration from classical as well as contemporary writers and produced a deeper intellectual insight in a unique style.

By presenting the Qur'anic discourses in an all new and modern diction, Maulana has brilliantly responded to the objections made by the Orientalists and those under the influence of Westernization.

than three- fourths of the Qur'anic teachings –rather, its real spirit- has gone obscured, resulting in obvious flaws in people's beliefs and practices. To highlight the Qur'anic nexus and elaborate its real intent, it is important that these primary concepts are fully explained".³⁰

This book has gained a great deal of criticism from a number of contemporary Islamic thinkers. For instance according to Maulana Sayyid Abul Hassan Al al Nadawi and Maulana Wahiduddin Khan, Sayyid Mawdudi's Qur'anic understanding is deeply overshadowed by the political interpretation of these terms. He has monopolized these terms which can result into various fatal consequences involving the divergence of attention from the core concepts of seeking Allah's pleasure and wellbeing in the hereafter to the materialistic norms of prevalent political system.³¹

Apart from this book Maulana Syed Abul Hasan Ali al Nadawi's "Muta'ala e Qur'an kay Usul o Mubadi" is also very important on the subject. A clear outline of how the Qur'an should be approached for reflection and study has been given by khurram Murad. His essay on the way to the Qur'an is most commendable.

An analysis of few inclusive monumental works of Ulum al Qur'an:

The Muslim scholars of the Subcontinent have produced an incalculable and enriched scholarship on various subjects of Qur'anic studies. Large number of diverse and versatile books on Ulum al Qur'an has been compiled in a stretch. A brief analysis of few monumental works is as following:

Manazil al Irfaan fe ulum al Qur'an by Maulana Muhammad Malik Kandhalvi:

This book is a comprehensive work of ulum al Qur'an in Urdu language. The author of the book is Maulana Muhammad Malik Kandhalvi.³² Majority of its contents have been derived from the monumental works of ulum al Qur'an including, *Al Burhan, Al Itqaan, Al fauz al kabir, Ihyaa ulum al deen, Hujaat Allah al baligha* and different tafasir like *Al Tabari, Tafsir al kabir and Ruh al Ma'ani*.³³ The author has skillfully arranged different Qur'anic discourses in his unique and inimitable style.

Muta'alia e Qur'an by Maulana Hanif Nadawi:

This monumental work is compiled by Maulana Hanif Nadawi, who successfully tried to deal with intellectual and practical

clearly objectionable modes of Tafsir writing in clear opposition with the traditional cult. Though, he earnestly tried to bring religion and Science in harmony but his contributions remained distasteful to main stream Muslim scholars. His opinions about revelation, angels, miracles and other metaphysical facts present a highly deplorable and unaccommodating standpoint. Sir Syed's scholarship could not earn any academic reputation or fame. Moreover in order to present a mainstream concrete Islamic disposition, many scholars produced a fair number of literary works in response to his writings.

The most prominent books include Maulana Shamsul Haq Afghani's "*Ulum al Qur'an*"²⁶ and Maulana Abdul Haq Haqqani's "*Al bayaan fe Ulum al Qur'an*" and '*Muqadima Tafsir e Haqqani*'²⁷.

In the extensive introduction of his tafsir Maulana Haqqani has discussed various discourses of ulum al Qur'an in length. Fundamental belief of Islam (Monotheism, Prophet hood, believing in Angles, divine scriptures and concept of hereafter etc) have been thoroughly discussed in the light of Qur'anic teachings. Particularly discussing various features of Jibreel (AS) and Satan, Maulana Haqqani evidently proved Sir Syed's notion of considering Satanic and Angelic forces as mere depiction of attributes of evil and good in Adam (AS) respectively, entirely wrong²⁸. He strongly opposed the idea that Adam (AS), mentioned in Qur'an denotes the human race rather than being an independent figure²⁹.

Rules of reading, studying and understanding the Qur'an:

To derive a proper understanding of the Qur'an from its study, one needs to adopt the correct approach. The scholars of the Subcontinent compiled many memorable works in this regard as well. A unique concurrent writing on this topic is Maulana Syed Abul A'ala Mawdudi's (d.1979 AD) "*Four Key concepts of the Qur'an*".

"Four key concepts of the Qur'an":

Originally written in Urdu, it has been translated into a number of languages including English. Describing the purpose of its writing Sayyid Mawdudi says:

"Whether we like it or not, because the meanings of these four foundational themes (*ilah, rabb, din and ibadah*) are veiled more

Maulana Hifz ur Rehman Suharwi's four volumed "*Qasas al Qur'an*" are rated highly esteemed on this topic.

Mushkilaat al Qur'an:

Maulana Anwar Shah Kashmiri (d.1352 A.H) wrote an eloquent piece of writing under the title '*Mushkilaat al Qur'an*' on ambiguous verses of the Holy Qur'an.

Various other discourses of Ulum al Qur'an:

The scholars of the Subcontinent presented valuable pieces of research on various miscellaneous topics of Ulum al Qur'an as well.

Moreover on the history of Qur'an Allama Aslam Jairajpuri wrote "*Tareekh al Qur'an*" and Maulana Manazir Ahsan Gailini wrote "*Tadween al Qur'an*". Maulana Hamiduddin Farahi wrote a book "*Aqassam al Qur'an*" which was rendered into Urdu by his worthy student Maulana Amin Ahsan Eslahi. On the important topic of abrogation, Rahmatullah Tariq wrote "*Mansookh al Qur'an*". Dr. Syed Salman Nadavi brought forward a relatively new discourse by writing "*Qur'an Aur Jadeed Science*". Allama Shabbir Ahmad Usmani's book "*I'jaaz al Qur'an*" holds a great significance too.

Metaphysical debates and Qura'nic approaches in the Subcontinent:

In the later centuries of 19th and 20th A.D, the arrival of new modes of knowledge compelled Islamic scholarship to adopt an all new approach in the field of Qur'anic Studies dealing with the compatibility of modern day scientific theories with Qur'anic facts. This scholarly movement not only refreshed the scope of Qur'anic understanding but also revealed many new horizons. Various metaphysical debates like revelation and miracles have been portrayed in a rational and scientific make up to prove the authenticity of the Qur'an.

In this era the Oriental scholarship and missionaries began spitting venom against Islam claiming that all metaphysical Islamic believes and Qura'nic theories are repugnant with the facts of contemporary natural sciences and its recent discoveries.

Following the footsteps of orientalists, a self styled progressive group of Muslim intellectuals also started misinterpreting the Qur'anic text for the propagation of their deviated thoughts. One such example is of Sir Syed Ahmad Khan who brought forth

Jalandhari's "*Ilm e Tafsir aur Mufasssirin*" and Qazi Zahid al Hussaini's "*Tazkirat al Mufasssirin*".

Qur'anic coherence and concordance (Al Nazm al Qur'ani)

A number of scholars also produced a unique concurrent trend of writing about "Qur'anic coherence and concordance/integration" in the Subcontinent.

For instance, Maulana Ashraf Ali Thanwi, in his book titled "*Sabq al Ghayath fe Nasq al Aayaat*" explained the coherence of Qur'anic verses in a very skilful and lucid way.

Maulana Hamiduddin Farahi being a pioneer laid down the notion of coherence in Qur'anic verse in "*Dalail al nizam*" which was further adopted and skillfully carried out by his eminent disciple, Maulana Amin Ahsan Islahi (d.1997) in his Magnum Opus Tafsir "*Tadabbur al Qur'an*".

In the preface of his tafsir Maulana Eslahi explained the basics and principles of his unique approach to the understanding of the Qur'an. The author aims to emphasize the need of knowing a proper knowledge of the organizational structure of the Qur'an as the most important key to its understanding. Various Surahs and verses and their placement has a deeper and far rooted connection with the structure of the Qur'an which results in the highest level of rhetoric and eloquence and a perfect in argumentation.²³

The idea of organization structure of the Qur'an emphasizing its core significance as a fundamental tool to Qur'anic understanding as found in the teachings of his mentor; Maulana Farahi.²⁴

According to him, each Surah acts as an independent unit and contains a basic subject or a theme. He further believes every surah has a pair, all the suwar of the Qur'an are divided into seven groups. And every group has a main subject or theme.²⁵

A relatively new work in this regard is Dr. Ubaidullah Fahd Falahi's "*Qur'an e Kareem mein Namz o Munasibat*".

Land, people and geography of the Holy Qur'an:

Maulana Abdul Majid Darya Abadi's "*Arz e Qur'an*" or "Geography of Qur'an" briefly deals in research containing a categorical detail on Qur'anic countries, cities and other sites in an alphabetical order. "*A'alaam al Qur'an*" or "Qur'anic personalities" is another book written by the same author.

Regarding the land, people and geography found in the Holy Qur'an, Syed Suleman Nadawi's two volumed "*Arz e Qur'an*" and

Ahkaam al Qur'an:

The subject of "*Ahkaam al Qur'an*" deals with the deduction of accredited codes from Qur'anic injunctions hence emphasizing the various aspects of human life and their legal study in a Qur'anic connotation. The Qur'anic scholars of the Subcontinent brought forth a notable scholarship in this avenue aswell. Keeping in view the specific historical and geopolitical circumstance the Muslim scholars in the Subcontinent showed a remarkable tendency and inclination towards Islamic Jurisprudence. The legendry Tafsir literature on this topic representing the Hanafi School comprises of Sheikh Ahmad Janupuri's "*Al Tafseerat al Ahmadiyyah*", Qazi Sanaullah PaniPati's "*Al Tafsir al Mazhari*" and Syed Amir Ali's "*Mawahib al Rahman*". Another significant work in this regards, produced by Ahal Al Hadith school includes Nawwab Siddiq Hassan Khan Qannuji's "*Nayl al Maraam fe Tafsir Aayaat al Ahkaam*" and Syed Ahmad Hassan al Dehlawi's "*Tafsir Aayaat al ahkaam min kalaam Rabb Al Anaam*". Moreover, Mullah Jeewan Hanafi (d.1130 A.H) wrote a book under the title "*Al tafsiraat al Ahmadiyyah fe bayan al Aayaat al shari'ah*". Maulana Umar Ahmad Usmani son of Maulana Zafar Ahmad Usmani also contributed to this science by writing a book titled "*Fiqh al Qur'an*" in five volumes.

Another important enterprise on the topic was initiated under the auspices of Maulana Ashraf Ali Thanwi for the deduction of various injunctions in the light of Qur'anic rulings. This seventeen volume scholarship titled "*Ahkaam al Qur'an*" was compiled by a committee of renowned scholars including Maulana Zafar Ahmad Usmani, Maulana Mufti Jameel Ahmad Thanwi, Maulana Mufti Muhammad Shafi, Maulana Idrees Kandhalwi and lately by Mufti Abdul Shukoor Tirmidhi. Various sub entries and issues in this book are extensively lengthened to full fledged debates.²²

Tabaqaat al Mufasssireen:

The topic of "*Tabaqaat al Mufasssireen*" features a compendium of biographical information about noteworthy scholars of Tafsir. Some important works of Urdu dealing with this topic include "*Nail al Saaireen fe Tabaqaat al Mufasssirin*" by Maulana Muhammad Tahir Panjperi, "*Hindustani Mufasssirin aur unki Arabi Tafseerain*" by Dr. Salim Qidwai, Dr. Rasheed Ahmad