



RESEARCH PAPER

A Holistic Approach towards Divinity in the World

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ABSTRACT

Man is the center of the universe and seeks excellence in all spheres of life, including economic, social, political, and behavioral aspects. A human being is made of soul and body. Both components have their own levels of excellence. This excellence can be achieved for both through observing values and principles guided by faith, religion, and moral values. Collectively, the set of values of religion, ethics, spirituality, and morality yields a form of a non-material capital termed as Divine Capital (DC). DC can be acquired through knowledge and practice of religion. The objective of the study is to measure the DC index for the countries and then visualize the difference over the time through spatial analysis using World Values Survey data set of waves 1-7. The study finds that the level of DC declines moving from wave 1 to 7 and ranges from a low to a medium level in world countries. However, in regions DC is higher in the Asian region, followed by the African, American, and European continents.

KEYWORDS Divine Capital, Ethics, Morality, Religiosity, Spatial Analysis, Spirituality

Introduction

Man seeks excellence in every life sphere and is the universe's center. Holy scriptures guide us that universe is laid down for human beings to live and follow the predefined principles guided by faith to reach the levels of real excellence. By real excellence, we mean attaining the closest level to the ultimate being i.e., The God. The excellence can be acquired for both material and non-material aspects. For example, reaching the highest grade in the job, attaining higher years of schooling, wealth, and living standards is the excellence in the material aspect. The non-material aspect is the excellence that is attained by a human's inner self, i.e., the soul. The inner self is developed based on the set of values the human being possesses. Higher the values, the more likely, the higher the real excellence.

The set of the values of religion, ethics, and spirituality makes the Divine Capital (DC). There exists substantial work on religiosity and spirituality (Angel, 2013; Tay et al., 2014; Hastings & Roeser, 2020), however the combined analysis of these components of DC is hardly exist. Therefore, the one of the objectives of this study is to measure the DC across the countries and visualize the difference over the time. The current study assumes that the individuals are rational utility-maximizing agents. Regardless of that they are right or wrong in believing so, they do, however, believe that life has two phases; first is life on earth [as the case in conventional economics], and second is life after death [as recognized by Islamic economics, Economics of Religion developed in West and Divine economics]. The belief pattern provides the enabling environment for DC attributes to be followed. Religious orientations play key role in shaping human behavior (Hamdani et al., 2002; Munir & Hamdani, 2017). The table 1 provides the definition of these components as follows:

Table 1
Definition of the components of Divine Capital

Religiosity	The quality or state of being religious: religious feeling or devotion (Merriam-Webster, n.d.). Religiosity is the extent to which the employee believes in and venerates the founder, gods, or goddesses of the relevant religion, practices the relevant teaching, and participates in the relevant activities (Iddagoda et al., 2017).
Spirituality	A way of being in the world in which a person feels a sense of connectedness to self, others, and/or a higher power of nature; a sense of meaning in life; and transcendence beyond self, everyday living, and suffering (Weathers et al., 2015). A personal quest for meaning in life (Tanyi, 2002).
Ethics/Morality	Ethics is defined as the instance disposition of the human act (Al-Naraqi, 1988) Morality is a system of principles and values concerning people's behavior. (Collins)

Since DC is an essential part of human behavior, it is found in the writings of many western and non-western philosophers such as Aristotle seeks happiness as an activity of the soul in accordance with *aerate* (excellence or virtue). To Aristotle, happiness is the highest good and the end of all our activities (Taylor, 1955). It should be an activity of the rational soul by virtue, which is then equal to excellence), Plato, Kashani (2012), Moududi (2017) and Sadra (1571-1636) opens the door to discussion for scientifically studying the non-material aspect of human beings realized in philosophy, which alters the human behavior. Therefore, in economic modeling, while studying human behavior regarding consumption, production, distribution, etc., it is important to incorporate the non-material attributes of human behavior for a better understanding of the choice and decisions made by humans in their respective resource allocation. Scholars like Kashani (2012) stated that moral values, spirituality, belief, and faith are the source of excellence.

In a nutshell, there is a debate available in the literature on the non-material factors that are important while analyzing human behavior. Several factors have got importance in the economics such trust, cooperation, and responsibility however, there is a need to explore further about the role of the values, spirituality, and religiosity in human decision-making process. The current paper is an attempt to present a holistic view of religiosity, spirituality, and morality as a component of the DC across world countries. The first part of the paper presents an introduction. The second section presents review of literature. Methodology adopted by the current study is described in the third section and last section presents data analysis, conclusions, and discussions.

Literature Review

Economics is a social science that studies human behavior and decision-making regarding resource (time & money) allocation and distribution, consumption and production, giving's vs savings related to economic, social, political, environmental, and religious spheres. A morally sound human is likelier to act rationally in the market than a least/no morally sound human. For example, a person is less productive in the firm who is a work shirker. This implies a worker's behavioral problem, which makes the worker least productive for the firm output and economy on the one hand and for the society on the other hand. Since values have a significant role in shaping human behavior, if such a person is morally trained on the value of *responsibility*, he can contribute positively to the economy and society just by giving him *Efficiency wage* to increase their output so that he does not shirk his job. Thirdly, as economics is the study of human behavior, it seems necessary to understand humans first than their behavior. For an instance, human has a soul and physical

body. There are diseases and problems associated with the body, which are called maladies of the body, and similarly, there are diseases associated with the soul, which are called the maladies of the soul. There is cure for soul as there is a cure for bodily diseases. For solving body diseases there is the science of medicine; for solving soul-related issues, there is the science of ethics. As stated in the previous example, work shirking is the problem associated with the soul, not the physical body. Its cure lies in the reconciling the diseases of the soul i.e., enhancing the pleasures of the soul through knowledge and practices and minimizing the pains of soul through moderation and values. For example. If a person is generous, their soul finds pleasure in altruisms, volunteering, charity, and other non-obligatory giving's. This allocation of time and money generates a stream of utility for the individual, if otherwise action has no ultimate end.

The objective of a human being is to enhance its pleasures and reduce its pains. To Aristotle, the ultimate end is happiness. Pleasures are good feelings or being happy due to the fulfillment of desires. Pleasures and pains are also referred to as gaining benefits and avoiding potential loss. Pains are bad feelings or being unhappy due to the non-fulfillment of desires. For the soul, pleasure is a condition that is harmonious with its nature, and pain is the condition that arises due to actions that are dis-harmonious to the nature of the soul. The soul has four powers: intellect, passion, anger, and imagination (Al-Naraqi, 1988). The pleasures and pains are associated with these four powers. For example, the pleasure of the power of intellect lies in gaining knowledge, whereas its pain lies in ignorance. The highest degree of pleasure for the soul is attaining nearness to God. As stated in the Holy Quran:

"Surely no fear comes upon the friends of Allah, nor do they grieve, do they? Al-Quran (62:10).

Another Divine revelation also asserts that pleasure lies in nearness to God. In Psalm (37:4)

"Delight yourself in the LORD, and he will give you the desires of your heart."

Fulfilling the heart's desires is associated with pleasure, and non-fulfillment leads to pain. One must go through philosophical literature on the subject to explain the pleasures and pains of the soul. According to Al-Naraqi (1988) moderation in the use of the powers lead to pleasures of the soul, and any movement from this balance will cause pain for the soul. For example, excessive use of alcohol will cause health problems from a material point of view. In divine religions, alcohol is forbidden, so consuming alcohol will cause suffering for the soul too. Considering Islam, if a person uses alcohol, he superseded the order of Almighty Allah, which will bring His resentment to the person. The ultimate objective of the soul is to attain the highest and real excellence through earning blessings and nearness to Almighty Allah. This depends on a values, morality, spirituality, and religiosity of an individual. The values such as comfort, wealth, health, satisfaction, success, financial security, good social relations, social reciprocity, and trust on each other are pleasure enhancing values and pain-reducing values are care, benevolence, cooperation, kindness, and generosity (Hamdani, 2015). Moreover,

"These values clearly serve the intrapsychic purpose for enhancing pleasures" (Tay et al., 2014).

Maslow (1964) said that the values are perhaps essential in all churches, religions, and non-theistic ones. Maslow's B-values (universal values) are given in Table 2.

Table 2
Maslow's List of B-Values

Justice	Perfection	Completion	Wholeness	Non-deadness
Simplicity	Beauty	Goodness	Uniqueness	Effortlessness
Truth	Self-Sufficiency	Richness	Playfulness	Transcendence

Church attendance is related to the religiosity component of DC. Many studies have found that going to church (mosque or temple) yields a utility that satisfies the church consumer, just like the drunk person is happier than the sober man. Countering this, some

evolutionists have argued that religion is adaptive, nurturing morality and social cohesion and promoting wellbeing (Tay et al., 2014, pp. 163). Yaden et al., (2022) performed a meta-analysis of religion, spirituality and life satisfaction using more than six lac observations and found that the five dimensions namely, religiosity, spirituality, religious attendance, religious practices, and religious/spiritual experiences were significantly and positively associated with life satisfaction.

Schwartz has done substantial work on values. Schwartz and Bilsky (1987) identified fifty-six specific universal values from surveys of more than 25,000 people in 44 countries with a wide range of diverse cultural types. Schwartz categorizes these values into ten specific universal values power, achievement, hedonism, stimulation, self-direction, universalism, benevolence, tradition, conformity, and security. Schwartz also tested the eleventh possible universal value, i.e., spirituality. Spirituality is the essence of finding a purpose in life, or meaning in life, as to western scholars (Newman, 2004; Galen, 2018; Villani, 2019). In Islamic literature, spirituality is defined as "the nearness to God". Villani (2019) found a significant association of spirituality and religiosity with life satisfaction and wellbeing. Moreover, a recent study of Saad and Medeiros (2021) concluded that the spiritual dimension of the patient in health care has gained rapid importance in health practices. In a study of systematic literature review of Borges et al., (2021) asserted to have positive effect of the religiosity and spirituality on the health-related quality of life depicted by the literature. Their study shows that the association between the religiosity and spirituality and improved health outcomes in the most distinct groups, healthy young adults were seldom addressed. Comparable results of positive association of spirituality and religiosity has been found in Alvi et al., (2022).

The DC can enhance pleasures, productivity, efficiency, and wellbeing and reduce the individual's pains and inefficiency. For instance, a living soul has pleasure in being connected with the supreme being, i.e., nearness to God. This is emphasized in Divine religions. Some find this pleasure in churchgoing. Some perform meditations, while other gains from feeding the hungry. Hastings and Roeser (2020) found evidence that religion buffers the negative effect of unemployment on happiness among US residents. Dunbar (2021) found that religiosity and religious attendance, i.e., church attendance, strongly determined health, happiness, and wellbeing. Before these studies, Ellison et al., (2009) found evidence of negative effects being offset by religious attendance and beliefs on anxiety due to financial decline and poor health. This implies that beliefs, religion, and participation, either through private prayers or church attendance, tend to reduce the pains and increase life satisfaction.

Another source of a pleasure of soul lies in cooperation. As stated in the Holy Quran, cooperate with each other in the virtuous deeds and abstain from evil (Al-Quran 5:2). Moreover, volunteerism is a prosocial activity originated due to values such as cooperation and generosity. Helping others increases an individual's wellbeing (Pillemer, 2010). Kahana et al. (2013) validated this phenomenon by establishing meaningful relationship between altruism and wellbeing. Volunteers are more satisfied than others who do not volunteer (Lee, 2019).

A major part of the research presented in the previous paragraphs are related to the levels of religiosity, morality, and spirituality separately. There exist a limited number of studies that provides the religiosity/spirituality incidence across the countries, regions, and religious categorizations. For example, Abdel-Khalek (2014) presented the religiosity and wellbeing analysis across Muslim Arabs and Non-Arabs. Similarly, Young and Sarin (2014) analyzed these relationships in Hinduism context. Churchill (2019) et al. utilized six waves of world values survey to find the relationship of religiosity and income on wellbeing for developing countries. Perez and Rohde (2022) take account of four countries to study the relationship between religious/spiritual beliefs and subjective wellbeing. The synthesis of the literature revealed that religiosity, spirituality, and morality are discussed mostly at individual levels, within the countries and rarely across nations and cultures.

The synthesis of this literature discloses that there hardly exists any study which combined these attributes to construct DC index and analyzed the index over time and across nations. This gap has been tried to fill by the current study by combining the DC attributes and mapping them across countries over the time.

Material and Methods

The current study described the concept of divine capital. DC is comprised of three items, namely, religiosity, spirituality, and ethics/moral values. Religiosity is measured through the indicator, the importance of God in life, the attendance to religious services, and the frequency of invocations and prayers frequency. Spirituality is captured through the item, a sense of connectedness or meaning in life. The morality component is measured through the items: claiming government benefits to which you are not entitled, avoiding a fare on public transport, cheating on taxes accepting bribes, which cover the values such as modesty, equality, justice, and honesty, respectively. These indicators were previously adopted by James (2011) to explain the ethical behavior of the people and their happiness and subjective life satisfaction. A pictorial representation of the construction of DC is presented in figure 3.1 below.

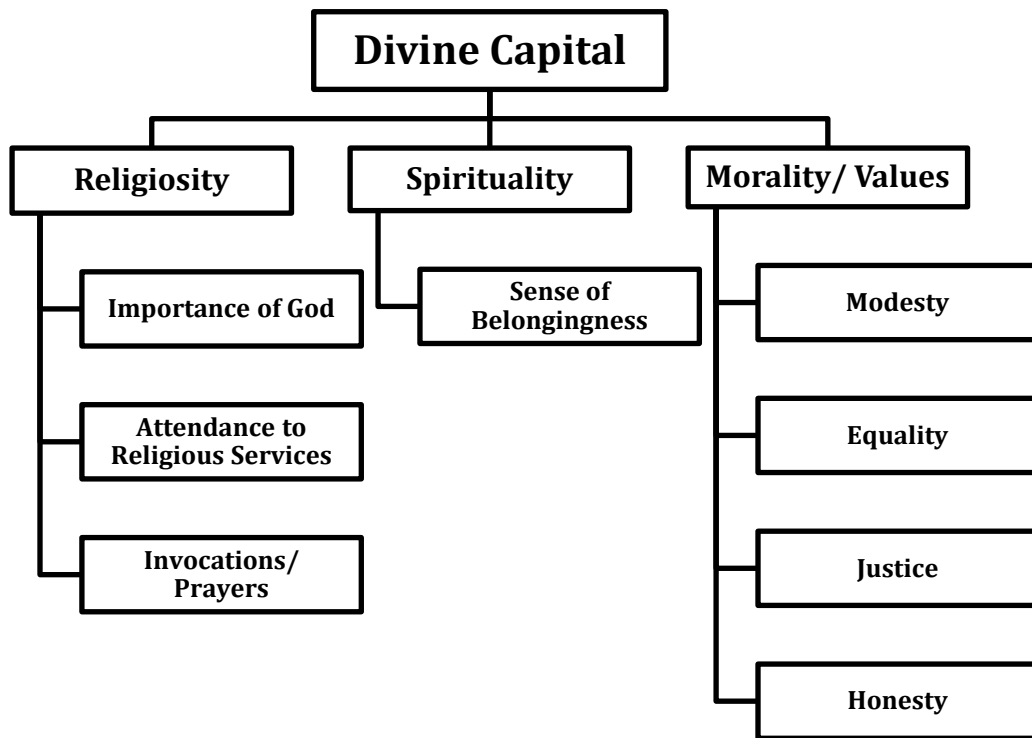


Figure 1: Construction of the Divine Capital Index

The above pictorial representation is shown mathematically as follow:

$$DC = \frac{R_{it} + S_{it} + M_{it}}{3} \dots\dots\dots(1)$$

Where, R_{it} is the religiosity level of i^{th} country at time t , S_{it} is the spirituality level of i^{th} country and time t and M_{it} is the morality level of i^{th} country and time t . These components are further measured as follows,

$$R_{it} = \frac{R_{it}^1 + R_{it}^2 + R_{it}^3}{3} \quad \text{or} \quad \frac{\sum_{j=1}^3 RR_{it}^j}{3} \dots\dots\dots(2)$$

Where R_{it}^1 is the importance of God in life, R_{it}^2 is the duty towards God in terms of worship, and R_{it}^3 is the frequency of prayers and innovations.

$$V_{it} = \frac{M_{it} + E_{it} + J_{it} + H_{it}}{4} \text{ or } \frac{\sum_{j=1}^4 RV_{it}^j}{4} \dots\dots\dots(3)$$

Where M_{it} is the ethical value modesty, E_{it} is the equality, J_{it} is the justice and H_{it} is the honesty for country i in year t . The indicator spirituality is measured by S_{it} , implies, the meaning and purpose of life.

Many religiosity indices and scales have existed since Allport (1963). Similarly, spirituality has been widely discussed in the literature (Boswell et al., 2006; Bhullar et al., 2014; Bozek et al., 2020). Moreover, values are also elaborated in the writings of theologians, philosophers, economists, and sociologists. For instance, Maslow (1964), Kinnier (2000), Sen (1987), and Spates (1983) advocated for values as an important source of human excellence. The current study utilized the World Values Survey (WVS) data set to measure the DC components. Using this data, the study developed intertemporal maps to explore the DC and its change over time. The data is categorical in nature. The following items of DC are selected from the WVS as presented in table 3.

Table 3
Components of DC and their items in the World Values Survey Series

Sr.#	Item	Underlying Value/Vice
Religiosity (Cronbach's Alpha 0.743)		
1	How important is God in your life	Importance of God
2	Apart from weddings and funerals, how often do you attend religious services these days?	Duty towards God
3	Apart from weddings and funerals, how often do you pray?	Prayers and Supplication
Spirituality		
Q. How often, if at all, do you think about the meaning and purpose of life?		
1	Meaning and purpose of life	Connectedness to Ultimate/Supreme being
Morality and Values (Cronbach's Alpha 0.784)		
Q. Please tell me for each of the following actions whether you think it can always be justified, never be justified, or something in between.		
1	Claiming government benefits to which you are not entitled	Injustice
2	Avoiding a fare on public transport	Inequality
3	Cheating on taxes	Dishonesty
4	Accepting bribes	Corruption

Results and Discussion

This section presents the result derived from the world values survey data set using all waves from one to seven. The maps presented in this section help us understand how DC has evolved and the changes are happening in the world's level of religiosity, spirituality, and morality.

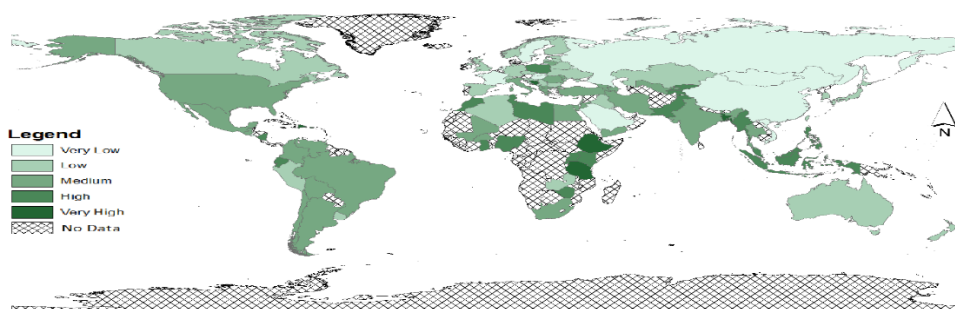


Figure 2: Divine Capital in World Countries

Figure 2 above shows the overall level of DC in world countries. As depicted from the map, it can be concluded that the overall level of DC in the world countries fall between a low to a medium range, while some countries having a higher level of DC. United States of America is in a medium range. In the south American region, the states of Dominican Republic, Ecuador, Puerto Rico, and Nicaragua have a higher level of DC compared to the other states in this region. In north American region, US and Mexico have a medium level of DC compared to Canada, which has a lower level. However, DC is lower in the Russian region, Mongolia, and China. Secondly, in the Asian region, Pakistan and Bangladesh has a higher level of DC compared to other south Asian countries such as Iran and India. Countries like Myanmar, Indonesia, Malaysia, Singapore has a higher level of DC. Australia has a low level of DC, as depicted on the map. On the other hand, European region has comparatively lower level of DC with the rest of the world. Sweden, France, Hungary, Bola Vakia and Netherland have an exceptionally low level, while Poland, Romania, Moldova, Lithonia, Albania, Greece, Macedonia, and Italy have a medium to a high level. In the South African region, Ethiopia, Kenya, Uganda, Tanzania, and Zimbabwe have a higher level of DC. Nigeria, Ghana, Morocco, and Tunisia have a higher level of DC. The middle east countries have moderate level of DC as depicted in the figure 2 above.

Figure 3 below presents the bifurcated level of DC, i.e., the religiosity component. This map shows that the South American region has a comparatively higher religiosity than North America. Similarly, the African continent shows a higher level of religiosity in the countries Tanzania, Ethiopia, Uganda, Somalia, Djibouti, Liberia, Nigeria, and Burkina Faso compared to South Africa, Zambia, and Mawali. A recent study by Hollinger and Makula (2021) found South Asia, Middle East, Africa and Latin American region with higher level of religiosity practices whereby claiming that religion is common that most people follow and practice religion through daily prayer, participating regularly in religious rituals, believe in heaven and hell, God and religious miracles. In Arab countries, Libya, followed by Yemen, has the highest level of religiosity compared to Algeria, Egypt, Syria, Tunisia, Morocco, Oman, and UAE.

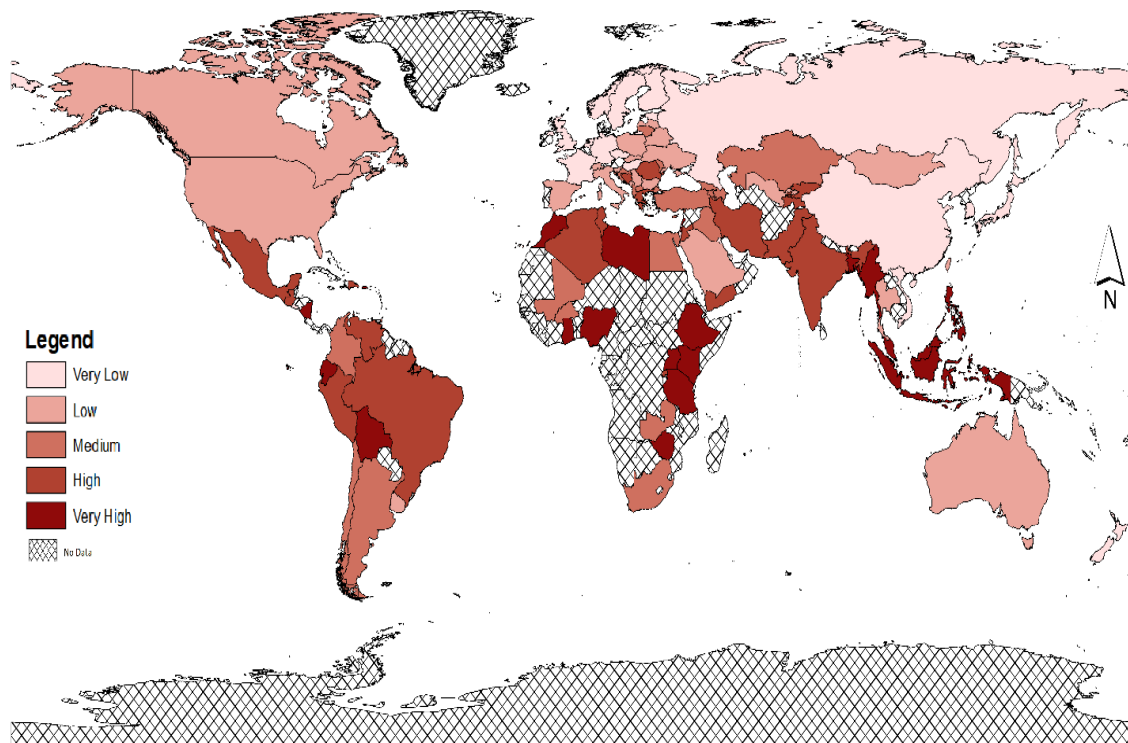


Figure 3: Level of Religiosity in World Countries

Regarding Asian religion, Bangladesh has the highest level of religiosity compared to Pakistan, India, Iran, Turkey, and Tajikistan. Russia has a lower level of religiosity compared to its neighboring countries, Mongolian, Kazakhstan, Ukraine, Romania, and Belarus. Furthermore, Indonesia and Myanmar have a higher religiosity than Malaysia, the Philippines, and Vietnam.

China is on a low level of religiosity compared to Asia, Russia, and the European region. In the European region, countries such as Norway, Denmark, France, the UK, Sweden, Germany, Spain, and Andorra have low levels of religiosity. Overall, most of the world countries reported having a medium to higher religiosity levels.

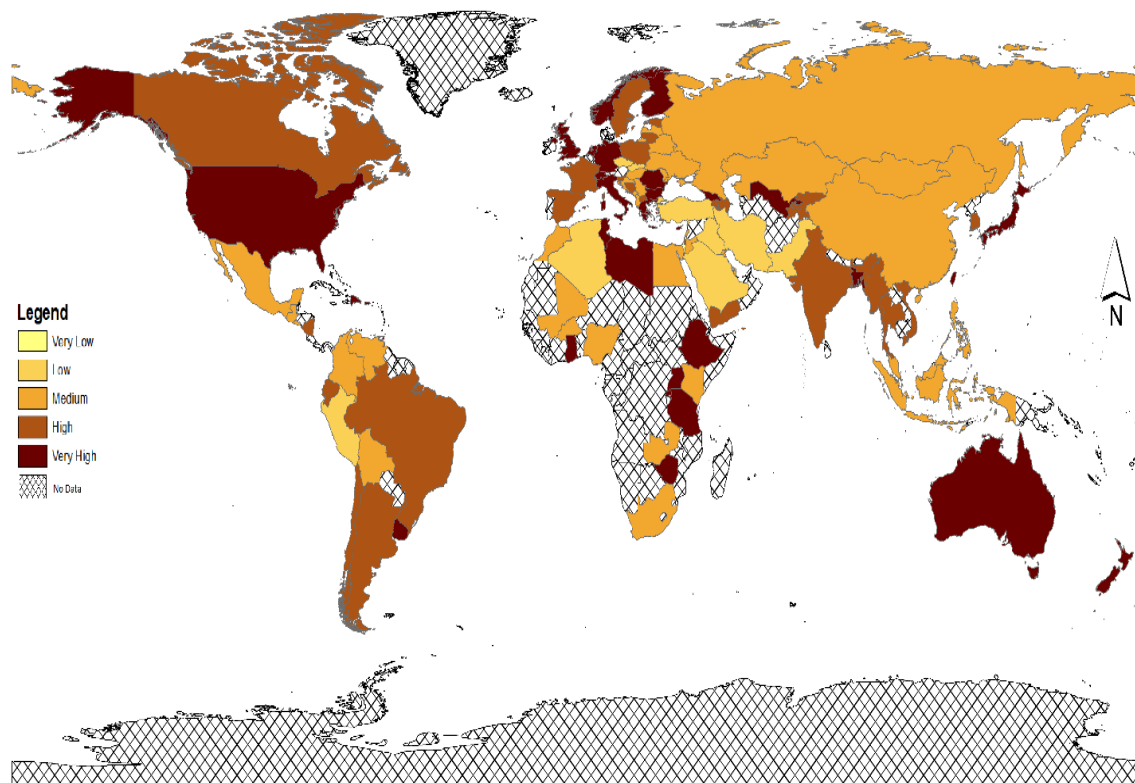


Figure 4: Level of Morality in World Countries

Figure 4 above presents the levels of morality in the world countries. Fewer countries have a higher level of morality than the rest of the world. In the North American region US and Canada have a higher morality level followed by Dominican Republic, Puerto Rico, Nicaragua, Trinidad and Tobago, Uruguay, Brazil, Ecuador, Chile, and Argentina in the south American region. In the African continent, five countries show a higher level of morality, i.e., Ethiopia, Uganda, Tanzania, Zimbabwe in south, followed by Ghana in west African region and Tunisia in the north African region compared to the rest of the African countries.

In the middle east, Armenia, Azerbaijan, Cyprus, Libya, and Georgia have a higher level of morality. In Arab countries Saudi Arabia, Jordan, Iraq, and Lebanon has low level of morality, while Yemen has a higher level of morality. In Asia, countries such as Uzbekistan, Kyrgyzstan, Tajikistan, Bangladesh, Myanmar, Thailand, Vietnam, Taiwan, Japan, and South Korea have a higher level of morality. Kazakhstan and Russia have a medium level of morality compared to its neighboring.

China is on a lower level of morality compared with other Asian countries, Russian and European regions. In European countries, Andorra, Finland, Norway, Germany, Netherland, UK, Switzerland, Italy, Romania, Bulgaria, Greece, Macedonia, Bosnia, Slovenia,

Poland, France, Spain, Lithuania, and Estonia have a higher level of morality compared to rest of the European countries.

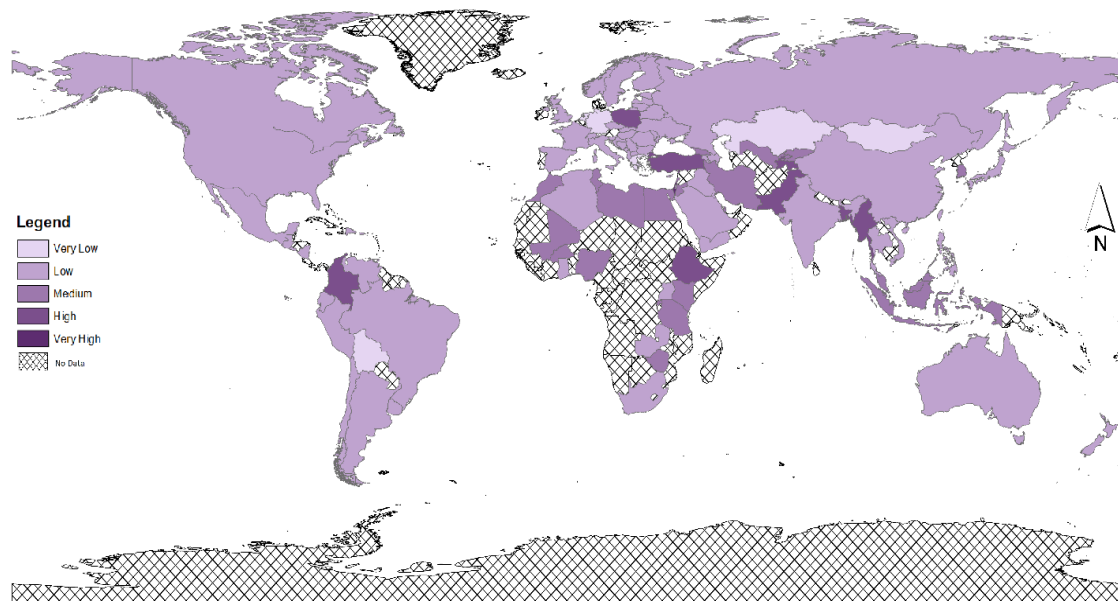


Figure 5: Level of Spirituality in World Countries

Figure 5 presents the levels of spirituality in the world countries. From this figure, it is evident that overall world countries reported to have a low to medium level of spirituality. The United States of America has a lower level of spirituality. In the African continent, only Ethiopia has a highest level of spirituality in the region, whereas the rest of the countries in the region lying between low to a medium level of spirituality including Algeria, Ghana, South Africa, Zambia, and Uganda with medium level of spirituality and countries including Mali, Burkina Faso, Nigeria, Zimbabwe, Tanzania and Kenya with medium level of spirituality. In Arab countries, overall, the spiritual level ranges from low to medium level. In the Asian region, Turkey, Tajikistan, Pakistan, Myanmar, and Bangladesh has a higher level of spirituality compared Uzbekistan, Kyrgyzstan, Indonesia, Malaysia, Thailand, Philippines, Vietnam, and Singapore with a low level of spirituality. China and Japan have a low level of spirituality, while South Korea has a medium level of spirituality. Mongolia, Kazakhstan, Russia, Scandinavian countries, and the United Kingdom fall on a low level of the spirituality except Poland with an elevated level of spirituality.

Figure A.1 (attached in appendix A) presents the intertemporal analysis of the DC level of the world countries. Interestingly, the results presented in this paper are in align with the most recent study by Inglehart (2020). Overall, the level of DC is dropped since 1981. This year is referenced because the first wave of world values survey was conducted in 1981-1984. Though in segregated analysis of religiosity, we have found a higher level of religiosity in a small number of the world countries, however, the overall scenario is quite similar to what has been found by Inglehart and that is the level of DC decrease over time.

Based on the results in the previous sections, the study concludes that:

- DC is higher in the Asian region, followed by the African, American, and European continents.
- Overall, the level of religiosity is higher in world countries.
- Compared to regions, religiosity is higher in South American, South Asian, and African countries compared to the rest of the world.

- Overall, the level of morality is in a medium to a high range in world countries.
- Compared to regions, mortality is higher in the American, Australian, and European region
- Overall, a low level of spirituality is observed in world countries.
- Over time, DC has a low to medium range in world countries.

As depicted by the maps, it is evident that the world is experiencing a decline in divine capital. This did not happen overnight. The development that the world experience yields progress, prosperity, economic security, and high life expectancy, making the younger generations take this security for granted, and values, norms, culture, and religion around them are receding. But since 2007, things have changed with surprising speed. From 2007 to 2020, an overwhelming majority (43 out of 49) of these countries became less religious. This decline in belief is strongest in high-income countries, but it is evident across most of the world (Inglehart, 2020). Inglehart further mentioned that the prosperity world is experiencing is due to technological development and is less determined by traditional religion.

Another reason for this decline in divine capital is the trend of believing that religion is counterproductive to human development. This trend is challenging because the truth contradicts what has been claimed. Religion plays a vital role in human development through the development of the human soul and the behavior guided by religion is thus more productive. For example, a work shirker causes output to increase slowly, if such worker is paid efficiency wage than this behavior can be controlled. On the other hand, by developing divine capital attributes in the worker, the irresponsible behavior of such individuals can be minimized through knowledge and training of values guided by religion, thus a person behaves more responsibly towards their actions due to the belief that humans are a vicegerent of God. The human is made accountable for all his actions. Therefore, a man behaves systematically differently from a person with a low level of divine capital. As the Bible states:

"Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord."

[Colossians 3:23-24 (ESV)].

In the Holy Quran, it has been stated in Surah Al-Imran that human being has been made accountable for all his actions regarding good and evil. The verse states that:

"On the Day when every soul will be confronted with all the good it has done and all the evil it has done, it will wish there were a great distance between it and its evil. But Allah cautions you Himself. And Allah is full of kindness to those that serve Him"

Al-Quran (3:30).

Moreover, The Holy Prophet Hazarat Muhammad (PBUHP) said:

"All are custodians and are responsible for their charges."

(Sahih Al-Muslim, vol. 2, p6).

From these verses, it is evident that human beings are made responsible in nature. That is, the divine attributes in human nature have bestowed it. However, such attributes must be polished through knowledge and practice to govern human behavior resulting in non-work shirking. These values shape up the human soul and the behavior essential for human development, not only the inner development but also around himself.

In a nutshell, Divine capital plays a catalyst role in enhancing pleasures and reducing the pains of the soul. It shapes human attitude, behavior and character which makes the individual a better human being to perform in the distinct spheres of life. In this growing era of industrialization divine capital attributes such as justice, morality, spirituality, religiosity, and other ethical values are vital for human race to survive and excel. Collectively, these extinct shall boost the level of the human capital which in turn leads to human efficiency, effectiveness, and human excellence.

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