

## **THE ROLES OF SPIRITUALITY AND MORALITY IN HUMAN CAPITAL DEVELOPMENT**

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### **ABSTRACT**

This study pertains to the relevance of spirituality and morality in Human Capital Development. The Conventional Economic Theories do not regard morality as an essential component of their principles; they consider material good as the end, and the end justifies the means. Moral issues like justice, honesty and fairness are treated as outside elements to be used by the state only to correct the short comings of the market transactions. This grave error is the result of their misunderstanding of what constitute ‘human-self’ and, therefore, what is to be considered as ‘self-interest’. What they describe as ‘self’ is infact the ‘Ego-self’; which is the lower part of human spirit, and that which theologians have described as ‘animalistic soul’. The conventional economist failed to recognize the human ‘Angelic-spirit’ in their definition of human-self, that which is the essence and the bearer of human moral faculties. The implication of such error is that moral aspect of human-being is ignored, and ‘Self-interest’ is, now, confused with egoistic behavior and selfishness in the conventional economics. As a result, the states that practice these economic systems have seen alarmingly disproportionate distribution of wealth, and exploitation and deception have become a normal means to the end. The objective of this study thus is to explain the link between spirituality and morality, as the former is the source of the latter. To explain how the concept of Human Capital directly impacts the economic transaction. To analyze how spiritual faculties govern our moral values, and why morality must be included in the definition of Human Capital in conventional economics and transactions. The method of the study is qualitative; it analyzes the perspectives of the conventional economist and that of the theologians of Abrahamic Religions Islam, Christianity and Judaism on what constitute ‘Human-self’ and human ‘Innate abilities’ that are vital for Human Capital Development Programs. It concludes that the definition of ‘human-self’ needs adjustment and ‘self-interest’ must include ‘moral-interest’, and that morality must be internally cultivated for the achievement of socially responsible Human Capital.

**Keywords:** self-interest, moral-interest, human capital, Conventional Economic Theories, spirituality

### **INTRODUCTION**

The world’s most dominant economic theories, like Capitalism, are amoral, yet the actors of the system are moral beings (Teulon 2014). An economic system is bound to be incompetent, in serving nations, unless its framework reflects the true nature of its actors. Human Capital is a person who embodies abilities and potentials that are necessary for economic achievements for

the benefit of him or herself and to the society in general, and spirituality and morality are essential ingredients of those potentials. As an economic term, the word ‘Human Capital’ was ushered in by Economist and Noble Prize Winner Theodore Schultz in 1954. He defined it in the following words: “all human abilities to be either innate or acquired. Every person is born with a particular set of genes, which determines the innate ability. Attributes of acquired population quality, which are valuable and can be augmented by appropriate investment, will be treated as human capital” (Lukman Thaib, L. (2013). Gary S. Becker (1994) explains, in his lectures, that things like schooling, a computer training course, expenditure on medical care, lectures on virtues and punctuality and honesty are capitals as well. Although they are not physical asserts, they improve a person’s health, boost his or her productivity and earning abilities. Therefore, investments in these areas are, indeed, investment in capital.

The word “innate ability” in the definition given by Theodore Schultz (1961), and “virtues and honesty” stated by Gary S. Becker (1994) are quite remarkable and need proper attention. Innate ability and moral virtues like honesty (in the view of theologians) are not just the intellectual capacity of the brain, but also the heart with its various spiritual faculties. These spiritual faculties imbedded in human heart are elements of the rational soul, and are the essence of moral values that moderate the animalistic ego-self which is intrinsically selfish and earthly, and thereby produce the cardinal virtues which make a person responsible to his or her own-self, to the society, and to his or her Creator the Almighty God. For Human Capital Development Program to be effective and successful, it must reflect this innate reality of human personality; the distinction between the Ego-self and Angelic-spirit and the roles both play in producing human character must be crystal clear.

## **RESEARCH METHODOLOGY**

The research method of this study is qualitative. The methodology explores the concept of spiritual faculties of the heart from the three Abrahamic religions; Islam, Christianity, and Judaism, from prominent scholars of these traditions. It traces the innate potentials of moral values of human capital from those spiritual faculties. It then examines the concept of “human-self” and “self-interest” in conventional economies, as given by its prominent scholars, and highlights the error of confusing the “Ego-self” with the “Human-self” and the direct impact this error has on the economic transaction. It, finally, explains the relevance of spirituality and morality to the concept of human capital development and economic theories.

## **THE CONCEPT OF HUMAN-SELF BY THEOLOGIANS OF ABRAHAMIC RELIGIONS**

The theologians explain that human bad characters and evil selfishness have deferent source from that of good characters and moral virtues. They have distinguished the faculty of the “rational soul” from that of the “ego-self”, and have traced the source of moral virtues to the Rational Soul, and attributed all bad characters and evil selfishness to the “Ego-self”; the spirit which the human material body produces, that which humans share with animals, and that which

is the source of life and bears the faculty of the senses. This portion of the total human spirit is earthly in its nature and, therefore, has characteristics of animals; it is materialistic in nature, selfish and irrational in behavior, hence they call it “animalistic soul” (some philosophers call it the ‘Ego-self’).

Moral virtues and ethics, on the other hand, are the fruits of spirituality rooted in the Rational Soul (our angelic component), and the mothers of them all, known as the “Cardinal Virtues” are: Temperance (chastity), Courage (bravery), Prudence (practical wisdom), and Justice. The proportion of dominance between the Rational Soul, whose light shines from the heart, and the Ego-self, whose smoke evaporates from the stomach, (at the meeting point which is the faculty of the Breast) produces the unique personality of character and behavior of every individual human-being [Ref. Figure 1].

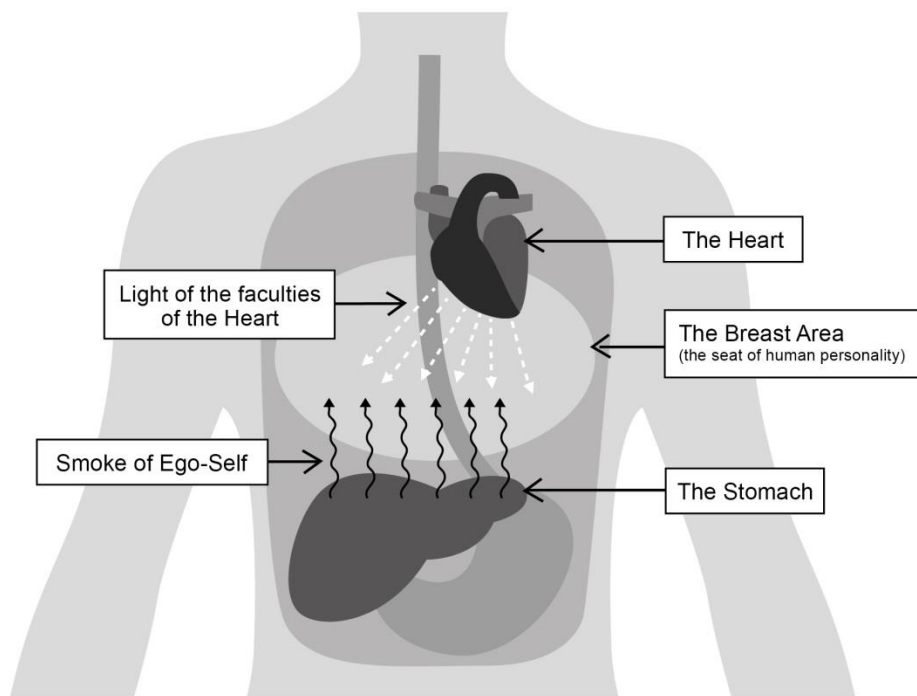


Figure 1: Meeting point of the smoke of the ego-self and the light of the heart.

In reference to this fact, Almighty Allah said:

*“Every person acts according to his manner (Nature); but your Lord best knows who is best guided in the path.”*

(Quran 17:84).

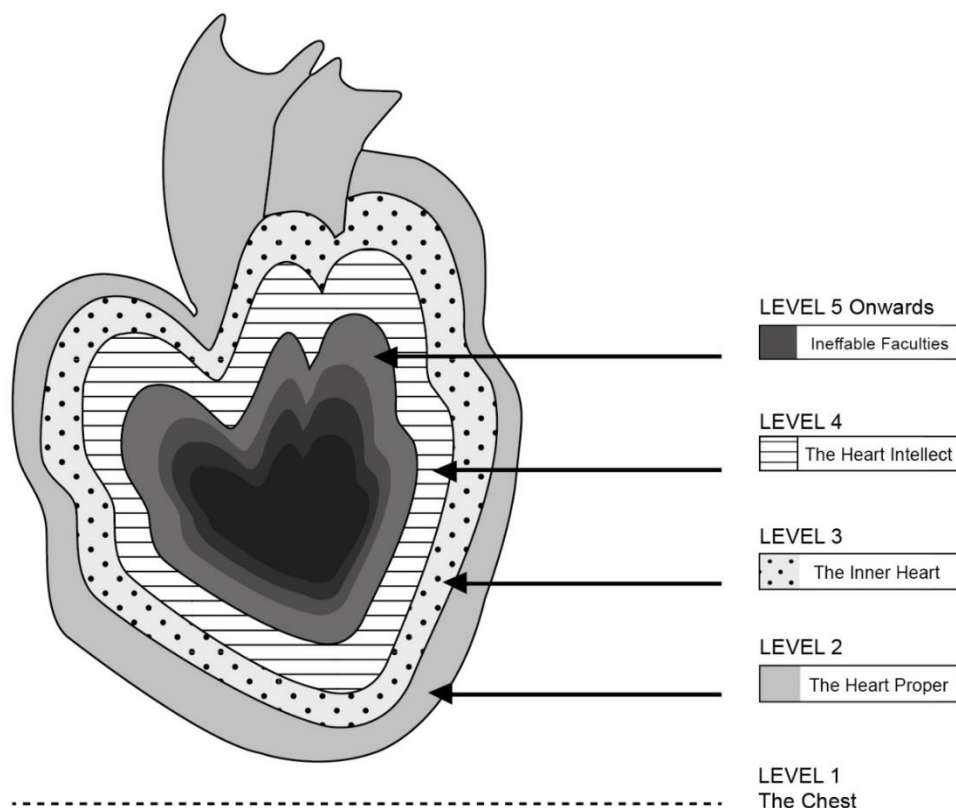


Figure 2: Spiritual faculties of the heart.

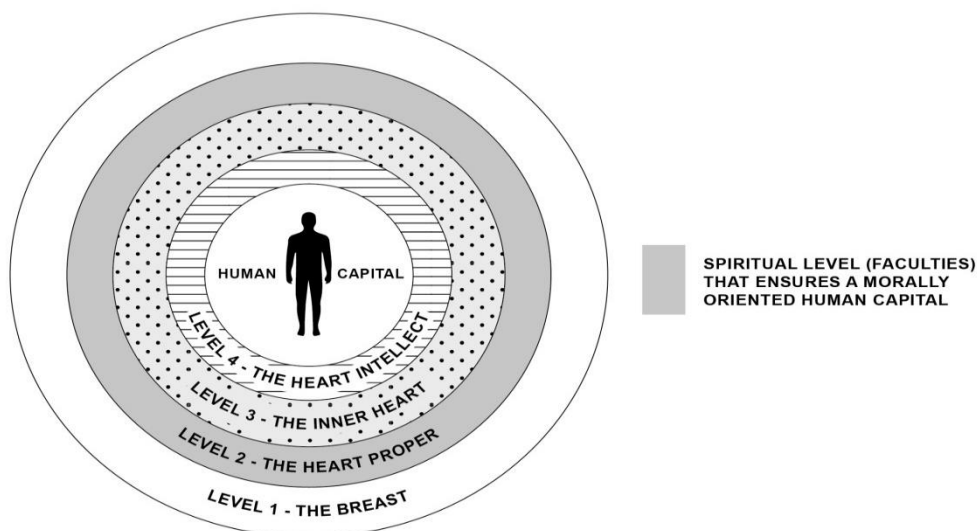
Each spiritual faculty of the heart emits a specific amount of positive energy which shapes human character, by counterbalancing the excesses of the forces of Ego-self rising from the stomach. It then empowers a person with a particular moral and ethical quality and, thereby, placing him or her on a specific level of virtue. The faculty of the Breast (al-Sadr) is characterized with practical knowledge and sciences; hence codes of conduct of Islamic Laws are based therein. The faculty of the Heart Proper (al-Qalb) is the center of inward knowledge; it is the recipient of Divine knowledge, and is the abode of the light of faith (nur al-Imaan), humility, piety, real love, contentment, certainty, fear of Almighty Allah, hope, patience, satisfaction. The faculty of the Inner Heart (al-Fuad) is the realm of vision of reality (which comes in the form of dream or intuition); the insight of the righteous people. The faculty of the intellect (al-Lubb) is the farthest of all faculties and its light is the most perfect of all; it is the abode of the light of unification (nur al-tawheed), and the recipient of the grace and bounties of Almighty Allah, Heer, N (2009). [Ref. Figure 2].

Thus, in the absence of these spiritual forces in a person (when their lights are weak and dim), moral virtues are void, and in such situation the Ego-self overrides and selfishness prevails,

earthly behavior becomes the order of the day. Human Capital in this state of character is dangerous to the economy, to the society and, indeed, to his or her own-self.

Thus, spiritual engagement or exercise like Solat prayer, Fasting, Paying the Zakat due, performing the Hajj (Pilgrimage), Zikr (remembrance of Allah and invoking His names, adherence of the rules of Halal and Haram (the dos and don'ts), and moral exercises of all kind are necessary to empower our Rational-soul over the Ego-self, boost our moral capacities and enhance our inclination to morality to maintain behavioral balance.

It could be observed that the spiritual faculty of the heart most necessary for a sound and morally oriented human capital is a reformed and well balanced faculty of the Breast; that which produces a personality and human capital which isn't under the control of the Ego-self, but still requires law enforced environment because it is here where the Ego-self could easily dominate and a person's personality is vulnerable to the whispering of the devil; Allah (SWT) said: "Say: I seek refuge with (Allah) the Lord of mankind, the King of mankind, the Ilah (God) of mankind, from the evil of the whisperer (the Devil) who withdraws (when Allah's name in mention), who whispers in the breast of mankind, of Jinn and men." (Quran 114:1-2-3-4-5-6). The most desirable, however, is a matured Human Capital that operates from the spiritual realm of the



Heart Proper (the seat of the light of faith) "*al-Iman*", [Ref. Figure 3],

Figure 3: Spiritual level necessary for a morally oriented human capital

A personality which operates from this spiritual sphere is certainly the most stable and reliable one, because he/she does not require law enforced environment in order to behave morally. On this level, a person becomes a true believer in Allah, and the accountability of the Day of Judgment, and realizes the link between his/her duty to Allah, the society and his/her own-self; he or she now adheres to social justice and takes pleasure in moral behavior knowing

that that is the path to eternal bliss as well. Human Capital with this personality, when equipped with relevant practical skills, will be productive, responsible and reliable.

Human Persona that operates from the higher spiritual faculties, the Inner Heart (al-Fuad) or the intellect (al-Lubb), however, is the excellent one and a blessing to the society, but not crucially necessary for a sound and reasonable Human Capital.

It is only in Islamic economy, and its concept of human capital, that a proper adjustment and balance between the Rational Soul and the ego-self is maintained; for even when human personality still sits in the spiritual faculty of the breast, the Islamic laws (al-Shari'ah) which governs the economic transaction are designed in a manner which cubs the excesses of the Ego-self, therein, and upholds the necessary moral values; the framework of Islamic economy (and its Human Capital Development Strategies) is based on the concept of "al-Falah" which mean success in this world and the hereafter, thus the physical, spiritual and moral wellbeing of all the actors of the economy are interconnected and safeguard.

All the three Abrahamic Religions; Islam, Christianity and Judaism share, more or less, the same moral principles in their teachings. This link between spirituality and morality must be highlighted, in the educational programs, and the need for morality in our practical life and the economy should be taught empirically; so that spirituality and morality are no long seen as matters pertaining only to the hereafter, but necessary for our wellbeing in day to day life right here on earth [Ref. Figure 4].

Imam Hakim al-Tirmidhi noted: The Ego-self (al-nafs) is a faculty or an entity within human spirit (human spirit here means the whole nonphysical part of man) and has its roots from the stomach; not from the heart (Heer, 2009). In the Holy Quran, prophet Yusuf (A.S) described the nature of the Ego-self and he said:

﴿ وَمَا أُبْرِئُ نَفْسِي إِنَّ النَّفْسَ لَأَمَّارَةٌ بِالسُّوءِ إِلَّا مَا رَحِمَ رَبِّي إِنَّ رَبِّي غَفُورٌ رَحِيمٌ ﴾

“And I free not myself (from the blame). Verily, the human-self (ego-self) is inclined to evil, except when my Lord bestows His Mercy (upon whom He wills). Verily, my Lord is Oft-Forgiving, Most Merciful.” (Quran, 12:53).

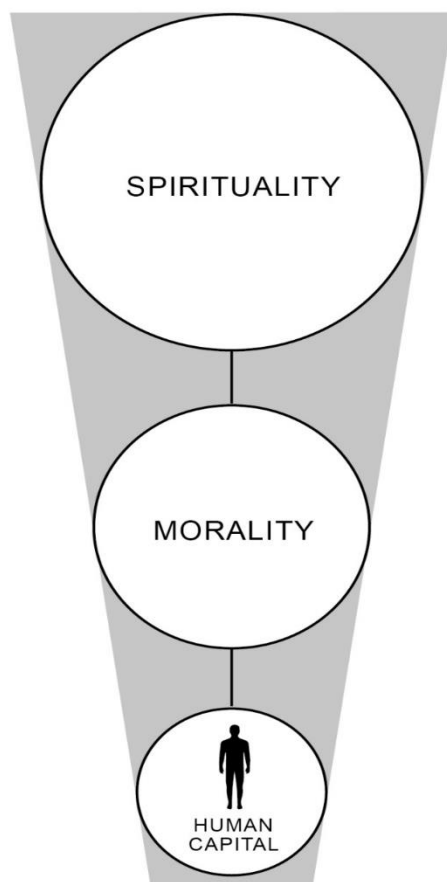


Figure 4: The links between spirituality, morality and human capital

In regard to the sources and essence of good character and moral virtues, all believers of Abrahamic faith; Islam, Christianity and Judaism believe in the existence of Angels and the qualities of these angels. The revealed knowledge al-Quran and the Bible speaks in great detail of the nature and character of these heavenly beings; that they are positive souls, totally inclined to good and decency, devoid of selfishness, and that they are completely submissive to the Divine Will of their Creator the Almighty Allah, they constantly strive to implement that which Allah has ordained and seek His pleasure. Their Qualities and nature, therefore, stands in direct contrast to that of earthly beasts which are materialistic and selfish.

Theologians of these Abrahamic faiths hold that the spirit which Almighty Allah blew into Prophet Adam (A.S) when he was created is of angelic nature and, therefore, has similar qualities; hence the theologians refer to it as 'angelic spirit'. They also call it 'rational soul' for its rational nature of character which is compatible with angels, as opposed to the narrow and selfish character of beasts.

This angelic spirit is situated in the human heart and has numerous faculties or spheres, one within the other, with different degrees of excellence and brightness [Ref. Figure 2], and it is

these faculties which translate and manifest into different degrees of moral consciousness and abilities; the positive actions and behavior of man, known as, ‘moral virtues’ and ‘ethics’. A great Muslim thinker Shah Wali Allah (1703 A.D) explains that the angelic soul (al-Ruh), which Allah has mentioned in the following verse of the Holy Quran:

فَإِذَا سَوَّيْتُهُ وَنَفَخْتُ فِيهِ مِنْ رُوحِي فَقَعُوا لَهُ سَاجِدِينَ ﴿٢٩﴾

*“So, when I have fashioned him [Adam Peace be upon him] completely and breathed into him My soul, then fall down prostrating yourselves to him.” (Quran, 15:29)*

It is the source of all the good traits and virtues in human nature, and that is why Allah related it to Him-Self by saying “My soul”, M. K. Hermansen (2003). Watchman Nee (1977) noted that this breathe of life (meaning the spirit) comes from the Lord of Creation. However, we must not confuse man’s spirit with God’s Holy Spirit, for the latter differs from our “Human Spirit.”

It is this that the theologian called the “Rational Soul” because it embodies the human rational faculty. Watchman Nee, the Christian theologian, however, calls it “the faculty of conscience” (avoiding the word ‘rational’ which could allude to human brain-judgment), he said: The conscience is the discerning organ which distinguishes right and wrong; not, however, through the influence of knowledge stored in the mind but rather by a spontaneous direct judgment (from the heart). Often reasoning will justify things which our conscience judges. The work of the conscience is independent and direct; it does not bend to outside opinion. If man should do wrong it will raise its voice of accusation (Nee, 1977).

Imam Ghazali, explaining the energies (moral values) discharge by the Angelic soul, observes that most of what have been described by scholars as virtues, such as generosity etc. are actually the fruits of the virtues and not the virtues by essence. For instance, a man can behave generously for external reason such as fame or showoff etc. but this does not make him a virtuous person, and a generous person might not have the money or chance to spend, yet he is still a generous person. The essence of these virtues is, therefore, the inner formation and condition of the heart wherein these characters and behavior are fixed and wherefrom is their flow easily and naturally without a need for thought or deliberation. And if the condition of the heart naturally warrants a flow of an action and behavior that are regarded, rationally and legally, as good and praiseworthy, then it is virtue, and if that action and behavior is deemed, rationally and legally, as bad, then it is immoral behavior and character (Ihya Uloomuddin).



Human personality, however, is the mixture of portions of the Rational Soul and portions of the Ego-self, and it is often referred to, in some verses of al-Quran by Allah, as “the self”, Almighty Allah said:

(وَنَفْسٍ وَمَا سَوَّاهَا) , (فَاللَّهُمَّهَا فُجُورَهَا وَتَقْوَاهَا) , (قَدْ أَفْلَحَ مَنْ زَكَّاهَا) ,  
(وَقَدْ خَابَ مَنْ دَسَّاهَا)

“By Nafs (human soul), and Him Who perfected him in proportion; Then He showed him what is wrong for him and what is right for him. Indeed he succeeds who purifies his own-self. And indeed he fails who corrupts his own-self.” (Quran, 91:7-8-9-10).

The obvious reason why Allah called it “the self” is because the content is about character reformation, and the part of human persona that requires discipline and reform is the Ego-self (al-Nafs). Hence, the word ‘self’ in the above verse refers to the totality of human spirit; the embodiment and essence of human personality, of which the Ego-self is part of. The proportion of dominance between the Angelic-soul and the Ego-self determines the state of human personality; good or bad.

## THE CONCEPT OF HUMAN-SELF IN CONVENTIONAL ECONOMICS AND ITS IMPACT ON HUMAN CAPITAL DEVELOPMENT

Having noted the perspectives of the theologian on “human-self”, the difference between the rational soul and the ego-self, the essence of morality and good character, and the source of immorality; bad character and selfishness, it is now appropriate to examine the perspective of the conventional economics on “human-self”.

In the words of Adam Smith, human beings only act based on their selfish interest. He noted: “it is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest.” (Haakonsen, 2002). Frederic Teulon (2014) noted: Lionel Robbins’ definition of economics as “the science which studies human behavior as a relationship between given ends and scarce means which have alternative uses,” leaves little room for ethical considerations.

Selfishness, devoid of benevolence, is the key characteristic of the “Ego-self” (that part of our nonphysical body, the spirit which we share with animals), which is earthly and essentially opposed to morality and social-good. As such, any social system that is based upon it will definitely be corrupted. The evidence is the statement by Ray Nunes (1991), he noted “...The essential features of capitalism; that very thing which makes the system one of exploitation and robbery of the mass of wage workers by the ruling class of capitalist, namely the private ownership of the means of production and exchange. Frederic Teulon (2014) also noted: It is obvious that capitalism attracts exploitation and corruption, and that is because the economic agents do not care much about the means they use to achieve their ends. Choices are made

according to a personal cost/advantage calculation. Thus, if an individual believes that the rewards from a legal activity are few compared to those from an illegal activity and that, in addition, the chances of being caught by the police are low, or if there is a little aversion to risk, then the cost/advantage ratio may lead him or her to decide in favor of crime, an act that could be regarded as rational under the circumstances, and the fact that search for profit is not always compatible with respect for moral values or with the desire for fairness, business leaders try to pay the lowest salaries possible.

On account of Socialism, Ray Nunes, in his observation of the Communist Manifesto, he noted: Karl Marks, the chief architecture of the theory, and his partner Engels were essentially materialists who believed that in the development of nature and society, matter is primary whilst thought and consciousness are secondary; meaning that human being proceeds (in thinking and knowledge) from things to thought and not from thought to things. He basically used dialectical method of investigation combined with his materialistic ideas to formulate his theory (Nunes, 1991).

As it were, the good half-part of humanity (human spiritual component and moral virtues) has been left out of the conventional economic theories, and nothing from the outside can fill this gap, and any attempt to do so will necessarily fail. Frederic Teulon observes: Ethical labeling used by business organizations, codes of ethics and studies on Corporate Social Responsibility (CSR) all suggest that an ethical framework can only be imposed from the outside (Teulon, 2014). The very reason that these values are imposed, on the systems, from the outside and are not essentially part of the theories is the reason for their failure. For if human existence is real, it's individual and social survival is a real issue that could only be sustained by a system that is based on reality and not fiction.

Should the concept of "human-self", in conventional economics includes morality (which is from the "Rational Soul") as its key component, the concept of "Self-interest" and what constitute it, will necessarily be adjusted as well, because the Rational Soul has its interests and they are spiritual and moral, they go along with the material interest of the Ego-self only when it is achieved through just course and fairness without transgression. Likewise, the theory of Human Capital will then recognize the spiritual and moral part of man. Thus, Human Capital Development Programs would expand its exploration into human innate abilities to explore the moral and spiritual faculties as well, so as to develop a cohesive and broader development programs that will nurture a better and complete Human Capital that understands that his or her self-interest is linked up with that of every member of the society, and that corruption in achievement of material good is detrimental to one's own self, because what goes around comes around, and chickens always come home to roast. It is then that we will have Human Capitals that strive and work to bring about economic success that is inclusive and devoid of exploitation.

## **THE DETRIMENT OF EGO-SELF TO CONVENTIONAL ECONOMIC AND HUMAN CAPITAL DEVELOPMENT**

When the Ego-self suppresses the Angelic-spirit, in the faculty of the Breast, it produces a beast-like character that smacks down every moral principle in his way to every selfish end; things like

demand and supply that set the market price is a subject of manipulation to this horrific character.

Imam al-Ghazali, of Islamic tradition, gave the following analyses of human personality; clarifying the difference between the ignorant person and the one who knows but whose knowledge is dominated by the Ego-self. He noted four different categories:

*(1): A simple minded ignorant person who is incapable of separating the right from the wrong or the beautiful from the ugly; a person who is not inclined to any belief system, he remains in his natural condition upon which he found himself, yet he is not adamant on lust and bad desire. Such a person is easy to be won over and reformed.*

*(2): A person who knows the good from the bad but not accustomed to doing the good did; he ignores his sound judgment and succumbed to lust and desire, yet he is aware of his weaknesses. It is hard to reform this kind of person because the job is double; getting him to be accustomed to the good did and persuading him to quit the bad habit. However, his reform is possible with constant effort.*

*(3): A person who believes in wrong doing and firmly convinced himself that the wrong things are good and beautiful and he grew on this conviction. It is almost impossible to cure this person except rare, and that is because his ignorance and erring have multiplied.*

*(4): A person who, upon his insanity and evil judgment which characterized his life, he proudly cherishes his evil actions; he takes satisfaction in constant wickedness and destruction of human life and sees that as an honorable thing. This is the most difficult of all to be reformed. Imam Ghazali noted that the person of the first category is just a simple ignorant, the second is ignorant, the third is ignorant misguided rebellious, and the fourth is ignorant misguided rebellious and wicked (Ihya ulum al-Din).*

## **CONCLUSION**

The concept and definition of human capital, in an economic theory, directly affects the economic transactions; that is because human capital is the maker of the economy; therefore if the definition of the maker excludes any moral attribute, the human capital development scheme will follow suet and produce immoral human capitals that, in turn, will pursue an immoral agenda in their economic transactions.

The word “self” in the compound word of “self-interest” alludes to the ego-self which is intrinsically inclined to evil, and since this is the conception of the human self in conventional economic theory, the ‘self-interest’ that the human capitals pursue in conventional economics, accordingly, reflects that catastrophic distortion of the meaning of the “Self” and could never strive for the good of the society.

The result of this error is that until today these economic systems are unable to serve mankind as a whole, majority of people are engulfed in extreme poverty while few have amassed wealth through exploitation, socio-political maneuverings and other unjust means like Al-Riba

(usury) based Banking System. Moral values, like Justice and Compassion that come out of our spiritual consciousness are those upon which our success in all works of life depends upon. To the believers in God and in the hereafter (*al-mu'minin*), however, human salvation and eternal bliss rest upon our moral conduct as well. For all human transactions including economics have spiritual and moral implications, dealing with man means dealing with God, injustice against man is an offence against his Creator. Thus, moral values are chains of connections between man and man and man and God the Almighty Allah.

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