

CHRISTIAN RELIGIOUS PRINCIPLES IN HUMAN CAPITAL DEVELOPMENT; AN INSIGHT INTO CATALYTIC CHRISTIAN VIRTUES

By

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Abstract

This paper describes Christian Cardinal Virtues as catalytic principles of Christian conduct. It argues that Christian Cardinal Virtues have become principles or guidelines to Christian moral action. It is capable of transforming the human capital inherent in the individual Christian. Christian imbibed virtues or learned habit should transcend the scope of belief and inertia to a position of being a catalyst for human capital development. This work is of the opinion that this transcendence or transformation of Christian moral virtues will produce in the Christian adherent fruit and successes necessary in this present time. The paper adopted hermeneutics as its interpretative model. It found out that some Christian adherents have not come to the awareness that Christian virtues are catalysts for human capital advancement. This can remain dormant and less productive unless they are taken as principles of human daily actions. It suggests that Christian believers should harness and develop their natural talents for perusal community gain.

Keywords: Religious principles, Virtues, Human Capital, Development and Catalyst.

Introduction

Religious principles were formulated to guide and guard human conducts in relation to God, deities, man and his closest neighbours. Religious principles become laws of conduct in human relationship and societal governance when promulgated by a law giver namely, God, deities, ancestors as in the case of African traditional religion: The intention of a law giver in making religious commandments points to its observance and compliance. It also points to the overall benefit and happiness of the law keeper namely, human community. Some religious values of conduct or principles are universal in nature and at the same time commands general understanding, acceptability and practice. Religious principles like faith, hope, justice, prudence, hard work, love, charity, sacrifice and fortitude are universal in scope and commands global acceptance and practice. Their central place in religious practice catalyzes other religious acts of worship. For this singular reason, religious teachers emphasize their imbue in the behavioral patterns of their followers. Faithful application of these cardinal principles of religion builds a peace and cooperative community. It becomes moral and intellectual resource of a religious person in community. On the contrary, religious formation of adherents towards people's underdevelopment in human community gives signs of unpeaceful co-existence, terrorism, fanaticism and fights in neighbourhoods.

Human capital development is the transformation of natural endowments of individuals seen in the formation or articulation of ideas, production of goods and services, conversion and utilization of natural resources at the person's disposal. Natural resources inherent in individuals and groups undergo levels of creativity, conversion and transformation. The term

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human capital can be interpreted to mean man's resourcefulness in his immediate environment namely, community, office, school, in fact, any place of engagement where resource utilization is valued and needed. In Nichomachean ethics, Aristotle referred to it as potency while its usage or development becomes actuality. Theologian, Van der Peel 2001 (43 – 44) believes that human potential remains just untapped unless it is translated into action. Human persons do not act without reason. The reason for action reveals the tendency of the person and the form he or she chooses for self realization. The human person must reach its potentials through a process of unfolding. This growth takes place when a creature responds appropriately to the demands of its own existence and of its environment.

Jesus parable of the three servants in the Gospel account of Matt 25:14-30 eloquently speaks of human capital development. The parable speaks of economic package from a master to his servants to put into use until he returns from travel. They were given economic or financial empowerment according to their resourcefulness and managerial abilities. The intention of the master of the three servants was primarily to indirectly development the human capital (resource) in them. The positive result of this test was in two. One servant remained unproductive and recalcitrant. Iheanacho (2012: pp 50-54) interprets the parable of the servants in Matt 25:14-30 as the practical way human beings make to support life. He expatiates further that,

The master that gave money or resource either intellectual or material property symbolizes God of providence. The servants stand for humanity. Both the faithful servants and unfaithful servant further represents us in our understandings, strive, determinations and judgments over issues that pertain to success. Though providential arrangements exist, they however appear hidden, untapped and just there. Providence gives gold and silver in their natural forms but human intellect, technology, need and demand cause it to be refined seven times before proper utilization.

Religious principals in human capital development targets individual and group development as a resource personality in human community. Religious principal of hard work and prudence cited above were able to transform the first and second servants to enviable social status and wealth. The third relegated himself to poverty and ignominy. Religious formation of members of human society acts as catalyst or spring board of development both for the individual and his immediate community.

Religious Principles in Human Capital Development are catalytic in function. Being cardinal principles or virtues, they promote human development from religious teachings. The assimilation of Christian religious principles of conduct therefore promotes self mastery, good tailored ambition and discipline in the management and distribution scarce resources. It promotes healthy competition as in the case of the good and resourceful servants as enunciated in the gospel account of Matthew 25:14-30. This work adopted Hermeneutic theory of religion in its discourse. It tries to interpret the application of some Christian virtues or principles of Christian conduct in relation to human capital development. This paper believes that some Christian principles act as catalysts in a Christian's resourcefulness. The paper discovered that some Christians or religious minded people become lazy or unproductive because of inability to apply the dynamics of these principles of Christian conduct. This work

therefore suggests that Christians should develop their God given or natural endowment by recognizing the inherent power in the cardinal Christian principles they have acquired to their religious formations.

Theoretical Base of the Paper

Consideration for the theoretical foundation of this paper rests in the tenor of this paper which is interpretative. The theory of Hermeneutic is therefore considered as a most appropriate base for understanding the focus of this paper. The choice of Hermeneutics as theory is heavily influenced by the fact that Biblical passages are frequently cited and copiously seen as textual evidence. Madu (1996:37) understood Hermeneutics as the science of interpretation. In relation to this paper, Biblical passage that focused around the theme of this paper namely "Religious principles in human capital development were interpreted both in content and context.

According to Oxford languages.com (2020) Hermeneutics is a branch of knowledge that deals with interpretation especially of the Bible or literal text. Quora.com (2019) understands hermeneutics as concerned with Biblical interpretation. The interpretation relies heavily on texts or passages from the Bible. Hermeneutics involves exegetical action which draws actual interpretation of a biblical text by contextualization. Quora.com further observes a seamless relationship between hermeneutics and exegesis in Biblical interpretation, while hermeneutics borders on method of interpretation of scriptures, exegesis settles on contextualizing the Biblical reference point in practical human religious act. The theory of Hermeneutics is categorized into four namely, the literal, moral, allegorical, and analogical. Allegorical hermeneutic interprets Biblical passage from second level of reference beyond the actual names and events mentioned in a narrative. It uses figures of speech like metaphors and ironies. In the understanding of hermeneutics tries to draw moral or ethical lessons from a given text. Analogical hermeneutics or textual interpretation is a middle course between the literal and allegorical methods or hermeneutics.

What is Human Capital Development in General Perspective?

The term "Human Capital Development" on face value, seems to be a combination or extraction from three social disciplines namely - Human Anthropology – the scientific study of man in his environment, capital (Economic means of production of goods and services and Development – a combination of education, sociology and economics. No matter how it is configured, defined or interpreted in the present context, the central word or attention is "Human". This means that man is the centre of attention in human society as far as development is concerned. It is however important at this juncture to broaden the understanding of the expression "Human Capital Development".

The concept was originated by T.W. Schultz in (1961). In the understanding of Bontis et al (1999) human capital represents the human factor in any organization. Organization for Economic Co-operation and Development (OECD 2001) sees human capital as the knowledge, skills, competences and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being. In the contribution of Appia-Adu and Baumia (2015) Human Capital can be regarded as the intangible factor of production that brings human intellect, skills and competences in the production and provision of goods and services. This

implies human intelligence, wisdom and discretionary ability of the human person to produce goods and services that enhances his well-being. Danverport (1999) explains that humanity possesses innate power or abilities. These internal energies become their own human capital which they bring to work. Anya (2011) teaches that human capital include the following; human resources, knowledge, skills, attitudes and motivation. Anya also explained that human resource or capacities is

Anything that contributes to the enhancement of human productivity, stimulates resourcefulness, restores human dignity and improves the overall quality of human life even as it refines attitudes as an integral part of human capital of any nation. The more a nation has knowledgeable, skilled and resourceful individuals contributing to national growth and development, the higher the value of the human capital of that nation (P.117).

The United Nations Economic Commission for Africa (UNECA 1991) recognized the importance of human capital development. It underscored human resources as comprising knowledge, skills, attitudes, physical and managerial effort required to manipulate capital, technology, land, materials to produce goods and services for human consumption. Mahroum (2007) identifies three tier levels that operate at the macro-level in human capital development. They are capacity to develop talent, deploy talent and capacity to draw talent from elsewhere.

Another angle of human capital development is human capital investment. To Vitez (2009), human capital investment is the process that companies use to develop their employees. This implies that employers of labour take as their managerial responsibility the training of their workers for proficiency sake. Education, training, team bond activity, skills among human capital investments are aimed at developing human capital.

Identifying Religious Principles in Human Capital Development

Religious Principles govern religious practice, behaviour, education and forms of religious propaganda. They are the pillars upon which religion stands firmly. They are equally the external attraction of religious adherents. Internal religious principles remain intrinsic values, strength and beauty of religion as social structure. For reasons of space and limitation, we shall briefly consider the following principals of Christian religion as pivotal in human capital development.

Prudence:

Advanced learners Dictionary (2006) defines a prudent person as being sensible and careful when he/she makes judgments and decisions, avoiding unnecessary risks (P.940). Prudence then becomes a virtue learned and practiced by someone in authority, office, and other public places. The definition above sets boundary and situations in which prudence as a moral power can act. Particularly, it pinpoints when judgments and decisions are taken. These two occasions are critical to any decision taken and judgment passed because it will certainly affect people in one way or the other. Here also, bias, prejudice, nepotism, religious affiliation can blur and obliterate justice and fairness. Application of prudent decision becomes very necessary and timely. King Solomon's judgment between two harlots is proper here to be cited

as example of prudent judgment, 1Kings 3:16-28. Prudent power in an individual has a direct link to his power of knowledge or experience. To Peschke (1975:24) therefore,

Man's decisions can reach no further than the light of the knowledge he has of the moral values. The formation and cultivation of prudence requires first of all the acquisition of practical knowledge which is gained by the study of history and concrete situations and which is obtained from the lessons of personal experience. Furthermore, a man must learn to look carefully into the concrete circumstances to appreciate the importance of cautious deliberation, and above all, to accept advice.

The understanding of Peschke regarding prudence implies the acquisition of life experience of situations or similar ones to be able to deliver good judgment or decision. He does not see personal experience as enough, instead, he advises that someone or group should seek expert advice in areas of incompetence or in a situation where there is serious doubt and compelling pressure. Plato recognizes four cardinal virtues as prudence, courage, temperance and justice. In his classification, prudence is at the top. It is so because it is the faculty of human judgment that has the ability to discern proper course of action for a particular problem or situation. Prudence is also referred to as prudential, wisdom, Sophia and sapientia.

The Deployment of Prudence by Joseph in Ancient Egypt as Administrator of Grain Resource

Prudent management of human and material resources is promoted by religious ethics. Religious Principle of prudence guides Christian conduct in the distribution of scarce resources. We shall buttress this with Joseph's exemplary leadership in Egypt. Joseph economic wisdom or prudence was deployed to enhance human resource in ancient Egyptian empire.

God's wisdom in interpreting dreams was endowed in Joseph who was a prisoner in Potiphar's house. This hidden spiritual power in Joseph came up as a youth at seventeen years. His blood brothers rejected and stifled its emergence. The rejection resulted into betrayal and eventual sell-off as slave into Egypt. Joseph's gift of interpreting dreams was resurrected by Divine Providence while serving a jail sentence in Potiphar's prison. He was able to interpret the dreams of his co-prison mates namely, the wine steward and baker, Genesis 40:1-23. Again, it was forgotten. The appointed time came when the King of Egypt had a terrible nightmare. Joseph was pulled out from prison to interpret the King's terrifying dreams of impending plentiful harvest and drought. This event elevated Joseph as governor of Egypt. . He used his God given talent and skill to administer the growth and storage of grains for a period of seven years. He used the other seven years in distributing the grains not only to Egyptians but also foreigners who came to Egypt to buy grains from his store houses. Joseph's wisdom was put to advantage of Egyptians as he trained people on his vision, technology and management of bountiful grains. His interpretation of the king's dreams was prudentially managed because it was able to equip Egyptian farmers with a modest means of grain preservation and farming technique. Without understanding the mind of God about the dreams that troubled the King's heart, Egyptians would have suffered gravely from drought and consequent famine for as long as seven years. Prudence as a Christian principle of action or endowment helps people to control extreme situations and extreme cases. The principle of

prudence catalyzes the principles of hard work, endurance and justice. It is therefore the engine room of human capital development.

Religious Principle of Hard work

Hard work is a moral principle or guideline which advocates more personal or group efforts to achieve our aims and objectives in life. The principle of hard work is a moral booster which conquers laziness, self distrust, failure, fear and personal discontentment over certain issues. Other words that have the same meaning with hard work include perseverance, effort, die-hard, workaholic, unrelenting, etc. Religious principle of hard work is capable of transforming a lazy person and dependent person to doing something for self. This can happen when there is a positively confront or challenge the status quo. It can also come when someone decides to borrow a leaf from a hard working person. Hard work happens when there is a contest in which a prize is fixed. When occasion like this comes up, a person's mindset is charged and galvanized for great or greater achievement. Personal and group experience enhances one productive levels. This argument is further supported by the following biblical passages.

John 21:5-6. In this passage, Jesus meets his disciples after resurrection at the lake of Tiberias on a fishing expedition. Having exhausted their energies last night trying to catch fish but not successful, the disciples of Jesus were disappointed. Then morning came with Jesus standing at the shore of the lake. He asked them, young men, have you caught anything? They replied in unison, nothing. He then told them to throw the net at the right side of the lake for a great catch of fish. His command was obeyed to the latter. Despite despair of last night, the disciples learned to try once more from the command of Jesus in order to succeed in the work of fish catching. Now, this is serious lesson on perseverance or hard work. Hard work pays at the end of the struggle. A hard worker will energize other productive faculties in himself when it comes to productivity, resourcefulness and entrepreneurship. Hard work transfers human skills, competencies to greater heights of success and achievements. Work in Matthew 5:16, has a magnetic and transforming action on people in the community. It activates emulative instinct in people around you. For this Jesus says: "In the same way your light must shine in the sight of men, so that seeing your good works they may give the praise to your father in Heaven".

To James, 2:20-24, one is justified if one combines faith with good works. Good works in the definitions of James must include charity as centre of Christian mission and enterprise. The effect of unserious life results in failure, dependence and hunger.

The Christian Principle of Charity

Charity is the mother of all Christian virtues and spiritual capabilities. It has the potentiality to change, transform and build a Christian's human capital in many ways. Paul captures the centrality of Charity in the life of a Christian when he said "let everything you do be done in love – 1Corinthians 16:14. Charity promotes brotherly love and this implies negating the human inclination to stingy habit, avarice and cheating existing among Christian converts

today. Paul's admonition anchors its strong argument on the provision of Proverb 3:27 thus, do not refuse a kindness to anyone who begs it, if it is in your power to perform.

The catechism of the Catholic Church (1992) defined charity as a theological virtue by which we love God above all things for His own sake, and our neighbour as ourselves for the love of God. Interpreting this doctrine further especially in the theology of the present, New Advent.org (1997) sees charity as the habit, desire or act of relieving the physical, mental, moral or spiritual needs of one's fellow. This definition by all standards goes beyond offering a helping hand to a fellow Christian in the manner of alms giving. The trending interpretation for charity should focus on empowering the human person to be creative in tackling health, or physical challenges, mental aspirations like education and social needs like work creation and hunger. This is self reliance against dependence theory which underrates and devalues human capital development. It is an accepted axiom among the Igbo of Eastern Nigeria. That it is better to teach someone how to fetch fish instead of giving handouts each time of need.

Charity here implies engineering processes to improve and solve human conditions like hunger, thirsty, nakedness, ill-health and accommodation. Other charitable dispositions for the Christian include, taking care of the sick, the abandoned, visiting those in prison and praying ransome to free people in bondages. Now, the Christian is mandated by Christ to care for the people at the margin of the society. In Matt 25:37, Jesus applies charity to the needy as to himself. Active charity that expresses sympathy and apathy becomes the yard stick for entrance into eternal life. Mentoring your people to use their God given talents for future purposes is a huge charity.

The impact of Cardinal Principle of Fortitude on the Christian Resource Base

Fortitude is one of the cardinal virtues or moral powers found in catholic Christian doctrine. As one the principles under guiding Christian daily living, fortitude encourages resilience in pain and other forms of mental, physical, and social adversities. Synonyms of the word include – courage, bravery, fortress, endurance, persistence, firmness, stamina, determination etc. antonyms include – timidity, flinching, impatience, irritation, faintness, delicacy, effeminacy etc. famous English philosopher, Francis Bacon (1561 - 1626) understood fortitude s the marshal of thought, the armor of the will and the fort of reason. Human resource development most times is confronted by fear of the unknown, fear of opposition; fear of failure or rejection and of unacceptability in human society. Fear and its associated features undermine man's desire and zeal to be great.

Timidity for instance, can discourage one from being educated thereby keeping both intellectual and physical endowments in a person from being developed. Attack from opposition camp can deter one from pushing one's ambition to greatness. Fortitude which is the marshal and armor of human thought will lead in the fight against forces that confront the development of human capital. It may be for this reason that Trump Campaign Organization for his re-election bid (2020). mounted a New Television Programme called "Fortitude", Fortitude Television Programme was intended to among other things, foster enough moral support for Trump as well as defense mechanism against the attacks from Joe Biden, his closest rival.

Deploing the principle of fortitude to personal problems, Trump asks his audience at one his campaigns "Ask yourself if you would have the fortitude of sprint, the courage of

convictions, and the enormous inner strength required to stand up and fight against such odds”.

Fortitude will ultimately lead to rejection of certain odds or negativities that constantly confront us on daily basis. To reject a bad situation, one makes a choice of action. In the view of Obichukwu (2016), the ease at which a person makes a good decision indicates how bold one is. A man's freedom at decision making can place him in charge of situations of life or make him a victim of circumstance (p.52). To confront odds suggest we create something better than the odds or its opposite. The principle of fortitude captures fear personal and group distrust. It progresses to make conquests and successes.

Temperance and Christian Capital Development

In the interpretation of Wikipedia (2018) especially in its modern use, Temperance is defined as moderation or voluntary self restraint. It is typically described in terms of what an individual voluntarily refrains from. It is the learned behaviour aimed at self control from sensual passions, abstinence from the attraction of material things that can endanger spiritual and moral growth. It is the value of self control even in anger, sexual desire, material want, domineering attitude and extreme hedonism. Temperance is a virtue under guiding Christian spirit of sacrifice, kenosis, and forgiveness. The following scriptural verses exemplify the virtue of temperance or moderation in conduct.

Galatians 5:22-23. What the spirit brings is very different, love, joy, peace, patience, kindness, goodness, trustfulness and self control. **1Timothy 3:8:-** In the same way deacons must be respectable men whose word can be trusted, moderate in the amount of wine they drink and no squalid greed for money. **Proverb 25:16:-** Eat to your satisfaction what honey you may find, but not too excess or you will bring it up again.

Learning and imbibing the principle of moderation in our lives and dealings with other members of the society, will inculcate in us the habit of sacrifice for others. It will limit a level of appetite for things of the world. This is because lack of the virtue of self control is responsible for spirit of aggrandizement among public office holders. It can account for several moral and religious crimes pervading the Nigerian social landscape. In the understanding of virtue; Info (2020) Temperance is the virtue that moderates our attractions to pleasures and provides balance in the use of things of this world. It ensures the will's mastery over passions, instructs and keeps desires within the limit of what is virtuous and what is humanly practicable.

Virtue of Temperance enables the human self to develop self restraining power when administering scarce resources at person's disposal. It creates the moral power within a person to limit excesses in the production and use of goods and services. By doing this, Christian moral power of Temperance adds significantly to human capital development in terms of resource control and management. It's one thing to develop the inherent power in man, it is another thing to direct and manage the resources or human capital already discovered.

Christian Principle of Justice in Relation to Human Capital Development

Justice which can be applied as legal, social, religious, philosophical and economic parameter is most sort for in terms of fairness and equitable distribution of common good in our collective quest for social justice. Cultures and societies have procedures or processes for obtaining and implementing justice for all. Religions of the world have one definition and form processes of

obtaining justice different from one another. Igbo Traditional Religion for instance, conceives Justice as the centre of laws of the land and a regulator of all social, communal and interpersonal transactions.

Justice in Christian religion is similar to that of the Igbo. It is the keeping of the Lord's commandments in relation to the neighbour. Justice or proper conduct is expected to be exhibited along interpersonal relationship and God. Justice in both African/Igbo religion and that of Christianity is intended for the good of the neighbour and Glory of God. Expectedly, the concept of justice is echoed loudly in the following Biblical texts.

Luke 6:31-32 speaks of justice for all. Justice must be done in charity. Justice should be in Love. Charity as taught by Jesus must be one that takes cognizance of fairness, equity and lack of bias and prejudice. The human resource in practicing Christian charity or agape love, is that it has the power to establish equality before the law, or universal brotherhood. It disregards tribal or racial differences. Justice so displayed has the power to impact positively on the minds of people or community. Christian justice system is anchored on Luke 6:31-32 which states thus,

Treat others as you would want them to treat you. If you love those who love you, what thanks can you expect? Even sinners love those who love them. And if you do good to those who do good to you, what thanks can you expect. For even sinners do that much.

Love for fairness in relation to social intercourse crystallizes into social justice and fairness.

Leviticus 19:15:- You must not be guilty of unjust verdicts. You must neither be partial to the little man nor overawed by the great, you must pass judgment on your neighbour according to justice. **Deuteronomy 27:9:-** A curse on him who tampers with rights of the stranger, the orphan and the widow. **Proverb 28:21:-** It is not good to show partiality, but men will do wrong for a mouthful of bread. **Isiah 10:1-2:-** Woe to the legislator of infamous laws, to those who issue tyrannical decrees, who refuse justice to the unfortunate and cheat the poor among my people of their rights, who make widows their prey and robe the orphan.

From the sampled Christian texts, it is very clear that Christian or Biblical concept of justice condemns injustice and up-holds right of the poor and underprivileged people of God. From the insight from **Leviticus 19:15**, Christian principle of justice rejects any form of injustice against God's people as it makes them suffer deprivations in life. Such psychological state of mind from bias or injustice can hamper the full development of the potential of the Christian. It can slow level of productivity, dedication to duty or even dampen one's understanding of justice as a virtue of rightful actions. **Deuteronomy 27:9**, strengthens what is stated above. It condemns intimidation and subjugation of people at the margin of the society namely the stranger, the orphans and the widow. A strong indication or symbol of human capital development, is respect for fundamental human rights. This natural right of man guarantees unhindered access to all possibilities and growth. Human capital development or advancement must incorporate all forms of justice and rights of individuals. Justice must protect the right of all. It is perversion of justice when say Christian judges in state justice department condemn a litigant or accused because of the technicality involved in any case. The light to such decision or judgment should come from Christian conscience and evidential

proof. Such action in justice delivery contradicts the law in Leviticus 19:15 which forbade Christians from delivering unjust verdicts.

Proverb 28:21 condemns any form of partiality when it comes to social, political or justice delivery. It nonetheless frowns that human beings mortgage their consciences in the presence of material benefits. Plato, Ancient Greek Philosopher's ideas of justice agrees with Christian stipulation of justice. To him as cited in Akonye (1998:45), Justice is the harmonious relationship existing between groups in his society. He concluded that justice is the act of giving every man his own due. Fair allocation of common good in the expression of this paper is application of justice. Fair treatment helps to build and inculcate respect for law of production and reward.

Factors Militating Against Human Capital Development in Christian Adherents

Certainly, there are some factors militating against human capital development in human society today. The following factors will be briefly analyzed.

- a. **Despair:** In the presentation of APA Dictionary of Psychology (online 2018), Despair is the feeling of hopelessness, that is, that things are profoundly wrong and will not change for the better. Despair is one of the most negative and destructive of human affections, and as such it is a primary area of psychotherapeutic intervention. Despair is an action word. Its root word is "Deparare" (Latin) meaning to lose hope. Hope in Latin means sperare. Other words or synonyms of despair include – hopelessness, desperation, distress, anguish, pain, dejection, melancholia etc. However, the following English words can be considered as its Antonyms – hope, exultation, felicity, exuberance and ecstasy. Few Biblical passage can however be provided as textual guides. **Nehemiah 8:10:-** preaches, do not grieve for the joy of the Lord is your strength. Collaborating the above, **Isaiah 41:10:-** said, so do not fear, for I am with you; do not be dismayed for I am your God. I will help you. I will uphold you with my righteous right hand. **Proverb 17:22:-** A glad heart is excellent medicine; a spirit depressed wastes the bones away. A depressed individual is restless and lacks focus and direction. **2Corinthians 4:8-9:-** states: we are afflicted in every way, but not crushed, perplexed, but not driven to despair, persecuted but not forsaken, stuck down but not destroyed.

From the tenor of definitions and biblical admonitions, the prevalence of despair can influence a person's psychological negative disposition. Despair becomes a state of mind that causes general level of hopelessness in critical situations in human life. Despair causes laxity of mind and body which proceeds to cause disinterestedness. Despairs blocks hope necessarily for future endeavors and planning. Another negative side of despair on human capital development is that it cripples ambitions and visions which are keys to desires and greatness. A dejected person may not be ready to begin afresh after failure stepped in on his or her way. He is unhappy and may not trust himself or any other person because of past negative experiences. Despair works against ambition and vision.

- b. **Laziness:** This is generally understood as person's state of unproductiveness, non foresightedness, lowered ambition, poor vision, poor application or transformation of

resources at a person's disposal. A person that prays morning, afternoon and night, without going out to till the earth, looks for jobs and does not create something of value for exchange is indeed a lazy Christian. Likewise, a visionless Christian becomes a plain less believer who procrastinates. A religious adherent who has low self esteem and ambition may not have the drive to develop his or her natural resources. The following passage from the Bible supports the discussion above. **Proverb 14:23:-** Work and you will earn a living; if you sit around talking you will be poor. **Proverb 18:9:-** A lazy person is as bad as someone who is destructive. **2Thessalonian 3:6:-** Our brothers, we command you in the name of our Lord Jesus to keep away from all brothers who are living a lazy life and who do not follow the instructions we gave them.

The three Biblical quotations above encourage Christians and people of God to mandatorily work to earn their daily living. Proverb 14:23 for instance, sounds a note of caution to lazy religious people who are hangers on, to choose hard work to poverty. Paul in his letter to the Church at Thessalonica admonishes members of the Church there to observe some levels of social distancing to brothers who idle away and refuse to do any meaningful work for their maintenance. They should be avoided in order not to infect others. Paul reasoned that the church should imitate his working example while he lived among them. Paul wonders why the brothers are slow to imbibe the moral value of dexterity he taught them. In Paul's thought, social distancing has the psychological power to effect change of attitude inherent in productivity.

Lack of Training or Professional Experience

Training in professional callings, business, skills, areas of work etc brings the best in the worker or professional. Training in any particular engagement improves the quantity and quality of input and output in any organization. Consequently, training on skills, team activity, management and resource management improves significantly the development of resource base or human capital. Lack or absence of good training hampers the development of human resources in an individual. This can be explained from the reason that training and exposure will bring the best way to manage known human capital. For instance, a gifted footballer needs to be coached on team work, speed and team playing pattern. He needs a manager to initiate contact for his market value and possible transfers. Left for him, his sport endowment may not reach an enviable height.

Absences of spiritual mentors, educators and guardians have impacted seriously on human capital development. When one is not properly guided, he may lose some value or at most will produce at a very dismal level. The following texts from Christian Holy write testify to the lack of guidance in human capital project. Proverb 11:14 states:- A nation will fall if it has not guidance. Many advisers mean security.

Professional guidance is important. it explicates maximum growth or advancement especially now there is stiff competition in all branches of human endeavors. Training or professional guidance is more seriously demanded when human capital is being talked about. Absence of proper development will lead to poor management of God given talent ordinarily called human Capital. Training is important in any vocation that attracts human interest. To train implies imputing necessary technical knowledge in regard to any human endowment. It transforms natural resource into chains of values. To lack this standard means low human capital.

Influence of Bad Company

Anything that has the capacity to affect any form of change in attitude, behaviour, disposition, choice and opinion is an influence. Intellectual influence exerts power on human rational power, creativity, resourcefulness, objectivity, judgment and prudence. Moral or ethical influence seeks to effect change in conduct, justice, obedience to God's law and constituted bodies. Prolonged influence from close association is bound to effect change of attitude either negative or positive. If one decides or deliberately ignores obvious signs of bad company, that person signs into corruption emanating from bad association and accompanying chastisement or condemnation.

Bad company in comradeship, relationship, professional association, unions, tends to sway our judgments on major and minor issues. Nov/press.com (2019) agrees. It is impossible to live a life that is unaffected by other people. Their attitudes and opinions, like pollen, blow into our lives, shaping our perspectives and influencing our decisions. Negative influences of others sway our better judgment.

It is not only on misjudgment, bad friendship hampers the full development of our potentials. At times, we accept the cunning and deceitful people as guardians, friends and professional colleagues. The result is gradual reduction of our volitional power, redirection of our focus, thereby reducing our internal energies responsible for productivity and advancement.

Bad counsel from friends and relatives constitute hindrances to the development of a person's natural endowments. Many have also risen up from the level of poverty to greatness due to advice from close relatives and friends. The book of Job counsels Christians on the need to stay firmly on God promises not to be dissuaded by our friend's interpretations of our life situations. Job's wife was the first to tempt him to abandon his God on account of his sudden sickness. She advised Job to curse God and die, Job 2:9. Job's firm trust and obedience to God is a spiritual resource which caused God's blessings afterwards on his undertakings. To curse his God as advised by his wife, would amount to being an ingrate. So, Job ignored her naggings. Job's three friends Eliphaz, Bildah and Zophar tried separately to question and dissuade his reliance on God. To them, Job's condition is a clear sign that he or his children have sinned against God and that God visited. They asked can God visit a righteous man with iniquity. Bildah in Chapter 8:3 re-echoes the application of God's justice in the condition of Job as initiated by Eliphaz in 4:7. He asserts that:

God never twists justice; He never fails to do what is right. On his own dissuasive argument, Zophar in Job 11:4, questions Job's moral uprightness before God. To him, God is Omniscient and all knowing. This statement implies that God may have found out Job's hidden sins and is punishing him for that. Bad company if not checked in the case of Biblical Job, can lead to disaster or damaging a relationship. It is detrimental to human capital development because it will mislead the original mindset and competence already established. Job's moral power of faith in his God saved him from sliding into failure. It was a strong fence against his adversaries who are bent to dislodge his strong faith in his God.

Findings

The researcher is expected to furnish the public with what he found out in his essay. The essay pertains to Christian principles under guiding human capital development. The following points can be considered as findings in this research.

1. That Christian cardinal principles of conduct discussed in this paper contains both moral and managerial powers to transform the natural powers in people into something useful.
2. Christian cardinal virtues have been the catalyst influencing Christian moral and material advancement. The virtue of hard work for instance, was praised by Jesus in the parable of the three servants, Matt 25:14 – 30.
3. Low human capital development is tied to laziness on the one hand and despairs on the other hand.
4. The work found out that keeping of bad company works against the human resource advancement because it distracts the attention of the person involved; it keeps interest low and distorts vision.
5. Christian teachers and religious leaders have not done enough education on human capital development. The over reliance on heaven as a place for payment after earth's journey distorts human drive to full potentials.

Conclusion

This religious academic exercise looked at Christian principles of action in the development of a person's resources or capital development. This paper did not discuss all the known cardinal virtues known to Christians and other religions. It nonetheless looked at some of the virtues or moral powers as it impacts Christian's human capital development. The paper discovered that Christian principles of conduct like justice, charity, prudence, hard work and fortitude among others are catalytic in their influences on Christian altitude toward productivity.

The principle Christian justice, emphasizes just distribution of scarce resources expected from Government and individual bodies. The principle of justice pursues fairness in all human engagements. Prudence aids the religious minded person to be wise in dealing with people in all situations, and contexts. This paper discovered also that some Christians fail to develop their God-given talents or human capital due to their compromise about life and influence of bad friends. It is only worthy to note that some Christians or religious leaders fail to influence the development of human potential in their adherents because some want them to be servants to them all the time. Keeping people down from developing inherent powers in them amount to slowing down someone's ambition and subsequent progress.

Deeper knowledge of the potentials in Christians lives will lead someone to begin to imagine and articulate a development programme for his or her potentials. The untapped potentials in the life of a Christian can explain why there is ravaging poverty and hunger among some Christian coverts.

It is charity to give alms to the needy, the orphan and the marginalized. It is a more charitable act to explain the channels and processes of becoming wealthy to people under our control. Teaching and encouraging people to know and develop their potentials ultimately leads to reduction of poverty, percentage of dependence and reduction of hunger related

crimes. Christian catalytic principles of conduct or the virtues are the engines of Christian positive actions in the society because; they prompt decree of production of moral goods as well as material goods for human wellbeing.

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