

Bridging Spirituality and Productivity: A Comparative Analysis of Human Capital Development in Islamic and Western Training Paradigms

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Abstract

This paper examines the development of quality human capital through training effectiveness, drawing upon ideas, concepts, and theories proposed by leading Islamic and Western scholars. The study aims to demonstrate how effective training can produce individuals who understand, internalize, and consistently apply knowledge in their daily lives. Central to this discussion are the contributions of al-Ghazali, Ibn Khaldun, al-Nawawi, Adam Smith, Schultz, and Becker, whose works offer rich insights into human development. A comparison of their perspectives reveals apparent differences in interpreting the role of training: while Western scholars emphasize economic productivity and measurable returns, Islamic scholars highlight holistic development that integrates intellectual, emotional, and spiritual refinement. Methodologically, this research employs a qualitative conceptual design, utilizing a comparative literature review and content analysis. It is library-based and relies on a systematic examination of classical Islamic texts, including *Ihya' Ulumuddin*, *Muqaddimah*, and *Riyadh al-Salihin*, as well as Western foundational works by Smith, Schultz, and Becker. Additionally, 31 contemporary secondary sources were analyzed to provide a contextual interpretation. Purposive sampling was used to select the six key scholars based on their foundational contributions, comprehensive frameworks, and academic relevance. Data were analyzed through a three-stage process: thematic content analysis, comparative analysis across and between traditions, and the development of a conceptual framework. Research quality was strengthened through triangulation, use of peer-reviewed sources, thick description, reflexivity, and transparent documentation. Limitations include the non-empirical nature of the study, selective representation of scholars, translation nuances, and temporal gaps between medieval Islamic and modern Western thinkers.

Keywords: Human Capital, Training Effectiveness, Islamic Scholars, Western Scholars.

Introduction

Borhan and Sa'ari (2009) and Hosen et al. (2024) state that human capital development is closely related to training. They define human capital as a set of skills required by workers to perform their jobs, which can be acquired through training and experience. This view is supported by Mat Lazim (2012) and Brodny and Tutak (2024), who explain that human capital development through education and training is a critical indicator of the readiness of a knowledge and skilled human resource stock in each location. Therefore, according to Md. Nor et al. (2014) and Sumual et al. (2024) identify two essential elements for future investment in human capital: education and training.

Wan Sulaiman and Mahbob (2015) found that to produce competent and authoritative human capital, they must possess knowledge, be skilled, and have a positive attitude in carrying out duties and responsibilities within the organization. Therefore, human capital development to enhance organizational competitiveness must be achieved through training programs. Through training programs, holistic human capital development will be completed, encompassing the acquisition of knowledge and skills, as well as the development of positive and progressive attitudes and ethical values (Madan et al., 2021). Everything depends on the accuracy and suitability of the training program held. If the implemented training program is successful and capable of providing a positive impact, the aspiration to produce quality human capital can certainly be achieved.

Humans, as both capital and workforce, are not only trained from a physical aspect alone, but also need to be balanced with effective spiritual training and education (Suryono, 2020). Knowledge and skills that emphasize a praiseworthy character, noble conduct, and a religiously guided mental approach, along with the implementation of practices and work based on the concept of *ihsan*, and deeds informed by a clear understanding of knowledge, clearly constitute the most important concept for producing human capital that drives balanced development (Md. Nawi, 2012). Muhammady (2008) emphasizes that human capital development needs to be viewed from a spiritual aspect, analogous to a tree or core, while side elements such as economy, language, science and technology, industry, politics, and culture are categorized as branches that produce leaves and fruits because they are guided by *Sunnatullah*.

Background of Study

Human capital refers to the knowledge, skills, attitudes, and values that individuals possess, which can be developed and applied to enhance personal and societal productivity (Eide & Showalter, 2010). Effective training plays a pivotal role in shaping human capital, ensuring that individuals are not only knowledgeable but also capable of applying and internalizing that knowledge in practical, ethical, and meaningful ways (Zhai et al., 2025). The concept of human capital is explored in both Islamic and Western intellectual traditions, but with differing emphases.

In the Islamic perspective, scholars such as al-Ghazali (n.d), Ibn Khaldun (2004), and al-Nawawi (1984) highlight holistic development that encompasses intellectual, emotional, spiritual, and moral dimensions. Training is not merely a tool for economic gain but a means to cultivate virtuous, responsible, and balanced individuals who contribute positively to society (Hoff & Stiglitz, 2016). Works like *Ihya' Ulumuddin*, *Muqaddimah*, and *Riyadh al-Salihin*

illustrate the integration of knowledge, character, and practice as central to human development.

Western scholars such as Adam Smith (1776), Schultz (1961), and Becker (1964), in contrast, emphasize human capital primarily from an economic perspective, focusing on productivity, skill acquisition, and measurable returns on investment. Training, in this view, is instrumental in enhancing labor efficiency, competitiveness, and economic growth. Despite these differences, both traditions acknowledge that the effectiveness of training is crucial for cultivating capable, knowledgeable, and productive individuals.

Previous studies have investigated human capital development across different contexts. Islamic studies have examined character formation, spiritual education, and holistic learning approaches (Briliant & Mustofa, 2025), while Western research has focused on measurable training outcomes, workforce efficiency, and skill-based education (Herjuna et al., 2024). However, limited research has comparatively examined both traditions, particularly in understanding how training effectiveness can simultaneously nurture ethical, intellectual, and practical capacities. This study addresses this gap by integrating insights from classical Islamic scholarship and foundational Western economic theories to provide a conceptual framework for the development of high-quality human capital.

Problem Statement

Human capital development is widely acknowledged as essential for individual, organizational, and societal progress. While Western scholars, such as Adam Smith, Schultz, and Becker, emphasize the economic value of human capital and the measurable returns from training (Leoni, 2025), this approach often overlooks the moral, spiritual, and holistic dimensions of personal development. Conversely, classical Islamic scholars such as al-Ghazali, Ibn Khaldun, and al-Nawawi advocate for comprehensive human development, integrating intellectual, emotional, and spiritual growth (Hamzah et al., 2010).

Despite the rich insights from both traditions, a noticeable gap exists in research that systematically examines how effective training can simultaneously cultivate knowledge, skills, and ethical and spiritual values. Existing studies tend to focus on either the economic outcomes of training or the ethical and spiritual development of individuals, rarely combining these perspectives within a conceptual framework (Vasconcelos, 2021). Additionally, contemporary educational and organizational practices often prioritize productivity and technical skills, neglecting the internalization and practical application of knowledge in daily life (Aibekkyzy et al., 2025).

This gap raises critical questions: How can training programs be designed to produce individuals who are not only competent and productive but also morally and spiritually grounded? What lessons can be drawn from classical Islamic scholarship to complement modern human capital theories? Addressing these questions is crucial for developing a model of training effectiveness that fosters high-quality human capital, capable of making meaningful contributions to both societal progress and individual excellence.

Methodology

This study employed a qualitative conceptual research design to explore human capital development through training effectiveness from both Islamic and Western perspectives. The qualitative approach was selected because it enables in-depth exploration of ideas, theories, and concepts in their historical, cultural, and intellectual contexts (Lim, 2024), particularly when examining classical Islamic texts alongside foundational Western works. The study is library-based, relying on textual analysis rather than empirical data collection, making it suitable for theoretical and conceptual investigations (Kim & Jeong, 2006).

Data were collected through a systematic review of both primary and secondary sources, including a comprehensive document analysis. Primary sources for the Islamic perspective included classical texts such as *Ihya' Ulumuddin* by al-Ghazali, *Muqaddimah* by Ibn Khaldun, and *Riyadh al-Salihi* by al-Nawawi, with supporting evidence from the Quran and Hadith to contextualize their frameworks. For the Western perspective, the study analyzed key works on human capital and training effectiveness by Smith, Schultz, and Becker. Secondary sources consisted of academic publications, including journal articles, books, dissertations, and conference proceedings, which provided contemporary interpretations, validation, and critical discussion of the primary texts.

The study employed purposive sampling to select six key scholars (Tajik et al., 2024), three from Islamic and three from Western traditions, based on their foundational contributions, comprehensive frameworks on human development and training, widespread academic recognition, and representation of diverse dimensions such as spiritual, intellectual, practical, and economic aspects. This ensured that the selected scholars provided relevant and authoritative insights into human capital development.

A three-stage analytical process was implemented. First, thematic content analysis involved a systematic reading of primary texts, coding of key concepts related to human capital and training effectiveness, and the development of thematic categories for each scholar's framework (Naeem et al., 2023). Second, comparative analysis was conducted, including horizontal comparison within each tradition to identify common principles, and vertical comparison across Islamic and Western perspectives to highlight similarities and differences, which were then synthesized to form an integrated understanding (Wagenaar et al., 2022). Third, a conceptual framework was developed by extracting core concepts and principles from each scholar, creating visual models to represent each framework, and synthesizing comparative findings into coherent conclusions (Adom et al., 2018).

The study ensured rigor and credibility through multiple strategies, including triangulation of sources and scholars from both traditions, reliance on peer-reviewed and academically recognized publications, detailed thick description of concepts with direct quotations, reflexivity to account for cultural and paradigmatic differences, and transparent documentation of all sources (Lim, 2024).

The study's limitations include its conceptual nature without empirical testing, selective representation of scholars, which may not cover all possible perspectives, potential translation nuances of classical Arabic texts, and the temporal gap between medieval Islamic scholars and modern Western theorists. Despite these limitations, the methodology provides a robust and systematic approach to understanding human capital development and the effectiveness of training across different intellectual traditions.

Findings

This chapter presents the study's findings through four main sections. The first section examines training and human capital development from the Islamic perspective, drawing on the ideas of al-Ghazali, Ibn Khaldun, and al-Nawawi. The second section explores the Western perspective through the contributions of Adam Smith, Theodore Schultz, and Gary Becker. The third section provides a comparative analysis that highlights the key similarities and differences between these two traditions. The fourth section synthesizes insights from both perspectives to develop an integrated conceptual framework that links spiritual-moral development with economic-skills enhancement. Together, these sections offer a comprehensive understanding of training effectiveness in human capital formation.

Islamic Scholars' Perspective

(a) Imam al-Ghazali's View

Imam al-Ghazali discussed the importance of training to develop the soul (*al-Nafs*) in the book *Ihya' Ulumuddin*. He focused on changing bad characters to good characters as follows (Al-Ghazali, n.d.):

اعلم أن بعض من غلت البطالة عليه استقل المjahدة والرياضة والاشغال بتركية النفس وتحذيب الألّاّخالق فلم تسمح نفسه بأن يكون ذلك لقصوره ونقشه وخبث دخلته فزعم أن الألّاّخالق لا يتصور تغييرها فإن الطياع لا تتغير. فنقول لو كانت الألّاّخالق لا تقبل التغيير لبطلت الوصايا والمواعظ والتآديبات وما قال رسول الله صلى الله عليه وسلم حسناً أخلاقكم حديث حسناً أخلاقكم أخرجه أبو بكر ابن لال في مكارم الألّاّخالق من حديث معاذ يا معاذ حسن خلقك للناس منقطع ورجاله ثقات وكيف ينكر هذا في حق الآدمي وتغيير خلق البهيمة ممكن إذ ينقل البازي من الاستيحاش إلى الأنس والكلب من شره الأكل إلى التأدب والإمساك والتخلية والفرس من الجماح إلى السلاسة والانقياد وكل ذلك تغيير للألّاّخالق.

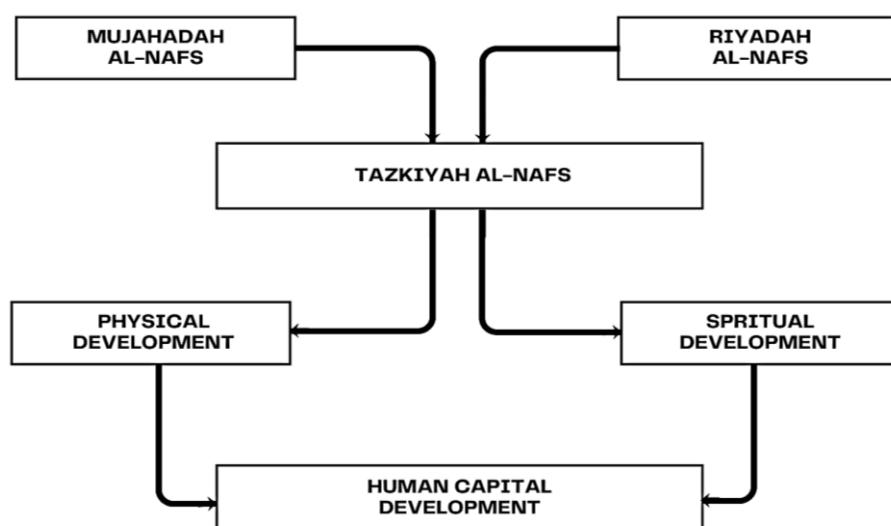
Translation: *Know that a person whose soul has always been defeated by vain desires will certainly find it difficult to train their soul earnestly or strive to purify it and provide moral education. This situation results in their soul no longer having the opportunity to do so. This condition occurs due to laziness or a lack of sincerity, or, indeed, the person's character and nature are flawed. Finally, they think that character cannot possibly be changed. People who think this way must be given an answer: if character indeed cannot change, then commands to give advice, counsel, and education would be useless. If so, surely the Messenger of Allah (SAW) would not need to say, "Improve your character" (narrated by Abu Bakr bin La-al). So why would His (SAW) say so if bad behavior indeed cannot be changed anymore? Such an opinion is completely wrong. Indeed, a person's character can be changed and is capable of change. Why is this denied by humans? Whereas changing animal behavior can still be done. Can't wild animals be tamed, greedy dogs be trained alone, wild horses be led and controlled?*

All of this is clear evidence that a bad and unpleasant human character can indeed be changed (al-Ghazali, n.d.).

Figure 1 illustrates that Imam al-Ghazali discussed human development through character formation, with its foundation being soul purification (*Tazkiyyah al-Nafs*), which emphasizes spiritual and physical balance without burdening either one (Mohd Azaman & Badaruddin, 2016; Hamjah, 2016; Hashim, 2020). *Tazkiyyah al-Nafs* is the process of cleansing the soul, heart, and human self from dirty traits to good and pure traits. This effort requires strong determination and solid patience (Deswita et al., 2022). Therefore, to solve life's problems, it requires the process of *Mujahadah al-Nafs* and *Riyadah al-Nafs* so that the *Tazkiyyah al-Nafs* process runs smoothly. The methods of '*Mujahadah*' (hard work) and '*Riyadah*' (training) for Imam al-Ghazali refer to education and training methods that involve laboriously implementing praiseworthy character until it becomes a habit, custom, or pleasurable routine for someone (Ismail et al., 2021). A stingy person, for example, can become generous by training themselves to donate, although they will certainly feel it is difficult to do so initially. But that feeling will erode little by little through the process of *Mujahadah* and *Riyadah*. When someone feels happy doing something challenging, such as donating, it shows that they already possess the character of generosity (Omar, 2015).

The methods of *Mujahadah* and *Riyadah* are also effective for eradicating despicable character (*mazmumah*) in a person and cultivating praiseworthy character (*mahmudah*). An ignorant or foolish person can forge themselves to become wise by learning and mastering knowledge, the stingy by donating, the arrogant by forcing themselves to be humble or lower themselves, the angry by practicing patience and courtesy, the rapist by restraining lust urges through fasting, while the conceited person by performing worship secretly and so on (Taja, et al., 2022). A soul that can be cleansed of despicable traits (*mazmumah*) will become healthy and strong and then be able to direct the body to do good, and at once guide humans to achieve happiness. This is among what Imam al-Ghazali means by the process of *Tazkiyah al-Nafs* (soul purification). The method of cleansing the soul from bad character and simultaneously building good situations in a person's soul (Omar, 2015).

Figure 1. Human Capital Development Model According to Imam al-Ghazali
Tazkiyyah al-Nafs



Source: Mohd Azaman & Badaruddin (2016).

(b) Ibn Khaldun's View

Ibn Khaldun, through the book *Muqaddimah*, emphasized that human capital development is the result of repeatedly obtaining *Malakah* until that *Malakah* is mastered by an individual. He explained (Ibn Khaldun, 2004):

و الملكة صفة راسخة تحصل عن استعمال ذلك الفعل و تكرره مرة بعد أخرى حتى ترسخ صورته

Translation: *Expertise can be defined as a deep-rooted trait because of repeated action, until the form of that action is firmly embedded (in the mind), and the level of excellence of that expertise will depend on the quality of the example imitated* (Ibn Khaldun, 2004).

Based on Ibn Khaldun's definition, *Malakah* refers to an ingrained trait in the soul that results from an action and repetition of that action mastered deeply until it is firmly embedded in the mind and easily manifested when desired (Sa'ari & Ab. Majid, 2000; Mohamed Noh, 2009; Maidin & Ahmad, 2015). According to Ibn Khaldun, the characteristic that distinguishes a cultured society from a nomadic society is the *Malakah* characteristic (Madin & Ahmad, 2015; Ren & Abdullah, 2024). The cultivation of this *Malakah* requires the existence of a stable and safe urban culture, with its economic and social well-being based on societal needs (Hayden, 1959; Muhammady, 2008). Achievement in *Malakah* has a strong relationship with time and civilization in urban life, as exemplified by Tunisia and Andalusia, which contributed to the perfection of *Malakah* due to its enduring repetition over centuries (Abdullah, 2014).

The easiest way to obtain *Malakah* is through training (Akbar, 2015; Dajani, 2015). Ibn Khaldun believes that this *Malakah* can be applied through drill using thought, discussion, and deliberation, which will result in the exchange of opinions, views, information, and ideas (Mohd Noh, 2009; Mohd Khambali et al., 2015; Samsuri & Masuwd, 2023). Continuous and repeated training can increase the perfection of *Malakah* in individuals (Muhammady, 2008; Samsuri & Masuwd, 2023). This process spans an extended period, involving several generations, and is guided by truly expert teachers (Madin & Ahmad, 2015). Therefore, it can be concluded that the term *Malakah* refers to skills that have become a person's habit because of specific and repeated training (Abdullah, 2014; Ren & Abdullah, 2024). There are five types of *Malakah* stated by Ibn Khaldun (Figure 2): *Malakah Imaniyah*, related to faith; *Malakah al-Ta'ah*, related to religious obedience; *Malakah Ilmiyyah*, pertaining to knowledge and thinking; *Malakah Sina'iyyah*, related to professional skills; and *Malakah Lisaniyyah*, related to communication and language skills. Therefore, according to Muhammady (2008), consistent training can produce all five *Malakah* and form quality human capital.

Figure 2. Human Capital Development Model According to Ibn Khaldun



Source: Muhammady (2008)

(c) Imam al-Nawawi's View

Human development, according to Imam al-Nawawi in the book *Riyadh al-Salihin*, encompasses life aspects in forming perfect humans (al-Nawawi, 1984). According to Jasmi et al. (2007), human development, as discussed by Imam al-Nawawi, can be grouped into eight aspects: character development toward Allah, character development toward humans, social development, life etiquette development, worship development, jihad development, knowledge development, and religious boundary knowledge development.

Imam al-Nawawi also addressed issues related to character development. He explained the importance of repentance for having good character toward Allah SWT and fellow humans as follows (al-Nawawi, 1984):

قال العلماء: التوبة واجبةٌ من كل ذنبٍ، فإن كانت المعصية بين العبد وبين الله تعالى لا تتعلق بحق آدمي؛ فلها ثلاثة شروطٍ: أحدها: أن يُقلع عن المعصية. والثاني: أن يندم على فعلها. والثالث: أن يعزم أن لا يعود إليها أبداً. فإن فقد أحد الثلاثة لم تصح توبته. وإن كانت المعصية تتعلق بآدمي فشروطها أربعةٌ: هذه الثلاثة، وأن يبرأ من حق صاحبها؛ فإن كانت مالاً أو نحوه رده إليه، وإن كانت حد قذفٍ ونحوه مكنته منه أو طلب عفوه، وإن كانت غيبة استحلمه منها.

Translation: Scholars explain that repenting from sin is an obligation. If the sin is between the servant and Allah SWT and does not involve human rights, then repentance has three conditions: the servant must stop continuing to commit that sin, must regret committing that sin, and must be determined not to repeat the same sin in the future. However, if the sin committed involves someone's rights, then the conditions for repentance are four. Three of them are the same as stated before. At the same time, the fourth condition is to return that person's rights. If the right is related to property and the like, then that property must be returned to its owner. If the right is related to someone's dignity, such as the person who sins, accusing someone of adultery without four witnesses, then the guilty person must apologize to the accused. If the sin is related to backbiting, then the backbiter needs to apologize to the person backbitten (al-Nawawi, 2017).

He explained that human character relates to relationships with Allah SWT and fellow humans (Yayah, 2023). Building moral humans involves cultivating heart traits, mind, and behavior solely for the sake of Allah SWT. Building this aspect is the foundation that will manifest human character toward fellow humans and the foundation for all other development. Imam al-Nawawi also suggested that character education should be instilled in children from a young age, making it the foundation for building actual human beings (Jasmi et al., 2007).

Imam al-Nawawi also adheres to the concept of *mujahadah* as outlined by Imam al-Ghazali in forming the human self. *Mujahadah* is achieved by severing lust from customs, prioritizing its essential needs, and directing it towards commands and obedience to Allah SWT (Al-Nawawi, 1984). Allah SWT says:

وَالَّذِينَ جَاهَدُوا فِينَا لَنَهْدِيَنَّهُمْ سُبُّلَنَا وَإِنَّ اللَّهَ لَمَعَ الْمُحْسِنِينَ

○

Translation: *And those who strive hard for Our sake, We will surely guide them to Our paths, and indeed Allah is with those who seek to improve their deeds.* (Surah al-Ankabut, 29:69)

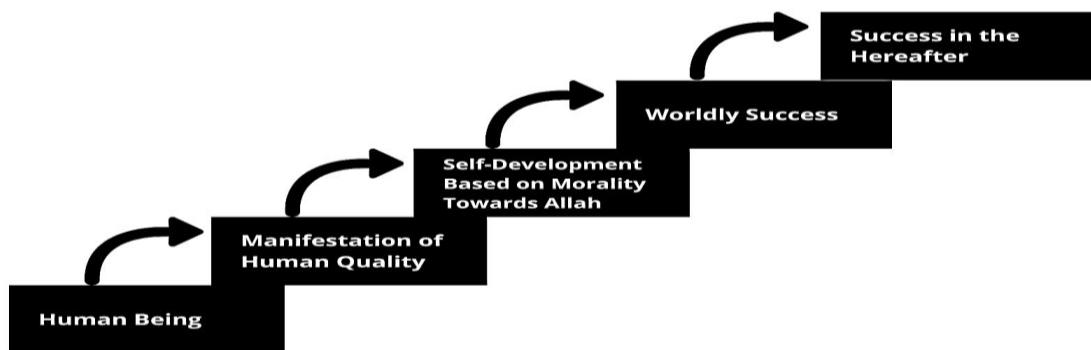
One of the demands to become a good believer is to continually improve oneself in worshiping Allah SWT. This is because the more a person improves themselves and draws closer to Allah SWT, the more Allah's mercy, guidance, and love are poured upon humans (al-Nawawi, 1984). When worship of Allah SWT becomes a life habit, only then does a person become truly loved by Allah SWT, and their life is guided toward goodness. The worship habit obtained requires strong *Mujahadah* from a person (Jasmi, 2004). Prophet Muhammad SAW gave an example of struggling for Allah SWT as narrated by Saidatina Aishah r.an (al-Bukhari, 1994):

عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كَانَ يَقُولُ مِنَ اللَّيْلِ حَتَّىٰ تَتَفَطَّرَ قَدَمَاهُ، فَقُلْتُ لَهُ، لَمْ تَصْنَعْ هَذَا يَا رَسُولَ اللَّهِ، وَقَدْ عَفَرَ اللَّهُ لَكَ مَا تَقَدَّمَ مِنْ ذَنِبِكَ وَمَا تَأْخَرَ؟ قَالَ: أَفَلَا أُحِبُّ أَنْ أَكُونَ عَبْدًا شَكُورًا؟

Translation: *From Aishah ra. that the Messenger of Allah saw. stood to worship from part of the night until his feet cracked. I (Aishah) then said to him: Why do you do this, O Messenger of Allah, when Allah has forgiven you your past and future sins? The Messenger of Allah saw. said: Should I not be a grateful servant?*

The story of the Messenger of Allah's *mujahadah* in devoting himself to Allah SWT serves as an example (*qudwah*) for his ummah, so they can follow his footsteps in worshiping Him (al-Nawawi, 1984). Imam al-Nawawi's paradigm in human development emphasizes spiritual development as the foundation for all other forms of development (Baharuddin & Ismail, 2015). Through spiritual development, a person can achieve perfect righteousness and benefit the Muslim ummah worldwide. Through this perfect human development, material development, such as the economy, infrastructure, agriculture, and others, can be built on a solid foundation. Figure 3 illustrates perfect human development; besides achieving a good life in the world, they also attain good results in the hereafter (Jasmi et al., 2007).

Figure 3. Human Capital Development Model According to Imam al-Nawawi



Source: Jasmi et al. (2007)

Western Scholars' Perspective

i. Smith's Concept of Human Capital

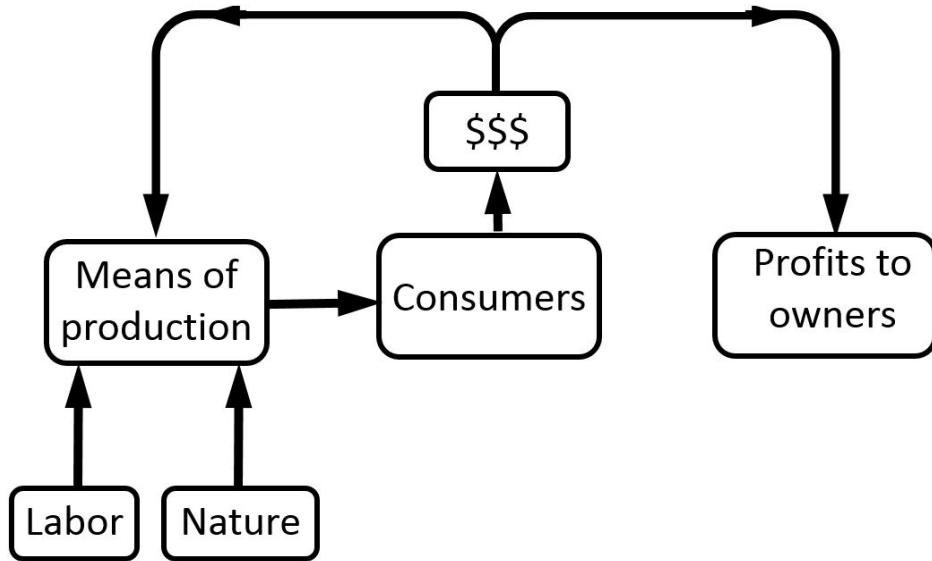
Adam Smith's theory of human capital, though developed long before the term became standard in economics, provides one of the earliest foundations for understanding human skills as a form of capital investment. In *The Wealth of Nations*, Smith argues that individuals acquire productive abilities through education, training, and experience, and that these abilities directly contribute to economic output. He emphasizes that such talents are not merely innate qualities but result from deliberate investment, noting that “the acquisition of... talents, during (a person’s) education, study, or apprenticeship, costs a real expense, which is a capital fixed and realized... in his person” (Spengler, 1977). Smith classifies these acquired abilities as a type of fixed capital because, once developed, they remain embodied in the worker and provide ongoing returns, similar to machines or tools (Leoni, 2025). As he explains, “a man acquired and useful abilities... may be considered in some respects as a machine or instrument of trade” (Spengler, 1977). This analogy underscores his conviction that enhancing human skills enhances productivity and, consequently, contributes to national wealth.

Furthermore, Smith recognizes that education and training require time, financial resources, and the sacrifice of immediate income, making them genuine economic investments. He argues that the enhanced dexterity and judgment developed through training must be supported by profits, much like any other form of capital (Pawlas, 2024). For Smith, the prosperity of a nation depends heavily on the quality of its workforce, as he states, “the annual produce of the land and labour... depends on the skill, dexterity, and judgment with which its labour is generally applied” (Spengler, 1977). His broader discussion on the division of labour further reinforces the idea that specialization and skill development elevate productivity, forming a key component of human capital. Collectively, Smith’s writings provide an early and influential articulation of human capital as an essential driver of economic growth, grounded in the belief that investing in people through education, training, and experience enhances both individual and national productivity (Leoni, 2025).

Figure 4, illustrated by Adam Smith, shows the basic flow of a capitalist economic system, starting with labor and nature as the fundamental inputs required for production. These inputs enter the means of production, which represent factories, tools, technology, and all the productive assets needed to create goods and services (Spengler, 1977). The produced goods are then directed toward consumers, who provide the monetary revenue that fuels the system. This revenue is subsequently divided, with a portion reinvested into the means of production

to sustain future production, while the remaining portion becomes profits for the owners of capital. The profits flow back to the owners, completing a loop in which capital accumulates and is reinvested to expand production. Overall, the diagram shows how value created by labor and natural resources circulates through production and consumption, ultimately generating profits that maintain and reinforce the capitalist cycle (Egash, 2016).

Figure 4. Capitalism as seen by Adam Smith



Source: Egash (2016)

While Smith provided the foundational insight, the formal "human capital theory" was more extensively developed and popularized by 20th-century economists such as Theodore Schultz and Gary Becker, who used it to analyze income and growth differentials more systematically.

ii. Schultz's Human Capital Theory

Swanson and Holton (2008) stated that the first person to discuss Human Capital was Theodore W. Schultz in 1961 during his lecture at the American Economic Association regarding the study of ROI (Return on Investment) in human capital development. Why is the term human capital used? Humans are used because they highlight human identity itself, and why it is considered capital is because it (i.e., humans) is a source of future satisfaction and future earnings (Schultz, 1971).

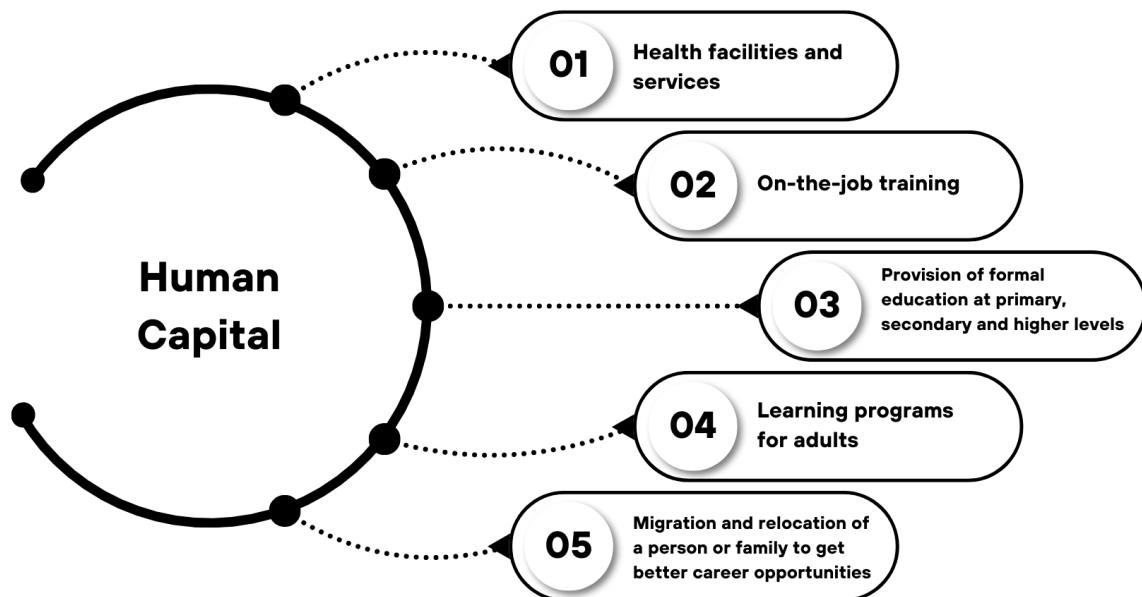
Schultz (1971) argued that knowledge and skills are capital elements resulting from deliberate investment. A clear example is the increase in economic output in Western countries as a positive effect of investment in human capital. In other words, there is a relationship between increased human capital investment and increased worker income. In line with Gary S. Becker's view, Schultz also endorsed the concept of human capital investment. So, developed countries that invest in education, health, and training in the long term will strengthen their economic structure and improve their society's living standards. It is clear here that the concept of human capital is not something new from a Western perspective. Economic figures in the Western industrial era attempted to highlight the importance of this capital, but it was still viewed as unimportant because the prevailing form of free economy at that time

focused more on commodities. However, the importance of human capital as one of the foundations of economic growth is now seen as very important to the extent that the term arises that anyone who denies and sidelines human capital as one component of economic growth is like providing an explanation about Soviet ideology without relating it to Karl Marx (Schultz, 1971).

Rapid population growth can increase unemployment. It happens if the economy cannot grow at a high rate to absorb the workforce. Therefore, a strong economic level also plays an important role in investment in human capital. Health status is also important in determining a person's ability to learn effectively and work productively. Additionally, good nutrition can impact mental development and a person's intelligence level. It can also increase labor productivity. This recognition has persisted since the early decades of the Industrial Revolution to the present day.

According to Schultz (1971), a low- or moderate-income family with many children will optimally struggle to provide perfect nutrition for the family. Continuation of higher education will be hindered, perpetuating income disparities between the poor, moderate, and affluent (Yang & Qiu, 2016). Therefore, to ensure human capital is invested effectively, family planning policies need to be introduced to overcome the above problems while producing truly competent and skilled humans (Lingguo, 2025). According to Schultz (1971), there are five categories that can be focused on to increase human capacity and subsequently produce human capital (Figure 5).

Figure 5. Five Categories of Human Capital



Source: Scultz (1971)

These five aspects are forms of investment that require government cooperation with industry and companies. It is to ensure the birth of workers and citizens who excel in their respective professions. All of this is not formed naturally or through work experience alone, but instead requires education that takes a considerable amount of time and training, enabling an individual to become skilled in their work. Therefore, education and training are essential components in human capital development.

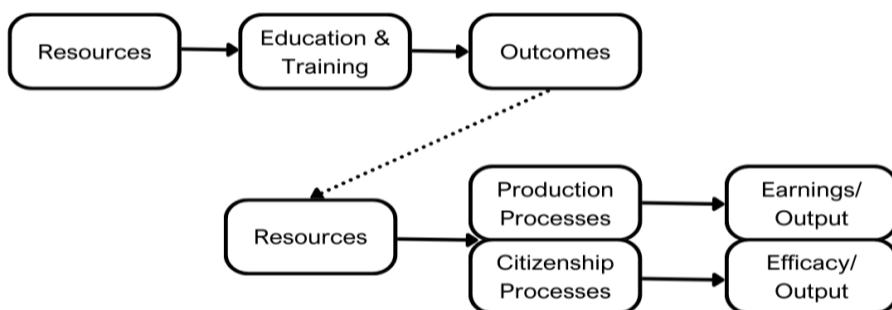
iii. Becker's Human Capital Theory

The concept of human capital was then discussed and detailed by Gary S. Becker in 1964. He produced a book titled "Human Capital," which has been used as reference material for several subsequent years. The essence of this work is that human capital is comparable to physical production factors, such as money, vehicles, and property (Fleischhauer, 2007). Becker (1964) defined human capital as the wealth in terms of skills, efficiency, and knowledge possessed by individuals through the process of education or training, enabling them to produce high productivity. Becker explained that human capital is like "physical means of production," such as factories and machines. One can invest in human capital through learning, training, and medical treatment, and a person's income is partly dependent on the rate of return of the human capital they possess.

Becker (1964) believed that human capital is related to a society's and nation's economy because individuals cannot be separated from knowledge, skills, health, or values. That is why high income, good health, and the formation of good values and habits will contribute to a person's overall well-being. He emphasized two essential elements for future investment in human capital: education and training (Figure 6). For him, educational institutions such as schools, universities, computer classes, health education, and discussions about life values are also considered human capital, which contributes to increasing human assets. Therefore, human capital is the most important asset a person possesses that generates income.

Becker (1964) also agreed with the concept of human capital investment, a view similar to Schultz's. In essence, developed countries that invest in education, health, and training in the long term will strengthen their economic structure and improve their society's living standards. While developing and backward countries still prioritize short-term investment to fulfill basic needs such as food, shelter, and security.

Figure 6. Human Capital Development Model According to Becker



Source: Swanson & Holton (2008)

Comparative Analysis of Human Capital Development in Islamic and Western Perspectives

The comparison below (Table 1) highlights the fundamental differences and points of convergence between Islamic and Western perspectives on human capital development and training effectiveness. While both traditions emphasize the importance of investing in people through education, training, and continuous improvement, their underlying philosophical foundations differ significantly. The Islamic worldview frames human development as a spiritual, moral, and intellectual journey grounded in fitrah, divine guidance, and ethical

responsibility. Training is therefore oriented towards nurturing holistic individuals whose growth benefits both the ummah and their relationship with Allah. In contrast, the Western perspective conceptualizes human beings primarily as economic contributors whose value is linked to productivity, efficiency, and measurable returns on investment. Consequently, Western models prioritize technical skills, financial performance, and labour-market relevance. Despite these differences, both perspectives agree that structured training and lifelong learning play vital roles in advancing personal capability and societal progress, providing a meaningful basis for interdisciplinary integration.

Table 1: Comparative Analysis of Human Capital Development in Islamic and Western Perspectives

Aspect	Islamic Perspective	Western Perspective
Foundational Worldview	Humans are spiritual-physical beings created with fitrah and moral responsibility. Development must align with divine guidance.	Humans are economic agents whose skills and abilities contribute to productivity and economic growth.
Purpose of Training	To purify the soul, cultivate virtue, strengthen worship, and produce balanced individuals who benefit society and the ummah.	To enhance productivity, efficiency, employability, and generate measurable economic returns.
Core Focus of Development	Holistic development: spiritual, moral, emotional, intellectual, and behavioural formation.	Economic development: knowledge, technical skills, health, and competencies related to labour performance.
Key Concepts	<i>Tazkiyyah al-Nafs</i> (al-Ghazali), <i>Malakah</i> (Ibn Khaldun), <i>Mujahadah</i> & character formation (al-Nawawi).	Human Capital Investment (Schultz), Productivity and Fixed Capital (Adam Smith), Education & Training ROI (Becker).
Method of Training	Continuous spiritual and moral discipline, repeated practice, mentorship by teachers, habituation of virtue.	Formal education, technical training, skill upgrading, health improvement, workplace efficiency programs.
Expected Outcomes	Individuals with strong moral character, spiritual stability, ethical behavior, and balanced development in <i>dunya</i> and <i>akhirah</i> .	Skilled, productive, and efficient workers who contribute to economic growth and national competitiveness.
View of Human Value	Human value is intrinsic, rooted in faith, character, and righteousness.	Human value is instrumental, based on economic contribution and labor-market performance.

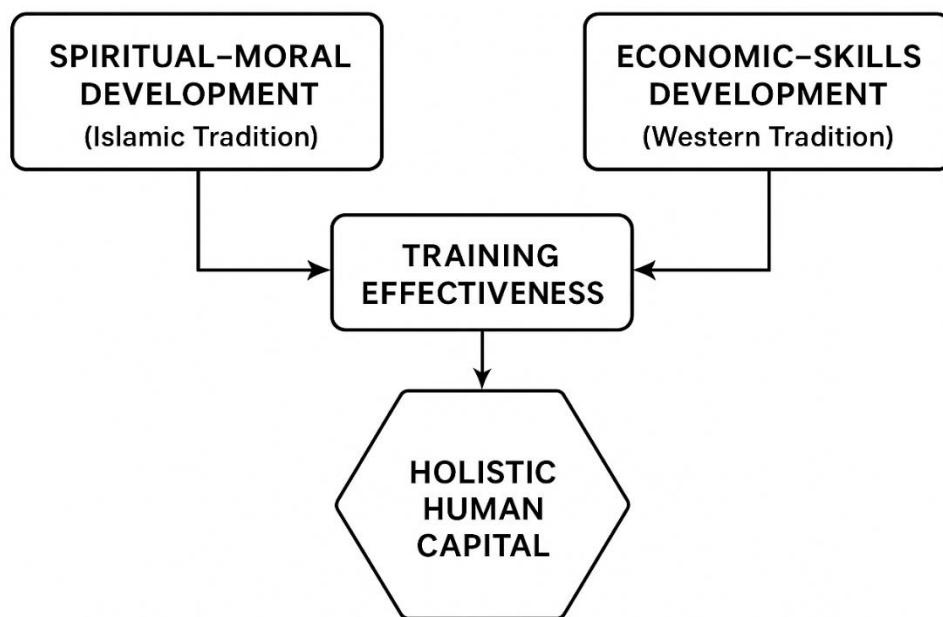
continued

Strengths	Produces morally grounded individuals with strong discipline, purpose, and ethical commitment.	Produces technically skilled individuals who meet industrial needs and support economic expansion.
Limitations	Less emphasis on measurable productivity and economic indicators.	Less emphasis on spiritual, moral, and holistic dimensions of human development.
Point of Convergence	Both emphasize the importance of education, training, and continuous improvement.	Both traditions share the belief that investment in people leads to positive long-term outcomes.

Integrated Conceptual Framework for Training Effectiveness and Human Capital Development

This conceptual framework integrates insights from both Islamic and Western scholarly traditions to explain how training effectiveness contributes to the development of quality human capital (Figure 7). The framework positions human development as a multidimensional process in which spiritual–moral formation (in Islamic tradition) and skill–productivity enhancement (in Western tradition) function as complementary components rather than competing paradigms.

Figure 7. Integrated Islamic-Western Human Capital Framework



Discussion

The findings of this study reveal that the Islamic and Western perspectives on human capital development share certain foundational elements but differ significantly in their underlying worldview and focus. Islamic scholarship emphasizes a holistic approach that integrates intellectual, emotional, and spiritual development. Human capital, from this viewpoint, is defined not only by knowledge and skills but also by noble character, spiritual purification, and

moral responsibility. Jasmi et al. (2011) and Ikhwan et al. (2025) emphasize that Islamic human capital prioritizes the refinement of the inner self, including faith, spiritual discipline, and moral conduct, alongside intellectual competence.

In contrast, Western thought, represented by Adam Smith, Schultz, and Becker, conceptualizes human capital primarily from an economic standpoint, focusing on education, training, productivity, and measurable returns on investment. Humans are mainly viewed as contributors to economic growth, and development emphasizes external competencies such as skills, efficiency, and labor productivity (Jones & Spender, 2011). Although both perspectives value education, training, and attitudes, the Western model concentrates more on functional outputs, while the Islamic model emphasizes balanced growth rooted in spiritual and moral foundations.

The integration of insights from both traditions provides a more comprehensive understanding of human capital formation. Islamic scholars such as al-Ghazali, Ibn Khaldun, and al-Nawawi contribute concepts like *tazkiyyah al-nafs*, *mujahadah*, and *malakah*, underscoring the role of spiritual purification, moral rectification, and habitual excellence in shaping human behavior and identity. These internal dimensions complement Western theories that emphasize human capital investment, skill acquisition, and productivity enhancement.

The conceptual framework developed in this study highlights two core pillars: the Islamic spiritual-moral development pillar and the Western economic and skills development pillar. These pillars are connected through the mechanism of training effectiveness. From an Islamic perspective, training builds moral strength, emotional stability, and ethical discipline; from a Western perspective, it enhances technical competency, productivity, and economic capacity. Training, therefore, becomes the bridge linking internal character formation with external performance outcomes.

Overall, the discussion demonstrates that Islamic and Western perspectives are not mutually exclusive but rather complementary. Islamic principles strengthen the moral and spiritual foundation needed for responsible action, while Western insights enhance the practical competencies required for economic and societal advancement. The integrated framework thus offers a balanced, multidimensional approach to human capital development, suggesting that training programs combining both internal and external components are more effective in producing well-rounded individuals who can contribute to both material progress and ethical well-being.

Conclusion

This study demonstrates that human capital development is most effective when approached through an integrated lens that combines both Islamic and Western perspectives. Islamic scholars such as al-Ghazali, Ibn Khaldun, and al-Nawawi emphasize that genuine human excellence begins with spiritual purification, moral discipline, and the formation of character. These internal elements shape a balanced personality capable of ethical action, resilience, and responsible leadership. Meanwhile, Western thinkers such as Adam Smith, Schultz, and Becker contribute essential insights on human capital investment, skill acquisition, and economic productivity, focusing on the external competencies needed to enhance performance and societal advancement.

The comparative analysis reveals that, although both traditions value education, training, and personal development, they differ in their worldviews. The Islamic approach views humans as spiritual and moral beings, whose internal transformation is the foundation of meaningful growth. In contrast, the Western approach primarily views humans as economic contributors, whose skills and knowledge can be enhanced to achieve measurable outcomes (Haron et al., 2020). When synthesized, these perspectives provide a richer and more comprehensive understanding of how training influences human capability.

The conceptual framework developed in this study highlights that high-quality human capital emerges from the interaction of three domains: spiritual-moral development, economic-skills development, and behavior-practice integration. Training is identified as the central mechanism that connects these domains by cultivating values, strengthening character, and enhancing technical competencies.

Overall, the study concludes that human capital development is most effective when it nurtures both the inner and outer dimensions of the individual. A balanced model that integrates Islamic moral-spiritual principles with Western economic skills principles produces holistic human capital, individuals who are knowledgeable, skilled, productive, ethical, and capable of contributing meaningfully to both societal progress and moral well-being.

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