

# The Divine Economist



# The Divine Economist

By

Cornelis Reiman

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## ABOUT THE BOOK

Economics and divinity, seemingly, are two juxtaposed topics and, therefore, quite unrelated. Certainly, each is frequently raised in everyday conversation and debate. Even so, neither subject is well understood. Yet, both are often maligned and altogether too often mentioned out of context.

As a philosopher, Dr. Reiman shows divinity and its religious dimensions in terms that stimulate deliberation. As an academic, he presents his appreciation of economics as a useful tool for analysis and problem solving, particularly in relation to shifting people from expressing free will to experiencing God's will.

Dr. Reiman combines his understanding of two diametrically opposed subjects to provide a simple approach in explaining the usefulness of economics in relation to the attainment of divinity, as well as its connection with religion and spirituality. As a result, he takes us on a journey from what we know of material goods and services to where the benefits of spiritual goodness and religious services can be appreciated. Thereby, Dr. Reiman turns the so-called dismal science of economics into one that is divine.

The style of this book is quite conversational and makes for easy reading as the intriguing explanation unfolds. All of this enhances an appreciation of significant issues that, often, are left for personal contemplation and discovery.

For this reason, Dr. Reiman feeds a public hunger for understandable information in areas of frequent interest and discussion, particularly in relation to divinity and how we relate to it. *The Divine Economist* is as much an introduction to economics as it is an entry to divinity, with the former providing the means by which to understand the latter.

*"The fact that economics is seen as a tool of the material world does not exclude it as a way by which to enrich ourselves philosophically."*

## ABOUT THE AUTHOR

Dr. Reiman earned his Bachelor of Economics from the University of Adelaide, gained a Master of Public Policy from the Australian National University, as well as a Ph.D. in Economics with the National Centre of Social and Economic Modelling at the University of Canberra. Plus, he has professional qualifications in accounting, computing, management, marketing and corporate governance. He is also a former state President of the Economic Society of Australia.

In addition, Dr. Reiman has a very interesting mix of skills and abilities. He obtained considerable business experience when with the former global accounting services firm Arthur Andersen & Co, while working in technical, sales and management positions with IBM, as well as through his private management consulting practice and Board appointments.

Further, he taught economics as a tutor with the University of Adelaide. Dr. Reiman also taught postgraduate students when a lecturer with Monash University. These courses included the principles of economics, the economics of trade and investment, in addition to international business and international management. His students benefited considerably from his ability to simplify complex topics, as can occur in economics particularly. Also, he made learning an enjoyable experience.

Dr. Reiman has worked as Chief Executive of an economic development entity operating across the former Soviet Union. Before that, he was Dean and Vice President of a university in Thailand, and of a global university in Singapore. Both were pivotal roles in the establishment of two graduate business schools.

Apart from his professional interests and business pursuits, Dr. Reiman has an enquiring mind that explores philosophical aspects of modern life. In particular, he studied religious and spiritual elements. Consequently, he arrived at a personal appreciation of how these interconnect and affect individuals, as well as society at large.

Dr. Reiman lives with his wife in Thailand and, in addition to Board-level consulting, spends his free time writing.

“Weeds they are of weeds begotten. Yet to the Divine Economist they surely have their spirit value.”

James Edward Ward

*The Wayfarer - Leaves from a Wanderer's Log*  
The Macmillan Company of Canada Limited, 1922

## PROLOGUE

Economics, for me, is a way of thinking that helps to simplify complexity. It has rules for the development of frameworks of reference that allow for such simplification. Yet, there are people who see economics as the cause of assorted social and commercial problems. In turn, they often criticise the fundamentals of economics. Such discussion, usually, politicises economics. But, this should not be the case when proper consideration is given to the usefulness of economics as an analytical instrument.

By the time I was introduced to economics in my late teens and, then, studied it further at university, the subject matter already had greatly expanded its reach from initial ideas developed over two hundred years ago. Certainly, there was the need for students of this subject to be aware of various conceptual developments over time, who crafted them, and why. Even so, I was particularly fascinated with the way that economics could be applied to problem solving in almost all aspects of life. I remember how academic papers and textbooks discussed the useful tools of economics, and how these were applied to many day-to-day topics. Business was a particular focus, as was trade, as well as poverty and illicit activities, such as drug dealing and substance abuse.

Yet, from what I can recall, nothing that I saw dealt with any possible link between economics and divinity. Of course, that could well have been because I did not have any need to pursue this notion at that time. Afterwards, throughout my subsequent working career, economics lingered in my thoughts in terms of its suitability to the commercial sector. Naturally, my interest in the subject accelerated when I taught economics to diplomats from Africa, Asia, Australia and the South Pacific. During this time, I learned much about their countries and cultures. It was in this setting that probing questions from, and conversations with, individual students broached issues associated with pressing problems beyond the immediate reach of the course. As such, I touched upon ethnic and religious issues, as well as those more closely connected to modern economics affecting developing countries, such as government policy and markets, in addition to the actions of society at large.

Eventually, in the process of adding to my own thoughts and concepts, I investigated the applicability of economics to religiousness and divinity. More so, I reflected upon the relevance of economics to a spiritual view, one whereby divinity, as per my way of thinking, could be expressed and understood more clearly. Plus, all of this seemed to be very much related to growing global issues, such as corporate social responsibility, as well as social policy formulation and assessment, in addition to an accelerating debate about the environment.

When I looked into my ideas more formally, such as through research of available literature, I found that several people had linked economics with religiosity, doing so to varying degrees through books, academic papers, articles and websites. I saw much that related specifically to major religions and a variety of sects. Often, related commentary addressed prevailing socio-economic contexts of the day, plus expanded upon the associated objections of one particular faith, or another. Usually, therefore, such work dealt with specific social or religious issues, either directly, or through politics.

Further thinking on my part led me to explore, more deeply, a few simple ideas as to how I saw the broader relationship between divinity and economics, with these being two rather different philosophical beliefs. After a somewhat lengthy period of incubation, various thoughts solidified. Then, I considered an approach that could provide some sort of guidance to people who are interested in divinity, doing so through the use of economics.

The point of this book, however, is not to go through considerable details of religious or economic history, or of any related successes or failures in either case. Nor does this book assess assorted comments of supporters and opponents of divinity, or of economics. Essentially, the objective of this work is to give a view of how we live plus why we might seek to change the way that we think about life in general and, more specifically, about our own existence. My motive, therefore, is to make available a structure of general analysis, and also one of personal reference, to any who pursue a spiritual mindset, or strive for a more religious consciousness. I suppose that this book could, therefore, be considered to be about divine theory and practice.

The expression, 'Divine Economist' is not new. It is used herein to communicate the omnipresence, omnipotence and omniscience of God. Years in the making, with me finding myself more often in thought than in



action, the end result bearing this title is now available for you to gather from it what is useful. Perhaps, this book might ignite a positive thought, or two. Such would be a good result of my efforts. Hopefully, my writing will provide you with a greater appreciation of the intricacy of modern living in which we are immersed, as well as seeing that such complexity need not consume us.

I must say that the more I delved into the material and ethereal topics of this book, the greater were aspects that needed to be explained and reconciled. As a consequence, this research was particularly stimulating to me from an intellectual perspective. But, it ran the risk of significantly complicating what I thought was an adequate treatment of the subjects. It is for this reason that some shortcuts were necessary in selecting concepts and in making commentary relevant to the purpose of the book. I, therefore, apologise profusely to anyone for whom the over-simplification of religion, spirituality, divinity and economics is offensive in any way.

Cornelis Reiman, Ph.D.  
Bangkok, Thailand

## ACKNOWLEDGEMENTS

While I pursued a good deal of my ideas alone, I did find interactions with others to be motivational. I am thankful that many colleagues provided stimulating conversations in the Department of Economics at the University of Adelaide, where I spent time as a student and a tutor. Plus, when I studied at the Australian National University, as well as the University of Canberra, several economists and fellow students fuelled my interest in the wide-ranging application of economics.

I am also particularly grateful for assorted interactions with enquiring students when I taught economics for Monash University at the Department of Foreign Affairs and Trade. Also, it was there that I wrote an associated study guide that provided the principles of economics contained in this book and that prompted my further thought. My thanks, therefore, go to Professor Owen Hughes of Monash University who asked me to prepare that work, as well as to members of learning design staff there.

With regard to understanding aspects of divinity, in the main, it was something that came to me through a personal search and quiet contemplation. Even so, I know that many people of various religious disciplines provided me with direct and indirect guidance in the course of casual conversations and chance meetings. All are appreciated.

I am also very thankful for the valuable assistance provided by Dr. Paul Babie, Founder and Director of the University of Adelaide Research Unit for the Study of Society, Law and Religion, who commented on my manuscript draft. Even so, any remaining errors and irritations are my responsibility.

Finally, I thank my wife for her astuteness and tolerance.

# INTRODUCTION

Economics interests me in that it provides a way to understand much of the material world. Divinity, in contrast, is to do with an ethereal, non-material view. This, too, captivates my attention. It was, therefore, more than a positive step for me to see how the two contrasting realms connected, something that promoted related investigation. Certainly, both divinity and economics are rich in terms of history and influence, although economics, at only 200 years of age, is nubile in comparison to the thousands of years that can be attributed to religions supporting divine principles. In some form, divinity is as old as humanity, and is an ingrained component in the lives of most people. Economics, similarly, is embedded within the thoughts of those who have chosen careers in business, finance and politics.

To my way of thinking, economics is a useful tool for an assortment of reasons, primarily those that are commercial in nature. In turn, this relates to the functions and outcomes of businesses and governments that are not always supported by everyone. Therefore, this can lead to a narrow view by some people that economics is responsible for assorted problems in the world. In fact, both divinity and economics are exceptionally influential in day to day life, and in world affairs. By this means, there is considerable criticism of them in many circles, especially when religion and the impact of religious differences are considered. Even so, in one way or another, the two mainstay areas of knowledge and conversation discussed herein remain a fundamental, if not crucial, part at the heart of life throughout the world.

Early on in my private path of research, I read J. A. Hobson's 1933 book, *God and Mammon*, which tries, as he put it, "to indicate the relations of interdependence and opposition between the material and spiritual aspects of human life as they show themselves in the evolution of economic processes on the one hand, and of religious institutions on the other." At that time, it was refreshing for me to find that an economist of some note had written of a link between two very different elements that were of personal interest to me. Soon after, I also discovered more about the so-called founding father of economics, Adam Smith. He wrote the seminal

work *An Inquiry into the Nature and Causes of the Wealth of Nations* in 1776, but also wrote *The Theory of Moral Sentiments* in 1759, with this underpinning his latter work. Adam Smith also looked at the economics of religion. Frankly, all of this provided me with a greater appreciation of early economics and economists of the day. That is to say, from my perspective, the religious and ethical positioning of many economists added some strength to the view that economics was not a soulless endeavour, even if it is often referred to as a dismal one due to its bluntness in describing or explaining human suffering.

Generally, religion and its institutions were situated beyond the academic and commercial realms in which I was employed. As such, divinity was not my primary area of focus for quite some time. More as a hobby, if you like, I still considered religion and divinity privately and, then, looked at various journal papers and books whenever it was possible to do so. All such publications were noteworthy in their own way, often providing me with a greater appreciation of the depth and breadth of academic endeavour, as well as the level of general interest in religious issues. While fossicking around, I found a number of sources proclaiming such topics and pursuits as, for example, Buddhist economics, Christian economics, Hindu economics, Islamic economics or Jewish economics. Therein, religious support for, or critiques of, capitalism and public policy were commonplace.

Generally, there seemed to be a dispute in most of these sources as to the extent to which economics links with theology. Most often, an incompatibility between them was proposed. This was because religion supported constrained consumption and action. In comparison, economics was not constrained as to human behaviour, if not being rather indifferent as to what people do. Thereby, in the minds of religiously inclined people following moral precepts, economics encompassed promiscuity and sinfulness that ignored concern for victims of economic development.

Even so, economics and markets are comprised of people, particularly producers and consumers of goods and services. As a consequence, economics is very much a social science, and it has the capacity to be a moral one, particularly in understanding human nature. Various scholars have, in fact, advanced theological studies by applying economic tools to assorted aspects of religious life. In effect, there is a noticeable strengthening of this body of knowledge that provides a substantial source of fascinating information for anyone who is interested in religious issues.

In seeking some sort of path through all of what I had uncovered, eventually, my goal became one of instruction, rather than academic research and writing. That is to say, I saw the benefits of encouraging wider awareness as to the pursuit of religiosity and divinity than would have been possible if writing only for an academic audience. I did not, as a consequence, want to produce a theological treatise, nor a detailed dissertation on economics. I did, however, set out to encourage greater understanding among others about both topics, with particular attention paid to the attainment of religious goals, such as devoutness and divinity.

I should add that I never planned to compete with, or replicate, what researchers and writers had already produced. The intention was for my efforts to be informative, if not instructive in giving some sort of guidance to anyone entertaining the idea of aligning their thinking and living with religious principles and divine objectives.

### **Target audiences**

I envisage that the primary audience for *The Divine Economist* will be anyone who seeks a new view on improving the prospects of humanity, and the quality of life of individuals. Particularly, this applies to those who want to advance their own personal circumstances, regardless of their religious beliefs and affiliations. In addition, this book will appeal to people who have an enquiring mind and find that religious issues are of particular interest to them.

As might seem reasonable, this audience will also include religious leaders and practitioners of any persuasion, as well as theologians, and students of theology. This is especially so for anyone who sees benefit in understanding something about economics. As such, it begins as a simplified primer dealing with divinity and economics. Then, it extends that into discussion specific to increasing an understanding divinity.

### **Features**

Diagrams are an important aspect of economics as they summarise the functioning, interaction and characteristics of consumers, producers, markets and economies in a readily digestible form. It is the basis by which models are developed to explain, in a simple fashion, a greater complexity. Even so, *The Divine Economist* provides a straightforward introduction to the basics of economics. This book, therefore, utilises diagrams that are more digestible than those for which economics is

known. These figures, in turn, form the foundation for exploring religiosity and divinity.

Also, concept maps introduce each chapter, and the book in total, with each of these displaying key components, and inter-relationships, in a diagrammatic form that can be understood with great ease. In addition, the text addresses readers along the way, engaging them to consider their own thoughts. This approach is as much an enlightening one as it is motivational in coaching readers to personalise and internalise important points. That technique facilitates the attainment of objectives noted below.

## Objectives

*The Divine Economist* provides guidance as to the underpinning of divinity, doing so through the use of economics. My motive, therefore, is to make available a framework of general analysis and of personal reference.

The objectives of *The Divine Economist* are as follows:

- To provide an appreciation of the material world in which we live and play a part;
- To show why some people change the way that they think and behave;
- To indicate the role of divinity in the pursuit of personal and societal change;
- To suggest how divinity can improve the effectiveness of its role;
- To establish the importance of God in the pursuit of personal and societal change;
- To highlight the need for a less material lifestyle in connecting with God;
- To specify the means by which the obstruction of materiality can be reduced; and,
- To offer an appreciation as to the economic impact of widespread devotion to God.

## After reading

Given the preceding objectives, after reading *The Divine Economist*, a reader should have an improved appreciation of economics, particularly in terms of its application to religious pursuits, if not the world at large. Also, the reader should gain an enhanced awareness of divinity, especially the means by which it is approached and attained. Taken as a whole, the reading of this book will outline a religious way of living, as well as giving a clearer view about how someone's relationship with their devout views will improve considerably through reduced emotional attachment to materiality.

## Layout

The structure of the book is as follows.

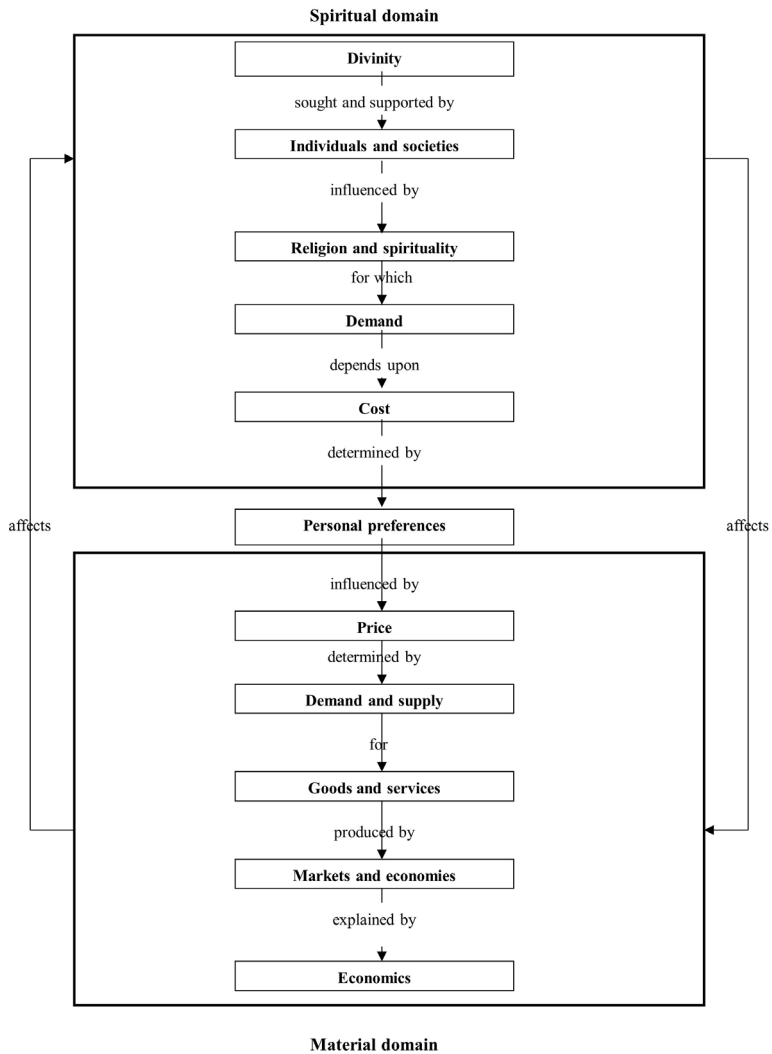
There is an introduction to divinity, and to economics. Then, there is the application of the latter to the former. More specifically, *The Divine Economist* is comprised of six chapters that lead the reader along a path of learning, as is shown by the following chapter headings:

- Chapter 1 - Divinity
- Chapter 2 - Economics
- Chapter 3 - Demand and Supply
- Chapter 4 - Markets
- Chapter 5 - Divine Economics
- Chapter 6 - Economics of Divinity

This plan allows the reader to review some of the fundamentals for which economics is known, doing so before these are applied, in part, to divinity. Of course, readers also have the option to commence with the latter two chapters if they have an understanding of economics, or see no need to gain one.

Before exploring the joys of divinity and economics, note that the overall theme of this book is presented in the following concept map, as is labelled Figure A, as well as in the related summary thereafter. Together, these explain how the spiritual and material domains interact.

Figure A Concept map – overall





## **The Divine Economist – a summary**

Through the use made of some fundamental tools of economics, the topics of religiosity and divinity are investigated. The end result is an understanding of how economics sees people as consumers in the general marketplace and, more so, how it can show human pursuit for the attainment of divine characteristics. This process involves an appreciation of materiality on the one hand and, on the other, the personal cost incurred in altering existing habits of consumption and behaviour. This is necessary when a person becomes less materialistic in the process of being more divine.

The extent to which a person has faith, such as in relation to the ultimate end of their own beliefs, determines how much of their materiality, as well as their current consciousness, they are prepared to forego. A reduction in the emotional connection with materiality, in effect, is vital in shaping a sense of self that is in keeping with spirituality, and also in accordance with a greater appreciation of divinity.

Throughout, a person's relationship with God is found to be individualistic. This is in line with personal choices made in elevating their awareness and their practice of religion, spirituality and divinity. The impact upon a person aspiring to, or attaining, a level of self-awareness that is considered to be divinity in some religions is considerable. Further, the spin-off effects of any increased religiosity and divinity on others can prompt similar ambitions or, at least, have a positive effect on their thinking and behaviour. As such, this touches upon related buying and consumption patterns. This is because a change in a person's philosophy alters their psychology, or interaction with the world around them. In turn, this will be seen through an altered set of personal preferences that are led by a realignment of underlying ideals, thoughts and opinions.

Following on from this latter point, the larger is the communal consequence of any so-called divine trend, and the bigger is the resultant shift in personal preferences, the greater will be the effect on consumption, as well as production, in the economy overall.

It is increasingly apparent that the individualised process of gaining greater self-awareness, as well as related and subsequent effects to do with preferences and behaviour, has potential implications for the private lives of all religious practitioners. This should continue to fuel the research ambitions of many theologians and economists. As is evident at the

personal level, individual choice is the result of personal preferences that, often, are influenced by upbringing, education and life experiences.

The macro view also needs to be considered. While we are very familiar with the material domain in which we live, there is also a substantial spiritual element of our existence. Therein, divinity is supported by individuals and the societies in which they live. These, to varying degrees, are affected by religion and spirituality, whether in a formal or informal manner. The demand for these components of living depends very much on the cost of pursuing divinity. This is determined by the personal preferences of people as to how they view themselves and their aspirations.

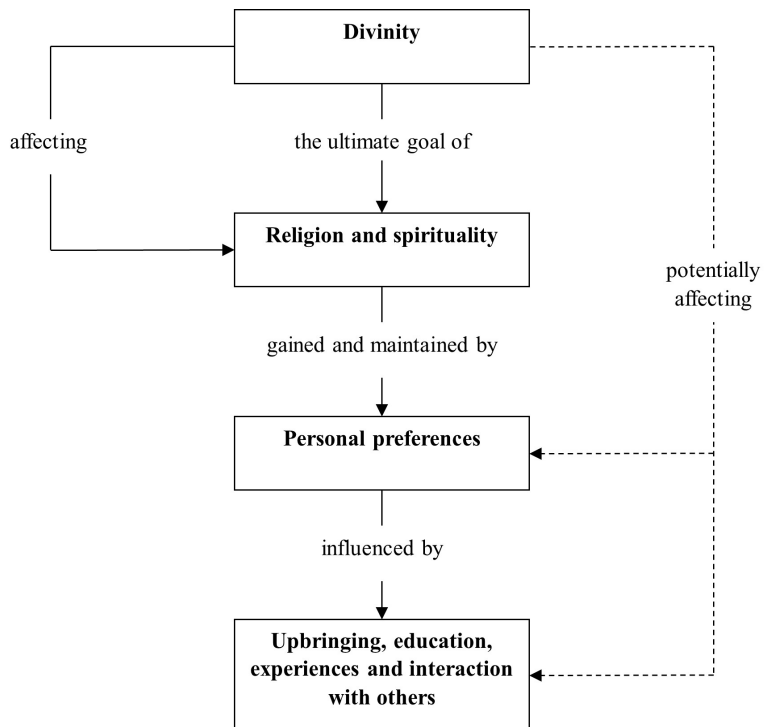
# CHAPTER 1

## DIVINITY

“Take me and cast me where you will; I shall still be possessor of the divinity within me, serene and content.”

Marcus Aurelius  
Roman Emperor, philosopher and author 121 – 180

Figure 1A Concept map for Chapter 1



## 1.1 Introduction

As is evident from the title to this chapter, as well as in the related and preceding concept map of Figure 1A, we start our story with a look at the spiritual part of life. Specifically, the objectives of this chapter are to provide an understanding of divinity. Although this will be very basic in its detail and delivery, at the very least, it is necessary to provide some rudimentary understanding. This will help us to explore divinity further after the concepts of economics are introduced in subsequent chapters. For reasons of practicality and simplicity, therefore, the introduction to divinity is not a deep, theological treatment, but rather a cursory preamble.

For people who do want greater detail, it is worth pointing out that theology is the study of religion, and that theology has different types, such as dogmatic, liberation, natural, practical and systematic. In addition, the number of religions that exist throughout the world is vast. The result of this mixture is that substantial information, and related commentary, would consume more than a few books if we were to dwell on all aspects of various religions, and the associated views of divinity.

In this regard, when focussing expressly upon commonalities of religions, brevity is made possible, if not understandable. This chapter, therefore, is not all-encompassing. Yet, it lets us see that we have divinity as a significant component of the spiritual realm that, in turn, can influence the material domain. This is made evident in the overall concept map shown earlier in Figure A, wherein the concepts of the entire book are summarised. We can, thereby, appreciate that personal preferences are as much a product of factors affecting our lives as they are potential obstacles to religious pursuit.

Particularly, we can see from Figure 1A, being the concept map related to this chapter, that divinity is the goal of religion and spirituality. These, in turn, are gained and maintained by one's personal preferences, as are influenced by someone's upbringing, education, and experiences, as well as their interaction with other people. Given that divinity is a significant part of the spiritual domain, it is possible that this can also affect influential factors in the material world. Even so, personal preferences are likely to dominate the decision making of individuals, communities and the all-encompassing society. We see more of that in subsequent chapters that deal specifically with economics, which provide the material part of our journey.

Beforehand, we should gain some understanding of divinity, as is the point of the next section. Then, we review religion and spirituality before discussing the attainment of divinity.

## **1.2 What is divinity?**

Generally, all religions are based upon a firm belief in divinity and, thereby, in God, with this being the personification of religious and spiritual beliefs. An omnipotent source of energy is an alternate view of divinity. More specifically, religions offer associated followers a way of appreciating that a divine force exists and, thereby, also indicate how to pursue a connection with that divine power.

What is divinity? Essentially, it is the ultimate end to the path proposed by religion. For our purposes, divinity encapsulates pure and positive characteristics. Consider it to be godliness, pure love, virtue, bliss, happiness, joy, honour, beauty, truth, serenity, calmness, fulfilment, contentment, compassion, consistency, sincerity, forgiveness, patience, righteousness, compassion, generosity, wisdom, piety, selflessness and tranquillity. Such blissful characteristics are the embodiment of God and goodness.

Divinity, in effect, is the penultimate human achievement in dismissing characteristics that can have a negative impact upon one's self, or upon others. It is the state of existence when someone realises that they are close to God, no matter how their religious beliefs perceive this Supreme Being, or force.

Consider also that personal drive for assorted worldly outcomes can cause stressfulness, such as through unsatisfied want. Attaining divinity, therefore, is to be free of stress, and with this leading to health benefits. In fact, the more that someone gives up their human desires, the more is it likely that divine forces guide their life. Essentially, an unfolding of divine fate occurs, rather than one driven by vagaries of the human ego. It is a matter, then, of someone only dealing with the next moment, and all that it contains in terms of potential thought and action. Specifically, these activities occur in accordance with divinity. None are aligned with materiality, such as conscious thoughts, as can be connected to desires and wants.

Divinity, therefore, is a renunciation of the self, being the end of a process by which a person loses, or lets slip away, their perceived identity in order

to find their true nature. Divinity, in effect, is the absence of human ego. Yet, divinity varies in accordance with religious beliefs, as are summarised in the section that follows.

### **1.3 What is religion?**

If divinity is the attainment of a divine state of existence, then religion is considered, generally, to provide the means by which its followers can reach that idyllic situation. This is done by way of increasing the awareness of people so that their consciousness brings them closer to the very essence of their faith. Self-realisation, spiritual awakening, enlightenment, humanity, empathy, purity and goodness are important parts of that process. The objective of religion is to bring people closer to God and, therefore, it indicates how we can attain complete personal stability, as well as true happiness.

Usually, religions are institutionalised, and the associated processes are standardised and systematised. All of this is done to promote necessary concepts of divinity as effectively as possible, and also to expect conformity amongst allied followers and other believers. Such devotion is applicable to the beliefs of a person's religion, as well as to its rituals and observances. All of this forms an attitude, character and behaviour that is in line with divine aspects of God, a related deity, or force that is central to a person's philosophical disposition. Religiousness, therefore, is to do with an individualistic and collective confidence in divinity, as is usually supported by assorted ecclesiastical beliefs and faithful practices. In effect, it is through the conscientious pursuit of doctrinal duties and principled objectives that someone is led to religious dedication.

Religion, in effect, gives people solace, hope and meaning to their lives as it gives mental focus and controlled behaviour through the acceptance and application of philosophy, rules, and discipline. The related faith, in effect, helps people to secure a singular, stable sense of purpose and, thereby, they find peace within themselves, between themselves and others, as well as between themselves and God, the divine being, however this is perceived. This outcome is testimony to the existence and enterprise of all religions.

While theology is all about studying religions, religious practice, and God, as well as how God interacts with humanity and the world around us, this chapter is not meant to be a theological treatise. Even so, we do know that there are many different types of religion. Table 1.1 below shows