



Economic, Financial, Social and Religious Lessons from History for the Post Pandemic World

Dr. Muhammad Riaz Mahmood, Associate Professor, Department of Islamic Studies, National University of Modern Languages, Islamabad, Pakistan, riaz.mahmood@numl.edu.pk

Dr. Muzammil Khurshid, Assistant Professor, Department of Banking and Finance, University of the Punjab, Gujranwala Campus, Gujranwala, Pakistan. muzammil.khurshid@pugc.edu.pk

Muhammad Irfan Ahmad, Ph.D Scholar, Department of Islamic Studies, University of Gujrat, Gujrat, Pakistan, fanifarooqi@gmail.com

Dr. Ihsanur Rahman Ghauri, Associate Professor, Institute of Islamic Studies, University of the Punjab, Pakistan

Abstract- The objective of this analytical and descriptive study is to serve the post-pandemic world by exploring the economic, financial and religious lessons derived from history. Pandemics have disturbed humanity at different times. The coronavirus, like all previous epidemics, has damaged humans to an alarming extent. During the awful stages of the pandemic, humanity pondered over all the circumstances. As a result of this purposeful thinking, several precious lessons have come to light in the field of economy and religion. An impartial analysis of these beneficial lessons has been presented in this research article.

Keywords: Coronavirus, Economic Lessons, Pandemics, Religion.

I. INTRODUCTION

Pandemics and epidemics have a long and dreadful history of multi-dimensional damages and complicated losses. There have been many stages and events when humanity has become helpless and paralyzed. The casualties, destructions and deprivations have been uncountable. Covid-19 has surpassed all the catastrophes of human history and has created a terrible crisis that has engulfed countless aspects of social life and business affairs (Mckee and Stuckler, 2020). The global economies have been collapsed, industries are stagnant, different countries have closed their borders, flights have been closed, leisure travel at sea has ended, cities are deserted, joint residences have ceased, gossips and meeting opportunities are limited, cinema halls and other entertainments are gone, people are now afraid of open-air theater and all standards of artificial intelligence have become useless. Schools, colleges, universities and all kinds of educational and training institutions are closed. Churches, mosques, temples and all kinds of places of worship have been locked. The great and central places of worship in Mecca, Medina, Jerusalem and Rome have also been sealed. Social life has become dull, boring and sluggish. Greetings, handshakes and hugs are all off. There is no form of joint worship left. It is not possible to visit the patients and offer condolences on deaths. The poor and needy are left behind, unemployment has risen and workers are frustrated (Blustein, Duffy, Ferreira, Cohen-Scali, Cinamon, and Allan, 2020). The mental and emotional diseases are on the rise (Greenburg, Docherty, Gnanapragasam, Wessely, 2020). There is a severe shortage of medical facilities and preventive measures seem to fail many times. Humanity is surrounded by a random web of wrong information. The mutual trust of human beings has been lost to a great extent (Depoux, Martin, Karafillakis, Preet, Wilder-Smith, and Larson, 2020; Mian and Khan 2020).

The powerful countries of the world are in a state of conflict and clash. The multi-angled tension of international institutions with superpowers of the contemporary world is on its high level. China, the US and other financially strong countries are fully engaged to blame each other on the issue of beginning and spreading of this pandemic. World Health Organization, International Monetary Fund, World Bank and other global institutions are seemed to lose their confidence for its solutions (Carlson-Szezak, Reeves and Swartz, 2020). Unfortunately, elderly citizens were badly disrespected and degraded during this whole situation having this fear that they had a weak immune system against the coronavirus and they were an easy source for the transmission of this virus. Patients with other diseases had no one to listen to them, their rights were violated and ignored. Some sections of the population raised suspicions about the existence of coronavirus. Some said that this disease has been developed by some powerful countries themselves (Klofstad, Uscinski, Connolly, and West 2019). Some religious groups were blaming each other

for their role in the spread of the coronavirus (The Begin-Sadat Center for Strategic Studies, 2020). Many religious debates were also heard and read during this time. Someone said that this epidemic was a sign of God's wrath and some called it mercy (Rosenberg, 2020). A few people seemed to see the pandemic as a test of human intellect and abilities (The Japan Times, 2020). Access to recreational places was cut off by the pandemic, social ties were weakened, many development projects have been scrapped or slowed down, banks and other financial institutions have not been able to protect their performance from the pandemic, millions have died, families have been torn apart. There was an economic and financial catastrophe, income taxpayers were reduced, governments were forced to pay its servants having no work, it had to give aid packages, the economic wheel was jammed, the rise in deaths has also led to an increase in insurance claims, productivity was reduced, bank borrowers had faced difficulties in repaying their debt and savings of people have stalled (Baldwin and Mauro, 2020).

Education, teaching, learning, business, markets, banks, hostels and transport were all shut down as a result of the terrible effects of the pandemic. There were many changes in mood and temperament. Many world leaders attended prayer services of different religions. The goal was to somehow please God and get rid of the plague. Indian Prime Minister, Narendra Modi has praised Allah Almighty and he has declared Prophet of Islam as an ambassador of peace (Khalej Times, 2019). US President Donald Trump has heard the recitation of the Holy Quran many times in various ceremonies and conferences (The NEWS, 2020). Many pastors have informed us that God is angry with us and it is necessary to please Him. Otherwise, the world will be destroyed. It is a sign of corona's fear that the people of some European countries have heard the call to prayer after a long time and the whole of Europe is engaged in repentance and asking for forgiveness. One day in Vatican City, the center of Christianity, Surah Ar-Rahman of Holy Quran was recited all the time. The situation in Europe was that their leaders were waiting for heavenly help (Nasreen, 2020). All resources have been declared as waste material. Human intellect, knowledge, thought, science and technology seemed helpless. Many visions of turning to God have been made by human beings in every country and nation. It was experienced that the mineral-rich countries seemed their natural resource useless and the world has witnessed that oil prices fell sharply. Coronavirus has defeated nuclear powers in the world.

This whole bad situation has given a lot of advice to human beings and their intellect. There are many economic, financial, social and religious lessons that historical events, especially pandemics, have taught mankind. By keeping these valuable lessons in mind, human beings can live a better and safe life in the future. This thinking is greatly admirable that the post-pandemic world should be more secured, civilized, cultured and well-managed. The mistakes that man has made before should not be repeated at any cost. The weaknesses in the fields of education, health, research and treatment must be addressed properly. It is a loud message from the different phases of the history that man must find his faults and shortcomings. No doubt, it is human nature to travel for the better. A serious study related to the long history of pandemics, especially the COVID-19, is very important and beneficial for the policymakers, financial institutions, religious authorities and social activists. This research paper contains lessons learned from various fields of human life, especially in the economic, financial, religious and social areas. The sources of these lessons and advice are different. In this regard, it is useful to read the basic books of different religions, historical events, and performance reports of international organizations, newspapers and magazines.

The rest of the article has consisted of the following sections. Section 2 describes the literature review, section 3 depicts the research methodology, section 4 provides the history of the relationship of pandemic and human wisdom, section 5 demonstrates lessons for the post-pandemic world and the last section provides the conclusion of the study.

II. LITERATURE REVIEW

Extensive studies have been carried out on the topic of pandemics with the detail of different aspects related to economy, finance and religion. A large number of books and research articles have useful information in this regard. Scholars have written broadly on the origin, history, causes, consequences, effects and other aspects of different pandemics and epidemics. Many social, economic, and psychological dimensions of infectious diseases have been discussed in detail in the existing literature. Jorda, Singh and Taylor (2020) have discussed the long-term economic effects of epidemics. They have mentioned the rate of return, assets, microeconomics, wages, labor, security and savings in detail. Faria-e-Castro (2020) has researched fiscal policy from 2019 to 2020 related to the United States during epidemics. He found that, during an epidemic, economic problems were increased, income tax collection was reduced, the ratio of

unemployment allowances have risen, money transfers were sudden and unconditional, the governments were forced to pay some people at home without any working, savings were stopped, people were unable to repay loan installments, productivity was decreased and tax collection has become difficult. Fernandes (2020) described the economic impact of COVID-19 on the global economy and highlighted many aspects of mortality, industry, supply chain, stock market, shut down and health risk. Furthermore, Loayza, Pennings and Michael (2020) have discussed macroeconomic policy for the abolition of COVID-19 in developing countries. The outcomes of the study suggested that COVID-19 can be abolished through international cooperation, the advancement of science and technology, enhancement of health facilities, better resources and good governance.

Some studies have been conducted in social and moral background. Gowen (1907) described the devastation caused by "Black Death". He wrote in his observations that the attacking style of this disease was not the same on all the people. He examined the history of different epidemics and discussed their effects. Loiacono (2015) has conducted a study on the fear and social impact of epidemics. He has worked on the origin, causes, history, eradication and other details of various epidemic diseases. He expressed that epidemics have always been vital part of the human news and different societies have been playing scholarly, scientific and social roles in the eradication of epidemics. Thunstrom, Newbold, Finnoff, Ashworth and Shogren (2020) have emphasized the need for the philosophy and theory of social distancing to eliminate Covid-19. The study was based solely on the United States, which presented a statistical review of the benefits of social distancing. They concluded that although social distancing saves human life it has to pay a huge economic price. Alon, Doepke, Olmstead-Rumsey and Tertilt (2020) have expressed the impact of COVID-19 on gender equality. They have focused on the issues of women including employment, childcare, housework, divorce conflicts and concerns of widows. Malm, May, Francis, Omer, Salmon and Hood (2008) discussed the role of ethical attitudes in the eradication of epidemics. They called for the protection of patients' medical rights and insisted that the doctors should have ethical training on how to treat patients well. In this regard, an oath should be taken from the doctors and they should be bound by the rules and regulations. Condis (2019) has commented on the political aspects of the spread of epidemics. According to his opinion, it was unfortunate that international organizations did not agree on the vaccination and medicine of COVID-19. In this regard, he stressed the need to intensify the awareness campaign through video games.

Several research scholars have worked on the religious perspectives of the pandemics and their history. Dols (1979) provided a historical overview of Muslim behavior toward epidemics. He found that the majority of the Muslims blindly followed the religious norms instead of adopting medical treatments. He also discussed the epidemics occurred in Egypt and Syria during the Muslim rule. He also mentioned those sections of Muslims who consider the epidemic as a mercy for Muslims and a punishment for non-Muslims. He has the opinion that some of the Muslims did not consider the epidemic contagious. He also claimed that Muslims have provided very little literature on the eradication of epidemics. This statement itself is worth investigating separately. He said that Europeans have written very good literature on pandemics. According to him, the credit for introducing quarantine also goes to the people of Europe. His writings are of great religious and ideological importance. There is a need for further research on various aspects of his findings. Moreover, Buchillet (2007) made an effort to present the history and philosophy of epidemics in a religious context. He has studied Small Pox, Plague, Cholera, AIDS. He believes that epidemics have greatly affected human history and some epidemics have changed different civilizations. These diseases have changed the style of warfare, destroyed the systems of governments and some human settlements were destroyed. The social and intellectual effects of these epidemics were also very strong. Many advances in medicine have been made with the advent of different plagues and epidemics. Furthermore, Dols (1974) has carried out a study to express the details of the intellectual development that took place in early Islamic history as a result of the advent of the plague. He has specifically highlighted the scholarly and legal achievements of the Umayyad period in this regard. He also mentioned the deaths of some Muslim personalities due to epidemics. The Umayyad rulers of Syria and Iraq were also discussed. Atkinson (2001) discussed the attitudes of religious sects towards the treatment of epidemics. He said that the majority of people consider the outbreak to be the result of God's wrath. He also mentioned that people have considered the plague as a punishment that is sent by God. In the past, people used to sacrifice animals to get rid of the epidemic. In the Roman Empire, when measures were not taken to prevent plague, the collective opinion of the people was that the cause of the plague was God's wrath. He wrote that some people took a social distance to avoid the epidemic and called for the use of freshwater. Methods of washing and disinfection were also adopted.

The above-mentioned literature review shows that different scholars have studied pandemics and epidemics in a large range. Although these studies partially point out the lessons that are of great importance in the post-pandemic world, there is a dire need to identify, learn and adopt these valuable lessons which have their own moral, social, psychological, religious, civilizational, economic and financial impacts. Therefore, this scholarly gap is needed to be fulfilled in a scholarly and intellectual manner. In this background, the present study intends to identify and analyze the lessons which are derived from human history and continuous intellectual struggle. These lessons have great importance for the betterment and prosperity of the different aspects of the post-pandemic world.

III. RESEARCH METHODOLOGY

The present study is based on the historical, analytical, qualitative and descriptive research. In this regard, various books, research articles, working papers, institutional reports, newspapers and columns have been analyzed.

IV. HISTORY OF THE RELATIONSHIP OF PANDEMICS AND HUMAN WISDOM

Determining the historical record related to the onset of pandemics and epidemics is a difficult and complicated task. No doubt, humanity has faced different pandemics in different historical eras and these diseases have taken a heavy toll on human beings and their interests. Accurate measurement of deaths and other losses is no longer possible. Plague, cholera and influenza were the prominent forms of pandemics. During a war in 430 BC, the first epidemic was observed in Athens, the ancient city of Greece. The epidemic continued to wreak havoc in Libya, Ethiopia, Italy, and Egypt, before reaching Athens and one hundred thousand people died due to this epidemic (Retief and Cilliers, 1998). A similar epidemic occurred in another Greek city of Anatolia in 165-180 A.D. The epidemic was called the plague and five million people died as a result (Page, 1953). Similar kind of epidemics has hit Cyprus, Justin, the United States, China, London, Fiji, Russia and India at different times. These epidemics targeted different parts of the human body. Humans had tried different methods at different times to cope with these painful situations. Many turned their attention to religion and spirituality. Some people thought that epidemics were God's punishment. So, they taught the people how to please God. A large majority practiced religious beliefs as well as medical care. Medicine, precautions and safety measures were taken. Doctors have discovered the correct treatment for these epidemics in different times and regions. A closer look at history reveals the fact that the methods adopted by different nations to get rid of epidemics are not uniform in economic, financial, religious, social and medical terms. However, it can be said that as a result of individual and collective efforts, the epidemics continued to be dealt with. Finding the role of a single principle or strategy in eradicating an epidemic is a difficult task. One thing that can be agreed upon and trusted is that since the end of the pandemics, there have been many changes in human lifestyles, religious thinking, medical practices, social attitudes and economic arrangements. Significant changes were noticed in the ways of getting up and sitting, working, traveling and doing business. While religious people sought to please God and seek forgiveness for their sins, they also sought to develop medical therapies. They also took precautionary measures following the instructions of the doctors. The epidemics also affected medical arrangements and treatment modalities. New and important therapies were discovered and different types of medicines were introduced in the market and there was a huge change in social attitudes. The styles of interaction were changed and some people adopted the method of social distancing i.e quarantine. Many ways of economy and market have changed and new products have found their place in the market (Djalante et al., 2020). In this context of change, reformation, development and evolution, human beings have learned many new lessons and wisdom from different pandemics and epidemics of different times and regions. Pandemics have always played a revolutionary and dynamic role in this journey to the heights of human wisdom and intellect. Learning from pandemics and other diseases is a beautiful fact of human history.

V. LESSONS FOR THE POST-PANDEMIC WORLD

The current pandemic, COVID-19, has wreaked havoc around the world and this trauma has many lessons for mankind. Many changes in human lifestyles can be felt. Every institution and every person has been forced to reconsider its position and there are strong feelings to pay attention to accountability. Human habits have changed and even the atmosphere has been cleansed of dirt and densities. Attention to the poor and needy has greatly increased. People are becoming more attracted to charity than ever before. Celebrations are being kept simple and wasteful spending has been stopped. There are profound

effects on the social and family system. The opportunities available to strengthen mutual love and relationships have increased and there are more opportunities for spouses and children to spend time together. As people adopted the social distancing approaches, travel engagements began to decline as a result and it also reduced accidents. Even, moral and social crimes have seen a clear decline. People began to turn to simple and pure foods. The rate of deaths has been reduced as a result of careful diet and exercise. Humanity has been greatly affected by COVID-19. There have been many changes in human morals, habits, social norms and business ethics (Nicola, Alsafi, Sohrabi, Kerwan, Al-Jabir, Iosifidis, Agha and Agha, 2020). Mankind has received a great deal of moral, social, religious, economic and commercial advice from past epidemics and present-day pandemic. In the following lines, these tips and lessons are explained in two stages. In the first phase, economic and financial aspects are mentioned, while in the second phase, social and religious lessons are explained.

5.1 Economic and Financial Lessons

The first need of the economic and financial aspects of the post-pandemic world is to strengthen the idea of promoting equality among human beings. Any kind of class division is an obstacle to economic prosperity. It is a clear message from the history that people should fight against these pandemics collectively. No single person, nation, or country can win against this pandemic. One person's mistake harms the whole nation. When a country takes a wrong step, it affects the health of all nations. In this context, it is inhumane and cruel to adopt any form of class discrimination. It has been proved through different individual and collective events of the history that all humanity is a family. No person or organization has any status outside of a universal system and a wider circle. Having relied on this universal and comprehensive concept of the survival of humanity, equality, justice, merit and collective development must be ensured in all global economic institutions (Mitchell, Tetlock, Mellers and Ordóñez, 1993). A comprehensive plan of the whole nations of the world should focus on the need to spend full economic resources to overcome the crisis. It is important to assess the damage during the outbreak of a pandemic. For recovery and rehabilitation, it is very necessary to make special arrangements for the construction and development of new institutions and related tasks. It is very necessary to eradicate poverty, inflation and unemployment for the prosperity of mankind (Bourguignon and Chakravarty, 2019). The lesson of the pandemic is that the deserving people should be given responsibility and position. Unjustly providing assistance and support to the incompetent is detrimental to all members of the society. An incompetent person does not use economic and financial resources in the right way and the right place. The equitable distribution of resources is directly related to merit and capability. Resources need to be utilized in the right place to bring post-pandemic life back to the normal stage. Nepotism and incompetent people waste economic resources (Arasli, Huseyin, Tumer and Mustafa, 2008).

The pandemics draw the attention of people to many aspects of economic and business ethics (Kulshreshtha, 2005). The working class, especially the wage earners, deserves special attention. It is important to start work on far-reaching economic recovery projects. Efforts should be made to achieve collective development instead of individual development. The pandemic has eliminated all distinctions of color, race, region and culture. After this great tragedy, human beings must move rapidly towards collectivism. In this regard, following the economic teachings of different religions is very useful. There is a need to focus on relief schemes, charities, interest-free loans, and aid on an annual and monthly basis. Different religions have different annual, monthly and emergency arrangements for helping the poor, the needy, the weak, the disabled, the sick and the afflicted. People can lift ordinary people out of the whirlpool of economic misery by following the teachings of their religions. Lending the loan is also a part of financial cooperation strategies. The common man can be helped by lowering the interest rate on the loan (Yumna, 2011). In this way, economic resources can be saved by adopting simplicity and avoiding wasteful spending. It is important to promote a simple lifestyle by reducing imports. The pandemics had forced humans to the point where they could not even import and export. The need for self-reliance was acutely felt. That is why individuals and nations need to strive for self-reliance. It is necessary to protect the individual and national lives from any kind of dependency. All nations should develop their livelihoods, agricultural, mineral and geographical resources to such an extent that they do not have to depend on other nations in their normal life and in times of crisis. The pandemic has drawn attention to the adoption of many special steps in the production sector. Nations whose economies depend on a single product have had great difficulty in the pandemic situation. A clear example of this is the major oil-exporting countries. The pandemics had shut down business, transport, industry and tourism, leading to a dramatic drop in petrol consumption (Sharif, Aloui and Yarovaya, 2020). Gasoline prices fell sharply and

the countries concerned were in trouble. This situation has taught that countries should not rely on any one of their products but should focus on other production sectors as well. Petroleum-producing countries need to focus on agriculture, industry, minerals, tourism and other areas of business. The development of local agriculture and the local industry will eliminate the need to depend on other nations (Chantarasombat, Bubphawan, and Songsri, 2018). The most important strategy is to work hard on economic resources for their development and security. Artificial intelligence, capacity building and proper use of different resources have to be focused.

Post-pandemic rehabilitation needs sufficient upgradation and proper utilization of science and technology. The standard of education, employment, business and communication must be raised with the help of new domains of science and modern information technology. The trend of online classes and paperless teaching has become very common in the field of education (Chick, Clifton, Peace, Propper, Hale, Alseidi, and Vreeland, 2020). In these circumstances, the proliferation of science and technology has become extremely important. The utility and development of economic facilitation and its level of reforms have increased. Alternative sources for business are needed. The consideration of alternative industrial systems has become a necessity for all nations, institutions and individuals. Industrial production needs to be increased on a large scale and a special focus should be adjusted on small and medium scale industrial businesses. The economic world was shaken when different countries decided to lockdown. Under these circumstances, the usefulness of local industrial production became very clear. Among the sources cited by medical experts were currency notes. There was a need to reduce the reliance on currency notes and to find alternative sources and scales in this regard.

Packaging of various food and household items also became important during the pandemic. It was considered necessary to keep the process of transportation and distribution of goods sterile. This need has set new standards of cleanliness and sanitation (Ataguba, 2020). The country's economic situation is directly related to the treatment facilities and arrangements of the patients. Treatment parameters cannot be met without maintaining good economic conditions. The discovery of vaccines is also an economically expensive task. Medicines, injections and other treatment requirements are very expensive (Wang and Wang, 2020). In this context, it is important to pay special attention to the economic and financial well-being of individuals and nations. In times of fear, the value of entertainment and recreation increases. Cinema halls were closed in the days of the pandemic, so alternative recreational resources and arrangements were needed. To take advantage of the alternative entertainment system, the economic situation must be stable. In other words, strong and sufficient economic resources have their significance in all the steps that need to be taken to prevent and rehabilitate the pandemic situation. In this regard, it is very important to introduce new facilities in the banking system to provide borrowing opportunities to the general public. The economic and financial lessons learned from the pandemic are also deeply rooted in global superpowers and financial institutions. The World Bank, the International Monetary Fund, the World Health Organization and other global organizations must improve their performance and productivity (Ugo, Mohamed, Ian, and Pamela, 2020). During the evaluation and measurement of the performance of these significant institutions the principles of justice, merit, equality, law-abiding and helping the poor should not be ignored at any cost.

5.2 Social and Religious Lessons

Pandemics create multi-dimensional trouble in which the whole social life, religious affairs and worship matters appear to be exacerbated and disturbed. The most important lesson of this disease period for the whole social life is that all human beings are members of one family. The pandemic has eliminated all divisions and discriminations based on color, race, region and religion. It has brought together all the followers of different religions including Christians, Muslims, Jews, atheists, Hindus, Buddhists, Sikhs and Parsis on the same platform. This situation has completely negated all sorts of religious prejudices. The message of these moments of suffering and sorrow is to embrace collectivity and cooperation. Interfaith harmony, the mutual trust of nations, sound cooperation in good and developmental deeds, strong relationship and result oriented connectivity are the only ways and manners to achieve the high levels of success and prosperity (Tribune, 2020). It is important to adopt precautionary measures to avoid an outbreak of the pandemic. People of all faiths and religions take protective measures according to the same principle and logic. Precautions should not interfere with any particular religious thought or regional ritual. The allegation that the spread of the pandemic involves a conspiracy by people of a particular religion or a sect of any religion is a foolish move. In some Muslim countries, some groups consider COVID-19 to be a Jewish conspiracy. This thinking has a negative background because the Jewish

community has also faced the damages of this pandemic (Cassen, 2020). Similarly, there are people in Pakistan and India who consider the "TablighiJamaat" or the "Shia" pilgrims of Iran to be the cause of the spread of the virus (Mirza, 2020). It is very important to fight against the pandemic beyond religion and prejudice. The diseases cannot be countered by stubbornness, ego and self-pride. If medical experts forbid rushing in public places, especially in places of worship, then it should not be stubborn to go to places of worship. Worshiping at home is a precautionary measure. Care must be taken during religious festivals, especially Easter, EidulFitr and Hajj. Help the poor by making the best use of religious sentiments. Charitable activities should be increased, people should be provided with the necessities of life at home. Habits should be mended to please God. Sin and guilt should be avoided, simplicity should be adopted, thanksgiving should be given to God and people's debts should be forgiven. If anyone has made a mistake, he should also be forgiven. To serve humanity is very necessary to please God. Attention should be paid to improving one's morals, helping the needy, treating the patients well, treating people of all faiths and religions with equality and goodness, taking care of the rights of neighbors and ending all forms of oppression. It is very necessary to refrain from conspiracies and baseless accusations, to find solutions to new problems. In this regard, no traditional or religious prejudice should be allowed to stand in the way. The pandemic can only be controlled by adopting constructive and positive thinking as well as a clear line of action. Encouraging and constructive aspects of religion should be taken into account in post-pandemic rehabilitation measures. In short, one of the important lessons of the pandemic is religious tolerance, harmony and recognition of the services of the followers of different religions (Sunday Examiner, 2020).

COVID-19 has provided many messages of education, training, reform and change to human beings. An important lesson is to convey accurate information to the people, avoid deceiving them, to give authority to the right people, to treat the pandemic as a test of foresight and ability instead of torment and misfortune and to encourage people to promote accountability. Education and health facilities should be increased, medical books should be promoted, patients and the dead bodies should be treated well, help should be given to each other and the doctors who served throughout the pandemic let them be honored in a dignified manner. There should be no compromise on the funeral ceremonies (Okal, Kodak, Yakub and Okello, 2020). Alternative approaches to education and health should be explored, hygiene and other safety measures should be taken in markets and other public places and steps should be taken to raise social awareness. The importance of discipline in human life should be understood and encouraged, the instructions of the institutions should be honored and practiced, attention should be paid to the importance of the state institutions and full steps should be taken to build human personality and moral training.

Corona's heartbreaking global crisis has also shown people many moments that are hard to find in everyday life. Many complaints have been received alleging that police or medical personnel have treated victims or their families with inhumane and cruel treatment. In Pakistan, a coronavirus patient having 70 years of age was tied with ropes in May hospital instead of providing medicines and other related facilities. He cried and shouted all night due to pain but the doctors and their staff did not help him. The next morning he died in a state of inhuman helplessness and severe mental stress (Malik, 2020). Similarly, many members of the "TablighiJamaat" who volunteered for the cause of Islam were insulted and disgraced in suspicion of COVID-19. They were abused in the name of providing medical care and quarantine. In this regard, the preaching delegations from abroad were not taken into consideration (DAWN, 2020). Many complaints of non-cooperation and rudeness from those who were transferred to quarantine centers on suspicion of the pandemic have been making headlines (DAWN, 2020). In this background, it is important to raise awareness for the promotion of medical ethics. Professional training for medical ethics should be declared for doctors and other medical personnel. No doubt, respect for the patient and his family is of paramount importance in human values.

In the moral field, it is important to adopt a positive attitude towards the advice that the pandemic has given to human beings. It is important to avoid negative behavior in times of trouble. Expatriates have great importance in the economy of a country. More than eight million Pakistanis are living abroad. The government of Pakistan repeatedly asks them to send funds in pandemic days, but it does not seem to play any role in resolving their problems. The majority of the expatriates belong to daily wages and this community has to work based on hours. As a result of the pandemic crisis, the majority of these people have lost their jobs. Income has stopped while expenses have been continued. They are also responsible for house rent, groceries, utility bills and regular remittances to families in Pakistan. In this difficult situation, the government of Pakistan has increased the difficulties of these people. They want to return to Pakistan but the government is not cooperating. There is a lockdown in most countries

and unemployment has been increased. These workers want to return to their homeland during this difficult time. In this context, an important lesson of the pandemic is to show seriousness in solving the problems of the citizens abroad. They should not be ignored in the pandemic (CGTN, 2020).

The seriousness is another lesson of the pandemic. The coronavirus advises that humans should be serious during disasters, hardships and pandemics. The United States is currently a major country in the world whose scientific, educational, military and commercial development is at its peak. The expectations of the whole world from US President Donald Trump are very positive and constructive. But in the days of the pandemic, his attitude seemed unserious. Sometimes, he called the pandemic a Chinese conspiracy and sometimes, he made doubts about the existence of this disease (Rupar, 2020). The President of Tanzania, John Magufuli, also showed a similar kind of attitude. He is not only a politician of a South African country but also holds a degree in chemistry. He made very frivolous propaganda about the coronavirus test and damaged the action taken against the pandemic (The Guardian, 2020). Test methods are very important in the eradication of any disease, but the poor results of a single country or a single machine should not cast doubt on the whole global situation. It is important to have both transparency and a sense of responsibility. Some people have complained that the coronavirus is a man-made disease. In a survey, English people blame Muslims and Jews to prepare coronavirus (Mahmood, 2020). Such propaganda also negatively affected rehabilitation measures. In this context, the main message of the pandemic is nobility, humbleness and humanity. It has become necessary for people to spend their time thinking and trying to solve problems instead of spending their time on unwarranted criticism. It is important to strengthen the study habits. Similarly, the instructions of doctors should be preferred to dreams, superstitions, religious beliefs and unrealistic regional thoughts. Hygiene systems throughout the environment should be strengthened so that even vegetables and fruits can be protected from the virus. Attention should be paid to food security agencies and precautionary measures for the supply of medical instruments. The responsibilities and authorities should be given to the people who have a good record of management abilities. International contacts and cooperation must be ensured. It is important to pay attention to the quality, quantity and nature of the food. The formation of a healthy diet system is very useful. The immune system of the human body must be made strong through good exercises. Moreover, accountability should be practiced in police and health institutions. Mental, physical and spiritual health should be focused differently. Gender discrimination should be discouraged through the provision of equal opportunities to all genders. One of the important lessons in the field of medicine is to encourage a different kind of therapies. It is not appropriate to insist on allopathy alone. Acupuncture, homeopathy and other therapies should also be given a chance to work (The NEWS, 2020).

VI. CONCLUSION

An impartial and descriptive analysis of different beneficial lessons of the pandemics has been presented in this research article. These lessons have their own social, economic, financial and religious significance. Multi-dimensional and complicated challenges related to different pandemics and epidemics have their painful and fearful presence from ancient civilizations. Several infectious diseases in different regions and times have caused severe psychological, industrial and agricultural losses. The coronavirus, unlike all previous epidemics and its damages, has plagued humans to an alarming extent. All aspects of human life including social activities, business concerns, economy, finance, industrial flow, international borders, traveling, flights, recreation, accommodation, cinema halls, artificial intelligence, educational institutions, hospitals, places of worship, sacred religious places, burial rituals, condolence methods, family institutions, development projects, banks and other monetary institutions, insurance policies, production units, debt, savings and political actions were affected badly by this traumatic and upsetting situation. To ward off this panic position, different strategies consisting of religious norms, medical approaches, social theories and mechanical arrangements were adopted extensively and predominantly. During the awful stages of the pandemic, humanity pondered over all the circumstances and events. As a result of this deep and purposeful thinking, many precious advice and lessons have come to light. In this background, new ways, manners and methodologies emerged from various walks of life. By keeping these valuable lessons in mind, one can stay safe from the pandemic and raise one's standard of living. Undoubtedly, religion, moral ethics, education, research and curing approaches have always guided human beings. This comprehensive brainstorming has gifted the eternal principles to the whole of humanity. These valuable tips can be explained in the form of interfaith harmony, social and gender equality, humanitarianism, cooperation, easy and rapid justice, unconditional honesty, global peace, ever-lasting morality, enhancing charity, purposeful training, simplicity, self-reliance, capacity building, safety measures, hygiene, law enforcement, positive and constructive attitude, scientific and technological development, good treatment

with patients, reformation in thoughts and practices, transparency, accountability, good governance, teamwork, seriousness, sense of responsibility and high food standards.

REFERENCES

1. Alon, T. M., Doepke, M., Olmstead-Rumsey, J., and Tertilt, M. (2020). The Impact of COVID-19 on Gender Equality, Working Paper 26947, National Bureau of Economic Research, Cambridge.
2. Arasli, Huseyin; Tumer and Mustafa (2008). Nepotism, Favoritism And Cronyism: A Study Of Their Effects On Job Stress And Job Satisfaction In The Banking Industry Of North Cyprus, *Social Behavior and Personality: an international journal*,36(9), 1237-1250. doi: <https://doi.org/10.2224/sbp.2008.36.9.1237>
3. Ataguba, J. E. (2020). COVID-19 Pandemic, a War to be Won: Understanding its Economic Implications for Africa, *Applied Health Economics and Health Policy*, 18, pp. 325–328 <https://doi.org/10.1007/s40258-020-00580-x>
4. Atkinson, J. E. (2001). Turning Crisis into Drama: The Management of Epidemics in Classical Antiquity, *Acta Classica*, 44, pp. 35-52.
5. Baldwin, R., and Mauro, B. W. (2020). Economics in the time of COVID-19, *Centre for Economic Policy Research*, pp.1-115
6. Blustein, D. L., Duffy, R., Ferreira, J. A., Cohen-Scali, V., Cinamon, R. G., and Allan, B. A. (2020). Unemployment in the time of COVID-19: A research agenda, *Journal of Vocational Behavior*, 119, pp. 1-4. <https://doi.org/10.1016/j.jvb.2020.103436>
7. Bourguignon F., Chakravarty S.R. (2019). The Measurement of Multidimensional Poverty. In: Chakravarty S. (eds) *Poverty, Social Exclusion and Stochastic Dominance. Themes in Economics (Theory, Empirics, and Policy)*. Springer, Singapore
8. Buchillet, D. (2007). *Encyclopedia of Infectious Diseases: Modern Methodologies*, Tibayrenc, M. (eds.), *Epidemic Diseases in the Past: History, Philosophy, and Religious Thought (517-524)*, Hoboken, New Jersey, J. Wiley.
9. Carlson-Szezak, P., Reeves, M., & Swartz, P. (2020). What Coronavirus Could Mean for the Global Economy, *Harvard Business Review*, pp.1-10.
10. Cassen, F. (2020). 'Jews Control Chinese Labs That Created Coronavirus': White Supremacists' Dangerous New Conspiracy Theory, <https://www.haaretz.com/jewish/.premium-the-jews-control-the-chinese-labs-that-created-coronavirus-1.8809635>
11. CGTN (2020). COVID-19 Global Roundup: Expatriate exodus in Gulf countries, <https://news.cgtn.com/news/2020-05-08/COVID-19-Global-Roundup-Expatriate-exodus-in-Gulf-countries-Qkabps4nYs/index.html>
12. Chantarasombat, C., Bubphawan, C., and Songsri, C. (2018). Development of Innovative Community for Self-Reliance through Sufficiency Economy, *Journal of Education*, 12(4), pp. 261-276
13. Chick, R. C., Clifton, G. T., Peace, K. M., Propper, B. W., Hale, D. F., Alseidi, A. A., and Vreeland, T. J. (2020). Using Technology to Maintain the Education of Residents During the COVID-19 Pandemic, *Journal of Surgical Education*, In Press, <https://doi.org/10.1016/j.jsurg.2020.03.018>
14. Condis, M. (2019). Playing with other People's Lives: A Critical Expansion for Pandemic, *A Journal of the Environmental Humanities*, 7(1), pp.87-100.
15. DAWN, (2020). Tableeghijamaat in Hot Water in Pakistan too for COVID-19 Spread, <https://www.dawn.com/news/1547354>
16. DAWN, (2020). Patients go Violent in bid to Come out of Expo Centre Field Hospital in Lahore, <https://www.dawn.com/news/1553597>
17. Depoux, A., Martin, S., Karafillakis, E., Preet, R., Wilder-Smith, A., and Larson, H. (2020). The pandemic of social media panic travels faster than the COVID-19 outbreak, *Journal of Travel Medicine*, 27(3), pp. 1-2 <https://doi.org/10.1093/jtm/taaa031>
18. Djalante, R., Lassa, J., Setiamarga, D., Sudjatma, A., Indrawan, M., Haryanto, B., Mahfud, C., Sinapoy, M. S., Djalante, S., Rafliana, I., Gunawan, L. A., Surtiari, G. A. and Warsilah, H. (2020). Review and analysis of current responses to COVID-19 in Indonesia: Period of January to March 2020, *Progress in Disaster Science*, 6, 1-9. <https://doi.org/10.1016/j.pdisas.2020.100091>
19. Dols, M. W. (1974). Plague in Early Islamic History, *Journal of the American Oriental Society*, 94(3), pp.371-383.
20. Dols, M. W. (1979). The Second Plague Pandemic and its Recurrences in the Middle East: 1347-1894, *Journal of the Economic and Social History of the Orient*, 22(2), pp.162-189.
21. Faria-e-Castro, M. (2020). Fiscal Policy During a Pandemic, Federal Reserve Bank of St. Louis, Working Paper.

22. Fernandes, N. (2020). Economic Effects of Coronavirus Outbreak (COVID-19) on the World Economy, Working Paper.
23. Greenburg, N., Docherty, M., Gnanapragasam, S., Wessely, S. (2020). "Managing mental health challenges faced by healthcare workers during covid-19 pandemic", *BMJ*, pp. 1-4
24. Gowen, B. S. (1907). Some Aspects of Pestilences and Other Epidemics, *The American Journal of Psychology*, 18(1), pp.1-60
25. Jorda, O., Singh, S. R., and Taylor, A. M. (2020). Longer- Run Economic Consequences of Pandemics, Federal Reserve Bank of San Francisco, Working Paper 2020-09. <https://doi.org/10.24148/wp2020-09>
26. Khalej Times, (2019). India President and PM Modi Wish People on Prophet Muhammad (PBUH),<https://www.khaleejtimes.com/international/india/modi-wishes-on-prophet-muhammad-pbuhs-birthday>
27. Klofstad, C. A., Uscinski, J. E., Connolly, J. M. and West, J. P. (2019). What drives people to believe in Zika conspiracy theories?, *Palgrave Communications*, 5, 1-8.
28. Kulshreshtha, P. (2005). Business Ethics versus Economic Incentives: Contemporary Issues and Dilemmas. *Journal of Business Ethics*, 60, 393–410. <https://doi.org/10.1007/s10551-005-1896-3>
29. Loayza, N. V., Pennings, S., and Michael (2020). Macroeconomic Policy in the Time of COVID-19: A Primer for Developing Countries, Research & Policy Briefs, 28. Pp. 1-9 <http://documents.worldbank.org/curated/en/951811585836124198/Macroeconomic-Policy-in-the-Time-of-COVID-19-A-Primer-for-Developing-Countries>
30. Loiacono, A. (2015). The Language of Medicine: Science, Practice and Academia. Maurizio G., Maci, S. M., & M. Sala (eds.), *The Language of Fear: Pandemics and Their Cultural Impact* (pp. 25-47), Research Centre on Languages for Specific Purposes, University of Bergamo, Italy.
31. Mahmood, B. (2020). One Fifth of English People in Study Blame Jews or Muslims for COVID-19, <https://www.newsweek.com/covid-19-conspiracy-theories-england-1505899>
32. Malik, A. (2020). Old Man Dies of Coronavirus in Mayo Hospital, <https://www.thenews.com.pk/print/635785-old-man-dies-of-coronavirus-in-mayo-hospital>
33. Malm, H., May, T., Francis, L. P., Omer, S. B., Salmon D. A., and Hood, R. (2008). Ethics, Pandemics, and the Duty to Treat, *The American Journal of Bioethics*, 8(8), pp. 4-19 doi: 10.1080/15265160802317974.
34. McKee, M. and Stuckler, D. (2020). If the world fails to protect the economy, COVID-19 will damage health not just now but also in the future, *Nature Medicine*, 26, pp. 640–648.
35. Mian, A. and Khan, S. (2020). Coronavirus: the spread of misinformation. *BMC Medicine* 18. <https://doi.org/10.1186/s12916-020-01556-3>
36. Mirza, J. A. (2020). COVID-19 Fans Religious Discrimination in Pakistan, <https://thediplomat.com/2020/04/covid-19-fans-religious-discrimination-in-pakistan/>
37. Mitchell, G., Tetlock, P. E., Mellers, B. A., and Ordóñez, L. D. (1993). Judgments of social justice: Compromises between equality and efficiency. *Journal of Personality and Social Psychology*, 65(4), 629–639. <https://doi.org/10.1037/0022-3514.65.4.629>
38. Nasreen, T. (2020). Mecca to Vatican — COVID-19 proves when human beings are in peril, gods flee first, <https://theprint.in/opinion/mecca-to-vatican-covid-19-proves-when-human-beings-are-in-peril-gods-flee-first/382851/>
39. Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M., and Agha, R. (2020). The socio-economic implications of the coronavirus pandemic (COVID-19): A review, *International Journal of Surgery*, 78, 185-193.
40. Okal, B. O., Kodak, B. O., Yakub, A., and Okello, J. (2020). Implications of Coronavirus (Covid-19) on the Stability of the Luo Cultural Funeral Ceremonies in Kenya, *EAS Journal of Humanities and Cultural Studies*, 2(2), 98-104. DOI: 10.36349/EASJHCS.2020.V02I02.015
41. Page, D. L. (1953). Thucydides' Description of the Great Plague at Athens, *The Classical Quarterly*, 3(3/4), pp. 97-119.
42. Retief, F. P., and Cilliers, L.(1998). The epidemic of Athens, 430 - 426 BC, *South African Medical Journal*, 88(1), pp. 50-53
43. Rosenberg, J. C. (2020) Coronavirus Pandemic Is a Wake Up Call: Exclusive Joshua Fund Poll” The Joshua Fund, https://www.joshuafund.com/learn/news-article/coronavirus_pandemic_is_a_wake_up_call_exclusive_joshua_fund_poll
44. Rupar, A. (2020). Trump says 200,000 Americans could die from coronavirus, because he’s done ‘a very good job’. *Vox*, 30 March. <https://www.vox.com/2020/3/30/21199586/us-coronavirus-deaths-trump-200000-good-job>.

45. Sharif, A., Aloui, C., and Yarovaya, L. (2020). COVID-19 Pandemic, Oil Prices, Stock Market, Geopolitical Risk and Policy Uncertainty Nexus in the US Economy: Fresh Evidence from the Wavelet-Based Approach, Available at SSRN: <https://ssrn.com/abstract=3574699> or <http://dx.doi.org/10.2139/ssrn.3574699>
46. Sunday Examiner, (2020). Interfaith unity in Karachi against Covid-19, <http://www.examiner.org.hk/2020/04/24/interfaith-unity-in-karachi-against-covid-19/news/asia-news/region/>
47. The Begin-Sadat Center for Strategic Studies, (2020). Anti-Jewish Coronavirus Conspiracy Theories in Historical Context, <https://besacenter.org/perspectives-papers/coronavirus-conspiracy-theories-jews/>
48. The Guardian, (2020). Tanzanian president accused of covering up Covid-19 outbreak, <https://www.theguardian.com/world/2020/may/27/tanzanian-president-accused-of-covering-up-covid-19-outbreak>
49. The Japan Times, (2020). Human wisdom is needed to defeat the pandemic, <https://www.japantimes.co.jp/opinion/2020/04/24/commentary/world-commentary/human-wisdom-needed-defeat-pandemic/>
50. The NEWS, (2020). Donald Trump Listens to Recitation of the Quran, <https://www.thenews.com.pk/latest/181181-Donald-Trump-listens-to-recitation-of-the-Quran>
51. The NEWS, (2020). COVID-19 and Homeopathy, <https://www.thenews.com.pk/print/647246-covid-19-and-homeopathy>
52. Thunstrom, L., Newbold, S. C., Finnoff, D., Ashworth, M., and Shogren, J. F. (2020). The Benefits and Costs of Using Social Distancing to Flatten the Curve for COVID-19, *Journal of Benefit-Cost Analysis*, pp. 1-17. doi: 10.1017/bca.2020.12
53. Tribune, (2020). Non-Muslim volunteers join fight against COVID-19, <https://tribune.com.pk/story/2193562/1-non-muslim-volunteers-join-fight-covid-19/>
54. Ugo, G., Mohamed, A., Ian, O., and Pamela, D. (2020). Social Protection and Jobs Responses to COVID-19 : A Real-Time Review of Country Measures. *World Bank*, Washington, DC. World Bank. <https://openknowledge.worldbank.org/handle/10986/33635> License: CC BY 3.0 IGO.”
55. Wang, J., and Wang, Z. (2020). Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis of China’s Prevention and Control Strategy for the COVID-19 Epidemic, *International Journal of Environmental Research and Public Health*, 17, pp. 1-17. doi:10.3390/ijerph17072235
56. Yumna, A. (2011). Integrating zakat and Islamic charities with microfinance initiative in the purpose of poverty alleviation in Indonesia, 8th International Conference on Islamic Economics and Finance, Center for Islamic Economics and Finance, Qatar Faculty of Islamic Studies, Qatar Foundation.