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### TIME POVERTY IN PERSPECTIVES OF DIVINE ECONOMICS FRAMEWORK: AN EMPIRICAL ANALYSIS OF DISTRICT CHAKWAL

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#### ABSTRACT

Time is a limited product for every person. Nowadays time poverty is an emerging issue and symptom of more fundamental problems. A man is said to be time-poor if he/she is not able to allocate their time properly among all the activities, which leads to poor health, mental stress, low productivity and reduced wellbeing. The essential target of the review is to investigate the effect of time poverty from the perspectives of the divine economics framework. The existing empirical study took a unique element to enlighten time poverty. The work done in the present study is attractive in the sense that no study has been carried out to analyze the impact of religiosity, religious beliefs, spirituality, spiritual deeds and ethical values in contrast with socio-economic, demographic and labour market indicators to analyze time poverty, and also observed the impact of these factors on the wellbeing of the individuals. Primary data is used in the study. This affiliation acquires wanted data by using the fundamental Divine economics questionnaire survey (2013). During the survey, 406 respondents were interviewed. Composite indexes have been developed for our variables of interest like time poverty, religiosity, spirituality and ethical values. Keeping in view the nature of the dependent variable, the econometric techniques used in the study were ordered logit model and logistic regression after considering the hierarchical nature of the dataset. The results indicate that more religious, spiritual, and ethical persons were found to be less time-poor as compared to others. Age and gender have a significant and negative association with time poverty. The significant association between time poverty and being married shows that marriage increases the amount of time that is devoted to committed activities. Health status, job satisfaction, and occupation are important factors in determining individuals' wellbeing. More religious, spiritual and ethical awareness needs to be spread among individuals. The Government should introduce appropriate policies regarding working hours and minimum wage rate. To lead a happy and successful life, one should learn the art of time management, not waste time on useless activities, and make schedules and allocate time properly.

**Keywords:** Devine economics; Time poverty; Time allocation; Leisure and work.

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#### INTRODUCTION

The poverty of time is that man wants to do a lot but he does not have time. That is, he is not using his time properly. The time-poor is often defined as a person who is not in a position to distribute or how to assign time to be divided among all of the activities and has no spare or free time. Time is a major resource in the

economy. It can be redeemed in various ways, but many people spend a substantial part of those in the labour market for financial gain. Also, there are different requirements for their time, such as personal care, domestic production and recreation. These requirements come to them to such an extent that people are assigned to be time-poor (Saqib & Arif, 2012). In various underdeveloped states, including Pakistan, women have lower incomes than men due to their domestic responsibilities. Time poverty in that period was associated with low prosperity, poor health, and work productivity. According to Giurge et al. (2020) people, companies, and politicians often talk about the adverse effects of poverty in that period. A lot of money is spent each year to reduce material poverty, but the issue of time poverty is neglected.

Time is an essential factor in determining a person's wellbeing. Most of the employees do not have sufficient time to fulfil their necessities for relaxation due to extremely long working hours. Long-term deprivation of the right to rest, and the personal hygiene of the emotional and physical stress resulting in a poor state of health (Qi & Dong, 2018; Park et al., 2001; Virtanen et al., 2011). Divine Economics provides a platform to observe religion and economics from each other's perspectives. Islam teaches mankind, not only for the sake of time but also how to evaluate them. Allah Almighty is very clear about the importance of time, and how we utilize it wisely to strengthen our faith, and thus gain achievements, especially eternal achievements in the life to come. Religiosity, spirituality and ethics are the important factors to determine time poverty.

Religion plays a significant role in determining an individual's perceptions of economic and non-economic activities. The most important feature of the behavior of the consumer in an Islamic economy is the concept of the two lives, the life in this world and the life hereafter. So, believing in the life hereafter can change the behavior of the consumer. In the mind of the consumer, in addition to the worldly benefit, there is also an afterlife benefit. So, he utilizes his time properly (Hamdani et al., 2002). Due to the lack of child care and the long hours working to fulfil the needs of their families, children are neglected, which has adverse effects on them. As a result, students' dropout rates increase, or they need more time to complete their studies (Wladis et al., 2018). According to Arora (2015) women are more time-poor as compared to men due to household responsibilities and work. So, try to distribute workload equally among men and women. Men should help with household chores and taking care of children. In this way, gender disparities would be removed. Time is as important as money, says Fear et al. (2010). It is a crucial factor for determining individual wellbeing. For a balanced and healthy life, we should divide time accurately among sleep, exercise, work and other activities.

The present study is different from all the previous studies. It analyzed time poverty from the perspectives of divine economics framework and also introduced new variables, which are religion, spirituality and ethical values. Spirituality has recently been considered an economic variable and it persisted in a less-discovered area in economics analysis by Ashar and Hussain (2015). Spirituality is a feeling and belief that there is something bigger than me. Closeness to God can be attained through a procedure of spiritual purification. By offering supplications and prayers, one can purify his heart.

Allah said: "He has succeeded who purifies himself, who remembers the name of his Lord and prays." (Qur'an, 87:14-15)

Ethical values are equality, volunteer, justice, forgiveness, teamwork, freedom etc. We should allocate time for those activities which are most important. Religion, spirituality and ethics are useful in time allocation patterns which leads to reduced time poverty.

"And do not kill your children for fear of poverty; We give them sustenance and yourselves too" (17 - Al-Israa)

To lead a happy and successful life one should learn the art of time management and should not waste time in useless activities, make schedules and allocate time properly. Religions encourage us to utilize our time wisely.

Several studies have explained different determinants that describe time poverty (Giurge et al., 2020; Irani & Vemireddy, 2021; Whillans & West, 2022). However, existing empirical studies took a unique element to enlighten time poverty. This study is attractive in the sense that no study has been carried out to analyze the impact of religiosity, religious beliefs, Spirituality, Spiritual deeds and Ethical Values in contrast with Socio-Economic, Demographic and Labour Market Indicators to analyze Time Poverty and also observed the impact of these factors on wellbeing. Different studies are conducted in Non-Muslim communities to analyse consumer behaviour from religious perspectives, but they focus on a specific religion like Christianity in analysis and neglect the other (Azzi & Ehrenberg, 1975; Agarwala et al., 2019). Nicoleta (2009) considered time as an optimized economic resource. The article analyzes the relationship between the time spent and economic growth based on a linear regression model. The present study adopts a divine economics approach to examine the impact of different factors on time poverty. Divine Economics delivers principles to compare religion and economics for each other concepts and philosophies. Islam teaches humanity not just for the sake of time, but also for self-examination. A truly religious person can count every moment of their life and do beneficial things. He also believes time went can never back, so utilize it properly. Thus, religiosity plays a vital role in the individual allocation of time (Hamdani et al. 2020). Every religion has its own belief and thoughts, behaves differently in the allocation of time, and may have different levels of time poverty. Considering this gap, the existing study analyzed time poverty from the perspectives of the divine economics framework. The empirical analysis is estimated by using the Ordered Logit Model to observe the impact of Time poverty.

Time is a limited product for every person. Nowadays time poverty is an emerging issue and symptom of more fundamental problems. A man is said to be poor if he is not able to allocate his time properly among all the activities, which leads to poor health, mental stress, low productivity, and reduced wellbeing. The profound impacts of time poverty comprise higher levels of anxiety, depression, and stress. Joy, laughter, happiness, and productivity are all reduced. The present study examined time poverty from the perspective of the divine economics framework. Divine economics establishes a link between religious and economic activities together. The objective of the study is to estimate the impact of different socio-economic, demographic and religious factors on time poverty and to examine the determinants of human wellbeing hidden in religiosity, spirituality and ethical values.

## **LITERATURE REVIEW**

A number of studies attempt to portray the impression of time poverty according to alternative points of view and with changing implications (Bittman & Wajcman, 2000; Bonke & Gerstoft, 2005; Goodin et al., 2005; Merz & Rathjen, 2014; Orkoh et al., 2020). Warren (2003) explored interfacing two significant exploration topics, variety in time poverty and the association of the homegrown division of work. The study draws to joins between these two concerning topics through an audit of discussions in key investigations and an investigation of double worker couples from various classes in the British Household Panel Survey. The reason was that it is important to fuse a class-based examination to uncover how the various elements of time poverty intermesh and work out on the day to day routines of families and the subsequent manners by which families were mindful and paid working lives were overseen on an everyday premise. Jacobsen and Kooreman (2005) narrated in their study that in the Dutch market, timelines offer an opportunity to study the impact of the limitations on the amount of time devoted to the procurement, work, and other activities, as well as during the operations. They create a simple structural model that forecasts the effects of mixing and adjusting to the time constraints. The purchasing of time, there was a small increase in the total amount of time spent shopping.

Gardiner and Millar (2006) described the data analysis methods and the study's main findings at the end of extreme poverty for the first time, households, employment, and wellbeing. In this study, the association between the low level of wages, the income of the household resources and poverty over time. It was observed that the low waged persons escape from the household's poverty by using three key approaches: working very long hours, staying with other people and government transfers through the income tax and social systems. The use and the effectiveness of this strategy have varied by gender and type of family. The research was based on the development of a vibrant framework to investigate the impact and duration of the low level of wages of the people in the strategies to reduce poverty to be avoided overtime. The study done by Josh Fear et al. (2010) evaluated that time is as important as money. To lead a balanced life, divide the time equally among all the activities like work, exercise, sleep, etc. Insufficient time and extended working hours create problems for human wellbeing. Kalenkoski et al. (2011) make sense of being time-poor required to the time span and the introduction of the time- frame of destitution and the guidelines of the US individuals and certain little gatherings. Different relapse strategies are utilized to recognize significant factors related to the hour of decision and the destitution of time. The information affirms the view that people in families with youngsters had less chance to simply decide and are consequently bound to do as such be more unfortunate than those in childless families.

Gradín et al. (2012) introduced an index for measuring poverty. They portray the total intertemporal destitution list that was based on a bunch of related features. The most important involvement in the index was the social preference for equality of the individual experience over time. Ribeiro and Marinho (2012) examined wealth at a distinct level using the distribution of a work of the period between adults and children. Chatzitheochari and Arber (2012) proposed an original way to deal with the estimation of time neediness and report its event among British specialists and explored the differential arrangement of time destitution on non-weekend days and end of the weekdays, close by marks of the nature of leisure time, considering experiences from hypothetical and experimental work inside the field of the human science of the time. The analysis used time use survey features class and orientation disparities that have been missed by past measurements drawing near and exhibit that, by and large, working ladies experience various and more serious spare energy imperatives, which might comprise an extra hindrance for their recreation and social cooperation.

Williams et al. (2016) described that time is a fundamental monetary asset allotted to make prosperity. Time is a scant asset that people and families should distribute to deliver merchandise, acquire administration, and seek rest and unwinding. Time destitution had been proposed as a supplement to pay neediness, yet it stays a somewhat obscure measure in both approach and exploration circles. The numerous ways time neediness was conceptualized and estimated across studies have restricted its reception. To assist in acclimating per users with time neediness, we apply fundamental principles of pay neediness estimation to time. A study conducted a survey of hypothetical and experimental writing examining similitudes, contrasts, and the advantages and disadvantages of various ways to deal with time destitution. The study done by Arora and Rada (2017) fosters a calculated system for analyzing linkages between time poverty and ranch production. A startling occasion, for example, a wellbeing emergency, builds the interest in work given by ladies, subsequently making them additional time-poor. The model and mathematical recreations show that decay in a lady's time imperative will adversely affect the agricultural output of the family. This happens on the grounds that most ladies answer to an expansion in family work by lessening their work hours on the ranch and by lessening their relaxation time. The last result is relied upon to have a negative impact on ladies' physical and psychological wellness, which will then, at that point, cause decay in their efficiency on the homestead.

Kızılırmak and Memiş (2019) investigated the pattern of working men and women and their effects on income poverty. The bivariate and multivariate estimations were applied in the study. The time patterns

used by men and women display an unequal share of the revenue from the poverty of the household members. According to Nicoleta (2009), time is considered an optimized economic resource. The article analyzed the relationship between the time spent and economic growth based on a linear regression model. According to Iqbal et al. (2020), females in Pakistan are viewed as time-poor since they are troubled with paid as well as non-paid work. Later workforce measurements uncovered female labour force support wasn't expanding as it ought to be and was considered time-poor. The present review revealed insight into aspects that make females' time unfortunate, leading to diminished workforce cooperation. The review was subjective in nature 15 respondents were consulted, which led to recognizable proof of 7 significant subjects, including work timings, higher education, absence of help, cultural pressure, youngster care, homegrown obligations and male-centric convictions. Government should help females in arrangements of daycares, adaptable work timings, mindfulness projects, and female work standards with the goal that their support in the workforce can be expanded.

### **Time Poverty in Economics**

Forsythe and Bailey (1996) investigated the concurrent impact of the characterization and estimation factors on time spent shopping. The variables influencing time spent shopping were viewed as intricate and interrelated. Critical principle and association impacts were found for shopping happiness, conjugal status, and age. The results showed that shopping happiness was a suitable persuasive build impacting time allotment to shopping and offered help for stretching out conventional utility augmentation models to incorporate shopping delight. Turner and Grieco (2000) explained that Women were time poor because of the unequal level of family tasks they are supposed to perform inside present social developments. This exploration note distinguishes holes in current UK social arrangement improvement around getting single parents from government assistance into work. It recommended the scope of data innovation based arrangements that could help single parents in achieving the complex coordinator task set them by the new strategies on solitary being a parent, which should be joined by enhancements in transport if the 'government assistance to work' strategy was to find lasting success. Mattingly and Blanchi (2003) underlined the significance of the quality of relaxation time and recorded its discontinuity as well as kid care commitments during leisure time exercises in their analyses.

Tend to the component of hardship emerging from the time deficiency of many working (Newman & Chin, 2003; Harvey & Mukhopadhyay, 2007). The time-use approach has been applied and gauged time-changed poverty threshold and rates for single and double-parent Canadian families. The results figured out the high frequency of opportunity shortfall among the utilized single guardians with kids and put forth a defense for the acknowledgment of a re-imagined destitution standard for such time-denied gatherings. Bardasi and Wodon (2010) described time poverty as when some people don't have plenty of time to relax. Time is a restricted resource; the more time will be spent on paid or unpaid work, which means that we have less and less free time and hence higher time poverty. The Headcount index was used to measure the poverty gap. Besides the demographical variables, the other variables were qualification, consumption, religion, dummies used for disabled persons, and location. Spinney and Millward (2010) utilized Canadian time use information gathered in 2005 to gauge income poverty, time destitution, and dynamic living. Objective proportions of actual work commitment (investment rates, day-to-day events, and everyday time spending plans) were utilized to investigate contrasts between the rich and unfortunate classes in both pay and time abundance. The pay and time abundance classes were authenticated utilizing abstract appraisals of stress and seen boundaries to ordinary interest in sports. The outcomes show the complex idea of poverty, yet from a general wellbeing and social approach viewpoint, time poverty might be a higher priority than income poverty as a boundary to normal actual work commitment.

Women are more time-poor than men due to certain activities that are specific to women. Specific occupations may also impact time poverty. The principal reason for this study was to research factors that

impact rest span and rest time destitution as far as family qualities, youngster attributes, and time use. Information examinations were made on youngsters' time use in two-parent families in light of the 2013 Korean Kids and Youth Board Review (Saqib & Arif, 2012; Arora, 2015). Kalenkoski and Hamrick (2013) gauged a synchronous model together to examine the connections between time-poor. Furthermore, the likelihood of an inexpensive food buy, the quantity of eating and drinking events, minutes spent participating in sports and exercise, and the likelihood of participating in dynamic travel. Time-poor people were found to have different eating and actual work designs than non-time-poor individuals, the people who were time-poor were more averse to buying cheap food and furthermore less prone to participate in dynamic travel. Zilanawala (2016) described optional time shortfalls were an aftereffect of lopsided measures of time spent in paid and neglected work. Such time shortfalls are connected with negative wellbeing results. Optional time shortages might be affected by family structure on the grounds that different grown-ups can give extra financial and time assets. Examination to date doesn't inspect contrasts in optional time deficiencies by family structure. Utilizing the 2003-2010 American Time Use Surveys, this study estimated optional time deficiencies utilizing a leftover time neediness measure and researches contrasts in time destitution rates by family structure for ladies in two social jobs, laborers and parents. Never-hitched ladies have lower time destitution rates than contrasted and hitched ladies. There were no family structure contrasts in time neediness among wedded, living together, and recently wedded utilized moms. Living with other utilized grown-ups altogether diminishes the chances of time poverty for never hitched ladies.

Koh (2017) founded that kids' rest span and the likelihood of making some rest memories neediness were connected with their moms' work orders. The variables impacting the span of rest time and the rest time destitution were comparative as far as family attributes and kids' time use. The mother's work arrangement, family pay, number of more youthful kin, number of more established kin, youngsters' private coaching hours, PC game hours, and television hours were genuinely huge variables influencing the term of rest time and the likelihood of making some rest memories destitution. In any case, the component with the most noteworthy effect on rest time term was private coaching hours and the variable most influencing rest time neediness was PC game hours. The mother's work grouping was a moderately strong determinant for anticipating her youngsters' rest term and rest time destitution. Qi and Dong (2018) examined the regression analysis, which shows that all other things were equal, but females with a low salary and children and older people in communities with a high level of additional hours and pay a lower wage were likely to be more time-poor. Single parents are "time poor" in contrast with both. The estimation got from the time destitution postulation and the orientation viewpoint utilizing the 2003-2012 American Time Use Surveys (ATUS). We observed conjugal status separated housework, recreation, and rest time; however, it didn't impact how much time moms gave childcare (Pepin et al., 2018).

Adeyeye et al. (2019) analyzed orientation imbalance in time poverty and its effect on the wellbeing results of rustic smallholders in southwest Nigeria. The review utilized a mixed technique to compute time poverty. The review shows a wide orientation hole in time poverty; around 48% of provincial ladies are time-poor, contrasted with around 15% of men. The investigation discovered that male smallholders who are time poor have a positive impression of their wellbeing. Also, female smallholders who are time-poor will generally be trained in self-treatment as opposed to looking for treatment from formal wellbeing sources.

Giurge et al. (2020) examined that most people constantly feel out of time, as if they have too much to do and not enough time to do them. The findings show a negative impact on wellbeing. According to researchers, people who participate in physical activities possess good health levels and wellbeing. In this regard, household income is an important indicator because it determines one's standard of living. A lower level of income may affect the status of health. This study especially evaluated the relationship between

income and time poverty. The results show that time poverty at the home level was strongly related to the short-term sleeping pattern of the household participant (Urakawa et al., 2020). Irani and Vemireddy (2021) examined the impact of time poverty. The outcomes show that mothers having babies devoted more time to them and neglected rest and recreation. The study recommended that the burden of unpaid work by women can be decreased in a variety of ways, like an equal distribution of domestic obligations. Time poverty included a lack of time. To examine this, A longitudinal survey was conducted for more than six weeks, and vouchers were distributed among the participants. The purpose of these vouchers was to decrease the unpaid workload. The experimental analysis divulged that these vouchers and unconditional cash transfers create benefits in a variety of psychological ways (Whillans and West, 2022).

### **Time allocation in Islam**

Hamdani et al. (2002) determined some economic proposals which relate to 'after death' beliefs. Lifetime utility consists of the sum of worldly utility and the life hereafter utility. These proposals were evaluated to keep track of time and resources allocated to people in light of religious thoughts. Hamdani et al. (2004) explained that the giving behavior facilitates decisions to provide employees directly during the time allocated to voluntary services or indirectly within the allotted time and contributions from this. It is evident that diversity of economic significance, especially those concerning the allocation of domestic resources or service delivery decisions, seems to exist in people's religious association, their values and their views on life before and after death as believers of divine religions. Bonner (2005) concluded that poverty and economic hardships are linked with each other. The Holy Quran leads a direction to overcome time poverty and it also strongly controls the thinking and behavior associated with economic activity.

Ashar and Hussain (2015) examined that spirituality is one of the variables that play a part in many economic changes now taking place in the economy. Also evaluated was the impact of the level of spiritual workers in their self-assessment of their job satisfaction. The logistic regression method has been applied to check the diverse level of spirituality among the same jobholders. Razi (2016) assessed that managing time is as important in a person's life as you can never extend many hours a day; you should plan with time constraints. Islam emphasized time management. Islamic teachings have power over them how; they teach Muslims in all aspects of life to permit them to use their time effectively. Islam concentrates on planning and scheduling our time. In this way, they can use it properly. Hamdani et al. (2020) examined the influence of religiosity on time poverty based on primary data. It also showed that religion played an important role in the determination of the poverty of the time. Islam et al. (2022) described that not much work has been done on Time Management from an Islamic point of view in spite of the way that overseeing time in Islam is educated to be of principal significance throughout everyday life. Numerous Qur'anic verses manage time and stress the significance of using time effectively. The motivation behind this review, which is an exploratory one, is to foster some rules on the best way to use time as embodied in the Islamic lessons. The review was quantitative in nature, wherein an investigation was done on information gathered from 150 respondents through a self-managed polls study. Subsequently, results uncover two principal discoveries, specifically recognizable proof of two arrangements of exercises by which the primary set relates to those in which Muslims should invest more energy. The second set was time-squanderer exercises that Muslims ought to stay away from.

### **The Islamic Perspectives on Sleeping Pattern**

Islam contemplates sleep to be one of the countless attributes of the creator (Allah) and enquires believers to examine this symbol. The Quranic verse says,

"See they not that We have made the night for them to rest therein, and the day sight-giving? Verily, in this are Ayaat (proofs, evidence, verses, lessons, signs, revelations, etc.) for the people who believe" [al-Naml 27:86].

Hadith says, "If anyone of you feels drowsy while praying, he should go to bed (sleep) until his slumber is over" (SB 210) Bahammam and Gozal (2012).

Sleep medicine is a new medical profession, but mankind has been concerned about sleep, and culture and religion have inclined approaches and faith about sleep (Bahammam, 2011). The Quran defines various types of sleep, and these correspond with sleep stages recognized by modern science.

### ***Sinah***

The first type of sleep is Sinah. The Holy Quranic verse says,

"No slumber (Sinah) can seize Him nor sleep" (verse 2:255).

Sinah is a word used for Allah Almighty that describes the creator does not sleep or snooze off but his creations, including humans, need to sleep every day. It is considered to be taken sinah for a short period.

### ***Nu'ass***

The Holy Quran says,

"Remember when He covered you with a slumber (nu'ass) as a security from him" (verse 8.11).

Nu'ass is a type of sleep that is deeper than Sinah and protects believers from a sense of safety during times of danger and depression. The Investigators examined that Nu'ass decreased the tension, anxiety and were also suitable for blood pressure control (Brindle & Conklin, 2012).

### ***Ru'qood***

Ru'qood is the type of sleep that lasts for a longer period. The best example for Ru'qood is the cave people who spent 309 lunar years in the cave. In the Holy Quran:

"And you would have thought them awake, whereas they were asleep (ru'qood)" (verse 18.18).

### ***Ho'joo:***

Ho'joo is known as night sleep. The virtuous believers of the religion fear Allah and do the good deeds for mercy. The Qur'an verse:

"They used to sleep but little by night (ho'joo). And in the hours before dawn, they were (found) asking (Allāh) for forgiveness" (verse 51.17-18).

### ***Su'baat:***

Su'baat is another word that is used in the Holy Quran for sleep. Su'baat means disconnecting (Al-Abid Zuhd, E. 2010). Su'baat is a blessing from Allah Almighty to take rest without any disturbance from the surroundings. It helps reduce stress and tension.

"And we made your sleep (su'baat) as a thing for rest" (verse 78.9).

According to Imam Ja'far-e-Sadiq (A.S), Sleeping in the morning time will cause deprivation of meals and provisions because at that time, Allah Almighty allocates all these. Islam gave the proper guideline to the followers on how much and how long to sleep. Sleep before sunrise and during the Maghrib and Isha is prohibited in Islam. Sleep on the right side and before sleep taking ablution is the Sunnah of Prophet Muhammad (PBUH). Those people who do not get adequate amounts of sleep are called time-poor (Hamdani et al., 2020).

## **METHODOLOGY**

A theory of the allocation of time by Becker (1965) stated that Household amplifies utility subject to utilization subject to time constraints. This work was reached out by numerous researchers. In several earlier studies, Hamdani et al. (2004) followed Islam in their exploration by highlighting the perception of



two lives that is life here and life hereafter. In the afterlife, the reward has been given to those individuals who do good deeds in life on earth. Such faith in life after death has some significant impact on the allocation of time. Under the Divine Economics Framework, an individual maximizes his utility by focusing on existing resources and entire accessible time (24 hours per day).

### Divine Economics Framework

Divine Economics provides a platform to observe religion and economics from each other's perspectives. Islam teaches mankind, not only for the sake of time but also how to evaluate them. Allah Almighty is very clear about the importance of time, and how we utilize it wisely to strengthen our faith and thus gain achievements. Religiosity, spirituality, and ethics are important factors in determining time poverty.

The Divine Economics Framework (Hamdani et al., 2002) featured the ideas of two lives: life on the earth and life from now on. This discernment is unique in relation to the traditional economic theory, which utilizes an arranging skyline or it can remember the approaching ages for the examination of the monetary way of behaving of people. The conviction on after-death life influences the time use pattern of individuals. The religious person avoids time poverty because he uses and manages his time properly.

In the Divine Economics Framework, an individual who has a high belief in life after death has a unique approach to allocating their daily time. Supposing an individual maximizes his utility by analyzing income constraints and entire time budget constraints by selecting the quantity of time and money devoted to marketplace activities, home activities, societal activities and religious activities. Hence, a judicious individual infers utility by designating absolute accessible time to various activities.

$$U=f(a_i) \quad (1)$$

Here,  $a_i$  is the series of  $i$ th activities and  $U$  is the utility.  $a_i$  specifies a sequence of activities associated to both lives (Life here and hereafter). Hence  $a_i$  in the function of  $a_w$  and  $a_h$ .

$$a_i = f(a_w, a_h) \quad (2)$$

$a_w$  = a series of activities belong to worldly life

$a_h$  = a series of activities performed in worldly life to achieve rewards in the life hereafter

Hamdani et al. (2002) distributed the available time (24 hours) into four main deeds according to the Hadith of Imam Mosa Kazim (A.S).

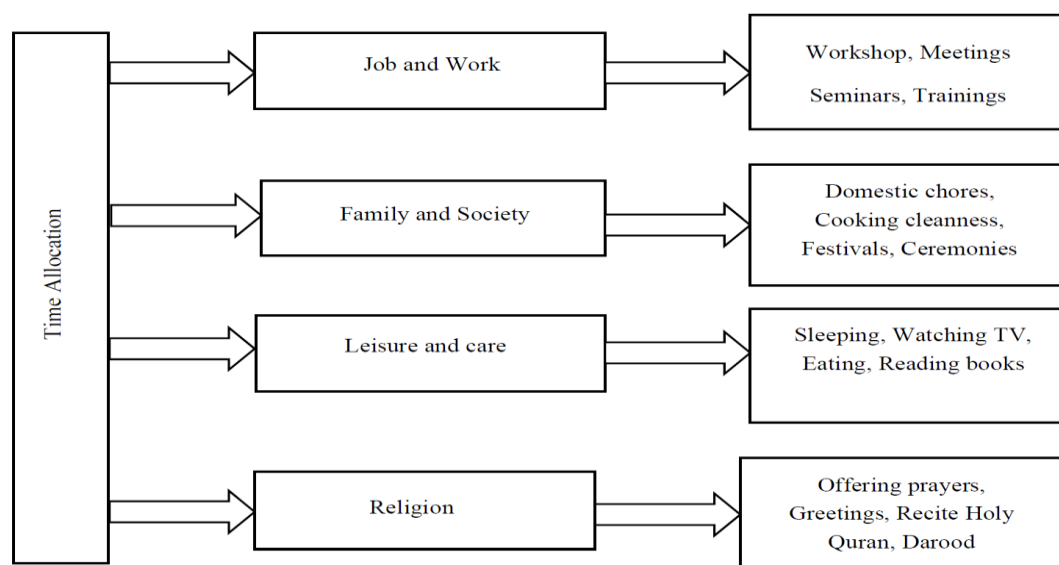


Figure 1. Time allocation.

$$U_2 = f(J, L, V, R) \quad (3)$$

$U_2$  = Satisfaction from daily activities

$J$  = Allocation of time for job activities (like job, work, business and travel for work)

$L$  = Allocation of time for Leisure activities (Like sleep, sports)

$V$  = Allocation of time for Voluntary activities (Like family, society, friends)

$R$  = Allocation of time for religious activities (Like offering prayer, reciting the Holy Quran)

Moreover, different types of individuals have diverse economic behaviour. All people will dispense time to the previously mentioned activities. Yet, a person who puts stock in life here invests energy in these exercises to boost his common utility. Thusly, condition 4 takes the accompanying structure,

$$U_4 = f(J_w, L_w) \quad (4)$$

However, a person who has confidence in life in the future will apportion his time in both common and the hereafter exercises to keep balance in all demonstrations. Under this model, utility is boosted subject to adding up to the time spending plan imperative (24 hours/day). Integrating that data into condition 5, the utility capacity takes the structure,

$$U_5 = f(J_w, L_w), (J_h, L_h, V_h, R_h) \quad (5)$$

$w$  = worldly life activities

$h$  = a series of activities performed in worldly life to achieve rewards in the life hereafter.

According to this framework, a person with a more elevated level of religiosity might be deliberately not the same as a low degree of religiosity (Hamdani et al., 2004). Every religion has its own belief and thoughts, behaves differently in the allocation of time, and may have different levels of time poverty.

### **Data and Data Sources**

Primary data is used in the study. In this affiliation, wanted data is acquired by using the basic Divine economics questionnaire (2013). The review is led, and 406 respondents have been consulted. The particular motivation behind the review, the informational index contains all the pertinent data on socio-economic, demographic and religious factors.

### **The Questionnaire**

The questionnaire is isolated into five distinct areas: Personal Data, Time Allocation, Religiosity, Spirituality and Ethical Values. The first section collects personal information from the respondents. It includes questions related to age, gender, marital status, general education, religious education, job status, monthly income, monthly expenditures, job satisfaction, health status and wellbeing of the respondents. The second section comprises time allocation of the individuals into four different categories, leisure and personal care, job activities, family and society and religion. The third section provides information regarding Religiosity, religious beliefs and religious practices and makes indices comprising different questions. In the fourth section, information has been gathered about spirituality and made an index of different questions to check the spiritual level of individuals. The fifth section covered information about ethical values and then made an index of different ethical questions.

In economics, the estimation technique is an important part of the research for empirical investigation. However, the choice of the estimation technique depends on the nature and type of research and data. Based on our research type and data, we will proceed with our analysis with logistic regression and an ordered logit model. It is a method that helps in determining the cause and effect relationship between expressive variables when the regression response variable is observed in categorical, binary, ternary and

multiple categories. According to Barbarosoğlu et al. (2002) and Cokluk (2010), logistic regression is a regression method that examines the relationship between discrete and continuous (independent) variables and those which have binary result variables (dependent variables).

### **Logit and Ordered Logit Model**

The ordered logit model depends on proceeds with latent variables. The study estimates the regression model in which time poverty is a function of numerous explanatory variables. The ordered logit model has been used to examine and decide the impact of explanatory variables of age, gender, marital status, religiosity, religious education, job satisfaction, spirituality, occupation, education and religious beliefs. The model is defined as:

$$y_i^* = \alpha_i x_i + \varepsilon_i \quad (6)$$

$y_i^*$  = time poverty

$\alpha_i$  = parameters vector that ought to be assessed

$x_i$  = Observed vector of non-irregular illustrative variable which shows the trait of ith individual

$\varepsilon_i$  = residual error

$y_i^*$  is contemplated as a continuous variable that shows various levels of individuals. The link between latent variable  $y_i^*$  and explanatory variables are attained from ordered logit model.

$$\begin{aligned} y_i = 1 & \quad \text{where} \quad -\infty \leq y_i^* < \mu_1 \\ y_i = 2 & \quad \text{where} \quad \mu_1 \leq y_i^* < \mu_2 \\ y_i = j & \quad \text{where} \quad \mu_{j-1} \leq y_i^* < +\infty \end{aligned} \quad (7)$$

The likelihood of  $y_i = j$  ought to be determined by the accompanying connection.

$$\Pr(y_i = j) = \Pr(y_i \geq \mu_{j-1}) \Pr(\varepsilon \geq \mu_{j-1} - \alpha x_i) \quad (8)$$

The ordered logit model is stated as:

$$\text{Log} [\gamma_j(x_i) / 1 - \gamma_j(x_i)] = \mu_j - (\alpha_1 x_{1i} + \alpha_2 x_{2i} + \dots + \alpha_k x_{ki}) \quad (9)$$

Here  $\alpha_i$  represents the column vector and  $\alpha_1$  to  $\alpha_k$  are the parameters.  $x_i$  donate the descriptive variables of a column vector and  $\mu_j$  is just subject to the likelihood of anticipating classification and is not subject to logical factors.

### **Description and Construction of Variables**

#### *Model 1*

$$TP = \beta_0 + \beta_1(\text{AGE}) + \beta_2(\text{GEN}) + \beta_3(\text{MS}) + \beta_4(\text{RLGO}) + \beta_5(\text{RE}) + \beta_6(\text{JS}) + \beta_7(\text{SP}) + \beta_8(\text{OCC}) + \beta_9(\text{EDU}) + \beta_{10}(\text{REL})$$

#### *Model 2*

$$STP = \beta_0 + \beta_1(\text{AGE}) + \beta_2(\text{EDU}) + \beta_3(\text{OCC}) + \beta_4(\text{MI}) + \beta_5(\text{ME}) + \beta_6(\text{EV}) + \beta_7(\text{SPA}) + \beta_8(\text{RLGO}) + \beta_9(\text{RE})$$

#### *Model 3*

$$WB = \beta_0 + \beta_1(\text{JS}) + \beta_2(\text{HEA}) + \beta_3(\text{EV}) + \beta_4(\text{RLGO}) + \beta_5(\text{SPT}) + \beta_6(\text{OCC}) + \beta_7(\text{LPC}) + \beta_8(\text{TW}) + \beta_9(\text{MS})$$

Description of variables used in the study are given in the Table 1.

Table 1. Description of variables.

Name of the Variable	Variables Notations	Variable description	Unit/Response
Time Poverty	TP	Asked the questions about the allocation of time to make an index of such questions. Like; 1) There are so many things to do with family, friends and society I often run out of time before I get them all done; 2) I frequently feel that I do not have enough time to complete my job tasks; 3) I frequently feel that I do not have enough time to do what I want to do in my leisure time; 4) There is just not enough time for performing religious duties	Qualitative form [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly agree=5]
Sleep Time Poverty	STP	How much time do you spend on matters related to oneself like sleep and leisure?	(Binary form) (0 for time-poor, 1 for not time poor)
Well Being	WB	Asked the question regarding human wellbeing on five Likert scales? Taking all things together, would you say you are	[Not at all happy=1, Not very happy=2, Quite happy=3, Happy=4, Very happy=5]
Age	AGE	Asked the question about age in years?	Measure in years (Quantitative form)
Gender	GEN	Asked the question about gender description?	Categorical form (1 for Male and 0 for Females)
Marital Status	MS	Asked the question regarding marital status in binary form?	Categorical form (0 for Single and 1 for Married)
Religiosity	RLGO	Ask the questions about Religiosity to make an index of such questions. Which daily prayers do you try to perform regularly? Fajar, Zohar, Aser, Maghrib and Isha	[Never=1, Once a Month=2, Once a Week=3, Daily=4]
Religious Education	RE	Asked the questions about religious education level?	[Literate=1, Nazira=2, Hafiz=3, Qari=4, Aalim=5]
Religious Believes	REL	1) I consider listening to someone of different sects a waste of time; 2) Planning for the future doesn't matter to me because I consider everything predetermined by destiny; 3) Forgiveness in the hereafter will be decided not because of deeds but because of the mercy of Allah Almighty	[Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly agree=5]
Job Satisfaction	JS	Asked the question regarding level of job satisfaction?	Qualitative form [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly agree=5]
Education	EDU	A number of years of schooling?	Measure in years (Quantitative form)
Occupation	OCC	Occupation is measured by the type or nature of the job on a five Likert scale.	(1 representing Labour, 2 Private jobs, 3 Government job, 4 Business and 5 for Others)
Health	HEA	Asked the question regarding health status?	[Very Poor=1, Poor=2, Fair=3, Good=4, Very Good=5]
Spirituality	SP	Asked the questions regarding Spirituality to make an index of it? 1) You find yourself negotiating with God? 2) Despite your troubles and failures, do you always think that Allah has mercy on you? 3) Unexpected disasters in the world lead you to more spirituality?	[Never=1, Very Few=2, Sometimes=3, Often=4, Always=5]
Spiritual Acts	SPA	Ask the question regarding spiritual acts on five Likert scales?	[Never=1, Very Few=2, Sometimes=3, Often=4,

			Always=5]
Spiritual Deeds	SPT	How often do you repent of your sins, mistakes and shortcomings?	[ Never=1, Once a Month=2, Once a Week=3, Once a day=4]
Leisure & Personal Care	LPC	Asked the question about giving enough time to leisure and rest yourself	Qualitative form [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly agree=5]
Time & Work	TW	Asked the question regarding Time and Work?	Qualitative form [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly agree=5]
Monthly Income	MI	Asked the question regarding monthly income on a five Likert scale?	(1 representing 40,000, 2 represent 40,000 to 80,000, 3 for More than 80,000)
Monthly Expenditures	ME	It is the average expenditure which includes living and personal expenditures	Measure in PKR (1000)
Ethical Values	EV	It includes questions about Ethical values and is measured on a five Likert Scale. 1) How many times have you forgiven the mistakes of friends and loved ones that were so offensive and harmful to you? 2) While preparing food in your home, some extra food is made to give to someone poor or needy?	[Never=1, Very Few=2, Sometimes=3, Often=4, Always=5]

## RESULTS AND DISCUSSION

For empirical analysis, data has been collected from the 406 respondents of District Chakwal. According to age distributions, 294 (72.4%) respondents are less than 30 years, 104 (25.4%) are between 30 to 45 years, and 8 (1.7%) participants are those who are more than 45 years. In terms of gender, finding that 220 (54.2%) females and 186 (45.8%) males participated in the study. From the total sample, two hundred and seventy-nine (68.7%) respondents are unmarried, and the rest of one hundred and twenty-seven (31.3%) reported being married, as shown in Table 2.

Table 2. Demographic variables.

Variables	Age			Gender		Marital Status	
Units	Less than 30	30-45	More than 45	Female	Male	Single	Married
Frequency	294	104	8	220	186	279	127
Percentage	72.4	25.4	1.7	54.2	45.8	68.7	31.3

Table 3 presents labour market indicators, including monthly income, expenditures, and occupation. There are 275 (67.7 %) participants whose monthly income is less than 40,000, while 92 (22.7%) possess income between 40,000 to 80,000, and 39 (9.6%) enjoy more than 80,000. In table 3 Monthly expenditures of 193 (47.5%) interviewees are less than 40,000 while 169 (41.6%) whose monthly expenses lie between 40,000 to 80,000, and 44 (10.8%) people spending more than 80,000. 7% participants belong to labour, 156 (38.4%) are doing private jobs, 72 (17.7%) adopted Govt jobs, 29 (7.1%) run their own business, 108 (26.6%) perform other work while 38 (9.4%) are not doing any type of job and being considered to be time-poor as well.

In Table 4 sample population, 192 (47.3%) are considered to be religious; they perform religious prayers and duties regularly, while 214 (52.7%) do not show any level of religiosity. According to the education distribution, 122 (30 %) sample belongs to undergraduates, 238 (58.6%) have education of 14 to 16 years,

whereas 46 (11.3%) are above master's level. Regarding time poverty, 149 (36.7%) respondents seem to be time poor in sleeping, while 257 (63.3 %) participants are rich in time management, which could be helpful in avoiding time poverty.

Table 3. Labour markets indicators.

Variables	Income			Expenditures			Occupation	
Units	Less than 40,000	40,000 to 80,000	More than 80,000	Less than 40,000	40,000 to 80,000	More than 80,000	Labour, Govt, Private job	Business & others
Frequency	275	92	39	193	169	44	231	175
Percentage	67.7	22.7	9.6	47.5	41.6	10.8	56.9	43.1

Table 4. Religiosity, education and sleep time poverty.

Variables	Religiosity		Education			Sleep Time Poverty	
Units	Not Religious	Religious	Under graduate	14-16	Above 16	Time Poor	Not Time Poor
Frequency	214	192	122	238	46	149	257
Percentage	52.7	47.3	30	58.6	11.3	36.7	63.3

Table 5 describes the sample characteristics of different variables. There are 22 (5.4 %) and 165 (40.6 %) respondents who admit that they often run out of time for friends, relatives, welfare work, do not have enough time to complete their job tasks, do not have sufficient time for leisure and personal care and not adequate time for performing religious duties. So, they are considered to be time-poor because they fail to manage their time properly. While on the other hand, 12 (3.0%) and 46 (11.3%) respondents are not time-poor. Almost 235 (57.9%) interviewees agreed that time is irretrievable time should be used for beneficial hobbies. However, 7 (1.7%) and 62 (15.3%) respondents disagree with these statements. There 196 (48%) interviewees are highly satisfied with their job status, 59 (14.5%) are not satisfied with their status of the job, 37.5 % are in a neutral state. Higher Job satisfaction levels have a positive impact on wellbeing. The variable of Leisure & Personal Care shows that 44 (10.8 %), and 205 (50.5%) participants are satisfied with the quality of sleep and rest time. It will be helpful to increase their wellbeing. We now consider the influence of religious beliefs: 15 (3.7%) and 80 (19.7%) respondents have strong religious beliefs, while 41.1% are on the neutral side and 110 (27.1%), 33 (8.1%) don't show any religious beliefs. Religious beliefs have a significant impact on time poverty.

Table 5. Sample characteristics.

Variables	Units	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Time Poverty	Frequency	12	46	161	165	22
	Percentage	3.0	11.3	39.7	40.6	5.4
Time & Work	Frequency	7	62	102	198	37
	Percentage	1.7	15.3	25.1	48.8	9.1
Job Satisfaction	Frequency	24	35	151	156	40
	Percentage	5.9	8.6	37.2	38.4	9.9
Leisure & Personal Care	Frequency	5	51	101	205	44
	Percentage	1.2	12.6	24.9	50.5	10.8
Religious Believes	Frequency	15	80	168	110	33
	Percentage	3.7	19.7	41.4	27.1	8.1

In Table 6, spirituality is an essential indicator to judge the satisfaction of life. The number of spiritual persons in the population is higher as compared to the less spiritual, which is 138 (34.0%) and 92 (22.7%). Spirituality has a significant impact on time poverty. The statistic shows that 99 (24.4%) respondents accepted that they voluntarily helped their partner, confessed and apologized for their mistake, urged others to do the right thing, forgave the mistakes of others, worked in a team, recited prayers before and after eating and make some extra food for the needy and poor. That shows they possess high ethical values. On the other side, 196 (48.3%) respondents possess a moderate level of ethical values, and 87 (21.4%) have a low level of ethical values.

Table 6. Spirituality and ethical values.

Variables	Units	Never	Very Few	Sometimes	Often	Always
Spirituality	Frequency	0	0	92	176	138
	Percentage	0.0	0.0	22.7	43.3	34.0
Ethical Values	Frequency	0	24	87	196	99
	Percentage	0.0	5.9	21.4	48.3	24.4

Table 7 In terms of wellbeing, 6 (1.5%) respondents are not at all happy, 16 (3.9%) are not very happy, 92 (22.7%) are quite happy, 203 (50.0%) are happy, and 89 (21.9%) are very happy. So, happiness is observed as the dominant factor in the sample. Spiritual deeds performed on a daily basis are observed at 215 (53.0%) as compared to the persons who have never done that, which are 59 (14.5 %).

Table 7. Wellbeing and spiritual deeds.

Variables	Wellbeing					Spiritual Deeds			
Units	Not at all happy	Not very happy	Quite happy	Happy	Very happy	Never	Once a Month	Once a Week	Once a Day
Frequency	6	16	92	203	89	59	35	97	215
Percentage	1.5	3.9	22.7	50.0	21.9	14.5	8.6	23.9	53.0

In Table 8, taking everything into account information shows that religious education up to the degree of Nazira is achieved by 195 (48.0%) while 178 (43.8%) population are literate, and the rest of the 5.7% is Hafiz, 1.5% are Qari and 1.0 are Aalim. The data reported indicate that most respondents retain good health and very few are in bad health.

Table 8. Religious education and health.

Variables	Religious Education					Health				
Units	Literate	Nazira	Hafiz	Qari	Aalim	Very Poor	Poor	Fair	Good	Very Good
Frequency	178	195	23	6	4	2	9	59	206	130
Percentage	43.8	48.0	5.7	1.5	1.0	.5	2.2	14.5	50.7	32.0

## Empirical Findings and Discussion

The vital goal of the review is to analyze the effect of time poverty from the perspectives of the divine economics framework. Before the empirical analysis, some diagnostic tests have been applied. The Variance Inflation Factor (VIF) is utilized to decide the seriousness of multicollinearity. In the event that (VIF) is over ten or  $1/VIF$  is underneath 0.10, there is collinearity among factors (Appendix A). Ramsey

Regression Equation Specification Error Test (RESET) is a general trial of model specification errors, which distinguishes the oversight of important factors in the model. The experimental outcomes discover that our models are all around determined (Appendix B).

This section has conducted various analyses to observe the association between time poverty and some of these factors. Three Models have been constructed in this regard.

Table 9. Empirical findings (coefficients).

Variables	Time Poverty	Sleep Time Poverty	Wellbeing
	Model 1	Model 2	Model 3
Age (Years)	-.0434* (0.079)	0.0242 (0.163)	-
Gender (Male=1)	-.6080*** (0.004)	-	-
Marital Status(Married=1)	.7200*** (0.016)	-	.3310 (0.149)
Education (Edu)	-.0961 (0.272)	.2170** (0.035)	-
Occupation (Occ)	-.0314 (0.692)	-0.3030*** (0.001)	.0135 (0.869)
Monthly Income (MI)	-	-.0000*** (0.013)	-
Monthly Expenditures (ME)	-	.0000** (0.023)	-
Job Satisfaction (JS)	.3388*** (0.002)	-	.3128*** (0.005)
Health (HEA)	-	-	1.115*** (0.000)
Time & Work (TW)	-	-	.2301** (0.047)
Leisure & Personal Care (LPC)	-	-	.4040*** (0.001)
Religious Believes (REL)	.3869*** (0.000)	-	-
Religiosity (RLGO)	-.5626*** (0.007)	-.3962* (0.098)	.2917** (0.020)
Religious Education (RE)	-.2867** (0.038)	-.1390 0.373	-
Spirituality (SP)	-.2381* (0.088)	-	-
Spiritual Deeds (SPT)	-	-	-.1999** (0.042)
Spiritual Acts (SP1)	-	.2555*** (0.012)	-
Ethical Values (EV)	-	-.3227** (0.032)	.2846** (0.029)

Note: Coefficient significant at 1% denoted by \*\*\*, significant at 5% denoted by \*\* and significant at 10% level denoted by \*. Value in parentheses are P-Values.

Model 1 includes Time Poverty as a dependent variable and independent variables are age, gender, marital status, religiosity, religious education, religious beliefs, job satisfaction, spirituality, occupation, and education. In contrast, Model 2 observed the impact of different socio-economic demographic and religious-related factors like spirituality and ethical values on sleep time poverty. Model 3 observed the



influence of different labour market indicators, demographic factors, and religious-related aspects on wellbeing.

Model 1 shows that age has a significant and negative association with time poverty. Because the increase in age changes the life pattern of people, it adds more responsibilities of household, childcare and jobs related matters. This confirms the earlier results by Saqib and Arif (2012). The analyses show that gender has a statistically negative and significant effect on time poverty. Females are found to be more time-poor than men due to the certain functions a woman performs. This extra load of time makes them more time-poor. This is in contrast with the existing literature (Ribeiro & Marinho, 2012).

The significant and positive association between time poverty and marriage shows that marriage increases the amount of time devoted to committed activities like child care and household chores. Job satisfaction has a positive and statistically significant impact on time poverty. The empirical evidence presented by the economist shows that the performance of the worker is highly linked with job satisfaction (Freeman & Kleiner, 2000). Although job satisfaction enhances the output of the labour it makes them more time-poor due to extra focus on the job and neglecting the other matters. Religious factors also influence time poverty. The results revealed that more religious people are found to be less time-poor due to the justice and perfect allocation of time among the four types, according to the Hadith of Imam Moosa Kazim (A.S). A higher level of religious education decreases the chances of time poverty. Such a result coincides with the Divine economics approach (Hamdani et al., 2020). Spirituality has recently been considered as an economic variable and it persisted in a less-discovered area in economics analysis. Spirituality has a statistically significant effect on time poverty. Because the spiritual person is near to God and his soul is purified so he can manage time properly with justice. The outcomes are consistent with the study done by Ashar and Hussain (2015). Religious belief has a significant impact on time poverty. However, occupation and education do not show any significant association with time poverty.

Model 2 observed the sleep time pattern of individuals among different factors. Human beings have a natural need for sleep at a certain period. Sleeping for less than the mandatory time will cause sleep deficiency which is harmful to health. Education significantly increases time poverty, perhaps due to the less time available for sleep and giving extra time to study. If the education of a person increases by one year, there will be 0.21 percent chance of being time-poor. Similar verdicts were described in research done by Saqib and Arif (2012). The independent variable occupation has a negative and significant impact on time poverty. People related to specific occupations like Govt jobs and business seem to be less time-poor as compared to other occupations like private jobs, labour and others. A higher level of monthly income significantly decreases time poverty. At the same time, low income creates the chances of a person being time-poor due to the unpredictable working pattern that makes it hard to fulfill family chores. This is in contrast with the existing literature (Giurge et al., 2020). Monthly expenditures have a significant impact on time poverty. As monthly expenditures increase, the person needs more money that's why they spend more time at work, which makes them sleep time poor. Religiosity has a negative and significant impact on time poverty. The result revealed that more religious people were found to have less sleep time because he/she can manage and divide time accurately. The association between spiritual acts and sleep time poverty is statistically significant, but spiritual acts make the person more time-poor because they may be spending more time in spiritual activities. The results indicate that ethical values have a significant influence on time poverty. A person possesses the ethical qualities to allocate their time properly. If ethics increase by 1 unit, then the chances of decreasing time poverty will be .30 %. The independent variables age and religious education do not show any significant impact on the sleep pattern of time poverty.

Model 3 evaluates wellbeing factors including job satisfaction, health, ethical values, religiosity, spiritual deeds, occupation, leisure and personal care, time work and marital status. The estimation states that job

satisfaction has a positive and highly significant impact on wellbeing. Because a stable job enable humans to allocate time efficiently in all other aspects and make more pleasure in life, hence enjoying additional subjective wellbeing (Du and Wei 2015). Health is an important determining factor for achieving human wellbeing. The results suggest that there is a positive and significant impact of good health on wellbeing. The causes of stress, hypertension, and family conflict, cognitive and emotional irritation should be removed for their better health and happiness. It can be possible through personal effort and community support (Cloninger et al., 2012). It is conceivable to inspire people to modify, as we all desire to have a healthy and happy life (Nigg et al., 1999). The estimation states that Time and Work management is highly correlated with the wellbeing of a person. These results are similar to other findings of Haworth and Lewis (2005). Leisure and Personal Care positively and highly significantly increase the ratio of wellbeing. The reason behind this is the time spent in leisure and pleasure activities would be more productive for relaxing the body and mind and increasing the individual probability of output. Work and leisure are equally necessary for wellbeing. Religiosity is a positive and significant indicator of wellbeing. There is a strong positive relationship between religiosity and subjective wellbeing has been found by Jackson and Bergeman (2011). Because maybe religion gives sense, motivation and determination to live and individuals with religious beliefs adopt strong and healthier lifestyles. In accumulation, religious practices such as prayer support relieve stress. Spiritual deeds may decrease wellbeing because of performing specific acts of worship and neglecting wellbeing. Ethical values are significantly and positively associated with wellbeing. Ethics and wellbeing are highly correlated with each other and ethical people are happier than others. This is in contrast with the existing literature done by James (2011). While marital status does not show any impact on wellbeing. The qualities of eloquent occupations are significantly correlated to individuals' perceived wellbeing. People derive satisfaction from effectively accomplishing job tasks which are valuable for their wellbeing (Christiansen et al., 1999). In the present study, no significant correlation was observed between occupation and levels of wellbeing. These results are similar with the findings of Lo and Zemke (1997).

## **CONCLUSION AND RECOMMENDATIONS**

The underlying motivation behind this research was to examine time poverty from the perspectives of the divine economics framework. The analysis has been done for a sample of 406 respondents in the area of Chakwal. Divine Economics provides a platform to observe religion and economics from each other's perspectives. Islam teaches mankind, not only for the sake of time but also how to evaluate them. The present study is different from the previous studies. It introduces new variables like religiosity, religious education, spirituality and ethical values. Spirituality has recently been considered an economic variable and it persisted in a less discovered area in economics analysis. This study outcome divulges that females are found to be more time-poor as compared to men due to the certain functions performed by a woman. This extra load of time makes them additional time-poor. The outcomes uncovered that more religious individuals are figured out to be less time-poor due to the justice and perfect allocation of time among the four types, according to the Hadith of Imam Moosa Kazim (A.S). A higher level of religious education decreases the chances of time poverty. Such a result coincides with the Divine economics approach (Hamdani et al., 2020). Spirituality has a statistically significant effect on time poverty. Because a spiritual person is near to God and his soul is purified so he can do justice in time management. This study particularly observed the sleep time pattern of individuals among different factors. The results revealed that religiosity, occupation, monthly income and ethical values decrease time poverty. A stable job enables humans to allocate time efficiently in all other aspects and has more pleasure in life, hence enjoying additional subjective wellbeing (Du & Wei, 2015). Health is an important determining factor for achieving human wellbeing. The results suggest that there is a positive and significant impact of good health on wellbeing. Ethics and wellbeing are highly correlated with each other and ethical people are happier than

others. A strong positive relationship has been observed between religiosity and subjective wellbeing. Occupation, leisure and personal care, time, and work management are highly positively correlated with the wellbeing of a person.

This study has helped to better understand the importance of Time Poverty in the divine economics framework. Time is a major resource in the economy. It can be redeemed in a variety of ways, but a lot of people spend a substantial part of those in the labour market for financial gain. Also, there are different requirements for their time, such as leisure and personal care, family and society, work activities, and religion. These requirements come to them to such an extent that people are assigned to be time-poor. More religious, spiritual and ethical awareness needs to be spread among individuals. In this way, they can allocate their time properly and avoid the condition of being time-poor. Another important recommendation is to raise awareness about the proper distribution of obligations between males and females. In this way, a large part of the gender gap can be eradicated. The government needs to play a vigorous role and introduce appropriate policies regarding working hours and minimum wage rates. Restrictions on working long hours and fixing the minimum salary can help to alleviate time poverty. Health is an important determining factor for achieving human wellbeing. The Govt should reduce the causes of stress, hypertension, and family conflict, cognitive and emotional irritation. More awareness should be required for the provision of leisure and personal care. According to Hamdani et al. (2004), leisure consists of two types, active leisure and passive leisure. Active leisure represents the time spent with family and friends, while passive leisure signifies utter rest and sleep.

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## APPENDIX

Table A. Ramsey Regression Equation Specification Error Test.

Dependent Variables	Time Poverty	Sleep Time Poverty	Wellbeing
	Model 1	Model 2	Model 3
F-Statistics	1.30	2.06	1.19
	(0.2751)	(0.1048)	(0.8998)

Note: Value in parentheses are P-Values; Source: Author's calculations.

Table B. Variance Inflation Factor (VIF) Test.

Variables	Time Poverty		Sleep Time Poverty		Wellbeing	
	Model 1		Model 2		Model 3	
	VIF	1/VIF	VIF	1/VIF	VIF	1/VIF
AG	1.98	0.5054	1.15	0.8727	-	-
GEN	1.08	0.9224	-	-	-	-
MS	1.98	0.5042	-	-	1.13	0.8868
EDU	1.11	0.8979	1.11	0.9049	-	-
OCC	1.10	0.9078	1.10	0.9112	1.10	0.9101
MI	-	-	1.47	0.6803	-	-
ME	-	-	1.42	0.7034	-	-
JS	1.09	0.9201	-	-	1.13	0.8877
HEA	-	-	-	-	1.07	0.9375

TW	-	-	-	-	1.03	0.9683
LPC	-	-	-	-	1.07	0.9351
REL	1.07	0.9302	-	-	-	-
RLGO	1.08	0.9248	1.03	0.9678	1.04	0.9633
RE	1.03	0.9696	1.03	0.9704	-	-
SP	1.07	0.9328	-	-	-	-
SPT	-	-	-	-	1.12	0.8905
SPA	-	-	1.02	0.9795	-	-
EV	-	-	1.07	0.9376	1.10	0.9096
Mean VIF	1.26		1.15		1.09	