

## Development of The Prudence Scale

Hamna Zahid, Bushra Irshad, Mamoona Khan, Qurrat Ul Ain Tahira, Rehana Akram, Noor Fatima Ali, Saira Maqsood, Dr. Iffat Batool

### Abstract

*The present study had three objectives; to conceptualize the construct- prudence, to develop an indigenous scale on prudence and to establish its psychometric properties i.e., reliability and validity. This study used sequential exploratory research design with was divided into further sub-studies. The first study used a qualitative approach to employ thematic analysis on the semi-structured interviews conducted on N=10 participants. Eight themes emerged through thematic analysis which were self-control, morality, informed decision making, wisdom, cultural prudence, religious aspect, consequences, and practice. Study 2 comprised of quantitative approach to generate, refine, and finalize item pool. 30 out of 40 items were retained based on reliability. Assumptions of sample size were fulfilled as showed by the results of KMO and Bartlett's test of sphericity. 27 items were finally retained through Varimax rotation in EFA, with the four dimensions: Insight, social and family determinants, diligence, and decision making. In study 3, CFA analysis showed acceptable fit indices i.e., GFI= .90, CFI= .97, AGFI= .90 and RMSEA= .06. The reliability of the scale was also satisfactory, and the validity was established through the AVE method. An indigenous tool on prudence would serve an integral contribution in research and importance of collective effort from individuals, communities, leaders, and institutions to promote a culture of thoughtful consideration and ethical behavior.*

*Keywords: Prudence, scale development, psychometrics, social and family determinants.*

---

Government College University, Lahore, Pakistan

\*Corresponding Author: Hamna Zahid, Email: [hzhamna@gmail.com](mailto:hzhamna@gmail.com); [hamnazahid@cuilahore.edu.pk](mailto:hamnazahid@cuilahore.edu.pk)

## Introduction

Aristotle explores the concept of prudence in this book as a virtue entwined with practical knowledge that facilitates precise decision-making in particular situations and explores its ties with ethical life (Aristotle, 2009). “Mother of all Virtues” is how the Prudence virtue was called (Rouse & Rouse, 2008). Prudence has its basis in the Latin word “Prudentia” which means “wisdom, foresight, the ability to look ahead” to be cautious, able to take informed decisions and being wise. More objectively, it is practical reasoning, the ability to determine the possible consequences of one’s actions, and to regulate oneself based on that examination. Prudence incorporates insightful planning for long term as well as goal oriented short-term planning. Most of the time it is considered as guarded understanding, concrete insight, and practical wisdom. For Thomas Aquinas prudence is one of the key virtues for human beings. It brings form to moral virtues and directs us in the right way. It also incorporates judgment about contingent matters. (Martone, 1995)

Aubenque (1963) relates prudence with making best choices about actions in accordance with situations and circumstance. He emphasized that prudence cannot be separated from the social and cosmological world, which is partly chaotic and unstable, which indulge humans in development of “virtuous” understanding that is constructed through experience, insight and a balance between the means and its ends. Prudent individuals decide the right course of actions which comprises key constructs such as “Wisdom” “Cultural Determinants” “Diligence” and “Decision Making”. These dimensions were explained as (1) “wisdom” incorporates the capability to understand perspectives of other people and using this dialogical perspective in own thinking to attain a shared good by balancing self, others’, and higher order interests over the long and short terms (Sternberg, 2005). (2) “Cultural Determinants” as collective mental programming that inclines to be shared by individuals within a nation and varies considerably across countries (Hofstede, 2001). (3) “Diligence” refers to the cautious and persistent effort that someone puts into their work or tasks. It involves being thorough, attentive, and devoted to attaining a high standard of quality. Practicing diligence can lead to better results and outcomes due to the conscientious approach. (Thurley, & Sek, 1997), Bernard et al. (1996) define diligence as the effort individuals put forward for well-adjusted and holistic growth in conceptual, physical, social, and spiritual dimensions. They find that in younger students it relates with academic performance, and parents and teacher’s support inspire students to be

diligent. Prudence" is the quality of being vigilant, wise, and cautious in taking decisions and judgments. It includes considering potential concerns and threats before acting. Being prudent means exercising good judgment and anticipation to make decisions that coordinate with long-term goals and well-being. In various contexts, such as business, finance, and personal life, both diligence and prudence are valued and contribute to success and responsible judgment.

Decision Making is the course of making choices by classifying a decision, collecting data, and weighing all available options. In Aristotle's definition of prudence, "right reason applied to practice", Consideration of "right" is important as it leads to prudent decision making. Prudence necessitates differentiation between right and wrong.it incorporates a form of insightful thinking informed by experience in the attaining the long-term well-being through modest decisions and choices. (Kumar,2023)

Prudence is the most vital virtue for human living. It gives form to moral virtues and makes us act appropriately. Though, in the previous literature, there was no scale available to measure prudence. Therefore, there was a need to develop an indigenous scale which can assess the prudence of individuals performing dual roles in multiple institutions and organizations. Therefore, this study was carried out for the development and validation of the prudence Scale.

Prudence is a virtue that encompasses deliberate judgement, an awareness of prospective consequences, and a balanced attitude to choices. It is frequently associated with practical wisdom and the capacity for well-considered decision-making. It is crucial for responsible behavior and moral decision-making (Hariman & Robert, 2003). The foundation for comprehending virtue ethics and prudence is found in Aristotle's "Nicomachean Ethics". Aristotle explores the concept of prudence in this book as a virtue entwined with practical knowledge that facilitates precise decision-making in particular situations and explores its ties with ethical life (Aristotle, 2009).

Some of these initiatives were examined in the study by Kristiansen and Fowers (2021), particularly a new "common model" of wisdom. Because phronesis clarified how adult decision-making is motivated and affected by substantial moral ambitions and cognitively led

moral emotions, they claimed that it has additional value beyond other wisdom theories. In that paper, a neo-Aristotelian phronesis model was presented and defended.

The idea of insight is compatible with indigenous cultural prudence highlights the interaction between moral principles that are universal and methods for ethical behavior and decision-making that are tailored to specific cultural contexts. Wisdom crosses cultural barriers while reflecting virtue and is frequently seen as a virtue. Ifred, Corntassel, and Howitt in (2008) argued indigenous cultural prudence involves the application of wisdom within the framework of cultural norms and ancestral teachings. It incorporates considerations of communal well-being, sustainability, and harmonious relationships with human and non-human elements. Cultural prudence guides decision-making, prioritizing the safeguarding of cultural heritage, reverence for elders, and a profound awareness of the interconnectedness of all existence. For in-depth exploration, delving into indigenous belief systems, traditional practices, and oral narratives that emphasize wisdom and prudence is recommended. Additionally, engaging with indigenous scholars and perspectives will provide invaluable insights into the conceptualization and application of wisdom across diverse cultural landscapes.

To better understand how an ethics of care is applied in Karachi, Pakistan's communitarian society, Bilwani and Anjum (2022) undertook a study. 24 participants made up the sample, including 12 men and 12 women between the ages of 19 and 32. The Interpretative Phenomenological Analysis (IPA) of interview transcripts produced by this modified measure, which focused on participants' lived experiences, examined research participants' care ethics. The negotiation of cultural and religious standards, familism, and gender differences were among the themes that emerged throughout IPA. Findings showed that women were more concerned and willing to make moral decisions than men (Bilwani & Anjum, 2022).

To improve understanding of the concept of caution, a Farmer (2022) studied fifteen leaders, including 11 men and 4 women. He made the decision to delve into the types of reasoning employed by persons whose exceptional judgment has helped them stand out in their industries, going beyond what academic study has proposed to date. He concentrated on anticipatory reasoning, also known as forward reasoning and wisdom, which is a key component of prudence but has not received much attention. According to the investigation, having a systemic viewpoint that is motivated by ongoing curiosity and a strong general culture appears to develop wisdom and foresight (Farmer, 2022).

The rationale for developing an indigenously designed prudence questionnaire in Pakistan stems from the recognition of the unique cultural, social, and contextual factors that influence decision-making and ethical considerations within the Pakistani population. Decision-making processes are intricately linked to cultural norms, values, and practices. Indigenously developed prudence questionnaire in Pakistan is necessary to capture the intricate interplay between culture, ethics, and decision-making within the specific context of the country. (Shahab & Adil). It acknowledges the diverse ethical frameworks, cultural norms, and contextual factors that influence the way prudence is understood and practiced in Pakistan, contributing to a more comprehensive and accurate assessment of this virtue.

### **Objectives of the Study**

The main objectives of the study were:

1. Indigenous conceptualization of the construct prudence.
2. To develop an indigenous scale on prudence.
3. To establish the reliability and the validity of the scale.

### **Method**

The study employed a sequential exploratory research design to incorporate further three studies for achievement of the main objectives.

#### **Study I: Indigenous Conceptualization of the Construct Prudence.**

Qualitative research design was used in Study 1 in which the sample constituted of N=10 participants with an age range of 28 to 39 years (Men=4, Women=6). An interview protocol was constructed for a semi-structured interview based on theoretical background and previous literature (Smith, 2015). Some of the questions of interview protocol were: “Under what circumstances do you feel the need to exert self-control?”, “What do you think are the characteristics of a prudent person?”

Convenient sampling strategy was used to recruit participants and they were briefed about the basic definition of prudence and the purpose of the study. They were assured of the confidentiality of their data and verbal consent was sought. Interviews lasted for about 30-40 minutes, in-depth information on the virtue of prudence was gathered and then interviews were transcribed using thematic analysis. Eight themes emerged after an extensive process of coding, reviewing and generation of themes. These themes were: self-control, morality, informed decision making, wisdom, cultural prudence, religious aspect, consequences, and practice.

### **Study II: Development of the Prudence Scale.**

In phase 1, an initial item pool comprised of 70 items which were extracted based on the themes emerged in study I. Experts were sought for the purpose of refining item pool and the items were short-listed through rating “Essential, Useful and Not Useful”. Pilot study was then conducted on 50 items (N=50) (Men=20; Women=30) with an age range of 20-40 years of age. The prudence scale was based on a 5-point Likert scale where 1= Strongly agree to 5= Strongly disagree.

In phase 2, data was collected from (N=507) participants. (Men=213, Women= 287). Exploratory factor analysis was run using IBM SPSS Version 26 to establish construct validity of the scale on 50 items (see table 3). Finally, 27 items were retained through factor analysis using varimax rotation with the establishment of 4 sub-scales.

### **Study III: Validation of the Prudence Scale.**

Confirmatory factor analysis was run using AMOS Graphics to establish the validity of the scale. The results showed that the model was fit and the scale and Cronbach alpha of .92. The reliability of the 4 sub-scales was also computed and was found to be satisfactory (see results section).

## **Results**

Current study's results were presented for the development and validation of prudence scale. Initially, reliability analysis was run and then factor analysis was carried out after checking its assumption. Confirmatory factor analysis was run to establish the validity of the scale.

### Reliability Analysis

After reverse coding items 1, 21, 24, 25, 32, 34 and 45, reliability analysis was carried out. Initially there were 40 items and Cronbach alpha was  $\alpha = .89$ . Most items were worthy of retention except for items 1, 3, 21, 24, 25, 32, 34, 35, 45 and 47. Therefore, they were deleted and then Cronbach alpha increased to  $\alpha = .92$  as shown below in table 1.

**Table 1**

*Descriptive Statistics and Reliability coefficient of Prudence Scale*

Scale	<i>M</i>	<i>SD</i>	<i>Range</i>	Cronbach's $\alpha$
Prudence	41.54	12.08	40-200	.92

Note. *M*= Mean; *SD*= Standard deviation;  $\alpha$ = Cronbach's alpha (N=507)

The reliability increased after deleting items 1, 3, 21, 24, 25, 32, 34, 35, 45 and 47. All the other items were kept since reliability of .92 is considered an excellent reliability (Field, 2013). KMO test was run before to measure the sampling adequacy and then it was decided whether the data was suitable for carrying out factor analysis. The results for KMO test are as shown below in table 2.

### Assumption Testing: Kaiser-Mayer-Olkin and Bartlett's Test

**Table 2**

*Kaiser-Mayer-Olkin Test for Sampling Adequacy and Bartlett's Test of Sphericity*

Kaiser-Mayer-Olkin Test for Sampling Adequacy	.92
Bartlett's Test of Sphericity, Approx. $\chi^2$	7592.72***
<i>Df</i>	780

Note. *df*= degrees of freedom; \*\*\*  $p < .0001$  (N=507)

Table 2 shows KMO value of .92 which is considered marvelous (Kaiser, 1975). It fulfills the criteria and thus shows that the data is perfect for conducting factor analysis. Moreover, the Bartlett's test of sphericity was significant ( $\chi^2 (780) = 7592.72^{***}$ ) proving that the assumption of sphericity was also fulfilled. The assumption for an adequate sample size had also been met since the sample size was 507 and the recommended sample size is 300 (Tabachnick & Fidell, 2013).

### Factor Analysis

To extract factors from prudence scale, factor analysis was carried out which is as follows.

**Table 3**

*Factor Loadings of Exploratory Factor Analysis for Prudence Scale*

Sr. #	Items #	Items	Factor Loadings			
			Insight	Social and Family Determinants	Diligence	Decision making
1	18	I am trustworthy	<b>.77</b>	.05	.29	.06
2	19	I am loyal	<b>.74</b>	.10	.06	.23
3	16	I want to be good with others	<b>.71</b>	.11	.03	.12
4	17	I consider my values in every decision	<b>.64</b>	.08	.58	.30
5	15	Everyone has the right to make his/her decisions	<b>.64</b>	.44	.13	.24
6	13	I respect freedom of others	<b>.63</b>	.20	.11	.53
7	20	I perceive others' feelings easily	<b>.53</b>	.14	.21	.09
8	23	People trust me in making their choices	<b>.50</b>	.11	.25	.21
9	38	I believe self-control is to manage both behaviors and emotions	.18	<b>.76</b>	.21	.26



*Development of The Prudence Scale*

10	39	Self-control is effective in every situation	.32	<b>.70</b>	.35	.01
11	40	I believe decision making is to analyze the situation	.29	<b>.68</b>	.31	.30
12	37	I believe wisdom increases as you learn to make decisions on your own	.30	<b>.64</b>	.03	.11
13	50	Happy family leads to success	.41	<b>.50</b>	.01	.05
14	46	I keep my family in mind while taking decisions	.34	<b>.43</b>	.11	.03
15	6	I am self-disciplined	.22	.11	<b>.72</b>	.26
16	5	I often control my feelings	.41	.05	<b>.69</b>	.21
17	7	I refuse things that are bad for me	.32	.31	<b>.61</b>	.16
18	4	I concentrate on tasks	.16	.21	<b>.53</b>	.11
19	8	I can handle the pressure	.15	.04	<b>.45</b>	.36
20	9	I am aware of costs and benefits of each choice	.05	.12	<b>.43</b>	.40
21	31	I am good at setting boundaries	.04	.03	<b>.40</b>	.22
22	27	I usually take decisions in time	.31	.21	.36	<b>.62</b>
23	42	I take good decisions	.10	.12	.11	<b>.59</b>
24	36	Decisions are made when I experience liberty in taking decisions	.03	.11	.12	<b>.53</b>
25	26	People trust me on my advice	.02	.31	.22	<b>.52</b>
26	43	I keep my options open	.41	.04	.01	<b>.43</b>

27	44	I live a balanced life	.13	.05	.20	<b>.41</b>
----	----	------------------------	-----	-----	-----	------------

*Note.* Factor Loadings  $\geq .399$ ,  $\alpha$  = Alpha, N= (507)

In addition to the criteria of Eigenvalues to be greater than 1, Cattell's (1966) scree plot was also considered to determine the number of factors. Exploratory factor analysis revealed factor analysis of 27 items into four factors ensued after analysis by varimax rotation was conducted. Table 3 showed 27 items that were worth retaining as the loadings were good according to the sample size of 507. The reference for factor loadings .39 and above acceptable depending on the sample size is given (Tabachnick & Fidell, 2001). Moreover, there were eight items under factor, six items under factor 2, seven items under factor 3 and factor 4 consisted of six items. The names of the predicted factors were kept based on conceptual clarity and the evidence of previous literature. The following are the four factors determined.

**Factor 1: Insight.** Factor of insight explained 11.42% variance and constituted of item numbers 18, 19, 16, 17, 15, 13, 20 and 23. Examples of the items for this subscale include "People trust me in making their choices", and "I respect freedom of others". A higher score on this subscale would refer to a higher level of wisdom in an individual.

**Factor 2: Social and Family Determinants.** The factor of social and family determinants explained 8.02% variance and constituted of the item numbers 38, 39, 40, 37, 50 and 46. Examples of the items for this subscale include "Happy family leads to success", and "I keep my family in mind while making decisions". A higher score on this subscale would indicate more involvement in cultural values in being more prudent.

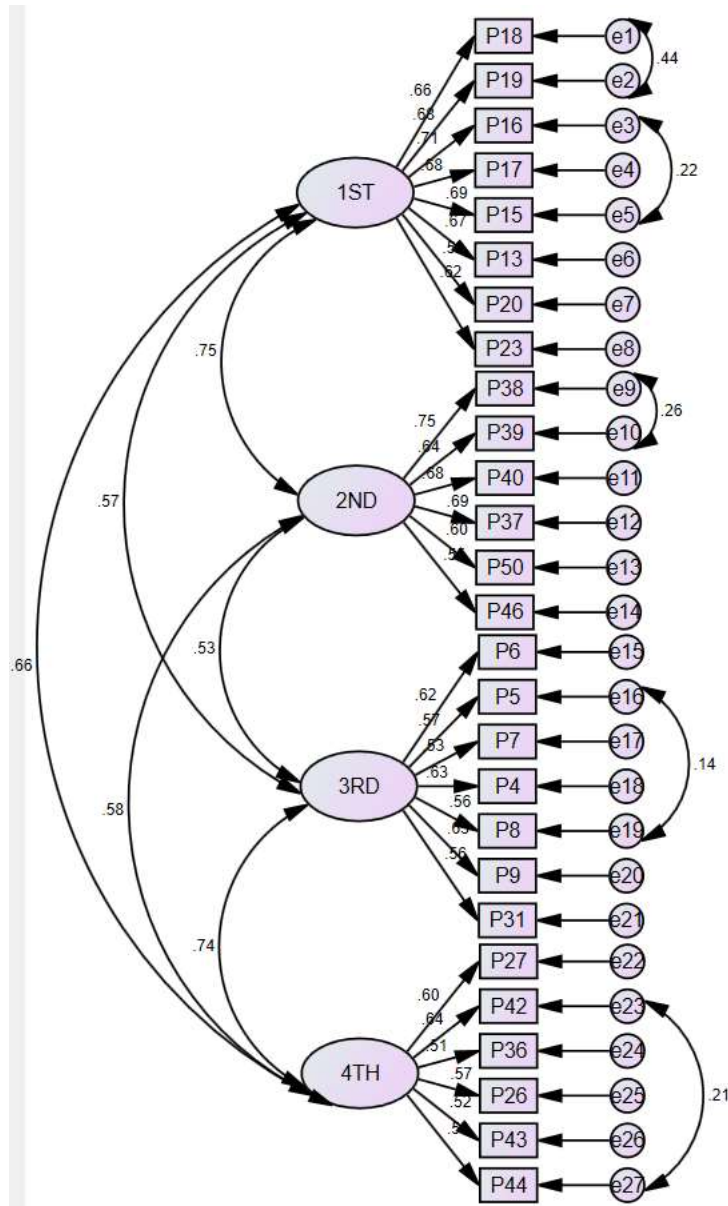
**Factor 3. Diligence.** The factor diligence explained 7.55% variance and the items that were retained under the factor included items number 6, 5, 7, 4, 8, 9 and 31. Examples of the items for the subscale include "I am self-disciplined", and "I am good at setting boundaries". A high score on this subscale would indicate being more persistent and cautious.

**Factor 4. Decision Making.** The factor decision making explained 6.99% variance and the items that were retained under this factor included items number 27, 42, 36, 26, 43 and 44. Examples of the items for this subscale include “I usually take decisions in time”, and “Decisions are made when I experience liberty in decision making”.

### **Confirmatory Factor Analysis**

#### **Figure 1**

*CFA on Prudence Scale (N=1013)*



*Note.* Standardized factor loadings of the CFA on the Prudence Scale. The findings reflect that they are in the acceptable range (i.e., greater than .30)

Confirmatory factor analysis was run through AMOS to confirm the validity of the 27-item scale. Results showed that the model was fit i.e., chi-square was significant, RMSEA was .60 and CFI & GFI were .90 as shown in table 4.

**Table 4**

*Prudence Scale's Fit Indices*

Indexes	$\chi^2$	<i>df</i>	<i>P</i>	RMSEA	GFI	CFI	AGFI	$\chi^2/df$
Model	1576.7	313	.00	.06	.90	.97	.90	5.04

Note.  $\chi^2$ = chi-square, CFI, GFI and AGFI= comparative, goodness, and adjusted goodness of fit indexes (N=1013)

The final 27-item scale was then analyzed for the values of reliability of the four subscales, mean and standard deviation as shown in table 5.

**Table 5**

*Psychometric properties of the Study Scales*

Scale	<i>K</i>	<i>M (SD)</i>	Range	$\alpha$
Prudence Scale Total	27	51.03 (13.03)	27-135	.91
Insight	8	12.82(4.55)	8-40	.86
Social and Family Determinants	6	9.71(3.47)	6-30	.82
Diligence	7	14.94(4.68)	7-35	.79
Decision making	6	13.56(3.72)	6-30	.74

Note. *k*= number of items;  $\alpha$ = Cronbach's alpha (N=1013)

Table 5 shows the values of mean, standard deviation, ranges, and alpha coefficient ranges for reliability of the total scale and the values for sub-scales of the prudence scale. The Cronbach alpha value of the total prudence scale was excellent i.e., .91 and additionally, the reliability values for the sub-scales were also acceptable (.86 to .74).

**Discussion**

Nowadays, people are becoming dominated by consumerism and do not recognize the value of community. Indigenous cultures teach us a lot about sharing, sustainability, and spiritual

connection. In the present study, a spatial scale on wisdom was constructed to establish the importance of wisdom in a sociocultural context.

Prudence holds significant importance in Pakistan due to its potential to positively impact various aspects of individual, societal, and cultural life (Ali & Rehman, 2021). PS emerged as a multidimensional measure and the subscales of PS revealed four different factors to prudence, which are prevalent in Pakistani society. The subscales of the PS comprised of wisdom, which is a desirable trait across cultures and societies. In various philosophical traditions, wisdom is considered a virtue that leads to virtuous living and a deeper understanding of the human condition. (Saleem, Hasan, & Fayyaz, 2021). Cultural determinants in which different cultural norms, values, traditions, and historical contexts shape how prudence is understood, valued, and applied (Bourgeois, 2002). Diligence, which refers to careful and persistent effort in one's actions and tasks. Diligence enhances the quality of decision-making and ensures that thoughtful considerations are followed through with dedicated actions (Ali & Rehman, 2021). Decision making is a fundamental cognitive and behavioral process that individuals engage in every day, ranging from simple choices to complex and significant life decisions. Effective decision-making involves considering various factors, weighing pros and cons, and making choices that align with one's goals and values (Breaban, Kuilen & Noussair, 2006).

The First domain of prudence is insight that is significantly correlated to other domains of prudence. Insight is often associated with elderly individuals who have accumulated a wealth of life experiences, but wisdom can also be present in individuals of all ages who demonstrate these characteristics and qualities. Saleem, Hasan, and Fayyaz in 2021 conducted research to investigate the relationship of epistemological development with age, gender, education, and wisdom. The results indicated a significant positive relationship of epistemological development with age, education, and wisdom. In indigenous context, it is concluded that wisdom is the ability to make sound judgments and decisions based on a combination of knowledge, experience, insight, and ethical considerations. It goes beyond simply possessing information and involves using that knowledge effectively to navigate complex situations and challenges. Wisdom is often associated with maturity, good judgment, and a deep understanding of human nature and the world.

There are some individual and cultural differences that can also affect insight includes insightful judgment, emotional regulation, experience-based learning, practical application of

knowledge, consideration of others, and ethical values. Wise individuals make decisions that align with moral principles and contribute to greater good, cultural norms, societal values, and the specific context in which decisions are made (Breaban, Kuilen & Noussair, 2006).

The second domain of prudence is social and family determinants, which is significantly correlated with wisdom and diligence. Cultural values play a crucial role in determining what is considered prudent behavior. In some cultures, prudence might be closely tied to individual self-sufficiency and minimizing risk, while in others, it could be linked to communal well-being and harmony (Jordan & Giacomini, 2017). In Pakistani context, it is strongly related to Collectivism culture as compared to individualistic culture. Collectivism might view prudent decisions as those that benefit the group or community, even if they require personal sacrifice. Pakistani people are inclined to show altruistic behavior towards community, and it may be because of religious context (Hayat, Kahan & Sadia, 2016).

Religious and spiritual beliefs can strongly influence ideas of prudence. Cultural norms rooted in religious teachings may dictate what is considered wise and responsible behavior, often encouraging ethical conduct and moral decision-making. Cultural norms related to social obligations, reciprocity, and roles within society can affect what is considered prudent behavior. This can extend to decisions related to family, community, and professional life. Cultural expectations about success, status, and achievement can shape perceptions of prudent choices. Meeting societal expectations might be seen as prudent in some cultures, while defying them might be seen as unwise. Cultural practices such as gift giving, hospitality, and conflict resolution can influence how prudence is being practiced in everyday life. It is important to recognize that cultural determinants are complex and multifaceted. They interact with one another and evolve over time, influencing individual behavior and societal norms. (Bourgeois, 2002).

The third domain of PS is diligence and results indicated that it is significantly interconnected to prudence. Diligence plays a significant role in practicing prudence effectively. It refers to careful and persistent effort in one's actions and tasks. When combined with prudence, diligence enhances the quality of decision-making and ensures that thoughtful considerations are followed through with dedicated actions (Ali & Rehman, 2021). In research, it is concluded

that prudent decision-making involves gathering accurate and comprehensive information while diligence ensures that the necessary research is conducted, various perspectives are explored, and data is thoroughly analyzed before deciding (Breaban, Kuilen & Noussair, 2006). In essence, diligence acts as the practical application of prudence. While prudence focuses on wise decision-making, diligence ensures that those decisions are executed conscientiously and effectively. Combining prudence with diligence leads to well-considered, well-executed actions that align with long-term goals and ethical principles. Decision-making and prudence are closely intertwined concepts. Prudence plays a pivotal role in guiding effective and thoughtful decision-making.

Results showed that the fourth domain of PS is decision -making which is significantly correlated to the rest of domains of prudence. It involves careful consideration, wisdom, and foresight in evaluating options and making choices that align with one's values and goals (Ebert & Wiesen, 2011). Prudence integrates ethical principles into decision-making. It guides individuals to make choices that are morally sound and align with their personal values and societal norms. It considers the specific context in which decisions are being made. It acknowledges that decisions may vary depending on the circumstances, culture, and individuals involved. Emotional regulation involves managing emotions and avoiding impulsive reactions. Prudence encourages individuals to make decisions with a clear and rational mindset. Prudence extends decision-making beyond immediate gratification. It prompts individuals to consider the long-term consequences of their choices on their own well-being and the well-being of others (Eeckhoud & Schlesinger, 2006).

### **Suggestions**

Prudence scale was not translated into Urdu language (mother language), it can be translated in the future to get better responses from the people of Pakistan. Moreover, this scale could be used in cross-cultural studies, to examine differences in prudence across cultures.

### **Implications**

Prudence has wide impact on various aspects of Pakistani society, including economic stability, governance, foreign relations, social harmony, environmental sustainability, infrastructure,



healthcare, education, technology, and security. By incorporating prudence into decision-making processes, Pakistan can work towards achieving long-term stability, development, and well-being for its citizens. Prudence in social matters involves making decisions that promote inclusivity, respect for diversity, and harmony among different ethnic, religious, and cultural groups. Prudent social policies can contribute to reducing tensions, fostering tolerance, and ensuring equal opportunities for all citizens.

This study will be helpful to establish the role of education, religious institutions, and community leaders in promoting a balanced and inclusive moral framework is crucial for Pakistan's social progress and well-being. Incorporating prudence into everyday actions and decision-making processes can help Pakistan address its challenges, harness its potential, and work towards a more prosperous and harmonious future. This research will highlight the importance of collective effort from individuals, communities, leaders, and institutions to promote a culture of thoughtful consideration and ethical behavior. In a complex and rapidly changing environment, practicing prudence can lead to well-informed and effective decision-making at personal, organizational, and governmental levels.

## **References**

- Ali, H and Ubaid ur Rehman (2021). Effect of Workplace Spirituality on Project Team Creativity with Mediating Role of Project Team Prudence and Project Team Virtue. *European Project Management Journal*, Volume 11, Issue 1, 3-11. and *Christine de Pizan. Viator*, 39(1), 185-228
- Aristotle. (1985) *Nicomachean Ethics* (translated by T. Irwin.). Hackett, Indianapolis
- Aristotle. (2019). *Nicomachean Ethics* (trans.: T. Irwin). Hackett Publishing
- Aristotle. (Trans. Ross, W.D.). (2009). "Nicomachean Ethics." Oxford University Press.
- Aubenque, P. (1963). *La prudence chez Aristote*. Presses universitaires de France
- Bernard, H., Drake, D., Paces, J., Raynor, H.,(1996). *Students Centered Educational Reform:*

- Bilwani, S., & Anjum, G. (2022). Gender differences in making moral decisions: The ethics of care perspective in Pakistan. *Ethics and social welfare*, 16(1), 73-89.  
[britannica.com/topic/conformity](https://www.britannica.com/topic/conformity)
- Cattell, R. B. (1966). The scree test for the number of factors. *Multivariate behavioral research*, 1(2), 245-276.
- David Y. Bourgeois (2002). The Politics and Values of Individualists and Collectivists: A Cross- Cultural Comparison. The University of Maine.
- Ebert, S., and Wiesen, D. (2011). Testing for prudence and skewness seeking. *Manage.Sci.* 57,1334–1349. doi:10.1287/mnsc.1110.1354
- European Journal of International Security*, 8(1), 109-129. doi:10.1017/eis.2022.17
- Fairley, K., & Sanfey, A. G. (2020). The role of demographics on adolescents' preferences for risk, ambiguity, and prudence. *Journal of Economic Behavior & Organization*, 179, 784-796.
- Farmer, Y. (2022). Prudence, Ethics and Anticipation in Visionary Leaders. *The Journal of Values-Based Leadership*, 15(1), 9.
- Field, A. (2013). *Discovering statistics using IBM SPSS statistics*. sage.
- Giacomin, M. and Jordan, C. (2017). Interdependent and Independent Self-Construal. *Encyclopedia of Personality and Individual Differences*.
- Greene, J. (2013). *Moral tribes: Emotion, reason, and the gap between us and them*. New York, NY: Penguin
- Gur, H. Hendin, C. O'Brien, M. E. P. Seligman, et al. (Eds.) Treatments that work for adolescents (pp. 664–74). New York, NY: Oxford University Press
- Hariman, Robert (2003). Prudence: a classical virtue, a postmodern practice. Pennsylvania State University Press. p. 37.

Hayat, S. Z.; Khan, S. and Sadia, R. (2022). Resilience, Wisdom, and Life Satisfaction in Elderly Living Families and in Old Age Homes. *Volume 31, Issue No 2, 2016, Pakistan Journal of Psychological Research.*

Heider, K., et. al.(1987).Universals and cultural differences in the judgments official expressions of emotion. *J. Pers.Soc.Psychol.* 53,712.

Hofstede, G. (2001). Culture's consequences: Comparing values, behaviors, institutions and organizations across nations. Sage publications.

Kaiser, H. F. (1974). An index of factorial simplicity. *Psychometrika*, 39, 31- 36.

Kimmerer, R.W. (2013). Sweetgrass Weaving: Indigenous Wisdom, Scientific Knowledge, and Plant Learning. Milkweed edition.

Kristjánsson, K., Fowers, B., Darnell, C., & Pollard, D. (2021). Phronesis (practical wisdom) as a type of contextual integrative thinking. *Review of General Psychology*, 25(3), 239-257.

Kumar, M. (2023). Making decisions under uncertainty: *The Prudent Judgment Approach.*

Kwaymullina, A., & Kwaymullina, B. (2017). Sharing our truths: Teaching Aboriginal history and culture in the classroom. Fremantle Press.

Larrabee J.H. (1996a). An emerging model of quality. Image: *The International Journal of*

Levine, J. M. (2020, January 28). *conformity. Encyclopedia Britannica.* <https://www.>

lfred, T., Corntassel, J., & Howitt, R. (Eds.). (2008). Weweni: Indigenous scholars speak for Canada.

MacIntyre., A (2007). After Virtue: Studies in Moral Theory (3rd ed.), University of Notre Dame Press

Martone, M (1995), "The virtue of prudence in context" .*ETD Collection for Fordham University*

*Nursing Scholarship* 28(4), 353-358

Rouse, M. A. and Rouse, R. H. (2008). Prudence, Mother of Virtues: The Chapelet des vertus and Christine de Pizan. *Viator*, 39(1), 185-228.

Rouse, M. A. and Rouse, R. H. (2008). Prudence, Mother of Virtues: *The Chaplet des vertues*

Saleem, G; Hasan, S.S; and Fayyaz, W. (2021). Relationship of Epistemological Development with Wisdom, Age, Gender and Education. *Pakistan Journal of Social and Clinical Psychology*. 2017, Vol. 15, No.1, 27-35

Schwartz, A. (1979). "Aristotle on Education and Choice," *Educational Theory* 29, no. 1: 103

Shahab, S. O., & Adil, A. (2020). Development and validation of Temperance Scale in Pakistan. *PsyCh Journal*, 9(6), 911-923.

Smith, J. A. (2015). Qualitative psychology: A practical guide to research methods. *Qualitative psychology*, 1-312.

Sternberg, R. J. (2005). *What is wisdom and how can we develop it?* In D. L. Evans, E. Foa, R.

Tabachnick, B. G., & Fidell, L. S. (2001). SAS for Windows workbook for Tabachnick and Fidell: using multivariate statistics.

Tabachnick, B. G., & Fidell, L. S. (2013). *Using multivariate statistics* (6th ed.). Boston, MA: Pearson.

The impact of Parental and Educator Support of Students Diligence". *Journal of School Community*, 6(2)

Thurley, K., Sek, H., (1997), "The Concept of the Work Ethic", Work and society, Hong Kong University Press, pp. 136–137, ISBN 978-962-209-391-1

Woodward K.L. (1994). *What is virtue?* Newsweek, 13 June, 38-39