

Salvation, Damnation, and Economic Incentives

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ABSTRACT *Doctrines of salvation and damnation of the major world religions—Hinduism, Buddhism, Christianity, and Islam—provide different incentives for performing economic activities and charitable deeds. A comparative analysis of the four religions shows that each promotes accumulation of wealth and hard work, while discouraging idleness, debt, and poverty. The primary difference across the religions is with respect to charity. Religions that allow believers to contribute to their own salvation tend to emphasize varieties of selective charity. Religions that hold salvation is only possible through divine selection stress universal charity.*

Introduction

Beginning with Weber (*Protestant Ethic*), Troeltsch, and Tawney, social scientists have studied interactions among religion, economics, and politics. The synthesis of these ideas with recently available data made possible cross-national studies of the relation between religion and individual behavior.¹ Azzi and Ehrenberg argued that an increase in real wage rates reduces participation in religious activities. Their model implies that time devoted to formal religious services and personal prayer will be high among persons with low value of time—such as women not in the labor force and retired persons. In addition, older people will spend more time on religion, if the probability of salvation depends on cumulated religious activities over one's lifetime. This force is even stronger, if actions taken late in life count the most for salvation, as is true when past sins can be eradicated through the Catholic confession or other mechanisms for redemption.²

The religion-market model, developed by Finke and Stark, Finke and Iannaccone, Iannaccone and Stark, and Iannaccone ("*Consequences*"), focuses on supply-side factors. Following Smith, this literature argues that government regulation and subsidy influence competition among religion providers and thereby affect the nature of the religion product. When governments impose state religions and limit entry, the quality and variety of services are predicted to suffer. In response, people participate less in formal religion, although the effects on religious beliefs may be minor. Thus, in Davie's analysis of modern Britain, societies can have low attendance at formal religious services while still maintaining high religious beliefs—believing may be high relative to belonging.

Weber's (*Protestant ethic*) main analysis viewed religiosity as an independent variable that could influence economic outcomes. Religious beliefs affect the economy by fostering traits such as work ethic, honesty (and hence trust), thrift,

hospitality to strangers, and so on. By enhancing these traits, greater religiosity could spur investment and economic growth.

A key point in the Weberian framework is that religious beliefs—not *per se* participation in organized religion and personal prayer—are what matters for economic outcomes. Religious services and instruction and personal prayer are productive only to the extent that they instill greater beliefs or perhaps shift attention toward types of beliefs that reinforce productive economic behavior. For given beliefs, more time and other resources spent on organized or individual religion would be an economic drag, at least for measured market output (Gross Domestic Product).

Our recent empirical research (Barro and McCleary, “Economic Growth”, “State Religions”, “Political Economy”) examines effects of religious participation and beliefs on economic growth. We found that, for given rates of attendance at formal religious services, growth increased in response to a rise in certain religious beliefs. The beliefs that mattered most were those related to an after-life, notably those in hell and heaven. We also found that, for given beliefs, growth declined in response to an increase in participation at formal religious services. Or, to put it succinctly, growth rose in response to an increase in believing relative to belonging. For present purposes, the most important finding was the central role of religious beliefs, as opposed to the social-capital aspect of religious organizations. Thus, in contrast with Cohen and Willis (1985), Putnam, Sacerdote and Glaeser, and Skocpol, we would not analyze religious institutions as merely one among many types of social organizations. Joining a religious organization for social reasons does not necessarily produce the kind of beliefs that lead to personal traits that enhance productivity. Contrary to the social capital argument, we find that religion contributes to economic growth by providing people with religious beliefs.

Quantitative analysis across countries between religious beliefs and economic performance requires a thorough, yet comparative understanding of beliefs. Specifically, we want to explore differences across religions in beliefs related to an after-life—or to more general concepts of salvation. Then we want to link up these variations in beliefs to differences in incentives for economic activity, charitable pursuits, and so on. The natural place to start is the core belief structures of the four major world religions—Christianity, Islam, Hinduism, and Buddhism.

Weber’s (*Protestant Ethic, China*) comparative approach to world religions—Christianity, Islam, Hinduism, Buddhism, Confucianism—employed “ideal types” (Weber, *Writings* 270–6). The use of abstract conceptions in the forms of ideal types of beliefs in heaven and hell is not intended to overlook the complexity of religious beliefs and systems. Rather, such a methodology is intended to capture average tendencies within religions and thereby *orient* the research agenda so that hypotheses can be empirically tested (Sprinzak 308). In this sense, the conceptual work laid out here is intended as a prolegomena to empirical cross-country analysis of the relationship between religious beliefs in the after-life, systems of morality promoted by religions, and economic and distributive behavior in this life.

My discussion focuses on concepts of salvation and damnation that are contained in the central doctrine of a religion or a religious tradition, as stated in authoritative documents. Salvation as an ideal type is found in all the world’s

major religions. Salvation is a spiritual goal that may or may not be attained through human effort. If people believe in the possibility of salvation through their own efforts, it makes sense that they are likely to perform the actions that contribute to attaining such an end. Therefore, religious beliefs have implications for behavior, such as work effort, saving, and charity.

Institutional authorities of a religion—prophets, canonical texts, and ecclesiastical hierarchy—define salvific merit, that is the effects of a person's actions on the person's probability of attaining salvation, as defined within the religion. This doctrine gives the believer incentives—rewards and punishments—for taking various actions.

Salvific merit is a matter of degree. Depending on individual behavior, a religion and its institutions can offer believers zero to high probabilities of attaining salvation (See Table 1). In some religions—Hinduism, Buddhism, Roman Catholicism, Islam—salvific merit can be transferred from one animate being to another. Salvific merit is thus not just earned by the believer, but can be a spiritual gift.

For purposes of discussion and analysis, I am interested only in behavior that results from beliefs in salvation and damnation, not in the foundations of religion, be they irrational or rational. Hence there is no discussion of how merit transfer is possible, only *that* it is allowed by certain religions. After discussing doctrines of salvation, I analyze how these doctrines relate to economic activities (work, accumulation of personal wealth, debt, poverty) and redistributive activities, such as charity (gift-giving, generosity, hospitality). I provide a typology of religious incentives tied to the performance of economic and distributive activities, some being positive incentives (earning salvific merit) and others being negative (accruing demerit).

I distinguish those activities that are morally obligatory (duties) from those that are supererogatory acts (voluntary) or quasi-supererogatory.³ Morality defines right action and how to achieve the desired end. Morally, obligatory acts are required and performing them is expected. Should a person fail to perform an obligatory act, s/he is blameworthy, acquiring a demerit in the form of bad *karma* or sin. The performance of a supererogatory act is morally praiseworthy: these acts earn a believer salvific merit. However, failing to perform a supererogatory act does not reduce a person's salvific merit or incur a demerit. Quasi-supererogatory acts, such as following through on a promise, fall somewhere in between obligatory and supererogatory acts. Fulfilling the promise raises salvific merit, whereas reneging on the promise produces a demerit.

The economic implications of religious beliefs will differ, depending on whether a person earns salvific merit through directly productive efforts (such as hard work and saving) or through activities that are not directly productive (such as giving alms to the *Sangha* and performing *al-Jumu'a* or daily prayer in a collective setting). In some contexts, charitable acts would be included with the directly productive activities. Charity amounts to a form of communal insurance and can be efficient, if the society has a lot of uncertainty. A link between salvific merit and charity would be particularly productive, if the society lacks formal structures, such as insurance markets and government welfare programs, to deal with individual uncertainties (Gill and Lundsgaarde; Scheve and Stasavage). Conversely, if market arrangements and governmental programs are well

Table 1. Salvific Merit, Charity and Hell across Religions.

	Salvific Merit	Charity	Hell
<i>Hinduism</i>	Medium	Supererogatory (charity to strangers) Quasi-supererogatory (<i>dāna</i>) Obligatory (hospitality)	Temporary and intermediate
<i>Buddhism</i>	High	Quasi-supererogatory	Temporary and intermediate
<i>Roman Catholic Church</i> Charismatics	Medium High	Supererogatory	Temporary for believers Permanent for unrepentant believers Permanent for all who have not been baptized in the Catholic Church or one of the major Christian denominations
Charismatics	High		
<i>Protestant</i>			
Lutherans	None	Obligatory	Permanent for unrepentant (believers and non-believers)
Methodist	None	Obligatory	Permanent for unrepentant (believers and non-believers)
Calvinism (Reformed Churches)	None	Obligatory	
	Predetermination for the Elect (historical)		
Pentecostals	High	Supererogatory	Permanent for unrepentant (believers and non-believers)
<i>Islam</i>			
Sunni	Medium	Obligatory (<i>zakāt</i>)	Temporary for believers
Shi'ite	Predetermination	Supererogatory (<i>sadaqa</i>)	Permanent for non-believers
Sufi	High		

developed, it is more productive, if a religion assigns salvific merit to directly productive actions, such as hard work and thrift, rather than charity.

Concepts of Salvation

I consider the largest religions in the world by number of adherents—Hinduism, Buddhism, Roman Catholicism, Protestantism, and Islam.⁴ For each religion, the doctrinal definition of salvation is given. Within each religion, the major traditions are discussed so as to capture each religion's belief spectrum. Religious doctrine describes the nature and attainment of salvation. Institutional sources of doctrine are canonical texts (The Vedas, the Qur'ān, the Old and New Testament), ecclesiastical persons and teachers, corporate entities (bishops, gurus, priests, ministers, monks, councils), statements of faith (creeds and confessions), rituals, and accepted interpretations of sacred texts.⁵ Buddhism differs from the other major world religions in that it lacks a singular primary text that is understood as revealed theology.

Hinduism

There is scholarly consensus that the major concepts of Hinduism are *mokṣa*, *samsara*, and *karma* (Collins 29; Milner 298).⁶ These basic ideas are shared with Buddhism, although the meanings vary. Salvation is defined in Hinduism as union with the supreme Brahman, 'the unchanging reality', in an enlightened state (*mokṣa*) where individual existence ceases.⁷ Among the six orthodox Indian traditions of philosophy, diverging interpretations exist on the ontological state of self (*atman*) upon attaining *mokṣa*. For example, the *Samkhya* tradition holds that many selves dwell in the Supreme Being (pluralism), whereas the Vedāntic tradition claims that all are one in God (monism).⁸

In the *Samkhya* and Vedāntic traditions, metaphysical knowledge or knowledge of the ultimate reality (*jñāna*) is how one acquires salvation. The introduction of the Yoga doctrine (acquiring contemplative knowledge through meditation, concentration, and ecstasy) into Indian philosophy created an unresolved tension between the two forms of knowledge. Yet, Yoga came to define the practical means of attaining salvation through the adoption of an ascetic life of contemplation and self-denial (Eliade Ch. 4). *Mokṣa* or salvation entails successive stages—*Brahmacarya*, *Garhasthya*, *Vanaprasthya*, and *Samnyasa*—of renunciation of desires as well as emotional and psychological ties to this world (Crawford 123, 134). Thus, if there is a concept of salvation in Hinduism, it is one of liberation, release or deliverance (*mukti*) from worldly states.

Enlightenment or liberation is attained gradually through reincarnation (*samsara*). The soul experiences increasing perfection in successive physical bodies and through these reincarnations the mind works toward *mukti*. Perfection is the state of *mokṣa*, in which a person is no longer pulled back into incarnation in a physical body.

The belief in reincarnation is linked with the doctrine of *karma*, which is central to the ethics of Hinduism, variants of which are shared by Buddhism (Jhingran; McKenzie). *Karma* is associated with two seemingly contradictory notions: fate and free will. *Karma* can be fatalistic (*daiva*) in that a person is morally culpable

for circumstances beyond his/her control, for example, birth defects and other physical characteristics, accidents, bad luck, and being born into a lower caste (for example, Manu 11.53).

Whether or not a person is responsible for his/her present circumstances, the law of *karma* informs us that the cause lies in the person's past life, beyond consciousness, and only s/he is at fault for his/her present condition. In this regard, Hindu belief of *karma* is backward looking, with present actions performed as corrective measures for past behavior. *Karma*, as it informs Hindu morality, constrains free will (Keyes, "Introduction" 13–15) by requiring an individual to undo past wrongs (*karmic* destiny) with morally corrective actions in this life.

Therefore, actions have consequences that morally carry over into another life. Since knowledge of one's past existences is not available, "It is [one's] ignorance not moral fault which, in the last analysis, stands between the soul and its realization of the highest" (McKenzie 214). An individual is continually seeking insight into past wrong-doing so as to morally rid him/herself of it in this life. Only the individual is responsible for his/her salvation/damnation through moral behavior (*dharma*).⁹ According to this worldview, assistance from others, outside of fulfilling their duties of caste and stage in life, are not morally valid. The only way a person can help another person overcome bad *karma* is through transfer of *karma*, a supererogatory act. But even this type of act is marginal in Hinduism (O'Flaherty 10). Bad *karma* is the result of (1) failing to perform obligatory acts (*dharma*) of one's caste and stage of life, (2) performing a prohibited act or (3) being attached to sensual pleasures. The monotheistic concept of a God forgiving sins or intervening in the rebirth/*karmic* process is not conceivable in Hinduism. Although the idea of a single redeeming savior has no place in Hinduism, the transfer of *karma* between animate creatures does exist, particularly in a post-Vedic text of the *Purānas* (O'Flaherty 13–37).

Karma is thus related to individual moral choice: one's actions in this life contribute (*karmic* merit), and are causally related to, one's reincarnation in the next life. Hindu morality, or *dharma*, according to the Vedic-Dharmasastras tradition and the post-Vedic text of the *Bhagavadgita*, is related to the successive stages of release from the world. Those who perform their obligations are reincarnated into heavenly intermediate stages. Those who fail to perform their obligations are reincarnated into intermediate, transitory stages of hell. Supererogatory acts of merit gain the performer *karmic* (salvific) merit, allowing him/her to move into a higher stage of heaven. Failing to act according to the rules of *dharma* earns the believer demerits, moving him/her into a stage of hell. Reincarnations in hell allow a person to be rid of bad *karma* and move toward *mokṣa*.

Buddhism

Buddhism developed from the tradition of the Upanisads and thereby shares doctrinal similarities with Hinduism, among them reincarnation (*samsara*), the doctrine of action with corresponding rewards and punishments (*karma* or *kamma* in Pali), and liberation from the world (*mokṣa* or *nirvana* for Buddhists).¹⁰ Even with the many and extensive canonical traditions—Theravāda, Māhāyana, and

Vajrayāna—as well as secondary texts in Buddhism, scholars agree that consensus exists in matters of doctrine (Matthews 124).

Whereas Hinduism consistently interprets *samsara* literally, as the transmigration of the self, in Buddhism, *samsara* tends to be interpreted as a mental/psychical phenomenon. The continuity of personal identity takes the form of consciousness (or ‘unconscious continuum’) and is explained by causal continuity through various incarnations (ibid 125, 128).

In Theravāda Buddhism, the asceticism of the orthodox Indian traditions is marginalized and in its place meditation and contemplation become the instruments of gaining salvation. The contemplative knowledge of the *Samkhya* and Vedantic traditions unites in Buddhism with personal mystical knowledge (Eliade 157–9). Buddhism becomes a philosophy for everyone. Salvation is possible for each person, even though s/he continues to earn a living by working and raising families. In performing one’s daily activities, a person can become disciplined in detaching him/herself from his/her actions. Through increasing mental consciousness, an individual separates from bodily sufferings and desires. Eventually, *nirvana* is reached by ceasing to be affected by sensations and desires (pain as well as pleasure). Although higher levels of consciousness can be attained while living on earth, death is a final stage of salvation when enlightenment has been attained (Obeyesekere 17, 19).

Anyone who wishes to attain salvation must do so through the middle way. This consists of eight stages of development toward perfection, known as the *magga*.¹¹ *Magga* is divided into three sub-groupings: *Panna* (wisdom), *Sila* (morality), *Samadhi* (mental concentration). As is often pointed out in the literature, the lay person usually engages in *Samadhi* later in life, since practical day-to-day activities, relationships, and obligations do not allow the detachment required for *Samadhi*. Buddhism contains a split between the élite group practising a religious life (*Sangha*), which is seeking individual perfection, and the lay person who strives for morally praiseworthy social relationships (Conze 9). This social duality creates an exchange of goods between the *Sangha* or *āryas* (holy men) who are dependent upon the laity for daily physical sustenance. In return, the laity receives salvific merit.

As in Hinduism, *kamma* is an incentives system rewarding or punishing a believer according to his/her behavior. Whereas *karma* in Hinduism stresses determinism, Buddhist *kamma* emphasizes free will (Obeyesekere 21; Keyes, “Merit” 265; Matthews 125). Performing morally good deeds with the right intention earns the individual *karmic* merit necessary for movement toward *nirvana*. Moral virtue consists of five precepts (the first five steps of the eightfold path). These precepts are not obligatory. However, once voluntarily chosen (again the emphasis on volition more so than action), the precepts become quasi-supererogatory acts. Failing to perform the act results in rebirth in hell, whereas performing the act gains one rebirth in heaven.

Bad *kamma* means rebirth in one of the many states of hell, none of which are permanent (Hastings et al. 829–31). As in Hinduism, Buddhism emphasizes the transitory nature of hell as a place where bad *kamma* is worked off (suffered through) so that one can make progress toward *nirvana*. Bad *kamma* is produced when one lacks the right intention of performing the five precepts or intentionally acts contrary to them, which leads to rebirths in hell. Also, as in Hinduism, the relationship between bad *kamma* and good *karma* is asymmetrical. Bad *kamma* is

non-transferable, remaining with the individual agent, whereas good *karma* or salvific merit is transferable (as explained in more detail below).

Buddhism and Hinduism posit a causal relationship whereby the more good *karma* or merit one earns, the closer one moves toward perfection. Merit-making, in Buddhism, is a type of spiritual insurance (Keyes, "Merit" 267) ensuring the individual a better outcome after death. Merit-making is of two kinds: moral and spiritual (Conze 41), reflecting the split in Buddhism between the religious recluse and the worldly person. Moral merit-making is behaving according to *sila*, with corresponding rewards and punishments. Moral merit-making has communal consequences as well. In performing rituals and acts that earn merit (for example, giving alms to monks), the doer earns social recognition (Keyes, "Introduction" 268; Tambiah 49). By acknowledging the performance of a meritorious act, others share in the merit (Matthews 135).

Spiritual merit is earned when an action is aimed at a transcendental object. Unlike moral merit, spiritual merit is limitless. For example, by worshipping a symbol of transcendental force, such as a *stupa* (a shrine housing relics), the lay person increases his/her mental concentration favorable to spiritual progress. By worshipping a *Bodhisattva*, a lay person receives spiritual salvific merit as well as magical intervention on the part of the *Bodhisattva* (Harvey 130–5).

For Buddhism, as for Hinduism, the more good *karma* or merit one earns through morally praiseworthy deeds, the closer one moves toward perfection. In Protestantism, as discussed below, the causal relationship between human action and salvific merit runs in the opposite direction: good works (incentive) are a sign of God working in the believer. Merit in Buddhism has a moral and cosmic/ontological connotation, not an eschatological one, as found in Christianity. Salvation in Buddhism is the removal of ignorance and the achievement of enlightenment. Gaining merit ensures that one will be happier in the next life.

Christianity

Scholarly discussions of contemporary Christianity treat Roman Catholicism, Protestantism, and Pentecostalism as three distinct doctrinal traditions. Pentecostalism, Charismatics, and neo-Pentecostalism are sub-types, but only the latter two are found in independent churches as well as denominational organizations. Pentecostalism refers to denominations and churches that developed from a particular historical period (Hollenweger; Poloma; Synan) in American religion and spread to other parts of the world.

Before giving a brief analysis of each Christian tradition, doctrinal differences between Christianity on the one hand and Buddhism and Hinduism on the other hand need to be highlighted. In Christianity, as many scholars of comparative religion point out, Christ's self-sacrifice on the cross causally produced merit ('he died for our sins'), whereas in Buddhism and Hinduism, merit is earned by the devotee (Smart). In Christianity, the believer is saved by a mediator—Jesus Christ—who remains a distinct entity, a personal God. Further, believers are saved from sin, a monotheistic concept, by repenting and asking God for forgiveness. Those who repent and are forgiven will experience salvation. To what degree an individual's own actions contribute to his/her salvation will be discussed below.

In contrast to Hinduism and Buddhism, heaven and hell are final ends in Christianity, with the exception of Roman Catholicism which posits levels of hell (purgatory). How the various Christian traditions interpret these concepts will now be discussed.

The Roman Catholic Church

Salvation is understood as the forgiveness of sins. An individual is saved by believing in the redemptive nature of Jesus Christ (that he died on the cross to assume the sinfulness of human beings and thereby to allow for a loving relationship between each individual and God).

Vatican Council II (1962–65) brought a substantive change in the Catholic doctrine of salvation thereby spurring a diversity of soteriological interpretations by Catholic theologians (Houtepen).¹² The pre-Vatican II doctrine of strict identity between the church of Christ and the Roman Catholic Church was unambiguously restated in 1964: “The Church of Christ subsists in the Roman Catholic Church” (*Lumen gentium* 8). The church which Christ began and which was entrusted to Peter and the other apostles continues to exist in the Roman Catholic Church. However, Vatican II recognized that the church of Christ could exist (albeit less perfectly) in other Christian churches and communities, not just in the Roman Catholic Church, as stated in the *Decree on Ecumenism* of 1964 (3).

This major doctrinal shift made it possible for people who were non-Catholics to be saved. Rather than being an ‘all or nothing’ proposition—one is either saved by being a member of the Roman Catholic Church or condemned for not being one—Vatican II held that Catholics were primarily Christians and that all Christians, by the fact of their baptism “in their own churches and ecclesial communities” are incorporated into the church of Christ (*Lumen gentium* 14, 15). Catholic doctrine speaks of human co-operation in the act of justification. This act of choice is represented by being baptized. Since baptism is the sacrament by which one becomes a member of the church of Christ, all Christians have the possibility of being saved.

As the institution divinely established (by Christ and maintained through apostolic succession) to dispense sacraments, only in the Catholic Church can an individual live in a state of grace. Also, only by being a member of the Catholic Church can one have assurance that one’s sins will be absolved through the sacraments. The Church, being the dispenser of sacraments and the priesthood itself being a sacrament, sin is absolved by the cleric’s sacramental powers (imparted via apostolic succession). Redemption (regeneration) is attained by the sinner through the sacrament of the Eucharist.

Weber’s (*Protestant Ethic* 116–17) critique of the Catholic Church as the singular absolver of sin and necessary dispenser of sacraments was overtaken by Vatican II. Its doctrine, by allowing for the salvation of non-Christians, fundamentally altered the theology of the Catholic Church. With regard to non-Christians and individuals who had never heard the Gospel, Vatican II doctrine states that those who sincerely seek God, are moved by God’s grace, and act according to God’s will, can be saved. God’s offer of saving grace is extended to believers and non-believers alike (*Lumen gentium* 8, 13). God’s grace is not given in response to human effort, rather through the act of the death of Jesus Christ, it is offered

to all. However, an individual must accept God's offer of grace through Jesus Christ in order to be saved.

Roman Catholicism requires the individual to co-operate with God to be saved. Because human co-operation occurs as part of the justification of Divine grace, a distinction is made between God's commandments and counsel. A commandment is an obligation. A counsel is a voluntary act that the person may or may not choose to perform (supererogatory). Supererogatory acts, such as charity, performed by an individual in this life can shorten his/her time in purgatory.

Like in Hinduism and Buddhism, hell has a transitory stage. According to Catholic teaching, purgatory is where the souls of those who died in grace, but—having committed a venial sin or failed to repay a sin—go to be purged, cleansed, and prepared for heaven. Salvific merit can be transferred by the living to those in purgatory by saying mass and prayers for them.

Protestantism

The two main groupings of Protestants derived from Luther and Calvin are in agreement with the Roman Catholic Church that Christ died to redeem human beings from sin. The Protestant Reformation brought to the center of the theological debate justification by faith and the role of free will in salvation.

Luther's doctrine of justification by faith alone became the revolutionary paradigm of Protestantism.¹³ Even in recent bilateral dialogues between Lutherans and the Roman Catholic Church, disagreement continues on Luther's justification by faith alone without the salvific merit of good works (Anderson, Murphy, and Burgess 16–2). For Lutherans, faith is a psychological and subjective experience, not an act of sanctifying grace mediated by an ecclesiastical body (as in the Roman Catholic Church). Faith is created in the individual who passively awaits to receive God's gift. God initiates the relationship with an individual, giving the gift of grace for which one can only be prepared. To believe in God is to have a personal rapport with God—a passion, not an act of free will or cognition.

John Wesley, the founder of Methodism, took Luther's distinction of justification and sanctification and developed it into two distinct stages of salvation that would later be adopted *in toto* by the Pentecostals. Wesley interpreted sanctification as a distinct stage of spiritual growth which was experienced as a sensation or emotion, giving the believer personal assurance that God "had taken away my sins, even mine, and saved me from the law of sin and death".¹⁴

For Luther, there was no such individual assurance. Faith, because it is a gift of God, does not properly belong to the believer. It is perpetually 'on loan'. Thus faith is not justified by one's belief in God, rather the believer psychologically—passionately—embraces Christ. Luther expresses this relationship as one of faithful trust (*fiducia*) in Christ. In other words, Christ becomes ours, that of each believer, by taking our place before God.

Luther's insistence on the extrinsic nature of justification was based on the theological view that man's sinfulness remains, even after baptism (an outward sign of conversion or justification). God's gift of faith covers (but does not in essence alter) that sinful nature. The believer is in a continual process of asking for forgiveness and seeking God's grace (sanctification). This position is in sharp

contrast to that of the Roman Catholic Church which posits the forgiveness of sins and, post-Vatican II, general absolution of sins without confession. For Luther, assurance of salvation based on justification of faith is therefore not possible in one's life. Faith is always a property of Christ and does not belong to or become a characteristic of the believer. There is always profound doubt, with the believer seeking assurance of faith.

Calvinist churches and denominations have no doctrinal unity, with churches and denominations developing their own confessions. (This is in contrast to Martin Luther's *Confessio Augustana* which is the common confession of all Lutherans.) Calvin and the sects derived from Calvin's theology differ from Lutheranism in their interpretation of salvation. For Calvinism, human intervention of any kind has no effect on Divine grace (and hence individual salvation). Neither can human beings know emotively or rationally of God's will. There is no justification apart from sanctification, no grace or 'righteousness' in good works.

The conflation of sanctification with justification necessarily follows from Calvin's doctrine of election. Although this doctrine as formulated by Calvin is no longer accepted by Reformed theologians and churches, it has been expanded (universalized) by some contemporary theologians and is rejected outright by others (Brinkman 88–9). Whereas in Luther's theology, sanctification is the acceptance of the gift of the Holy Spirit that acts in us and produces good works, in Calvinist thought, there is no 'righteousness' as the source of good works. All social arrangements carry equal value in the service of God. Morality derived from God's laws, according to Calvin, is a rational activity independent of existing religious authority and dogma. Salvation through daily work is organized and rationally justified according to God's commandments. If Christian conduct and productivity are evidence of grace, their resulting material success is, for Calvin, a sign of election into heaven.

Later creedal writings of Reformed Protestantism and some of the Reformed Churches ignored the Calvinist topic of predestination. However, variation across the spectrum of beliefs exists within denominations (for example, Baptism) as well as across denominations and movements. For example, Mennonites, who also accept the teachings of Jacob Hermann Arminius, explicitly believe in universal salvation (Fiddes). Evangelicals, who are found across denominations as well as within their own denominations (for example, Assemblies of God), differ on whether salvation is elitist or inclusive (Linfield 63–75).

Pentecostalism

Evangelical movements in contemporary religion are often traced to the rise of Pentecostalism, a specific religious movement in American history at the turn of the twentieth century. The second movement, beginning in the early 1960s, was the Charismatic movement or neo-Pentecostalism, and the third wave, in the 1970s, was the neo-Charismatic revival. The first wave, often categorized as a form of Protestantism, is usually referred to as classical Pentecostalism. Out of this movement formed Pentecostal churches such as the Assemblies of God. The second wave, referred to as the Charismatic Renewal, occurred initially in the Roman Catholic Church as a renewal of faith. It was a trans-denominational movement of Christians (both independent and mainline churches) that

emphasized a 'life in the Spirit'. Charismatics believe in the extraordinary gifts of the Holy Spirit, including, but not limited to glossolalia. The third wave, referred to as neo-Pentecostalism, took place within the traditional mainline Protestant denominations. There are theological differences between Pentecostals, on the one hand, and neo-Pentecostals and Charismatics on the other hand. Whereas neo-Pentecostals and Charismatics have sought to integrate their religious experiences and beliefs with denominational theology and institutions, Pentecostals are ecclesiastically and theologically distinct from mainline denominations (Burgess and McGee).

All three movements share the Wesleyan Pietistic position that salvific assurance can be personally experienced. Salvation is a personal conversion (or regeneration) that is conscious, sincere, and freely chosen. Pentecostal groups disagree on whether salvation is one event (full conversion), a two-stage process (justification and sanctification) or a three-stage process (justification, sanctification, and glorification). According to Hollenweger, the majority of Pentecostals believe in a two-stage conversion process, with salvific assurance taking place as part of sanctification.

Because salvation necessarily involves an act of freely responding to God, a person can decide to reject God (apostasy). For those who remain faithful, living is a constant effort of striving toward Wesleyan sanctification. The possibility of losing one's salvation is continual, with the genuine possibility that one will end up in hell. Even entire sanctification as an instantaneous experience does not bring assurance, as there exists the possibility of backsliding (falling from grace). As a consequence, a believer throughout his/her life continually seeks to mature in God's love. These distinctive aspects of Wesleyan theology—conversion as a personal experience and sanctification—are fundamental theological tenets of the evangelical revival of Pentecostalism and Charismatics of the twentieth century.

In Protestant religions, such as Pietism and Pentecostalism, which posit an inward personal sign of assurance of salvation, the doctrine of perfection (continuing to mature in faith after receiving salvific assurance) interprets good works as a spiritual sign and part of the process of perfecting one's faith. This concept is similar to that of enlightenment in Buddhism and forms of Hinduism. Such personal assurance motivates the believer to continue to become more perfect in his/her relationship with God, which promotes continued hard labor. In strands of Protestantism, such as the Reformed Churches that more closely follow John Calvin's theology, spiritual assurance is an outward sign (social interpretation), not a feeling or psychological state (individual interpretation). As a consequence, human activity that results in material success is interpreted as a sign that God has chosen him/her as one of the 'elect' who will be saved. In Protestantism, one's whole life is to be lived as a tribute to God. Luther and Calvin held that vocation—putting one's talents to good use—and stewardship are the foundations of daily life.

Islam

Salvation in Islam is the forgiveness of sin and the rewarding of obedience and right action.¹⁵ Salvation through faith requires belief in the five (sometimes six)

articles of faith.¹⁶ The Five Pillars of Islam are the practices which make a believer a Muslim: (1) witnessing that there is no God but Allah and that Mohammed is his prophet, (2) the five daily prayers (*salāt*), (3) fasting (*sawm*) during Ramadan, (4) almsgiving (*zakāt*), (5) the holy pilgrimage (*hajj*). To have faith, according to Islam, is to perform these obligatory acts and to perform these deeds is to perfect one's faith in Allah.

The Qur'ān states that those who act righteously (fulfill the five activities required of a Muslim) will enter heaven (Qur'ān 4.60, 11.108, 41.160, 57.1). According to interpreters of the Qur'ān, those who attained sanctification while on earth may enter the ultimate level of heaven—paradise. Those who are not perfected, but are without serious moral faults enter an intermediate stage without suffering where they undergo final purification (salvation without damnation).

Sin is a type of human frailty, a weakness of will, not a moral defect or evil intention as found in Christianity. By overcoming this weakness, an individual is capable of earning God's forgiveness (Qur'ān, 4), namely being released from punishment for his/her sin. If a believer repents and seeks to obey the Five Pillars, he will be saved. Justification is an act of God's mercy and a person is deserving of justification, if s/he acts on his/her faith. Salvation, according to the Qur'ān is not a redeeming event, as one finds in Protestantism, because human beings by their condition are not sinful. Salvation, according to Islam, is a reward for righteous behavior (Braden 225–48; Gardner).

Faith alone in the first doctrine (belief in Allah), according to some interpretations of the Qur'ān, is sufficient to reach a state of salvation. This faith expresses itself in believing that Allah is the one and only God, hence salvation is possible only for Muslims. However, faith alone is not sufficient to reach paradise (*al-jannah*) or ultimate salvation. Neither is faith alone sufficient to keep one out of hell. On judgment day, God's grace intercedes to elect some to salvation (heaven) and others to eternal fire (hell). Those believers who have committed sins will 'burn off' their wrong-doing in a level of hell before being saved.

The theological debate within Islam turns on when (temporally) God's grace intercedes. On this point, the Qur'ān is inconsistent in its statements on freely chosen salvation and predestination. One tradition argues that choosing to believe in God and assuming moral responsibility for one's actions is part of salvation. Another tradition maintains that, at conception, a person is chosen for salvation (or damnation) regardless of what that person does in his/her life (Braden 233–6; Smith and Haddad 21–2).

The Qur'ān refers to hell as "a fire whose fuel is stones and men" (4.50, 56.40–90, 78.21–23, 78.30). Like intermediate heaven, the Qur'ān is unclear on how long hell lasts.¹⁷ Interpreters of the Qur'ān describe hell as being in perpetuity from eternity, a quality that can only be ascribed to God, and an indefinite temporal state. In hell, the individual's personality disappears, whereas in heaven one becomes one with God. Those who end up in hell do so as a consequence of their own free will and not as the result of a vengeful God.

Levels of hell are where individuals who have the possibility of being saved, yet have committed serious moral wrongs will temporarily suffer until an intermediary (angel, prophet, believer) intercedes on their behalf (salvation after damnation).¹⁸ The Qur'ān is quite clear that only unbelievers will suffer in hell in

perpetuity (4.168, 6.27–28). Muslims who have sinned will leave hell when God wills it.

Religions that have medium salvific merit (Islam, Roman Catholicism, and Hinduism) and high salvific merit (Buddhism) view heaven and hell as having temporary and transient stages (see Table 1). In other words, the higher the salvific merit in a religion, the more opportunities one has to correct past wrongs, burn off demerits, and progress toward salvation. The lower the salvific merit in a religion, the fewer opportunities a believer has to correct past mistakes and avoid eternal damnation. In a religion with low salvific merit, a believer avoids wrong-doing (earning demerits) and seeks to behave correctly throughout his/her lifetime.

Muslims are more likely than Catholics, Hindus, Buddhists, and Protestants to profess belief in hell (Barro and McCleary, "Economic Growth"). A possible explanation for this might be that, whereas Christianity, particularly in the form of Protestantism, places emphasis on individual responsibility for religious obligations, Islam is legalistic, stressing the fulfillment of laws that are communally enforced. Communal enforcement in Islam stresses outward expressions of one's religiosity and accountability for one's actions to others. In Islam, belief in hell is reinforced through a communally shared understanding of life-after-death. Another explanation might be that, whereas Protestantism posits the survival of the soul after death, Islam believes in a physical and spiritual survival after death. The Qur'ān gives graphic and explicit details of physical sufferings in hell as well as sensual pleasures in paradise. The New Testament, by contrast, provides little detail of immortal survival in heaven or hell. Thus the physical survival after death in Islam, coupled with the knowledge provided by the Qur'ān of what after-death survival will be like, makes heaven and hell real for the believer. Yet a third explanation as to why Muslims have a higher belief in hell than Protestants is the epistemological uncertainty that gives rise to what Weber (*Protestant Ethic* 67) called 'religious anxiety' leads to increased productivity or industriousness. Therefore Protestant uncertainty leads to greater productivity, not a stronger belief in hell.

Economic Activity and Charity

Beliefs about salvation in the major world religions—Hinduism, Buddhism, Christianity, and Islam—provide different economic incentives. Accumulating personal wealth through hard work and frugality is encouraged by the four major religions, whereas debt is explicitly condemned (See Table 1). The four religions value economic prosperity, if earned through dedication to honest labor. Personal wealth is intended to support the family above survival level, but beyond that Hinduism, Roman Catholicism, and Islam explicitly state that the husband/father has economic obligations to his family. In Hinduism and Buddhism, material wealth is to be enjoyed and a comfortable life is valued.

Economic prosperity is limited in religions with high salvific merit because they tend to stress communal distribution of wealth as means of earning salvific merit. In Buddhism, incentives to acquire and accumulate property are limited by precepts that require the distribution of wealth to the *Sangha* (in Hinduism to the Brahman) and family. Islam has a slightly different view. It emphasizes obligatory

redistribution of wealth within the Muslim community through charitable giving (*zakāt*) and within the family.

One advantage of making obligations to family, caste, and community primary is lower transaction costs. The strictness of a religious group's membership can enhance economic benefits to its members (Berman; Corley; Iannaccone, "Sacrifice", "Strict Churches"), for example, credit without interest, volunteer labor, bankruptcy insurance. Stricter religions tend to require engagement in non-productive activities (prayer, Bible study of sacred texts, attending services). A religion with high salvific merit, like a strict religion, tends to promote non-productive activities and distributive networks (to compensate for lack of productive activity). By spiritually rewarding networks of mutual aid and charitable acts, a religion lowers the uncertainties of daily life. This leads to another reason why a religion promotes distributive activity. If a believer can earn salvific merit by giving financial aid to the religious class, praying communally, constructing religious edifices, s/he is more likely to engage in those activities ensuring that the religion continues generation after generation.

Hinduism

In Hinduism, a medium salvific merit religion, wealth (*artha*) is a means of fulfilling one's duties according to caste, stages of life, and impartial obligations. Acquiring wealth (for a *Brahman* or *Sudra*) is morally praiseworthy, as it is necessary for fulfilling one's duties to one's family and to society. The only moral/religious restriction placed on the accumulation of wealth is that it be done in a righteous manner (*dharma*). Otherwise, no caste or stage of life is restricted in terms of accumulating wealth.

Dharma is the system of duties codified in laws that, if fulfilled, contribute to one's attainment of *mokṣa*. One's duties are defined according to caste (*Varna dharma*), the four stages of life (*Asrama dharma*), and impartial duties binding on all human beings, regardless of caste or position in life (*Sadharana dharma*). Duties according to caste (*Varna dharma*) are hierarchically determined according to the *Brahman*, *Ksatriya*, *Vaisya*, and *Sudra* castes. The lower castes have obligations to the higher castes with the lowest, *Sudra*, serving the other three.

Within each caste, there are duties corresponding to the various stages of life (*Asrama dharma*). The most important for the maintenance of society, and therefore considered the most worthy, is the householder (Jhingran 78). These duties apply to men of the three upper castes of society. They are to provide for their families, earn a living responsibly, and be generous.

The caste system emphasizes charity (*dāna*) whereas the stages of life system stresses generosity (*atithi-satkara*). Generosity is to be practised after one has fulfilled one's obligations to family and those economically dependent upon one (for example, household employees). The householder is expected to be generous toward those in other stages of life (student-celibate, forest-dweller, renunciant), thereby earning a higher level of *mokṣa*.

Charity (alms and food) was traditionally restricted to those who were required to beg for food (student-celibate), had no regular income (*Brahmanas*) or who were guests in need of temporary assistance. Although *dāna* was prescribed by caste, it has become quasi-supererogatory applying to whomever is in need (Jhingran 104). If a person is financially capable of performing an act of *dāna*, s/he

is blameworthy for not doing it. The reason for this derives from the Hindu practice of 'non-attachment' to material goods and putting resources to beneficial use. In the case of *dāna*, the average person earns merit for sharing his/her wealth, but in so doing fulfills no religious-moral obligation.

Hospitality (primarily as food) is considered in several Hindu texts to be an obligation. Even *Sudras* are to be treated with kindness, even though they cannot be referred to as guests. This obligation traditionally has been universal and not limited, as with charity, to specific types of recipients. Failure to offer hospitality to guests, family, servants, one's ancestors, and the gods results in bad *karma*.

Similarly, failing to perform one's obligations can result in bad *karma* (demerit). Poverty and debt are viewed as moral failings in so far as being in these states interferes with one's duties to others or are used contrary to *dharma*. Being poor is contrary to *dharma* when one cannot fulfill one's desires (*kama*). In the Vedic-Dharmasastras tradition, a man must pay all his debts and fulfill his obligations before beginning his renunciation of the world in pursuit of salvation. In fulfilling these duties, as well as quasi- and supererogatory acts, a person earns salvific merit.

Buddhism

Buddhism prescribes that wealth be put to use according to a merit system (*karma*) that will directly contribute to an individual's reincarnation into heaven and the perpetuation of the religion. Material wealth in Buddhism is viewed as a consequence of good *karma*, essential to maintaining a morally good life and "a prerequisite for spiritual progress" (Rājavaramuni 30; Keyes, "Buddhist Economics" 372–3, 397). The owner's intentions in using material wealth are morally good or bad, not the wealth itself. Therefore, a person is exhorted to acquire wealth properly (honestly and lawfully) and use it well (invest it wisely, use it in beneficial ways for oneself and others).

According to the teachings of the Buddha, wealth can be divided into four uses: sustaining oneself and one's family, performing duties to others, business, and finally funds for emergencies. Personal wealth and commercial success are viewed as morally good, if they are a means to fulfilling one's duties to family, friends, society, and *Sangha* (Saddhatissa 129). In short, individuals are to enjoy their financial success through sharing, but not by becoming attached to it.

The four Buddhist principles of social integration (*sangaha-vatthu*), emphasize charity (*dāna*) and acts of assistance or service (*atthacariya*). Giving of one's wealth is the primary form of charity. Hospitality to those in need is quasi-supererogatory. Generosity in terms of volunteering is designated for lay *Bodhisattvas* and not for the average person (Harvey 191).

Salvific merit (*puñña*) can be gained in Buddhism as in Hinduism by giving financial support (*dāna*) to the *Sangha*. The *Sangha*, according to the Ten Precepts, must abstain from using money. The reason is to reinforce renunciation of worldly objects. In addition, the *Sangha*—by being financially dependent upon the laity—maintain a relationship with them, reflecting the middle way in Buddhism (neither extreme asceticism nor extreme sensuality). The laity, in turn, is required to support the monks, thus creating reciprocity between individual perfection and social responsibility.

In Buddhism, charity is a distributive activity that reinforces communal and spiritual values. Charitable giving to the *Sangha* gains the laity more merit than giving to the lay beggar (Gombrich 94–8). Showing generosity to family, friends, and community carries more moral weight than giving to strangers. Indiscriminate giving to the lay poor is seen as promoting thievery and idleness, thereby increasing poverty and social unrest (Harvey 196). Poverty in Buddhism is morally reprehensible, as it can be an impediment to the development of those moral and mental qualities essential to attaining *nirvana*. Thus, in Buddhism, charity is a form of communal insurance, which can be efficient, if the society has a lot of uncertainty, such as that associated with agriculture.

Christianity

The Roman Catholic Church

In Roman Catholicism, work is viewed in the Vatican II documents as dignified activity in imitation of Christ (the carpenter who worked with his hands). Daily labor is viewed as a positive activity which can, when performed in the proper spirit, increase one's holiness (*Lumen gentium* 41, 225; *Pastoral Constitution* 43). People are to live "in their own proper state", but they are not to allow "the use of the things of this world nor attachment to riches . . . hinder them in their quest for perfect love" (*Lumen gentium* 42, 234).

In terms of religious prescriptions regarding obligations to others, the family is the basic unit in the Catholic faith pre- and post-Vatican II. However, the Vatican II documents offer little guidance on economic obligations to one's family members. Rather, as in Hinduism, gender roles are defined, with the father economically providing for the family and the mother playing a domestic role (*Pastoral Constitution* 52). It was Thomas Aquinas who laid out the ethical reasoning on this point, arguing that a person and his family are to be construed as one unit against needy strangers. "For a man's first duty is to provide for himself and those under his care . . . and only when that is done, to use what is left to relieve the needs of others." (*Summa theologica* II-II.32.5c). This view is repeated by Pope John XXIII in his 1963 Encyclical on *Establishing Universal Peace in Truth, Justice, Charity, and Liberty* (*Pacem in Terris* art. 11, 20, 29). One's duty is to meet the needs of one's family first and then consider helping others. Aquinas also makes the distinction between the needs of one's family and the economic responsibilities of maintaining one's social standing in society. He argues that it is morally praiseworthy, but not obligatory to sacrifice one's social standing to provide for individuals in extreme need or for the survival of the state. Therefore, since believers can contribute to a limited degree to their salvation, Roman Catholicism is characterized as a medium salvific merit religion.

The Roman Catholic position that meritorious works are apart from God's commandments is contrary to that of Protestantism. For Luther, "there are no good works except those which God has commanded" (Allen 116). Luther viewed the denial of social responsibilities, which is central to Roman Catholic asceticism, as immoral. According to Luther, work is an outward expression or the "fruit" of God acting in us and through us. "If works do not follow, it is certain that this faith of Christ does not reside in our heart, but is dead . . . Works are necessary for salvation, but do not cause salvation, because only faith gives

life . . . Works are a necessary effect in the Christian, who is already saved in faith and hope, and nonetheless tend in this hope to reveal salvation" (*Works* WA 39/I: 44). Works never provide assurance of one's salvation, but are manifestations of God working in a person. Luther's justification by faith alone, never by works, meant that there were no supererogatory acts above and beyond God's commandments. Every aspect of one's life was to be lived according to God's commandments. Since, according to the Lutheran and Calvinist branches of Protestantism, the believer cannot contribute to his/her salvation, these religions have zero salvific merit.

The concept of good works in Christianity varies widely among Roman Catholicism, Protestantism, and Pentecostalism. In the Catholic Church, charity is viewed primarily as a supererogatory act. The Catholic doctrine of justification states that the justified can merit an "increase in grace, eternal life and the attainment of that eternal life, and increase in glory" (*Council of Trent, sess. VI de Iustificazione*, canon 32). Merit in the Catholic Church is understood as a reward for co-operating with God. Acts of charity are meritorious, increasing grace for the doer, regardless of the beneficiary.

In post-Vatican II documents, Roman Catholicism takes the position that, with regard to charity (loving one's neighbor as oneself), imitating Christ to the degree that one assumes a state of poverty or subjects oneself to the will of another (forms of servitude), is a supererogatory act to be praised. Charity, giving to others, is left to the discretion of the individual believer (an act of counsel).

Protestantism

Protestantism, a religion with little allowance for salvific merit, does not require human effort for salvation and tends to advocate obligatory universal charity. As far back as the 1577 Formula of Concord, factional differences were put aside to agree that good works were obligatory, as they were commanded by God. Universal charity was considered an obligation equal to familial obligations.¹⁹ Placing obligations to strangers on a par with those to family members flattens the moral terrain, indicating that family members have no special claim over strangers to our resources.²⁰

Given this moral perspective of universal charity, religion can influence a society's openness to strangers and redistribution of resources to them and increase the likelihood of engaging in interactions with them. Universal charity implies that the person receiving the assistance is of no lesser status than the giver (a distinctly un-Christian designation). Since God's grace rather than earning salvific merit gets one into heaven, the expectation is that a person is to treat a stranger the same as a family member and in so doing promotes God's will.

As Protestantism does not treat role obligations as primary, promoting an ethic of universal charity leads to the problem of delimiting the amount of resources to be distributed away from family and community. In Hinduism, Buddhism, Roman Catholicism, and Islam, this issue is avoided through the practice of selective charity. By this is meant that the religion stipulates a hierarchy of recipients for the beneficent activity. Religions with high salvific merit—Buddhism—as well as those with medium salvific merit—Hinduism, Roman Catholicism, and Islam—hold that role-related obligations to family members, that is non-contractual obligations that people have simply by being

blood-related, are primary. One does not voluntarily assume these obligations, but is required to do them. The same can be said for obligations of caste and community. One is born into a caste and into a community. Charity to total strangers tends to be viewed by these religions as supererogatory. In Protestantism, there is no practice of selective charity. Since hard work and accumulation of wealth are expressions of God's grace, distributive activities such as charity are downplayed, if not at times outright condemned for going against God's will (for example, promoting idleness).

Charity is distinct from justice in that just actions are specific duties derived from God's commandments. The emphasis on just behavior (acting in accordance with God's law) by Protestants derives from the view that good works are the expression of God's righteousness (Luther, *Works* WA 39/I: 254). There are no meritorious acts apart from God's love and commandments. Therefore, unlike the other religions, increase in grace for the doer by performing acts of charity is not possible. Rather, performing good works is a tangible manifestation of God's grace and, if not performed, can only lead to "vice or vanity" (Taylor Ch. IV, section 8).

A main theological difference between Protestantism and Catholicism is the nature of the act of charity. Whereas in Protestantism the focus is on the degree of sacrifice for others (how much one should give to others), in Catholicism, the determining factor is the degree of the recipient's need. In cases where the need is not great, one can forgo an act of charity and commit no sin (Aquinas, *Summa Theologica* II-II.36, 6C, II-II.185,7, ad. 1).

Pentecostals believe that the main purpose of being a born-again Christian is to evangelize and therefore emphasize personal conversion and morality, not charitable acts. Social problems such as poverty tend to be viewed as the result of sinful behavior rather than as institutional or social inequalities that require structural change. The solution to social problems is often seen in repentance. Pentecostals, like Hinduism, Buddhism, and Protestant denominations, view personal wealth as a meritorious result of spiritually oriented activity. They advocate abstinence from alcohol and tobacco and from spending time and money on leisure activities. The purpose of morality is to maintain one's relationship with God, to become more perfect and attain salvation. Unlike Roman Catholicism's primary focus on familial relationships, morality for Pentecostals serves as a code of conduct for regulating behavior toward others.²¹

Islam

In Islam, the Qur'ān explicitly states that God's help comes to those who strive with commitment (Qur'ān 28.70, 29.69). Work in general is viewed as striving in the service of God. In terms of familial obligations (as in Hinduism and Roman Catholicism), the husband/father is under obligation to maintain his wife. Work that is needed in the Muslim community becomes an obligation to be fulfilled by members. Thus, as in Roman Catholicism, work is viewed as beneficial for the Muslim community (*ummah*). Unemployment and idleness are discouraged. A life of religious asceticism is prohibited and begging is discouraged, except when a person is in extreme circumstances.

In Islam, acts of charity are voluntary (*sadaka*) and obligatory (*zakāt*). Emphasis is placed on *zakāt*, the religious obligation a part of the Five Pillars that, if

performed correctly, contributes to one's salvation. Specific guidelines are laid out as to the proper performance of *zakāt*. The Qur'ān requires a believer to give two and a half percent of one's capital wealth to individuals appointed to collect the *zakāt*. *Zakāt* is used to pay the collector, for slaves or captives, for those engaged in the proliferation of Islam, for good deeds that will benefit the community, and for the needy, the poor, those in debt, and for travelers (Qur'ān 9.103; 9.60). According to some interpreters of Islamic law, *zakāt* is not to be paid to non-believers, to wealthy individuals, to a rich infant, to one's relatives (parents, children, wife), to pay one's debt or to purchase a shroud for the dead (Quasem 203).

Pakistan and Saudi Arabia legally require *zakāt* of corporations and individuals (Kuran ["Economic Impact"] 318–25). The Qur'ān does not specify how *zakāt* is to be administered and enforced, if at all, even though it has been practised as a tax on all Muslims, with the proceeds going to the public treasury. Thus, *zakāt* can be both voluntary charitable act and state-administered, obligatory contribution.²²

As Timur Kuran ("Provision") points out, the effectiveness of the legally compulsory *zakāt* converts it into a state welfare tax. Some Muslims do not interpret the state-administered *zakāt* as fulfilling their religious obligation. Therefore, in addition to the tax, they perform what is referred to as a 'personal *zakāt*' as opposed to the state's 'ruler tax'. The ways in which *zakāt* manifests itself in private philanthropy are an area for further investigation.

In Islam, salvific merit is earned by performing more than what is required by the Five Pillars. For example, salvific merit is earned when one engages in collective prayer rather than individual prayer (second pillar). The reason for this is to ensure the importance of the Friday prayer, *al-Jum'a*, the Islamic day of gathering as a religious community. *Sadaka* or voluntary charity is another supererogatory act, which can be extended to Muslims and non-Muslims (fourth pillar). Giving more than one's fixed rate of *zakāt*, giving donations when one is not obligated to do so, and giving to people to whom one is not obligated (*sadaka*) earns the doer salvific merit. Finally, salvific merit is earned when one performs the minor *hajj*, the 'umra (fifth pillar).

However, just as in Hinduism and Buddhism and forms of Protestantism (Pietism), salvation in Islam is the end result of a process of spiritual development that occurs after a lifetime of devotion and acting in specified ways. Unlike in mainline Protestantism, in Islam, faith alone is not sufficient for ultimate salvation. An individual must progress and develop his/her faith through the ritual actions required by the Five Pillars and perform them correctly in accordance with the teachings of the Qur'ān. The more perfectly one learns to perform the obligatory acts, the more salvific merit one earns.

Future Directions

The leading world religions have different ways to motivate economic activity; for example, by the ways they promote work ethic, frugality, and honesty. Overall, despite the differences in motivational mechanisms, it is not clear that one religion is more supportive than another of economic productivity. This is a reasonable observation given the previous analysis. World religions have survived for centuries and this would not have been possible, were a religion

in conflict with economic success. The primary difference across the religions regards the implications of charity. Again, this appears to be correct, as a major world religion, such as Protestantism, would not survive, if it emphasized universal charity to the detriment of hard work and wealth accumulation.

Tawney (Ch. IV, footnote 32) rightly points out that the issue is not which religious movement introduced a new paradigm, but what elements of a religious movement successfully undermine traditional normative patterns and institutional authority so as to initiate change. John Wesley fought progress—economic, social, and moral—when those very Methodist values of “earn all you can, save all you can, give all you can” turned his parishioners into comfortable, middle-class citizens (Outler 131). Wesley did not appreciate the economic success that came with practising the values of hard work, frugality, and helping those of one’s class (mutual aid networks) nor could he have predicted that his religious movement would contribute to a politically stable society. Empirical research exploring the connections between beliefs and behavior can show how doctrines of faith evolve as institutions in change. On the other hand, empirical analysis can show how religious beliefs alter communal behavior and patterns of productivity, consumption, and savings.

To return to the limitations of my methodological approach, the cynic might contend that people, practically speaking, do not consider the linkage between their economic and social actions and their chances of salvation or damnation. Therefore, the cynic might doubt the value of exploring differences across religious doctrines in the relations between actions and salvation or damnation. Empirical testing of these speculative connections is needed. Can it be done? Theoretical research exploring the connections between beliefs and behavior and salvific merit and demerits provides a conceptual road map for carrying out exactly this kind of empirical research. By studying the nature of religious incentives (salvific merit/demerit) and their religious currency (heaven/hell) we can empirically test the connections—or their lack—between soteriology and worldly performance.

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NOTES

1. Recent quantitative research on religion across countries is due to datasets developed in the 1980s. The World Values Survey (www.worldvaluessurvey.org) began in 1981, with subsequent

waves in 1990–1991, 1995–1996, and 1999–2001. The International Social Survey Programme (www.issp.org) began in 1985 with religion surveys in 1991 and 1998. David Barrett's *World Christian Encyclopedia* first appeared in 1983, with a second edition in 2001 (Barrett et al.). This encyclopedia covers religion and religious sub-category in each country as of 1900, 1970, 1990, 1995, and 2000, with projections to 2025.

2. See Benito Arruñada for a discussion of the demand for confession in Roman Catholicism.
3. I use the term 'quasi-supererogatory' as developed by Gregory Mellema.
4. The classification of world religions by number of adherents is from David Barrett et al. In 2000, Christians numbered 2 billion, Hindus 811 million, Buddhists 360 million, Muslims 1.2 billion, of which Sunnis numbered 1 billion, Shi'ites 170 million, Ismailis 23 million, Ahmadis 8 million. Judaism in terms of number of adherents is a small religion (14.4 million), which is the reason for not including it in this study.
5. Although many religious practices fall outside the accepted canonical texts, I will not be dealing with the conflicts over heresy and legitimacy here.
6. Eliade includes *maya* as one of the fundamental concepts of Hinduism.
7. I discuss the Veda-Dharmasastras tradition unless otherwise stated. Among the various traditions, there are philosophical-religious differences on the ontological state of self (*atman*) upon attaining *mokṣa*. For a discussion of the various traditions on *mokṣa*, see Saral Jhingran (113–46). For a synopsis of the differences, see Zaehner (Ch. XV).
8. An exception is the Indian philosopher Samkara who attributed the concept of divine grace to interpretations of Hindu traditions (see Malkovsky).
9. Hinduism, unlike the monotheistic religions, has several writings and scriptures, among them the Vedas, the Upanishad, the Epics of Ramayana and Mahabharata (of which the *Bhagavadgita* is a part), and the *Purāṇas*. *Dharma* is found in extant *sutras* of Vedic schools, the *Dharma Sutra* of Gautama and the *Dharma Sutra* of Vasishtha.
10. My discussion on Buddhism focuses primarily on the Theravada tradition, highlighting those aspects that are shared with other Buddhist traditions.
11. The eightfold path consists of (1) right view or understanding, (2) right resolve, (3) right speech, (4) right action, (5) right livelihood, (6) right effort, (7) right mindfulness, and (8) right concentration or unification. Steps (1) and (2) pertain to *pañña* (wisdom), steps (3), (4), and (5) are relevant to *sīla* (morality), and steps (6), (7), and (8) pertain to *samadhi* (mental concentration). The eight factors can be practised on the ordinary level that produces good rebirths and the transcendent level that builds on preliminary development to go beyond rebirths to *nirvana*.
12. To what extent Vatican II doctrine is representative of contemporary Catholicism is open to debate. Arruñada pointed out to me that this topic is worthy of empirical investigation, particularly in light of Pope John Paul II's personal counter-reformation.
13. Denominations that are doctrinally related to Luther's thought are Lutherans, Quakers, Evangelicals, Methodists, Brethren, and the Salvation Army. In Methodism, the Society of Friends (Quakers), and Pentecostal denominations and congregations, emphasis is placed on the nature and type of the inner religious experience.
14. "In the evening I went very unwillingly to a society in Aldersgate-Street, where one was reading Luther's preface to the Epistle to the Romans. About a quarter before nine, while he was describing the change which God works in the heart through faith in Christ, I felt my heart strangely warmed. I felt I did trust in Christ, Christ alone for salvation: and an assurance was given me, that he had taken away *my* sins, even *mine*, and saved *me* from the law of sin and death." (Curnock 475–6)
15. Islam is divided into three major traditions: Sunni, Shi'a, and Sufi. Here, I discuss elements shared by all three traditions, without giving detailed explanations as to their differences.
16. The first doctrine is that Allah is numerically and absolutely one God. Since God is beyond human understanding, through revelation God's will is known. This article of faith is the foundation of Islam and is prior to the remaining articles of faith. The second article deals with the existence of angels as messengers of God and evil spirits or *jinn* as servants of Satan. At the top of a hierarchy of angels are four archangels who perform God's will. The third article of faith treats belief regarding the revealed word of God in writing and prophets. (On certain interpretations, these are treated separately.) Prophets are messengers of God who reveal His will to people, the last of the prophets being Mohammed. The fourth doctrine states that the final judgment will take place at the end of time by Allah. Each person's deeds will be measured according to the Five Pillars of Islam and the Qur'ān. Salvation, as stated in this article of faith, is a combination of faith

- and deeds. The fifth article of faith deals with predestination. (Sunnis believe in predestination as well as free will.)
17. Only interpreters of the Qur'ān, and not the Qur'ān itself refer to levels of hell. For a detailed discussion of the temporal nature of heaven and hell in Islam, see Abrahamov.
 18. Even though the Qur'ān is not absolute on the role of intermediaries in one's salvation, Muslims believe that through intermediaries, such as prophets, saints, Imans, and martyrs, and, in the Shi'ite sect, through *bhakit* (faith, love, devotion to a deity), one can improve one's chances of entering paradise. According to Shi'ite Islam, Mohammed is a deity and his son-in-law, Ali, through whom the Shi'ites believe succession ought to have occurred, is a divine being as well. Ali's sons, Al-Hasan and Al-Husayn, are Imans as well. Al-Husayn, Mohammed's grandson, was killed in the battle at Kerbala and his death is interpreted as a voluntary sacrifice for Muslims, similar to Christ's sacrifice on the cross. The subsequent spiritual leaders of Shi'ite Islam are divinities as well. The twelfth Iman is in hiding and some day will reappear to humanity. For Shi'ites, the Imans are the mediators between God and humankind. Without their intercession, no human can escape God's punishment. (See Braden 242–3).
 19. "In this faith all works become equal, and one is like the other; all distinctions between works fall away, whether they be great, small, short, long, few, or many." (Luther, "Treatise on Good Works" qtd. in Allen 116) For example, William Tyndale, stated that "The love that springeth out of Christ excludeth no man, neither putteth difference between one and another. In Christ we are all of one degree, without respect of persons." ("The Parable of the Wicked Mammon." qtd. in Walter 98) Kierkegaard took the view that "One's neighbor is not the beloved, for whom you have passionate preference. . . . No, to love one's neighbor means equality." (181)
 20. The debate on weighing universal charity with special obligations is extensive. For a succinct treatment in Protestantism, see Hallett Ch. 2.
 21. Arthur Evans Gay, Jr., Executive Director of World Relief Corporation, expresses the tension in the following way "One of the advantages of an evangelical faith is that it is intensely private and personal. One of the difficulties of a personalistic faith is that it is often uncomfortable in community." Contrast Gay's view with that of Michael Wiest, Chief of Staff, Catholic Relief Services (CRS): "The guiding principles come out of Catholic Social teaching. How can CRS's interventions contribute to just relationships. CRS always looks at societal relationships. The ordering of relationships of the individual in terms of marriage, family; relationships are the key based on human rights and responsibilities of all society." (Wiest)
 22. Pakistan, Saudi Arabia, Malaysia, and ten other nations have legislation or regulations regarding *zakāt*.

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