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Religious Ethics and Economic Decision-Making: Rethinking the Foundations of Responsible Citizenship

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ABSTRACT

Contemporary economic life is widely experienced as a moral problem rather than a merely technical one. Corruption, exploitative labour practices, widening inequality, environmentally destructive consumption, and financial behaviour organised around short-term advantage have exposed the limits of an account of economic agency built on rational utility maximisation alone. This paper asks what ethical foundations should guide economic decision-making in plural societies. It argues that responsible economic citizenship requires more than economic knowledge or rational calculation: it also requires moral dispositions, and religious ethical traditions can supply valuable resources for cultivating them when they are interpreted inclusively, critically, and within a pluralistic public order. The argument proceeds through conceptual analysis and comparative interpretation rather than empirical investigation. It reconstructs economic decision-making as morally consequential action; compares Christian and Islamic economic ethics in depth against a wider horizon of Jewish, Buddhist, Hindu, and African resources, showing that the traditions diverge in their mode of moral regulation as much as in content; and applies this analysis to consumerism, corruption, inequality, exploitation, and ecological degradation, with particular attention to African contexts. The paper then proposes the Interfaith Ethical Economic Citizenship Framework (IEECF), a non-linear model of six interacting components (plural moral sources, moral awareness, deliberative ethical reasoning, situated economic decision, institutional mediation, and civic outcomes) governed by four operating conditions. It concludes that religious ethics can deepen the moral competence of economic citizens but cannot substitute for law, regulation, and just institutions, and that its most defensible public role is complementary, translational, and self-critical.

Keywords: *religious ethics; economic decision-making; responsible citizenship; economic morality; interfaith dialogue; stewardship; sustainable development*.

1. Introduction

Few areas of ordinary life are as morally consequential, yet as under-theorised, as the routine economic choices people make. Whether to under-declare income, whether to buy or abstain, whether to request or accept a

"facilitation fee," whether to take advantage of an employee's weak bargaining position: such choices accumulate, and together they constitute the moral fabric of an economy. Yet they are rarely framed as moral questions. They are usually treated as practical matters, constrained by budgets and market signals, and the dominant language of economic thought has long reinforced this framing. That framing has genuine advantages: modelling agents as consistent maximisers of preference satisfaction yields analytical clarity and considerable predictive power. Its weaknesses, however, have long been noted by economists themselves. The most incisive statement remains Amartya Sen's critique of the "rational fool": an agent who acts solely from self-interest is not a model of rationality but a caricature of it, because competent human agents also act from sympathy and commitment.[1]

Samuel Bowles has made a related point at the institutional level, showing that incentives designed on the assumption of amoral citizens can crowd out the civic motivations on which good institutions depend.[2] Behavioural research has, in turn, cast doubt on the assumption that decision-makers are reliable optimisers.[3] The deficit is therefore not merely academic. Michael Sandel captures a widespread perception that markets have extended into domains formerly governed by non-market norms and, in doing so, have corrupted the goods exchanged there: something is amiss that growth alone cannot fix.[4] In many African societies that describe themselves as deeply religious, and that possess strong communal bonds and indigenous moral vocabularies, entrenched corruption, extractive elite behaviour, and high youth unemployment make moral exhortation ring hollow. The coexistence of intense religious observance with severe public dishonesty is the most instructive puzzle available here, and this paper treats it as a problem to be explained rather than an embarrassment to be avoided.

These conditions raise a question that neither economics nor theology can answer alone: what ethical foundations should guide economic decision-making in plural societies? Two familiar answers fail. The first reduces ethics to legal compliance, so that whatever is not prohibited is permitted. This cannot reach the vast domain of conduct that the law never observes, and it forgets that law itself presupposes a disposition to comply. The second holds that religious commitment simply produces ethical economic behaviour. Ordinary experience and a substantial body of scholarship contradict this view, and it invites a complacency that religious communities can ill afford.

There is also a gap in the literature. The economics of religion has grown into an established empirical field that examines how religiosity correlates with growth, saving, trust, and institutional performance.[5] Comparative religious ethics has produced sophisticated treatments of wealth and justice within particular traditions, while citizenship studies has developed a rich account of civic membership that nonetheless rarely treats everyday economic conduct as a site of citizenship. What is missing is a normative synthesis that connects these three fields without collapsing into apologetics or into the assumption that all traditions say the same thing. Work on religious atonement and economic ethics in Nigeria has begun to make precisely this connection, arguing that religious conceptions of accountability and restitution carry implications for financial literacy and responsible citizenship; the present paper extends that line of argument comparatively and normatively.[6]

This paper offers such a synthesis and defends a specific thesis: responsible economic citizenship requires more than economic knowledge or rational calculation; it also requires moral and ethical dispositions, and religious ethical traditions can provide valuable resources for developing them when interpreted inclusively, critically, and within a pluralistic society. Each qualification carries weight. The traditions must be interpreted *inclusively*,

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[1] Amartya Sen, "Rational Fools: A Critique of the Behavioral Foundations of Economic Theory," *Philosophy & Public Affairs* 6, no. 4 (1977): 317–44; Sen, *On Ethics and Economics* (Oxford: Blackwell, 1987).

[2] Samuel Bowles, The Moral Economy: Why Good Incentives Are No Substitute for Good Citizens (New Haven, CT: Yale University Press, 2016).

[3] Daniel Kahneman, *Thinking, Fast and Slow* (New York: Farrar, Straus and Giroux, 2011).

[4] Michael J. Sandel, *What Money Can't Buy: The Moral Limits of Markets* (New York: Farrar, Straus and Giroux, 2012).

[5] Sriya Iyer, "The New Economics of Religion," *Journal of Economic Literature* 54, no. 2 (2016): 395–441; Rachel M. McCleary and Robert J. Barro, *The Wealth of Religions: The Political Economy of Believing and Belonging* (Princeton, NJ: Princeton University Press, 2019).

[6] Oluwaseun Oyewole, "Religious Atonement and Economic Ethics: Implications for Financial Literacy Education and Responsible Citizenship in Nigeria," in *Atonement in Religious Traditions*, ed. J. S. Adekoya, S. M. Mepaiyeda, O. O. Familusi, and S. O. Okanlawon (Ibadan: Department of Religious Studies, University of Ibadan, 2026), 417–34.

because a framework that privileges one tradition's idiom cannot serve a plural polity; *critically*, because these traditions contain resources for legitimating exploitation as well as for resisting it; and *within a pluralistic society*, because their role is to enrich a shared civic morality, not to displace the institutions that do the structural work conscience cannot do.

The argument proceeds as follows. The paper first conceptualises economic decision-making and responsible economic citizenship, and then identifies the moral principles relevant to economic conduct. It next compares religious perspectives on economic behaviour, focusing on Christianity and Islam and setting them against Jewish, Buddhist, Hindu, and African traditions, before testing these resources against contemporary economic challenges and stating their limits. On this basis it reconstructs the idea of responsible citizenship and presents the Interfaith Ethical Economic Citizenship Framework (IEECF). It closes by considering the framework's implications, the principal objections to it, and recommendations for practice. Methodologically, the paper is a work of conceptual analysis and normative comparative interpretation; its empirical references serve to illustrate and test the argument rather than to establish causal claims.

2. Conceptualising Economic Decision-Making and Responsible Citizenship

Economic decision-making is, at minimum, the allocation of scarce means among competing ends. This definition is analytically useful but morally incomplete, because the "means" are seldom entirely one's own and the "ends" seldom affect only oneself. A choice about spending, saving, pricing, hiring, investing, or extracting is embedded in a web of interdependence: with the labour of others, with shared ecological systems, with the collective financing of public goods, and with institutions of trust that no individual built. The insight that markets are socially embedded rather than self-sustaining was central to Karl Polanyi's thought and remains a foundational principle of economic sociology.[7]

Three implications follow. Economic decisions are *distributive*, because every allocation positions one agent relative to others. They are *relational*, because work, debt, tenancy, and exchange are not merely transactions but relationships that involve power and dependence as well as money. And they are *temporal*, because decisions about consumption and resource use bind people not yet born. Responsible economic behaviour can therefore be defined as economic activity that takes account of these distributive, relational, and temporal dimensions alongside legitimate self-interest. The standard is demanding but not utopian: it does not require agents to disregard their own interests, only to pursue them within recognised ethical limits.

In T. H. Marshall's influential account, citizenship is a status conferring civil, political, and social rights that developed historically in sequence.[8] The enduring value of this account lies in its recognition that citizenship is not exhausted by voting. Subsequent scholarship has extended citizenship in cultural, ecological, and digital directions, yet its economic dimension is still usually treated as a matter of *entitlement* rather than of *obligation and conduct*. The concept of *responsible economic citizenship* addresses this gap. It recognises that how one earns, spends, employs, pays taxes, invests, and consumes is a mode of civic participation with public consequences.

Two objections must be met. The first is that this expands citizenship until it loses definition. The expansion, however, is disciplined by a criterion: economic conduct becomes a matter of citizenship when it materially affects the common goods on which fellow citizens depend, such as public revenue, environmental commons, market trust, and institutional integrity. Buying bread is not a civic act; evading tax or paying bribes that corrode public administration plainly is.

The second objection is that the concept is counterproductive. By focusing on individual conduct, it may divert attention from structural injustice and function ideologically, attributing blame to individuals while obscuring the structures that produce unjust outcomes. This objection is important and partly correct, and the paper accepts a strong version of it. Responsibility, however, is not uniform; it scales with power. What can reasonably be asked of a subsistence trader differs from what can be asked of a procurement officer, a bank executive, or a politician responsible for awarding a public contract. An account of economic citizenship that ignored this asymmetry would indeed be ideological; one that builds it in is not.

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[7] Karl Polanyi, *The Great Transformation: The Political and Economic Origins of Our Time* (Boston: Beacon Press, 2001; first published 1944).

[8] T. H. Marshall, *Citizenship and Social Class and Other Essays* (Cambridge: Cambridge University Press, 1950).

Finally, economic decision-making is not simply a matter of applying rules to cases. It involves four capacities: *discernment* (recognising the ethical features of a situation), *judgement* (weighing competing considerations under uncertainty), *motivation* (being moved to act on what one recognises), and *habituation* (acting well without having to calculate afresh each time). Evidence from teacher education in Nigeria points in the same direction: among economics and mathematics education students, critical thinking and statistical literacy predict decision-making skill, which suggests that sound economic decisions depend on cultivated capacities of judgement rather than on information alone.[9] This is why moral information alone is insufficient: most people who pay bribes know that bribery is wrong. The failure lies not in knowledge but in perception, motivation, or habit, and these are precisely the capacities that formative moral traditions address. The same four capacities reappear as components of the framework proposed later in this paper.

3. The Moral Foundations of Economic Decision-Making

If economic decisions carry moral consequences, which ethical principles are relevant to them? Several principles recur across normative traditions often enough to warrant a shared analytical vocabulary, and each requires concrete specification. *Justice* in economic life has three dimensions: commutative justice in exchange (fair terms, non-exploitative pricing, and honoured contracts); distributive justice in the allocation of the social product (wages, taxation, and access to credit and opportunity); and restorative justice in the rectification of past extraction (repair, restitution, and redress). Whatever its difficulties in dynamic markets, the Aristotelian and Thomistic idea of the just price expressed a durable intuition: a price extracted solely because the other party is in desperate need is not made legitimate by that party's consent.[10]

Honesty is the virtue most directly supportive of economic life, because markets are information systems. Falsified accounts, concealed defects, and manipulated measures are therefore not minor vices but violations of the epistemic structure that makes exchange possible. It is telling that ancient religious law repeatedly insists on honest weights and measures.[11] Honesty's companion, *fairness*, concerns whether like cases are treated alike and whether procedures are impartial. *Responsibility and accountability* concern ownership of consequences, both direct and indirect. The difficulty in modern economic life is that causal chains have many links: the buyer of a garment is far removed from the worker who sewed it. Disclosure, audit, and supply-chain due diligence are therefore moral technologies as well as regulatory ones, because they counteract the way in which distance reduces felt responsibility without reducing causal contribution.

Moderation has been largely displaced from public economic discourse and survives mainly at its margins, in debates about sufficiency and degrowth. Yet in an economy designed to manufacture wants, the capacity to judge that one has enough has become a precondition of freedom and a necessary limit on acquisitive logic. *Stewardship* reframes ownership as trusteeship: the holder of a resource exercises delegated authority over it and is accountable for its use. Although theologically charged, the concept has close secular analogues in fiduciary duty and in the governance of common-pool resources. *Compassion and solidarity* orient economic conduct towards the vulnerable: compassion as a response to particular suffering, and solidarity as the recognition that security is shared.

These principles are neither ranked nor always mutually consistent. Justice may require that a debt be enforced where compassion counsels' forbearance; stewardship may counsel restraint where a particular understanding of ownership permits use. A serious ethics of economic decision-making therefore consists not in the mechanical application of principles but in adjudication among them in particular circumstances. This is what practical wisdom means, and it is why moral formation cannot be reduced to a code.

[9] Oluwaseun Oyewole and S. A. Olumuyiwa, "Analysis of Critical Thinking and Statistical Literacy as Predictors of Decision-Making Skills among Economics and Mathematics Education Students in Ogun State, Nigeria," *Journal of Agricultural Economics, Extension and Sciences* 13, no. 1 (2026): 175–88.

[10] Aristotle, *Nicomachean Ethics*, trans. Terence Irwin, 2nd ed. (Indianapolis: Hackett, 1999), 5.5; Thomas Aquinas, *Summa Theologiae*, trans. Fathers of the English Dominican Province (New York: Benziger Bros., 1947), II–II, q. 77, a. 1.

[11] Leviticus 19:35–36; Deuteronomy 25:13–16; Proverbs 11:1; Al-Qur'an 83:1–3.

4. Religious Ethical Perspectives on Economic Behaviour

Religious traditions have been the most sustained producers of precisely this kind of practical moral reasoning about economic life. Christianity and Islam are examined here at length for three reasons: each has generated a substantial body of doctrine or law addressed directly to commerce; together they command the allegiance of most economic actors in the African contexts on which this paper draws; and their contrasting modes of moral regulation illuminate a problem that the framework developed below must solve. Judaism, Buddhism, Hinduism, and African traditions are treated more briefly, as the comparative horizon against which that contrast becomes legible. The aim is analytically focused comparison rather than exhaustive coverage.

Christianity: organises its economic ethic around a suspicion that wealth competes for devotion, rather than around a code of transactions. The opposition between God and mammon, the parable of the rich man who builds larger barns and dies that night, and Zacchaeus's fourfold restitution establish a tradition in which acquiring wealth is spiritually hazardous and retaining it is morally accountable.[12] Patristic writers went further than most contemporary Christian discourse is comfortable with: Basil of Caesarea and John Chrysostom held that surplus wealth already belongs to the poor, so that failing to share it is a form of theft rather than merely withheld charity, a position that treats property as a trust rather than as dominion.[13] Scholastic theology gave this intuition analytical form through the doctrine of the just price and the prohibition of usury.[14] The subsequent erosion of that prohibition under commercial pressure is itself instructive, since it shows doctrine adapting to markets rather than disciplining them. Modern Catholic social teaching has produced the most developed body of religious economic doctrine, organised around the universal destination of goods, the dignity of labour, subsidiarity, solidarity, and the preferential option for the poor.[15] Recent papal teaching extends this body of doctrine to ecology, treating environmental and social crises as a single crisis produced by a "throwaway culture" that renders goods and persons alike disposable.[16] The Protestant contribution is more contested. Max Weber's thesis linking ascetic Protestantism to the rationalisation of economic conduct has been heavily qualified, while R. H. Tawney's counter-emphasis, that religious tradition was itself reshaped by commercial society rather than simply shaping it, remains a standing caution against overstating the causal power of religious ethics.[17] The tradition is also contested from within: prosperity theology inverts the founding suspicion of wealth, reading affluence as evidence of divine favour, and does so from the same scriptures. Christianity's characteristic mode is therefore the formation of conscience and prophetic critique rather than enforceable rule, which explains both its wide reach and its weak grip on conduct.

Islam: by contrast, integrates economic conduct into law, and this difference of mode matters more than any single prohibition. *Zakat* is at once an act of worship and a fiscal instrument. Levied at a fixed rate on accumulated wealth above a threshold (*nisab*) and payable to specified categories of recipient, it converts giving from discretion into entitlement, so that the poor hold a claim rather than receive a favour.[18] For roughly a century, the prohibition of *riba* has been interpreted in two main ways: as barring all interest, or as barring only exploitative or usurious interest. The persistence of this debate is itself evidence of a living tradition of reasoning rather than mere recitation. The *waqf* (charitable endowment) historically financed hospitals, wells, and schools independently of rulers, providing a mechanism for supplying public goods outside the state.[19] Contractual ethics are similarly specified. Transactions involving excessive uncertainty (*gharar*) are prohibited; those who

[12] Matthew 6:24; Luke 12:13–21; Luke 19:1–10.

[13] Basil of Caesarea, "I Will Tear Down My Barns," in *On Social Justice*, trans. C. Paul Schroeder (Crestwood, NY: St Vladimir's Seminary Press, 2009); John Chrysostom, *On Wealth and Poverty*, trans. Catharine P. Roth (Crestwood, NY: St Vladimir's Seminary Press, 1984).

[14] Aquinas, *Summa Theologiae*, II–II, qq. 77–78.

[15] Leo XIII, *Rerum Novarum* (Vatican City: Libreria Editrice Vaticana, 1891); John Paul II, *Centesimus Annus* (Vatican City: Libreria Editrice Vaticana, 1991).

[16] Francis, *Laudato Si': On Care for Our Common Home* (Vatican City: Libreria Editrice Vaticana, 2015); Francis, *Fratelli Tutti: On Fraternity and Social Friendship* (Vatican City: Libreria Editrice Vaticana, 2020).

[17] Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, trans. Talcott Parsons (London: Routledge, 2001; first published 1904–5); R. H. Tawney, *Religion and the Rise of Capitalism* (London: John Murray, 1926).

[18] Qur'an 9:60 (recipients of *zakat*); 2:275–79 (*riba*).

[19] Timur Kuran, "The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System," *Law & Society Review* 35, no. 4 (2001): 841–98.

exact full measure when they buy but give short measure when they sell are condemned; and the Prophet's denunciation of a trader who hid wet grain beneath dry is among the clearest statements of a duty of disclosure in any religious tradition. The Qur'anic principle that wealth should not circulate only among the rich, for its part, expresses the tradition's distributive concern.[20] Internal critique is also well developed. Timur Kuran argues that twentieth-century "Islamic economics" produced little that was distinctively Islamic, and that Islamic banking frequently reproduces the outcomes of interest-based finance by restructuring contracts.[21] Mahmoud El-Gamal's critique of "sharia arbitrage" comes from within the field of Islamic finance itself.[22] These criticisms do not invalidate Islamic economic ethics. Rather, they show that a tradition's normative ideals and its institutional embodiments are distinct and must be assessed separately. Islam's hallmark is thus legal specification, which is determinate and enforceable but vulnerable to formalism.

Set side by side, the two traditions converge on substance and diverge on method. Both treat ownership as delegated rather than absolute, frame obligation to the poor as a duty rather than an option, and make honesty in exchange a religious requirement. But Christianity locates moral authority primarily in conscience and teaching, and Islam primarily in law; giving is open-ended in the former and rate-fixed and recipient-specified in the latter; and while Islam maintains a categorical prohibition of interest, Western Christianity relaxed its own prohibition under commercial pressure. The analytically significant point is that this divergence produces mirror-image failure modes. A conscience-based ethic adapts readily to new economic forms but struggles to bind conduct, so that an adherent may hold impeccable views while behaving entirely conventionally. A law-based ethic binds conduct but invites formal compliance, which can reproduce, through technically permissible devices, the very outcome the law forbids. Neither weakness can be remedied by the tradition alone, which is why the framework developed below incorporates institutional mediation as a core component rather than as a caveat. The wider comparative horizon reinforces this pattern rather than dissolving it into consensus.

Judaism: shares Islam's legal mode and anticipates its tensions. The *heter iska*, a legal device that restructures an interest-bearing loan as an investment partnership, illustrates the same tension between binding norm and commercial necessity that confronts both later traditions. *Tzedakah* is grounded in righteousness rather than benevolence, which gives giving the character of obligation, and Maimonides ranks highest the form of giving that enables a person to become self-supporting.[23] Property is legitimate but conditional, and its conditions are communally enforceable.[24]

Buddhism: proceeds by diagnosing desire. If craving is the root of suffering, an economic order that systematically stimulates craving produces *dukkha*. Right livelihood screens occupations by their social consequences,[25] while canonical guidance to householders addresses the division of income and the obligations of employers.[26] Buddhism's distinctive contribution, developed by E. F. Schumacher and later writers, is its refusal to treat the expansion of want-satisfaction as intrinsically good.[27]

Hinduism: subordinates *artha* (material prosperity) to *dharma* (moral order), so that wealth gained in violation of dharma is disordered rather than merely inferior, while *aparigraha* (non-possessiveness) disciplines moderation.[28] The gap between textual ideal and social practice is documented in scholarship on Hindu

[20] Ṣaḥīḥ Muslim, Kitāb al-Buyūʿ, no. 1513 (*gharar*); Qur'an 83:1–3 (short measure); Ṣaḥīḥ Muslim, Kitāb al-Īmān, no. 102 (the concealed wet grain); Qur'an 59:7 (circulation of wealth).

[21] Timur Kuran, *Islam and Mammon: The Economic Predicaments of Islamism* (Princeton, NJ: Princeton University Press, 2004); Kuran, "Islam and Economic Performance: Historical and Contemporary Links," *Journal of Economic Literature* 56, no. 4 (2018): 1292–1359.

[22] Mahmoud A. El-Gamal, *Islamic Finance: Law, Economics, and Practice* (Cambridge: Cambridge University Press, 2006).

[23] Moses Maimonides, *Mishneh Torah*, Hilkhot Mattenot ʿAniyyim [Laws of Gifts to the Poor] 10:7–14; Meir Tamari, *With All Your Possessions: Jewish Ethics and Economic Life* (New York: Free Press, 1987).

[24] Aaron Levine, ed., *The Oxford Handbook of Judaism and Economics* (New York: Oxford University Press, 2010).

[25] *Aṅguttara Nikāya* 5.177, on trades to be avoided by a lay follower.

[26] *Sigālovāda Sutta, Dīgha Nikāya 31*.

[27] E. F. Schumacher, *Small Is Beautiful: A Study of Economics as if People Mattered* (London: Blond & Briggs, 1973), chap. 4; Clair Brown, *Buddhist Economics: An Enlightened Approach to the Dismal Science* (New York: Bloomsbury, 2017).

[28] *Bhagavad Gita* 2:47, 3:10–16; *Isha Upanishad* 1. On the *purusharthas* and the place of *artha*, see Gavin Flood, *An Introduction to Hinduism* (Cambridge: Cambridge University Press, 1996).

environmental ethics,[29] and in the economic domain by work tracing how the recognition of women's property and inheritance in Vedic material narrowed once the Dharmaśāstra literature was codified.[30] The doctrines of karma and rebirth have also been used to legitimate caste-based occupational hierarchy, a use contested within Hindu thought and, from outside it, by B. R. Ambedkar.[31]

African traditions: contribute a relational conception of personhood. The ethic condensed in *ubuntu* grounds hospitality, redistribution within kin networks, and the stewardship of land held in trust across generations.[32] Kwame Gyekye warns against romanticising this ethic, insisting that African moral thought recognises individual rights alongside communal obligation.[33] Peter Ekeh's analysis of the "two publics" identifies the pathology that matters most for what follows: colonialism bequeathed a primordial public that commands genuine moral allegiance and a civic public that commands none, so that diverting state resources to meet kin-based obligations can feel virtuous while being publicly destructive.[34]

Three findings emerge from this comparison. First, the convergences are substantive rather than diplomatic: honesty in exchange, condemnation of exploiting the weak, obligation to the poor framed as duty, suspicion of unlimited accumulation, and ownership treated as conditional. Second, the divergences concern mode as much as content, and the Christian–Islamic comparison shows why this matters: a tradition's mode of regulation predicts how it fails. Third, ambivalence is pervasive, since every tradition surveyed contains materials that have been used to sanctify economic hierarchy as well as to condemn it.

5. Religious Ethics and Contemporary Economic Challenges

The value of these resources becomes clearer when they are tested against specific contemporary problems.

Against **consumerism and materialism**, the traditions supply what secular ethics struggles to provide: a substantive account of sufficiency that challenges both the identification of well-being with consumption and the extension of market logic into goods whose character is altered by being priced.[35] Buddhist analysis of craving, Islamic and Christian ascetic disciplines, Hindu *aparigraha*, and Sabbath observance all institutionalise limits on acquisitive activity. They argue not against prosperity but for its instrumental rather than ultimate value. The spread of prosperity theology across Pentecostal Christianity in Africa and Latin America runs directly counter to this convergence, representing religion accommodating consumer culture rather than resisting it.[36]

Against **corruption**, every tradition surveyed condemns bribery, embezzlement, and the abuse of office. Yet the relationship between religiosity and corruption is far from straightforward: several of the world's most religiously observant societies record some of the highest levels of perceived corruption, and several highly secular societies some of the lowest.[37] Part of the explanation lies in measurement, since perception indices capture reputation rather than incidence. The more substantial part is the mechanism that Ekeh identified and Daniel Jordan Smith elaborated ethnographically: corruption is often sustained not by an absence of moral commitment but by competing commitments, in which obligations to family, community, and congregation are honoured through

[29] Christopher Key Chapple and Mary Evelyn Tucker, eds., *Hinduism and Ecology: The Intersection of Earth, Sky, and Water* (Cambridge, MA: Harvard University Press, 2000); Vasudha Narayanan, "'One Tree Is Equal to Ten Sons': Hindu Responses to the Problems of Ecology, Population, and Consumption," *Journal of the American Academy of Religion* 65, no. 2 (1997): 291–332.

[30] Zohra Malik and Amir Hayat, "The Place of Women in Hindu Scriptures: A Historical Textural Analysis," *Journal of World Religions and Interfaith Harmony* 5, no. 1 (2026): 65–77.

[31] B. R. Ambedkar, *Annihilation of Caste*, ed. S. Anand (London: Verso, 2014; first published 1936).

[32] John S. Mbiti, *African Religions and Philosophy*, 2nd ed. (Oxford: Heinemann, 1990).

[33] Kwame Gyekye, *Tradition and Modernity: Philosophical Reflections on the African Experience* (New York: Oxford University Press, 1997).

[34] Peter P. Ekeh, "Colonialism and the Two Publics in Africa: A Theoretical Statement," *Comparative Studies in Society and History* 17, no. 1 (1975): 91–112.

[35] Sandel, *What Money Can't Buy*.

[36] Asonzeh Ukah, *A New Paradigm of Pentecostal Power: A Study of the Redeemed Christian Church of God in Nigeria* (Trenton, NJ: Africa World Press, 2008); Nimi Wariboko, *Nigerian Pentecostalism* (Rochester, NY: University of Rochester Press, 2014); Paul Gifford, *Christianity, Development and Modernity in Africa* (London: Hurst, 2015).

[37] Transparency International, *Corruption Perceptions Index* (Berlin: Transparency International, annual), https://www.transparency.org/en/cpi.

the diversion of public resources.[38] Work from within a religious tradition presses the point further, arguing that the capacity of Nigerian churches to confront political corruption is blunted where clergy depend on political patrons.[39] Religious ethics therefore improves conduct only where the moral community is drawn widely enough to include the anonymous fellow citizen. Where obligation stops at the boundary of the group, intensified religiosity can increase rather than reduce public predation.

Against **inequality**, the traditions supply normative resources of real force, but these operate mainly at the level of transfer rather than structure. Almsgiving relieves need without altering the dynamics of accumulation. Yet because, as Thomas Piketty argues, every inequality regime depends on an ideology that justifies it, this limitation also points to an opportunity: religious traditions are among the few institutions with the moral authority to contest ideologies that present extreme concentration of wealth as natural or deserved.[40] The same concern now extends to digital finance: where financial education and AI-driven financial services are designed without ethical attention to bias, they can reproduce and deepen the exclusion of groups that are already marginalised, such as persons with disabilities.[41]

Against **exploitation and unethical business practice**, the traditions converge closely: on the timely payment of wages, honest measurement, disclosure of defects, and the refusal of contracts that trade on another's desperation. These commitments bear directly on informal labour markets, predatory lending, and supply chains that push costs onto their weakest participants, and their reach extends beyond national borders. Scholarship on the Sudanese refugee crisis, for example, frames displacement as a question of global responsibility, which locates part of the moral burden in the decisions of distant states, firms, and consumers.[42]

Against **environmental irresponsibility**, the stewardship motif has produced the most substantial recent interfaith convergence. *Laudato Si'*, the Islamic Declaration on Global Climate Change, the Hindu Declaration on Climate Change, and Buddhist teachers' collective response to the climate emergency argue, in distinct idioms, that environmental degradation and social injustice are aspects of a single moral failure.[43] It is instructive that the clearest instance of interfaith economic ethics emerged around a problem of diffuse causation, intergenerational harm, and collective-action failure, which is precisely the kind of problem that market rationality handles worst.

The limitations of relying on religious ethics alone must be stated with equal directness. First, moral exhortation does not fix incentive structures: a firm that internalises costs its competitors externalise may simply lose market share. Second, research on moral licensing suggests that acts affirming one's moral identity can increase subsequent permissiveness rather than reinforce consistency.[44] Third, Reinhold Niebuhr's argument that groups display a moral obtuseness that individuals do not show in personal relations remains the sharpest statement of why conscience alone is structurally insufficient against collective injustice.[45] Fourth, religious authority is itself often implicated in the pathologies it condemns.

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[38] Daniel Jordan Smith, *A Culture of Corruption: Everyday Deception and Popular Discontent in Nigeria* (Princeton, NJ: Princeton University Press, 2007); Ekeh, "Colonialism and the Two Publics."

[39] Sunday Elijah Iyanda and Hezekiah Deji Komolafe, "An Examination of Social Injustice in 2 Samuel 12:1–13 and Its Lessons for Political and Church Leaders in Nigeria," *Journal of World Religions and Interfaith Harmony* 5, no. 1 (2026): 20–31.

[40] Thomas Piketty, *Capital and Ideology*, trans. Arthur Goldhammer (Cambridge, MA: Harvard University Press, 2020).

[41] Oluwaseun Oyewole, "Ethical AI and Financial Inclusion: Addressing Bias and Inequality in Digital Financial Education for Persons with Disabilities," in *Advancing Disability Inclusion through AI: Education, Accessibility, and Accountability*, ed. U. Jacob and M. Maguvhe (Hershey, PA: IGI Global Scientific Publishing, 2027), 253–78, https://doi.org/10.4018/979-8-2600-4800-9.ch009.

[42] Sundus Fahad, "Faith, Migration, and Global Responsibility: Case of Sudanese Refugees," *Journal of World Religions and Interfaith Harmony* 5, no. 1 (2026): 52–64.

[43] Francis, *Laudato Si'*; *Islamic Declaration on Global Climate Change* (Istanbul: International Islamic Climate Change Symposium, 2015); *Hindu Declaration on Climate Change* (Melbourne: Parliament of the World's Religions, 2009); John Stanley, David R. Loy, and Gyurme Dorje, eds., *A Buddhist Response to the Climate Emergency* (Boston: Wisdom Publications, 2009).

[44] Sonya Sachdeva, Rumen Iliev, and Douglas L. Medin, "Sinning Saints and Saintly Sinners: The Paradox of Moral Self-Regulation," *Psychological Science* 20, no. 4 (2009): 523–28.

[45] Reinhold Niebuhr, *Moral Man and Immoral Society: A Study in Ethics and Politics* (New York: Charles Scribner's Sons, 1932).

6. Rethinking Responsible Citizenship

The preceding analysis supports a reconstruction of citizenship. The conventional understanding of civic responsibility is confined to a narrow set of activities: voting, obeying the law, and paying taxes, with taxation treated as a legal obligation rather than a civic contribution. This understates citizens' power to shape the common life, because the cumulative effect of everyday economic conduct on the provision of public goods often exceeds that of electoral participation. Consider taxation. Tax evasion is not a private financial matter but a failure to contribute to the material base of public life, and where the ratio of tax revenue to GDP is already low, that base is especially fragile. Compliance is also reciprocal: citizens tend to comply when they believe that others do and when public spending appears legitimate. Consider employment. An employer's decisions on wages, safety, working hours, and dignity of treatment shape the material conditions of employees' citizenship more directly than many public policies do. Consider consumption. The literature on political consumerism treats the marketplace as a site of civic action in which purchasing can be a deliberate political act.[46]

The limits of political consumerism are well known, since it is disproportionately available to the affluent, but the underlying observation stands: consumption is not civically inert. The connection also runs in the other direction. A study of pre-service teachers in Ogun State found economic literacy to be associated with commitment to democratic sustenance, which suggests that economic competence and civic disposition develop together rather than in separate compartments.[47]

Responsible economic citizenship therefore denotes a disposition expressed across several domains: consumption oriented by sufficiency rather than status; honesty in financial dealings; fair treatment of workers and suppliers; entrepreneurship judged by the goods and relationships it creates rather than by returns alone; tax compliance understood as civic contribution; refusal of corruption in both its offering and its demanding forms; investment that considers what is being financed; and resource use that recognises the claims of future generations.

Three features distinguish this account from moralistic exhortation. It is *proportional*: obligations scale with power and discretion. It is *institutionally situated*: institutions that reliably punish honesty will exhaust it, while institutions unsupported by corresponding dispositions incur surveillance costs that no society can sustain. And it is *formative rather than regulative*: it concerns the kind of agent a person becomes, which is why traditions of moral formation are relevant at all.

7. Towards an Interfaith Framework for Ethical Economic Citizenship

The argument can now be consolidated into a framework that shows how plural religious resources bear on economic conduct without reducing them to one another or privileging any one of them. The Interfaith Ethical Economic Citizenship Framework (IEECF) comprises six interacting components and four operating conditions. Figure 1 shows the components and their relationships, and Table 1 summarises the function of each and the question it poses for the economic agent. The components are drawn from the preceding analysis: the first from the comparative discussion of religious traditions; the second and third from the capacities of discernment and judgement identified in the conceptual discussion; the fourth from the capacities of motivation and habituation, together with the limits of religious ethics noted above; the fifth from the argument that neither conscience nor law is sufficient on its own; and the sixth from the reconstructed account of citizenship.

7.1 The Six Components

Component 1: Plural moral sources. The framework begins not from a single ethical foundation but from many. Citizens of plural societies draw on diverse and sometimes conflicting sources: scriptural and legal traditions, interpretive traditions, exemplary figures, ritual practices, habit-forming communal disciplines, and secular moral traditions. The framework does not require agents to set aside the particularity of these sources, since that particularity is often what gives them their motivational force.

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[46] Michele Micheletti, *Political Virtue and Shopping: Individuals, Consumerism, and Collective Action* (New York: Palgrave Macmillan, 2003).

[47] Oluwaseun Oyewole and O. G. Ogundipe, "Economic Literacy as a Correlate of Democratic Sustenance among Pre-service Teachers in Ogun State," *National Journal of Social Studies* 28, no. 2 (2025): 115–29.

Component 2: Moral awareness. Moral sources become effective only when they generate perception, that is, the recognition that a situation carries ethical weight. A common failure is technical competence without the capacity to see that a choice is a moral one at all. Disciplines that cultivate awareness, such as fasting, Sabbath observance, and obligatory almsgiving, interrupt economic automaticity and keep moral considerations in view.

Component 3: Deliberative ethical reasoning. Awareness must be converted into judgement through reasoning under uncertainty, which involves weighing competing principles. In a plural society this carries an additional requirement: convictions grounded in a particular tradition must be translated into terms that citizens outside that tradition can accept if they are to be publicly persuasive.[48] John Rawls's idea of an overlapping consensus offers a complementary structure, in which citizens endorse a shared political conception from within their own comprehensive doctrines.[49] The convergent principles identified in the comparative discussion above are candidates for such shared standards, because they are accessible from many traditions and can be publicly articulated.

Component 4: Situated economic decision. At the point of decision, judgement meets circumstance. Whether judgement becomes action depends on conditions the agent does not fully control: competitive pressure, poverty, information asymmetry, and the conduct of others all constrain the decision. The IEECF treats this gap between judgement and action as the central practical problem, and it identifies four factors that shape the gap: the cost of acting ethically, the visibility of conduct, the behaviour of relevant others, and the availability of institutional support.

Component 5: Institutional mediation. This component distinguishes the IEECF from a linear pipeline running from belief to behaviour. Law, regulation, market design, professional norms, corporate governance, and civic associations do not merely constrain ethical conduct; they make it possible, affordable, and rational, and they shape moral formation in turn. Elinor Ostrom's work on communities governing shared resources shows that norms and institutions co-evolve, and that commons can be managed effectively and durably where the two reinforce each other.[50] Omitting this component would repeat the very error this paper criticises: expecting conscience to do work that only institutions can do.

Component 6: Civic and developmental outcomes. The effects of the preceding components are cumulative: greater market trust, lower costs of corruption, better labour conditions, more sustainable resource use, and stronger communal provision. These outcomes align with sustainable development commitments and, crucially, shape the environment in which future economic agents are formed. The framework is therefore circular rather than linear: outcomes feed back into moral sources and moral awareness, reinforcing or eroding them.

Table 1. Components of the IEECF

Component	Function	Guiding question for the economic agent
1. Plural moral sources	Supplies diverse ethical resources: scripture, law, exemplars, ritual, communal discipline, and secular ethics	Which traditions shape my sense of what I owe to others?
2. Moral awareness	Enables recognition that a choice carries ethical weight (discernment)	Do I see this as a moral question at all?
3. Deliberative ethical reasoning	Weighs competing principles under uncertainty and translates convictions into publicly accessible terms (judgement)	Which principles apply, and can I justify my choice to people outside my tradition?
4. Situated economic decision	Locates the gap between judgement and action: cost, visibility, others' conduct, institutional support (motivation, habituation)	What stands between my judgement and my action?

[48] Jürgen Habermas, "Religion in the Public Sphere," *European Journal of Philosophy* 14, no. 1 (2006): 1–25.

[49] John Rawls, *Political Liberalism*, expanded ed. (New York: Columbia University Press, 2005).

[50] Elinor Ostrom, *Governing the Commons: The Evolution of Institutions for Collective Action* (Cambridge: Cambridge University Press, 1990).

Component	Function	Guiding question for the economic agent
5. Institutional mediation	Makes ethical action possible, affordable, and sustainable, and shapes formation in turn	Which rules, structures, and communities support or undermine ethical action?
6. Civic and developmental outcomes	Aggregates effects on trust, corruption, labour, and sustainability, and feeds back into moral formation	What kind of economic community do my decisions help create?

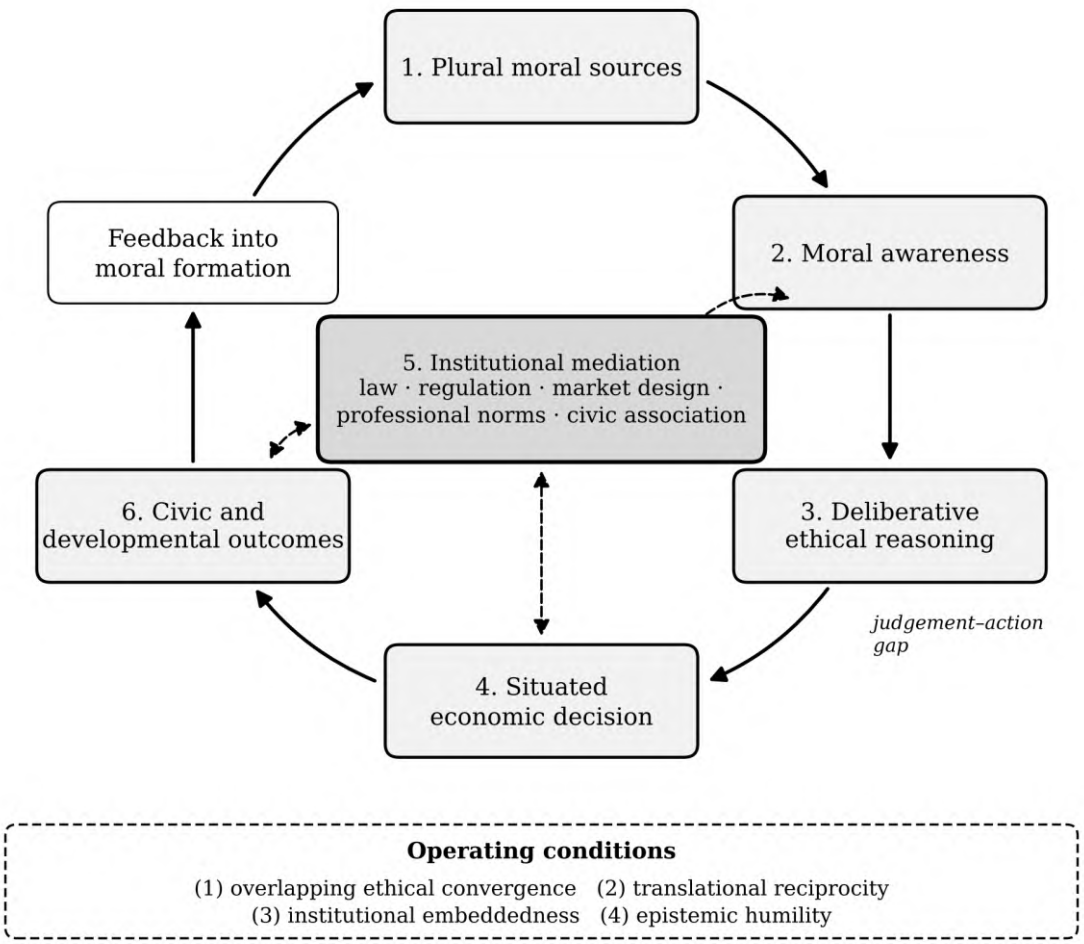


Figure 1. The Interfaith Ethical Economic Citizenship Framework (IEECF). Solid arrows show the formative cycle; dashed arrows show institutional mediation, which shapes awareness, enables or constrains decisions, and channels outcomes back into formation. The four operating conditions govern the whole cycle.

7.2 The Four Operating Conditions

Four conditions govern how the components operate in a plural society.

Condition 1: Overlapping ethical convergence. Only principles that can be derived from more than one tradition and expressed in public reasoning may be proposed as shared civic standards. Tradition-specific requirements bind the members of that tradition, not other citizens.

Condition 2: Translational reciprocity. Religious citizens should make their claims publicly accessible, and secular citizens should engage with such claims rather than dismiss them.

Condition 3: Institutional embeddedness. Institutions are not a substitute for moral formation but part of it. Ethical dispositions and supportive institutions must therefore be developed together.

Condition 4: Epistemic humility. Every tradition contains resources that have been used to legitimate injustice, and the framework's own claims remain open to revision in the light of evidence and argument.

7.3 An Illustration

Consider a procurement officer in a Nigerian state ministry who is offered a share of an inflated contract. Her moral sources (Component 1) may include Christian or Islamic teaching on honesty as well as a communal ethic of obligation to kin. Whether she perceives the offer as a moral matter rather than a routine perquisite depends on moral awareness (Component 2); Ekeh's analysis suggests that kin obligations may even present the diversion of public funds as a duty rather than a temptation. Deliberative reasoning (Component 3) must then weigh obligations to kin against obligations to anonymous fellow citizens, and the convergent principle that public trust may not be diverted for private benefit offers a standard she can share with colleagues of other faiths. At the point of decision (Component 4), the cost of refusal, the likelihood of detection, and the conduct of her colleagues will shape whether her judgement becomes action. Institutional mediation (Component 5), through transparent procurement, audit, protection for whistle-blowers, and congregations that honour integrity rather than large donations, determines whether refusal is sustainable. Finally, the cumulative outcomes of many such decisions (Component 6) shape the norms that the next generation of officials will inherit.

7.4 What the Framework Adds

The IEECF does three things that distinguish it from existing approaches. First, it treats religious traditions as motivational and formative resources rather than as sources of policy prescription. Second, it makes the gap between belief and behaviour an explicit component of the model rather than an embarrassment to be explained away. Third, it builds the limits of religious ethics into the model itself rather than appending them as caveats.

8. Implications for Contemporary Society and Education

Several implications follow, although they are consequences of the argument rather than its centre. The most direct concerns the separation of technical from ethical instruction in universities. Where business and economics programmes treat ethics as a discrete compliance module, they implicitly teach that ethical considerations are external to economic reasoning. Integrating normative questions into the substance of the curriculum (what a firm is for, what a price expresses, whose interests a model's assumptions encode) is a structural rather than cosmetic change, and it need not compromise analytical rigour.

For financial and economic literacy programmes, especially those directed at young people in contexts of high unemployment and informal economic activity, competence and disposition should be developed together, since budgeting and enterprise skills taught without the moral dimensions of credit and obligation produce capable agents but not responsible ones. Religious education can contribute in two ways: confessional instruction by attending to its own tradition's economic ethics, which are frequently underemphasised in comparison with doctrine, and comparative instruction by acquainting students with the commitments that converge across traditions. In entrepreneurship and youth development, the implication is that enterprise should be judged by its relational quality as well as by its returns.[51]

9. Challenges and Critical Considerations

The claims advanced here are open to legitimate objections, and they can be sustained only if those objections are answered. Six are considered below.

Religious pluralism and imposition. Grounding civic norms of economic conduct in religious principles risks privileging some doctrines over others in a society with several traditions and a significant non-religious population. Restricting shared norms to those that converge in public reason mitigates this risk but does not eliminate it, because deciding which principles converge is itself an interpretive process. There is no final resolution, only continuing public deliberation, which is why the framework treats convergence as provisional and contestable.

Secularism. Some will argue that public economic morality should rest on secular reasoning alone. The argument here does not deny that secular traditions can ground such norms; it claims that religious traditions add something that secular ethics often lacks. That contribution is formative rather than propositional: religious

[51] O. T. Egbetola and Oluwaseun Oyewole, "Promoting Sustainable Economic Development through Entrepreneurship Education," *Journal of Science, Vocational and Technical Education* 11, no. 1 (2024): 74–82.

traditions sustain communities, rituals, and structures of authority that cultivate dispositions which a purely propositional ethics struggles to produce at scale.

Interpretive variance and contestation. Every tradition discussed supports divergent economic readings; the same scriptures underpin both liberation theology and prosperity theology. Any appeal to "the teaching" of a tradition is therefore problematic, and any framework that makes such an appeal must acknowledge that it adopts one interpretation among others and must defend that interpretation with reasons.

The belief–behaviour gap. Evidence that religious affiliation increases economic honesty is limited and context-dependent. Affiliation may function as an identity rather than a constraint; observance may operate as a moral licence rather than an obligation; and, as the discussion of corruption showed, strong in-group obligation can finance predation on out-groups. The framework therefore does not claim that religiosity produces ethical behaviour. It claims that religious traditions contain resources that can help form ethical dispositions under specific conditions: a broadly drawn moral community, institutional support, and internal accountability.

Politicisation and extremism. Religious economic claims are readily instrumentalised for political ends, and religious authority is convertible into political and financial capital. Where religious actors become embedded in patronage politics, their capacity for economic critique is compromised in proportion to their influence.[52] Extremist appropriations of distributive grievance are the most destructive form of this risk.

Structural constraint. The deepest objection is that individual moral formation cannot address structural injustice: global tax architecture, commodity price formation, sovereign debt, and terms of trade are not amenable to conscience. Analyses of neocolonial dependency sharpen this objection: where aid conditionality, debt, and asymmetric trade already structure a society's options, the moral formation of its citizens is not the operative variable.[53] The paper concedes the point, maintaining only that structural reform is undertaken by agents whose motivations are morally formed, and that reforms unsupported by corresponding dispositions are routinely captured or circumvented.

The cumulative implication is a statement of scope: religious ethics should complement rather than replace sound institutions, law, regulation, and social protection. A society with excellent institutions but weak moral formation will spend heavily on enforcement; one with strong moral formation but weak institutions will find its most ethical citizens at a disadvantage.

10. Conclusion

This paper began from the observation that the deficit in contemporary economic life lies less in individuals' economic knowledge than in the poverty of the ethical language in which economic decisions are made. Rational calculation is indispensable but insufficient: it cannot determine what is enough, what is owed to those without bargaining power, what may and may not be sold, or what the present generation may take from the future. These are questions of moral judgement, and judgement requires formation. The paper has argued that religious ethical traditions are under-used resources for such formation, and that they are valuable on three conditions. They must be interpreted *inclusively*, with emphasis on convergences that are accessible from several traditions and expressible in terms that all citizens can share. They must be interpreted *critically*, with recognition that these traditions have also sanctioned exploitation and that intense in-group obligation can intensify public predation. And they must operate *within a pluralistic public order* whose institutions do the structural work that conscience cannot.

The Interfaith Ethical Economic Citizenship Framework integrates these commitments. It traces the links from plural moral sources through awareness and reasoning to decision; it treats the gap between judgement and action as a central problem rather than an anomaly; it gives institutions a constitutive rather than an auxiliary role; and it closes the loop by feeding civic outcomes back into moral formation. It does not promise that religious ethics will produce virtuous economies. It specifies, instead, the conditions under which religious ethics can help form more economically responsible citizens.

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[52] Ebenezer Obadare, *Pentecostal Republic: Religion and the Struggle for State Power in Nigeria* (London: Zed Books, 2018).

[53] Kishwar Naheed, Bushra Subhan, and Rizwan Ali Shinwari, "From Colonialism to Neocolonialism: Palestine as a Case Study in the Legacy of Orientalism in Modern Geopolitics," *Journal of World Religions and Interfaith Harmony* 5, no. 1 (2026): 14–19.

The framework is offered as a research agenda rather than a final statement. Its convergent principles need to be tested against the actual reasoning of economic actors in specific cultural and institutional settings, and comparative research is especially needed on the conditions under which a broadly drawn moral community becomes possible. African contexts, which combine high religiosity, strong communal moral frameworks, and serious governance challenges, offer an exceptionally informative setting for such work. For interfaith scholarship, the task is to move beyond the now familiar observation that traditions share moral commitments to the harder question of why those shared commitments so rarely produce shared conduct.

11. Recommendations

Four recommendations follow from the argument.

Teacher education and economic education. Universities and colleges that train teachers of economics, business, and social studies should treat ethical formation as an integral part of economic education rather than an optional supplement, since competence without disposition produces more capable economic agents, not more responsible ones.

Religious institutions. Religious institutions should teach economic ethics as seriously as they teach doctrine and ritual, and should hold themselves publicly accountable for their own financial conduct. Doing so would strengthen both their formative influence and their public credibility.

Policymakers. Policymakers should recognise the contribution of faith communities to moral formation while resisting the temptation to instrumentalise them. The appropriate relationship combines substantive cooperation on shared goals with institutional distance.

Scholars and practitioners of interfaith dialogue. Interfaith dialogue should be extended beyond doctrinal comparison to the terrain of economic behaviour, where shared values are tested and often found wanting.

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