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Seabright, Paul. 2024. The Divine Economy: How Religions Compete for Wealth, Power, and People. **Princeton & Oxford: Princeton University Press, 485.**

'It was pride that changed angels into devils; it is humility that makes men as angels.'

Saint Augustine

To an outlander of the academic economists' tribe, the book's title – *The Divine Economy* – could sound like a *contradictio in adjecto*, prompting a rhetorical question: How on Earth can anything in the economy be divine? Nonetheless, none of the initiated tribesmen are surprised about the title, for two good reasons.

First, the economics of religion is, while perhaps a bit exotic, a well-established discipline within the trade, even codified in the *Journal of Economic Literature* (code Z12), and it features a wide range of contributions by outstanding economists. This was demonstrated almost 30 years ago in an

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introductory overview of the economics of religion (Iannaccone 1998). Such a development is not unexpected, considering that the seminal contribution of Adam Smith, the founding father of economics, dealt with the economics of religion, particularly the issue of inter-confessional competition (Smith 1776). A recent comprehensive review on the relationship between religion and economic growth (Becker, Rubin, Woessmann 2024) substantiated not only that there is a significant impact of religion on all four ingredients of economic growth (capital, labour, human capital, and total factor productivity), but also that there are numerous valuable academic contributions in the field. As the question of the origin of economic growth is still widely debated (with institutions and culture as the main competitors, at least up to a point), the reviewed academic pieces (both theoretical and empirical) are essentially contributions to the growth theory, one of the most important theories in economics.

Second, Paul Seabright, the author of the book, is well known in the economists' community as a researcher who prefers to explore the fringes of mainstream of modern economics. Two of his previous thought-provoking books – *The Company Strangers: A Natural History of Economic Life* (Seabright 2010) and *The War of the Sexes: How Conflict and Cooperation Have Shaped Men and Women from Prehistory to the Present* (Seabright 2012) – with their rather iconoclastic topics, testify to the author's preferences towards unconventional subjects, but also about the profoundness of his research. The author is definitely not a stranger to exotic intellectual territories. From the beginning, the stage is set for the reader's sheer intellectual pleasure.

The insightful introductory story from Ghana, based on a personal encounter, portrays a young woman, who despite her poverty and precarious job 'gives money to the church, by paying tithes - the traditional 10 percent of her tiny income - as well as by giving to the collection during services, which brings the total she gives up to around 12 percent' (p. 3). According to the author, she is quite rational, thoroughly aware of the opportunity costs of her deeds, i.e. this money cannot be used for other purposes, and she contributes recurrently and completely voluntarily, without any coercion she is not a prisoner of her church. On top of it, the pastor of her church 'drives a large Mercedes, and wears a belt with a big round buckle decorated with a dollar sign' (p. 3). This demonstrates the power of religion, based on the free-will decisions of the individual. The other insightful introduction story is well-known to the public: the 2022 endorsement by Russian Orthodox Church Patriarch Kiril of his country's full-scale war against Ukraine. He urged soldiers to fight 'as their patriotic duty, and promised them that "sacrifice in the course of carrying out your military duty washes away all sins" (p. 5). These two episodes provide the frame for specifying the

book's topic: 'about how the world's religions have gained such power, what they do with it, and how abuses of this power can be constrained' (p. 6). The book's topic is further developed into the task of answering three crucial and difficult questions that many standard accounts of religion struggle to respond to. The first one is: What are the needs of individual human beings to which religious movements speak? The second is organisational: Why do religious movements take so many distinctive forms, from tiny cults to vast international organisations? The third question is political, in the broadest sense of the word, and it deals with the power of religious organisations and their use and abuse.

The author's answers to these questions are deeply embedded in economics. As he points out, 'Religious movements may preach in poetry, but for their work to be effective they must minister in prose. They must be the fruit of system, not just of serendipity – and the more modern the movement, the more important is the system' (p. 7). Furthermore, '[w]ithout economic resources behind them, the most beautifully crafted messages will struggle to gain a hearing in the cacophony of life' (p. 8).

In short, in the very beginning of the book, in the introductory chapter, it becomes clear that there are two cornerstones of the analysis in the book and consideration of the 'divine economy'. First, '[r]eligions, in short, are businesses. Like most businesses, they are many other things as well – they're communities, objects of inspiration or anxiety to observers from outside, cradles of ambition and frustration to their recruits, theaters of fulfilment or despair to those who invest their lives or their savings within them' (p. 8). According to the author, religions, as legitimate businesses, need to be understood in terms of their organisation as well as in terms of the mission they inherit from their founders. In business economics terms, what needs to be understood is the current structure of these businesses, their logistics, and their corporate culture.¹

Second, quite novel and, it seems, a much more promising and intriguing cornerstone of the analysis is the author's approach based on the insight that religious organisations are platforms. 'What this book will show is both

¹ In his review of the book, Becker (2024, 1692) claims that the characterisation of religious organisations as businesses is 'a bit overemphasised, considering that even in the richest countries, many churches are small local churches, run by business amateurs'. Be that as it may, there are small business establishments run by business amateurs in all the countries in the world, but still, they are businesses. Furthermore, both divine and secular small businesses have been surviving (though not all of them) for many decades, even centuries. Perhaps divine small businesses have been even more resilient than secular ones.

simple and novel. Religious movements are a special kind of business – they are *platforms*. Platforms are organizations that facilitate relationships that could not form, or could not function as effectively, in the platforms' absence. Platforms reward those who create and manage them by appropriating some of the benefits those relationships make possible' (p. 15, italics in original).² The author provides ample evidence about religious organisations as platforms, and the platform approach enables him to offer convincing answers to some difficult questions about these organisations. This is quite a novel and insightful approach.

The platform approach, although novel, is a further development of the path-breaking club approach, i.e. applying the economic theory of clubs to religious organisations (Iannaccone 1992).³ In the author's view of the club approach, '[t]he club's members would enjoy some collective benefit – such as a certain quality of worship and ritual – and they would pay a price that was the "entry fee"; higher entry fees typically signaled a higher quality of the collective benefit' (p. 98). The point is that the economic club approach deals only with joint consumption and the utility generated out of it. Seabright explains that '[t]he platform model takes the idea a step further. Members of platforms are more than consumers of the benefits that are provided for them – they are assets of the platform, and active in the delivery of such benefits to each other. And what they are paying for is not just a generalized good, available to everyone, but specifically access to other members of the quality that the church can credibly promise to give them' (p. 99).

With all the methodological details sorted out and carefully explained to the reader, the curtains rise, and the book's four parts follow like four acts of well-written drama. Part One of the book ('What Does Religion Look Like in the World Today?') answers two unavoidable questions. Chapter 1: What Is Religion? quite appropriately deals with – definitions. The author

² Platforms is a shorthand for two-sided platforms: a theoretical concept rather recently introduced to economics (Rochet, Tirole 2003). In time, the term 'two-sided platform(s)' has been replaced by 'multi-sided platform(s)' (Evans, Schmalensee 2016), though recently, as the reviewed book testifies about this development, the adjective is dropped – it is simply 'platform(s)'.

³ The aim of the economic theory of clubs (Buchanan 1965) has been to explain interdependence in consumption (the consumption of each club member is an argument of the utility function of each club member) with limited capacity (with marginal costs in consumption becoming infinite if capacity is reached) and reasonable costs of exclusion of every (potential) club member. Although the economic theory of clubs is a rather recent intellectual innovation, as is its application to religious organisations (Iannaccone 1992), it is demonstrated (Carvalho, Sacks 2021) that some of the idea of religious clubs can be traced back to Adam Smith.

considers religion 'as a set of activities that turn around people's interaction with spirits who are not visible to the ordinary senses, but are believed to be capable of influencing human life for good and ill, and of hearing our call' (p. 21).⁴

The most important distinction made by the author, following Strathern (2019), is between immanent and transcendental religion. The distinction is sharp. 'Immanent religion is focused on multiple interactions with invisible spirits, who may, if approached in the right way, offer help to human beings in the here and now, but may also be threatening to them if not suitably placated. Transcendental religion is based around the hope of salvation from the human condition, and typically involves interaction with a more distant spiritual world, which is thought of as leaving human beings, most of the time, to govern their own affairs' (p. 31). Dominant modern global religions, like Christianity and Islam, are typical transcendental religions.

The author makes a very useful distinction between magic and religion. 'Magic is essentially a form of *technology* – it's about trying to manipulate the world through an understanding of its internal workings' (p. 34, italics in original). It is hardly surprising that in the modern world, in the age of flourishing science and technology based on its breakthroughs, magic is losing its ground. 'Religion, by contrast, is a form of *diplomacy* – it's about thinking, speaking, and acting in such a way as to communicate with the spirit or spirits that animate the universe – either by actively directing your thoughts toward them or by allowing them to see into your soul' (p. 34, italics in original). It is reasonable to inquire whether diplomacy is more resilient than technology – this is basically the secularisation question.

The author points out that 'Weber's work has come to be widely associated with the idea that secularization (a set of changes intrinsically tied up with the nature of modern life) would gradually diminish the importance of religion in the modern world' (p. 36). Nonetheless, the author is not convinced that the insight is correct, pointing out Weber's view on the inevitable decline of the role of magic rather than religion (Weber 1920).⁵

⁴ The author is fair enough to provide a disclaimer with a gracious twist of selfirony: 'I have no personal religious belief or affiliation, but that's not relevant to any of the arguments here – though only others can tell whether I resemble those "objective observers" writing about Zen Buddhism of whom Alan Watts once wrote that "they invariably miss the point and eat the menu instead of the dinner" (p. 23).

⁵ It is the work of Ghosh (2014) that is crucial for the author's understanding of Weber. Furthermore, it should be noted that the author refers to the final version of Weber's crucial contribution, published in 1920, rather than the earlier 1905 version.

Furthermore, Seabright has no doubts that Weber unambiguously thought that modernity posed a challenge to which religious movements would have to adapt. Following that view, the author points out that nowhere did Weber suggest that religious movements would be unable to adapt to this challenge, adding that the idea that secularisation, in Weber's sense, would lead to the terminal decline of religion is not one that Weber ever held.

Although this debate reminds the reader of the futile Marxist deliberation on what Marx *actually* thought about something and what is the *true* meaning of his words, these considerations proved to be very appropriate prologue to Chapter 2: What Does Religion Look Like in the World Today?, dealing empirically with the issue of secularisation. Based on the available data from worldwide censuses and surveys, the author claims it is difficult to accept the secularisation thesis as the decline of religion and religious organisations. With the caveat that much remains unknown, the author provides eight insightful points.

- 1. The common belief that Christianity commands the loyalty of a declining share of the world's population, squeezed between a Godless secularism on one side and a resurgent Islam on the other, is a pure statistical illusion. Both Christianity and Islam, according to the author, are alive and well, and both are increasing their share of the population in most regions of the world. With both religions being global, i.e. competing at the global level, the reader infers that this set-up provides the grounds for an epic Huntingtonian 'clash of civilisations' (Huntington 1993; Huntington 1996). In more benevolent and joyful terms, it can be labelled 'El Clásico'.
- 2. Christianity appears to have declined only because it has been concentrated in parts of the world whose populations are growing relatively slowly, including the decline of the indigenous population. But population growth rates are converging fast across the world; Christianity's demographic deficit will soon be a thing of the past.
- 3. The share of Christianity in Europe and North America has indeed been declining but, according to the author, it is a very different story, with different causes, from what is happening in the rest of the world. In short, the reader concludes that it is Eurocentrism bias that created the fallacy of declining Christianity.

The illusion in question is known as Simpson's paradox. This is a phenomenon in probability and statistics in which a trend appears in several groups of data but disappears or reverses when the groups are combined (Simpson 1951).

- 4. Throughout much of the world, there has been a sharp decline in the share of Christians belonging to the mainstream churches but a rapid increase in the share belonging to the Evangelical and Pentecostal churches. This partly explains why Christians from the mainstream traditions are so convinced that Christianity is in overall decline. Again, this is Eurocentrism in action, especially the one located in the Vatican, the reader concludes.
- 5. The reported importance of religion in people's lives has been in decline in the United States, Canada and some other countries, such as Spain and Ireland. But in almost all other countries, it is not in decline. It's either rather low but holding steady, or it is high and stable or even increasing in many countries. The average change in the importance of religion, for the 78 countries for which there are comparable data, is -0.39 per cent from the early 1990s to the late 2010s, which is statistically indistinguishable from zero.
- 6. Other indicators of religiosity show a divergence between measures of belief and measures of religious participation. The average share of people reporting belief in God has increased by 1.1 per cent over the same period, which is also statistically indistinguishable from zero. The average percentage of people reporting that they attend religious services at least once per month has fallen by 3.6 percentage points, which is a large and statistically very significant change.
- 7. Based on the data, the author concludes that the secularisation hypothesis captures something of the changing nature of religion over the past century religion is adapting to the challenges of modern life, as are the rest of our behaviours and institutions. Nonetheless, secularisation can mean many things, and none of them imply that religion is declining or likely to decline further in the 21st century.
- 8. Finally, Seabright claims that where religion has recently declined in importance, it is usually because of events that discredited religious leaders in the eyes of their followers, for example in Ireland, meticulously described in the book, or because turning religion from a politically neutral phenomenon into a polarising one, like in the case of Spain. Although religion in Poland is blossoming, and the reputation of the Roman Catholic Church in the (ethnically homogenous) country is substantial, not least because of the Church's leading role in the national struggle against communism and Soviet occupation, involving the Church in the political agenda of the Polish conservative government could backfire.

After all, the thesis of the decline of religious organisations has proven to be flawed, reminding the reader of the famous quip of Mark Twain's – 'The report of my death was an exaggeration.' With religious organisations being alive and well, it is time for the central pillar of the book – Part II.

Part II of the book, 'How Do Religions Gain Their Power?', comprises seven chapters. Chapter 3: Demand for Religion, the title of which is quite expected for an economic analysis, deals with understanding the 'demand side' of religion. According to the author, '[t]he variety of different potential needs is vast: many people have little or no need for religion, but the demands of those who do range from ordinary material needs such as education, health, or financial services to more directly spiritual needs such as participation in prayers and rituals, to the sharing of narratives about the origin and purpose of our lives' (p. 63). The author provides an important caveat that providing for this variety is at the heart of religious communities because what religious individuals seek is not the private enjoyment of this or that good or service, but rather participation in an activity that makes sense only as part of a community.

Seabright points out that it is only in the past several decades that researchers have started to look in detail at how religious believers choose between the alternatives available to them, using the same research tools used to analyse other choices people make in their lives – in short, very rational choices. 'So when we say that we should consider people's religious decisions to be as lucid as the decisions they take in the rest of their lives, we're not setting an impossibly high bar' (p. 72). A free, rational choice by individuals, not only between religions but between religious and secular organisations, generates competition for members, revenues, and other resources, such as members' time and energy. The author claims that it is a competition not only to attract members but also to induce existing members to increase their investments of time, energy, and money.

Chapter 4: Choosing Communities: The Platform Model of Religion deals with the 'supply side' of services by religious organisations, developing in detail the previously described concept of these organisations as platforms. After providing ample details about the content of the religious supply, the author concludes that 'a religious community is a web of interlocking relationships, united by need, including the need to be needed by others. [...] More precisely, the religious community is a platform, to which members choose to belong in the light of what other members on the platform are doing' (p. 95). Fair enough, but since religious organisations are business organisations, the crucial question is how they manage to be financially sustainable, some of them for several millennia.

The author claims that two things explain the profitability of religious movements, even though they're not naturally as scalable as digital platforms. 'First of all, successful preaching can, indeed, reach an audience of millions through broadcasting and social-media networks, which many religious leaders develop on the back of their physical networks. Secondly, though the costs of building religious communities are important, the services they provide can be priced very highly' (p. 102). For reasons that are well explained in the book, the reservation price of the members of the religious community is higher than the contribution (not only monetary) they are paying. In short, costs are usually much lower than the revenues (monetary and in-kind) of the religious community - a sufficient condition for profitability and financial sustainability. There is even some sort of market power of the religious community because of the social ties the members of the community have created within it, which would be lost with the departure to another community - a typical lock-in effect, well-known in the field of industrial organisation. As the author points out, '[c]ommunity is a blessing, but it can also lock you in' (p. 102), weakening competitive constraints, in the parlance of competition law and economics.

The author refers to two relevant questions about rituals. How do rituals fit into the platform model of religious competition? What part do rituals play in the package of services that religious platforms offer? Chapter 5: Ritual and Social Bonding provides the answers to both. They are based on the insight by cognitive psychologists that we as human beings learn by imitation, and we do it in the process of 'over-imitation'. The author points out that 'We are extravagant imitators of the behavior of others. When children are trying to learn from experimental demonstrators how to perform some task (such as opening a box or constructing a complex object), they don't imitate only the aspects of the demonstrators' behavior whose relationship to the ultimate objective they can understand. They also make a point of imitating any gestures or routines that accompany that behavior, even if their purpose is completely irrelevant or obscure' (pp. 112-113, italics in original). That is exactly how rituals of religious organisations work, and they should be both irrelevant and obscure. The reason is that 'human beings have a particular talent for suspending disbelief when asked to do so by someone we trust. We signal to each other all the time: do what I'm showing you, trust me, this works - even if you can't see why' (p. 113). A trained economist would say that rituals and the joint communal experience of the members of the flock eliminate or at least decrease information asymmetry between community members and therefore build and strengthen bonds between religious community members, fostering the individual's belonging to the community. In the language of corporate managers, rituals are team-building experiences resulting in higher esprit de corps.

Chapter 6: Religion and Belief deals with a conundrum, as theological doctrines are rather complex, counterintuitive, definitely not straightforward. and ineligible for empirical testing. It is rather difficult for people to believe in them, as the author provides empirical data that only a portion of the members of some religious communities believe in certain segments of their doctrines, claiming that 'on average, most nonmembers of the religion find difficult to believe' (p. 127). The conundrum is why non-believing does not impede membership. According to the author, '[t]he answer is that accepting doesn't require believing, and believing is optional in practice for most members, most of the time (even while it passionately preoccupies some other members). It's only after joining that most members start to shift their beliefs in the direction of the religion's doctrines - and they do it because it comes naturally to them, not because their membership requires it' (p. 127, italics in original). In short, the author's key message is that most religions have asked new members to accept and belong rather than necessarily to believe. Seabright emphasises that asking them to believe comes later, after they've agreed to belong. Considering the empirical data provided in the book, the reader infers that believing is not a necessary condition for membership.

This insight resolves the conundrum by emphasising *community* rather than *religious* in the term religious community. The community is disciplined, so all the members behave as if they believe in the theological doctrine. If they comply with that simple rule, the religious community is satisfied, and there is no ambition to engage Orwellian *Thought Police* – paying lip service is enough, if necessary at all. In this way, the conundrum is resolved very convincingly and in a way that is not only thoroughly consistent with the notion of religious organisations as platforms, but also reinforces that notion.

Chapter 7: Religion, Narrative, and Meaning is about telling stories and how religions have been successful in doing this. Since religion is not in decline at all, not even in modern times, clearly these stories have been compelling. The authors explore the reasons for that success. Starting with the notion of the human fascination with stories, Seabright suggests what the elements of a compelling narrative are, starting with the claim that '[w] e can instead note that some recurrent kinds of narrative structure are more systematically represented than would happen by chance' (p. 156), but then the reader wonders why these recurrent structures seem to make the stories more compelling. The author provides the answers based on the research of people far removed from economics – anthropologists. 'The first, which is less obvious than it sounds, is that narrative stories need to conform to some notions of commonsense causality. These are generally

accepted hypotheses about everyday cause and effect' (p. 157). Well, the reader ponders, narratives based only on that can be boring, very boring. Here comes the twist. 'The second element of the answer to our question about why narratives are so compelling is that the most effective stories also have something counterintuitive to them [...] also that they usually mess with our notions of probability' (pp. 157–158). So, this is a pattern for the stories of good and evil, for heroes and villains, and stories with a moral at the end.

Everyone can tell the story, but 'what marks out today's religious platforms from most of their secular rivals, and what marked out the new [...] "transcendent" religions from the transactional businesses that thronged the marketplaces of ancient Athens and Rome as well as many other places around the globe (the "immanent" religions), is a willingness to tell grand and ambitious stories' (p. 169). The author provides ample evidence from the research on the character of human beings, primarily by anthropologists, that there has been a huge demand for that kind of the stories. To support that claim, the reader remarks that transactional business stories (commercials) are usually very boring. 'The narratives of transcendental religion included stories not just about the nature of creation but specifically about our place in it, stories about why bad things keep happening to us, stories about what we can hope for if we are patient, stories about why we have to die' (p. 170) – hardly a boring stuff.

To wrap up the narrative story: 'In short, religious platforms developed by the transcendent religions could deploy the human fascination with narrative with an overall ambition and coherence unknown to immanent religion. They brought consolation to the downtrodden, and thereby increased their value as allies to a privileged elite. It was the inspired conjunction of an organizational innovation – the religious platform, which underscored the way in which all the components of the religious life fit together, and how the individual could make sense of that fit through membership of a community – and an appeal to a much more ancient human need, the need for stories' (p. 172).

It seems that Chapter 8: The Evolutionary Origins of Enchantment is based on research that is the farthest away from economics. It is fascinating in itself, focused on the evolution of religion and religious organisations throughout prehistory. The reader's fascination with all the insights is, nonetheless, overshadowed by second thoughts about what the contribution of this chapter is to the two pillars of the book: religious organisations as business organisations and as platforms. Referring to Sterelny (2003) and his view that 'religion could have developed without imposing large costs on its practitioners, because it involved ritual long before it involved belief' (p. 183) is not very helpful.

Much more relevant for the topic of the book – or perhaps its 'mission', lip service for the sake of staying on religious grounds – is Chapter 9: The Temple Society – and Other Business Models, which provides in-depth considerations of four features of every religious organisation: its mission, its structure, its strategies, and its message. Well, this looks exactly like business organisations. Back to economics!

The mission of a religious organisation (more precisely, movement at the very beginning) is by and large specified by its founder. Hence, a crucial issue is succession. The author gives ample evidence that family succession, i.e. kinship, like in monarchies or family firms, is not appropriate for religious organisations. 'Indeed, one of the innovations of the Christian Church was to transcend kinship as a determinant of succession: Saint Paul, who became the movement's de facto leader at an early stage, had not even known the founder personally' (p. 205).

The author also compares religious movements to secular businesses. The former tend to have lower capital requirements, and the capital needs can often be met by donations from members. Hence, there is no shareholders assembly that elects and dismisses the Managing Board and the CEO of the religious organisation. Seabright points out an important side effect – the resulting independence from outside investors, which gives religious organisations freedom – including the freedom to persist in their mistakes.

The author points out that the strength of religious movements/ organisations, compared to secular businesses, includes the ability to credibly promise continuity after the eclipse of a founder. Furthermore, 'the platform model provides an explanation for the stability of a religious movement. The members may have come to the community historically because of the vision of the founder, but once that community has been created it provides a reason of its own for belonging, a social glue that outlasts the physical presence of the founder' (p. 206).

The issue of the structure of religious organisations is tested in the book on the case of the Roman Catholic Church and its 1.3 billion believers subject to the authority of a single Pope. The reason for the success of the organisation – it demonstrated its sustainability for roughly two millennia – is its decentralisation and the hierarchy that is far flatter than one would find in any secular organisation of even a fraction of the size. The author points out that this structure gives substantial autonomy to the local level, including various orders of the Roman Catholic Church, benefiting from cutting the costs of strict monitoring, but it is exactly that structure that provided the grounds for sexual abuse scandals and their cover-up for too long.

As to the strategy, the author does not have second thoughts: 'The two most consequential strategic decisions a religious movement must take are what types of service it will offer to its members, and what types of members it will target. Both decisions will be taken in the light not just of the preferences of potential members but also of the strategies of rival movements that may be competing for their attention, their resources, and their loyalty' (p. 216). It is the literature on (secular) platforms that makes a distinction between 'single-homing' and 'multi-homing' to describe situations where users either stick to a single platform for a particular service or recurrently switch between rival platforms. Nonetheless, the reader is not quite convinced that this platform distinction is relevant for religious organisations, at least those that endorse *The Old Testament*, because 'You shall have no other gods before Me' (Exodus 20:3). In short, it is 'single-homing', but the reader is aware of different strategy choices on the scope of the services provided even among Christian churches - the Roman Catholic Church and the Eastern Orthodox Churches, for example, with the latter having a rather narrow scope, focusing on the spiritual services to the flock.

The section on the message of religious organisations in this chapter is not so much about the content of the message but about the way it is created and how effective it is. The author points out that Martin Luther created 'a new form of theological writing: lucid, accessible and above all short' (p. 227). Perhaps this can explain the momentous impact of Protestantism, especially in its early stage.

Part III of the book ('Religion and the Uses of Power') starts with Chapter 10: Religion and Politics. The author considers horse-trading between political leaders, aiming to borrow the legitimacy of the religious organisations, and religious leaders, asking for monopoly protection for their organisations in exchange, along the lines described more than two centuries ago (Smith 1776). The starting point of exchange is clear. 'Religious power meant the ability to control the performance of religious ritual and the membership of religious communities. Political power meant the ability to command a monopoly of violence, and use it to force the payment of taxes' (p. 245). Along the lines of the Smithian view, the lack of competition removes incentives for religious organisations to be efficient in their operation. Furthermore, the author demonstrates that although competition between confessions can literary be deadly, as the Thirty Years War clearly demonstrated, it can also break the barriers to innovation. 'The Catholic Church in Europe tried but failed to prevent the diffusion of printing, and recent studies suggest the diffusion of printing there was associated with an increase in Protestantism, a greater spread of knowledge, and a faster growth of cities' (p. 250).

Smith (1776) believed that the other outcome of political patronage of religious organisations is that political support for a religious movement would eventually undermine the movement's legitimacy, although this would not necessarily happen immediately. The author hints that this is perhaps what is currently happening in the US, where a substantial decline in religiosity has been recorded in recent decades. He refers to an influential book (Putnam, Campbell 2010) whose authors argue that whereas America was once socially and politically divided between religious denominations (such as Catholic and Protestant), it is becoming increasingly divided between the religious and the irreligious. The religious are increasingly homogeneous in their conservatism, and the political profile of religion has become more associated with the Republican Party. This is a rather convincing explanation, and time will tell what the long-term effects of the active participation of the Evangelical Church in the Republican Party, effectively in Trump's 2024 presidential campaign, will be.⁷

Chapter 11: The Great Religion Gender Gap refers to a paradox. 'There's no getting away from it: across the world, statistically speaking, religious leaders are overwhelmingly male, while women are reported to be, on average, somewhat more religious than men. This is one of those statistical phenomena that have been massively discussed by researchers but never convincingly explained' (p. 271). As to the leadership, the author concludes that there is nothing that sacred texts offer to support the observed discrimination. It is based on religious tradition, and Seabright points out that religious traditions do not have an essence: they are all a vast patchwork of things that have been said and written at various points in the history of a movement. Nothing else. In economics vocabulary, they are endogenous.

More intriguing is the empirical finding that the author refers to, that on average, women score higher than men on most measures of religiosity (from religious affiliation and attendance of religious services, to private actions such as prayer). The difference is not large but is statistically significant and persistent in time. However, it is not present consistently across religions: in fact, it holds strongly for Christianity but not for other religions. So, what is the explanation? The author goes back in time to ancient Roman and its morality – or rather lack of it – everything was allowed if slaves were concerned. 'In this context, a moral code that required men as well as

⁷ The reader wonders whether such political engagement by the Evangelical Church can create a rift between protestant churches and the Roman Catholic Church in America as existed during the Prohibition, both during the preparations of the constitutional amendments that introduced the Prohibition and the preparations for its abolishment. Okrent (2011) provides details about this rift.

women to remain chaste until marriage, that forbade adultery for men as well as women, that forbade all infanticide and not just infanticide of boys, was bound to seem like a strong defense of the rights of women and slaves against the sexual arrogance of Roman men' (p. 276). Perhaps old habits die hard. Perhaps we have not moved that far since Roman times. Perhaps, 'The fact that, in principle if not always in practice, the Christian moral codes of chastity and fidelity apply to men and women equally is something that women are more likely than men to find appealing' (p. 276).

The dark side of religious organisations is dealt with in earnest in Chapter 12: The Abuse of Religious Power. The most conspicuous abuse in religious organisations is related to sexual abuse scandals. The author points out that 'there seems so far no reason to think that any religious doctrines are particularly prone to encourage abuse. Nor is there any reason to place intrinsic blame on clerical celibacy, homosexuality, heterosexuality, a generally repressive culture, or a generally permissive culture' (p. 282). Of course, sexual abuse is not monopolised by religious organisations – many secular industries, like sports and entertainment, are infested with it – but sexual abuse contradicts the basic moral norms promulgated by most religions. It was Christian morality, as demonstrated in the previous chapter of the book, that provided moral and not only moral shelter for the vulnerable and exposed to sexual abuse, and nowadays Christian church clerics are sexual offenders, with their own organisations – prominently the Roman Catholic Church – harbouring the abusers.

Seabright provides some explanations. As to the opportunities for sexual and other abuses, they 'exist when a powerful person is placed in unsupervised proximity to another person who is vulnerable by reason of their age, of a relationship of dependence on the powerful person, or of physical or emotional weakness in relation to that person' (p. 289). That is exactly the situation that is frequent in religious organisations, based on the belonging to the community. Furthermore, fertile ground for abuses is provided, the author claims, by two culture patterns: cultures of secrecy and cultures of silence. 'Cultures of secrecy prevent people who know something from talking about it to people who don't. They typically make information more valuable by giving insiders a strategic advantage against outsiders. Cultures of silence are different: they prevent two people who both know something from talking about it to each other' (p. 287). Both culture patterns are inherent to religious organisations, based on belonging to the community and unconditional loyalty to both the organisation and its other members. That is the reason why so many of the molested have been quiet, out of delicacy - they did not want to undermine the reputation of the religious organisation they belong to, e.g. the Roman Catholic Church, and the molester himself, by and large, senior clergy in the organisation.⁸ Seabright provides so many features of religious organisations and their culture that the reader thoroughly understands the contributing factors. Nonetheless, the reader concludes that the ultimate responsibility rests with the individual – the molester.

As to the policy recommendations to reduce the risk of abuses without undermining legitimate religious objectives, Seabright focuses on three: denser networks, external accountability, and ending silence. 'Creating denser networks means giving vulnerable individuals more allies. These may be vertical allies (other people to turn to among the leadership) or horizontal allies (links to other members). There's no reason why any well-run religious organization needs to give its members access to just one spiritual adviser' (p. 294).

As to external accountability, according to the author, 'there's a strong case for imposing tough conditions on what religious organizations may do if they want to claim derogation from some of the duties that apply to other organizations that interact with the general public, such as firms. Among the conditions could be the establishment of an external reporting requirement. In addition to requiring religious organizations to provide information to others (about their revenues, for example), this would authorize external trustees to ask questions of the leadership, and would also authorize members with grievances to contact trustees' (p. 295).

Ending silence is rather self-explanatory: 'Open discussion among members of the organization's strengths and weaknesses should be considered the hallmark of an organization with sound values' (p. 295). The author is somewhat sceptical about the implementation of the third recommendation, recognising that this is easier said than done. The reader expresses reservations regarding the implementation of all three recommendations, not solely the last one.

⁸ Silence can backfire. That is exactly what happened in Ireland with the decades of silence about sexual abuses within the Roman Catholic Church in the country. When the information became public, the reputation of the Church dropped significantly, as did the level of religiosity of the nation, as described in detail in Chapter 2 of the book. For decades, Ireland was an exemplary Catholic country and a standard-bearer for the Roman Catholic Church. Not anymore. A common grim joke in Ireland told to the author of this review several years ago by an Irishman over a pint of Guinness in Dublin is: 'It is definitely not true all Catholic priests in Ireland are paedophiles. It's only 80 per cent of them.'

Part IV concludes the book, with Chapter 13: The Past and Future of Religion and Chapter 14: Conclusion. In Chapter 13, the author considers relations between technology and religion and refers to the definition of the digital concept of the Metaverse: 'A massively scaled and interoperable network of real-time rendered 3D virtual worlds that can be experienced synchronously and persistently by an effectively unlimited number of users with an individual sense of presence, and with continuity of data, such as identity, history, entitlements, objects, communications, and payments' (pp. 303-304). Seabright's rather sardonic comment is spot-on. 'Shorn of the references to digital technologies, the experience of the Metaverse is something that religion has been offering its participants in analog form for many thousands of years' (p. 304). In short, religion is here to stay - no technological progress, no economic development, and no political change will make it disappear in the foreseeable future. All these unstoppable processes will pose new challenges to religious organisations and fresh inevitable adjustments will be needed, but religion, it seems, will survive. at least for one reason – it is a virtual reality. As the author points out '[v] irtual reality retains its power because we dive into it and return, refreshed and inspired. It's a complement to normal life, not a substitute for it. It's the more powerful for making us giddy, often unable to remember on which side of the boundary we currently float, like those delicious moments in the early mornings when we are both in our beds and out of them' (p. 306).

Perhaps the most important takeaway from the closing chapters is that 'The twenty-first century will therefore not see religion disappear, because it will continue to minister to real human needs more effectively than most available alternatives. But precisely because its success is legitimately acquired, powerful political interests will continue to manipulate religion to send soldiers to the battlefield and voters to the ballot box, and some of their citizens will continue to be intoxicated by the call. Constraining religion to wear its power more lightly than it has done so often in the past is therefore a project that ought to unite all reasonable people of any faith or of none' (p. 325). In short, those who are not religious are not excused.

Seabright's book is an extraordinary, insightful, thought-provoking and enjoyable read, although reading it is not an easy task – an engaged reader is a prerequisite. The author, an economist, borrows insights from disciplines far removed from economics, especially from anthropology, history and psychology, aiming to provide a rich and honest picture of one of the most complex phenomena of human activities. Such an approach will

⁹ The definition of the Metaverse that is quoted is provided by Ball (2022), a writer and venture capitalist, according to the author.

attract non-economists to the book, especially since the economics in the book is disclosed in a very readable, non-technical way. Economists who are not specialists in the economics of religion (JEL code Z12), like the one who has written this review, will learn a great deal about the field and economic approach to the ubiquitous phenomenon. Even scholars in the field of economics of religion, according to one of them (Becker 2024, 1693), will find the book an insightful and enjoyable read.

The author's platform view, i.e. his explanations of the operations of religious organisations within the framework of the economic theory of multisided platforms, is a fresh look and convincing explanation. Perhaps this is another example of how the methodology of economics can successfully be applied to areas that are rather far away from the mainstream topics of economics and provide new and relevant insights. Most economists do not have a problem with this peculiar economic (methodological) 'imperialism'. Perhaps some economists will be unconditionally proud of that. A piece of information for them – pride is a mortal sin. Please consult the epigraph. It is the outcome of the change that is relevant.

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