Micro-Foundations of Religion and Public Goods Provision: Belief, Belonging, and Giving in Catholicism and Islam

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Abstract: While debates continue about the relationship between state-provided social welfare and religious charities, and whether organized religions are more capable of providing social welfare than is the public sector, less attention has focused on the question of what motivates religious adherents to contribute to the charitable work of their religions. In this article, we examine how adherents of Catholicism and Islam understand their generosity and its relationship to their faith. Through 218 semi-structured interviews with Catholics and Muslims in four cities in France, Ireland, Italy, and Turkey, we find systematic differences between the two religions. Catholics emphasize love of others and Muslims emphasize duty to God. We also find, contrary to expectations of the literature that emphasizes monitoring and sanctioning within groups to obtain cooperation, that Catholics and Muslims see their generosity as also motivated by the positive affect they feel towards their respective communities.

INTRODUCTION

Immediately after taking office in 2001, United States President George W. Bush signed the executive order creating the Office of Faith-Based and Community Initiatives, declaring that "[f]aith-based and other community organizations are indispensable in meeting the needs of poor Americans and distressed neighborhoods" (Bush 2001). In May of 2014, Turkey's Prime Minister Recep Tayyip Erdoğan stated that "[religious] foundations […] contribute to the just distribution of welfare and wealth" (Erdoğan 2014). Bush's and Erdoğan's views are not exceptional. Many countries rely explicitly or tacitly on organized religions to carry out social welfare functions. To engage in these activities, including sustaining the organizations themselves, organized religions require resources from a variety of sources, most especially their adherents. While debates continue about whether state-provided social welfare displaces ("crowds out") religious charities and religious belief, and whether the organized religions are more capable of providing social welfare than is the public sector (Dahlberg 2005; Fridolfsson and Elander 2012; Gill 2010; Hungerman 2005; Traunmüller and Freitag 2011), less attention has focused on what should be a critical question for politics and policy: what motivates religious adherents to contribute to the charitable work of their religions? And what motivates them to help sustain their organizations' existence in the first place? Clearly, political leaders see religion as an important source of charity and social welfare provision. Do the faithful themselves think their religion is a source of their charitable actions? And if so, what aspects of their religion do they think are influential?

We address these questions by studying what Catholics and Muslims think motivates them to be generous toward others through their giving and volunteering. Both Islam and Catholicism encourage other-regarding, charitable acts, and each uses the examples of their primary religious figure as behavioral standards.[1] Catholicism and Islam also differ in important ways. Though New Testament texts "suggest strongly the centrality of giving and service to the religious life," Catholicism has no formal call to giving as a sacrament of the faith (Queen 1996, 27; Catechism of the Catholic Church 1999, 461). In contrast, Islam has several explicitly described institutions of charity; the most well-known of which is the obligatory *zakat* (alms-giving), one of the five pillars of Islam (Benthall and Bellion-Jourdan 2003, 7–44; Kozlowski 1998). Catholicism is hierarchically organized, Islam is decentralized. Catholic beliefs stress choice;

Islamic beliefs stress obligation. We are interested in whether these differences manifest themselves in how adherents of the two religions view their responsibility to give and help their organizations.

As major world religions with a growing share of the world population, Catholicism and Islam are significant potential generators of charitable giving and volunteering. Understanding whether and if so, how, Catholics and Muslims' beliefs create motivations to give is an essential step in increasing our knowledge of how religions contribute to public welfare. While it is commonly stated that all religions have a "golden rule" of helping others, it does not automatically follow that all religions use the same theological beliefs to ground that rule or that the adherents understand them in the same way (Prothero 2010). The goal of this article is to contribute to an understanding of what role the adherents think their beliefs are playing in their motivations to give to their religious organizations, including volunteering their time and effort. This in turn will help advance our knowledge of how religion contributes to social welfare provision, and, more broadly, civic engagement and religious activism.

For convenience, we refer to this giving behavior as generosity. We define generosity broadly as the giving freely of one's resources, including time and effort, to organizations and/or individuals.[2] We prefer this term to altruism, as the latter connotes a concern for the welfare of others, whereas generosity is the act of giving to others, whether it is due to altruism or not. Through semi-structured interviews with Catholics and Muslims in four cities in France, Ireland, Italy, and Turkey, we find systematic differences between how Catholics and Muslims understand their generosity toward others, including toward their religious communities. Catholics emphasize love of others and Muslims emphasize duty to God. We also find, contrary to expectations of the literature that emphasizes monitoring and sanctioning within groups to obtain cooperation, that Catholics and Muslims see their generosity as additionally motivated by the positive emotions they feel towards their respective religious communities.

RELIGION AND GENEROSITY

The question of faith and giving is situated within the scholarship that has responded to the question Robert Wuthnow (1993, 124) posed nearly 20 years ago, "do different religious traditions encourage different kinds (or levels) of charitable involvement?" Evidence from the United States and

Western Europe has shown that there are differences across Christian denominations and other faiths in how much people give financially (Carabain and Bekkers 2012; Ottoni-Wilhelm 2010; Regnerus, Smith, and Sikkink 1998; Scheepers and Te Grotenhuis 2005; VanHeulven 2014). There is also some evidence about differences between religions on volunteering, though one careful case study of four faiths in the United States found that the differences were more in the target of the charitable activities than in the level of activity (Kniss and Numrich 2007). In this study, we shift the attention to the aspects of faith and religious community that Catholics and Muslims think matter in generosity toward their religious organizations and beyond.

Most previous studies have focused on structural, organizational, and elite-based factors in explaining the support of the faithful of their religious organizations and others. There has been less attention to the individual level motivations of the faithful in financial giving and in volunteering. One strand of the literature suggests that religious adherents give of their monetary and other resources (time, energy, material goods) when they collectively feel marginalized by the process of secularization (Ahmad 1991; Berger 1999; Brown 2000; Keddie 1998; Maalouf 2003; Riaz 2010; Richards and Waterbury 1996) or are mobilized by religious and other elites to counter social injustices or advance political goals (Ebaugh 2010; Riaz 2003; Trejo 2009; Yashar 1999).

Yet another group of scholars, who employ social movement theory, focuses on social networks in explaining religious activism (Bayat 2005; Clark 2004; Munson 2001; Singerman 2004; Wickham 2010; Wiktorowicz 2004) but leave open questions of individuals' motivations for engaging in the movements. Another group of social movement scholars looks at how the framing of social issues through religious schemas and themes mobilizes religious adherents (Mahmood 2005), highlighting the importance of leaders in constructing and activating the frames. These scholars do not examine how these frames resonate with individuals' own understanding of their faith and its consequences for social action.

Scholars drawing on economic theory develop micro-level explanations by shifting the focus to individuals in accounting for why they contribute to seemingly costly group activities. Their "economics of religion" analyses stress that the organizational structures of some religious groups create incentives and sanctioning mechanisms that elicit the desired behavior of contributing to collective goods (Berman 2009; Hale 2015; Iannaccone 1994). Although these scholars are concerned with the micro-foundations of social action, they base their explanations on the rational calculations of

the relevant actors and mostly ignore the beliefs and pro-social inclinations of individuals. These approaches have difficulty accounting for the public goods provision, through charitable activity, of individuals who are in religious groups that have relatively weak monitoring and sanctioning structures. Our examination of two mainstream religions highlights the importance of their beliefs and pro-social inclinations.

Far less attention has been paid to what the religious adherents actually think they are doing, to whether they understand their actions in religious terms, or to whether they actually perceive pressure from their religious communities to contribute to the religious group's efforts. Scholars have looked at how religious attitudes translate into participation in political activism (Jones-Correa and Leal 2001; Sarkissian 2012). In an important study, Djupe and Gilbert (2009) find that the pathway to politics is moderated both by religious individuals' motivations and the structure of their religious organizations. The literature that specifically focuses on religion and generosity tends to give weight to two factors that affect generosity at the individual level. Some scholars argue that the key factor prompting helping behavior is the intrinsic beliefs, others that it is the community aspect of the faith (Graham and Haidt 2010; Putnam and Campbell 2010).

Those who stress the role of beliefs debate what aspects of religious faiths create differences in the generosity of their adherents (Miller 1999; Smith and Emerson 2008; Tropman 2002). They examine the content of the beliefs, with some arguing that what matters is a perception of a punitive deity, and others that what matters is a perception of a benevolent deity or sensations of spirituality (Hadnes and Schumacher 2012; Johnson et al. 2013; Lee, Paloma, and Post 2012; Shariff and Norenzayan 2007; Stanczak 2006). Those who look at the role of community focus on religion and social engagement (e.g., Bartkowski and Regis 2003; Candland 2000; Djupe and Neiheisel 2012; Miller and Yamamori 2007; Unruh and Sider 2005; Wuthnow and Evans 2002; Wuthnow 2009). The community is seen to affect other-oriented behavior through its norms and expectations. This dovetails with the emphasis of the economics of religion school on the monitoring and sanctioning capacities of the religions (Berman and Laitin 2008; Cnaan 2002, 296; McBride 2007). What remains to be explored is whether there are systematic differences between the community expectations in Catholicism and Islam, how expectations, if any, are perceived by community members, and how this affects their contributions to the collective goods to the group.

In addition, an overlooked variable in the study of cooperative interaction is the "positive affect," that is, positive emotions that members might

have toward a group (Tyler 2011). The positive affect individuals have toward their group can be an integral part of helping and engaging with others (Collins 2004). It thus is something that may have a role in generating generous actions by Catholics and Muslims (Corcoran 2015; Fowler and Kam 2007; Smith 2006). While a rational choice approach would see this as a mere quid pro quo — individuals give and volunteer because they get a commensurate emotional satisfaction out of doing so, a "warm glow," to quote economists (Andreoni 1990; Hungerman 2009), this feature of a religious community's role in public goods provision needs more attention from political scientists. An intriguing hint comes from a study of "what terrorists really want," that finds what is key is affective ties to others: in other words, friendship and community (Abrahms 2008). Positive affect highlights the importance of a pro-social orientation in generating collective goods. The implication is that individuals are not just strictly rational, selfish non-cooperators who can be induced to help each other only with monitoring and sanctioning mechanisms.

Building on these literatures on individual level attitudes on faith and belonging, we assess whether the faithful themselves are aware of the influence of belief and community on their generosity, and see whether there are differences between Catholics and Muslims in how they think about their pro-social, generous behavior. We bring to the debate the insights of Catholics and Muslims, who have perhaps been less often the subject of study (but see Benthall and Bellion-Jourdan 2003; Cherry and Ebaugh 2014; Clarke and Tittensor 2014; Davis and Robinson 2012), gleaned from a set of semi-structured interviews. Learning the ways people describe their actions provides a window on how, if at all, their religious beliefs and communities have affected their understanding of generosity. In this study, we are interested in the religious motivations of the faithful in their giving to others, including volunteering in activities intended to help others. We are aware that one might help someone in response to an immediate need, but our focus here is to understand the religious motivations, if there are any, behind that charitable act. Our research shows how the religious communities elicit giving, and how the faithful understand what they are doing.

We use semi-structured interviews to discern whether there are consistent differences in how members of one faith or another understand their motives for generosity. We posit that if we observe systematic differences between Muslims and Catholics in what they say about their beliefs and behaviors, and that these are relatively consistent within each religious

group, then we have some evidence that the religions channel the generous propensities of their faithful in particular ways.

We conducted research in Dublin, Ireland; Paris, France; Milan, Italy; and Istanbul, Turkey. France, Ireland, and Italy have been and remain crucial to the history and life of the Catholic Church and Catholicism; Turkey is a major Muslim country, with a significant role in Islamic history. Ireland, Italy, and France are predominantly Catholic, and each has Muslim populations in their major cities. Turkey also has a small Catholic minority. With most of Europe's populations living in urban areas, we located our research in the large urban centers of Paris, Milan, Dublin, and Istanbul, studying a Catholic parish and Muslim organization in each.

We do not claim to have studied "typical" Catholics or Muslims; there is no such set of individuals. Organized religions are spatially and temporally located and affected by a myriad of factors that give rise to the particulars of groups of faithful in a given locality. However, because basic beliefs tend to be shared within a faith, our study contributes to developing a knowledge base about generosity of Catholics and Muslims. For Catholicism, we focused on a parish in each city. For Islam, we chose a cultural association affiliated with the Turkey-based Gülen movement in each city. To accommodate the fact that in some Muslim dominant countries, mosques are used only for prayers and are state run, as in Turkey, or state supported, our study of Muslims focuses on a cultural center rather than on a mosque community in each city. The Muslim cultural centers are the locus of religious education and community at the local level, so somewhat commensurate in some functions to parish churches (Abdoun et al. 2004; Allievi 2003; Flynn 2006; Lacey 2009; Manço 1997). It is not possible to identify an Islamic movement that all Muslims and scholars would agree is representative and typical of Islam. However, Islam's basic message of charity is constant across the religion, and the Gülen movement has several advantages for our study: in terms of religious faith and practices, it is a typical Sunni Muslim group; it is a relatively mainstream transnational organization within Islam; it is relatively transparent and open about its activities; and more importantly for our research design, it is present in our four countries (Ebaugh 2010, 115–128; Yavuz 2013).

We conducted a total of 218 semi-structured interviews with approximately 25–30 individuals in a Catholic parish and in a Muslim association in each city. Parishes and associations were chosen on the basis of referrals and the process of gaining access varied by city. We recruited both those who attend regularly and those who are on the membership rolls but do not

attend regularly, and from a range of socio-economic strata. All interviews were conducted at locations of the interviewees' choosing. This was typically a room in a building owned by the parish or association, in a home, a café, or restaurant; some interviews were held at the interviewee's place of business. The field research was conducted in various months from May 2010 to May 2011, taking pains to avoid major religious holidays that might have over-primed generosity. One researcher spent approximately four weeks with a religious group in each city.

The semi-structured interviews lasted between 30 minutes and two hours, and included questions about what interviewees think their faith's teachings are on generosity and helping others, what their obligations and responsibilities are to help others, and why they think they engage in helping, giving actions. We ask what their interaction is with their religious community, and if, how and why they volunteer in it or give funds to it or other organizations. We invited them to comment on anything we should have asked them about but hadn't. With the exception of some Catholics in Istanbul, each interview was conducted in the mother tongue of the interviewee.[3]

We systematically assessed the interviewees' responses to our questions by reviewing the recorded interviews and noting emergent themes. We compared these across groups in different cities, and between religions, in order to see whether themes were unique to locations or whether they were common across groups in the same religion, and to see whether interviews needed to be assessed again for nuances regarding themes. This technique enables us to see themes that a more quantitative approach, with the content coding of word or counting word frequency, may miss. It also forces us to note themes that may not accord with prior expectations (Leech 2002; Lofland et al. 2006; Schaffer 2006; Thomas 2006). We are not constructing ideal types that are meant to represent or apply to all Catholics and Muslims; we have the more modest goal of drawing upon Catholics and Muslims' discussions of their generosity to examine how, if at all, they find their religious beliefs influence their giving.

ANALYSIS AND FINDINGS

Our interviews show that Catholics and Muslims articulate different faith-based motivations in their contributions to their religious communities. Generally, Catholics do not feel or believe that they have a duty to God

to help others and to be generous to their organizations. Instead, they think of their giving as helpful for the needy. In contrast to Catholics, Muslims often link their giving to fulfillment of a duty to God. To Muslims, the act of giving for the sake of God is more important than its beneficial consequences for the recipient. The religious community plays a significant role in both Catholics and Muslims' giving. Catholics and Muslims indicated that they derived emotional satisfaction from helping the community. While much research has tended to stress the role of communities in monitoring and sanctioning individuals as a means of compelling "generosity," Catholics' understandings of their religious community does not conform to that model and Muslims' only slightly.

Belief and Charitable Giving

Our Catholic interviewees were emphatic that their generosity is not a duty, and that they are not facing a punitive God. To the extent that our Catholic parishioners understand their generosity as coinciding with the teaching of the faith, they understand it as stemming from love for one another, from following Jesus' example of loving one's neighbor. In line with the Islamic emphasis on obedience to God's will, our Muslim interviews demonstrated that Muslims see their giving to their religious institutions as fulfillment of a duty to God. The belief that it is "for the love of God" that one gives to others (Qur'an 2/177) is a significant factor in our Muslim interviewees' understanding of their generosity. For Muslims, love for God cannot be separated from the idea of duty to God.

Only two of 94 Catholic interviewees said "yes" to the question: "do you have a duty to God to help others and to give?," and each immediately qualified it as a "requirement," not a "duty" (PC17), saying "God requires you to help others" (DC22).[4] The stress was on free will (DC22, MC6, DC9). The common theme was interpreting their generosity as coming "from love" (DC20, PC5). Many interviewees see this love as a source of charity and voluntarism toward others, but they do not see this as the point or goal of such love (DC1, DC11). Many cited the Gospel of Matthew's famous saying, "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Lindsell 1965, 1482, 25:40). An Italian Catholic parishioner in his 40s interpreted the verse as Jesus saying "go encounter others, including the poor; don't abandon them" (MC13). Jesus is telling him what to do, but he does it because of God's love, not because of a duty to God (or Jesus). Our

Catholic interviewees understood that they should help others, but did not see that as a duty to God; they linked it instead to the importance of everyone contributing to the community: "charity is part of Christian life" (PC7).

A striking difference with Catholicism is that none of our 124 Muslim interviewees said "no" to the question: "do you have a duty to God to help others and to give?" Most Muslim respondents think that when they give, they give from resources that belong to God (e.g., IM2, IM20, PM7). They see their money and belongings "as God's deposit" on them and "giving for the sake of God as one way of fulfilling the responsibility on that deposit" (IM7). A number of respondents (PM5, MM1, MM6, IM24, DM9, DM16) mentioned the following verse from the Qur'an to emphasize that what they had was not for only their consumption: "Behold, God has bought of the believers their lives and their possessions, promising them paradise in return" (Qur'an 9/111). In explaining their motivations to give to others, the interviewees also referred to Muslims from the time of the prophet Mohammed and their giving as a model. It was clear from their answers that the interviewees established a direct link between religiosity and giving, as giving is considered a significant religious duty. To show the centrality of giving in religious teachings and history, one Muslim from Istanbul noted, "Abu Bakr [the first caliph and the closest friend of the prophet Mohammed] used all of his wealth for the sake of God and to help others" (IM18).

While our interview questions did not ask directly if interviewees thought "God is watching you," very few Catholic interviewees (PC17, PC14) thought that God or Jesus would judge them based on whether or not they were helping others. Those few who mentioned being judged explained that the duty to help is toward others, not God. We owe our neighbors our assistance; God will judge later what one has done with one's life (PC17, DC16). A French interviewee mentioned being "Pascalian," referencing Pascal's wager and also pointing to the verses of Matthew 25:41–46 in which Jesus condemns to hell those who did not aid him by aiding others (PC14). Not only is it good to help others, not doing so could have unpleasant ramifications in the after-life. This interviewee pointed out that generosity is from the heart, not merely "what is due" to another person. Even for those who perceived a judgmental God, generosity is not a duty to God, it is a manifestation of God's love in them.

In contrast to Catholics, many Muslims stated that God has been and will be judging them for their generosity or for the lack of it. Many

Muslim interviewees argued that if they do not give funds, God causes them to lose money anyway because they have not fulfilled their duty to God. For example, one of the interviewees said that whenever he skips helping his association, he is caught by a traffic cop and has to pay as a fine the money he otherwise should have given to his association (PM3). An interviewee from Istanbul echoed the point, "If you do not give to the places that you are required to give, that [amount] will be taken from you eventually. You will experience a problem and lose it anyway" (IM13). These respondents see these incidents as reflections of God's compassion: God is warning them, with what they perceive to be gentle nudges, about their misbehaviors (e.g., PM3).

To Catholics, because Jesus' and God's love does not have to be earned, earning it through giving to others (or to God via donations to the church) is irrelevant. Some parishioners referred to God as an inspiration in their giving but they did not see giving as necessary to gain God's approval (IC13, MC14, DC9). Instead, as one parishioner said he was taught, "to be charitable is good for the soul" (DC11). It is not something demanded or compelled by God; it is instead a good thing to do in and of itself. An Irish Catholic mentioned that "If you're asked to do something or somebody suggests something, or you have a thought, you have a responsibility. I don't know whether you call it faith or spirituality or responsibility" (DC9). Parishioners who linked their giving with specific scriptures often noted, as one flatly stated, "there are only two commandments that matter: love God and love your neighbor" (DC10). From those, all generosity flows.

To Muslims, though, God's love needs to be earned through pleasing God. Pleasing God requires fulfillment of duties, charitable giving being one of those. To some Muslims, the duty is paying the alms, zakat, they need to please God through good work. Many interviewees, especially those who are more engaged in the associations, did not even mention the obligation of zakat. When asked why they did not refer to zakat, they responded that zakat sets the minimum amount of giving. To them, real giving is giving beyond zakat. When asked if zakat motivates him to give more, a Parisian male respondent in his 50s replied: "Zakat and *fitr*[5] are of course important. They are part of our religion and we have to respect them. And we fulfill our responsibilities of zakat and fitr. But how can we do all the activities that we need to do by only relying on zakat?" (PM18). While duty to God was prevalent among the Muslim interviewees, it was not only a feeling of obligation but also an effort to please God through fulfilling duties.

The main message our Catholic interviewees conveyed is that they do not feel or believe they have a duty to God to help others, to be generous. As one French Catholic put it, the idea of an obligation to God "has no sense" (PC4). Some Catholic interviewees noted, instead, a sense of obligation to the priest or nun: when they were asked if they'd be willing to take on a task, they accepted because they were being asked by a religious official they viewed with respect and/or whom they admired (MC2, MC15, IC3, IC7). Similarly, a French parishioner said that when the new head priest (curé) arrived in the parish, the priest posed the question to him and his wife: "what do you do in the church?" The interviewee said he and his wife immediately signed up to be volunteers (PC14).

Instead of duty to God, many Catholics mentioned family upbringing or schooling as main reason why they are generous and engaged in helping behaviors. An older Irishman stated, "it's something in you, [it] all stems from parents," adding that when he was young, "everybody was poor at that time in Ireland. You shared anything you had and you contributed that way in life" (DC11). A devout French Catholic raised in the Church and who frequently attends mass and leads volunteer groups in the parish, credited his participation in Boy Scouts as giving him his sense of wanting to help others (PC10). Others understood their generosity as being part of the "Catholic culture," which is something they became aware of as adults (MC13), or having a "social Catholic" upbringing and having a "1968 generation" formation (MC5). Still others cited a particular experience with a religious order or group (DC11, MC14, MC17, PC13). Finally, a common refrain was that of actualizing ones' faith. As an Irish parishioner said, "I kind of feel from my own personal faith, to make it real, I need to be doing something" (DC14).

The Muslim interviewees, on the other hand, strongly indicated that since giving is a duty to God, the act itself is more valuable than its consequences that produce collective benefits. An anecdote that a Parisian woman (PM11) told clearly shows this outlook. When one of her neighbors declined her request to help her religious association, she considered finding a job in order to be able to contribute more to the association, instead of asking others to give funds to it. Although she could have contributed more money to the association by working than she would have been able to collect from others, she changed her mind because, in her view, this option would have prevented her from helping others to fulfill their responsibility to God. She thought that all Muslims have the responsibility to give, and that by prodding them to donate funds, she

was helping them fulfill that responsibility. She saw this as in itself very valuable.

As a motivation for their giving, Muslims emphasized fulfilling their responsibility to God rather than solving the actual problem that the help targeted. An Istanbul interviewee stated that God tests a wealthy person to see if he would give or not, while God tests a poor person to see whether or not he would be patient. To the interviewee, both of their responsibilities (to give and to be patient) are to God, not to one another (IM14). Another respondent concurred that he had a responsibility to help the poor and needy "to gain God's approval" (IM21). A man from Milan concurs with these points: "If I help someone, I do not expect any gratitude from that person in return […] I help that person because God asks me to help those in need" (MM6). In keeping with this view, our Muslim interviewees conceptualize their giving to their religious associations in terms of their duty to God. A Parisian Muslim, for example, explained her support of the religious association as fulfilling her responsibility to God since the association reaches out to "those who are in material or spiritual need" (PM5). It was less a matter of helping a community of co-religionists than of fulfilling an obligation to God (MM3, MM11, PM11, DM12, IM5).

Given the obvious difference between Catholics and Muslims in their understanding of the relationship between duty to God and giving, one can argue that the differences they identified are really a function of using secular and religious language to explain motivations for personal and community actions. The implication is that the reference to duty to God among Muslims is a derivation of the fact that Catholics are more secularized than Muslims. This argument is less persuasive for our cases. Although different people in different religions could understand duty to God in different ways, we think that duty to God is by definition a religious concept. Both Catholic and Islamic teachings have always emphasized helping those in need, and being other-oriented. Furthermore, our Catholic interviewees spoke about helping others in religious terms, with frequent reference to the gospels and to the example of Jesus; they just did not view contributing to the collective good as a *duty* to God.

Belonging and Charitable Giving

As the previous section indicated, Catholics and Muslims often referenced their religious communities when speaking of their generosity, their

giving, and their volunteering. Almost all the Catholic interviewees mentioned the importance of their immediate communities and their parishes for their giving. They explained their helping behaviors in terms that indicate a positive orientation, or "positive affect," for group interaction. Catholics who gave of their time often said that they liked to be with people and to be collaborating in a helpful undertaking. To them, the engagement enhanced their religious life. Muslims also strongly emphasized the role of community in their giving. Although duty to God is the major motivation to support their organizations, attachment to their communities helps motivate Muslims to give. Muslims also emphasized the satisfaction that they receive from being engaged with their communities.

Many Catholic interviewees are fond of the parishes they belong to, and they like working in the groups they are in or have volunteered with before. Parishioners expressed satisfaction with their experiences of working with other parishioners in the various organizations they volunteered in, and feelings of affection toward the priest, sister (nun), or friend who invited them to get involved (e.g., MC2). This was evident among the congregants of the St. Esprit Church in Istanbul. While the older volunteers mostly referred their loyalty to the church (IC5, IC6, IC20), the younger and immigrant members mostly addressed the friendship within the church (IC3, IC10, IC23, IC24). The participants of a church-based volunteer group, the Legion of Mary in Istanbul, indicated how they deepen their friendship while doing "good things" for others (IC3, IC10, IC25).

In all four of the parishes we studied, Catholics spoke of the powerful effect volunteering has on their experience of their faith. A Milan parishioner stated that "sharing unites a bit of the heart" (MC15). To many, helping within the parish or with a Catholic charity is seen as furthering the work of Jesus or of the Church in the world. Those Catholics who volunteered in activities that sustained the religious life of the church, such as the children's ministry, reading the liturgy, being on the baptism or funeral team, often noted that doing so enabled them to attain a greater understanding of their faith, and noted that was important and rewarding to them (e.g., DC1, DC2, PC3, DC13, IC16, MC5, MC14).

Many Muslim respondents also mentioned that the close friendship among the members of the community was an important factor in creating a giving-friendly environment. They noted that because they see other members of the association at least once weekly, they develop social bonds. A furniture storeowner from Istanbul describes the relationship between friendship and giving in the following way: "Being involved in

this movement made giving part of our personality. It is because you become part of a new social environment. Here, we compete to do good things […]. I cannot stop working in the face of the needs of so many people" (IM17).

One of the key factors both Catholic and Muslim interviewees mentioned when asked why they give or volunteer was that they received so much more than they gave, thanks mostly to their engagement with their communities. As an Italian Catholic stated, "I get repaid abundantly" (MC4), echoing the feelings of an Irish Catholic parishioner who stated, "I get as much pleasure out of doing it as benefit to the parish" (DC6). The complex role of community for Catholics was summarized by one parishioner: "I receive a great sense of community, a great sense of togetherness, of acceptance, of love from people. You couldn't buy that and if you went looking for it you couldn't get it; it comes from the interaction" (DC20).

Muslims also stated how much they receive by giving to others. However, Muslims did not, in contrast to Catholics, phrase things in terms of wanting to "give back" to their community or of receiving so much more than they gave to the community. When they said giving actually increased what they originally had, they mostly talked about how God increased their own spirituality, well-being, and happiness.

Members of both religions also evinced a practical approach to their generosity with their community. For Catholics, the view was very much that someone has to take responsibility to make sure the priest has money to live on, that the electricity bill gets paid, that the leaky roof gets replaced (DC9, MC13, PC11). Several Muslim female respondents emphasized the necessity of having local organizations and schools to provide a quality Islamic education for their children (e.g., PM6, PM11, PM28, MM3). Interviewees sometimes voiced a concern that if they do not donate funds, their children, in the words of one, "will not have proper facilities and will be in danger of losing their identity" (PM28). One theme that most Muslim respondents noted was the image of Muslims in Western Europe. They saw their contributions as being a way to help elevate the status of the Muslim community in their respective cities (e.g., PM1, MM5, MM29, DM11). Certainly, both religious organizations are open to "free-riding," adherents who don't contribute. However, our interviews indicate that there is a core in the communities who, along with seeing generosity as having a divine basis, along with finding engagement rewarding, are prompted to act out of a sense of responsibility to the community: the bills have to be paid.

One question that arises about the role of community in giving is whether or not the community sanctions members who do not give. Among the Catholics, there was no mention of social retribution or pressure if they did not give financially or volunteer. Partly, this is built into the structure of financial giving: it is private. Pledges and the fulfilling of annual pledges for donations are not made public. At most, those who know how much someone has donated are those who do the bookkeeping for the parish church; in small parishes that might be a volunteer. That structure does not give rise to peer pressure or social exclusion if one does not follow through on a pledge, or gives less than what might be thought appropriate. There is no monitoring, and no sanctioning, of giving behavior during mass because giving is anonymous. As we have noted, some Catholics feel they have a responsibility toward the community but they do not perceive any social pressure from that community. They reason that the community needs the aid of each to run: "everyone should play a part, not just one guy doing five jobs" (DC2). Asked why she volunteered, a Frenchwoman stated as if it were obvious, "there was a need; I responded" (PC6). Yet even those who voiced this view rejected the idea that they might owe the parish or other Catholics something: as one said, "no if I didn't want to help I wouldn't. I wouldn't feel in any way I'd have to" (DC13). Another parishioner, in Paris, summarizes what was often indicated: "you are free to say no" (PC13). The parish does not banish parishioners who do not give, who do not volunteer. They are free to take part in services, to send their children to First Communion preparation classes (staffed by volunteers), for instance, and to partake of charity services if need be. As an Irish parishioner who volunteers for the local branch of Saint Vincent de Paul put it, "we never ask if you're going to church, what religion you are, none of our business. We help anybody, whether they're black, Muslim, there's never any question about it." He then added, "the way I look at it, it's hard enough for me to try to save me own soul, never mind somebody else's" (DC12).

Like Catholics, Muslims' social engagement in their communities constitutes an incentive rather than a sanction in their giving. While Muslims do face some peer pressure to pledge to give, they do not face any retribution from the community if they do not give funds or volunteer. One issue that was raised in the interviews was the format of annual pledges of the members to the religious association. The annual pledges, the major source of income for the associations, are relatively public. While contributions are entirely voluntary, the pledges of the contributors are

publicly announced in the room where the fundraising event takes place. This gives Islam (or at least the Gülen movement) a peer pressure mechanism to elicit donations. Yet when talking about the pledges, the respondents referred to them as "incentives" rather than "sanctions" (IM14, IM18) and referred to the public format's origins in Islamic history (PM7). Some interviewees mentioned a *hadith* (saying of the prophet Mohammad): to "compete to do good" (MM6). The statements of a respondent from Istanbul shows that "duty to God" comes into play in fulfilling the pledges as well: "When we pledge an amount, we feel that we promise God to give that amount. When we make the payment, we feel we are fulfilling our promise to God" (IM22). However, there is no monitoring mechanism for the payment of the pledges. Those who pledge are reminded about the payments but there is no retribution if they don't fulfill their promises (IM1).

Communities of course have structures. As is often noted, Catholicism is comparatively hierarchically organized while Islam is decentralized. One can expect that religious adherents would be more engaged with their own organization if it were less hierarchical and more decentralized. That in turn should lead to enhanced trust of the leadership and fellow adherents, as there would be more interaction with them. Since we did not directly ask people if they trusted the religious leadership and other congregants in their communities, we do not have strong evidence to suggest a relationship between trust and giving in our cases. However, our fieldwork data supports the relationship between organizational characteristics of each community and giving, even though it is difficult to talk authoritatively about how trust played in this relationship. Although the Catholic Church is hierarchically structured, due to dwindling numbers of priests the parishes we studied have had to incorporate the laity in many of their official functions (such as the liturgy readings, catechism classes, distributing the Host during the Eucharist), and rely extensively on volunteers for their charitable activities, and to staff many of the parish office positions. There is a high level of local social engagement among the Catholic congregants we studied. Our interviews show that Catholics are more comfortable in contributing to their own local churches (MC13, PC10). Some Irish parishioners expressed concern over the impending merging of parish operations ("clustering"), thinking the community spirit of the parish would be diminished, and that people might not be as willing to volunteer or give if their efforts went to a bigger entity less known to them. A Catholic parishioner in Dublin indicated the power of familiarity and trust within the community for eliciting

generosity. In speaking of the planned "clustering," he said, "I probably wouldn't volunteer if somebody came from another parish and said 'do you want to do this?' I'd be very suspect … I'm fine if the priest I know signs the checkbook but not if I don't know the priest" (DC10).

Although Islam does not have a strong theologically imposed hierarchy, the Gülen movement has developed close-knit ties between its communities. The movement has a relatively hierarchical organizational structure in which each country has its own representative and network of relationships below the representative. However, the local communities have relatively autonomous decision-making structures through their own boards in identifying the potential activities they plan to engage in based on their own resources. In each city, the core supporters of the movement are organized around small groups of 10–15 people and meet on weekly basis to administer the community-related issues. Many respondents mentioned that the close friendships among the members of the community were important in the creation of a giving-friendly environment. They noted that because they see other members of the association once weekly, working together on various projects develops social bonds. A respondent from Istanbul stated "The place that I like the most is my village. I love to live there. Sometimes, I think about going back to my village and living there. However, when I go to my village just to visit, I miss my friends in two weeks" (IM17).

Do the differences in understandings of generosity between Catholics and Muslims have an impact on how they give and how much they actually give? Readers may note that we have not shown in what way these understandings of generosity and their faith make a difference in the amount of funds the interviewees actually donate. Due to a very low response rate to survey questions on financial giving of our interviewees, we do not have systematic data to correlate with the themes that the Muslim and Catholic interviewees stressed.[6] In addition, in this article, we are not comparing the religions to see which one is more generous. It is clear that both religions prompt generosity among their adherents. There are a variety of factors that could influence religious-based generosity at a given time and space. Given the very specific conditions of giving in each setting, we hesitate to speculate on the greater or lesser generosity of the adherents of any particular religion. Instead, we have focused on developing an explanation for how Catholics and Muslims have different and as well as similar understandings of what underlies their generosity. We particularly examined how they connect their understandings of

their faith and belonging to their generosity. Further research could demonstrate its consequences in terms of how much congregants give.

The faiths do affect *how* their adherents give and volunteer. Despite differences in some aspects of theology, both Catholicism and Islam emphasize community-building "moral projects" (Kniss and Numrich 2007, 9). Catholics and Muslims we studied aim their giving at efforts that help maintain their own community (such as their religious services and infrastructure), and that help the broader community (such as anti-poverty and joblessness projects, building and running schools and health clinics locally and overseas). Many Catholics manifested their belief in loving one's neighbor by volunteering for programs that helped the community in general by way of helping specific individuals. For instance, in Paris, volunteers with the St. Pierre de Montrouge *pain partagé* [shared bread] project collected food donations, then prepared and hosted a lunch each week for low income and homeless people in the neighborhood, and dined with them at the lunch. This created a sense of connection and social recognition for individuals who otherwise had few or no social interactions, and created a community within the larger area in which the parish is located. Volunteers also took care to note which regulars were absent at a given week, and followed up to check on them.

Similarly Muslim volunteers in Istanbul, out of a duty to God to help those in need, collected monetary and in-kind donations for the people living in a poor neighborhood who were the victims of a small-scale flood. To interact with the victims in person, the volunteers made a group trip to the neighborhood that was closest to the location of their association. Some of the group members hosted some of the victims at their own homes until conditions improved. When helping those in need, they did not expect gratitude from the victims, as they saw their volunteerism as an out-growth of a feeling of duty to God to help others, not a duty to those in need.

CONCLUSION

The interviews reveal important differences in the ways Catholics and Muslims consciously think about their generosity to their organizations and its connection to their faith. Catholics do not understand generosity, or helping others or giving financially, as a specific duty to God. Instead, if they give it a religious frame at all, they frame it as inhering in love for and love from Jesus. To them it is a choice. Many also tied

it to a sense of responsibility to their religious community. This is similar to findings from studies of Catholics in the United States (Keister 2007; Miller 1999; Smith and Emerson, 2008). Volunteering is described both as a desire to help and as a joy at the spiritual and emotional experience of helping and being involved with other people. Some also tie their giving and helping, their orientation, to their upbringing and the examples of their parents or the education they got in a youth group such as Scouts.

In contrast to Catholics, Muslims often link their giving to fulfillment of a duty to God and pleasing of God. The emphasis on duty to and pleasing of God is a dominant factor in Muslims' accounts of why they give to their associations and to those in need. In the mind of many Muslims, the act itself is what is of primary importance since it is regarded as fulfillment of a duty to God, the beneficial consequences for the recipient are secondary. Similar to Catholics, attachment to their communities also encourages Muslims to give more. Engagement with the religious community is intrinsically rewarding.

What comes through in the interviews is that for Catholics and Muslims, engagement in volunteering, in helping activities with their religious communities, leads to positive feelings toward the community, which prompts continuing engagement and contributions. Catholics' comments about being asked to help indicate that positive feelings toward the one who asked them make a difference in their response. They do not, however, see helping as an obligation to God and they do not fear social or religious sanctions if they say "no." Because of its relatively smaller size in our research settings and because of the way the Gülen movement is organized, our Muslim interviewees were in more tight knit groups than were our Catholic interviewees. As we noted above, some Muslims mentioned competing with each other "to do good," indicating some sense of community-based pressure to contribute. The somewhat public nature of the annual association pledges also created an incentive to give.

Through an examination of how individual beliefs and feelings of belonging to community motivate the faithful for giving to their religious organizations, we highlight a component of the micro-foundations of religious-based public goods provision. Our research contributes to several literatures. First, the study informs the literature on social welfare and faith based initiatives by examining the pro-social motivations of the members of the religious communities to help others. It indicates that religions, by inciting pro-social motivations, can contribute to the creation of public goods. By doing so, religions can complement the state in

providing public goods. We note, however, that it may be difficult for mainstream religions to replace the funding levels, comprehensiveness and technical expertise of the state through volunteerism and financial generosity. The modern welfare state has the leverage of coercive powers of taxation.

Second, although we focus on individuals, our study diverges from rational choice perspectives that give weight to individual level cost-benefit analyses, and stress the need for monitoring and sanctioning structures in order to prompt individuals to contribute to collective goods (Berman 2009; Hale 2015). Our work links with research that indicates that religious beliefs have a role in eliciting pro-social behavior (Preston, Ritter, and Hernandez 2010; Warner, Kılınç, Hale, Cohen, and Johnson 2015). We agree that monitoring and sanctioning structures can have a role in public goods provision but we point out that they may not always be necessary. Just as students of electoral politics have discovered that individuals vote for no apparently "rational" reason, we find that Catholics and Muslims may contribute to the works of their parishes and associations for no apparently rational reason.[7] Rather, religious beliefs and the positive feelings of community engagement guide their involvement.

Third, we refine studies of the role of religious beliefs in pro-social behavior and public goods provision. We find that the truism that all religions have a "golden rule" about helping others needs some modification, as it is clear that Catholics and Muslims have different religious beliefs about why they adhere to that "rule" (cf. Prothero 2010). This makes a difference in how one would activate their social engagement. Our research shows that duty to God activates Muslims while feelings of love of Jesus and positive affect for the community activate Catholics. Further research could investigate the political implications for social welfare provision: when political and civic leaders make calls for religious groups to "help" in some way, they may need to pay attention to the religious composition of their audience.

Fourth, while a number of works have found that belonging to a faith community leads to activities that promote public goods (Putnam and Campbell 2010; Sarkissian 2012), those works have, for mainstream religions, not identified what aspects of the religious beliefs and communities might create that connection. Our work does. It also complements the structuralist approach of social movement theory, which holds that contexts create opportunities for action. Applied to religion and public goods provision, we provide an understanding of what aspects of the beliefs and communities of two major faiths, within the contexts of four

Catholic parishes and four Islamic associations in Europe, connect individuals to opportunities.

There are some limits to the current research. Although the nature of religious beliefs is consistent among followers of a particular religion across countries, we make no claims to have evidence that generalizes to all Catholics and Muslims. Due to resource limitations, our study was geographically and temporally constrained. We cannot here assess what the full range, globally, is within each religion of understandings of giving and helping. Our study is a first step, and further research needs to be done in other Catholic parishes and Muslim associations to examine the extent to which understandings and framings may vary within each religion depending on socio-political and historical context. Further, we are not assessing what impact different social welfare and tax structures have on Catholics' and Muslims' charitable giving and volunteering. Nor are we studying "how much" generosity the specific beliefs and sense of belonging elicit. Yet, knowing how Catholics and Muslims conceptualize their generosity is an essential step in understanding how religions affect generosity and public goods provision. This paper is a move in that direction.

Supplementary materials and methods

To view supplementary material for this article, please visit http://dx.doi.org/10.1017/S1755048315000747

NOTES

1. "Islam" throughout this paper refers to Sunni Islam, to which about 80% of the world's Muslims adhere.

2. A number of social psychologists and economists define generosity as behaving cooperatively rather than with self-interested motives (Bendor, Kramer, and Swistak 1996; Cox and Deck 2006; Van Lange, Ouwerkerk, and Tazelaar 2002). Others define it as kindness and altruistic love in which a person acts without "assurance of reciprocity, reputational gains, or any other benefits to the self" (Peterson and Seligman 2004, 326). Space constraints do not permit a discussion of the extensive debate about whether altruism exists, but for more studies, see Batson et al. (1989); Cialdini et al. (1997); Fowler and Kam (2007).

3. Some Catholics in the Istanbul parish were immigrants from countries of which the interviewer did not speak the home country language. In those cases, the interviews were conducted in Turkish or English, depending on the preference of the interviewee.

4. We assign each interviewee a code to preserve the anonymity of our interviewees. In coding the interviews, we used the initial of the city, religious affiliation of the interviewee, and a number. For example, the first Catholic interviewee in Milan is coded as MC1, the third Muslim interviewee in Dublin is coded as DM3.

5. *Fitr* is a charity that every Muslim who can afford should give to the poor and needy in the month of Ramadan.

6. At the end of the interview, each interviewee was given the option of filling out a survey to collect demographic information and information about their financial giving. The response rate to the question about what percentage of income they give annually was low for both Catholics and Muslims. The response rate for Catholics was 33% and for Muslims 40%. At average, Catholics indicated that they give 7.3% of income while Muslims indicated that they give 7.9% of income.

7. We speak here of the self-interested means-end, individual utility maximizing, cost-benefit calculating rationality that has dominated rational choice approaches. Weberian interpretations might note, instead, that the behavior of Muslims and Catholics makes sense in light of their beliefs and the social constructs in which they live, and thus is culturally rational (Stolz 2006, 19; Weber 1922/1963).

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