Holy Entrepreneurship and the Commodification of the Sacred: A Critical Synthetic Realist Analysis of Faith, Markets, and Exploitation in a Global Context

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ABSTRACT

The contemporary expansion of holy entrepreneurship—the strategic conversion of religious authority, sacred symbols, and communal trust into economic value—has become a salient feature of global religious life. This phenomenon cuts across religious traditions and geographical contexts, encompassing Christian, Muslim, Hindu, Buddhist, and New Religious Movement settings. Drawing on sociology of religion, migration studies, and theological ethics, this article examines the mechanisms, ethical tensions, and structural consequences of holy entrepreneurship. Employing Critical Synthetic Realism (CSR) as a normative epistemic framework, the study argues that while some forms of religious entrepreneurship function as survival-oriented community mobilization, others constitute exploitative commodification of the sacred. Empirical evidence from Western legal systems demonstrates that religious authority—across traditions—has at times been weaponized for financial fraud, coercion, and abuse, underscoring the necessity of moral evaluation beyond confessional boundaries. Through a comparative Global South–Global North analysis, the paper distinguishes between entrepreneurship as extraction and entrepreneurship as survival, and demonstrates how neoliberal market logic, migration, and digital platforms intensify religious commodification. The article concludes that exploiting human vulnerability through the instrumentalization of God or the sacred is ethically impermissible and theologically corrupt, calling for renewed normative discernment and the recovery of de-commodified sacred spaces.

Keywords: holy entrepreneurship; commodification of religion; Critical Synthetic Realism; religious exploitation; prosperity theology; religious markets; global religion; ethics

INTRODUCTION

Across contemporary societies, religion increasingly intersects with market logics. Religious leaders sell books, media products, healing services, spiritual consultations, and digitally mediated guidance; institutions operate media networks and lifestyle brands; and faith-based entrepreneurs mobilize religious identity as economic capital. These practices are not confined to a single religious tradition or cultural setting. Christian megachurches, Islamic spiritual healers, Hindu gurus, Buddhist meditation entrepreneurs, and leaders of new religious movements all participate—albeit differently—in what may broadly be described as holy entrepreneurship.

Holy entrepreneurship refers to the intentional deployment of sacred authority, religious narratives, and communal trust for economic gain. While economic activity within religious communities is not new, the scale, visibility, and market integration of contemporary religious entrepreneurship reflect deeper transformations associated with neoliberal capitalism, global migration, and digital media (Carrette & King, 2005; Harvey, 2005).

Scholars have increasingly documented the commercialization of religion and the emergence of religious markets in pluralistic societies (Einstein, 2008; Stark & Finke, 2000). Yet the moral and theological implications of these developments remain under-theorized, particularly when religious authority is used to extract resources from vulnerable populations. This gap becomes especially pressing in light of documented legal cases in Western jurisdictions where religious leaders—across traditions—have been convicted of fraud, financial misconduct, coercion, or abuse (Richardson, 1995; Palmer, 2011; Kent, 2016).

Importantly, such cases are not limited to Christianity, nor should they be interpreted as indictments of religion as such. Courts in the United States, the United Kingdom, France, and other liberal democracies have adjudicated cases involving Christian televangelists, Islamic spiritual healers, Hindu gurus, and leaders of new religious movements, demonstrating that religious authority can be misused regardless of doctrinal content (Richardson, 2004; Palmer & Wright, 2016). These legal interventions underscore a critical distinction between religious freedom and moral immunity. Religious framing does not exempt economic practices from ethical scrutiny or legal accountability.

This article argues that the phenomenon of holy entrepreneurship must therefore be examined through a cross-religious, normatively grounded lens. The central question is not whether religion engages in economic activity—historically, it always has—but whether certain forms of religious entrepreneurship instrumentalize the sacred in ways that exploit human vulnerability and distort theological meaning.

Critical Synthetic Realism as the Framework

To address this question, the article employs Critical Synthetic Realism (CSR) as its normative epistemic framework. CSR affirms the existence of objective moral goods—such as justice, truthfulness, and human dignity—while recognizing that religious practices are historically situated and shaped by power relations (Asongu, 2026a; Asongu 2026b). This framework allows the analysis to avoid both reductionist sociologism and confessional moralism.

Central Argument and Roadmap

The argument advanced here is threefold. First, holy entrepreneurship is a structurally intelligible outcome of the neoliberalization of social life, including religion (Brown, 2015). Second, holy entrepreneurship manifests in morally divergent forms, ranging from survival-oriented community resource mobilization to exploitative extraction, particularly across Global South and Global North contexts shaped by migration and inequality (Adogame, 2013; Gifford, 2015). Third, when religious actors—of any tradition—use God or the sacred as an instrument for economic extraction from vulnerable persons, such practices are ethically impermissible and theologically corrupt.

The article proceeds by situating holy entrepreneurship within existing scholarship on religious economies, commodification, and religious authority. It then outlines the methodological and epistemic commitments of CSR, followed by an analysis of the mechanisms through which sacred meaning is translated into market value. A moral and theological critique distinguishes between extraction and survival models of religious entrepreneurship. The paper concludes with normative proposals and a comparative Global South–Global North synthesis, highlighting the urgency of ethical discernment in an increasingly algorithmic religious economy.

LITERATURE REVIEW

Religion, Markets, and Commodification

Classical sociological theories once predicted that modernization would lead to the decline of religion (Weber, 1978). Subsequent scholarship has demonstrated instead that religion persists by adapting to new economic and cultural forms (Berger, 1999; Casanova, 1994). In late-modern societies, religion often operates within market frameworks, competing for attention, legitimacy, and resources.

The religious economies model conceptualizes religious organizations as firms offering spiritual goods to rational consumers (Stark & Finke, 2000). While influential, this model has been criticized for treating market logic as morally neutral and for insufficiently addressing power asymmetries between religious leaders and adherents (Bruce, 2011; McKinnon, 2013).

The commodification of religion has also been analyzed through cultural critique. Carrette and King (2005) argue that neoliberal capitalism increasingly colonizes spirituality, transforming religious traditions into individualized lifestyle products stripped of their critical and communal dimensions. Similarly, Einstein (2008) documents how American religious institutions adopt branding strategies indistinguishable from corporate marketing.

Religious Authority, Exploitation, and the Law

Sociological and legal scholarship has long recognized that religious authority can be abused. Studies of cultic abuse, spiritual fraud, and coercive persuasion demonstrate that religious framing can mask exploitative practices (Richardson, 1995; Lalich & Tobias, 2006). Importantly, such abuses occur across religious traditions, not within any single faith.

Western courts have repeatedly intervened where religious leaders engaged in financial fraud or coercion, affirming that religious claims do not shield illegal or exploitative conduct (Palmer, 2011; Kent, 2016). These cases provide empirical grounding for ethical critique without collapsing into anti-religious reductionism.

Prosperity, Aspiration, and Vulnerability

Prosperity-oriented religious movements illustrate how aspiration can be sacralized. While prosperity teachings may offer hope and agency, scholars note their tendency to individualize structural suffering and moralize poverty (Bowler, 2013; Rieger, 2018). Similar dynamics appear in non-Christian contexts where spiritual techniques are marketed as pathways to success or healing.

This literature highlights the ethical stakes of religious entrepreneurship, particularly when vulnerability becomes a revenue stream.

METHODOLOGY AND EPISTEMIC FRAMEWORK

Methodological Approach

This study employs a qualitative, critical–interpretive methodology designed to integrate empirical description with normative evaluation. The aim is not to measure the prevalence of holy entrepreneurship through quantitative modeling, but to analyze its forms, meanings, and moral consequences across religious traditions and global contexts. This approach is appropriate given the phenomenon’s complexity, its embeddedness in symbolic authority, and its ethical stakes (Denzin & Lincoln, 2018).

Sources and Evidence Base

The analysis draws on three categories of sources: (a) peer-reviewed scholarship in sociology of religion, theology, ethics, and migration studies; (b) legal and sociological analyses of religious fraud, coercion, and abuse adjudicated in Western courts; and (c) documented practices of religious entrepreneurship evident in publicly available sermons, organizational materials, media products, and digital platforms. The study does not rely on human subjects interviews and therefore does not require institutional review board approval. Ethical reflexivity is nonetheless maintained throughout, particularly in relation to vulnerable religious communities.

Normativity and the Rejection of Methodological Neutrality

A central methodological commitment of this article is the rejection of methodological neutrality in contexts involving power asymmetry and moral harm. While descriptive sociology can illuminate how religious markets function, it cannot by itself adjudicate whether particular practices are ethically permissible. Scholars of religion have increasingly recognized that value-neutral approaches risk normalizing domination when religious authority is implicated in exploitation (McKinnon, 2013; Williams, 2017). This study therefore adopts an explicitly normative epistemology.

Critical Synthetic Realism as Normative Epistemic Lens

The analysis is grounded in Critical Synthetic Realism (CSR), an epistemic framework that integrates ontological realism, critical social analysis, and normative evaluation. CSR affirms that moral truths—such as the wrongness of exploitation and the intrinsic dignity of persons—are not reducible to cultural preference, institutional success, or market validation. At the same time, it acknowledges that human knowledge of moral and theological truth is historically situated, socially mediated, and often distorted by power relations.

CSR draws implicitly on insights associated with critical realism in the social sciences, particularly the distinction between empirical observation and underlying causal or normative structures (Asongu, 2026a; Bhaskar, 1978; Archer, 1995). However, CSR extends beyond descriptive critical realism by insisting on ethical synthesis: empirical explanation must be brought into conversation with moral reasoning and theological reflection. In this sense, CSR resists both positivism, which brackets values, and relativism, which dissolves moral judgment into cultural contingency.

Moral Evaluation and Religious Authority

A key methodological concern in evaluating holy entrepreneurship is the asymmetry of power between religious leaders and adherents. Religious authority operates not only through organizational hierarchy but through control of meaning, interpretation, and moral imagination (Weber, 1978). When such authority is combined with economic solicitation, the risk of coercion increases even in the absence of explicit force.

Legal scholars and sociologists have long noted that religious framing can obscure exploitation by redefining harm as spiritual discipline or voluntary sacrifice (Richardson, 1995; Lalich & Tobias, 2006). Western courts have repeatedly affirmed that religious belief does not exempt leaders from legal accountability when fraud, financial misconduct, or coercion is demonstrated (Palmer, 2011; Kent, 2016). These cases underscore an important methodological point: religious consent is not always morally or legally valid consent.

CSR incorporates this insight by distinguishing between formal consent and morally meaningful consent. Consent formed under conditions of fear, desperation, or theological threat cannot be treated as ethically equivalent to consent in ordinary market exchanges. This distinction is central to evaluating prosperity-oriented fundraising, miracle-linked donations, and pay-for-blessing schemes across religious traditions.

Comparative Global South and Global North Design

The study adopts a comparative Global South–Global North framework to avoid ethnocentric judgment and to account for structural inequality. Religious entrepreneurship in contexts of economic precarity, weak state capacity, and limited labor mobility cannot be evaluated by the same criteria as entrepreneurship in affluent, media-saturated environments (Adogame, 2013; Levitt, 2007).

In many Global South and diasporic contexts, religious institutions function as surrogate welfare systems, providing social services, migration assistance, and communal solidarity (Gifford, 2015). CSR recognizes that such contexts mitigate moral culpability but do not suspend ethical limits. The decisive question is not whether money is generated, but how value flows and who ultimately benefits.

In Global North contexts, particularly those shaped by digital media and platform economies, religious entrepreneurship often reflects opportunity rather than necessity. Scholars have documented how algorithmic visibility, branding, and influencer culture reshape religious authority and intensify commodification pressures (Campbell, 2013; Hoover, 2016). CSR therefore applies stricter moral scrutiny where structural constraints are minimal and extraction is evident.

Scope and Limitations

This study does not claim exhaustive coverage of all religious traditions or entrepreneurial forms. Its purpose is analytical and normative rather than encyclopedic. The reliance on secondary sources and public documentation limits the granularity of ethnographic detail but strengthens cross-contextual comparison.

Normative conclusions are explicitly grounded in CSR and are therefore open to contestation. However, contestability does not imply arbitrariness. CSR treats moral disagreement as an invitation to deeper reasoning, not as a reason to abandon ethical judgment altogether.

Mechanisms, Forms, and Typologies of Holy Entrepreneurship

Sacralization of Goods and Services

Across religious traditions and cultural contexts, holy entrepreneurship operates through identifiable mechanisms that translate sacred meaning into economic value. One recurring mechanism is the sacralization of goods and services. Objects or practices that are materially ordinary—oil, water, books, amulets, dietary supplements, meditation techniques, or digital files—are imbued with transcendent efficacy through religious discourse. Anthropologists and sociologists have long noted that sacralization is a constitutive feature of religion (Durkheim, 1995), but under market conditions, sacralization becomes a value-adding process. The economic worth of the item derives not from its material properties but from its symbolic proximity to divine power. This logic is evident not only in Christian prosperity ministries but also in Hindu guru economies, Islamic healing markets, and Buddhist mindfulness industries (Urban, 2015; Einstein, 2008; Carrette & King, 2005).

Charismatic Authority as Brand Capital

A second mechanism is the conversion of charismatic authority into brand capital. Weber's classic analysis of charisma emphasized its instability and dependence on recognition (Weber, 1978). In contemporary religious economies, charisma is stabilized through branding, media repetition, and institutionalization. The religious leader's perceived spiritual power becomes a transferable asset that legitimates products, services, and fundraising appeals. Trust replaces regulation, and belief substitutes for consumer protection. Sociological studies of televangelism and guru movements demonstrate how personal charisma is routinized into economic systems that far outlive the initial spiritual encounter (Walton, 2009; Coleman, 2000; Urban, 2015).

Enclosure of Religious Markets

A third mechanism is the enclosure of religious markets. Believers are encouraged—sometimes subtly, sometimes explicitly—to consume within faith-defined ecosystems. Purchasing religiously sanctioned goods or services becomes an expression of loyalty, orthodoxy, or spiritual seriousness. This dynamic has been observed in evangelical subcultures, Islamic lifestyle markets, and Hindu devotional economies alike (Einstein, 2008; Gökarıksel & Secor, 2015). CSR notes that enclosure intensifies dependency by narrowing moral imagination: alternatives are framed as spiritually inferior, dangerous, or unfaithful.

Theological Transactionality

A fourth mechanism involves the theological framing of transactionality. Economic exchange is redescribed using religious language—"seed faith," "sacrifice," "activation," "alignment," or "barakah." Gift and commodity collapse into one another. Scholars of prosperity theology have shown how this logic reframes giving as an investment that obligates divine response (Bowler, 2013; Coleman, 2000). Comparable logics appear in non-Christian settings where spiritual efficacy is linked to prescribed payments or offerings (Urban, 2015; Kent, 2016). CSR identifies this collapse as ethically dangerous because it disguises economic coercion as spiritual obedience.

Narrativization of Aspiration

Finally, holy entrepreneurship frequently relies on the narrativization of aspiration. Economic success is interpreted as evidence of spiritual authenticity, while failure is moralized as insufficient faith, discipline, or alignment. Structural inequality is thereby individualized. Scholars have shown how aspirational religion resonates powerfully in contexts of precarity while simultaneously deflecting attention from systemic injustice (Gifford, 2015; Rieger, 2018). CSR acknowledges the psychological appeal of aspiration but insists that hope detached from truth becomes a mechanism of domination rather than liberation.

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Typologies: Extraction, Survival, and Bivocational Subversion

These mechanisms manifest in different configurations, allowing for a typological distinction that is ethically decisive.

Entrepreneurship as extraction. In this model, religious authority functions as a mechanism for upward value transfer. The leader operates as a spiritual proprietor who monetizes access to God, salvation, healing, or enlightenment. Revenue flows are centralized, lifestyles are elevated, and accountability is minimal. Sociological and legal studies of religious fraud demonstrate that such models often rely on asymmetrical power relations and the suppression of dissent (Richardson, 1995; Lalich & Tobias, 2006; Palmer, 2011). Importantly, courts in the United States and Europe have convicted religious leaders across traditions where evidence of financial deception or coercion was established, affirming that religious framing does not neutralize exploitation (Kent, 2016; Richardson, 2004). From a CSR perspective, extraction models represent a clear case of internalized domination. Leaders adopt the tools of neoliberal accumulation—branding, scarcity, exclusivity—while sacralizing them.

Entrepreneurship as survival or resistance. In many Global South and diasporic contexts, religious entrepreneurship emerges as a response to exclusion from formal labor markets, racialized migration regimes, and weak state provision (Adogame, 2013; Levitt, 2007). Here, religious institutions often function as community chests, funding legal aid, housing support, and social integration. Economic activity sustains communal spaces rather than personal empires. CSR treats this model with moral nuance. Structural constraint mitigates culpability, but it does not erase ethical boundaries.

The bivocational subversive. Between extraction and survival lies a third, mediating figure: the bivocational subversive. Scholars of migrant religion have documented how some leaders maintain secular employment while engaging in modest religious entrepreneurship to sustain communal life (Ammerman, 2014; Ebaugh & Chafetz, 2000). In these cases, commodification is tactical rather than totalizing.

Digital Religion and Algorithmic Commodification

The contemporary expansion of holy entrepreneurship cannot be understood apart from digital mediation. Scholars of digital religion demonstrate how platforms governed by algorithmic visibility reshape religious authority, privileging emotional intensity, spectacle, and simplification (Campbell, 2013; Hoover, 2016). Economic survival in such environments often requires religious actors to optimize content for engagement, incentivizing performative spirituality.

Generative AI and the Acceleration of Sacred Reproducibility

The emergence of generative artificial intelligence intensifies these dynamics. AI-generated sermons, prayers, and spiritual advice are now technically feasible and commercially viable. Legal scholars warn that automation complicates responsibility and accountability, particularly when harm results from algorithmically mediated guidance (Pasquale, 2015). From a CSR standpoint, AI threatens a final stage of commodification in which spiritual authority becomes detached from embodiment, suffering, and moral responsibility.

Pivot to Normative Evaluation

What emerges from this analysis is not a condemnation of religion's economic entanglements as such, but a recognition that market rationality exerts a persistent colonizing pressure on religious meaning. When sacred symbols, authority, and hope are translated into exchange value, the danger lies not merely in commercialization, but in the quiet reconfiguration of truth itself—where transcendence is rendered transactional and vulnerability becomes economically productive. Critical Synthetic Realism (CSR) insists that this pressure cannot be assessed solely in descriptive or functional terms. It demands normative discernment at precisely the point where economic adaptation threatens to eclipse moral responsibility. The question that therefore presses forward is no longer how holy entrepreneurship operates, but whether—and under what conditions—it crosses the ethical boundary between survival and exploitation, between legitimate sustenance and the instrumentalization of the sacred.

Moral and Theological Critique

The Normative Question

The analysis thus far establishes that holy entrepreneurship is neither accidental nor confined to any single religious tradition. It arises at the intersection of religious authority, market rationality, and structural vulnerability. The critical question that follows is normative rather than descriptive: when does religious entrepreneurship become morally impermissible? From the standpoint of Critical Synthetic Realism (CSR), the answer turns on exploitation, truthfulness, and the integrity of the sacred.

Instrumentalization of God and Ontological Distortion

A foundational moral concern is the instrumentalization of God or the sacred. Moral philosophy has long distinguished between treating persons as ends and treating them merely as means (Kant, 1996). CSR extends this insight to theological ethics by insisting that the divine cannot coherently be reduced to an instrument for economic ends. When religious leaders represent God as a transactional agent—responsive to payment, activated by financial sacrifice, or contractually bound to reward donors—the sacred is collapsed into a mechanism within market exchange. This constitutes not only a theological error but an ontological distortion: transcendence is subordinated to instrumental rationality.

Theological traditions across Christianity, Islam, Judaism, Hinduism, and Buddhism consistently affirm that divine or ultimate reality is not subject to human manipulation through payment or technique. Scholars of religion have shown that when religious actors nonetheless portray spiritual power as purchasable, they are engaging in a form of symbolic misrepresentation, one that lends moral legitimacy to economic extraction (Urban, 2015; Carrette & King, 2005). CSR holds that such misrepresentation is ethically impermissible regardless of cultural acceptance or institutional scale.

Exploitation, Vulnerability, and Asymmetrical Power

Closely related is the problem of exploitation under conditions of asymmetrical power. Exploitation occurs when one party extracts disproportionate benefit by leveraging another's vulnerability, ignorance, or dependence (Goodin, 1985). In religious contexts, power asymmetry is intensified by moral authority, control over meaning, and claims about ultimate destiny. Sociological studies of religious movements demonstrate that followers often defer critical judgment to leaders perceived as spiritually superior, particularly in contexts of illness, poverty, migration stress, or social marginalization (Lalich & Tobias, 2006; Richardson, 1995).

CSR rejects the claim that voluntary participation alone legitimizes such exchanges. Consent formed under conditions of fear, desperation, or theological threat is ethically compromised. Legal scholars have similarly emphasized that consent is invalid where deception, undue influence, or coercive persuasion is present, even when participation appears outwardly voluntary (Kent, 2016; Palmer, 2011). Western courts have repeatedly affirmed this principle in cases involving religious fraud, financial abuse, and coercion across Christian and non-Christian traditions, underscoring that religious framing does not nullify ethical or legal responsibility (Richardson, 2004).

Internalized Domination and Aspirational Theology

A further moral failure lies in what liberation theorists describe as the internalization of domination. Freire (1970) famously argued that oppressed communities often reproduce the logic of their oppressors when liberation is reimagined as personal escape rather than structural transformation. In prosperity-oriented holy entrepreneurship, this dynamic manifests as aspirational theology: poverty is framed as individual spiritual deficiency, while wealth is interpreted as divine endorsement. Scholars of global Christianity have documented how such narratives resonate powerfully in contexts of deprivation while simultaneously depoliticizing suffering and deflecting critique of systemic injustice (Gifford, 2015; Rieger, 2018).

CSR acknowledges the existential appeal of aspirational religion but insists that hope detached from truth becomes manipulation. When theology trains the vulnerable to interpret failure as moral inadequacy rather than structural injustice, it functions as an instrument of pacification. This is not liberation but accommodation, and it constitutes a moral harm even when it generates emotional uplift or institutional growth.

Survival Contexts and the Limits of Moral Mitigation

The moral evaluation becomes more complex in contexts where religious entrepreneurship functions as survival. CSR does not deny that economic necessity shapes moral agency. In migrant and marginalized communities, religious institutions often substitute for absent state support, providing social services, legal assistance, and communal belonging (Adogame, 2013; Ebaugh & Chafetz, 2000). In such cases, limited commodification may serve collective survival rather than personal enrichment.

Yet CSR insists that necessity mitigates but does not abolish ethical limits. Survival-oriented religious entrepreneurship becomes morally suspect when leaders accumulate wealth disproportionate to communal benefit, suppress internal critique, or sacralize inequality as divinely ordained. The decisive question is not whether money changes hands, but whether religious authority is used to protect dignity or to extract compliance.

Truthfulness, Epistemic Responsibility, and Ultimate Concern

Another dimension of moral failure concerns truthfulness and theological responsibility. Religious leaders traffic in ultimate meanings; their words shape moral imagination and existential orientation. Philosophers of truth have emphasized that deception involving ultimate concerns constitutes a deeper moral injury than ordinary misrepresentation because it reshapes how individuals interpret suffering, obligation, and hope (Williams, 2002). When religious entrepreneurs knowingly exaggerate spiritual efficacy, fabricate testimonies, or conflate correlation with divine causation, they violate a duty of truthfulness intrinsic to religious vocation.

CSR affirms that sincerity alone is insufficient as a moral defense. Leaders may genuinely believe in the efficacy of their practices while still causing harm through epistemic irresponsibility. Moral responsibility extends not only to intention but to foreseeable consequences, particularly when vulnerable populations are involved (Scanlon, 1998).

Algorithmic Religion, Spectacle, and the Diffusion of Accountability

Finally, the contemporary digital environment intensifies these ethical failures. Scholars of digital religion have shown that algorithmic systems privilege emotionally charged, aesthetically optimized, and simplified content, reshaping religious authority around visibility rather than wisdom (Campbell, 2013; Hoover, 2016). Economic survival on digital platforms often requires religious actors to dramatize claims, accelerate promises, and personalize prophecy.

The introduction of generative artificial intelligence compounds these risks. AI-generated sermons, prayers, and spiritual counsel detach religious authority from embodiment, accountability, and lived suffering. Legal theorists warn that automation diffuses responsibility and obscures harm, particularly where users attribute authority to outputs they cannot interrogate (Pasquale, 2015). From a CSR standpoint, the automation and monetization of spiritual guidance represent a final intensification of commodification, one that threatens to sever the sacred from moral responsibility altogether.

Normative Conclusion and Pivot to Constructive Criteria

Taken together, these considerations support a clear normative conclusion: the use of God or the sacred to exploit human vulnerability is ethically impermissible and theologically corrupt, regardless of religious tradition, cultural context, or economic success. This judgment does not deny religion’s adaptive capacity, nor does it dismiss the historically real role of faith communities in survival, solidarity, and social repair. What it establishes instead are non-negotiable moral boundaries grounded in truthfulness, justice, and the irreducible dignity of the human person. Where religious authority functions to extract compliance rather than to protect dignity, legitimacy collapses—even when such practices are culturally normalized or institutionally successful.

Yet a normative boundary, once drawn, immediately raises a further question. If exploitation marks the ethical limit, what positive criteria allow faith-based economic activity to remain morally intelligible rather than corrosive? If denunciation alone is insufficient, how can religious communities discern forms of economic engagement that sustain communal life without commodifying the sacred? It is at this constructive juncture that Critical Synthetic Realism (CSR) moves beyond critique toward guidance, insisting that moral evaluation must yield principled criteria capable of operating within real social, economic, and institutional constraints.

Constructive Ethical Criteria and Normative Proposals

From Judgment to Discernment

If the preceding critique establishes what must not be done, the task that follows is to articulate how faith-based economic practices may be ethically structured so as to resist exploitation while preserving integrity. CSR therefore turns from judgment to discernment, from exposure to proposal, asking how religious entrepreneurship might be bounded, accountable, and ordered toward the protection of human dignity rather than its instrumentalization.

Criterion 1: Prohibition of Theological Instrumentality

A first non-negotiable principle is the prohibition of theological instrumentality. Religious traditions consistently affirm that the sacred is not subject to manipulation, purchase, or contractual obligation. When economic appeals are framed as mechanisms that activate divine response—whether through seed-faith logic, sacrificial payments, or guaranteed spiritual returns—religion collapses into a technology of control. CSR insists that ethical faith-based economic activity must explicitly reject causal claims linking financial contribution to divine favor. Fundraising and revenue generation may occur, but they must be theologically decoupled from promises of blessing, healing, protection, or salvation (Bowler, 2013; Coleman, 2000).

Criterion 2: Truthfulness and Epistemic Responsibility

Closely related is the moral requirement of truthfulness and epistemic responsibility. Religious leaders bear heightened responsibility because they shape adherents' moral imagination and existential interpretation. Philosophical accounts of moral responsibility emphasize that agents are culpable not only for intentional deception but for negligent misrepresentation when foreseeable harm results (Scanlon, 1998; Williams, 2002). CSR therefore requires that religious entrepreneurs avoid exaggerated claims, unverifiable testimonies, and causal assertions that conflate coincidence with divine action. Sincerity does not absolve epistemic recklessness when vulnerable populations are affected.

Criterion 3: Transparency, Oversight, and Accountability

A second criterion concerns transparency and accountability. Sociological research consistently shows that abuse flourishes in environments where authority is insulated from scrutiny (Lalich & Tobias, 2006; Richardson, 1995). CSR affirms that transparency is not merely a managerial best practice but a moral obligation grounded in respect for persons. Faith-based economic activity should meet or exceed the standards of disclosure expected in secular nonprofit or commercial settings. This includes clear reporting of revenue sources, expenditures, and leadership compensation, as well as independent oversight mechanisms. Religious status does not justify opacity, and spiritual authority does not confer exemption from accountability (Palmer, 2011).

Criterion 4: Proportionality in Accumulation

A third ethical criterion is proportionality in accumulation. CSR rejects both the romanticization of poverty and the sanctification of excess. The moral question is not whether religious leaders earn income, but whether accumulation is proportionate to communal well-being. When leaders enjoy conspicuous wealth while followers remain materially precarious, the asymmetry signals exploitation even in the absence of overt coercion. Political theorists have long argued that extreme inequality undermines moral legitimacy by converting authority into domination (Walzer, 1983; Sandel, 2012). CSR applies this insight to religious economies: accumulation that fractures communal dignity violates ethical norms regardless of theological justification.

Criterion 5: Direction of Value Flow and Communal Return

Another decisive marker is the direction of value flow. In ethically legitimate faith-based economic activity, value generated through spiritual capital circulates back into the community from which it is drawn. This may include funding social services, legal assistance, education, housing support, or the maintenance of shared sacred spaces, particularly in migrant and marginalized contexts (Adogame, 2013; Ebaugh & Chafetz, 2000). In exploitative models, by contrast, value flows upward and outward—into personal brands, media empires, and insulated lifestyles. CSR identifies this directional asymmetry as morally determinative: extraction occurs where communal vulnerability subsidizes elite accumulation.

Criterion 6: Consent, Undue Influence, and Exit Rights

Consent remains a critical but insufficient criterion. CSR insists on distinguishing formal consent from morally meaningful consent. Legal and ethical scholarship demonstrates that consent obtained through deception, undue influence, or fear is invalid even when participation appears voluntary (Kent, 2016; Goodin, 1985). In religious contexts, coercion often operates symbolically rather than physically—through threats of divine punishment, loss of spiritual protection, or moral shaming. Ethical religious entrepreneurship therefore requires explicit safeguards for dissent, refusal, and exit without spiritual penalty.

Criterion 7: Platform Ethics in Digital Religion

Digital and platform-mediated religious economies introduce additional ethical obligations. Scholars of digital religion show that algorithmic systems reward emotional intensity, spectacle, and simplification, reshaping religious authority around visibility rather than wisdom (Campbell, 2013; Hoover, 2016). CSR extends moral responsibility to platform design choices. Religious actors remain accountable for how algorithms shape their message, particularly when monetization depends on exaggeration or fear-based engagement.

Criterion 8: Generative AI, Disclosure, and Non-Automation of Spiritual Authority

The emergence of generative artificial intelligence further intensifies ethical risk. Legal theorists warn that automation diffuses responsibility and obscures accountability, especially where users attribute authority to outputs they cannot interrogate (Pasquale, 2015). CSR therefore requires clear disclosure of AI-generated religious content, prohibition of monetized "prophetic" guarantees, and refusal to automate spiritual authority in ways that sever guidance from embodied responsibility.

Regulation Without Moral Immunity

Beyond internal ethics, CSR recognizes the role of institutional and regulatory frameworks. Religious freedom does not entail moral or legal immunity. Courts in liberal democracies have consistently affirmed the legitimacy of regulating religious commerce where fraud, coercion, or abuse is demonstrated (Richardson, 2004; Palmer, 2011). Targeted regulation—such as consumer protection standards, financial disclosure requirements, and enforcement of fraud statutes—does not suppress religion but protects its integrity by constraining exploitation.

Recovery of De-Commodified Sacred Spaces

At a deeper level, CSR calls for the intentional recovery of de-commodified sacred spaces. Sociologists of religion note that market logic becomes totalizing when no domain is exempt from pricing, branding, or competition (Brown, 2015). Faith communities must therefore preserve practices and spaces where meaning is not monetized—where care, counsel, worship, and belonging are not conditioned on payment. This does not

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require the elimination of all economic activity, but it does require boundaries that prevent the sacred from becoming a private asset rather than a common good.

Pivot to Comparative Synthesis

Taken together, these criteria do not constitute a mechanical checklist but a framework for ethical discernment. They enable religious communities, scholars, and regulators to distinguish among entrepreneurship as survival, entrepreneurship as service, and entrepreneurship as exploitation, without collapsing these forms into moral equivalence. They also reaffirm a central insight of Critical Synthetic Realism (CSR): economic necessity may explain behavior, but it does not sanctify harm. Structural constraint mitigates moral culpability without erasing ethical limits, and adaptive success cannot substitute for normative legitimacy.

Once these criteria are established, their implications must be tested comparatively. Ethical discernment cannot remain abstract or context-blind; it must confront the unequal social, economic, and political conditions under which religious entrepreneurship emerges across the globe. The question therefore shifts from whether moral boundaries exist to how they are negotiated under conditions of asymmetry—between survival and opportunity, marginality and abundance, vulnerability and power. It is at this point that a comparative Global South–Global North analysis becomes indispensable, not to relativize moral judgment, but to clarify how shared ethical limits operate within divergent structural realities.

Comparative Global South–Global North Synthesis

Structural Asymmetries and Shared Moral Limits

The comparative analysis of holy entrepreneurship across Global South and Global North contexts reveals both profound asymmetries and enduring moral constants. In many Global South settings, religious entrepreneurship arises amid economic precarity, weak state capacity, and limited access to formal employment. Religious institutions often function as de facto welfare systems, providing social services, migration assistance, and communal solidarity (Gifford, 2015; Adogame, 2013). CSR recognizes that such conditions demand contextual sensitivity and may mitigate moral culpability. Survival-oriented economic activity can therefore be ethically intelligible where it sustains communal dignity and collective resilience rather than consolidating domination.

Mitigation Is Not Moral Exemption

Yet mitigation does not amount to moral exemption. Across contexts, exploitation emerges when religious authority is used to centralize wealth, suppress critique, or sacralize inequality. CSR's insistence on objective moral goods—truthfulness, justice, and respect for human dignity—means that necessity explains behavior without sanctifying harm. Where leaders accumulate disproportionate wealth, where dissent is spiritually penalized, or where divine favor is represented as purchasable, the line between survival and extraction is crossed, regardless of geography.

Opportunity, Platform Economies, and Intensified Scrutiny in the Global North

In Global North contexts, the moral calculus shifts. Here, religious entrepreneurship more often reflects opportunity rather than necessity, enabled by advanced media infrastructures, permissive nonprofit regimes, and platform economies that reward visibility and engagement. Scholars have shown how algorithmic systems reshape religious authority, privileging emotional intensity, spectacle, and simplified moral narratives (Campbell, 2013; Hoover, 2016). CSR applies stricter scrutiny in these settings, where appeals to survival are less plausible and extraction is more readily identifiable.

Symbolic Extraction and the South-to-North Flow of Spiritual Capital

A defining feature of contemporary holy entrepreneurship is the asymmetric flow of spiritual capital from South to North. Charismatic intensity, embodied suffering, and perceived authenticity—often associated with African, Latin American, and diasporic religious actors—are consumed by Northern religious markets hungry for affective spirituality. This pattern mirrors older colonial logics of extraction, albeit at the level of symbolic and spiritual value rather than raw materials (Comaroff & Comaroff, 2009). CSR identifies this as a moral problem not because cultural exchange is illegitimate, but because market valuation often rewards sellability over truthfulness and spectacle over substance.

Cultural Relativism and the Limits of Immunity

The comparative framework also exposes the limits of cultural relativism. While religious traditions differ in doctrine and practice, the moral wrong of exploitation does not dissolve into cultural specificity. Across Christian and non-Christian traditions alike, Western courts have repeatedly found religious leaders guilty of fraud, financial misconduct, or coercive practices where evidence demonstrated deception or undue influence (Richardson, 2004; Palmer, 2011; Kent, 2016). These cases do not indict religion as such; rather, they affirm a shared moral intuition: religious framing does not confer immunity from ethical or legal accountability.

Implications for Theology

The implications of this analysis extend across theology, sociology, and ethics. For theology, the findings challenge any account of faith that collapses grace into transaction or blessing into accumulation. CSR affirms that theological truth cannot be adjudicated by market success. A theology that functions primarily as a revenue-generating mechanism risks becoming complicit in domination rather than a witness to truth and justice.

Implications for Sociology of Religion

For sociology of religion, the study underscores the necessity of normative supplementation. Descriptive models of religious markets illuminate how religious economies function, but they remain ethically incomplete if they bracket questions of harm, power, and dignity. CSR invites sociologists to interrogate not only the efficiency or popularity of religious practices, but their moral consequences and distributive effects.

Implications for Ethics and Public Policy

For ethics and public policy, the analysis supports proportionate regulation without infringing religious freedom. Consumer protection standards, financial disclosure requirements, and enforcement of fraud statutes do not suppress religion; they protect vulnerable populations and preserve the integrity of religious life. Religious exemption must not become moral immunity.

Prophetic Warning in an Algorithmic Age

The challenges intensify in an algorithmic age. Digital platforms governed by attention economies reward sensationalism and accelerate commodification. The emergence of generative artificial intelligence introduces new risks by detaching spiritual guidance from embodiment, accountability, and lived suffering (Asongu, 2026a; Pasquale, 2015). CSR warns that when spiritual authority becomes infinitely reproducible and monetizable, the sacred risks being reduced to content rather than a horizon of meaning.

FINAL CONCLUSION

The central conclusion of this article is therefore both analytical and normative. Holy entrepreneurship is not an aberration but a structurally intelligible feature of neoliberal modernity. Yet intelligibility does not confer legitimacy. Using God or the sacred to exploit human vulnerability is ethically impermissible and theologically corrupt, regardless of tradition, context, or market success. The task before contemporary religious communities is not merely to regulate religious markets, but to reclaim de-commodified spaces of meaning—spaces where care, counsel, worship, and belonging remain common goods rather than private assets.

The future of faith will be shaped not by its profitability, but by its fidelity to truth, justice, and the irreducible dignity of the human person.

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