



KAUTILYA
SCHOOL OF
PUBLIC POLICY

Issue **Brief** Series



“The Economics of Belief: Religion, Behavioral Change and Public Policy Interventions”

Issue Brief: IB-2025-30

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Cite this Report as Kaur, S. (2025). The Economics of Belief: Religion, Behavioral Change and Public Policy Interventions. [online]. Available at: <https://kspp.edu.in//issue-brief/the-economics-of-belief-religion-behavioral-change-and-public-policy-interventions>

The Economics of Belief: Religion, Behavioral Change, and Public Policy

Interventions

Abstract

This issue brief explores the intersection of religion and behavioral economics to understand how faith-based influences can be harnessed for effective public policy implementation in India. It examines how religious leaders, institutions, and metaphors act as behavioral nudges shaping collective and individual choices in domains such as health, sanitation, climate action, and professional ethics. Drawing from empirical studies, it argues that religion's moral authority and community networks can enhance trust, legitimacy, and compliance with policy goals. However, it cautions that interventions must be pluralistic, context-sensitive, and ethically grounded to avoid reinforcing social hierarchies or alienating minorities.

Introduction

From time immemorial, religions have captured the imaginations of populations across the world. One of the most dominant social institutions, they have played a key role in assimilating people into the political culture of a country by providing them with a sense of belonging and purpose in life. India is a land of diverse religions – Hinduism, Islam, Christianity, Sikhism, Jainism, Buddhism, Zoroastrianism – with varying levels of religiosity as well as political ideologies that uniquely influence the behaviors and beliefs of their respective communities. Post-partition when Muslim-majority regions were segregated from the mainland in accordance with the two-nation theory, Hindu populations became the majoritarian religion. Hinduism itself is delineated into four varnas or caste groups – Brahmin, Kshatriya, Vaishya, Shudra, with Dalits existing outside this framework considered to be untouchables. Caste

hierarchies continue to significantly constrain occupational mobility in India, often perpetuating cycles of poverty across generations (Motiram & Singh, 2012).

In recent times, atrocities against these marginalized communities including Muslims have increased (*India*, 2025). Despite this trend, A Pew Research Centre Study of 2021 found that followers of both religions believe that respect for other religions is what determines their Indianness (Corichi, 2021). The same study also pointed to the uncomfortable truth that most faith groups prefer living separately, befriending and marrying within their own communities. Although this fact does not fully align with the secularist principle enshrined in the constitution – unity in diversity – it does present opportunities to motivate a group of homogenous people into action, solely due to religion’s pervasive reach and appeal.

Behavioral economics of religion, then, investigates the use of religious factors to exert powerful behavioral influences. This emerging field, although surprisingly underexplored, seeks to understand the behavioral mechanisms underlying religion that can nudge people towards better behavioral outcomes, without eliminating choices for them. Intuitively, religion, with its extensive yet locally rooted support networks, offers both an effective delivery mechanism for policy initiatives and a cognitive framework through which individuals interpret and navigate the complexities of their lives – including those shaped by public policy.

This review synthesizes and analyzes the existing literature on behavioral economics of religion with a focus on interventions employing religious leaders or faith-based organizations as implementers or partners in policy communication strategies. By offering a behavioral framework to understand the mechanisms behind religious appeal, this review also aims to identify literature gaps and ethical considerations especially in a diverse country like India.

Finally, it argues for pluralist and context-sensitive interventions that complement secularist ones to induce policy adoption by nudging behavior.

Behavioral Theories

Contrary to the traditional assumption that humans are rational beings and that rationality drives decisions, behavioral economics highlights that this may not be true and that they are also susceptible to biases or errors in judgment. Different principles guide this field, starting with prospect theory and nudge theory that employ concepts such as heuristics or mental shortcuts that simplify decision-making, choice architecture like default options that may influence choice or cognitive biases (Kahneman & Tversky', 2025; Sunstein, 1996). Default has been studied widely in insurance, organ donation and so on (it is easy to observe here how religion may dictate certain attitudes towards organ donation by virtue of religious beliefs about the afterlife or body sanctity). Other tools such as framing, anchoring and social norms have also been shown to be effective in influencing behavior across various settings including faith-based ones.

Evidently, religion provides a social, psychological, and ethical framework to its followers by shaping both individual and collective identities, and reinforcing morality through the regulation of social norms. It does so by utilizing religious authority – embodied in scriptures and leaders – as a form of soft influence or nudge, drawing on doctrinal metaphors for framing policy messages, enabling community monitoring to ensure in-group adherence, and sustaining shared narratives that guide behavior and belief. Additionally, religious virtues also promote prosocial behaviors such as altruism or honesty by offering people a way of life.

Since both religion and behavioral economics concern themselves with social influence and predictability in life, religious leaders can act as trusted partners in policy implementation. Studies argue that trust in these leaders play an important role in determining the effectiveness of their involvement; perception of religious leaders as neutral entities influence acceptability of their moral authority amongst their followers. The latter also tends to model their behaviors on community norms or practices prevalent within their faith community – in line with social identity theory (Ysseldyk et al., 2010). However, nuances matter. To positively harness the prevailing religious climate in the country, these tools can be deployed to encourage the adoption or cessation of specific behaviors. Given that minority communities often exhibit heightened vulnerability to misinformation (Cosgrove et al., 2024) – stemming in part from mistrust of governmental institutions – interventions should be mediated by locally respected community leaders who can lend credibility and ensure cultural relevance.

Policy Domains

Health

Researchers have sought to understand the implications of religiosity or religious beliefs on health behaviors eg. substance abuse (eg. Hassen et al., 2022) obesity (eg. Neff & MacMaster, 2005), smoking and vaccine acceptance (eg. Alsuwaidi et al., 2023). In this context, the role of faith-based organizations and communities cannot be overlooked (Odukoya et al., 2022). Studies have corroborated positive outcomes for engaging faith leaders as trusted partners for advocating for better lifestyles including uptake of fruit consumption, exercises and vaccines (Flórez et al., 2020). These types of interventions preclude the necessity of external facilitators (Flórez et al., 2020), underscoring the possibility of their increased participation in inculcating healthy habits and reducing misinformation amongst their followers (Soni et al., 2023).

Although literature on reducing obesity is scant in the Indian context, the concept of leveraging faith leaders for health interventions is neither new nor without merit. In the 2000s, faith leaders were active during polio eradication campaigns, countering myths about vaccines and promoting community engagement in high-risk areas with high unimmunized populations (Banerjee et al., 2022; Solomon, 2019). Even during the Covid pandemic even as conspiracy theories about vaccines containing traces of pork or cow meat abound (Kanozia & Arya, 2021; Khan et al., 2020), these leaders were recruited as a communication strategy to remove fears surrounding vaccination as well as promote preventive behaviors like social distancing (Tagat & Kapoor, 2020). Notwithstanding the risk posed by religious leaders themselves who prohibit their followers from getting vaccinated, these leaders can be trained and involved in the co-creation of communication strategies (Soni et al., 2023).

Supplementing their efforts and drawing from Ramayana, the Prime Minister also used the analogy of the Lakshmana rekha to appeal to citizens to stay within the confines of their houses (Tagat & Kapoor, 2020). Consistent with availability heuristic, such use of metaphors can support policies better than traditional political beliefs, especially when the policy matter is newly emerging or complex (Barry et al., 2009). Having said that, although the use of Lakshman rekha may not work as well for minorities, invoking normative behavior by appealing to local religious beliefs may be useful in framing interventions targeting public behavior and adoption.

Sanitation

The success of Swachh Bharat Abhiyan (SBA) cannot be solely attributed to infrastructural development, since the notion of purity, linked with caste hierarchies in India, is a strong determinant of latrine adoption (Juran et al., 2019; Tagat & Kapoor, 2018). Akshay-

Kumar starrer movie, *Toilet: Ek Prem Katha*, highlighted this subtle politics in its social commentary surrounding toilets: Met with shock by the rest of the household, the new bride's audacious demand for a latrine was more than a personal assertion (M.N, 2017) – it echoed a policy initiative in Haryana, India. The 'No Toilet, No Bride' scheme sought to leverage the state's skewed sex ratio to promote greater adoption of household toilets (Tagat & Kapoor, 2018).

While this initiative achieved the intended objective of the scheme, other behavioral interventions have carefully made explicit the interplay of caste, purity and pollution embedded in the current unwanted practice of open defecation (OD). The idea of building a toilet inside the house – especially if it shares the same wall as the kitchen – is often seen as impure and disgusting, given that the home is also viewed as a sacred space where gods reside . This is mentioned in Vaastu Shastra, which offers suggestions for the spatial layout of households (Tagat & Kapoor, 2018). In this case, people choose to go to a field or open space nearby to relieve themselves. Defecating and bathing in the open may also be seen to be promoting health and preventing pollution. Another reason for OD is to perpetuate the historical caste-based practice of lower castes cleaning the latrine pits (Juran et al., 2019; Tagat & Kapoor, 2018).

Although other factors including previous experiences, quality and availability of latrines also determine the usage of toilets, this subject matter is suffused with notions of purity and shame. Thus, latrine adoption and OD prevention in India is driven by behaviour, more than infrastructure – though credit is due to SBM for improving the latter. To induce this behavioural change, use of religious imagery in such spaces can come to the aid of local actors (Tagat & Kapoor, 2018; 2020). Religious and community leaders can also communicate the health advantages of using a toilet, invoking morality, thereby building social credence for their

followers. Since Indians are more likely to punish wrong behaviors, as claimed by one study (Falk et al., 2018), public shaming and use of whistles can also be enablers in realizing this shift away from OD. However, any religious-coloured intervention should be tailored for local beliefs and norms (Tagat & Kapoor, 2018) to prevent alienation.

Other domains

Climate Action

Besides providing an avenue for voicing common social and economic issues, religious groups also serve as a focal point for advocating for environmentalism. Where there are religious prescriptions, such as in the case of Judeo-Christian ideology, that authorize dominion over nature, concerns about the environment are lower (Morrison et al., 2015). Conversely, religions such as Buddhism advocate for harmony with nature, which often translates into intentionally sustainable choices and lifestyles (Morrison et al., 2015; Shah & Asghar, 2024). The Islamic concept of *tawhid* also encourages environmental stewardship, with the month of Ramadan often associated with reduced consumption and economic shifts (Shah & Asghar, 2024). Although findings on the role of religious beliefs in encouraging climate-friendly behaviors remain inconclusive, religious communities serve as important anchors for social norm reinforcement and collective action. Some studies recommend involving religious leaders to preach about climate action and reduced consumption, while others talk about employing the concept of social proof to use others as community role models. Trust in people practicing other religions has also high correlation with adoption of environmental-friendly behaviors (Shah & Asghar, 2024), reiterating the role of religiosity in bringing people of all religions together in the climate movement.

Professional Virtues

Religious beliefs and values play an instrumental role in informing work ethics of professionals. A qualitative study in a Christian foundation school found that the teachers gave importance to their religion in their decision-making process (Elton-Chalcraft & Cammack, 2020). This religious attitude was also found to be particularly influential in workplaces in several studies (Chan & Ananthram, 2019). Scriptures and mythologies including Upanishads, Ramayana in Hinduism and teachings in other religions emphasize on virtues like integrity, honesty transferable to workplaces, and issues like equal treatment to all employees, safety, working wages and so on, although virtues may hold different meanings amongst different religious groups. Leaders act as role models for employees who emulate the same virtues that the former exhibit. This finding can translate into tangible policy measures wherein values are given weightage in hiring decisions, however, it should be ensured that it does not lead to any hiring discrimination whatsoever.

Framework

In light of the aforementioned literature review, below is a proposed conceptual framework to capture how religiosity or FBOs can influence behavior through behavioral economic mechanisms. Figure 1 illustrates the different components of this framework – encompassing religious inputs, behavioral mechanisms (discussed in an earlier section), intervention domains, behavioral outcomes moderated by factors such as religious participation, political context and levels of trust. Although not all studies reviewed in this paper will fall into all distinct categories, this framework allows flexibility to evaluate other studies that seek to modify behavior for policy adoption or outcomes.

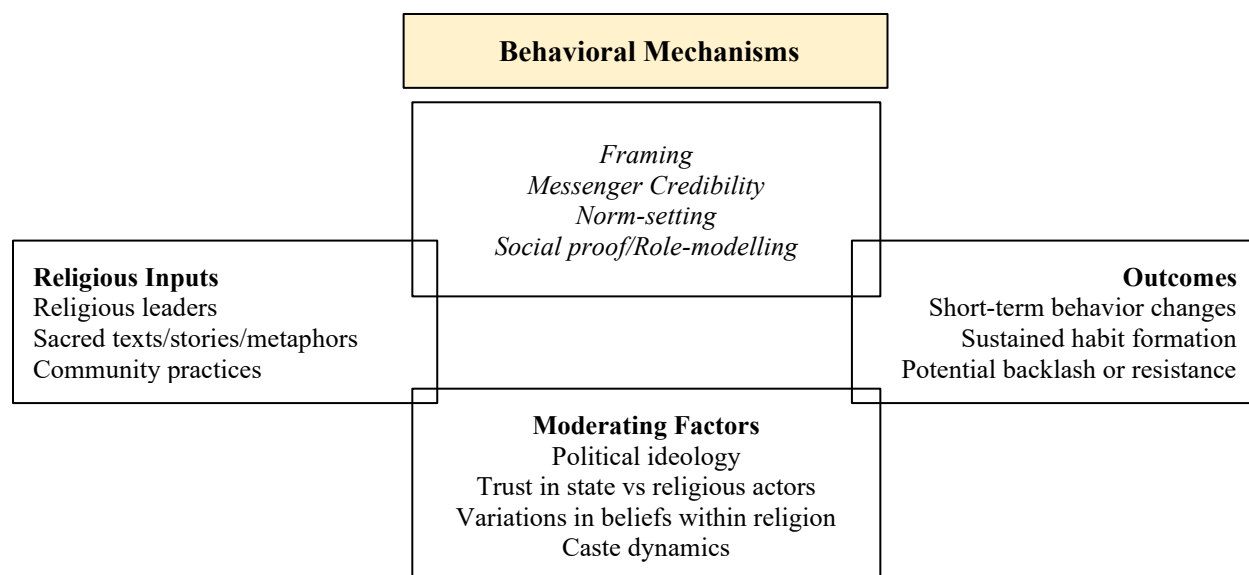


Figure 1. Behavioral Framework (own work)

Table 1 summarizes the findings from the review. It showcases the increasing recognition of religion as a policy tool to drive behavioral shifts. Few recurring themes emerge across the studies which include education, community engagement, social proof and social norm reinforcement moderated by trust in religious leaders.

For instance, in the health domain, religious leaders were recruited as trusted messengers to frame a policy problem, sometimes in religious metaphors, and other times in a manner rooted in religious scriptures to win acceptability amongst their followers. This norm-setting intervention resulted in presenting social proof due to the collective nature of religious belief systems and networks. Similarly, for the uptake of toilets, faith-based interventions invoked morality and sanctity in addition to using religious imagery to dissuade people from openly defecating. This exemplifies the use of moral framing and public shame to instill new policy-aligned behaviors within familiar religious and cultural contexts. Other under-researched

domains like climate action emphasize the role of doctrines and value-based priming to alter individual choices by shifting their reference points. In this case, collective identity, morality and value alignment act as behavioral levers.

Most interventions were met with positive outcomes, underlining the significance of religion in personal lives of policy adopters. However, this review also suggests that there are still gaps in this emerging field of behavioral economics of religion where long-term sustainability of an intervention has been understudied. Other concerns include digital misinformation and dichotomy between religion and secularism, issues of minorities and above all, democracy which is rooted in freedom (discussed more in the next section). Therefore, religion can serve as a messenger, a frame or a norm-setting institution depending upon the context and need of a policy problem

Table 1. Literature Review Findings

Policy Domain	Religious Mechanism	Behavioral Tool	Intervention/Study Focus	Outcomes / Findings	Study / Article
Health	Messenger Trust	<i>Framing Messenger Credibility</i>	Vaccine Acceptance during COVID-19	Positive correlation between vaccine hesitancy and religious affiliation - degree differs among different religious groups moderated by misinformation; Increased uptake due to religious involvement	Alsuwaidi et al., 2023; Banerjee et al., 2022; Hassen et al., 2022; Kanozia & Arya, 2021; Kasstan, 2021; Kibongani Volet et al., 2022; Soni et al., 2023; Tiwana & Smith, 2024; Tolstrup Wester et al., 2022; Solomon, 2019
	Faith-based Community Support	<i>Framing Norm-setting Social proof/Role-modelling</i>	Obesity	Faith-based settings used to promote healthier behavior; peer reinforcement and group identity helped sustain behavioral change	Ayers et al., 2010; Barry et al., 2009; Flórez et al., 2020; Opalinski et al., 2015
Sanitation	Norm Enforcement via Caste-Purity Framing	<i>Framing (Shame), Norm-setting</i>	Latrine Use and Open Defecation; Swachh Bharat Mission	Behavioral shift towards toilet use - infrastructure uptake improved with community monitoring;	Opalinski et al., 2015; Tagat & Kapoor, 2018

Climate Action	Religious Stewardship Narrative	<i>Framing Norm-setting Social proof/Role-modelling Identity</i>	Faith-based Climate Engagement	Environmental concern higher when framed as moral duty or stewardship; increased participation in climate initiatives through congregational messaging	Morrison et al., 2015; Shah & Asghar, 2024
Professional Ethics	Doctrinal Virtues and Moral Reinforcement	<i>Role Modelling</i>	Work Ethics and Integrity in Faith-Adherent Workplaces	Religious identity linked with greater workplace honesty and fairness	Elton-Chalcraft & Cammack, 2020; Chan & Ananthram, 2019

Discussion

Drawing upon behavioral principles, this literature review signifies the role of religion including religious actors, institutions and metaphors in shaping public behavior in various policy contexts. Since religious leaders live within a community and command trust from the people, they act as effective policy nudges to shift collective and individual behavior. However, the content of their messaging and tailoring of interventions to contextualize for different socio-economic demographics also matter for their acceptability and sustenance over a period of time. Studies observe that receptivity to nudges is dependent upon the perceived resonance with group identity and ideology (Pe'er et al., 2019). This finding is particularly important for a politically and religiously diverse country like India, where caste dynamics can interfere with political allegiance, risking further alienation amongst minorities who may perceive these nudges as being detrimental to their social identity. Therefore, there is a tradeoff between inclusivity and compliance. India's constitutional secularism coexists with a fragile religious atmosphere; while religious institutions can serve as powerful conduits for promoting progressive values such as gender equity, they can also be co-opted to legitimize regressive norms, including caste-based hierarchies and social exclusion. Personalization at the community or faith group level can mitigate this challenge, which frames a nudge in terms of how many people belonging to a religion endorse it.

There are other challenges in domains such as gender, where faith-based interventions have proved to be successful in reducing spousal conflict. While these measures may lead to prosocial values in perpetrators of domestic violence, they can also reproduce and justify violence, if the latter reads enough authority in religious scripts for them to be able to do so. In this case, religious leaders or social workers may need to counter their interpretations with

flexible ones, citing examples from scriptures that uphold dignity, nonviolence and gender equity (Turhan, 2023). Although this presupposes the former to be culturally sensitive and theologically literate, nonetheless, their efforts must be supplemented by institutional actors to align their beliefs with policy requirements. It must be noted here that behavioral interventions can only supplement – and not substitute – systematic shifts. Infrastructural and material support can not be replaced by facilitators who can only ensure participation when there is *access*. Moreover, both factors are important in determining the sustainability of change. Therefore, emphasis should be placed on repeated reinforcement, monitoring and institutionalization of new norms.

Conclusion

This article does not endorse a one-size-fits-all approach to interventions. For a country like India where gender, caste and political ideology mediate interactions with policies, it is crucial to engage minorities, including women, in the design stage to ensure inclusivity and effectiveness. A multi-faith strategy, therefore, will ensure that the principles of secular governance and democratic participation are respected, allowing engagement across faiths without coercion or bias.

In sum, although this area remains unexplored on a large scale, India's diverse policy landscape underscores the possibility of scaling behavioral interventions to cater to its people. However, they need to be embedded in pluralism and ethics to be able to avoid unintended consequences of further marginalizing certain communities of faith.

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