



Understanding Accounting in Christian Organisations and the Influence of Culture on Accounting Practices: A Literature Review

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Abstract

Several strands of literature attempt to address accounting as organisationally situated practice. This paper discusses relevant literature and studies on accounting in religious organisations (Christian) and the effect of wider culture where it operates. A first strand of research that examines the use of accounting in Christian organisation is identified. A second strand of research that is identified and discussed in this paper is the religious influence on accounting practice and accounting practice as per Bible. The overall aim of this paper is to encourage more researchers to engage in research in such an unexplored area of not for profit organisations literature.

Keywords: Accounting and culture, Not for profit accounting, Christian organisations

Introduction

For too long, the connection between ethics and accountancy has been overlooked in the literature and research. However, recent accounting and ethical scandals, such as Anglo Irish Bank, Satyam computers, WorldCom have brought the issue to the forefront of media interest. Non profit organisations are also facing same

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hazards as scandals continue to affect the sector. It is clear that the value systems of those designing and using accounting methods within organisations are highly relevant to how those systems operate. Further, the prevailing culture both within the organisation as well as the wider cultural milieu within which the organisation functions will have a considerable impact on the accounting methodology and practice that the organisation uses.

It is therefore important that the understanding of these issues is deepened throughout the academic and business world. This process can be aided by the in-depth study of organisations, their ethical bases, and their accounting practice within their particular cultural setting.

Obviously, in considering the value systems of an organisation, it is helpful to choose to study one which has a clearly defined and explicit value base. Religious organisations fulfil this criterion well, and indeed there has been growing body of literature describing this. However, there has been relatively little literature which looks at the interaction between the internal value system of the organisation, and the wider culture in which the organisation works.

There is a growing awareness of the need to understand the technical practices of accounting in social contexts in which they operate (Laughlin, 1987). There has been a steady increase in the literature of not for profit accounting which specifically looks into accounting as organisationally situated practice (Chua, 1988). However, there has been relatively little research directly concerned with accounting in Churches and other types of religious organisations. Lack of research on Christian organisation is a significant gap in not for profit organisation literature as we have little knowledge about the roles of accounting in significant sites of social activity.

The available research in the area of accounting in Christian organisation is mainly based on western Christian Churches and relatively any attempt has been done in Christian organisations in India. It is to be noted that Christian organisations did and still have a major role in improving and upliftment of social life of people in India (Natarajan, 1960; Singh, 1968). By conducting

research on accounting practices of Indian Christian organisations in detail; the study will thereby respond to Duncan *et al.* (1999) call for more studies to be conducted into cross- denominational Churches. Historical perspectives of accounting in Churches will also contribute to some extent towards the current insufficiency of research raised by Beidelman (1974) into the area of accounting studies of Christian organisations in colonial countries. The research can also contribute to the argument within the accounting literature on the evidently lay characteristic of the accounting and financial functions within Christian organisations and churches (Laughlin, 1988; 1990; Booth, 1993; Lightbody, 2000). Finally, it can also contribute to the literature in that it emphasises the cultural setting of an organisation does have an effect on their accounting practices and decision making and on how they carry out these in practice (Abdul-Rahman, 1998)

The paper is in the following literature review format: Firstly, it explains the accounting practices in Christian organisations in general. Secondly, it discusses accounting and the sacred –profane divide. Thirdly, the influence of religious thoughts on accounting practices. Fourthly, Biblical scriptures on accounting practices and usage of interest and usury are introduced. Finally, a brief description of effect of culture on accounting practices is mentioned.

Accounting in Christian organisations

There exists literature which illustrates the development and operation of accounting practices within religious communities and also churches. These state that calculative techniques were not foreign to those organisations (Swanson and Gardner, 1986, 1988). In the instructive accounting literature, accounting is considered to be both an essential and an involuntary aspect of organisational reality and culture (Chua, 1988, Abdul-Rahim Abdul-Rahman and Andrew Goddard, 1998). The accounting literature not only includes studies of Christian organisations but also of Islamic and even Chinese society. The main aim of the study of accounting practices in Islamic organisations was to examine how the business and accounting practices reflected Islamic beliefs and to know how it was interpreted by the stakeholders who were part of the

organisation. Some of the major work was done on Islamic banks (Karim 1990). In the works of Guo (1988), the influence of religion on Chinese society was clearly stated.

The significant contribution to the existing literature on accounting systems of the Christian churches was done by the Laughlin (1988, 1990) who conducted a case study on the Church of England. There were also similar studies done in Australian Uniting churches by Booth (1993). Some research has also been done on Christian religious communities such as the Iona community in Scotland.

From the above examples of various studies done on Christian organisations, it has been revealed that there is a growing interest in understanding and exploring the religious effects on the accounting practices of the organisation. However it is to be noted that there is a lack of cross denominational studies in different countries, as described by Duncan *et al.* (1999).

The role of accounting in Christian organisations can be traced from the 14th century Kingdoms of Aragon and Catalonia (Monclus Guitart, 2005). During that time the Roman Catholic Church had a very major role in the charitable work among the peasants. This was due to the fact that they lived in miserable conditions with most of the wealth being in the hands of the landlords. This made the Roman Catholic Church very popular among the common people and as a result their spiritual aims were pursued. This caused the King of Aragon make the Almoner responsible for dealing with all the charitable activities of the state. Availability of such a decree proved that Christian ethics followed by the Church had influenced the common people and also the state. All dealings with the charitable funds were handled by the Almoner who was accountable to the state. There were specific rules as to how the Almoner should perform the charity activities and report to the state. Monclus Guitartin his study says that the accounting systems were perfect in the way they had recorded this. It was also seen that the accounting system maintained during those days in the Christian organisation was similar to that used by the private institutions such as banks at that time. This makes a clear argument that accounting practices were not an unknown activity in Christian organisations even in the distant past.

Another interesting study into Christian organisations was by Walker (2004). He studied the parishes of Victorian England and Wales and their charitable activities. He explains how the churches and parishes dealt with charitable activities and also described the accuracy of the officers in accounting each of these activities. Walker also comments on their ability in recording all the (the is redundant) costing and financing of their relief works in detail as part of the accounting process. This helped them in deciding future funding requirements and in their decision making processes. They also recorded the name of the recipients who had received benefits from the Church so as to ensure fair and equal treatment within the community.

The use of double entry bookkeeping (DEB) in Christian organisations was studied by Gracia (2005) in her study of the Cathedral of Tolero in the 16th century. She found that even during such an early stage of history, the cathedral maintained a well designed double entry system for accounting purposes. She found that they kept such perfectly maintained books of accounts as they wanted to have a clear picture of the financial function of the organisation and also for future decisions involving further financial activities.

A recent interesting piece of research was done on the religious influence in developing accounting techniques by Aho (2005). Aho found that Roman Catholic confessional and double entry bookkeeping had a linkage between them. During the medieval period, individuals had to ensure that they held high moral standards in accordance with the Roman Catholic Church and its norms. During the medieval period Italy was growing in its trading activities and most of its citizens were merchants or traders. This made the Roman Catholic Church ask its fellowmen to be accountable for all their activities. This finally resulted in having long confessional notes in the business narrative under each transaction which took place as part of their business activity. Aho also commented that double entry bookkeeping was developed as a result of the Christian consciousness i.e. sacramental confession. It is an argument among the sociologists on the development of the DEB as part of the confession process within Catholicism. This is a

wide area which is yet to be researched by the social science researchers.

From the above examples it is clear that accounting techniques were used by Christian organisations for decision making purposes and overall control. The next section explains more clearly the accounting and sacred profane divide theory in Christian Organisations (Danker, 1970).

Accounting and the Sacred-Profane divide

The concept of accounting is perceived in different ways by different religions. Accounting in Christianity was considered as profane and its use in Christian organisations was taken as an undesirable intrusion into the sacred world (Laughlin, 1988). A very important study in relation to this section was made by Laughlin (1988) on the Church of England. In that study Laughlin found that the accounting system of the Church was only for financial purposes and was not used for any sacred agenda of the Church of England. This means that it was not used for any theological purpose and it was just used for managing funds and foreseeing future financial requirements.

A similar study was also conducted by Booth (1993) in an Australian Uniting Church where he supports the arguments of Laughlin. He also comments that the usage of accounting in Christian organisations never had any restriction and it was also considered as an important element in the control and functioning of the organisation. He also comments on the sacred profane divide concept, where he says that the secularist plays a secondary role in religious organisations accounting has a very prominent role in the profane world of religious organisations (Salvador *et al.* 2009).

As every research work has its critics, the concept of sacred and profane divide has also received some criticism from the research world. One of the best known of these was by Ballis (2005). He argues that the notion of the sacred profane divide is complex and makes the functions and processes of the organisation and also the professionals involved in it unimportant and simple. Another comment was made by Carmona and Ezzamel (2006) where they

point out that the idea of the sacred and profane divide is only applicable to the western Christian Churches and not to other religious organisations.

In 19th century there was an increase of Christian missionaries in the western world. There are also several research studies which were based on them and these explain the role of accounting in those organisations. Among them was the study made by Cordery (2006) on the Wesleyan Methodist missionaries of New Zealand (1814- 1840). These followers were enlightened by the teaching that they should “try to gain as much they can and try to save it and out of it they should share with every one as much they could”. Cordery also found records of several accounting reports and financial documents dealing with the trade activities. There was also a similar study on the Salvation Army of England (1865-1992) by Irvine (2002) on the accounting practices of organisation. The main source of revenue for the Salvation Army was from the public; hence they had to be accountable for all their activities. Thus, solely due to this fact, and also to keep up their reputation of having stable financial backup, they had to keep a detailed accounting system. They also used their financial information for future decision making. Irvine states that accounting had ‘sacred’ role in the functioning of the Salvation Army. This example states that accounting was not unfamiliar even missionary organisations.

Another study was on contemporary organisations such as the Iona community of Scotland by Jacobs et al. (2004). He studied the accounting and accountability of the Iona community by conducting interviews and referring to documentary evidence. In his research he points out that the community members were dedicated towards the sacred life of the community to which they belonged, and he draws attention to how well they maintained their accounts of their money and time. Once in an interview on BBC Radio one of the clergymen of the Iona community commented that “maintaining accounts i.e. having proper records of how an individual spends and utilises his money and resources can clearly justify whether he is a follower of Jesus or not”. This means that accounting is an integral part of their day today life both worldly and religious aspects. However, in his studies he also found that there was some resistance to getting accounting

methods formalised persisting with individualistic methods within the organisational set up. This was also found by him in his study on the Church of Scotland (Jacob, 2005).

These above mentioned studies and research give a clear picture that accounting practices did indeed have an important role in Christian organisations from early centuries. By keeping themselves accountable, they were accountable to the world and were to make future financial decisions. Further, they were able to religious views/ ethos.

As part of studying the accounting practices of Christian organisations, their ethical investment process is also to be noted. However there is a lack of research in this particular area. A very significant study made this area was by Ken *et al.* (2004) on the UK Methodist Church and also on the Church of England's investment activities. It is to be noted that Christian organisations had a pioneering role in making investments where they were functioning and this affected the economic system of their country (Duncan, 1999).

Influence of religious thoughts on accounting practices

Homza (2000) in his study suggests that religious thoughts have a very important role and influence on accounting and business practices. According to certain interpretations of Christian belief, the use of usury and interest is sin. This affected Christian organisations who were involved in be discussed in the next section. However there is a lacuna in the literature relating to how accounting as a technology of measurement might have from the religious concepts such as interest and usury.

Interest, usury and earnings

Usury is an activity whereby money is lent at interest. In medieval times lending money on interest was not prohibited but lending money at high interest and as result exploiting the borrower, was considered as a sin. Most of the religious books have banned the practice of usury. In the Bible (Luke chapter 6: 35) this is clearly mentioned. According to the philosophy of Aristotle, trading should be done at a "just price", but here the question arises as to

what is the just price and who decides it. For some people 'just price' will be an amount just above the manufacturing cost and for some other a price that will give extra money for making another product or further investment.

When the Reformation began, there were numerous changes brought about both within the Roman Catholic Church and the Reformed Churches regarding their doctrines on business profits. It can be seen that in some sections of the Reformed church it specifically that individuals should undertake vocational work and invest their money in business rather than investing in charities. This differed from the doctrine of Roman Catholic Church. These contrary approaches between the doctrine of the Roman Catholic Church and the Reformed churches (Protestantism) will be discussed later in this paper.

Accounting in the Bible

The Old Testament warning against usury – charging high interest rates.

Citizens of Israel could not charge one another interest (Deuteronomy 23:19-20; Leviticus 25:35-38). Basically, this originates from an assumption that the loan was to provide the bare necessities of life to the destitute poor which was s basically a form of charity (Lev. 25:35-37; Dt. 15:7-11). It would be considered cold-blooded to demand that the poor pay interest on their relief. All debts of Israelites were to be forgiven each Sabbath Year (Dt. 15:1-6).

The Year of Jubilee

In order to prevent the formation of a permanent class of landless peasants, property was supposed to revert every 50 years to the family that originally owned it (Lev. 25:8-33). This applied only to farmland – urban property was exempt except for Levitical cities. The price of land for sale was therefore supposed to be determined by the number of years remaining until the Year of Jubilee. For example, purchasing a field six years before the year of Jubilee would give the buyer five or six crops before the property would revert to its original owners; purchasing a field forty nine years before the Year of Jubilee would give the buyer forty two crops

since every seventh year, and every Jubilee Year, the land was to lie fallow.

Interest in the New Testament

In the Parable of Talents (Matthew 25:14-30; Luke 19:12-27), a manager scolded his servant for failing to invest the money under his stewardship. He said he should have at least “put the money on deposit with the bankers, so that when I returned I would have received it back with interest” (Mt. 25:27). Although the story is symbolic, Jesus seemed to be saying here that there was nothing wrong with earning interest in this circumstance.

Possible Difference between Old and New Testaments

There are three possible reasons to explain the seeming conflict between the New and Old Testaments. The first is that the Old and New Testaments are, in fact, contradictory and that Jesus felt free to deny the Law of Moses. The problem with this explanation is that Jesus himself contradicts it (Mt. 5:17-20). The second possibility is that Jesus was only telling a story with a spiritual meaning, and the details should not be taken literally. This could be a valid possibility, but the third explanation is the best. The third possible explanation is that the Old Testament was describing lending to poor people in distress, and Jesus’ parable was in a different situation, in which money is being lent not to the poor, but to people that could afford the interest.

The Medieval solution

In the Middle Ages, Western Europe was Roman Catholic, and countries were ruled by kings and bishops. The Roman Catholic Church taught that charging any interest was a sin, and prohibited Catholics from charging interest to other Catholics. Since nearly the whole population was Catholic by birth, this left a huge economic void—the entire banking and finance industry was banned. How could a king borrow money for his wars and his lavish living? How could a bishop borrow money for his new palace and his mistress? The solution was to allow Jews to operate banks—there was a small Jewish minority in most European countries. Even if a Jew followed the Law of Moses, there was nothing in it to keep him from lending to the *goyim* (a non-Jew).

Since in many European countries, Jews were very poor they were prohibited from many professions, this provided them with a rare economic opportunity. Ironically, and tragically, even though the situation was thrust upon the Jews by the Roman Catholic Church, a stereotype grew up that portrayed Jews as rich, greedy moneylenders.

The Modern Situation

Most Christians no longer see interest as sinful. However, most states (in accord with Christian ethics) have laws that prohibit usury – that is, excessive interest. It is considered to be exploitative to charge too much interest. It is also foolish to take on too much debt or borrow money at rates that are too high.

Protestantism, capitalism and bookkeeping

It has been always debate among sociologists whether role of Protestantism is a predecessor the modern day capitalism. It was after Weber published his historical essays on *Protestantism, Capitalism and Bookkeeping* (Weber, 2002) that a considerable volume of research was undertaken into the potential linkage between these terms.

A considerable amount of research has been undertaken in order to study the relationship between these terms in a historical context, by comparing the accounting practices of the religious organisations which were considered as capitalist entities. This was mainly done because most of the Protestant Christian organisations formed during the 19th century in Europe often worked in colonised countries (which were under the rule of European countries to which these organisations belonged). These organisations were blamed for the spreading of capitalism in the eastern world. Actually these organisations were following the paths of colonial expansion and they established centres of activity in various European colonies (Firth, 1960). This was done so that they could get more support and information from the local and national authorities.

There were denominations formed as a result of the Protestant reformation which were mainly based on Calvinist, Peitist and

Lutheran ideologies. The principles of thrift, discipline, hard work and individualism were encouraged by the Calvinist ideologies. Weber argued that Protestantism had given rise to capitalism based on the effect of religious influence (protestant) on economic development. Weber always emphasised the crucial role and impact of religion on society. It was not only Protestantism on which he was focusing; he also studied various other religions such as Buddhism, Hinduism etc. These arguments can be compared with many Christian organisations like London Missionary Society, Christian Missionary Society and Basel Missionary Organisation, since they were trying to bring about numerous economic and social changes within the countries in which they were functioning (Duncan, 1966).

According to Calvinist ideologies God requires not just individual actions but social achievements. Calvin saw good works that is organised labour not as a means of salvation but as an indispensable sign of achieved salvation. "In its extreme inhumanity", Weber comments, "this doctrine must above all have had one consequence for the life of a generation which surrendered to its magnificent consistency..... A feeling of unprecedented inner loneliness". This was because a person does not know whether he is chosen for salvation and has to reassure himself by constant good work. Weber holds that from this inner torment, the capitalist spirit was born. Calvinism is associated with an outlook of a very specific kind: the continual accumulation of wealth for its own sake rather than for the material rewards it can serve to bring. This, according to Weber, is the spirit of capitalism.

Calvinism is associated with worldly asceticism against the renunciation of the world. In this sense, according to Weber, "it substituted the spiritual aristocracy of the saints". Protestantism demanded of the believer neither the celibacy of the monks nor poverty, but elimination of all enjoyment of unearned wealth and income. The clear and uniform goal of this asceticism was discipline and methodological organisation of conduct. As Weber saw it, the typical representative of this worldly asceticism was the man of 'vocation' or 'professional' and its unique result was rational organisation of social relationships. Calvinism emphasises that labour is something good in itself. But it is to be noted that

where capitalism was functioning it had success in all its undertakings which was considered by Weber to be blessing. When capitalism was developing people needed a more developed method of recording their activities. As result DEB also developed

Cultural effects on the accounting practices and decision making

Culture has been always considered as an important factor in affecting the accounting environment. Due to the difference in the cultural systems around the world there has always been a problem in unifying accounting practices. Culture can be formed by family, religious values and many other things, and religion has always played an important role in framing it (Gambling, 1987). There are several literatures which directly deal with the effect of culture on accounting practices (Gambling and Abde-Karim, 1986; Gambling, 1987). Since religion is an important factor that moulds a culture it has always been a topic of study for sociologists in order to find its impact on accounting.

It is to be noted that accounting systems are determined by culture. Culture is so diverse globally that it is difficult to create consistency among the accounting practices around the world, since the purpose of accounting is not technical but rather cultural (Fechner and Kilgore, 1994). This makes it more complicated because the particular culture of a country determines what type of accounting techniques are to be used or followed (Belkaoui, 1991). According to every accounting system it is a product of the cultural environment to which it belongs.

Conclusion

Further research on Churches and other types of religious organisations may add to more general understanding of accounting as situated practice. The main aim of this paper is to motivate researchers to investigate this unexplored area and to provide more inferences on how culture has an effect on accounting practices and decision making process. Research in this area is very important in Indian context since religious organisations do have a major role in the Indian society and

economy. The researcher has chosen a Christian organisation in this paper due to the fact that, the voluntary actions for social developments in India led by Christian organisations. As mentioned earlier there has been relatively little research done in this area, hence, research on other religious organisations such as Hindu, Jain, Buddhism, Muslims etc. would add on to not for profit literature.

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