



GCSE MARKING SCHEME

SUMMER 2018

**RELIGIOUS STUDIES (ROUTE A) COMPONENT 1
RELIGIOUS, PHILOSOPHICAL AND ETHICAL STUDIES
C120U10-1**

INTRODUCTION

This marking scheme was used by WJEC for the 2018 examination. It was finalised after detailed discussion at examiners' conferences by all the examiners involved in the assessment. The conference was held shortly after the paper was taken so that reference could be made to the full range of candidates' responses, with photocopied scripts forming the basis of discussion. The aim of the conference was to ensure that the marking scheme was interpreted and applied in the same way by all examiners.

It is hoped that this information will be of assistance to centres but it is recognised at the same time that, without the benefit of participation in the examiners' conference, teachers may have different views on certain matters of detail or interpretation.

WJEC regrets that it cannot enter into any discussion or correspondence about this marking scheme.

COMPONENT 1

MARK SCHEME

General Marking Instructions for Examiners

The mark scheme defines what can be reasonably expected of a candidate in response to questions asked.

1. Positive marking

It should be remembered that candidates are writing under examination conditions and credit should be given for what the candidate writes that is accurate and relevant, rather than adopting the approach of penalising him/her for any omissions. It should be possible for a very good response to achieve full marks and a very poor one to achieve zero marks. Marks should not be deducted for a less than perfect answer if it satisfies the criteria of the mark scheme. Errors should be ignored, not penalised.

2. Banded mark schemes

Banded mark schemes are divided so that each band has a relevant descriptor. The descriptor for the band provides a description of the performance level for that band. Each band contains a range of marks.

3. Two-mark questions

Banded mark schemes are not suitable for low tariff questions. Instructions for the awarding of marks are given with the indicative content.

Using the banded mark scheme

Stage 1 – Deciding on the band

When deciding on a band, the answer should be viewed holistically. Beginning at the lowest band, examiners should look at the candidate's answer and check whether it matches the descriptor for that band. If the descriptor at the lowest band is satisfied, examiners should move up to the next band and repeat this process for each band until the descriptor matches the answer.

If an answer covers different aspects of different bands within the mark scheme, a 'best fit' approach should be adopted to decide on the band and then the candidate's response should be used to decide on the mark within the band. For instance if a response is mainly in band 2 but with a limited amount of band 3 content, the answer would be placed in band 2, but the mark awarded would be close to the top of band 2 as a result of the band 3 content.

Stage 2 – Deciding on the mark

Once the band has been decided, examiners can then assign a mark. During standardising (marking conference), detailed advice from the Principal Examiner on the qualities of each mark band will be given. Examiners will then receive examples of answers in each mark band that have been awarded a mark by the Principal Examiner. Examiners should mark the examples and compare their marks with those of the Principal Examiner.

Indicative content is also provided for banded mark schemes. It is extremely important to note that **indicative content is not exhaustive, and any other valid points must be credited. In order to reach the highest bands of the mark scheme a candidate need not cover all of the points mentioned in the indicative content but must meet the requirements of the highest mark band.** Where a response is not creditworthy, i.e. that is contains nothing of any significance to the mark scheme, or is entirely irrelevant to the question, or where no response has been provided, no marks should be awarded.

Assessment Objectives

The questions test the candidate's ability to:

- AO1 Demonstrate knowledge and understanding of religion and belief*, including:
 - belief, practices and sources of authority
 - influence on individuals, communities and societies
 - similarities and differences within and/or between religions and belief

- AO2 Analyse and evaluate aspects of religion and belief*, including their significance and influence

* The term 'belief' includes religious and non-religious belief as appropriate to the subject content requirements.

Question (a)

See instructions provided with indicative content.

Question (b)

Band	Band Descriptor	Mark Total
3	<p>An excellent, coherent answer showing knowledge and understanding of the religious idea, belief, practice, teaching or concept. Excellent understanding of how belief influences individuals, communities and societies.</p> <p>Uses a range of appropriate religious/specialist language and terms and sources of wisdom and authority extensively, accurately and appropriately.</p>	4 – 5
2	<p>A good, generally accurate answer showing knowledge and understanding of the religious idea, belief, practice, teaching or concept. A good understanding of how belief influences individuals, communities and societies.</p> <p>Uses religious/specialist language and terms and/or sources of wisdom and authority generally accurately.</p>	2 – 3
1	<p>A limited statement of information about the religious idea, belief, practice, teaching or concept. A limited understanding of how belief influences individuals, communities and societies.</p> <p>Uses religious/specialist language and terms and/or sources of wisdom and authority in a limited way.</p>	1
0	No relevant information provided.	0

Question (c)

Band	Band Descriptor	Mark Total
4	<p>An excellent, highly detailed explanation showing knowledge and understanding of the diversity of the religious idea, belief, practice, teaching or concept. An excellent understanding of how belief influences individuals, communities and societies.</p> <p>Uses a range of religious/specialist language, terms and sources of wisdom and authority extensively, accurately and appropriately.</p>	7 – 8
3	<p>A very good, detailed explanation showing knowledge and understanding of the diversity of the religious idea, belief, practice, teaching or concept. A very good understanding of how belief influences individuals, communities and societies.</p> <p>Uses a range of religious/specialist language, terms and sources of wisdom and authority accurately and appropriately.</p>	5 – 6
2	<p>A good, generally accurate explanation showing some knowledge and understanding of the diversity of the religious idea, belief, practice, teaching or concept. A good understanding of how belief influences individuals, communities and societies.</p> <p>Uses religious/specialist language and terms and/or sources of wisdom and authority generally accurately.</p>	3 – 4
1	<p>A limited and/or poorly organised explanation showing limited knowledge and understanding of the diversity of the religious idea, belief, practice, teaching or concept. A limited understanding of how belief influences individuals, communities and societies.</p> <p>Uses religious/specialist language, terms and/or sources of wisdom and authority in a limited way</p>	1 - 2
0	No relevant information provided.	0

Questions 1 (d), 3 (d) and 4 (d) ONLY. See below Band Descriptor for 2 (d)

Band	Band Descriptor	Mark Total
5	<p>An excellent, highly detailed analysis and evaluation of the issue based on detailed knowledge of religion, religious teaching and moral reasoning to formulate judgements and present alternative or different viewpoints. An excellent understanding of how belief influences individuals, communities and societies.</p> <p>Uses and interprets religious/specialist language, terms and sources of wisdom and authority extensively, accurately and appropriately.</p>	13 – 15
4	<p>A very good, detailed analysis and evaluation of the issue based on accurate knowledge of religion, religious teaching and moral reasoning to formulate judgements and present alternative or different viewpoints. A very good understanding of how belief influences individuals, communities and societies.</p> <p>Uses and interprets religious/specialist language, terms and sources of wisdom and authority appropriately and in detail.</p>	10 – 12
3	<p>A good, generally detailed analysis and evaluation of the issue based on a generally accurate knowledge of religion, religious teaching and moral reasoning to formulate reasonable judgements and recognise alternative or different viewpoints. A good understanding of how belief influences individuals, communities and societies.</p> <p>Uses and interprets some religious/specialist language, terms and/or sources of wisdom and authority.</p>	7 – 9
2	<p>Limited statement(s) of more than one viewpoint based on limited knowledge of religion, religious teaching and moral reasoning to formulate judgements. A limited understanding of how belief influences individuals, communities and societies.</p> <p>Uses limited religious/specialist language, terms and/or few sources of wisdom and authority.</p>	4 – 6
1	<p>A poor, basic statement of a point of view and a very limited attempt or no attempt to formulate judgements or offer alternative or different viewpoints. Tenuous attempt or no attempt made to demonstrate how belief influences individuals, communities and societies.</p> <p>Poor use or no use, of religious/specialist language, terms and/or sources of wisdom and authority.</p>	1 – 3
0	No relevant point of view stated.	0

Question 2 (d) LIFE AND DEATH

Band	Band Descriptor	Mark Total
5	<p>An excellent, highly detailed analysis and evaluation of the issue based on detailed knowledge of religion, religious teaching and moral reasoning to formulate judgements and present alternative or different viewpoints. An excellent understanding of how belief influences individuals, communities and societies.</p> <p>An excellent, highly detailed consideration of non-religious beliefs, such as those held by humanists and atheists.</p> <p>Uses and interprets religious/specialist language, terms and sources of wisdom and authority extensively, accurately and appropriately.</p>	13 – 15
4	<p>A very good, detailed analysis and evaluation of the issue based on accurate knowledge of religion, religious teaching and moral reasoning to formulate judgements and present alternative or different viewpoints. A very good understanding of how belief influences individuals, communities and societies</p> <p>A very good, detailed consideration of non-religious beliefs, such as those held by humanists and atheists.</p> <p>Uses and interprets religious/specialist language, terms and sources of wisdom and authority appropriately and in detail.</p>	10 – 12
3	<p>A good, generally detailed analysis and evaluation of the issue based on a generally accurate knowledge of religion, religious teaching and moral reasoning to formulate reasonable judgements and recognise alternative or different viewpoints linked to religion and belief. A good understanding of how belief influences individuals, communities and societies</p> <p>A good, reasonably detailed consideration of non-religious beliefs, such as those held by humanists and atheists.</p> <p>Uses and interprets some religious/specialist language, terms and/or sources of wisdom and authority</p>	7 – 9
2	<p>Limited statement(s) of more than one viewpoint based on limited knowledge of religion, religious teaching and moral reasoning to formulate judgements. A limited understanding of how belief influences individuals, communities and societies.</p> <p>A limited consideration of non-religious beliefs, such as those held by humanists and atheists.</p> <p>Uses limited religious/specialist language, terms and/or few sources of wisdom and authority</p>	4 – 6
1	<p>A poor, basic statement of a point of view and a very limited attempt, or no attempt to formulate judgements or offer alternative or different viewpoints. Tenuous attempt or no attempt made to demonstrate how belief influences individuals, communities and societies.</p> <p>A very basic consideration or no consideration of non-religious beliefs, such as those held by humanists and atheists.</p> <p>Poor use or no use of religious/specialist language, terms and/or sources of wisdom and authority.</p>	1 – 3
0	No relevant point of view stated.	0

GCSE RELIGIOUS STUDIES

SUMMER 2018 MARK SCHEME

Please note: the mark scheme is not a checklist. Other valid points must be credited.

For all (a) questions, credit 1 mark for a very simple definition and 2 marks for a developed definition and/or an example.

1. (a) What is meant by 'responsibilities'? [2]

- Actions or duties you are expected to carry out.

Refer to the marking bands for question (b).

(b) Describe the importance of marriage ceremonies for religious believers. [5]

- Often are celebrated in a place of worship.
- Prayers are often said.
- Commitments might be expressed in the belief of a divine presence.
- Marriage is seen as the ideal state by many religious traditions.
- The outward sign of commitment.
- Often celebrated by a representative of religious authority.
- Ritual and religious symbolism often take place during the ceremony, e.g. nuptial mass, standing under the chuppah, taking the seven steps.
- A time for the community of believers to celebrate together.

Refer to the marking bands for question (c).

- (c) Explain, from two religions or two religious traditions, beliefs about divorce. [8]

There may be differences between believers in the same tradition.

Christianity

- There are different beliefs and practices held by different denominations.
- Interpretation of scriptures e.g. Matthew 19:8-9, Mark 10:9.
- Divorce is accepted as a legal ending of marriage but is not welcomed.
- Reconciliation should be attempted.
- In Catholicism marriage is a sacrament and cannot be dissolved unless an annulment process takes place.

Buddhism

- Acceptance of divorce.
- Individual interpretation of scriptures.
- Importance of keeping to promises where possible.
- Accepted as a last resort so as not to cause further suffering.
- Must be for the right intention with limited harm – importance of non-harm.

Hinduism

- Individual interpretation of scriptures.
- As a last resort or the sacramental meaning of marriage would be meaningless.
- Extended family should support a reconciliation where possible.

Islam

- Considered as a last resort.
- Before a couple divorces they should be helped to be reconciled.
- A period of three months (iddah) of trying to be reconciled must take place.
- Individual interpretation of key scriptures e.g. Qur'an 2:229, 4:35, 128-130.

Judaism

- Allowed but all attempts should be made for reconciliation.
- In Orthodox Judaism a get needs to be given to end the marriage.
- Individual interpretation of key scriptures: Deuteronomy 24:1-4 and Exodus 20:14.
- The Beth Din must grant an Orthodox divorce.

Sikhism

- Marriage is considered the meeting of two souls and divorce should be avoided if possible.
- Reconciliation must be attempted and members of the community may be involved.
- Divorce is accepted.
- Individual interpretation of scriptures: Guru Granth Sahib 274.

Refer to the marking bands for question (d).

- (d) **“Women and men should have equal roles in worship.” Discuss this statement showing that you have considered more than one point of view. (You must refer to religion and belief in your answer.) [15+6]**

Marks for spelling, punctuation and the accurate use of grammar are allocated to this question.

- Equal does not mean identical. Different actions can have equal power and authority.
- If all people are supposed to have been made equal then there should be no gender discrimination.
- It is important to keep to the tradition of a religion e.g. Jesus appears to have selected twelve men as disciples.
- There have been many changes recently in faith traditions e.g. women Orthodox rabbis; women as bishops.
- Sacred scriptures sometimes depict specific roles for men and women. Some believers take these literally.
- Certain practices are not required of both genders reflecting their different roles in the home. E.g. bringing in Shabbat.

Please note: the mark scheme is not a checklist. Other valid points must be credited.

For all (a) questions, credit 1 mark for a very simple definition and 2 marks for a developed definition and/or an example.

2. (a) What is meant by 'evolution'? [2]

- Process by which living creatures are believed to have developed from less complex forms during the history of the earth.

Refer to the marking bands for question (b).

(b) Describe reasons why religious believers consider it important to care for the planet. [5]

- Generic reference to the importance of stewardship and khalifah.
- Generic reference to the importance of environmental sustainability.
- The role and authority of specific religious texts e.g. Psalm 8:6.
- Respecting the interconnectedness between all of creation.

Refer to the marking bands for question (c).

(c) Explain, from two religions or two religious traditions, beliefs about euthanasia. [8]

There may be differences between believers in the same tradition.

Christianity

- Life is a gift from God and only God can take it away.
- Hospices seen as a preferable alternative.
- Suffering can have a purpose and bring people closer to God.
- Some Christians argue that God has given people free will and the ability to think for themselves and therefore believers can choose when to die.
- Distinctions between different types of euthanasia.
- Some denominations e.g. Roman Catholic believe all forms of euthanasia are wrong and could be considered as murder although in exceptional circumstances medical procedures can be withheld, CCC 2278.
- Teachings from the Roman Catholic Catechism concerning euthanasia disrespecting human life CCC 2277.
- Some denominations e.g. Salvation Army & Religious Society of Friends (Quakers) consider it important that the authority of doctors and the wishes of the patient is considered.
- Some denominations e.g. Baptist believe when a person is brain dead and relatives and doctors agree then it is acceptable for treatment to be stopped and death to be allowed to happen however death should not be hastened
- Interpretations of biblical teachings.

Buddhism

- Taking life is wrong - First of the Five Precepts.
- Taking a life affects kamma.
- Compassion is important.
- Dying is an opportunity for spiritual growth.
- The role of hospices is important.
- Can depend upon the circumstances in the country.
- There will be differences between believers in the same tradition.
- Interpretation of scriptures and sacred texts causes considerable debate among many members of the faith therefore it is often a personal decision.
- Distinctions between different types of euthanasia.
- Euthanasia cannot relieve suffering (dukkha)

Hinduism

- Principle of ahimsa.
- Death is a natural part of life and will come with time.
- 'Willed death' may be acceptable to some as a selfless motive.
- Can depend upon the circumstances in the country.
- There will be differences between believers in the same tradition.
- Interpretation of scriptures and sacred texts causes considerable debate among many members of the faith therefore it is often a personal decision.
- Sanctity of life has precedence .Reference to specific texts may be used to reinforce this view e.g. Yajur Veda 40:43.
- Distinctions between different types of euthanasia.

Islam

- Only Allah can decide the time when someone is permitted to die.
- Suffering can have a purpose.
- It is important to show compassion to those who are suffering.
- There will be differences between believers in the same tradition.
- Interpretation of scriptures and sacred texts causes considerable debate among many members of the faith therefore it is often a personal decision.
- Sanctity of life has precedence. Reference to specific texts may be used to reinforce this view e.g. Qur'an 30:40.
- Guidance may be sought through prayer.
- Distinctions between different types of euthanasia.

Judaism

- As the greatest blessing life should be preserved.
- Life is a gift from God who decides when it should end.
- The importance of pikuach nefesh – the saving of a life. Reference to specific texts may be used to reinforce this view e.g. Ethics of the Fathers 4:22, Mishnah Oholot 7:6.
- Can depend upon the circumstances in the country e.g. often not possible in Israel
- There will be differences between believers in the same tradition.
- Interpretation of scriptures and sacred texts causes considerable debate among many members of the faith therefore it is often a personal decision.
- Distinctions between different types of euthanasia.

Sikhism

- Life is a gift from God.
- Suffering should be borne with courage.
- Those who are ill should be cared for with compassion.
- Can depend upon the circumstances in the country.
- There will be differences between believers in the same tradition.
- Interpretation of scriptures and sacred texts causes considerable debate among many members of the faith therefore it is often a personal decision GGS 441.
- Sanctity of life is a precedence - reference to specific texts may be used to reinforce this view.

Refer to the specific marking bands for this question on page 6 (Life and Death).

(d) 'Religious creation stories successfully explain the origins of the universe.' Discuss this statement showing that you have considered more than one point of view. (You must refer to religious and non-religious beliefs, such as those held by Humanists and Atheists, in your answer.) [15]

- For some people creation stories are literal truths and do explain origins.
- Some religious believers consider interpretations of the stories but not as literal truths.
- The Big Bang Theory e.g. Hawking.
- Reference to religious believers e.g. Maimonides.
- Issues of conflict and compatibility between science and religion.
- Theory of evolution with reference to Darwin/Dawkins, theistic guided evolution and natural evolution.
- Questions posed such as 'who designed the designer'.
- References to the relationship between the design argument and intelligent design.
- Humanist considerations regarding the process of evolution.

Please note: the mark scheme is not a checklist. Other valid points must be credited.

For all (a) questions, credit 1 mark for a very simple definition and 2 marks for a developed definition and/or an example.

3. (a) What is meant by ‘morality’? [2]

- Principles and standards determining which actions are right or wrong.

Refer to the marking bands for question (b).

(b) Describe the work of prison chaplains. [5]

- Counselling to those in prison.
- Prison chaplains from religious traditions will offer prayers and share religious teachings with those in prison.
- Prison chaplains from religious traditions will lead individual and communal acts of worship.
- Support prisoners emotional and social needs.
- Support prisoners with rehabilitation into society.
- Support prisoners at times of bereavement or personal crisis.
- Support prisoners with specific religious needs e.g. festivals, dietary regulations.

Refer to the marking bands for question (c).

(c) Explain, from two different religions or religious traditions, beliefs about the death penalty. [8]

Christianity

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning e.g. distinctions between liberal and conservative Christians
- Reference to beliefs and sacred texts about the sanctity of life, e.g. Exodus 20:13, Matthew 5:38-39, 43-47
- Only God has the right to take life
- Reference to beliefs about the aims of punishment
- References to interpretations of Exodus 20:13
- Belief that only God can punish and that will happen at the end of life
- Some denominations e.g. The Church of Jesus Christ of Latter Day Saints refers to the importance of keeping to the prescribed law
- Some denominations e.g. Society of Friends (Quakers) considers the death penalty shows a lack of respect for human life.
- Some denominations e.g. Methodists consider that the death penalty denies the power of Christ to redeem
- The Evangelium Vitae 1995 contains a statement saying the death penalty was acceptable under specific conditions.

Buddhism

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning.
- Some argue about the appropriateness of the use of capital punishment in deterring crime.
- Goes against the First Precept.
- Goes against metta (loving kindness).
- Not in keeping with the concept of karuna (compassion).
- Can depend upon the circumstances in the country.
- It goes against giving a criminal the opportunity to work at self-improvement

Hinduism

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning.
- References may be made to implications of papa(past karma) and danda (punishment).
- Principle of ahimsa.
- Traditionally depended upon varna distinctions.
- Individuals are likely to suffer through karma.
- Can depend upon the circumstances in the country.

Islam

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning.
- Can depend upon the circumstances in the country.
- Only Allah can decide the time when someone dies.
- Many Muslims accept the death penalty believing that Allah decides on the Day of Judgement but people can be punished on earth.
- References to sacred texts e.g. Qur'an 16.90.
- Shariah Law regulations.

Judaism

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning.
- Life is a gift from God who decides when it should end.
- The importance of pikuach nefesh – saving life e.g. Exodus 20:13, Leviticus 24:17-20, teachings from the Mishnah.
- Can depend upon the circumstances in the country.
- State of Israel allows death penalty for a limited number of crimes e.g. genocide.
- Reform Judaism has stated that the death penalty is repugnant.

Sikhism

- There are different beliefs within the same traditions dependent upon interpretation of religious texts and moral reasoning.
- Life is a gift from God who decides when it should end.
- Wrongdoing will be punished in the next life.
- Can depend upon the circumstances in the country.

Refer to the marking bands for question (d).

(d) 'It is impossible to forgive.' [15]
Discuss this statement showing that you have considered more than one point of view. (You must refer to religion and belief in your answer.)

- In some religious traditions e.g. Judaism, you cannot forgive on behalf of another person.
- Only God (Ultimate Being) can forgive.
- There is a difference between forgiveness and forgetting.
- Prayer can help people to learn to forgive.
- Reconciliation activities can help people learn to forgive e.g. Corrymeela.
- Following the example of religious leaders or founders e.g. Jesus.
- By recognising that by not forgiving you continue to be a victim.

Please note: the mark scheme is not a checklist. Other valid points must be credited.

For all (a) questions, credit 1 mark for a very simple definition and 2 marks for a developed definition and/or an example.

4. (a) What is meant by 'relative poverty'? [2]

- A standard of poverty measured in relation to the standards of a society in which a person lives, e.g. living on less than X% of average UK income.

Refer to the marking bands for question (b).

(b) Describe why some religious believers agree with censorship. [5]

- Freedom of speech can hurt other people.
- Sometimes people who are vulnerable have to be protected from the influence of other people.
- Some things are considered blasphemous and so appear offensive to religion.
- Pictures and words can go against religious teachings e.g. there should be no images of the Prophet Muhammad.

Refer to the marking bands for question (c).

(c) Explain, from two different religions or two religious traditions, how personal conviction may conflict with the laws of a country. [8]

References might be made to individuals or communities from religious traditions.

Christianity

- Belief in liberation theology and campaigning for social justice e.g. Oscar Romero.
- Belief in equality of human beings e.g. Martin Luther King ;Desmond Tutu.
- Conscientious Objectors to war e.g. Society of Friends, Jehovah's Witnesses.
- Belief that abortion should be illegal.
- Belief in polygamy e.g. some Latter Day Saints.
- Belief for some Christians in the importance of wearing a cross/crucifix e.g. in countries where religious dress are banned.

Buddhism

- Belief in campaigning for social justice e.g. Dalai Lama.
- Conscientious Objectors to war e.g. Nipponzan Myohoji and building of peace pagodas.

Hinduism

- Belief in campaigning for social justice e.g. Ghandi.
- Belief in importance of cows e.g. conflict in goshallas during foot and mouth outbreak.

Islam

- Belief in campaigning for social justice e.g. Malala ; Shirin Ebadi.
- Belief for some Muslims in the importance of wearing Hijab e.g. in countries where religious dress are banned.

Judaism

- Belief for some Charedi Jews of importance of gender segregated transport.
- Belief in campaigning for social justice e.g. Elie Wiesel.

Sikhism

- Belief for some Sikhs in the importance of wearing the 5K's e.g. in countries where religious dress are banned.
- Belief in importance of wearing the kirpan e.g. in countries where it is illegal to carry weapons.

Refer to the marking bands for question (d).

(d) 'It is up to you what you do with your money.' Discuss this statement showing that you have considered more than one point of view. (You must refer to religion and belief in your answer.)

- Many people believe it is a moral responsibility to support others.
- Considerations regarding the lack of importance of wealth in an after-life.
- Religious teaching against misuse of money e.g. gambling.
- References to teachings from sacred texts e.g. Luke 16:19-31, Qur'an 2:177, GGS 1, 42, 1246.
- References to specific religious practices e.g. sadaqah, zakah, tithing, artha, dhana, sewa.
- Belief that humans are custodians of wealth for God.
- Reference to religious teachings e.g. Maimonides' eight levels of charity.