

Article

## The Role of Religious Beliefs and Institutions in Disaster Management: A Case Study

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**Abstract:** Religion in Korea has been shaped by its followers to a degree, but the role of religion in Korea has been largely unexamined. This study examines the role of religion and the incorporation of religious beliefs and institutions in the field of disaster management. In doing so, the study examines how three religions—Christianity, Buddhism, and Confucianism—operate in Korea, in particular in terms of both care-oriented management and mitigation-oriented management approaches. While utilizing descriptive research as a methodology, policy measures have been suggested with the support of theological perspectives. Despite some difficulties in making a generalization, the major finding is that religion has a role to play in supplementing care-oriented management, with mitigation-oriented management approaches, by better grasping the nature of a disaster and its effective management while responding to regional culture. In addition, the Ministry of Public Safety and Security, local governments, and other government institutions must play new roles in incorporating religion in disaster management.

**Keywords:** regional culture; Christianity; Buddhism; Confucianism; South Korea

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### 1. Introduction

Korea has frequently experienced diverse natural disasters, including an earthquake and resulting tsunamis on its east coast in 1993, Typhoon Maemi in 2003, and a drought in the Gangwon area in 2009, as well as the issue of yellow dust as a regular meteorological event. The people have urged governments to more systematically deal with natural disasters, as well as manmade emergencies, in particular since experiencing the sinking of the Sewol ferry in 2014 and the outbreak of Middle East

Respiratory Syndrome (MERS) in 2015 [1]. In addition, diverse religions, and not just one dominant religion, have had an impact in the field of Korean disaster management [2]. While reflecting that the case of Korea should be very unique considering its unique environment, we have chosen it as a study subject here. The role of religion in the field of disaster management in Korea is a pertinent area of research.

Religion has both positively and negatively influenced its believers in terms of how they sense or manage a disaster. The international community has begun to show an interest in seriously studying the role of religion in the field of disaster management, when considering related topics in international conferences, related questions on the Internet, and the number of reports by the United Nations, for instance [3]. Accordingly, some international journals have, indeed, focused on examining the role of religion in terms of disaster management or disaster risk reduction [4]. However, no systematic study has been conducted to examine the role of religion in terms of Korean disaster management. Perhaps, many Korean researchers have not realized the relationship between religion and disaster management, while focusing on the physical aspects of disaster [5]. Thus, there is a clear research gap between the international community and Korea.

In a broader sense, the present study examines the role of religious beliefs and institutions in the field of disaster management in Korea as a case study, working towards the ultimate goal of disaster management. Two approaches are suggested: care-oriented management and mitigation-oriented management. By fully utilizing descriptive research as a methodology, the study investigates examples of how three religions—Christianity, Buddhism, and Confucianism—operate according to the two approaches mentioned above. In so doing, potential policy measures have been emphasized with the support of theological perspectives. Despite some difficulties in making a generalization, the study maintains that the three religions have a role to play in supplementing current care-oriented management with future-focused mitigation-oriented management approaches in order to achieve the ultimate goal of effective disaster management.

## 2. Background Theories

Webster's Dictionary (2015) defines religion to be "the outward act or form by which men indicate their recognition of the existence of a god or of gods having power over their destiny, to whom obedience, service, and honor are due." Different religions have been introduced in Korea throughout its history. Disasters in this study usually mean natural hazards, but they sometimes include manmade emergencies when reflecting that natural hazards have always been interrelated with individuals' social activities. In other words, there would be no natural disasters, if they were not to influence individuals. Without influencing humans, natural disasters would be called natural events [6,7].

There are two kinds of roles for religion; *i.e.*, positive roles and negative roles. Religion plays a positive role when it encourages individuals or organizations to behave morally, whereas it has a negative influence when it encourages individuals to behave immorally. In having a positive role, religion encourages its believers to donate more than atheists. Religious people continue to donate, regardless of any change in their income. Hence, religious people's social health, mental health, or mental rehabilitation is improved by their religious beliefs even during a disaster. Religious beliefs almost function like disaster counseling during the various phases of disaster response. Otherwise,

religious people's beliefs may influence their understanding or response to a series of disasters. Further, many religious institutions have substantially supported disaster relief and recovery activities in communities [8–12].

On the other hand, religion also plays a negative role in the field of disaster management. Some believers are willing to negatively interpret scriptural phrases and, thus, commit to destroying religious artifacts, like terrorists in the Islamic State of Iraq and Syria. In particular, religion has politically shifted the focus of mass media from disaster victims [13]. For example, in his TV program, the American Christian televangelist Pat Robertson said that the 7.0 magnitude earthquake that hit Haiti in 2010 was the result of a curse. A Korean Christian minister, David Yonggi Cho, said that Japan's earthquake and the ensuing tsunami in 2011 were God's warning, because the majority of Japanese do not believe in Jesus Christ, but in Buddhism [14–16].

Many management techniques have been used in the field of disaster management, such as emergency operation planning, hazard identification, leadership, decision-making, emergency information distribution, communication management, personnel evaluation, risk analysis, coordination strategies among multiple stakeholders, among others [17]. However, considering that disasters may happen within a short period of time, many management techniques have to be precisely utilized in a timely manner. Otherwise, those techniques have to be fully and wisely deployed to prepare for the unexpected, before it is too late.

Globally, the religions have traditionally documented stories of disasters in their documents or sermons, but have failed to respond to disasters using scientific methods. Nevertheless, an increasing number of individual researchers have introduced the notion of religion in disaster, mainly because religion influences how people sense or manage disasters. Similarly, some international journals have begun to publish articles on the relationship between religion and disaster (or its management), such as "Religions," "Religion," "Public Health Ethics," "Disaster Prevention and Management," and others [18–21].

In Korea, although many believers have been consoled by religion before, during, or after a disaster, it seems that no official attempt has been made to examine the relationship between religion and disaster management. In particular, no explicit research has been undertaken to analyze the influence of religion on disaster, even though a few researchers have indirectly touched upon the issue in their articles [22]. In short, the majority of scholars have not yet placed any emphasis on the research of religion in disaster management, while the field of disaster management is emerging as a new academic area in the 21st century [23]. Thus, the value of this study lies in its investigation of the role that religion plays in the field of disaster management in Korea.

Each religion is embedded in regional culture. In other words, religion is a vital factor of local culture. Influenced by culture, each religion views disasters by interconnecting with tradition and modernity to include not only ethics and traditional rituals, but also moral decay and materialism [24]. To elaborate, Greg Bankoff in 2004 studied that people's reaction to disaster is much influenced by how they culturally interpret or perceive what they are getting through. Additionally, David K. Chester, in 2005, examined that when reflecting that local culture plays a key role in successfully responding to disaster in a community, that culture should be included into local emergency planning process. Similarly, David K. Chester, Angus M. Duncan, and Christopher J. L. Dibben, in 2008, maintained that disaster response is not independent from culture or religions at all [24–26].

Other researchers have continued to support the importance of culture and religions around disaster management. Judith Schlehe, in 2010, stipulated that how to shape, interpret, or negotiate with the impacts of disaster depends upon how to understand modernity and tradition. In addition, Hoon Park, in 2011, concluded that cultural variables, such as religions, may decide the degree of safety performance in the field of disaster management. Megan-Jane Johnstone, in 2012, studied that cultural differences do matter in the field of disaster management, if thinking that those differences may provoke serious disputes or disagreements among disaster management stakeholders [27–29]. Korean culture nowadays is much more diverse than ever before, thanks to information and technology and the movement of international labor forces. In general, however, Koreans have relied upon authoritarianism in many aspects of disaster management. For instance, people have preferred to seek assistance from the authorities of public institutions than private entities during disaster response. Furthermore, governments have not hesitated to interfere with (or investigate) religious affairs during disasters [30].

Additionally, religion is intertwined with each unique culture in Korea through the experience of disasters. Roman Catholicism allows believers to bow to their late ancestors' pictures or tombs during a memorial service, although other church sectors permit a bow only to God. Buddhism has built a shrine for the god of mountains as well as Buddhist temples in the precinct to psychologically fight against diverse disasters. Confucianism has reduced the extent of strict disaster management principles by accepting and integrating concepts of Western pragmatism. The major religions in Korea have adjusted to the local culture [31].

### 3. Study Framework

Descriptive research must describe reality without attempting to explain what reality ought to be. In so doing, descriptive research emphasizes neutrality or objectivity without addressing hypotheses [32]. This study adopts descriptive research as its methodology, as efforts are made to depict or portray a particular phenomenon, such as the role of religion (to include not only religious beliefs but also institutions) in disaster management. Similarly, as the study intends to present a specific phenomenon in achieving the goal of disaster management, descriptive research should be an appropriate methodology [33]. This study presents extensive qualitative data. Some data, however, are quantitative, such as survey results or other numerical data.

To elaborate, we have found related information and data in English by way of international search engines to include Google Scholar, ScienceDirect, OUP, RISS, and others. We have used several key terms or their combination, such as religion, Korean religion, natural disaster, and disaster management. In this case, we have been able to find these terms without much difficulty thanks to number of relevant publications and studies. In the meantime, when trying to find information and data in Korean, we have used similar terms via Korean search engines, such as KISS and DBpia, and government websites. However, we have sometimes faced difficulties in collecting direct information and data on Korea, due to the lack of related research. We have come to rely on indirect data and materials, as an alternative.

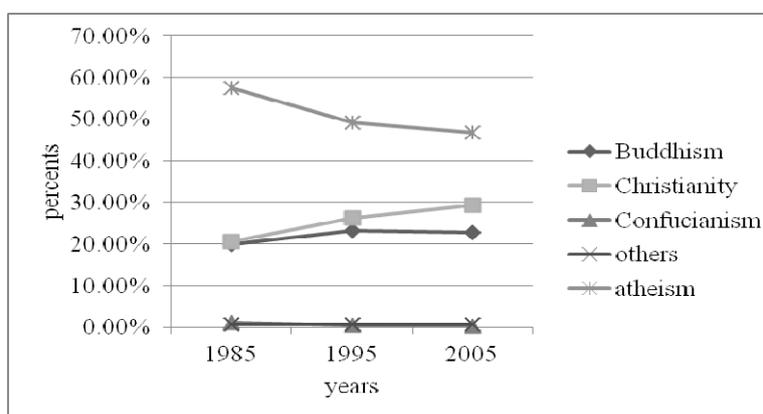
There is plenty of research on different frameworks of disaster response and preparedness in the field of disaster management [34]. However, these may be classified as two frameworks for the goal of this study. One framework is related to the significance of disaster care in the fields of emergency

medicine, health care services, nursing, and disaster relief, among others [35]. The ideal goal of disaster care is to identify, advocate, and care for all disaster victims at all levels. Since the field of disaster management has made efforts to provide physical care for disaster victims, the importance of spiritual care has been frequently overlooked. Thus, it is necessary for the field to provide not only physical care but also spiritual care to disaster victims during or after disasters. To do so, many researchers have strongly advocated the role of spiritual care education for religious people, health workers, and professional volunteers, among many others [36–39].

The other framework is related to disaster mitigation. Disaster mitigation works to support disaster prevention, ensure disaster preparedness, facilitate disaster response, and improve and speed up disaster recovery to establish resilient communities [40]. Many researchers have recommended the practice of disaster mitigation among the whole community including religious institutions, business, non-governmental organizations (NGOs), and local governments. They have continued to maintain that disaster mitigation should be included in all emergency operation plans and risk management based on coordination among all stakeholders. However, they have examined that the road to community participation is faced with many challenges due to the lack of sustainable coordination, safety culture, and other factors [41–44].

With the above literature review in mind, the study proposes two approaches in addressing the role of Korean religion in dealing with disaster: care-oriented management and mitigation-oriented management. The former involves actively providing disaster relief or care to the victims, mainly during the disaster recovery phase and partially during the disaster response phase. The latter involves mitigating or reducing the impacts of disaster throughout the course of a disaster, such as the disaster prevention/mitigation, preparedness, response, and recovery phases. The study does not maintain that the former should be completely replaced by the latter. Rather, as the former has positive as well as negative aspects, the study maintains that religion has a role to play in the present care-oriented management by supporting mitigation-oriented management approaches from now on.

To compare or analyze the two approaches, a list of every religion in Korea was prepared. These religions include Buddhism, Protestant religions, Catholicism, Jehovah's Witnesses, Unification Religion, Won Buddhism, Islam, Confucianism, and others. These were then scrutinized as comparative objects. Among them, three major religions were chosen as comparative variables: Christianity, Buddhism, and Confucianism, as shown in Figure 1.



**Figure 1.** Ratio of religious Koreans. Notes: Source [45].

Although the number of atheists has traditionally been around 50%, its ratio is decreasing. This means that the number of theists in Korea is increasing. Christianity includes both Protestant and Catholic, while Buddhism is a traditional religion. Despite controversies, some Koreans (1.19% in 1985, 0.45% in 1995, and 0.2% in 2005) still consider Confucianism a religion. In particular, Confucianism plays a huge role in directly or indirectly influencing the whole community during disaster in terms of important decision making. In short, these three religions may reflect almost every important aspect of disaster management in Korea, if we consider that they have fully infiltrated Korean life.

In a similar token, the paper chooses Korea as the object of this case study because of the diversity of its religions. Many nations in the Asia Pacific region also have diverse religions, given the freedom of religion that exists in such countries. However, the majority of people in such nations believe in a single religion or, at most, two religions, when taken in the context of their disaster management approaches, such as Islam in Indonesia, Buddhism in Thailand, and Buddhism and Confucianism in Japan. In other words, because there are three major religions in Korea, which is unlike the situation in neighboring countries, Korea was chosen as the object of this study.

The analytical framework shows the study design in the manuscript by including the research goal, analytical units, the causes and effects, a research direction, and others. First of all, care-oriented management takes effect just after a disaster in terms of time. Efforts are undertaken to unilaterally deliver disaster relief or care to the site of the disaster. As religion is involved in disaster recovery, or as religious persons are involved in disaster response activities without grasping the specific mechanisms of a disaster or its management, the approach features religious recovery.

On the other hand, mitigation-oriented management must take effect before, during, and after a disaster in viewpoint of time. As religious leaders or communities will inevitably become accustomed to dealing with the complexities of disaster management as well as delivering disaster care to victims [46], the approach features mitigating human loss, economic damages, and psychological impact. After care-oriented management is supported by a mitigation-oriented management approach; they will move toward the goal of disaster management while addressing regional culture. More specifically, religious leaders or religious stakeholders must take on the above two approaches. In doing so, policy measures will be provided with the support of theological perspectives.

Some scholars have recently suggested that the goal of integrated disaster management is not to transform existing religious belief systems but to incorporate them in the arena of disaster risk reduction. Rather, it means that disaster risk reduction has to evolve to reduce the diverse risks, not religion [47]. This is quite true, but this study will maintain that not only disaster risk reduction, but also religion, must change in order to achieve the goal of disaster management. Without the fundamental change brought about by, or the efforts of, religion, it would take a long time for disaster risk reduction to reach the apex of disaster management. Though very difficult, religion has to incrementally change its preferred strategies for mitigating human loss, economic damages, and psychological impacts. In doing so, the study asks two subquestions. First, is the current role of religion care-oriented management or not? This will be examined in the next section. Second, what specific alternatives will be needed to move to mitigation-oriented management via the same three religions?

## 4. Care-Oriented Management

### 4.1. Christianity

Since the first church was set up in Korea in 1884, Christianity has advocated the values of justice and mercy. By acting against injustice, such as the destruction of the planet, Christianity has spoken out on why God loves humans. Christianity continues to show how to unconditionally love those who suffer from many kinds of hazards, such as social and other disadvantages and poverty [48]. In doing so, Christianity emphasizes compassion as the base of all disaster victims' faith [49–53].

Christianity has played a huge role in managing disaster responses among churchgoers, as shown in Table 1. When a disaster hits the community, the church ministry supports its members through a series of care-taking initiatives. Activities in this regard include emergency communication, staff policing, authorization of emergency action, selection of interim site locations, management control, and operational needs. In addition, Christian churches have carried out many activities in disaster relief during the disaster recovery phase. For example, churchgoers have provided emergency food, sanitation work, psychological consultation, and mass care for those affected at disaster sites [54,55]. Hence, the efforts of Christian churches have been a typical case of care-oriented management, although less regard has been given to the disaster prevention/mitigation phase and the disaster preparation phase.

**Table 1.** Major numerical data on care-oriented management.

Units	Numerical information
① Christianity	<ul style="list-style-type: none"> <li>- Among 50,000 churches in 2005, almost 90% practice church-based disaster response with their churchgoers in the community.</li> <li>- About 2000 churches (170,000 churchgoers) participated in the recovery of oil spill around the West coast in 2007.</li> <li>- The ratio of churchgoers who participated in national disaster recovery in 2008 was 24.4% of all volunteers.</li> </ul>
② Buddhism	<ul style="list-style-type: none"> <li>- The 49-day ritual for disaster victims has been rapidly increasing with economic growth since the beginning of the 1980s.</li> </ul>
③ Confucianism	<ul style="list-style-type: none"> <li>- According to a survey in 2012–2014, Confucianism (83%) was considered the most influential religion over the principles of disaster recovery, compared with Christianity (6%), Buddhism (8%), and others (2%).</li> </ul>

Notes: Sources [45,56].

### 4.2. Buddhism

Buddhism became the national religion during the Koryo dynasty (918–1392). Moreover, Buddhism has maintained that disasters may not happen independently. Rather, it considers that both natural disasters and manmade emergencies happen because nature is interconnected with individuals and society. Dependent origination or transmigration may explain how disasters happen. Thus, individuals are not allowed to manage disasters by themselves, but via society and nature [57–59].

Followers of Buddhism have undertaken many activities after the occurrence of disasters. Although some people do not believe in Buddhism before the occurrence of a disaster, they have been willing to attend Buddhist collective rituals during disaster recovery [60]. For example, a 49-day ritual has been a popular practice in Korea. After the death of disaster victims, survivors hold a collective ritual seven times, specifically once every seven days for 49 days. In doing so, disaster survivors relieve their pain and loneliness [61,62]. Therefore, care-oriented management is applicable to Buddhism.

#### 4.3. Confucianism

Confucianism has dominated the life of Koreans since the beginning of the Chosun dynasty (1392–1910). Confucius taught that, as human life is predetermined before a person's birth, each individual has to improve his or her life through education. Similar to two sides of a coin, many consider a series of disasters in their life as their destiny. Hence, some individuals do not dare to challenge natural or manmade hazards these days. Confucianism gives way to fatalism in the field of disaster management [63].

Many Koreans practice Confucianism not as a pure religion but as a sort of life philosophy, espousing harmonious relationships and filial duty, among other principles. Almost all students and soldiers embrace Confucianism via their education and training [64]. Accordingly, Confucianism is reflected in many principles of disaster management, such as the chain of command, span of control, *etc.* However, schools, the military, and even communities, have focused on disaster recovery, although the trend has started to change [65]. In short, Confucianism has been a key part of care-oriented management, which takes place during disaster recovery.

### 5. Supporting Care-Oriented Management with Mitigation-Oriented Management Approaches

#### 5.1. Christianity

Christianity has also faced critical problems in its approach to disaster management. Christianity has been sharply criticized by other religions, and this has caused a social controversy. For instance, evangelicals have undertaken many activities during disaster recovery [66]. However, because the disaster recovery period is a critical time, the activities of public evangelism, such as street drama, tract distribution, and open air meetings, are not needed by the affected community. Nevertheless, some misplaced evangelism takes place when overt evangelism is carried out in front of Buddhist temples during disaster relief situations. Through the exercise of public evangelism as a tool, evangelicals have tried to spread the gospel to areas affected by disaster [67,68].

Another problem concerns some Christian leaders, usually self-appointed, who maintain that natural disasters, including not only earthquakes but also volcanic eruptions, are a warning from God. When an earthquake has hit a community in Korea, these Christian leaders have mentioned that it was God's message or a dire warning from God. They then have asked believers to pray to God and have demanded neighboring communities to send disaster relief to the affected area. With the above problems in mind, Christianity must internally reform disaster management culture, in particular to improve its care-oriented management [69–71]. In other words, Christianity has to distinguish between

the goal of disaster mitigation and the expansion of its own religious influences during the disaster management period.

The Ministry of Public Safety and Security (MPSS) is a single, comprehensive disaster management agency, which is supposed to take care of all kinds of hazards in Korea. MPSS must consider how to get Christian leaders or believers to cooperate with other religions in terms of disaster management [72]. Rather than relying on a top–bottom approach, MPSS may fully utilize a bottom-top approach by inviting all stakeholders including evangelicals and other Christians to national conventions or meetings to properly discuss sensitive issues among the major religions. In doing so, MPSS must let religious persons freely talk about and then solve those issues without government pressure.

### 5.2. Buddhism

In analyzing the Buddhist principle on dependent origination of both natural disasters and manmade emergencies, it is worth noting that Buddhism has supported integrated disaster management. This means that disaster management should rely on the unity of efforts among all stakeholders to deal with all threats and hazards. Thus, Buddhism has to more systematically and culturally emphasize dependent origination for mitigation-oriented management [73,74].

As long as disaster survivors get psychological relief by holding the 49-day ritual in temples, this ritual should continue to be supported. However, Buddhism has to prepare for more activities against disasters, considering that Buddhism has not provided equal support to their believers before and during disasters [75]. Accordingly, Buddhism must build its social safety network, not only with temples but also with civilian groups for all-time disaster mitigation, as another aspect of dependent origination [76].

Buddhist temples are located at the heart of many mountains in Korea, whereas churches or Confucian royal shrines are located in urban areas. With the support of MPSS, local governments have to incorporate those Buddhist temples in disaster management in their administrative zones [77]. By providing information on efficient disaster management, local governments must support Buddhist temples in dealing with all kinds of hazards, like fighting against enemy troops in the past. In addition, local governments may facilitate cooperative relationships between Buddhist temples and other religions [78].

### 5.3. Confucianism

It is a negative sign that some believers have not attempted to overcome disasters around them because of the Confucian belief in the predetermined destiny of individuals. Education on disaster mitigation has to play many roles in eliminating such prejudice among individuals. Confucianism does not have to radically reform its teachings. Rather, it needs to more adaptively provide disaster mitigation education, similar to what Confucius taught as part of an educational culture [79].

While educating, or even training students, soldiers, and other citizens, Confucian leaders must espouse eight cultural concepts regarding mitigation-oriented management as well as their traditional principles [80]. These concepts are applicable to the entire disaster mitigation process; namely, the process should be comprehensive, progressive, risk-oriented, coordinated, collaborative, professional,

integrated, and flexibly-mitigated [81]. Without knowing the fundamentals of a disaster or its mitigation, it is hardly possible for one to reach the apex of mitigation-oriented management.

With the strong support of MPSS, the Ministry of Education (MOE), the Ministry of National Defense (MND), or other central government agencies have to integrate Confucianism into their disaster management education and training for their subordinates [82]. To this end, it is quite necessary for MPSS to more effectively cooperate with other ministries or agencies. Based on the large extent of cooperation or coordination, many subordinates may realize why the principles of Confucianism are so important to disaster management and how to efficiently respond to terrible disasters [83].

## 6. Conclusions

This study delved into the role of religious beliefs and institutions in Korean disaster management. In doing so, the study offered many examples of how three religions, namely, Christianity, Buddhism, and Confucianism, have operated (under care-oriented management) and will operate (under mitigation-oriented management) in terms of disaster management. The main theme is that major stakeholders of these three major religions must assist in supplementing care-oriented management with mitigation-oriented management approaches, not only by adapting to regional cultures but also by fully grasping the mechanisms of disasters and their management.

This paper has emphasized the importance of policy measures that take on theoretical perspectives. If considering that MPSS is a single disaster management agency, this institution has to do many things in terms of policy. For instance, MPSS must encourage all church goers to cooperate with other religions by relying on the bottom-up approach or by sincere invitation, while local governments are to provide appropriate disaster management information to remote Buddhist temples. Each central government agency with the coordination of MPSS should include Confucian principles in their education and training for their subordinates. In short, MPSS must extend the scope of the above policy measures to the different aspects of disaster management according to local culture.

Unlike their neighbors, Koreans have characteristically looked to three major religions in times of disaster. Due to the diversity of religion in Korea, the nation has developed various alternative responses to disasters, such as family-oriented disaster response in Christianity, a 49-day ritual in Buddhism, and the educational support provided in Confucianism, among many others. It is also true, however, that when each religion emphasizes its own religious advantage in the field of disaster management, the competition or the fighting among the religious groups is terribly fierce, such as the case of some Christian fundamentalists setting fires to large Buddhist temples during a disaster recovery period, and competition between Protestantism and Roman Catholicism in interpreting natural disasters, for example [84]. Thus, the leaders of these three major religions have to wisely lead their own religion toward the goal of disaster mitigation.

To practically encourage the transition from care-oriented management to mitigation-oriented management, a precondition is that all stakeholders of religion realize the significance of the role of religion in achieving the goal of disaster management. By realizing that the transition may further mitigate human loss, economic damage, and psychological impact, stakeholders can trigger the transition with the support of the religious community.

Although the international community has begun to seriously study the role of religion in the field of disaster management, Korea has not yet attempted any systematic research on the issue. Thus, this study contributes to the goal of disaster management by preliminarily and explicitly examining the issue in the field of Korean disaster management, which is the major advantage of this study.

This article also showed some limitations. For examples, the study framework should have been more structured, when considering that it may be interpreted differently depending on individuals' perspective. Only because religions have certain theologies does not mean that their followers will clearly follow those theologies, in particular, without some systematic data.

The present research provides the analytical framework for the role of religion in the field of Korean disaster management. It will be necessary for researchers to further study the role of each Korean religion by utilizing the analytical framework. In addition, researchers or international scholars should compare the role of Korean religion with that of religion in other countries, which may contribute not only to the goal of national disaster management but to the goal of transnational disaster management, as well.

### Conflicts of Interest

The author declares no conflicts of interest.

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