

THE PROBLEM OF RELIGIOUS DIVERSITY OR DISAGREEMENT: RECENT FORMULATIONS AND SOLUTIONS

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ABSTRACT: In this paper, we have two goals: Firstly, we intend to examine the most robust recent formulation of the problem of religious diversity or disagreement. We will argue that Sanford Goldberg's version is better than John Greco's. Secondly, we aim to examine different solutions and develop a new one based on Ernest Sosa's virtue epistemology as a response to the problem of religious diversity or disagreement.

KEYWORDS: religious diversity, religious disagreement, social epistemology, virtue epistemology

Introduction

The epistemology of religion had an 'externalist turn' with Plantinga (2000) and Alston (1991). More recently, Greco (2020, 162) pointed out that it is worth making a 'social turn' as well. In religious faith, the role of testimony and groups is central; for example, faith is usually acquired by testimony through groups or communities, such as churches and other religious institutions. In this way, an epistemology of religion must also develop as a social epistemology.

To analyze this 'social turn' in religious epistemology, we will assess some recent formulations of the problem of religious diversity or disagreement. We will start in section 1 with the formulation proposed by Greco (2020) and analyze his response to this problem (which is based precisely on this social turn). In section 1, we will argue that Greco's response is quite limited, as we can formulate a more robust version of this problem based on Goldberg's recent writings that avoid Greco's social epistemology response. Section 2 will thus be dedicated to carefully presenting the formulation proposed by Goldberg (2021), and we will reconstruct his argument of religious diversity or disagreement premise by premise. The following sections will be devoted to critically analyzing the objections that can be raised to this argument. In section 3, we will examine three objections based on knowledge-first epistemology, permissivism, and skepticism. We will argue that none of these objections are sound. However, in the last section, we want to point out that a virtue epistemology, based on a 'firsthand understanding' as proposed by Sosa (2021), has

the resources to provide a plausible response to the most robust formulation of the problem of religious diversity or disagreement. Our aim in this paper is to analyze different solutions and develop a new one based on virtue epistemology as a response to the problem of religious diversity or disagreement.

1. The Problem of Religious Diversity or Disagreement: John Greco's Formulation and Reply

The problem of religious diversity or disagreement can initially be stated, according to Greco (2020, 162), as follows: "How can religious belief be reasonable in the context of conflicting testimony regarding religious truths?" The skeptical answer is that believing in God or religious matters is unreasonable since contradictory evidence exists in that domain. Namely, the plurality and diversity of religious traditions and the conflict of beliefs between such religious traditions seem to give us a good reason against the rationality of religious beliefs.¹

Greco (2020, 165) points out that one of the main ways one can support such a conclusion is with an argument from peer disagreement.² According to this argument, we have 'epistemic peers' (in other words, people who have cognitive faculties and evidence as similar as we do) who hold religious beliefs that conflict with our religious beliefs. For example, these 'epistemic peers' base their religious beliefs on the same kind of evidence on which we base ours, such as testimonial evidence acquired within each of the traditions in which one is immersed. However, based on a conciliationist perspective on disagreement, if epistemic peers disagree about whether a belief p is the case, such peers must suspend judgment concerning that belief p . So it is epistemically unreasonable for them to continue to believe that p .³ Since there is a disagreement between epistemic peers on religious matters, it is unreasonable for them to continue to hold their religious beliefs. Greco (2020, 165–66) explicitly presents this argument as follows:

¹ The disagreement is not just between those who believe and those who don't believe in God. The disagreement is much more entrenched and widespread: some who believe in God, such as Christians, affirm that God became incarnate and is a trinity. But others, like Muslims and Jews, deny that God is a trinity and has been incarnated. Even within the same religion, there is much disagreement. For example, some Christians, like Catholics, say that in the Eucharist, there is the real presence of Christ. But other Christians, such as Protestants, say that in the Eucharist, there is only a symbolic presence of Christ.

² There are other types of religious skeptical arguments, such as Hume's argument against the reasonableness of belief in miracles, but for this paper, it is sufficient to focus on the argument from disagreement.

³ See, for example, Christensen (2007), Elga (2007), Feldman (2006).

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1. If my epistemic peers disagree with me on some issue, then it is unreasonable for me to continue believing as I do. I ought to lose my confidence, or even suspend my belief, at least until the disagreement can be explained and resolved.
2. But many people who are my epistemic peers disagree with me on matters religious. In particular, my peers in different testimonial traditions do.
3. Therefore, it is unreasonable for me to continue believing as I do in religious matters.

The point, underlying premise 2, is that some subjects have acquired religious beliefs through testimony that conflict with the religious beliefs of other epistemic peers from other testimonial traditions. But if there is such disagreement between epistemic peers, given the conciliatory approach underlying premise 1, testimonial evidence in such cases is not a good support for religious beliefs. Thus, such testimonial evidence is inadequate to provide a reasonable epistemic grounding for beliefs in the religious domain. On that basis, it is unreasonable to continue to believe in religious matters. Is this a good argument?

Greco's response to this problem and the previous argument mainly involves applying the framework of the epistemology of testimony in general that he has developed. In this general framework, Greco (2020, 38–41) argues that testimony can have two functions, namely that of *generating* knowledge (or reasonable belief) and that of *transmitting* knowledge (or reasonable belief).⁴

In particular, there are circumstances in which testimony has the function of generation instead of transmission. For example, a police officer asks a suspect whether he has been at the crime scene, and the suspect says no. Intuitively, the police officer should not just believe what the suspect says. Instead, he must use an inductive inference to judge whether or not the speaker is telling the truth. In such cases, testimonial evidence requires an inductive inference on the part of the hearer since testimony functions in such situations as a generation or source of acquiring reasonable belief or knowledge, functioning to admit quality information into a community relevant in the first place.

But there are other circumstances in which testimony has a transmission rather than a generation function. For example, a mother tells her small child that

⁴ It's worth mentioning here that Greco (2020) is using the generation/transmission terminology differently from some others, Lackey (2008) and Graham (2006) for example. For them, to say that testimony is a 'generating source' implies that the speaker doesn't know; but for Greco (2020) the speaker may know the proposition under consideration – what changes in the generation/transmission distinction is the epistemic work the hearer needs to do in order to accept the speaker's word.

there is milk in the refrigerator. Intuitively, the child may immediately believe what he is told. In other words, that child doesn't need to do any epistemic work (such as having positive reasons) to accept their mother's word. In this case, the testimony functions to distribute or transmit quality information throughout the relevant community, and it does so without requiring inductive inference on the hearer's part. Thus, in this function of distribution or transmission, the conditions of testimonial evidence need not be so demanding, and something distinctly social is involved. Namely, there is an epistemic dependence between the speaker and the hearer, who both have specific social roles within an epistemic community.⁵

Based on this framework and assuming that a reasonable religious belief is possible in the first place, Greco holds that transmitting such a reasonable religious belief within a community through testimony is possible. In such a case, religious testimony might have a *transmitting* function rather than a generating function. In other words, the receiver *R* of religious testimony can arrive at a reasonable religious belief by means of *R*'s location in an appropriate social context (which may be informal, like families, or formal, like churches). If we understand *testimonial evidence* according to this framework, premise 2 of the argument from peer disagreement is false. Greco (2020, 171) justifies his criticism of premise 2 by arguing that:

The notion of 'epistemic peer' that is operative in that premise must be an appropriately strong one – it must require not only that peers are equally intelligent and equally conscientious, but that they share the same epistemic position regarding some claim that *p* more generally. For example, epistemic peers must share the same evidence regarding *p*. But on the present account, people in different testimonial traditions do not share the same epistemic position and do not share the same testimonial evidence, and so are not epistemic peers in the relevant sense.

Following Greco's framework, testimonial evidence (and hence testimonial justification or knowledge) is not a species of inductive evidence when testimony has a transmission function. Instead, testimonial evidence is epistemically special and distinctively social in that subjects can acquire testimonial evidence (knowledge or reasonable belief) by occupying a relevant social role. In this case, the norms for acquiring testimonial evidence are less demanding. This allows children to acquire testimonial evidence simply by listening to their parents, students to acquire testimonial evidence by listening to their teacher, and so on. Based on this

⁵ We can characterize epistemic community as a collection of cognitive agents in various relations of epistemic cooperation and epistemic dependence, to share some relevant information with each other. See Greco (2020, 25).

testimonial account, different testimonial chains lead to different testimonial evidence. It is not simply because we are aware that other testimonial chains exist that we acquire testimonial evidence from those chains. According to Greco's framework, for *R* to receive testimonial evidence through the transmission of testimony, *R* needs to participate in social and institutional practices that ensure the reliability of such a transmission of testimony and acquisition of testimonial evidence. In short, if two subjects belong to different communities and have different testimonial chains, they do not have the same testimonial evidence. Thus, they cannot be considered epistemic peers, which means that premise 2 is false.⁶ Does this solve the problem of religious diversity?

We don't think so because even if we grant that Greco's account of testimony is plausible,⁷ the problem of religious diversity is not entirely solved. The criticism can be summarized in two ways: On the one hand, there are new accounts about how to deal with disagreement, such as Hawthorne and Srinivasan (2013), Broncano-Berrocal and Simion (2021), Faria (2022), that are independent of the concept of 'peer' and do not even use such a concept. Rather than focusing on idealized cases of disagreement among *peers*, these theories focus on real or everyday disagreements *simpliciter* and the epistemic norms governing our responses in the face of disagreement. In some of these disagreements, even if epistemic peers are not involved, reconciling or revising beliefs may be necessary.⁸ So, contrary to what Greco argues, from the fact that two subjects do not have the same testimonial evidence and thus cannot be considered epistemic peers, it cannot be concluded that the existence of disagreement has no normative relevance or force for the suspension or revision of beliefs. On the other hand, there is a better formulation of the problem of religious diversity and disagreement that overcomes Greco's reply since it is possible to formulate the central argument not in terms of 'epistemic peers' but in terms of 'defeaters'. The argument put forward by Goldberg (2021) is one of the most paradigmatic formulations worth exploring in the following sections.

⁶ This strategy is shared, although with a different rationale, by Inwagen (2010) with reference to 'incommunicable insights', by Plantinga (2000) with appeal to 'sensus divinitatis', etc.

⁷ It is worth emphasizing that one can criticize the plausibility of Greco's theory of testimony; see Croce (2022), Simion and Kelp (2020). Moreover, contrary to what is implicitly argued by Greco, the fact that two subjects are not epistemic peers does not in itself justify a steadfast position since this lack of parity may be due to some epistemic injustice; see Lougheed (2018).

⁸ For a discussion of one such case, see, for example, Faria (2022, 17).

2. A Better Formulation of the Problem of Religious Diversity or Disagreement: Goldberg's Formulation

Sanford Goldberg's formulation of the problem of religious diversity or disagreement has the advantage of being presented in a simple argument that appeals fundamentally to the concept of *defeater*. This condition is accepted by almost all theories of justification or rationality, both internalist and externalist. Moreover, it is a formulation that does not need to resort to the terminology of 'epistemic peers', allowing it to overcome many criticisms, such as that of Greco (2020). The main aim of Goldberg's (2021, 69) argument is "to establish that the fact of religious diversity/disagreement constitutes a defeater for the justification or rationality of any religious belief that is systematically contested". Although Goldberg (2021) does not present his argument explicitly premise by premise, we can accurately reconstruct his argument as a simple *modus tollens*:

1. S's belief that *p* is rational or justified only if S has no (undefeated) defeaters for *p*.
2. But, given religious disagreement and awareness of it, S has (undefeated) defeaters for religious beliefs.
3. Therefore, given religious disagreement and awareness of it, S's religious beliefs are not rational or justified.

The 'rationality' or 'justification' under consideration is not pragmatic but epistemic (i.e., it is the property that corresponds to the high probability that a given belief is true). Why think that the premises of this argument are true?⁹ Premise 1 is supported by the idea that our belief-forming methods, reasoning, or sources are typically fallible. The evidence we have for a given belief may be misleading, or the reasoning we use to support other beliefs may fail. To minimize such problems, it is important to be sensitive to *defeaters*, that is, to be receptive to counter-evidence or negative reasons. Thus, if we acquire good counter-evidence, not overcome for other reasons, for some of our belief *p* (in other words, if we acquire an *undefeated defeater* for *p*), we are not justified in persisting in our belief *p*. But what is an *undefeated defeater*?

Roughly speaking, a *defeater* for a belief *p* that *S* holds is another belief *p* * that *S* comes to hold that is such that, given that *S* holds *p* *, *S* cannot justifiably or rationally continue to believe *p*. And such a defeater is *undefeated* when it is not itself defeated by other stronger reasons that *S* may have; thus, the 'defeating power'

⁹ Depending on how one defines 'defeater', it is plausible that premise 1 is true by definition. For example, we can stipulate that a defeater is something that defeats rational/justified belief.

remains in force and is not neutralized. But there is no single way to acquire defeaters. Based on Pollock (1986, 37–39) and Goldberg (2021, 67), we can say that a subject S has a defeater for p when S acquires good reasons that p is false (in this case we have a ‘rebutting defeater’), or when S acquires good reasons that his belief formation method or process is unreliable concerning p (in which case we have an ‘undermining defeater’). To illustrate this, it is worth looking at an example of a *rebutting defeater*.¹⁰

SHEEP: Joseph looks in the distance at a field and sees what appears to him to be a sheep – thus, he forms the belief p that he sees a sheep. But suppose Mary properly identifies herself as the owner of that field and informs him that there are no sheep in the field. She tells him that he actually sees a dog, which is indistinguishable from a sheep at this distance. Because of this, Joseph forms the belief p^* that there are no sheep in the field and that what he is seeing is a dog after all.¹¹

In this case, what Joseph has learned (i.e., that there are no sheep in the field) is inconsistent with the belief he initially formed. But in the case of undermining defeater, the situation differs from one of inconsistency. Let us look at an example of an *undermining defeater*.¹²

FACTORY: Joseph visits a factory and sees on the assembly line, in good light, a red box. So Joseph believes that there is a red box in front of him. But, the owner of this factory, Mary, who is a local authority, tells him that this part of the assembly line is a quality control module in which a red light illuminates the various items to make it easier to detect some anomalies.

In this case, what Joseph has learned is not incompatible with his initial belief (because Mary does not tell him that that box is not red). But what Joseph has learned undermines and calls into question the reliability of the belief-forming method or process of his initial belief. In short, in both the SHEEP and the FACTORY cases, the subject in question has lost justification for the initial beliefs, given that he has acquired some defeater and that defeater has not been overcome or defeated by other reasons; in other words, in these cases, the subject has *undefeated defeaters*. Thus, the absence of negative reasons or defeaters (let’s call it as ‘no-defeaters condition’)

¹⁰ This example is inspired by the famous case presented by Chisholm (1966, 93).

¹¹ It is important to emphasize that for a belief p^* to constitute a defeater of a belief p of S this does not depend only on the current experience of the subject S ; rather, it depends equally on the other beliefs that S holds. For example, in the case exposed above, S acquires the belief p^* that defeats p insofar as he trusts in some way the word of the owner of the field on that topic and on that occasion. However, if S knows that this owner is a prankster who often likes to mislead people about what he has in the field, then what the owner says is not a defeater. Because of this, the belief p^* may constitute a defeater for S_1 but not for another subject S_2 .

¹² This example is based on a case presented by Plantinga (2000, 359).

is necessary for rational or justified belief. Almost all theories of justification accept this condition of no-defeaters, both internalist and externalist, so premise 1 seems to be well supported.

Regarding premise 2, Goldberg (2021, 70–71) points out that this premise is supported by two core ideas: “The first is that the fact of religious diversity/disagreement gives us (...) good reason to endorse the low likelihood that a contested religious belief of ours is true. The second is that this reason itself constitutes a defeater for the relevant religious belief”. So, premise 2 is supported by the idea that religious diversity or disagreement, along with awareness of it, gives us good grounds to believe that the religious belief formation method or process is *unreliable* (i.e., it is not conducive to truth). In other words, the probability that the religious belief formation process or method is reliable (i.e., conducive to true beliefs), given religious diversity or disagreement, is low. And because of that, we have an *undermining defeater* for our religious beliefs.¹³ It is an *undermining defeater* because religious diversity/disagreement and awareness of it constitute evidence that we acquired or sustained religious belief in an unreliable fashion. But why think so?

We can start by underlining, just as Goldberg (2021, 71–72) does, the fact that religious diversity or disagreement is widespread and systematic.¹⁴ This disagreement “has persisted despite the efforts of various groups at conversion (forced and otherwise), proselytization, conversation, and argumentation aimed at getting others around to one’s own religious views”.¹⁵ Moreover, there seem to be no reasonable methods for deciding between these disputed religious issues. Namely, on any issue where there are equally intelligent people on each side, where the disagreement is persistent, and where we cannot explain all the disagreement, the chance of being right is not particularly good. In that case, and given that the disputing parties cannot both be right (e.g., either God is trinitarian or he is not), *S* has no reason to consider any of his religious beliefs to be more likely to be true compared to the religious beliefs of his opponents. So, the occurrence of religious diversity or disagreement gives us good reason to accept that the probability of the religious belief formation method or process being reliable (i.e., being conducive to truth) is low. And this reason itself constitutes an *undermining defeater* for religious beliefs, that is, *S* has good reason to doubt that religious beliefs were formed reliably. Thus, if *S* is aware of the persistent diversity or disagreement, then none of *S*’s

¹³ We also have an ‘undefeated’ *undermining defeater* for our religious beliefs if, as a result, our total evidence (or total epistemic position) makes the probability of religious beliefs low.

¹⁴ Further reasons to support premise 2 are developed in Goldberg (2014).

¹⁵ Goldberg (2021, 71).

disputed religious beliefs are rational or justified. We then have the rationale for each premise of this argument on religious disagreement. But is this a good argument?

3. Some Objections and Replies

In this section, we want to analyze some important objections and possible replies to Goldberg's argument. The first objection is based on the knowledge-first epistemology, the second on permissivism, and the third on skepticism. None of the objections we will consider in this section will be strong enough to defeat the argument. However, in the next section, we develop an objection that seems to us stronger to reject this argument formulated by Goldberg (2021).

To begin analyzing the objections, it is worth emphasizing that not all philosophers accept premise 1 of Goldberg's argument. For example, Williamson (2014) develops an argument to show that S 's belief that p is rational or justified even if S has (undefeated) defeaters for p . To reach this conclusion, Williamson (2014) draws on one of the theses of the knowledge-first epistemology: $J = K$, that is, a belief is justified if only if it constitutes knowledge. On that basis, it might be probable on S 's evidence that S does not know p (and thus S has a defeater for p), but S knows that p . To illustrate this, Williamson (2014, 972) gives a simple example:

The unconfident examinee answers questions on English history under the impression that he is merely guessing. In fact, his answers are correct, and result from lessons on it that he has completely forgotten he ever had. The example can be so filled in that it is extremely improbable on the examinee's evidence that he had any such lessons, or any other access to the relevant knowledge of English history; nevertheless, he does know the historical facts in question.

However, this objection does not seem strong enough to reject premise 1. This is because the $J = K$ thesis implies that there can be no justification in the Gettier cases or skeptical scenarios. But that is counter-intuitive, given that the subject's beliefs in such scenarios appear reasonable and justified, not committing an epistemic fault. Moreover, even if knowledge is not defeated by higher-order evidence E , if S generally ignores E , S may manifest bad cognitive dispositions, and thus it may be unreasonable for S to ignore defeaters. This is because a disposition that generally ignores higher-order evidence (i.e., relevant counter-evidence) does not tend to lead to quality epistemic states (such as knowledge) in a wide variety of normal counterfactual cases.¹⁶ Thus, it is plausible to accept premise 1, because

¹⁶ See, for example, Faria (2022, 17).

ignoring defeaters in general is not a sign of good cognitive dispositions and epistemically reasonable beliefs.

The most common objections to Goldberg's argument are directed at premise 2. For example, Schoenfield (2012) claims that 'permissivism' is plausible; thus, disagreement does not always provide defeaters. Permissivism is the thesis that sometimes there is more than one rational answer to a given body of evidence. But why should we accept this thesis? According to Schoenfield (2012), it is intuitive that reasonable people can disagree, even when confronted with a single body of evidence. For instance, when a jury is divided over a difficult case, or scientists disagree about what destroyed the dinosaurs, none of the disputing parties need to be irrational. So, the main idea is that if two people with the same evidence have reasonably different opinions about whether p , it is because each has adopted a different 'set of reasonable epistemic standards' (such as consistency, explanatory power, simplicity, etc.). And such epistemic standards differ from community to community. In short, given permissivism, if both belief and disbelief about p can be rational (due to different reasonable epistemic standards) concerning S 's evidence, then S does not acquire a defeater when faced with religious disagreement, and thus premise 2 is false.

In reply, it can be argued that the concept of 'rationality' used by permissivists is not epistemic, such as Goldberg (2021, 84–86) also maintains. In other words, the concept of 'rationality' used by permissivism does not seem to correspond to the kind of rationality that is *conducive to truth* (i.e., the property that corresponds to the high probability that a given belief is true) and thus does not apply to the argument about religious disagreement. For, if reasonable standards of belief evaluation vary from community to community, but truth has no such variation, then the rationality under consideration is probably not epistemic (i.e., not conducive to truth). Thus, if people aware of systematic and persistent religious disagreement continue to regard their religious belief as rational, that sense of 'rational' should not give them any confidence about their belief's *truth*. However, insofar as we care about truth (and rationality in the sense of being conducive to truth), we acquire a *defeater* when we are aware of persistent and systematic religious disagreement (given that either side of the dispute can be wrong). In a nutshell, to the extent that religious believers care about the truth, recognizing religious diversity or disagreement gives them a compelling reason to question whether they have achieved truth; that is, they acquire a defeater, as stated in premise 2.

Another kind of objection is based on skepticism.¹⁷ If premise 2 were true, we would also have to admit that our philosophical beliefs are irrational, but that is

¹⁷ This kind of objection is anticipated by Goldberg (2013b).

absurd. To put it another way, the reasons in favor of premise 2 turn out to be very demanding, leading to widespread skepticism about the rationality of our beliefs whenever we encounter a disagreement. In particular, in philosophy, we find systematic and deep disagreements. Thus, for the reasons given in favor of 2, we have “defeaters” for our philosophical beliefs, so we are not rational when we hold a philosophical belief. But, *intuitively*, it seems rational to have philosophical positions even if there are deep and systematic disagreements about those beliefs. Thus, we have a ‘reductio’ against premise 2.

To respond to this objection, it can be stated that having a ‘philosophical position’ is not having a ‘philosophical belief’. For example, Elgin (2022, 20) claims that:

To believe a theory is to believe that it is true. (...) If one believes that a theory is true, one ought to believe that it will never justifiably be rejected. Any objections raised against it are misleaders. (...) Here, I suggest, the pessimistic meta-induction is sound. If we look at the history of philosophy, we do not find a body of received truths that were never subject to revision.

Thus, in philosophical activity, it is not appropriate to have *beliefs*, but we can still have *philosophical positions*. But what are ‘philosophical positions’ (PP)? There is a lot of philosophical literature on this point. For example, Goldberg (2013a, 284) maintains that PP are propositions that are *considered defensible*, this being captured by the attitude of ‘speculation’. In his words: “One who attitudinally speculates that p regards p as more likely than $\neg p$, though also regards the total evidence as stopping short of warranting belief in p ”. Barnett (2017) claims that PP are propositions for which we have ‘inclination’. Given a set of evidence E (where E does not include evidence about peer disagreement or agreement), if E seems to support p , I am inclined, on E , towards p . But that doesn’t mean I hold the *belief* p (given that belief is sensitive to all evidence). Carter (2018) argues that PP are propositions for which we have attitudes of consideration or suspicion. And the attitude of considering/suspecting that p tolerates epistemic risk to a greater degree than the attitude of belief. Beebe (2018) advocates that PP are propositions that are *accepted* by us, and ‘belief’ and ‘acceptance’ are different doxastic attitudes. On the one hand, *belief* is an involuntary disposition, aims at truth, follows the evidence, is ideally coherent, and comes in degrees. On the other hand, *acceptance* is voluntary, aims at pragmatic success, follows interests and desires, and allows for contradiction; moreover, acceptance involves a kind of practical commitment to a given philosophical research program. And Elgin (2022) maintains that PP are propositions we accept, aiming at an *understanding* of a given domain. Just as acceptance does

not require belief, understanding also does not require belief. We can legitimately accept a theory while recognizing that it has equally acceptable rivals.

In short, premise 2 is not defeated because having a philosophical position (with attitudes of acceptance, inclination, speculation) and having the level of confidence, all things/evidence considered, in the truth of a proposition (with the attitude of belief) are radically different things. This strategy can also be applied in the religious domain. Thus, even if religious belief is irrational, having other doxastic attitudes (such as acceptance) in the religious domain may be appropriate. For example, several contemporary philosophers of religion have argued that belief is not necessary for having faith. According to William Alston (1996), faith implies *acceptance*, but not belief. One who has faith may not believe that *p*, but acts on the supposition that *p*. Schellenberg (2005) has a similar position in claiming that faith is an imaginative assent. If *S* has faith that *p*, *S* deliberately imagines that *p* is true and that picture guides *S*. And Howard-Snyder (2013) argues that having faith that *p* does not imply belief, but rather *confidence* that *p*. Doubting can cause one to abandon belief, but one can maintain faith even with serious doubt.

On this assumption, Golberg's argument remains strong because that argument only refers to the doxastic state of *belief* and not *acceptance*. Thus, to the extent that *S* cares about truth (to have good epistemic dispositions), being aware of persistent disagreement, *S* cannot remain steadfast in his religious belief, i.e., *S* has acquired a defeater for his belief (but *S* can still have a doxastic state of religious acceptance).

4. A Solution Based on Virtue Epistemology

In the previous section, we saw that some of the main objections directed against Goldberg's argument are not plausible. The diagnosis we got was that the religious person could at most have a doxastic state of *acceptance* but not one of *belief* in religious propositions. This is because, by being aware of persistent religious disagreement and diversity, religious people acquire an undermining defeater for the rationality or justification of religious beliefs. However, in this section, we aim to develop a new objection to Goldberg's argument and show that religious *belief* can be justified or rational in some cases (even in the face of religious disagreement and diversity). This objection is based on recent advances in Ernest Sosa's virtue epistemology.¹⁸

¹⁸ Sosa (2007, 23) summarizes his virtue epistemology in an AAA structure; namely, "performances with an aim admit assessment in respect of three attainments – Accuracy: reaching the aim; Adroitness: manifesting skill or competence; and Aptness: reaching the aim through the adroitness manifest". More recently Sosa (2019, 111) argues that "We can distinguish firsthand vs.

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In *Epistemic Explanations*, Sosa (2021) argues that disagreement does not always defeat the rationality or justification of beliefs. Namely, disagreement does not defeat the rationality or justification of p if we are engaged in an activity of *rational firsthand understanding* of p . According to Sosa (2021), in certain questions of great human interest, ‘firsthand understanding’ has priority (being an integral part of our *flourishing as rational animals*). As he asserts in a previous paper, “our lives are not properly realized without enough of the firsthand appreciation and understanding distinctively proper for rational beings” (Sosa 2019, 118). At least in domains of inquiry motivated by curiosity (as in aesthetic, ethical, political, philosophical issues, etc.), we are not satisfied with mere information or mere deference to what others say. Rather, we seek deeper understanding on our own or direct rational appreciation because “deeper choices require rational guidance beyond deference” (Sosa 2021, 14–15).

To illustrate the previous point, Sosa (2021, 13) uses an analogy with crossword puzzles. If the goal were simply success, we would immediately look at the solutions and passively fill in the crossword with the correct answer – someone who plays like that seems very strange because that ‘player’ completely misses the point of the game. By contrast, with this crossword activity, we want to try to solve this game with our resources, without outside help, for firsthand understanding. The same is true for many human activities (as in the case of philosophy or the aesthetic judgment of a work of art), where it is generally preferable to arrive at one’s own answers (firsthand) and not just by deference. Suppose we are in an activity where the appropriate goal is a *rational direct appreciation* or *insightful rational explanation* in pursuit of a *firsthand understanding*. In that case, we bracket mere deference to what others say to discount or ignore disagreement properly. Thus, disagreement does not make our beliefs so problematic in domains where mere deference is optional and even avoidable. But what criteria do we have to distinguish between domains where firsthand understanding is more appropriate and others where mere deference is more appropriate? In response, Sosa (2021, 14–15) adopts a contextualist perspective, namely:

Standards differ substantially across epistemic domains. Doctors and lawyers are socially bound to issue their expert opinions based on due care and diligence. Scientists must abide by social rules binding on communities of collective inquiry. High standards of reliability apply, since members of the community must be able to defer to the reported results of experts. (...) But humanistic domains seem

secondhand attainments of accuracy, adroitness, and aptness, and thereby distinguish firsthand vs. secondhand knowledge”. On this basis, Sosa (2021) also appeals for an apt firsthand appreciation or understanding.

interestingly, importantly different. (...) Your firsthand judgments in humanistic domains need not be so reliable. (...) The reasons you can provide might matter greatly, but you are just a conduit to those reasons, which others will need to assess and apply firsthand. Others must assess firsthand the soundness of any arguments you may present.

In short, according to Sosa (2021), in domains that tolerate more risk and where social standards of reliability are less stringent (such as in philosophy or the humanities), a rational direct appreciation in pursuit of firsthand understanding requires subjects to achieve answers through competence based on themselves and not through mere deference to others. This means that the fact that another person has a contrary opinion does not require *S* to suspend or revise his belief. Instead, disagreement may provoke an exchange of views or even oblige one to *reconsider*, but not to *revise* or suspend belief if the aim is to form an autonomous judgment aimed at firsthand understanding.¹⁹

Likewise, we want to point out that such an activity of direct appreciation and firsthand understanding can make sense in religious contexts. This seems to be true, at least in some cases. For example, some people try to carefully analyze the evidence or arguments for God's existence on their own or seek to understand the religious phenomenon for themselves. To illustrate this, a Christian like Swinburne (1979) can develop firsthand arguments for the existence of God, and an atheist like Martin (1992) can evaluate firsthand the soundness of these arguments. Even if Swinburne (1979) and Martin (1992) disagree, they don't need to suspend their beliefs because they are in an activity of firsthand understanding. And if such an activity of firsthand understanding can make sense in religious contexts, it follows that people who form religious beliefs on that basis need not be affected or moved by religious disagreement and thus, contrary to what is stated in premise 2 of Goldberg's argument, they don't have a defeater.

Even so, religious disagreement continues to play a relevant role. In cases where it is appropriate for *S* to have an activity of direct apprehension and firsthand understanding in the religious domain, deep and systematic religious disagreement may compel one to *reconsider* the evidence (even if it does not lead to suspension or revision of belief – given that one does not have a defeater). But in cases where *S* is

¹⁹ As an objection, it can be said that firsthand understanding does not allow dependence on testimony, but it does not follow from this that awareness of disagreement does not defeat firsthand understanding. In reply, we can appeal to the intimate relationship that Sosa (2021, 10–11) points out between testimony and disagreement. Thus, if disagreement is a special case of testimony and firsthand understanding does not allow such dependence on testimony, then we should not be moved by disagreements either, and we can correctly discard them when we form firsthand judgments in pursuit of understanding.

The Problem of Religious Diversity or Disagreement: Recent Formulations and Solutions not engaged in firsthand understanding activity in the religious domain, or if S believes in religious topics by mere deference (as is often the case), Goldberg's argument on religious diversity or disagreement still applies.²⁰

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