The Religions and Development Research Programme Consortium is an international research partnership that is exploring the relationships between several major world religions, development in low-income countries and poverty reduction. The programme is comprised of a series of comparative research projects that are addressing the following questions:

- How do religious values and beliefs drive the actions and interactions of individuals and faith-based organisations?
- How do religious values and beliefs and religious organisations influence the relationships between states and societies?
- In what ways do faith communities interact with development actors and what are the outcomes with respect to the achievement of development goals?

The research aims to provide knowledge and tools to enable dialogue between development partners and contribute to the achievement of development goals. We believe that our role as researchers is not to make judgements about the truth or desirability of particular values or beliefs, nor is it to urge a greater or lesser role for religion in achieving development objectives. Instead, our aim is to produce systematic and reliable knowledge and better understanding of the social world.

The research focuses on four countries (India, Pakistan, Nigeria and Tanzania), enabling the research team to study most of the major world religions: Christianity, Islam, Hinduism, Sikhism, Buddhism and African traditional belief systems. The research projects will compare two or more of the focus countries, regions within the countries, different religious traditions and selected development activities and policies.

The consortium consists of six research partner organisations, each of which is working with other researchers in the four focus countries:

- University of Birmingham, UK: International Development Department, Department of Theology and Religion, Centre for West African Studies, Centre for the Study of Global Ethics.
- University of Bath, UK: Centre for Development Studies.
- Indian Institute of Dalit Studies, New Delhi.
- University of Dar es Salaam, Tanzania.
- Lahore University of Management Sciences, Pakistan.

In addition to the research partners, links have been forged with non-academic and non-government bodies, including Islamic Relief.

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Religion, Development and Wellbeing in India

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Summary

The primary goal of human development is to improve wellbeing for all, especially the poor, although views differ on how to define and achieve this aim. In development studies and policy, there are three key expectations of religion: it is seen as a form of social identity; a source of community and social welfare; and a source of values and authority. This research uses these three areas to explore the relationships between religion, wellbeing and development in contemporary India.

Religion provides an important basis for ideas about wellbeing, specifying through teaching and practice what it means to live well, as an individual and as a community. It is also widely understood as a source of wellbeing for its adherents, providing comfort in times of trouble, offering a framework of meaning to make sense of life’s vicissitudes, and providing a community that gives social support and confers identity through a sense of belonging.

India’s complex history and recent economic, social and political changes, especially since the government’s shift in 1991 from an economic model inspired by state socialism to one of far reaching liberalization, are likely to have implications for the ways people live their religion and how they understand and seek to achieve economic and social advancement and wellbeing.

A mixed qualitative and quantitative field study was conducted in two urban and two rural sites in two states, Punjab and Orissa. The fieldwork was carried out over eight months in 2008-2009 by a team of researchers from the University of Bath, with the assistance of two local NGOs.

In India, the British colonial government’s desire to understand and quantify religion led to the codification of religious traditions that had previously been less clearly defined and differentiated. Religion has historically been an important factor in people’s ability to achieve social advancement, because of the association between Hinduism and caste, and changing relationships between the state and different religious traditions.

Findings from the research show how expectations of religion in the development literature are problematic:

- While all the respondents acknowledged that religion is important in their lives, its importance should not be exaggerated. It is easy to attribute to religion something that may actually be better explained by other factors such as levels of prosperity, location or caste.
Identities and affiliations are much less fixed than the literature often implies.

Religion is certainly significant to wellbeing, but primarily as a grounding for the moral order on which society is based and individuals act or behave. It can also be significant in personal piety and meaning-making.

Ideas of wellbeing are essentially social, focussed on the family and community.

Wellbeing is also gendered. Women's fulfilment in particular is constructed as embedded in the wellbeing of their families.

In the wider quality of life literature, satisfaction is related to reducing the gap between aspirations and attainment, but this study reveals a different view, in which a primary social value lies in being satisfied with what one has.

The family emerges as most important for the provision of welfare and the teaching of values – including values associated with religion.

Religious institutions are seen primarily as places of worship, and religious authorities (like political ones) are often held in scant regard.

The expectations of religion in development studies and policy fit best with the experience of adherents of Christianity, then Islam, less well with Sikhism, and least with Hinduism. In part this may be due to the differing character of the religious traditions, and in part to the forms each tradition takes in the particular context of South Asia. It may also be because the roots of development studies and practice are in modern Euro-American Christianity, from which the narrow notion of 'religion' itself is derived.

Implications of the findings for policy and practice include:

- Religion in both urban and rural India is very much a part of everyday life, which needs to be respected.
- Religion is associated with an underlying moral order, while development policies and programmes are only a small part of most people's lives. The development sector therefore should be modest in its claims and aims.
- Development actors should listen carefully to what is being said when religious references are used, not projecting their own assumptions onto unfamiliar contexts or jumping to quick conclusions.
- Judgements by development agencies about religious organizations should be based on their character and work, with their religious identity considered only if it impacts on wider development goals, for example by encouraging or discouraging social inclusion.
1 Introduction: why link religion, wellbeing, development and India?

To do the right action, to abide by one’s dharma and to remember God’s word - these are the most important things. This is all one needs to move ahead in life - money is nothing in comparison to this. A rich man who does not understand this will go nowhere in life and a poor man who does has everything to gain in life. That is what I wanted to say. (GSb)¹

Religion is the life that a person lives or the path that they walk from the time they are born till the time that they die. Whether one is Hindu or Muslim or Christian is not of significance, since there is just one God. It is true that there are different religions but that is not what constitutes faith. Faith or religion is what we do, the acts that we perform, telling the truth and doing our duty; that is religion. (RBa)²

This research explores the relationships between religion, wellbeing and development in contemporary India. Interest in both religion and wellbeing has been growing rapidly in social science and development policy and practice. Linking them together also has an intuitive validity. Religion provides perhaps the core grounding for discourses on wellbeing, specifying through teaching and practice what it means to live well, as an individual and as a community. Religion is also widely understood as a source of wellbeing for its adherents, providing comfort in times of trouble, offering a framework of meaning to make sense of life’s vicissitudes, and constituting a community which gives social support and confers identity through a sense of belonging. Psychological studies, undertaken mainly in the USA consistently record the practice of religion as being related, usually positively, with subjective wellbeing (Silberman, 2005; Pargament et al, 2005). A World Health Organization study of more than five thousand people in eighteen countries found that spirituality, religion and personal beliefs (SRPB) are correlated to all of the seven domains in its Quality of Life Instrument and are particularly important for those with the poorest health (WHOQOL, 2006).³ Haidt (2006, p 239), although an atheist himself, includes within his ‘happiness hypothesis’ the importance of a right relationship with ‘something larger than yourself.’⁴

The question of how wellbeing relates to development is posed by the ‘Easterlin paradox’, which has generated much recent interest amongst those concerned with the relationships between public policy and wellbeing. This reports that international comparisons show that levels of happiness cease to rise with increased income after a certain threshold is reached (Easterlin, 1974). This provides a launching pad for a whole range of questions about the priority given to growth in models of economic development, and the need instead for a people and planet-centred “wellbeing manifesto” (Michaelson, et al, 2009). At the micro level, religion, wellbeing and development are tightly intertwined in people’s
aspirations and their framing. Asked what is important to live well, people offer a range of responses: enough money, education, a decent place to live, respect in the community, good health, a happy home. While such lists tend to focus on material and social goods, the importance of religion to the poor is widely noted (e.g. Narayan, 2000). This is not, however, limited to some ‘sacred’ or ‘transcendental’ area of pious practice. Appadurai (2004, p 67-8), reflecting on people’s struggles for housing in Bombay’s slums, identifies a transcendental frame of reference for even apparently mundane desires: “...aspirations form parts of wider ethical and metaphysical ideas which derive from larger cultural norms”.

While the study of religion, wellbeing and development might be undertaken anywhere, India offers a particularly interesting location. In both popular culture and social science, India has been rendered the quintessential religious site in the Western imaginary. The imagery is, however, ambivalent. India is posed as the fount of sacred wisdom on the one hand, and a hotbed of bloody, fratricidal communal conflict on the other. In social science, Dumont’s analysis of religion as the foundation of India’s hierarchical social structure has been highly influential (Dumont, 1970). While this is fiercely contested (see, for example, Beteille, 1983), it has nevertheless meant that the question of religion’s relationship to social structure has been a matter of lively debate and ongoing relevance.

The recent economic history of India also makes it a prime site for the study of religion and wellbeing. Since Independence in 1947, India has undergone remarkable economic, social and political change. Classically, scholars of modernity have expected such shifts to be associated with the decline of religion, or at least its shift from the public to the private sphere. The pre-eminent scholar of religion and economic change, Max Weber, thought in the 1950s that India’s religious traditions had impeded the development of capitalism there (Weber, 1958). Tracing the significance of India’s modernization for religious structures and belief in India is, therefore, of particular interest. More specifically, for over forty years India followed a state–centred, socialist-inspired model of economic development. In 1991 this changed, as the government of P. V. Narasimha Rao launched far-reaching reforms, which resulted in rapid economic liberalization. Such a radical shift in economic ideology and policy is likely in itself to have implications for the ways people understand and seek to achieve wellbeing. But beyond this, it also shifts the imagination of the state’s relation to its citizens, and since colonial times at least, this has been one of the important territories within which religious identities have been played out.
A slightly different angle on these issues is given by the recent resurgence of interest in religion in development policy and practice (see, for example, Clarke and Jennings, 2008; Rakodi, 2007; Deneulin and Banu, 2009). Over the past fifteen years, a move has been evident amongst some official aid agencies from a previous position of ignoring or being suspicious towards religious actors, to a new-look development as ‘secular-but-sensitive’. This has taken different forms, even within the same organization. In the UK’s Department for International Development, for example, a gradual shift to extend beyond its traditional liberal Christian partners towards a wider reach of faith-based organizations that are both more evangelical in orientation and include ‘other’ religious traditions, especially Islam, has been evident. In addition, a 2010 diversities briefing paper Religion or Belief Core Script interestingly mixes human resources with operational issues (DFID, 2010). Beginning from the point that “DFID celebrates and values the diversity brought to its workforce”, it notes that the 2010 Equalities Act has strengthened legal sanctions against discrimination on the basis of religion. On the operational side, the paper states that having staff from different religious backgrounds enhances DFID’s development effectiveness in helping it “develop its thinking about different cultures.” It emphasizes the value of faith-based organizations in development, as “the work of governments alone will never be enough.” It closes with “what DFID is doing” noting a Young Muslim Leadership Programme, and the DFID Diaspora Volunteer Scheme. These are interestingly hybrid initiatives, linking areas that have conventionally been kept separate – international development and domestic community relations. It is important to note that they follow other tendencies in government policy in implicitly identifying minority communities in the UK in religious rather than racial or ethnic terms.

A higher profile approach is found in the World Faiths Development Dialogue (WFDD) (http://berkleycenter.georgetown.edu/wfdd) and the Tony Blair Faith Foundation (TBFF). The WFDD was originally sponsored by the World Bank and the Office of the Archbishop of Canterbury, but is now an independent not-for-profit organization. The TBFF offers a new mode of international civic engagement intended to extend the range of established development actors. The Foundation aims to “empower, support and train people to take multifaith action against extreme poverty in over 100 countries, providing them with a positive alternative against those who try to use faith as a means to divide” (www.tonyblairfaithfoundation.org). It is interesting that the WFDD and the TBFF follow similar discursive strategies. The first, of course, is the adoption of the more neutral, apparently inclusive and personal, rather than institutional, term ‘faith’ in place of ‘religion’. The second is the stress on the importance of ‘faith’ (read religion) in terms of the numbers involved. ‘About us’ at the TBFF website,
for instance, begins: “Faith is vitally important to hundreds of millions of people.” It goes on to emphasize its centrality to “systems of thought and behaviour”; movements of change and reform; charities; and positive social values. Next comes a more instrumental agenda. At the time of writing (November 2010), the headline topic on the WFDD website is “WFDD and the Millenium Development Goals.” Buttons take readers through each of the MDGs, setting out how significant the contribution of religious actors and institutions has been in the past and their potential to advance progress towards each goal in the future. The new celebration of faith traditions illustrated by the work of these two organizations is thus tied quite explicitly to the potential of religion to serve development ends. While the TBFF also talks about action to combat extreme poverty, as indicated above, its primary orientation is towards popular education, with an eye towards politics. In both cases, however, the underlying way in which the relationship is imagined is in terms of harnessing religion, with the modal question: how can we make religion work for development (or global peace and justice)?

The new recognition of religion – or ‘faith’ – in development policy and practice reflects broader trends. Most obviously it capitalizes on disillusionment with (and ideological opposition to) state-led development. It argues that religious institutions make cost-effective partners, as they are already operating amongst and trusted by the poor. It recognizes that religious institutions have considerable scope for resource mobilization. It also sees religious institutions and authorities as sources of authority and bases for people’s mobilization - initially with respect to issues relating to sexual behaviour, in programmes promoting family planning or combating HIV/AIDS. This also links to questions about how beliefs affect action, and why they sometimes seem to have no effect (see Devine and Deneulin, 2010). Finally, the move to take religion more seriously is also part of more general tendencies on the one hand to take more account of cultural and social identities; and on the other to incorporate greater participation in a more populist style of development (Cooke and Kothari, 2001; Hickey and Mohan, 2004). These are presented as both politically the correct (democratic) thing to do, and as promoting greater effectiveness in practice. All of these motivations are evident at the surface level of development discourse, with its characteristic optimism and self-confidence. Reading against the grain there is also a darker message to be perceived. On one side donors are being lobbied by influential religious bodies seeking more influence and recognition, perhaps most obviously in the United States. On the other is the shadow of religion as a perceived threat that needs to be neutralized, a site of power or a locus of oppositional authority. Thus immediately after the TBFF’s
affirmation of religion comes a dark warning: when ‘distorted’, religion can become a major threat. Behind all the celebration of religion lies its location as the major site of struggle for and against the present international order, where what is at stake is not just different ideas of development, but the notion of development itself (White, 2002).

As this introduction suggests, the study of religion, wellbeing and development in India is potentially very large indeed. This research makes a necessarily rather modest beginning. The main focus of this paper is to report on a mixed qualitative and quantitative field study conducted in two urban and two rural sites in two states, Punjab and Orissa, over eight months in 2008-2009. This was part of a comparative project which also involved fieldwork in Dinajpur district, Bangladesh in 2007. The project as a whole was part of a research programme on Religions and Development led by the University of Birmingham, 2005-10 (www.rad.bham.ac.uk). For reasons of space, the main findings from the Bangladesh part of the study are reported in other papers, but major points of similarity or divergence are also commented on here.

The study had two major aims. The first was methodological: to develop a replicable methodology for religion-sensitive wellbeing research. This is described in more detail in another paper (White and Devine, forthcoming), which sets out the range of methods that were used and our reflections on them. Here we concentrate on the more substantive questions that our research sought to address. These focus on the three main forms in which religion appears in the development literature: as social and political identity; as community and source of social welfare; and as ground of values and belief. The questions are:

- How significant is religious identity in structuring the wellbeing outcomes of different population groups?
- How significant are religious institutions and organizations in providing welfare and social support?
- How significant is religion as the source of authority and values?

Behind these there is also the more fundamental question of how religion is imagined in development policy and practice, in social science, and by people themselves, and the tensions or contradictions between these imaginaries.
The paper is structured as follows. It begins by setting out in some more detail the study on which it is based, and explains the model of wellbeing used. It then briefly introduces some literature on the sociology of religion and wellbeing in India, considering in particular how religion was codified under colonialism, its relationship with caste and how it may be used for social advancement. We then consider the relations between the three key terms which structure this essay, discussing first how religion is implicated in constructions of wellbeing, and then how religion and wellbeing relate to development. We then consider in more detail the three questions identified above. The paper closes by reflecting on both its theoretical significance and some of the practical implications its findings might have for approaches to religion in international development policy and practice.

1.1 Methods

The current research grew out of an earlier large project on ‘Wellbeing in Developing Countries’ (WeD) 2002-7, funded by the UK Economic and Social Research Council (see www.welldev.org.uk). While this considered economic and social relations quite extensively, it did not take religion was not specifically taken into account in the programme design. Our challenge, therefore, was to draw on this experience to design wellbeing research that explicitly figured in religion. Since Bangladesh had been a part of the earlier WeD study, we conducted an additional set of 64 qualitative interviews and two extended case studies, which focused specifically on the theme of religion in everyday life.

In India, however, we were starting from the beginning. The first decision was to build into the research a framework for comparison through the choice of field sites. In simple terms, the choice of sites was designed to reflect different levels of ‘development’. Punjab and Orissa were chosen as two states with very different development histories. Punjab is widely seen as a development success. Its Human Development Indicators are among the best in India, and its average per capita income is second only to Maharashtra (UNDP, 2004a). In Orissa, by contrast, almost 50 per cent of the population lives below the poverty line and the state ranks eleventh overall in the Human Development Indicators (UNDP, 2004b). When it comes to sex ratios, however, these rankings are reversed. Punjab has one of the lowest in India, standing at 874 females for every 1,000 males in 2001 against a national average of 933, and down from 882 in 1991. The 2001 Census of India shows Orissa, by contrast, as above the national average, at 972 females per 1,000 males. In our sample, the sex ratio was 855 for Punjab, and 988 for Orissa. Worryingly, there are some signs that female foeticide is beginning to be practised in Orissa, probably related to high dowry demands. Studying an urban and
rural location within each state built in a further level of comparison, as urban contexts are generally regarded as more 'developed' than rural.

The second decision was to concentrate our study in specific villages or neighbourhoods, rather than seeking to produce a random sample of respondents across a district or municipality. In part this reflected our own research background in ethnography and the approach taken during the WeD research. But it also reflected our understanding of religion as something lived in community, not simply a matter of personal belief. It was, therefore, important to get to know the local contexts and how religion features in them, not simply produce data from a set of unconnected individual respondents. In addition, we knew that many of the things we wished to know were quite personal and difficult to ask about directly. We felt that locating ourselves in a particular place, where members of the research team could get to know people as well as become known themselves, would give us the best chance of getting high quality data.

When it came to the specifics of choosing sites for study, a mix of theoretical and pragmatic concerns was relevant. The choice of Punjab and Orissa not only reflected our concern with different levels of poverty, but also that the senior researcher with whom we began the project knew both locations well and was able to introduce us to organizations there who were ready to collaborate in the project: Renaissance in Orissa and Parivartan in Punjab. In choosing specific sites within the two states, we were also concerned that there should be a range of people from different religions, castes and economic statuses within each location. Villages needed to be of sufficient size for it to be possible to gain a sample of 300 households within each (see below for more detail). The specific sites for the field research were also chosen partly for ease of access, since it was intended that the research assistants would travel there each day. This introduced what has been termed by Robert Chambers a 'tarmac bias' (Chambers, 1983): better connected places tend to be better off than those which are more remote. In Orissa, the rural site was a village about twenty five kilometres from the state capital, Bhubaneswar; the urban, a neighbourhood of Cuttack town. In Punjab, both sites were within Nabha block, Patiala district. They again comprised a village and an urban neighbourhood.

In the rural Punjab site the main occupation is agriculture, with 80 per cent of the population dependent on it. Of the 670 households identified by the community profile, 340 are General Caste (300 Jat Sikh, 40 Brahmin Hindu), and 270 Dalit (235 Sikh, 35 Hindu). The village is bisected by the railway track,
with the dominant Jat Sikh and Brahmin households on one side of the track, and Muslims and lower caste Sikhs and Hindus on the other. Around 80 per cent of the village is Sikh, 14 per cent Hindu and 6 per cent Muslim. The urban Punjab site is a residential colony in the heart of Nabha, near the commercial centre. Historically a Muslim area, it was designated a colony for the settlement of Hindu and Sikh households who migrated at the time of Partition from the area that became Pakistan. These households were mainly Khatri (General Caste), but there are also some Backward Caste Padla households living in the neighbourhood. Muslims are spread out amongst the Hindus and Sikhs, but are concentrated in the area around the mosque. To include representation of Dalits, the sample was extended to include a neighbouring area, which had been designated a Scheduled Caste colony by the government. Around 80 per cent of the survey households had their own business.

The Orissa village was a panchayat village with quite a well developed market area, and the occupations of the heads of our respondent households reflect this: 20 per cent landowners, 23 per cent wage labourers, 13 per cent professionals, 12 per cent engaged in trade or small businesses. The urban site is in Cuttack, a historic town. There is a longstanding and generally rather wealthy Christian community in the area, along with Muslims and caste and Dalit Hindus, including a very impoverished group, which came originally from Andhra Pradesh.

The research began in September 2008 with the preparation of community profiles, which aimed to get to know the communities being researched and to map out something of the part religion plays in their common life. The community profiles are based on a mix of observation, key informant interviews, participatory exercises and focus group discussions. In addition to the usual information on the composition of the community in terms of religion, caste and economic structure; the main institutions; access to services etc; they paid particular attention to religion. To get a sense of the spatiality of religion, community mapping identified not only the location of temples and mosques, but also graveyards, shrines, spiritual healers and places people feared to go because they are thought to be inhabited by spirits. To get a sense of how religion structures time, people were asked about daily and life-cycle rituals, and also the annual round of festivals celebrated in the area. To get a sense of religious governance, people were asked about temple and mosque committees, and the role – if any – of religion in local politics or administrative structures. During this phase, background information was also gathered from government statistics.
While the community profiles were being undertaken, a household survey was developed. The primary aim of this was to gather quantitative data that could address the first research question in particular, showing the distribution of wellbeing in different religious communities in material, relational and, to a degree, subjective terms. To help answer the second and third research questions, some questions on religion and religious practices were included, to find some markers of how religion figures in people’s everyday lives, and to gauge any directions of change in this. Our survey comprised six sections, with both objective and subjective elements. The subjective elements involved questions about respondents’ levels of satisfaction with a range of social services, such as health and education, and asked people to compare their current situation with that of their neighbours, or times past, or what they would aspire to. The survey also covered demographics; education; livelihoods and assets; access to services; changes in religious practice; health and disability; and relations of social obligations and support. It closed with a further two sections that were wholly subjective. The first asked people to rank on a four point scale their level of agreement with statements assessing the quality of their social environment and how they feel in it. The second asked about their values and opinions. Some questions specifically concerned religion, others were more general. Overall, they were designed to provide a rough gauge as to whether respondents are more traditional (conservative) or modern (liberal) in outlook. The survey was piloted with the research teams in Orissa and Punjab in October 2008, and the final version was conducted in November and December of the same year.

The survey was administered to twelve hundred households, spread equally between the four sites. Respondents were heads of households or their spouses, with equal numbers of men and women being interviewed. Each research site was divided into sections, to reflect the way that religious and caste groups tend to live in different neighbourhoods. Within each neighbourhood, households were selected at random, one household in every two to four, depending on the ratio between the total number of households in the area and the intended sample size of three hundred in each research site. There was no attempt to achieve a representative sample, in terms of either the local population or the population of each state as a whole. Rather, we were concerned that, if anything, minorities should be over-represented. Overall, our sample thus comprises 681 (56 per cent) Hindu, 290 (24 per cent) Sikh, 176 (15 per cent) Muslim and 61 (5 per cent) Christian. Using the generally accepted classification of castes, derived from colonial census categories, 669 are General Caste, 186 Other Backward Caste, and 353 Scheduled Caste. As will be discussed further below, caste is found within all religious groups.
Table 1 shows the distribution of respondents in each site. This table indicates two problems that affect the reliability of some of the tests that we have sought to carry out. The first is that there are some cells with very small numbers of households. This has affected the extent to which we have been able to test the significance of different variables against one another, as discussed below. The second is that the Christians in our sample turned out to be a very unrepresentative group, being almost all general caste, whereas the literature shows that amongst Christians overall there is a high proportion of Dalits. This means that we cannot generalize from our findings to the Christian community in India as a whole.

Table 1: Distribution of survey respondents by site, religion and caste

<table>
<thead>
<tr>
<th></th>
<th>Scheduled Caste</th>
<th>Other Backward Caste</th>
<th>General</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab rural</td>
<td>Hindu 31</td>
<td>11</td>
<td>34</td>
<td>76</td>
</tr>
<tr>
<td></td>
<td>Muslim 0</td>
<td>18</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Sikh 74</td>
<td>9</td>
<td>123</td>
<td>206</td>
</tr>
<tr>
<td></td>
<td>Total 105</td>
<td>38</td>
<td>157</td>
<td>300</td>
</tr>
<tr>
<td>Punjab urban</td>
<td>Hindu 45</td>
<td>6</td>
<td>136</td>
<td>187</td>
</tr>
<tr>
<td></td>
<td>Muslim 0</td>
<td>25</td>
<td>4</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Sikh 16</td>
<td>10</td>
<td>58</td>
<td>84</td>
</tr>
<tr>
<td></td>
<td>Total 61</td>
<td>41</td>
<td>198</td>
<td>300</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>Hindu 77</td>
<td>70</td>
<td>108</td>
<td>255</td>
</tr>
<tr>
<td></td>
<td>Muslim 1</td>
<td>0</td>
<td>52</td>
<td>53</td>
</tr>
<tr>
<td></td>
<td>Total 78</td>
<td>70</td>
<td>160</td>
<td>308</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>Hindu 105</td>
<td>27</td>
<td>31</td>
<td>163</td>
</tr>
<tr>
<td></td>
<td>Muslim 1</td>
<td>8</td>
<td>67</td>
<td>76</td>
</tr>
<tr>
<td></td>
<td>Christian 3</td>
<td>2</td>
<td>56</td>
<td>61</td>
</tr>
<tr>
<td></td>
<td>Total 109</td>
<td>37</td>
<td>154</td>
<td>300</td>
</tr>
</tbody>
</table>

The final stage of the research involved semi-structured interviews. These were undertaken in two rounds. An initial 40 interviews were conducted in each state by Renaissance and Parivartan. Recognizing that a higher level of quality was needed if we were to understand some of the more nuanced relations between religion and wellbeing, we then enlisted an experienced qualitative researcher to carry out a further 40 interviews across the two states. These aimed to get a deeper sense of how religion figures in people’s everyday lives and how people think about religion, as required by our second and third research questions. This meant that people were not only asked specific questions, but that the researchers also tried to listen carefully to how people talked about religion. The breadth of both religion and wellbeing as subjects of discussion, coupled with our need
for interviews which are sufficiently comparable to enable analysis, meant that a reasonably strong underlying structure was designed, intended to enable the research questions to be addressed. The proforma began by seeking to understand respondents' basic understanding of wellbeing, and then the overall place of religion in their lives (Appendix 1). It then moved through a series of aspects of wellbeing: economic status, family relationships, education, health, social relationships and the self. In each of these, it sought to understand how the respondents see wellbeing in relation to that domain, and how satisfied they are with it. It then went on to ask how, if at all, religious organizations or institutions had supported or hindered them in that domain, and whether they felt that there is any way that religion influences how they feel or think about that part of their lives.

An equal number of men and women respondents were also sought for the qualitative interviews. Again, the aim was to get a range of religious and caste perspectives. However, the sample is much less random. It may be that the respondents are rather more religious than the average, given that the core of the sample comprised people with whom the team felt would be interesting to talk further, on the basis of initial contacts in the earlier phases of the research. The sample also included people who volunteered themselves, or were met with by chance, but who fitted the demographic of a group that had yet to be interviewed. The religious breakdown of those interviewed in the second round of interviews was 18 Hindu, 11 Sikh, 8 Muslim, 3 Christian. As is evident from Table 2, in both states there was a bias towards the rural site, reflecting the ease of finding people in villages who are ready to spend significant time talking. A table setting out some of their basic characteristics is given in Appendix 2. In the text we refer to them by initials in capital letters, followed by an ‘a’ for a woman and a ‘b’ for a man.

1.2 Modelling wellbeing

This research adopts the approach to wellbeing developed during the WeD research programme (Gough and McGregor, 2007). This sees wellbeing as a multidimensional concept which integrates material, relational and subjective dimensions. Wellbeing is experienced when people have what they need for life to be good. The material refers to the ‘stuff’ of wellbeing, such as food, bodies, shelter and the physical environment. In practical application, this typically refers most immediately to economic assets and income, but should not be restricted to this. The relational concerns social interaction, the rules and practices that govern ‘who gets what and why.’ It involves power and identity, the connections between people and also the making of difference between them. It is the arena of action,
Table 2: Interview respondents by religion and caste

<table>
<thead>
<tr>
<th></th>
<th>Scheduled Caste</th>
<th>Other Backward Caste</th>
<th>General</th>
<th>Unknown</th>
<th>Total</th>
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<tr>
<td>Punjab rural</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>1</td>
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</tr>
<tr>
<td>Sikh</td>
<td>3</td>
<td>5</td>
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<tr>
<td>Total</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>1</td>
<td>12</td>
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<tr>
<td>Punjab urban</td>
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<td></td>
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<tr>
<td>Hindu</td>
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</tr>
<tr>
<td>Muslim</td>
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<td>1</td>
<td>3</td>
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</tr>
<tr>
<td>Sikh</td>
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<tr>
<td>Christian</td>
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<tr>
<td>Total</td>
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<td>1</td>
<td>3</td>
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<td>8</td>
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<tr>
<td>Orissa rural</td>
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<tr>
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<td>7</td>
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<td>Orissa urban</td>
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<tr>
<td>Hindu</td>
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<td>Total</td>
<td>1</td>
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<td>3</td>
<td>1</td>
<td>4</td>
</tr>
</tbody>
</table>

which brings the material and subjective to life. The subjective concerns cultural values, ideologies and beliefs and also people's own perceptions of their situation. While this may sound rather abstract, in practice it emerges in quite simple and tangible form. The following statement of a Bangladeshi villager, quoted by Dina Siddiqi (2004, p 50) is a good example: "An ideal society would be one in which "bhat, kapor o shonman niye shukhey thakbo" [we live in happiness with rice, clothes and respect]. For a more detailed discussion of this approach to wellbeing, see White (2010a).

In order to test the significance of religion for levels of wellbeing, a wellbeing index was derived from the survey data. In designing the survey two major objectives were important. The first was to gain a view of people's overall wellbeing, and the second to gain some sense of social change, and what this means for the way people are living their religion. The first stage in deriving the wellbeing index was to select from the survey those questions that could serve as a marker for wellbeing. These were the variables concerning economic standard of living and satisfaction with it, access to services and satisfaction with these, support given and received, education levels and satisfaction, disability and chronic illness or severe injury, satisfaction with health status and care, and respondents' assessment of the quality of their social environment. What is evident about this list is that it is largely economic and social. The subjective measures predominantly concern how people assess the situations in
which they find themselves. There were no questions which sought to gauge individuals’ psychological wellbeing, setting this approach apart from a significant tradition within wellbeing studies, in which wellbeing is understood as subjective wellbeing, which is conceived and measured primarily in psychological terms (Ryan and Deci, 2000).

A dilemma faced in generating the index was whether to include or exclude religion. Our ambition had been to create an approach to wellbeing in which religious is integrated. On the other hand, if religious variables are included within the index itself, this would undermine use of the index to test the significance of religion for wellbeing. We therefore decided to use both religious affiliation (Hindu, Muslim, Christian or Sikh) and level of religiosity (how important people said religion is to them) as independent variables, outside the index itself.

Having chosen the items for inclusion, a principal axis factor analysis was conducted using SPSS 15 (SPSS, 2007). The purpose of this was to standardize scores, since the items had been measured in a number of different ways; and to determine whether any underlying factors could be identified which would reduce the number of concepts to a more manageable number. The first stage involved a further sifting out of variables on technical grounds. Disability and chronic ill health, which are clearly important to wellbeing, had to be removed at this stage because there were too few cases to run the statistical analysis. Analysis of the remaining 21 items identified three factors which were broadly consistent with our initial model, which involved relational, material and subjective aspects. These were

a) **social environment**, measured positively by five items (service satisfaction, access, a feeling that discrimination exists in the locality [reverse-coded], confidence on the part of the respondent that he/she can find ways to change things that he/she does not like in society, a clean and healthy environment)

b) **material wellbeing**, measured positively by ten items (highest educational level, adequacy of children’s education, main occupation in the household, resources generated, goods possessed, how well off the household regards itself compared with other households, health status of the household, access to health care, a knowledge of where to go for help)

c) **personal environment**, measured positively by six items (women and girls can move around this locality safely [reverse-scored], I feel people of my community are accepted and respected in this locality, I live with the threat of domestic violence [reverse-scored], I am confident that one of my children will look after me when I am old, I feel that what I say matters in decisions within my household, I feel that I have the information I need to make the best decisions for my family).
Eight additional items were not associated with any particular factor and were not included in further analyses.\footnote{12}

Results of reliability analyses indicated that internal consistency was acceptable for the social environment items (Cronbach's alpha = .63) and for the material wellbeing items (Cronbach's alpha = .73), but was low for the personal environment items (Cronbach's alpha = .50). This means that caution is needed in interpreting the apparent lack of significance for further results involving the personal environment items. Tests for correlations among the three wellbeing factors showed that these were non-significant, except for a correlation between material wellbeing and personal environment.\footnote{13}
2 Sociological perspectives on religion in India

In India as elsewhere, the primary concern in recent writings on religion has been with communal identity. This has been so much the case that Searle-Chatterjee (2003) comments that understandings of the terms ‘community’ and ‘communalism’ have been largely in religious terms. In social science writings, religion is thus predominantly positioned negatively: as a source of division and social conflict (Searle-Chatterjee, 2003); and as an impediment to modernization processes and the formation of a secular state. While it is easy to consider religion in India, like ethnicity in other contexts, a matter of primordial identity, it is important to recognize at the outset that religious identities have been forged in relation to the state since at least colonial times (van der Veer, 2001). Through the census and the legal institution of separate Hindu and Muslim personal laws, the colonial state rendered into fixed categories a social reality that was far more fluid and diverse (Searle-Chatterjee, 2003). Freitag (1980) argues that, while the term ‘Hindu’ most certainly did not refer to a homogeneous community with common religious practices, even the term ‘Muslim’ could not be said to imply an entirely homogeneous group. However these terms soon came to determine where a person stood with respect to the state and therefore the nature of entitlements.

Freitag also points out that the development of community along these lines was essentially an urban phenomenon. As the identities became important for political entitlements, struggles ensued within both Hindu and Muslim communities to define the content of those identities. These found expression in revivalist and reform social movements and the establishment of various educational institutions. Modernist movements, such as the Brahmo Samaj and Aligarh movement, sought not only to project a ‘modern’ face for their respective communities, but also to equip them better to compete for positions in the colonial bureaucracy. There was also vibrant discussion as to the correct forms of religious observance. For Hindus, caste categories made the notion of a unitary religious community highly problematic. For some Hindu reformers, addressing the ‘backwardness’ of their religion meant trying to transform it into a homogenous set of practices relating to a single scriptural base, as in Christianity. Even for Christians, however, as Robinson (2003) points out, it is necessary to talk of “…communities, rather than community” (p 288), as different groups emerged at various times within different socio-cultural contexts. She stresses that these distinctions are particularly obvious at the level of daily life.

When it comes to social structure, it is impossible to talk about religion without referring also to caste. Caste identities were similarly re-codified and rendered less flexible by the colonial state (see, for
example, Cohn, 1987). For some caught at the wrong end of the caste hierarchy, religious conversion has seemed to offer an escape to a new, less stigmatized status. Some lower caste and untouchable Hindu communities have thus converted to Islam, Christianity, Sikhism or Neo-Buddhism, although this has not necessarily enabled them to improve their socio-economic status. For example, Searle-Chatterjee (2003) describes the high representation of Muslims who were formerly untouchable or low-caste Hindus amongst the poor in Uttar Pradesh. Robinson (2003) states that over fifty per cent of Indian Christians are drawn from the former untouchable castes. However, although the leaders of conversion movements preached against inequality, a low caste identity and its associations often survive conversion, with caste differentiation re-configured in ways that cross-cut the ‘new’ religious community. In Punjab, the caste hierarchy was thought to be less rigid than elsewhere, due to the absence of a strong Sanskritic/Brahmanical tradition and the greater influence of Sikh and Islamic teachings. However, as in other parts of the country, caste identities have carried over into these religions and, as Jodhka (2002) highlights, where a caste straddles two religions, marrying within the caste can take precedence over marrying within the religion. Although it would appear on the surface that low caste and untouchable converts have been able to overcome a great deal of the stigma surrounding their ritual status, they continue to report feeling discriminated against.15

Similar examples abound across religious groupings. C.J. Arun (2007) states how the material status of the untouchable Paraiyar community in Tamil Nadu has not changed in spite of their en masse conversion to Christianity, and describes their continued entanglement in exploitative clientelist relationships with upper caste Hindu patrons. Robinson (2003) describes how the uneven attitude of the churches to the pre-existing caste hierarchy traps Pulayas and Paraya into occupations as landless labourers for upper caste Hindu and Syrian Christian landlords in Kerala. The case of the fishing communities in southern districts of Tamil Nadu, the Paravars and the Mukkuvars, is no different. Although they converted as early as the sixteenth century, their conversion only reinforced their separateness from a strongly agrarian caste system that already viewed them as outside the fold (Ram, 1991). Gooptu (1996) describes how untouchable groups amongst the urban poor in early twentieth century North India began to challenge the power relations that maintained them in subordinate positions vis-à-vis the upper castes. The untouchable groups turned to Bhakti devotion, which emphasized the direct relationship between a devotee and God, de-emphasized caste identity and thus did away, for instance, with the ritual role of Brahmin priests. They also started to refer to themselves as Adi-Hindu, literally meaning the original inhabitants of the subcontinent. This
accompanied the notion that the conquering Aryans had imposed caste as a weapon of subjugation so as to deny the original inhabitants their claims to land and other material resources.

Just as people can seek to use religious conversion in their search for better economic and social status, so religion can easily become the idiom through which social conflict is expressed. Searle-Chatterjee (2003) and Williams (2008) describe religious mobilization in the context of Varanasi, where it was intimately connected with material processes of livelihoods and resources, as well as changing social and spatial relationships. Here, religion was implicated as Muslim weavers started moving into the cloth trading that was dominated by upper caste Hindus, resulting in changing spatial configurations (Williams, 2008) and social relationships that sometimes spilled over into religious tension and communal riots (Searle-Chatterjee, 2003). Searle-Chatterjee cautions, however, against attributing social tension primarily to religious difference. Describing clashes between Hindus and Muslims in eastern Uttar Pradesh during the late 1800s, for example, she notes that, while Muslims were attacked during Eid by upper caste Hindu landlords and lower touchable castes alike, this was not so much an expression of religious intolerance as an attempt by landlords to retain control of their power base and by the lower touchable castes to gain a more visible Hindu status and image. Searle-Chatterjee also argues that religious identification becomes more important when changes in social and material processes occur. It was therefore more marked in the areas administered directly by the British than in the princely states, where traditional structures remained more intact.

A more personal perspective on the ways religion may be mobilized in the search for social advancement is given by Säävalä (2001). She describes how people from lower castes in Andhra Pradesh adopt religious strategies to buttress their identity within the middle classes to which they are new entrants. She distinguishes this very clearly from the strategies of Sanskritization that were earlier talked about in the context of caste mobility (Srinivas, 1962). Here it is not merely the practice of religious rituals that signals the aspirations of the new entrants to the middle class; rather it is the public performance of the rituals and the ability, in particular, to manipulate ‘auspiciousness’ to suit those concerned. Thus one member of the family that Säävalä uses as a case study says the performance of the puja (act of devotion to a deity) at their home “…makes things happen” (ibid, p 312). Säävalä puts this in context by describing the family as one which, in the social context under study, faced numerous difficulties; including several unmarried daughters, no sons, and the loss of land in family disputes. Hence the performance of the puja with everyone watching is considered to be
important, not only to propitiate the gods but also for recognition of the family as middle class. It not only creates an aura of auspiciousness and displays an aspirational status, but also allows family members to associate with the wider family and to re-calibrate broken relationships which might offer a means for members of the family to improve their economic wellbeing.

Osella and Osella (2003) talk in a similar vein of the performance of ritual in the context of social change wrought by migration in Kerala. The local temple in the village of their study had been a site of “bitter and violent disputes between the Nayars and low caste Izhavas” (ibid, p 115) since the early part of the 20th century. Remittances sent by out-migrants have, however, changed the socio-economic landscape, as previously low caste/class groups are now conscious of their transformation into people who have money. One of the things that this has influenced is the manner in which religious ritual and performance has become a key medium for Gulf returnees to transform material wealth into social and political status (ibid, p 118). The correct performance of a key ritual, kuthiyottam (a mock human sacrifice), has become the arbiter of a person’s future social status and power. Models of how the ritual should be performed have, however, become a key focus of conflict between the Nayar elites and the new moneyed Izhava groups. Jodhka and Kumar (2010) also describe the use of religion by Hindu Dalits in their struggle against discrimination and indignity.

The literature on religion in India does not talk directly about wellbeing, but nonetheless bears on it in a number of different ways. The important points raised here concern the role of colonialism in codifying and perhaps rigidifying both religious and caste categories; the ways that people seek to use religion to escape caste, but find that a ‘new’ religious identity does not always provide a means of escape; and the ways in which some people seek to use religion as a symbolic resource in their advancement strategies.

2.1 Discourses of wellbeing

Discourses of wellbeing in India are moral discourses, which take religion more or less explicitly as their frame. People talk about material needs: to have enough money, a house, a job and so forth. However even these are commonly circumscribed in moral terms, by stressing for example that ‘money isn’t everything’, that it is important to ‘live within one’s means’ and to ‘be satisfied with what one is given.’ Great emphasis is placed on harmony in the family, with women in particular stressing the importance of a good husband, but everyone stating that good relationships in the family are
essential for wellbeing. Harmony in the community more widely is also seen as important. The following statement is more explicit than most about the importance of religion, but it is not untypical:

My view is that life is a blessing, a gift that we receive from God. If we have come upon this earth then it is also essential that we do our duty and side-by-side always remember to take his name. It is only if we perform meritorious actions in this life that we can be prepared for what comes afterwards. Apart from that, it is important that one looks after one’s family; that one works hard; that we walk on a righteous path and tell the truth and perform good acts. Without all of this, life is meaningless. The rest is in God’s hands. (PJb)"
serving other household members, parents-in-law, husband and children, ensuring that all are well and the household runs smoothly. But she also sees it as the grounds for women's own fulfilment:
“According to our Hindu faith a woman's happiness lies in her family being happy”.

2.2 Karma-dharma

Rather than needing to bring religion into wellbeing, it is actually rather difficult to distinguish between them. Religion is similarly about doing the right thing and fulfilling one’s proper role in life. As people often say, “karma hi dharma hai” - how one behaves or acts stands for one’s faith (or duty). This places religion, in the sense of a particular tradition or set of practices, as subordinate to a larger sense of the moral order, and acting in conformity with it. This is very clear in the statement of the young Oriyan woman at the opening of this paper, that “Faith or religion is what we do, the acts that we perform, telling the truth and doing our duty; that is religion.”

People explain what they do – caring for their families, getting a job, helping other people, even giving an interview – in terms of this larger sense of what is right and appropriate for a person like themselves. For women the remit of proper (and improper) behaviour is particularly well defined, but it is there for men also. Male drunkenness is frequently criticized, partly for the immediate damage it causes in terms of wasted money and domestic violence, but also because of the sense that it is inappropriate, falling short of the standards of what a man, and particularly a father, should be. KBa22, a young woman whose father was engaged in a longstanding affair with a woman neighbour, focused her bitterness on the way he had in her view let his family down: not providing properly for them; showing care and concern to others in the community rather than his family; and acting in a way inappropriate to his time of life:

Here all of us think as we grow older how we can start to break the links with this material world and here he is at his age having an affair with this woman!

The personal and social criticism one may attract by flouting moral standards is, of course, only one side of the picture. How one acts in this life will determine how much merit one accrues for the next; the individual, therefore, has to judge what the right ‘karma’ is and act accordingly. Some suggest that these effects may even be passed on to others across the generations. One daughter-in-law who had suffered greatly at the hands of her parents-in-law, for example, took comfort in the thought that they
might bring retribution on themselves in terms of an unhappy marriage for their own daughter when her time comes.

A second aspect of the idea of *karma* is that people see their work not only as ‘*karma*’ but also as a part of *dharma*. They believe that people have to realize their *dharma* through their *karma*. God, it is believed, will only do something for people when they have made an effort for themselves; they cannot expect results until they work at something; nothing comes for free. To work and to fulfil one’s responsibilities is an act of faith, but it is God who will determine what finally results from that work:

*It is important to work - without work nothing is possible. If you sit at home then God is not going to do anything for you. He has given us two hands - so that we can work and then eat! If we do something, then only can we fill our stomachs. He doesn’t give us things just like that.* (HPb) 23

An important function of religion in this context, as in others, is to provide a framework of meaning whereby people can make sense of what happens to them. This can enable them to find good, even when bad things happen. For example, SRSa describes an accident that happened to her husband:

*This happened just about a month before my husband had to go abroad. He used to work in a factory and he hurt his hand in a machine that he was operating. And all I could ask was why it had to happen when I am so devoted in my faith. But if God had wanted, then he could have hurt his hand here (she points to the wrist) rather than hurting his fingers. In which case what would we have done? If he had cut his wrist then the entire hand would have been useless but at least in this case, although the fingers were badly hurt, the hand is still there and he can use it. It is by God’s grace that he can work.*

It is easier to have faith, however, when things go well. Asked why they trusted in God, people’s most common response was to refer to a time when prayer was answered, usually when someone they loved recovered from illness, but also when relationships were healed, and sometimes when something lost was restored. Faith can also give comfort in times of trouble. For example, PJb contracted polio as a child and was left unable to walk. He is from the Sainsi caste, one of many communities that were labelled ‘criminal tribes’ by the British colonial administration, and which still carry this stigma. Religion, he explained, has helped to sustain him with respect to the different dimensions of wellbeing. As a musician, he earns money playing religious music, which gives him a recognized status and role; he also finds in music a distraction from his worries.
For a few people, however, the suffering has been so great that it has shattered their faith. This seems to reflect not purely a religious experience, but rather a far-reaching social breakdown. A middle aged Dalit woman, KLa\textsuperscript{26}, described how her husband’s death shattered her faith and her sense of how things should be, because it resulted in her having to go out to work as a daily labourer and to take her children out of school. Her misfortune has left her isolated: she reported that she has been ignored by close relatives, because they fear she will ask for money, and that she has received no help from her neighbours, even at the time of her daughter’s marriage. Though she no longer has faith in God, she said, she still sometimes “takes His name” and lights a candle for the sake of her children, believing that this will help bring some harmony in the home. For herself, however, she reports that only her children give her solace and support.

In contrast, for other people personal crisis leads to a new experience of faith and possibilities for personal transformation. HPb\textsuperscript{27} told how he used to drink heavily when he worked in harvest labour gangs. Coming home late one night he was hit by a car, and the shock of this made him realize his dependence on God. As for others, this meant a change of life, rather than just faith, as he decided to give up drinking, stay at home to work, and commit himself to the goddess. He put his ability to avoid alcohol down to his fear of God:

\begin{quote}
The most important thing was that I was fearful of Him and that if I made the mistake of touching even one drop then I would have to pay for it!
\end{quote}

The effect of personal crisis was described in a more gentle way by SKa.\textsuperscript{28} Asked if there was a particular incident that had drawn her towards religion, she responded:

\begin{quote}
Yes, definitely. My husband used to be extremely ill - he had a faulty valve in his heart. I took him to many places for treatment - even as far as Ludhiana - but he didn’t get well. At the same time, I used to go to gurdwaras and pray and all the holy men would say that I should pray as much and as often as I can, as it could only benefit my husband. And that is what drew me towards religion. When was this? This happened in 2003-2004; he remained ill for about two or two-and-a-half years. And when he finally went, I wondered what he had taken with him except for His [God’s] name on his lips. So finally that is what is important.
\end{quote}

This points to a very different face of religion from that which frames the moral order. It is the face of personal piety, or spirituality. In our interviews, this aspect of religion seems to give people a way to
make some personal space and to define who they are in a way that puts them beyond questioning by others. It is often defined by rituals, such as the Amrit Chakhna during which Sikhs commit themselves to a higher level of devotion and ritual observance.\textsuperscript{29} SKa\textsuperscript{30} explicitly contrasted her present freedom to move about and lead others in accordance with her religious duties with her earlier subordination to others' demands in the joint family. PSb\textsuperscript{31} described how he went through the ceremony after attending his nephew's wedding. As the maternal uncle, he had been expected to lead the ceremonies and drink, and this had left him very unhappy. Having gone through the Amrit Chakhna, he felt, meant that he would not be pressured in such a way again. Although performing the ritual was a response to an immediate trigger, he saw it as a kind of completion, marking fittingly where he had got to in life. As he said:

\begin{quote}
Every morning and evening I listen to the Gurbani.\textsuperscript{32} I have everything that I have wanted in my life - everything that I need. My daughter has a son and both my daughters-in-law also have two sons. My work is going well and if I need anything, say Rs. 100,000, then everything materializes somehow; God sees to everything.... There is nothing that I lack. I might be a small zamindar but I have no outstanding debts; my work is doing well; we eat well (we have good fresh milk and yoghurt); we have animals; everyone is in good health; we live well!
\end{quote}

For BKa, in contrast, piety has been a means through which the women in her house have supported the men. She described how her brother had previously been addicted to drugs and how his life began to turn around after her mother started going to pray and do sewa\textsuperscript{33} at the gurdwara. She attributed her brothers' good behaviour while she was at home to her prayers and reported that their behaviour slipped when she left. She also reported that she had used her Amrit Chakhna as leverage to get her husband to stop drinking, on the grounds that the sanctity of the ceremony would be nullified otherwise. However, she also noted that she does not rely solely on prayer, but had also worked hard since childhood to learn tailoring, so that she could independently assemble her trousseau and that she now teaches other women both how to sew and how to be more self-reliant.

Perhaps the most striking life changes, however, seem to occur when people get involved with a new religious movement. This was particularly evident in the Punjab, where both the Tablighi Jama'at\textsuperscript{34} amongst Muslims and many different deras\textsuperscript{35}, primarily though not exclusively amongst Sikhs, are active. For the Tablighi Jama'at member this is an individual undertaking, while the deras may involve
a broader household commitment. In both cases stories were told of significant personal change; the renunciation of drinking, violence and other bad things; and the adoption instead of a milder-mannered piety.

The final way in which this aspect of religion and wellbeing featured emerges from analysis of the survey data. As mentioned earlier, statistical studies of subjective wellbeing consistently find that there is a correlation, usually a positive one, between wellbeing and level of religiosity. The survey included one – rather crude - measure of this: we asked people how important religion was in their lives. Since very few people said religion was ‘not at all’ important, we focused our analysis on those who answered ‘very’, or ‘quite’ important. In order to determine whether religiosity by itself is a significant predictor of the three aspects of wellbeing, we conducted a series of one-way analyses of variance (ANOVAs). The results indicate that, for all three aspects of wellbeing, people who think that religion is very important score significantly higher than those who think that religion is quite important. However, once site and caste are included, the strength of the relationship between level of religiosity and level of wellbeing is less clear. Three-way ANOVAs to compare the significance of religiosity with site and caste show religiosity to become non-significant as a predictor of respondents’ social environment and material wellbeing. However, religiosity remains significant as a predictor of respondents’ personal environment. There was also a significant three-way interaction with respect to respondents’ personal environment, involving religiosity, site and caste. This analysis produced especially low scores for Dalit respondents in rural Punjab, who stated that religion is only ‘quite important’ to them. There were no significant differences in levels of religiosity by membership of religious group.
3 Religion and development

Before discussing the relations between religion and development, it is important to clarify what we mean by development. Development studies conventionally identifies two broad definitions of the term: development as what happens – historical processes of social and economic change, especially those associated with modernity; and development as what is done – an industry of official agencies and NGOs, associated with aid, public policy, and intentional intervention, which seeks to bring about economic growth or social transformation. The introductory section considered development in this latter guise, noting the growing interest of development agencies in taking religion into account. In this section, in contrast, we consider development primarily in the former sense, what might in shorthand be termed modernization. Despite the many theoretical problems with this term, it probably most accurately conveys what most ordinary people in South Asia understand development to be about. This links development to ideas about the modern, improvement and social progress. As Leigh Pigg (1992) has pointed out, this can be elaborated in ways that reinforce, rather than disrupt, existing caste and ethnic hierarchies.

Where religion and wellbeing are seen as closely intertwined, the relations between religion and development (or modernization) are ambivalent. On the one hand, people clearly identify and value certain development goods. Education is the most obvious example, with people expressing considerable grief at having themselves had to drop out of school, or having had to withdraw their children from school, or the prospect – for girls shortly to be married – of having to give up studying before they wish to. There is also general, although not universal, appreciation of the consumer goods that development has provided, and a sense of increased overall levels of prosperity.

On the other hand, many people also expressed views that suggest that modernization is considered a threat to both religion and wellbeing. As mentioned earlier, people voiced a lot of worry about drugs, including in villages, especially in Punjab, and especially amongst young men. In all the sites, there were many references to alcohol abuse. Evoking the concerns of early sociologists of capitalism, social relations are seen to be under assault from market relations - the quality of social interaction that had been enjoyed in the past was thought to have disappeared. The poor voice concerns about their lack of basic resources; all groups think that they have too much work; for some, particularly in wealthier households, there are worries about technology that is perceived as diverting and eroding relationships. Such comments are widespread, and it would be mistaken to identify them solely with one social group. However, they are more common amongst people who identify themselves as
particularly religious, and amongst wealthier, older people. PSb, an elderly Jat Sikh, focuses his concerns on the family:

*These days relationships are not the same anymore. This is an age when a brother refuses to recognise a brother- there is no sense of people being one’s own. This is because of the Kalyug*\(^1\)........... Earlier the entire family would sit together and discuss things that mattered to the family. That no longer happens- someone is watching television, someone is on the phone, the elders are on their own.*

ASb\(^{42}\), also an older upper caste Sikh, commented more on the social sphere, as he emphasizes the demise of *greeting*:

*These days people are not willing to even greet someone in the neighbourhood. In the last few generations I have noticed that young children are increasingly distant from the people around them - they don’t have the time to greet people here or to be respectful. There might be very few, maybe five or ten per cent, who would be talking with us older people and greeting us and they can be assured that when they are in a time of need somebody will come to their aid.*

The connection he makes between showing respect and being eligible for support in need should not be overlooked. It was not only older people, however, who commented on the changes in social relations. HRb\(^{43}\), a Jat Sikh in his late twenties, talked about the effect of the market:

*The earlier atmosphere was so much better. Everything that one needed was available in one’s home and one didn’t have to buy things from the market - this has made people’s lives very difficult today. [And you attribute the changes that you see to this factor?] Yes, you see now people don’t have to interact to get things from one another; if I didn’t have milk then I would get it from my neighbour - if he needed flour then he would come to me. If someone needed money then he would talk to others; that is no longer the case, we don’t need to talk with people now.*

The two direct questions on development in the survey reflect some of the ambiguity in people’s feelings about it. Asked to respond to the statement “development [understood as economic growth] should be a priority for India even if it widens the gap between rich and poor”, 45 per cent strongly agreed, while 34 per cent disagreed. Responses to the statement “the use of science and technology threatens the balance of nature” were very similar, with 43 per cent strongly agreeing and 33 per cent disagreeing. However, only one of our interview respondents talked about this at any length. RSb\(^{44}\) is a young man in rural Orissa who studies and works part-time in an office and part-time with his father.
on their land. He hopes to get a salaried job, but has not found this easy. He is concerned at the way
people are selling farmland for construction, and what this will mean for India’s capacity to grow food
in the future. His anxieties perhaps generalize from his own situation: at present, even if he fails to get
a job he can fall back on his family’s farming:

So far we have all had the farmland, which means that there is something for me to eat
and some for you as well. But these days all the farmland is being sold to builders who
are developing the land as residential colonies. Where will we farm in future and how will
we eat then, once all the land is sold?

Most people, however, take a more sanguine view. Science, like human effort, is important for getting
things done, but ultimately it all still lies in God’s hands. ANb’s

When we have been ill in this family we have always gone to the temples as well and that has
always helped us. This is the age of science but science cannot manipulate the cycle of day
and night. It is God who ensures that day follows night and night follows day. If a child is born, it
is God who decides whether the child will be a boy or a girl.

‘These days’ were also viewed as seeing a decline in ‘religion’. This seems to encompass a number
of different things. Most obviously it reflects changes in behaviour and norms of respect, particularly
those that express a hierarchy between old and young, as suggested above. This reflects religion as
dharma, or right behaviour. Asked about the level of religious observance in their own households,
however, a very different picture emerges. Only 19 per cent of respondents overall said religious
observance in the household is now less than it had been when they were young, with 29 per cent
saying that observance is now more. The latter response was least common amongst Hindus (25 per
cent), more than half of whom (52 per cent) said that levels of observance are much the same. It was
most common amongst Muslims, with 37 per cent saying levels of observance are now higher than
when they were young. Consistent with this, several respondents remarked on the increase in
numbers of temples and mosques, missionary activity and deras. Interestingly, however, this is not
seen as indicating an increase in religion [morality]. Rather, it is criticized, first as being about
conspicuous display, its sanctity undermined by the failure of those who have built religious buildings
to live moral lives and obey religious rules. Second, it is seen as reflecting the factionalization of
religion and its use to segment rather than cement community. People commented that politicians and
others now seek to use religion to further their own interests. In the urban Punjab site in particular,
memories of the violence and trauma of Partition are still vivid for several of the older respondents. In
the survey 84 per cent of respondents strongly agreed with the statement: “it is wrong to mix religion and politics.” 81 per cent strongly agreed that “a person’s religion [faith] is his or her own personal business.”
4 Religion and identity

4.1 Religion and social identity

The issues of religious conflict and religious or caste-based discrimination were very sensitive, with both our research collaborators and respondents. An attraction of the research for the collaborating organizations was that it links religion to wellbeing, rather than conflict. They were keen to draw our attention to places in the scriptures which enjoin tolerance and non-discrimination. In Orissa in particular, which had undergone considerable recent communal violence, the collaborators chose both of the research sites in part as examples of different religious communities living well together. This narrative was also evident within the sites. Part of the oral history of the Orissa village, for example, was the marriage after Partition between the children of two leading families, one Hindu and one Muslim, arranged by their fathers as a way of symbolizing and enacting their commitment to communal harmony.

This notwithstanding, both caste and religious divisions were clearly in evidence. Most obviously, they structure the organization of space, with different communities living in different streets or neighbourhoods. Typically, higher caste dominant religious groups are physically more central, while other groups are located geographically as well as socially on the margins. Differences are strikingly evident in the quality of housing and in access to basic services. In urban Punjab, for instance, the Dalit area was the only one with no running water inside the houses. In the view of our (high caste) research collaborators, this was due to the Dalits’ unwillingness to pay water taxes. In both villages, the dominant group were the major landholders: Khandayat Hindus in Orissa, and Jat Sikhs in Punjab.

To test the relationships between religion and wellbeing more precisely, the survey data was used to construct a three point scale composite indicator of economic status by combining occupation, asset and education variables. In order to determine whether religious group membership by itself is a significant predictor of economic status, a one-way analysis of variance (ANOVA) was conducted. Results of the ANOVA indicated that religious group membership is a significant predictor of economic status. Results of post-hoc Scheffe tests revealed that Christians score significantly higher for economic status than Sikhs, Hindus, or Muslims ($p’s < .05$); and Sikhs score significantly higher than Hindus or Muslims ($p’s < .01$). In interpreting these scores, however, it is important to bear in mind that our Christian sample was unrepresentatively wealthy. The results cannot therefore be taken to reveal the economic position of Christians in India as a whole.
We then conducted a series of one-way ANOVAs to determine whether site (location/type of study areas) is a significant predictor of economic status. The results were positive. Results of post-hoc Scheffe tests revealed that for economic status, respondents living in urban Punjab score significantly higher than those from all the other sites ($p$'s < .01); and respondents living in rural Punjab and urban Orissa score significantly higher than people living in rural Orissa ($p$'s < .01). We then conducted a further ANOVA to determine whether caste is a significant predictor of economic status. This was again positive, showing caste is a significant predictor of economic status. Results of post-hoc Scheffe tests revealed that the ranking by caste was in the expected direction, with members of the general caste scoring significantly higher for economic status than Dalits or members of the Other Backward Castes (OBCs) ($p$'s < .01); and members of the OBCs in turn scoring significantly higher than Dalits ($p < .01$). The fact that our sample did not have members of each religious group in each caste in each site made it impossible to conduct interpretable three-way ANOVAs on religious group, site and caste as joint predictors of economic status. The strength of the correlations by site and caste, however, clearly suggest that what appears to be the significant influence of religious group membership may in large part be accounted for by type of location and caste.

While caste discrimination is evident across all the study sites, it is strongest in the Orissa village. There it is so well entrenched that even amongst the Dalits, older people say that the caste system has been created by God and must be abided by. Some of the younger Dalits, however, talked about the Untouchability Act and how they seek to avoid some of the traditional limitations their families have faced. For example, some prefer to seek work and opportunities in nearby towns, where they can have a measure of anonymity. Traditional relationships between landowners and Dalits who work as hired labour are undergoing change. PSb describes this from his own perspective as a Punjabi landowner. He talked of how his old style philanthropy, which includes lending to people when they ask “based on honesty and trust” clashes with the new tendency of the Dalits to assert their rights, emboldened by the Untouchability Act. He claims that lawyers from a nearby town (Phillaur) encourage Dalits to borrow money from landlords and not return it, and that as a result landowners are refusing to give loans any more. In his view the moral obligations on which landowner/Dalit relationships were based is thus being undermined by the new Dalit assertiveness, with the ultimate result that poorer people will suffer, as they will be unable to get loans. His statement below nicely captures the sense of a society in transition, and the scope this offers for people to mobilize alternative norms at different times:
When they [Dalits] need money they will come with their sob stories, but once it is time to return the money then they turn to the Phillaur-walas. (PSb)

The outlawing of untouchability means that discrimination has to take more subtle forms. An Orissa Dalit described how he had been unable to pass the examinations for class 10 because when he was young, none of the private tutors would admit Dalits to their classes. In the village today, however, children from Dalit families may attend private tuition sessions run by the teachers from the government school in their homes, although the Dalit children have to sit outside under a covered verandah, while other children sit inside the house.

Religion itself offers the site of some of the sharpest discrimination. Dalits in both states spoke of going to worship in places where they are not known as a way to avoid discrimination. In the Orissa village, Dalit families are not allowed into the main Basudev temple at all, although they are allowed to enter the temple courtyard during two festivals - Kumbh and Kartik Purnima. On all occasions, if they want to give offerings in the temple, this is done on their behalf by the priests. Some Dalits also spoke of giving offerings to high caste friends to present on their behalf. Dalits’ usual place of prayer is the Chandi temple, which is situated in their neighbourhood. There is a stark contrast in the appearance of the two temples. The Basudev temple is a smaller version of most large Orissa temples, with an outer boundary wall and doors that are kept shut during the day when the sanctum sanctorum is closed. What is visible of the temple from outside shows an ornate roof. The Chandi temple is a much smaller structure, which is exposed and dilapidated, and the image is placed out in the open. Most of the temple structure is broken or in need of repair. People from other communities only come to the temple when they feel the need to appease the planet Saturn (considered a malevolent planet in Hindu astrology and to which the temple is dedicated), asking the Dalit priest to conduct rituals on their behalf. Stories are still told of the time around ten years ago that a young Dalit girl entered the inner area of the Basudev temple with a high caste school friend. Her father was summoned to a village meeting, where he received a heavy fine, equivalent to the full cost of a day-long temple purification ritual.

Several people talked about conversion as an option for escaping their stigmatized status. PKb was born a Valmiki Hindu. Originally from an impoverished community, he has managed to study hard and become a teacher. He described himself as converted to Christianity, though he also continues to
attend gurdwaras and temples. ANb is from the Haarhi community, who are discriminated against even by the other major Dalit community, the Bhois. He talked extensively about the discrimination his community faces, and their inability to get the government benefits allocated to them. He has joined an ashram, and while this does not seem to have helped his economic position, it is clear that it has given him a more positive sense of himself, enabling him to control his anger and give up domestic violence. As mentioned above, PJb from the Sainsi caste finds both income and comfort in playing religious music. He is also a follower of a Bombay based dera. AKa states that her father, despite being a Sikh religious specialist (a raagi), was relaxed at the thought of her becoming a Christian in order to stay in a college hostel, if this would help her move forward in life. It is striking that all the cases of people changing their religion, wishing to change, or becoming involved with a dera or ashram revealed in our interviews involve people of Dalit identity.

NFb chose politics as the route to escape the stigma of his Haarhi identity. He joined the Hindu nationalist Bharati Janata Party (BJP) and has been a long term political activist. The experience, though, has been bitterly disillusioning:

*Let me tell you how people behave with us. On the surface they can be quite good but they really hate us. In their hearts, I sense, that is what they feel......In 1987 I started my association with the BJP and did a lot of work for the organization. But in spite of doing all this work I got nothing. I expected that at least they would nominate me as a candidate for a councillor’s post or something. Also I think a lot people envied me or didn’t like me in the organization. Again on the surface they behave all right but behind my back they would all say that I’m of a low caste and question whether I should be given a ticket [to stand for election].*

He talked repeatedly of the ‘mental torture’ caused by the bad treatment Dalits receive, and the sense that whatever good he does, however well he is recognized as a person who can get things done, he can never escape the stigma of his caste. He finds himself caught in a contradiction in his relationship to his religious heritage. He is drawn to the BJP and its sister organization the RSS (Rashtriya Swayam-savak Sangh) more because of the Hindu myths they espouse than their political platform per se, but has been so frustrated by the continued discrimination that he has thought – and threatened – to convert to Buddhism or Islam. At the same time, however, he draws on a moralized narrative of modernity to express his frustration and re-position himself: "They think of us as backward, whereas in fact it is the big people who are backward."
While discrimination by caste is most evident, there is also tension between the religious communities. No-one admits to discriminating; all claim that people of all castes and communities come to them. However, the interviews show shadows of a very different sensibility. SSA, an upper caste Hindu woman in the Orissa village, sees herself as liberal and progressive. She told how she took in an orphan Dalit boy and had him live with her family for several years. Later in the interview she began talking of the emergence of female foeticide in Orissa. She praised Muslims, explaining that this does not happen amongst them, but almost immediately caught herself and said that Muslims have too many children, which is why there is, in her view, a population problem in India. Everyone, she asserted, should have just two children, be they boys or girls (which is also a popular family planning slogan).

The underlying religious fault lines can also be seen in the way that conflicts can easily be labelled as religious, even when they are quite unrelated to religion. For example, in urban Orissa, FTa, a Muslim, described a fight with her friend, a Hindu:

*Anyway I got upset, pushed past her and entered the class. As I walked in she hit me in the back and as these things happen, it simply escalated and went on back and forth with both of us hitting each other. ... We were finally separated by the teacher and we sat separately. Another girl in the class commented to me that it was a shame that we were not talking to each other, as we are such good friends. Then another girl said ‘But Muslims are like that, they are ‘third-class' people, always fighting.’*

Tensions between the religious communities notwithstanding, there is also collusion between them by caste. In rural Orissa, the terms on which Dalits work as daily wage labourers on Muslim landholdings seem to be governed by the same patron-client relationships and limited forms of social interaction as when they work for caste Hindus. It is also possible that the relationship between caste Muslims and Hindus ensures that Dalits remain excluded from decision-making and having a voice in community affairs. In Orissa, local governance is managed through the Puja Committee, which formally includes representation from all groups. The power of this committee is considerable – in the village this committee selects the sarpanch, head of the gram panchayat (village government), over-riding the formal process according to which all residents should vote. It is interesting to note that while there has been Muslim sarpanch, chosen by consensus and further validated by the approval of the God in the Basudev temple, no such approval has been forthcoming for a Dalit sarpanch.
A number of people note how exceptions to the general rule may be made in cases of friendship. This was generally pointed out with some pride by the lower caste friend, perhaps indicating how important such recognition can feel in a broader context of wide-reaching subordination. TBA O20 is a woman in her late thirties from the Bhoi (Dalit) community in rural Orissa, who has a number of cross-caste friendships:

In this village there is a Patra family with whom we are quite friendly; my brother has good friend in that family. So I go to their home, I eat there and spend time there, as also with some other upper caste homes. But other Bhois or lower castes don’t have this same privilege. So I ask them how come they let me into their homes and serve me meals in spite of the fact that I am a Bhoi; and if for me then why not for others? They always say that in a friendship it doesn’t matter.

The ‘exception’, however, can be drawn painfully narrowly. In another instance, the family of a Muslim boy accepts his friendship with a Dalit boy with whom he studies. However, the Dalit boy’s brother is not allowed into their home.

4.2 Identity and religion

The discussion so far has taken identity in a fairly unproblematic way, assuming that religion works in a similar way to caste, as a given characteristic that locates people within a particular social group. To some extent this is justified: for the survey people identified themselves without difficulty as Hindu, Muslim, Sikh or Christian. Analysis of the qualitative data, however, showed that things are less clear cut. As in the literature reviewed above, there are a number of cross-over areas, where the simple labels that suggest settled community boundaries no longer fit. One of these, which is widely recognized in the anthropology literature, is the field of health. This represents an important wellbeing domain, with respect to which people adopt a mix of approaches – public and private doctors, ayurvedic and spiritual healers, and prayer – in a pragmatic search for what works, rather than being tied to healers from their own religious tradition or medical science alone.

What is perhaps less well recognized is that many people are also fairly eclectic in the mix of worship approaches that they adopt. This may in part reflect the influence of Hindu tradition as the base culture, which is by nature more eclectic than many other religions. As in the quote from BKA that heads this paper, the majority stated that there is ultimately one God, with many roads leading to God. No-one denied this, or claimed the exclusive truth of his or her own religion. The interviews, however,
suggest that religious orthodoxy may be associated with caste position. There is a clear tendency for upper caste individuals to be more squarely located in the centre of their own religious tradition. As discussed above, Dalits are far more likely to change religion and, along with OBCs, to mix different approaches. SKb\textsuperscript{60} of the Gujjar (OBC) caste is an example. He talked about how his idea of religion stems from what he has learnt at the Dera Beas\textsuperscript{61}, an ashram which follows a largely Hindu tradition. He does not see this as in any way coming into conflict with his Muslim identity:

Yes I am Muslim. But how can one learn anything if one just sits at home? One has to get out in the world and understand what people are saying and learn from all of that; only then will we have the sense to be able discern good from bad. I started going because of my parents but I continue to go there because I learn so much from there.

Not all Muslims were ready to talk about their caste. However, those most prepared to state their caste were mainly those Dalits who are active members of the Tablighi Jama’at.

Analysis of the survey offers a further intriguing perspective on these issues. A series of one-way analyses of variance (ANOVARs) were conducted to determine whether the survey data show that religion as a form of social identity is a significant predictor of the three aspects of wellbeing. The results of the ANOVAs indicated that religious group membership is a significant predictor of social environment and material wellbeing, but not a person’s personal environment.\textsuperscript{62} Results of post-hoc Scheffe tests revealed that with respect to respondents’ social environment, Sikhs scored significantly higher than Hindus or Muslims (\(p\)’s < .01). In addition, results of post-hoc Scheffe tests revealed that with respect to material wellbeing, Christians scored significantly higher than Hindus or Muslims (\(p\)’s < .01); and Sikhs scored significantly higher than Muslims (\(p < .01\)). With respect to Christians, however, we know that this result is simply a quirk of our sample: as noted above, the Christian community included in the survey sample was an unusually wealthy one.\textsuperscript{63}

The survey data thus apparently show the significance of religion as a predictor of wellbeing. Conscious of the danger that what appeared to be the effect of religion might in fact be due to other factors, such as location or caste, a further series of ANOVAs was conducted to look at these variables. The results indicated that site (study location) was a significant predictor of all three aspects of wellbeing.\textsuperscript{64} Results of post-hoc Scheffe tests revealed that with respect to the social environment, the ranking between sites followed the order that had been assumed in setting up the comparative
framework: those living in the Punjab urban site scored most highly, followed by those in the rural Punjab, followed by those in urban Orissa, with those in rural Orissa scoring lowest (p's < .01). With respect to material wellbeing, there was little difference between respondents in the two Punjab sites, who were only marginally better off overall than those in urban Orissa. However, the scores for those living in rural Orissa were significantly lower than for those living in all the other locations (p < .05).

These results are much as one would expect. However, the effect of location on personal environment is much less straightforward to read. The results of post-hoc Scheffe tests revealed that respondents living in the Punjab urban site on the one hand and the Orissa rural site on the other both scored significantly higher than those living in the Punjab rural and Orissa urban sites (p's < .01) with respect to their personal environment.65

The analysis then turned to caste. Results of ANOVAs indicated that caste is a significant predictor of respondents’ material and personal environments, but not their social environment.66 Results of post-hoc Scheffe tests revealed that with respect to material wellbeing, members of the general caste scored significantly higher than members of the Other Backward Castes or Dalits (p's < .01), with Dalits coming out worst. With respect to their personal environment, the results of post-hoc Scheffe tests revealed the same ranking, with both members of the OBCs and members of the general caste scoring significantly higher than Dalits (p < .05 and p < .01 respectively).67

The next step would have been to test the strength of the various dimensions against one another, with three-way ANOVAs on religious group, site and caste as joint predictors of the different aspects of wellbeing. Frustratingly, however, this was not possible, because our interest in religious diversity, coupled with our commitment to ground the research within particular local communities, meant that the religious and caste composition of the four samples varied too much between the sites for the comparison to be made, with confidence in the results. This in only one site – urban Orissa – were there Christians, and there were only Sikhs in Punjab. The lack of comparability is evident from Table 1, which shows the absence of any respondents in some cells and very low numbers in others. While the analyses that have been done, therefore, suggest strongly that where respondents are rather than who they are may have the strongest effect on their wellbeing scores, outstripping both religion and caste, our data do not allow us to assert this categorically.
A comparison between India and Bangladesh gives a further reason to be cautious in generalizing about the significance of religious identity. In Bangladesh, where Muslims make up almost 90 per cent of the population (Government of Bangladesh 2004), being a Muslim is positively associated with both wellbeing and overall quality of life, as measured during the WeD research (Hinks, Devine and Naveed, forthcoming). In India, as stated above, Muslims fare much less well. More than the religion itself, therefore, majority or minority status may be the critical factor in predicting wellbeing outcomes.
5 Religion and social welfare

A significant part of the case for including religious organizations more centrally in development activities rests in the claim that they are already key actors in delivering welfare to the poor. Our data calls into question whether this holds as a valid generalization. In the survey respondents were asked who they had turned to in times of particular need during the previous year. Multiple responses were possible, and of these, religious institutions and specialists accounted for only 7 per cent, with ‘charities’ (which is likely to include at least some religious foundations) only a further 8 per cent. By contrast, the largest number of responses referred to non-family neighbours and/or community members, who accounted for 41 per cent of the total. The same pattern is seen in the qualitative data. In the Sikh tradition, in particular, there is a major commitment to hospitality, instantiated in the provision of guest rooms and free food (langar) in gurdwaras. This apart, however, people stated that very little in the way of social welfare is provided by religious institutions. In times of trouble, people turn overwhelmingly to friends and family; very few mentioned going to any religious specialist, even when asked specifically about this. If they did seek guidance beyond their immediate circle, it was more likely to be from elders in the community than from people particularly identified with a religious institution. If anything, people were more likely to cast doubt on the character of religious specialists, drawing a clear distinction between God and the all too fallible human institution of a religious organization. Overwhelmingly, people identified religious institutions with worship, not with welfare. There were some exceptions: a religious school run by the Tablighi Jama’at was mentioned and it was noted that the national committee that oversees gurdwaras is backing a campaign against female foeticide. In general, however, even when asked directly what help religious institutions had given them in specific times of trouble, people overwhelmingly said that not only is there nothing like this, in most cases they have no expectation that there would be.

In fact, the flow was more often in the other direction, with more than half the acts of assistance, in which help was given by household members over the previous year, being directed towards religious institutions or organizations. People talked quite frequently about giving sewa, or service, to religious institutions. This again was largely focused on the place of worship – cleaning, sweeping or, in the case of Sikhs, tasks associated with the serving of food. A number of people talked of the satisfaction they derive from such sewa, perhaps linked to the experience of gaining a sense of meaning and one’s own space through personal piety that was mentioned above. In most cases sewa is offered on an individual basis, though in company with others, but PJb also describes how he organized a collective sewa:
There were some of us who would get together and sing bhajans. And I used to think it is one thing to sing Devi’s praises but we should also do something more tangible, serve (sewa) her in some more fruitful manner. So we thought why not organize the langar at the bus stand at the entrance of village so that we can be of use to her devotees who are making a pilgrimage. But since I knew I wouldn’t be able to do it on my own, I gathered my friends together so that we could all make some contribution. We thought of getting contributions from everyone. Then there is a friend of mine who is a linesman in the electricity department - he said that he would contribute whatever we were not able to make up through the contributions, since he gets a regular salary. That is how this started and somehow it has now become a regular thing.

On the whole, then, Hindu temples and Sikh gurdwaras are places that people go to, rather than bases that reach outwards. While Muslims also identified mosques primarily as places for prayer, there was some more recognition amongst them of mosques also being sources of social teaching and welfare. Only amongst Christians did the church seem to play a more major role in the everyday life of the community, with regular Bible study and social welfare groups. PKb, the Dalit teacher introduced earlier, described in the following way what led him to convert to Christianity. In his early twenties, he said, he felt hopeless and helpless, feared that he would not be able to make anything of himself, and felt that he was a failure in comparison with his friends:

> When I first went to the gurdwara, I did not get what I was looking for - they didn’t treat me well, whereas I was treated with great tenderness in the church, with sympathy, and I guess that is what converted me. They asked me what difficulties I was facing… [You felt supported by the atmosphere there…] Yes, they were friendly (sympathetic). [Did you face discrimination in the temple and the gurdwara?] Hmm… actually initially the problem was that there is such a crowd in the temple and gurdwara that they cannot really attend to the people who come there and they are not bothered therefore to ask what our problems are or why we have come to the temple.

The religious movements – such as the Tablighi Jama’at, deras and ashrams – also seemed to play a more encompassing role in people’s lives than temples. This broader approach, which gives followers a stronger sense of a moral compass and a more tangible community, seems to be part of their attraction. HPb, the young man mentioned above, who gave up drinking and working in harvesting gangs, told how he has formed a close relationship with one of the elders who organizes local religious events. This man perhaps takes the place of his father, who had died many years before:
I often go to him if there is something that happens at home— a quarrel or a fight or something. I like to talk to him because he is older and he has experience of what life is like.

This situation of religious institutions being rather insignificant in providing social welfare is in sharp contrast with the picture revealed by the research in Bangladesh (Devine and White, 2009). There, the research found that communities are importantly centred on mosques, and the legitimacy of community leaders depends significantly on their ability to deliver social welfare resources. The core mosque function of a place for worship is important in both Bangladesh and India, as is the symbolic aspect of belonging to a community: "someone to come and bury me." However, the social welfare aspect of the mosque-centred community was much more evident in Bangladesh, where struggles for power between established and new leaders importantly turned on the extent to which they were seen to help the poor and needy.
6 Religion, values and authority

The final element in development expectations of religion that will be reviewed here is that of values and authority. Put crudely, this view maintains that people follow what religious leaders say, so if it is possible to influence religious leaders, it will influence the people. Our data suggest there are real questions to be asked about this.

An area where, if anywhere, religious leaders might be thought important is the religious education of children. Even in learning about religion, however, it is the family that takes priority. As Table 3 shows, more than 70 per cent of the answers to a question about who helps children learn about religion referred to family members. When disaggregated by site, it is evident that the role of religious professionals declines with increases in the level of wealth and development – with religious professionals being most important in rural Orissa and least in urban Punjab. Overall, religious professionals and school teachers are equally important as sources of religious teaching.

Table 3: Person who helps children learn about religion (by site) (per cent of all sources mentioned)

<table>
<thead>
<tr>
<th></th>
<th>Household member</th>
<th>Religious professional</th>
<th>School teacher</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>79.5</td>
<td>5.5</td>
<td>14.7</td>
<td>0.3</td>
</tr>
<tr>
<td>Punjab rural</td>
<td>76.4</td>
<td>8.1</td>
<td>15.5</td>
<td>0</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>64.8</td>
<td>11.5</td>
<td>15.9</td>
<td>7.8</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>60.3</td>
<td>26.3</td>
<td>4.3</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>70.9</td>
<td>12.1</td>
<td>13.0</td>
<td>4.0</td>
</tr>
</tbody>
</table>

The breakdown by religion on this issue is perhaps even more revealing, bearing out the divisions mentioned above between Hindus and Sikhs on the one hand, and Muslims and Christians on the other. Table 4 shows that Hindus and Sikhs see religious professionals as having a minimal role in teaching their children about religion (fewer than 7 per cent of responses), whereas between 13 and 16 per cent of their responses referred to school teachers as a source. Not surprisingly, in these Hindu majority areas, where most children attend government schools, school teachers feature only marginally for Muslims and Christians, for whom religious professionals make a much more important contribution to teaching children about religion: 36 per cent of mentions in the case of Christians, and 42 per cent for Muslims.
Table 4: Person who helps children learn about religion (by religion) (per cent of all sources mentioned)

<table>
<thead>
<tr>
<th>Religion</th>
<th>Household member</th>
<th>Religious professional</th>
<th>School teacher</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>74.2</td>
<td>4.7</td>
<td>15.8</td>
<td>5.3</td>
</tr>
<tr>
<td>Muslim</td>
<td>47.2</td>
<td>41.5</td>
<td>6.3</td>
<td>5</td>
</tr>
<tr>
<td>Sikh</td>
<td>79.5</td>
<td>6.7</td>
<td>13.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Christian</td>
<td>60.4</td>
<td>35.8</td>
<td>0</td>
<td>3.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70.9</strong></td>
<td><strong>12.1</strong></td>
<td><strong>13.0</strong></td>
<td><strong>4.0</strong></td>
</tr>
</tbody>
</table>

Figures on general sources of information about religion confirm the importance of people’s families, with 80 per cent of all respondents saying that that family is an important source of information, although half or more also mentioned television and printed materials.

Table 5: Sources of information about religion

<table>
<thead>
<tr>
<th>Source of information</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>CD/DVD</td>
<td>10.2</td>
</tr>
<tr>
<td>TV</td>
<td>51.2</td>
</tr>
<tr>
<td>Books/papers</td>
<td>57.4</td>
</tr>
<tr>
<td>Local preachers</td>
<td>41.0</td>
</tr>
<tr>
<td>Outside preachers</td>
<td>24.1</td>
</tr>
<tr>
<td>Family</td>
<td>80.3</td>
</tr>
<tr>
<td>Peer group</td>
<td>26.7</td>
</tr>
<tr>
<td>Cultural groups</td>
<td>28.6</td>
</tr>
<tr>
<td>Special training</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Here again there were differences by religion. Respondents' peer group was more often mentioned by Hindus and Sikhs (31 per cent and 27 per cent respectively) than Muslims (15 per cent) and Christians (12 per cent). Local preachers featured surprisingly often for Sikhs (54 per cent) but otherwise their importance as a source of information was consistent with the patterns identified above, being most important for Christians (67 per cent), then Muslims (48 per cent) and least important for Hindus (31 per cent).
The centrality of their family to children’s moral development is very widely remarked, ASb\textsuperscript{74} gives an example:

\textit{I think that this is something that only the parents can take responsibility for, how to respect people and the like. I think that places of worship can remain just that and that is the only purpose they can serve. As far as teaching children how to behave and interact with people is concerned, only the parents can do that job.}

For BKa,\textsuperscript{75} for example, there is a tension between her wish to place her son in a school run by a Sikh trust, so that he “\textit{should become a good Sikh}” and her wish to keep him close to her (the school is rather far from their home):

\textit{I believe that a child must be close to his mother. If he is away from me he could fall in with bad company and pick up bad habits and I don’t want risk that. A child will grow up according to the values instilled by the mother. How can one be sure of what kind of values a child will pick up from others, even if those others are my mother and brothers? My heart will not allow it. I know that nobody will bring him up as well as I will, so I must keep him close. And it is my deep desire that he studies at that school. Anyway, it is in God’s hands - what he decrees will happen, must happen.}

When people were asked who had influenced them, a few mentioned a particular guru (teacher with knowledge, wisdom and authority), and for some, school teachers had been very important. Overwhelmingly, however, they talked about family and friends. PSb gave a particular spin on this, as he talked of how important his father’s blessing was to his own self-belief:

\textit{One of the reasons that I have done well is because I have my father’s blessings; before he died he sort of apologized to me for having prevented me from continuing my education and pursuing my dreams. But he also said that he had complete faith I would do well and make a good life for my life in spite of that, and the most important thing is to be a good and honest human being, more than anything else.}

While the importance of family is well recognized in South Asia, it was also striking in the interviews how often people talked about friends of their own age, who had inspired them (usually for good, although sometimes for bad) to take a particular professional or religious path.
The idea that religious institutions are the primary site of moral teaching or authority thus needs to be questioned. In our interviews, people were far more likely to criticize religious authorities than to refer to them as a major influence in their lives. The committees governing religious institutions were seen as self-interested and concerned with playing politics, rather than the community more widely. Some also commented that religious leaders come from the same families who dominate local governance through overtly political positions. Religious professionals are not in general seen as having a great deal of voice – they are regarded as being rather low grade appointees of these dominant groups, who could and did appoint and dismiss them at will.
7 Reflection

This paper has shown that religion is highly significant to the ways that people think about wellbeing. However, the understanding of religion that is generally invoked here is rather different from the set apart area of life imagined by modernity. While characterizations of religion differ, the most significant sees it as the ground of a wider moral order, which goes beyond any particular faith tradition. Religion is about conduct, character and core virtues, rather than spiritual belief.

Our data also cautions against thinking about religious community simplistically. Religion is just one of a number of identities that people have or choose to have. Searle-Chatterjee (2003) points out that religious identity has often been thought of as unchanging and immutable, much in the manner of caste in India. However a more nuanced understanding emerges from this research. Not only may religious identification shift, as Searle-Chatterjee points out, but it can also shift in conjunction with other factors, such as caste and class. This underlines the need to understand and accept that processes of religious identification are complex and malleable. This having been said, a number of respondents looked back to earlier times when they claimed that there was more interaction between the different religious communities, such as mutual attendance at one another’s celebrations or festivals. One possible interpretation of this trend is that, for middle class people at least, religious identification has become more rigid, with the increasing salience of religion as a basis for political mobilization serving as both cause and consequence. We certainly noted far more cross-over in worship amongst lower caste people, who are also more likely to be the targets of development interventions. Greater awareness and understanding of processes of religious identification would therefore seem well advised.

While most people’s trust in God is strong, they also believe that God will not do anything unless they themselves work hard. In this, respondents seemed to be accepting that effort and responsibility in life are their own responsibility. Although they think that ultimately everything may lie in the hands of God, destinies are believed to be built through human effort and work. These two aspects are inseparable. Thus the extent to which faith – or God – plays an efficacious part must be open to question. At the same time, people make a clear separation between God and religion, or religion as dharma and as human structure. Respondents in the case study sites have relatively little faith in the human structures, as sources of either welfare or authority. However, many nonetheless have a strong commitment to some form of worship as part of their everyday lives.
This paper also speaks to the wider literature on wellbeing and quality of life, which has overwhelmingly concentrated on contexts in the global north. It shows very clearly how wellbeing in India is a moral construct, grounded in essentially religious terms. It is highly normative, providing clear directions for good and bad conduct. It is also irreducibly social, prescribing proper ways of behaving towards others. This makes it very different from dominant constructions of wellbeing in the West, which primarily invoke notions of individual fulfilment. It is also highly gendered. This reinforces the point made by Sarah Lamb in relation to West Bengal: “Conceptions of personhood cannot be understood in isolation from conceptions about gendered selves” (1997, p 296).

While wellbeing is seen in relational terms for everyone, women's fulfilment is seen to be essentially constituted through the wellbeing of their families. This is sustained through well-established cultural narratives of women's sacrifice, which are grounded in everyday custom (such as women preparing food for everyone but eating last themselves), as well as religious practices of prayer, service and fasting. This suggests that there may be gendered hierarchies of wellbeing, in which the individual fulfilment of some people lies in enabling – even at personal cost – the wellbeing of others.

The final point for the wider wellbeing literature is that the data presented here offer a very different construct of satisfaction – being satisfied with what one has – from that in the general literature on the quality of life, which considers satisfaction to be related to the gap between aspirations and attainment (see Copestake and Camfield, 2010). This aspect would bear considerably more reflection.

In taking any topic as a subject of study, there is a danger of exaggerating its importance. This is perhaps a particular danger with religion. While all the respondents in this study said that religion is important, many also admitted that they do not have time to practise. It is also easy to attribute to religion something that may actually due to another factor, such as, in the case of this research, levels of prosperity and the provision of state services that vary between different locations, or caste.

For international development agencies wondering how they should relate to religion, the research findings reported in this paper have a number of implications. First, the research shows that religion is very much a part of everyday life, interwoven with people's day to day concerns. It is a part of life which needs to be respected, in the same way as cultural preferences in food or dress. Second, religion in this sense is a lot bigger than development, understood in terms of the policies and
programmes of development agencies. Such development is only a small part of most people’s lives, while religion is embedded within the underlying moral order. It thus behoves the development sector to be rather more modest than it is sometimes wont to be. Seeing the temporal order as an external reference for ‘this life’ is an important aspect of this larger frame of reference. In providing a sense of scale and an overall context within which people negotiate their own lives and interpret the actions of others, this understanding of religion offers a considerable challenge to the preoccupations of development projects that aim to produce measurable results within an annual or five year planning cycle.

Thirdly, however, much ‘religion’ is not particularly ‘religious’. Religious references offer a way for people to say things that are important to them. It is important that development actors listen to the specifics of what is being said or shown, and not quickly jump to conclusions when they hear or see ‘religion’. Thus Islamic dress may be simply fashion (Farzana Haniffa, pers.comm); going on pilgrimage simply an outing with friends. Moreover, behaviour which appears ‘the same’ may have very different meanings and outcomes depending on the context in which it takes place. As in the UK, not every exclamation, “Oh God!”, suggests a devout believer.

Reviewing all these factors brings us back to an issue raised at the start of this paper concerning the different ways that religion is imagined. Perhaps more than in any other area of life, it is important that, when thinking about religion, one needs to be very careful not to project one’s own assumptions onto an unfamiliar context. Perhaps it would be advisable for development agencies to set the issue of religious identity on one side. Their apparent move away from an institutionalized distrust of religious organizations may be welcome, but the pendulum should not swing so far that being identified as religious comes to carry in itself a positive charge. Instead, judgements should be made on the basis of organizations’ character and the work they are doing, in social, economic and political terms, with their religious identity considered only if it impacts on wider goals, for example by enabling access or promoting exclusion.

This paper shows that the dominant expectations of the religion and development literature do not fit very well with our observations overall. The fit is best with Christianity, then Islam. It is less good for Sikhism, and least good with Hinduism. This is likely to be due in part to the innate character of the religions, and in part to the particular context of South Asia. It raises the question of whether the
contemporary international development sector is repeating the practices of the colonial state, when its claimed religious neutrality and apparent universalism allowed religious personal law to be incorporated into colonial legal frameworks, masking de facto generalizing from a local particular (modern British congregational Christianity) to the very different religious reality that was India. The issue of how we imagine ‘religion’ is thus of central importance. This evokes Talal Asad’s (1993) argument that the idea that there can be a universal notion of ‘religion’ is itself tied to historical processes, during which generalizations were made on the basis of an implicitly Christian model.

In conclusion, then, the question of the relationship between religion and development, seen as modernization, draws attention to the very different ways in which people understand religion. Perhaps the dominant voice in India is that which holds that modern life is undermining the everyday morality of social interaction, leading to a more commoditized, more individualized world. A second voice is illustrated by the apparent growth in religiosity, seen in the observance of specifically religious practices, the construction of religious buildings, and the flourishing of religious sects. The research in Bangladesh, where people talked a great deal about the need for religious knowledge, the need to study and know religious texts, and – for some, at least – the need to cultivate a particular form of pious identity, demonstrated this even more strongly. While these two voices seem at first contradictory, they may in fact be linked. On the one hand, both may be seen as aspects of modernity, the undermining of a traditional order and the identification of ‘religion’ as a separate part of life that needs conscious cultivation (see Deeb, 2006; Mahmood, 2005; White, forthcoming). On the other hand, an important aspect of any religious revivalism is the discourse of moral decay which it sets itself to overcome. This has a self-confirming aspect: when things are changing and uncertain, people are more likely to turn to religion for guidance; where religious actors find a hearing, they are prone to call people back to a more moral way of life. The third voice sees religion as social identity, but argues that being Hindu or Muslim or Sikh should not form the basis of political mobilization. Although the connection was not made explicitly by respondents in this study, it suggests that within the democratic politics of India’s modernity is a vulnerability to capture by factionalism that easily takes a communal religious form. The final voice identifies religion with faith, the beliefs, attitudes and ways of being in the world that give a personal sense of meaning and pattern in life. Religion in this sense must be protected from both political predation and social intrusion.
Notes

1. GSb lives in rural Orissa. He is an upper caste (Khandayat) Hindu, 48 years old.
2. RBa lives in rural Orissa. She is an upper caste (Khandayat) Hindu, 32 years old.
3. The WHOQOL process defines domains through a series of consultations with focus groups from different parts of the world. In this case, particular attention was also paid to religious diversity. The domain of spirituality, religion and personal beliefs was defined as comprising eight facets: Meaning of life; Awe; Connectedness to a spiritual being or force; Inner peace/serenity/harmony; Hope and optimism; Faith; Wholeness and integration; and Spiritual strength (WHOQOL, 2006, p 1489). This domain was found to correlate with the other domains (physical, psychological, independence, social, environmental and spirituality) and with the general domain which assesses health and quality of life overall. While for the general population the contribution of SPRB was less than some other domains in its effect on general quality of life, it became more significant amongst those in the poorest state of health (ibid, p 1495). WHOQOL’s definition of SPRB has, however been critiqued as containing some elements that belong to mental health, rather than religion or spirituality per se, which could have biased results (Moreira-Almeida and Koenig, 2006).
4. This is along with right relationship with others, and with one’s work.
5. The text is: “Faith is vitally important to hundreds of millions of people. It underpins systems of thought and of behaviour. It underpins many of the world’s great movements for change or reform, including many charities. And the values of respect, justice and compassion that our great religions share have never been more relevant or important to bring people together to build a better world. But religious faith can also be used to divide. We have seen throughout history and today we still see how it can be distorted to fan the flames of hatred and extremism.”
7. We also re-analysed some of the qualitative data gathered during WeD, to consider the incidental references to religion that it contained.
8. Panchayat is the lowest level of elected government in rural India, and is responsible for a set of administrative and development functions.
9. See below for a more detailed explanation of this three-fold understanding of wellbeing.
10. For further explanation of caste, see Sharma (1999). In this paper we use the term ‘Dalit’ rather than Scheduled Caste since this is the term favoured by the people themselves.
11. Because of the difference between the items we used and those conventionally measured within subjective wellbeing, we decided that a different label was more appropriate.
12. See Appendix 3 for more detail on the items used and factor scores.
13. For social environment and material wellbeing, r = .086, p < .06; for social environment and personal environment, r = .047, NS; for material wellbeing and personal environment, r = .094, p < .05.
14. While internationally the term communalism has come to be identified with communitarian movements, in South Asia its use is very different, denoting a sectarian-minded identification with one’s own religion and hostility to others.
15. Jodhka (2002) discusses various instances of this in gurdwaras (Sikh temples) and their management.
17. PJb lives in rural Punjab. He is a Sainsi caste (Dalit) Hindu, 27 years old.
18. AKa lives in Nabha town. She is a Valmiki (Dalit) Sikh, 18 years old.
19. BKa lives in rural Punjab. She is a jat Sikh, 28 years old.
20. SSa lives in rural Orissa. She is a Khandayat (general caste) Hindu, 45 years old.
21. For further discussion of this in the context of Bangladesh, see Devine and White (2009).
22. KBa lives in rural Orissa. She is a Bhoi (dalit) Hindu, 20 years old.
HPb lives in rural Punjab. He is a Ravidasia (dalit) Sikh, about 20 years old.

SRSa lives in rural Punjab. She is a Brahmin Hindu, in her mid 30s.

PJB lives in rural Punjab. He is 27 years old.

KLA lives in urban Punjab. She is a Valmiki (dalit) Hindu.

HPb lives in rural Punjab. He is a Ravidasi (dalit) Sikh, around 20 years old.

SKa is a Jat Sikh woman in her mid-forties, who lives in rural Punjab.

Amrit Chakhna refers to a ceremony that Sikhs go through in order to be considered part of the congregation of Sikhs, part of the Khalsa, or the ‘pure ones’. Both men and women undergo the ceremony at a time of their choosing and thereafter become strict about observing the rules of their religion, including keeping their hair long, wearing the kirpan (small sword, including for women), becoming vegetarian and staying off alcohol. They are then called Amritdhari (bearers of amrit).

SKa is a woman in her mid-40s, a Jat Sikh living in rural Punjab.

Hymns composed by the Gurus - literally Gurus’ voice.

Sewa literally means service.

Deras are the headquarters of a group that affirms devotion to a sant (a spiritual leader). They have recruited successfully among the poor and marginalized in the orthodox Sikh hierarchy. Leaders of deras have sometimes clashed with Sikh orthodoxy.

Means and standard deviations for individuals’ standardized scores on the different aspects of wellbeing among individuals who either thought that religion is very or quite important are shown in Appendix 5, Table 7.

For relational wellbeing, F [1, 1098 df] = 77.55, p < .01; for material wellbeing, F [1, 962 df] = 35.83, p < .01; for subjective wellbeing, F [1, 1116 df] = 41.87, p < .01.

Means and standard deviations for individuals’ standardized scores on relational, material, and subjective aspects of wellbeing in relation to various combinations of religiosity, sites, and castes are shown in Appendix 5, Tables 9 through 11.

F [1, 1076 df] = .03, NS; for material wellbeing, F [1, 940 df] = .76, NS; for subjective wellbeing, F [1, 1094 df] = 5.24, p < .01.

Kalyug - according to Hindu thought this is the fourth and the last of the eras. It is an age of darkness and evil. We are presently said to be in the Kalyug, which accounts for the deterioration in morals and spirituality that people see around them.

ASb lives in rural Punjab. He is 60 years old.

HRb lives in rural Punjab.

RSb, lives in rural Orissa. He is a Khandayat, Hindu, 23 years old.

ANb, lives in rural Orissa. He is a Haarhi (Dalit) Hindu, in his late twenties.

In 2008, around 75 people were killed, 18,000 injured and an estimated 50,000 displaced as a result of violence and conflict in the region. The catalyst for this seems to have been the killing of a leader of the Vishwa Hindu Parishad in August 2008. Although the attackers were suspected of being Maoist insurgents, Hindu groups in the State blamed Christians for the killings. This triggered a series of violent confrontations and attacks between the Christian and Hindu populations of the State.

For occupation, we looked at the main occupations of all household members, classifying these into three groups: 1] unskilled labour; 2] skilled worker; 3] employer/professional. The lowest paid occupation was taken as the key marker for the household as a whole. The full scale and rationale used in classifying occupations is given in Appendix 5. For the assets, a three point scale was also produced by combining key variables. For education, the highest level achieved by a household
member was taken and classified: 1] class 0-5; 2] class 6-12; 3] beyond school level.

Means and standard deviations for individuals’ standardized scores on economic status among members of Hindu, Muslim, Sikh, and Christian religious groups are shown in Table 14, Appendix 7.

F [3, 1102 df] = 29.21, p < .01.
F [3, 1102 df] = 143.75, p < .01.
F [2, 1103 df] = 113.53, p < .01.\(^{52}\)

Means and standard deviations for individuals’ standardized scores on economic status by caste are shown in Table 15, Appendix 7.

The Untouchability Act was introduced in 1955. It forbids high caste Hindus from discriminating against Dalits.

AKa is a Sikh Valmiki girl who lives in urban Punjab and is 18 years old.
Musician who performs religious songs.

NFb lives in urban Orissa. He is 34 years old.

SSa lives in rural Orissa. She is a Khandayat Hindu, 45 years old

Khandayat

Indian traditional medicine.

SKb is a 35 year old man who lives in rural Punjab.

Dera Beas is linked to the religious sect, Radhasoami Satsang. It is based at a village on the banks of the River Beas, hence the name Dera Beas. It was founded by a religious leader, Baba Jaimal Singh, after whom the village is now named, in 1891. It combines various philosophies from Sikhism, Hinduism and the teachings of Sufi mystics, and its followers and devotees may be from any religion. See [www.radha-soami.info](http://www.radha-soami.info/)


Means and standard deviations for respondents’ standardized scores on the different aspects of wellbeing by religious group membership are shown in Table 11, Appendix 6.


It may be unwise to place too much emphasis on this since, as noted earlier, the measure for personal environment is the least robust of the three dimensions. Means and standard deviations for individuals’ standardized scores on relational, material, and subjective aspects of wellbeing by location are shown in Table 12, Appendix 6.


Means and standard deviations for respondents’ standardized scores on the different aspects of wellbeing by caste classification are shown in Table 13, Appendix 6.

The ‘needs’ we asked about were: looking for work; needing care in the home; land/property disputes; needing access to health, education or government services; marital problems; being a victim of crime; trouble with the law; an accident; and other.

The actual numbers are: religious institutions/specialists, 65; charities, 72; neighbours/community members, 371; total 903.

The Shiromani Gurudwara Prabandhak Committee.

The forms of ‘help’ we asked about were: cash gift; loan; help arranging access to jobs, loans or health care; co-operation in work; dedicated prayer; support for marital or family relationships.

Religious songs.

Multiple answers were possible.

ASb is an upper (trading) caste Sikh who lives in urban Punjab, a man of around 60 years old.

BKa is a Jat Sikh woman, living in rural Punjab.

We demonstrate this in more depth in two companion papers, Devine and Deneulin (2010); White (forthcoming).
References


Williams, Philippa (2008) Geographies of separation and interaction in the 'Muslim mohalla', North India. Paper to the European Conference on Modern Asian Studies, Manchester, July.
Appendix 1

Religion and Wellbeing in India. Final Phase Protocol

Notes

The aim of this phase is to gain a sense of how a range of individuals understand their wellbeing and how religion features in it.

The main method will be individual interviews, perhaps supplemented by a few focus groups. The aim of these is to generate some stories, which suggest some of the texture of religion and wellbeing in people’s lives.

This will involve one month’s work in each of the states, with a target number of 20 interviews in each. With such small numbers clearly any idea of representation goes out of the window. The primary concern is to get some richness in the data, so the main criterion for selection should be someone who is willing and able to talk about such things. Beyond this, it would obviously be good to keep an eye on getting some spread by gender and religion/caste. We don’t feel the urban/rural issue is important at this point.

We hope that in these interviews you will be talking to people who have already been surveyed, so we have the background data on them. If not, you may need to fill in the basic household composition sheet which is attached at the end of the schedule.

As you will see, we have including seven areas of questioning, relating to the different domains that we see as important to wellbeing. However, we recognise that these are probably too many for one interview, if we are to have any hope of getting any qualitative richness. Therefore, you should feel free to go with the flow – if just one area seems particularly important to a particular respondent, feel free to just go with that.
Interview Schedule

1. Introduction and Consent

Explain that you are part of the earlier team. Explain that you want to understand what is important to them in their lives and how they feel religion is related to this, if at all. Emphasise that there are no right or wrong answers, you just want to understand their point of view. Ask if they are OK with this, and get them to sign the consent form if so.

1.1. What does it mean for you to live well and be happy?

This question may need probing a bit to get beyond the basics, and ideally will provide a useful set of reference points for the rest of the interview. Obvious domains family income etc, prompt to reach maybe five or six different aspects.

1.2. What times in your life would you say religion has been most important to you (how)?

May need probing – eg childhood, at marriage, since growing older etc. Try to get a story, or at least sufficient idea about something that you can pick up on later.

1.3. How is religion important to you today in how you live your life?

Again, may need some probing. Eg the different aspects of religion: religious institutions/organisations; (belonging to) a religious community; religion as social/political identity (along with caste); religion as personal practice; religion as ground of meaning/values…

You have given me some idea of what wellbeing means for you. Other people have also talked about wellbeing, and they have identified 6 different aspects: economics, family relationships, health, education, social relationships and connections, and the personal/self. I would now like to talk to you a bit more about each of these.

2. Economic Situation

First I would like to ask you about your household’s economic situation.

2.1. What would you say people need in economic terms in order to live well and be happy?

2.2. How would you describe how you are doing with respect to these?

Try to get a sense of the different areas of strength/problems

Try to get a sense of how they feel about their household’s economic situation - prompt for specific examples of what they feel happy/worried about.

2.3. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) have supported or undermined how your household manages in economic terms, now or in the past?

May need to prompt: Have you ever got any kind of economic support from a religious organisation/institution? Do you ever give any kind of economic support to a religious organisation/institution? Try to get a sense of whether this is a regular thing or a one-off.

2.4. Is there any way that religion influences how you think about your household’s economic situation?

May need to prompt: eg in how you value material things, or reflect on your good fortune/suffering.

Try to get at least one story in relation to either Q. 3 or Q. 4.

3. Family Relationships

I would now like to ask about how relationships within the family contribute to living well and being happy.

3.1. How would you say that family relationships need to be for people to live well and be happy?

3.2. Which of these characteristics would you say that you see in your own family?

Try to get a sense of the different relationships eg with spouse/children/parents

Prompt for specific examples/stories of what they feel happy or worried about, and how important this is to them.

3.3. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) help build or undermine good relationships within the family?

Prompt eg if ever gone to religious institutions for resolution of family dispute etc

3.4. Is there any way that religion influences how you think about your family relationships?

Try to get at least one story in relation to either Q. 3 or Q. 4.
4. Health

Now I would like to ask about you and your household’s health. This includes anyone with a disability or chronic illness, and mental health, as well as more day to day problems.

4.1. What would you say people need in health terms in order to live well and be happy?

4.2. How would you describe the health status of your household with respect to this?


Prompt for specific examples.
Try to get a sense of how they feel about this – specific examples of what happy/worried about.

4.3. Concerning the health care that your household gets which of the following is true?


Prompt for specific examples.

4.4. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) help strengthen or undermine the health of your household members, now or in the past?

Prompt eg where people have gone for help when health problems, whether to shrines etc as first or last resort, what kind of benefit they seek there

4.5. Is there any way that religion influences how you feel about you and your family’s physical health and wellbeing?

Try to get at least one story in relation to either Q. 4 or Q. 5.

5. Education

Now I would like to ask about your and your household’s education.

5.1. Do you think that education affects people’s ability to live well and be happy? If so, how?

5.2. How would you describe the schooling that you/your children have received?


Prompt for specific examples of what they feel happy/worried about.

5.3. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) support or hinder the education of yourself or your children, now or in the past?
5.4. Is there any way that religion influences how you consider the importance of education, for yourself or your children?

Try to get at least one story in relation to either Q. 3 or Q. 4.

6. Social Relationships

I would now like to ask about how relationships and connections beyond the household contribute to living well and being happy.

6.1. What relationships and connections beyond the household are important to your living well and being happy?

Try to get a sense of their social geography of connectedness – where people are as well as who they are, including migration and eg political links beyond village

6.2. Do you feel that you have people you can go to for help and advice?


6.3. Do you feel that people come to you for help and advice?


Try to get a sense of the kind of people and kind of problems involved.

Try to get a sense of how confident people feel in their social connections, and how important this is to them.

6.4. Are the people you go to or who come to you for help and advice of the same religion/caste as you?


Prompt for specific examples/stories.

6.5. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) help build or undermine your social relationships and connections, now or in the past?

Prompt eg for instances of social conflict related to religion, and of any role of religious organisations in building support/solidarity between people

6.6. Is there any way that religion influences how you conduct your social relationships and connections?
Prompt eg for sense of moral order and how it is being threatened or upheld personally and more generally.

Try to get at least one story in relation to either Q. 5 or Q. 6

7. The Self

Now I would like to ask about the personal qualities that you think are important to live well and be happy.

7.1. Could you tell me some personal characteristics that you think people need to live well and be happy?

7.2. Which of these are important to you, and why?

7.3. Now I would like to ask you about the roles you fulfil and the activities you engage in. What are some of these that are most important to your ability to live well and be happy?

7.4. What enables or constrains your ability to fulfil roles and activities now?

Try to get specific examples

7.5. Can you tell me of any way that religious organisations or institutions (use terms locally appropriate) affect now or have affected in the past the way you fulfil your roles and activities?

7.6. Is there any way that religion influences how you think about the personal qualities you need to live well and be happy?
## Appendix 2

### Interview respondents

#### Table 6: Interview respondents by location, age, sex, religion and caste

#### Punjab

<table>
<thead>
<tr>
<th></th>
<th>Age/ Sex</th>
<th>Location</th>
<th>Religion</th>
<th>Caste</th>
</tr>
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<td>1 Valmiki</td>
</tr>
<tr>
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<td>Sikh</td>
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<tr>
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<td>Punjab rural</td>
<td>Sikh</td>
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<td>Sikh</td>
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<tr>
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</tr>
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<td>Sikh</td>
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</tr>
<tr>
<td>KLa</td>
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<td>Punjab urban</td>
<td>Hindu</td>
<td>3 Valmiki (Dalit)</td>
</tr>
<tr>
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<td>22/ F</td>
<td>Punjab rural</td>
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<td>1 Jat</td>
</tr>
<tr>
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<td>Hindu</td>
<td>3 Sainsi</td>
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<tr>
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<td>29/ M</td>
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<td>Christian</td>
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## Orissa

<table>
<thead>
<tr>
<th>Name</th>
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<th>Caste</th>
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<td>Muslim</td>
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<td>Hindu</td>
<td>3 Bhoi (Dalit)</td>
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<td>Christian</td>
<td>4 Unknown</td>
</tr>
<tr>
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<td>3 Karana</td>
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## Appendix 3

### Factor loadings for wellbeing items (n = 494)

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<th>Item</th>
<th>Social Environment</th>
<th>Material</th>
<th>Personal</th>
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<td>1</td>
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<td>.460</td>
<td>.272</td>
</tr>
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<td>2</td>
<td>.237</td>
<td>.509</td>
<td>-.073</td>
</tr>
<tr>
<td>3</td>
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<td>.241</td>
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<tr>
<td>4</td>
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<td>.632</td>
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<td>5</td>
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<td>.301</td>
<td>.227</td>
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<td>.322</td>
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<tr>
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<td>.600</td>
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<td>-.065</td>
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<td>10</td>
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<tr>
<td>11</td>
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<td>.355</td>
<td>.014</td>
</tr>
<tr>
<td>13</td>
<td>-.110</td>
<td>.309</td>
<td>.160</td>
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<td>-.086</td>
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<td>16</td>
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<td>.025</td>
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<td>18</td>
<td>-.045</td>
<td>-.159</td>
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<td>19</td>
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<td>20</td>
<td>.002</td>
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<td>22</td>
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<tr>
<td>23</td>
<td>.156</td>
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<tr>
<td>29</td>
<td>.456</td>
<td>.032</td>
<td>.09</td>
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</tbody>
</table>
NOTE: A given item was interpreted as belonging to one (and only one) factor if (a) the item achieved a loading of .300 or higher in absolute value on that factor, and (b) the item did not achieve a loading of .300 or higher in absolute loading on any other factor. In those instances where the item failed to meet one or both criteria, the item was not assigned to any particular factor.

1 = Highest educational level
2 = Adequacy of children’s education
3 = Main occupation in household
4 = Resources generated by household
5 = House type
6 = Presence of toilet
7 = Fuel source for cooking
8 = Goods (compilation of other assets)
9 = Satisfaction with services
10 = Access to services
11 = Comparison with other households;
12 = Comparison with past
13 = Health status of household;
14 = Satisfaction with health care
15 = Services/support given to
16 = In times of trouble, to whom can one go for help
17 = Whom given to
18 = I can get things I need for my family when I go to shop
19 = Women and girls can move around this locality safely
20 = I feel this locality has safe places for children to play
21 = I feel people of my community are accepted and respected in this locality
22 = I feel there is discrimination in this locality (reverse-coded)
23 = I worry that I or my family be a victim of crime or violence (revered-coded)
24 = I live with the threat of domestic violence (reverse-coded)
25 = I am confident that one of my children will look after me when I am old
26 = I feel that what I say matters in decisions within my household
27 = I am confident that I can find ways to change things that I don't like in society
28 = I feel that I have information I need to make the best decisions for my family
29 = The environment is clean and healthy.
Appendix 4

Derivation of economic variable

In the survey, occupations were classified as follows:

1. Landowner/farmer (own land) [3]
2. Daily wage labourer (includes sharecropping, construction work, herding etc) [1]
3. Skilled worker (includes secretary, driver, auxiliary nurse midwife) [2]
4. Skilled labour (includes mechanic, electrician, plumber) [2]
5. Professional (includes teacher, lawyer, doctor, government officer) [2]
6. Businessperson (large) [3]
8. Domestic/care work at home [x]
10. Student [x]
11. Domestic work in others’ houses [1]
12. Artisan [1]
13. Religious worker (includes priest, monk, seva) [2]
15. Not working (retired, old age, disabled) [x]
16. Other (specify) [x]

In order to derive a three point measure of economic status, this was simplified as shown into three categories (shown in square brackets). The [x] indicates that this variable was not used, as it was too ambiguous an indicator of household status. The following rules were applied: if anyone in the household was 1], the household was classified as 1]. If anyone was 2] or none 1] the household was classified as 2], unless the household also had both landowner and moneylender members. If anyone in a household had a large business, the household was classified as 3] unless someone was 1].
## Appendix 5

ANOVAS (Analyses of variance) showing the significance of religiosity for wellbeing

Table 7: Means and standard deviations for social environment, material wellbeing and personal environment among individuals who thought that religion is very important versus quite important (n = 491)

<table>
<thead>
<tr>
<th></th>
<th>Religiosity</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
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</thead>
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<tr>
<td><strong>Social Environment</strong></td>
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<td></td>
<td></td>
<td></td>
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<td>385</td>
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<td>Religion quite important</td>
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<td>-.44</td>
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<td>106</td>
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<tr>
<td><strong>Material wellbeing</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Religion very important</td>
<td></td>
<td>.06</td>
<td>.85</td>
<td>385</td>
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<td>Religion quite important</td>
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<td>-.21</td>
<td>.87</td>
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<tr>
<td><strong>Personal Environment</strong></td>
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<td>Religion very important</td>
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<td>Religion quite important</td>
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</table>

NOTE: For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
Table 8: Means and standard deviations for social environment among various combinations of religiosity, sites, and castes (n = 491)

<table>
<thead>
<tr>
<th>Site</th>
<th>Caste</th>
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<th>SD</th>
<th>N</th>
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<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.05</td>
<td>.50</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.33</td>
<td>.43</td>
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</tr>
<tr>
<td>Punjab urban</td>
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<td>High</td>
<td>.68</td>
<td>.33</td>
<td>34</td>
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<td></td>
<td></td>
<td>Medium</td>
<td>.52</td>
<td>.68</td>
<td>2</td>
</tr>
<tr>
<td>Punjab urban</td>
<td>OBC</td>
<td>High</td>
<td>.61</td>
<td>.39</td>
<td>22</td>
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<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.88</td>
<td>.09</td>
<td>6</td>
</tr>
<tr>
<td>Punjab urban</td>
<td>General</td>
<td>High</td>
<td>.59</td>
<td>.34</td>
<td>107</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.74</td>
<td>.43</td>
<td>14</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>SC</td>
<td>High</td>
<td>-1.75</td>
<td>.50</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-1.61</td>
<td>.28</td>
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<td>Orissa rural</td>
<td>OBC</td>
<td>High</td>
<td>-1.36</td>
<td>.40</td>
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<td></td>
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<td>-1.49</td>
<td>.38</td>
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<td>Orissa rural</td>
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<td>-1.71</td>
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<td>31</td>
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<td></td>
<td></td>
<td>Medium</td>
<td>-1.68</td>
<td>.34</td>
<td>18</td>
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</table>
Table 9: Means and standard deviations for material wellbeing among various combinations of religiosity, sites and castes (n = 491)

<table>
<thead>
<tr>
<th>Site</th>
<th>Caste</th>
<th>Religiosity</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orissa urban</td>
<td>SC</td>
<td>High</td>
<td>-.22</td>
<td>.63</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-.30</td>
<td>.50</td>
<td>17</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>OBC</td>
<td>High</td>
<td>-.27</td>
<td>.42</td>
<td>6</td>
</tr>
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<td></td>
<td></td>
<td>Medium</td>
<td>-.48</td>
<td>.50</td>
<td>4</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>General</td>
<td>High</td>
<td>.59</td>
<td>.34</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.74</td>
<td>.43</td>
<td>12</td>
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</table>

NOTE: For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
NOTE: For each aspect of wellbeing, the mean for the standardised factor score was 0.00, and the standard deviation for the standardised factor score was 1.00, for the sample as a whole. Positive means reflected higher levels of the aspect of wellbeing in question.

Table 10: Means and standard deviations for subjective wellbeing among various combinations of religiosity, sites and castes (n = 491)
<table>
<thead>
<tr>
<th>Site</th>
<th>Caste</th>
<th>Religiosity</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>SC</td>
<td>High</td>
<td>.33</td>
<td>.58</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.05</td>
<td>.51</td>
<td>2</td>
</tr>
<tr>
<td>Punjab urban</td>
<td>OBC</td>
<td>High</td>
<td>-.13</td>
<td>1.00</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.24</td>
<td>.73</td>
<td>6</td>
</tr>
<tr>
<td>Punjab urban</td>
<td>General</td>
<td>High</td>
<td>.15</td>
<td>.64</td>
<td>107</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.19</td>
<td>.65</td>
<td>14</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>SC</td>
<td>High</td>
<td>-.01</td>
<td>.93</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-.33</td>
<td>.85</td>
<td>4</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>OBC</td>
<td>High</td>
<td>.72</td>
<td>.60</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.22</td>
<td>.63</td>
<td>13</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>General</td>
<td>High</td>
<td>.47</td>
<td>.60</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>.33</td>
<td>.59</td>
<td>18</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>SC</td>
<td>High</td>
<td>-.23</td>
<td>.70</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-.61</td>
<td>.53</td>
<td>17</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>OBC</td>
<td>High</td>
<td>.19</td>
<td>.80</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-.07</td>
<td>.89</td>
<td>4</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>General</td>
<td>High</td>
<td>-.14</td>
<td>.63</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td>-.54</td>
<td>.73</td>
<td>12</td>
</tr>
</tbody>
</table>

NOTE: For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
Appendix 6

ANOVAS of religion, caste and location as predictors of wellbeing

Table 11: Means and standard deviations for the different aspects of wellbeing by religious group (n = 494)

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social environment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hindu</td>
<td>-.15</td>
<td>.97</td>
<td>267</td>
</tr>
<tr>
<td>Muslim</td>
<td>-.31</td>
<td>1.03</td>
<td>70</td>
</tr>
<tr>
<td>Sikh</td>
<td>.43</td>
<td>.47</td>
<td>137</td>
</tr>
<tr>
<td>Christian</td>
<td>.14</td>
<td>.70</td>
<td>20</td>
</tr>
<tr>
<td><strong>Material wellbeing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hindu</td>
<td>-.13</td>
<td>.90</td>
<td>267</td>
</tr>
<tr>
<td>Muslim</td>
<td>-.13</td>
<td>.79</td>
<td>70</td>
</tr>
<tr>
<td>Sikh</td>
<td>.21</td>
<td>.77</td>
<td>137</td>
</tr>
<tr>
<td>Christian</td>
<td>.69</td>
<td>.54</td>
<td>20</td>
</tr>
<tr>
<td><strong>Personal environment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hindu</td>
<td>.08</td>
<td>.76</td>
<td>267</td>
</tr>
<tr>
<td>Muslim</td>
<td>-.17</td>
<td>.86</td>
<td>70</td>
</tr>
<tr>
<td>Sikh</td>
<td>-.05</td>
<td>.86</td>
<td>137</td>
</tr>
<tr>
<td>Christian</td>
<td>-.05</td>
<td>.51</td>
<td>20</td>
</tr>
</tbody>
</table>

NOTE: For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
Table 12: Means and standard deviations for social environment, material wellbeing, and personal environment by site (n = 494)

### Social environment

<table>
<thead>
<tr>
<th>Site</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>.63</td>
<td>.35</td>
<td>186</td>
</tr>
<tr>
<td>Punjab rural</td>
<td>.28</td>
<td>.44</td>
<td>126</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>-.15</td>
<td>.50</td>
<td>98</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>-1.63</td>
<td>.44</td>
<td>84</td>
</tr>
</tbody>
</table>

### Material wellbeing

<table>
<thead>
<tr>
<th>Site</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>.08</td>
<td>.80</td>
<td>186</td>
</tr>
<tr>
<td>Punjab rural</td>
<td>.07</td>
<td>.79</td>
<td>126</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>.00</td>
<td>.95</td>
<td>98</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>-.28</td>
<td>.95</td>
<td>84</td>
</tr>
</tbody>
</table>

### Personal environment

<table>
<thead>
<tr>
<th>Site</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>.16</td>
<td>.69</td>
<td>186</td>
</tr>
<tr>
<td>Punjab rural</td>
<td>-.24</td>
<td>.96</td>
<td>126</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>-.26</td>
<td>.68</td>
<td>98</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>.31</td>
<td>.69</td>
<td>84</td>
</tr>
</tbody>
</table>

**NOTE:** For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
Table 13: Means and standard deviations for social environment, material wellbeing and personal environment by caste (n = 494)

**Social environment**

<table>
<thead>
<tr>
<th>Caste</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>.05</td>
<td>.90</td>
<td>300</td>
</tr>
<tr>
<td>OBC</td>
<td>-.09</td>
<td>.94</td>
<td>81</td>
</tr>
<tr>
<td>Dalit</td>
<td>-.06</td>
<td>.87</td>
<td>113</td>
</tr>
</tbody>
</table>

**Material wellbeing**

<table>
<thead>
<tr>
<th>Caste</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>.20</td>
<td>.83</td>
<td>300</td>
</tr>
<tr>
<td>OBC</td>
<td>-.20</td>
<td>.77</td>
<td>81</td>
</tr>
<tr>
<td>Dalit</td>
<td>-.39</td>
<td>.85</td>
<td>113</td>
</tr>
</tbody>
</table>

**Personal environment**

<table>
<thead>
<tr>
<th>Caste</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>.11</td>
<td>.70</td>
<td>300</td>
</tr>
<tr>
<td>OBC</td>
<td>.00</td>
<td>.88</td>
<td>81</td>
</tr>
<tr>
<td>Dalit</td>
<td>-.29</td>
<td>.92</td>
<td>113</td>
</tr>
</tbody>
</table>

**NOTE:** For each aspect of wellbeing, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of the aspect of wellbeing in question.
Appendix 7

ANOVAS of religion, caste and location as predictors of economic status

Table 14: Means and standard deviations for economic status by religious group (n = 1106)

<table>
<thead>
<tr>
<th>Religious group</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>-.16</td>
<td>.91</td>
<td>617</td>
</tr>
<tr>
<td>Muslim</td>
<td>-.10</td>
<td>.78</td>
<td>167</td>
</tr>
<tr>
<td>Sikh</td>
<td>.29</td>
<td>.84</td>
<td>272</td>
</tr>
<tr>
<td>Christian</td>
<td>.70</td>
<td>.60</td>
<td>50</td>
</tr>
</tbody>
</table>

NOTE: For economic status, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of economic status.

Table 15: Means and standard deviations for economic status by location (n = 1106)

<table>
<thead>
<tr>
<th>Site</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab urban</td>
<td>.69</td>
<td>.42</td>
<td>263</td>
</tr>
<tr>
<td>Punjab rural</td>
<td>.01</td>
<td>.90</td>
<td>287</td>
</tr>
<tr>
<td>Orissa urban</td>
<td>.00</td>
<td>.86</td>
<td>269</td>
</tr>
<tr>
<td>Orissa rural</td>
<td>-.64</td>
<td>.73</td>
<td>287</td>
</tr>
</tbody>
</table>

NOTE: For economic status, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of economic status.
Table 16: Means and standard deviations for economic status by caste (n = 1106)

<table>
<thead>
<tr>
<th>Caste</th>
<th>Mean</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>.31</td>
<td>.82</td>
<td>606</td>
</tr>
<tr>
<td>OBC</td>
<td>-.10</td>
<td>.82</td>
<td>175</td>
</tr>
<tr>
<td>SC</td>
<td>-.52</td>
<td>.80</td>
<td>325</td>
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</tbody>
</table>

NOTE: For economic status, the mean for the standardized factor score was 0.00, and the standard deviation for the standardized factor score was 1.00, for the sample as a whole. Positive means reflect higher levels of economic status.
<table>
<thead>
<tr>
<th></th>
<th>Title</th>
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<th>Year</th>
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<tr>
<td>1</td>
<td>Religion and Public Management Literature Review</td>
<td>Shah, R., Larbi, G. and Batley, R.</td>
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<td>Religion and Economics: A Literature Review</td>
<td>Jackson, P. and Fleischer, C.</td>
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<td>Sociology, Religion and Development: Literature Review</td>
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<td>The Relationships Between Religion and Development: Views from Anthropology</td>
<td>Bradley, T.</td>
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<td>Political Science, Religion and Development: A Literature Review</td>
<td>Alhassan Alolo, N., Singh, G. and Marquette, H.</td>
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<td>Gender Studies Approaches to the Relationships between Religion and Development</td>
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<td>Understanding the Roles of Religions in Development: The Approach of the RaD Programme</td>
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<td>India: Some Reviews of Literature Related to Religions and Development</td>
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<td>11</td>
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<td>Mhina, A. (Editor)</td>
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<td>Faith-based Organisations in South Asia: Historical Evolution, Current Status and Nature of Interaction with the State</td>
<td>Bano, M. with Nair, P.</td>
<td>2007</td>
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<td>13</td>
<td>Allowing for Diversity: State-Madrasa Relations in Bangladesh</td>
<td>Bano, M.</td>
<td>2008</td>
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<td>Contesting Ideologies and Struggle for Authority: State-Madrasa Engagement in Pakistan</td>
<td>Bano, M.</td>
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<td>The State and Madrasas in India</td>
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<td>Hinduism and International Development: Religions and Development Background Paper</td>
<td>Tomalin, E.</td>
<td>2009</td>
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<td>26</td>
<td>Religions, Democracy and Governance: Spaces for the Marginalized in Contemporary India</td>
<td>Mahajan, G. and Jodhka, S. S.</td>
<td>2009</td>
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<td>Religion, Politics and Governance in Pakistan</td>
<td>Waseem, M. and Mufti, M.</td>
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<td>29</td>
<td>Engaged yet Disengaged: Islamic Schools and the State in Kano, Nigeria</td>
<td>Bano, M.</td>
<td>2009</td>
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<td>Mapping UK Muslim Development NGOs</td>
<td>Kroessin, M. R.</td>
<td>2009</td>
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<td>31</td>
<td>Religions and Development in Nigeria: A Preliminary Literature Review</td>
<td>Roberts, F. O. N., Odumosu, O. and Nabofa, M.</td>
<td>2009</td>
</tr>
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</table>
32 White, S. C. *Beyond the Paradox: Religion, Family and Modernity in Contemporary Bangladesh* 2009
34 Bano, M. *Marker of Identity: Religious Political Parties and Welfare Work - The Case of Jama'at-i-Islami in Pakistan and Bangladesh* 2009
35 Kirmani, N. *Beyond the Religious Impasse: Mobilizing the Muslim Women’s Rights in India* 2009
36 White, S. C. *Domains of Contestation: Women’s Empowerment and Islam in Bangladesh* 2009
37 Nair, P. *Religious Political Parties and their Welfare Work: Relations between the RSS, the Bharatiya Janata Party and the Vidya Bharati Schools in India* 2009
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41 Marquette, H. *Whither Morality? ‘Finding God’ in the Fight against Corruption* 2010
42 Marquette, H. *Corruption, Religion and Moral Development* 2010
43 Jackson, P. *Politics, Religion and the Lord’s Resistance Army in Northern Uganda* 2010
44 Gupta, D. *Elusive Peace: Seeking a ‘New Normal’ in Post-conflict Ahmedabad and Mumbai* 2010
45 Bano, M. *Female madrasas in Pakistan: a response to modernity* 2010
49 Green, M., Mercer, C. and Mesaki, S. *The Development Activities, Values and Performance of Non-governmental and Faith-based Organizations in Magu and Newala Districts, Tanzania* 2010
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