The Impact of Religiosity on Individual Perception of Wellbeing and Living Standards: A Cross-cultural Study on Selected Developing Economies

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Abstract

This study considers the impact of religion on perceptions of happiness and quality of life, and is especially focused on the adjunct effects of religion on the standard of living in the economically developing countries of Turkey, Ukraine, Senegal, and Morocco. The data have been collected using a survey carried out in 2012, and the empirical analysis was based on non-parametric tests and multinomial logistic regression. The results indicate that there are differences between devout followers of religion and atheists regarding gender, marital status, and perceptions of personal financial realities. Demographically, females, irrespective of whether they are married or single, tend to be more religious, and religious adherents, irrespective of gender, are such largely for the acquisitive aim of achieving improvements in standard of living or contentment with the standard of living which they have. When compared to atheists it was found that the latter was more affluent and thus stressed a more secular approach to life that emphasizes a sense of perennial discontent with social status and even a more acquisitive aim of procuring more money and status. Based on a mixed-effects generalized linear model that considers differences between countries as random effects, it may be concluded that negative perceptions regarding standard of living cause religiosity, but also allows for more satisfaction in daily life. Taking into account the countries that were selected for this study, it can be said that the results are truly cross-cultural in nature. Moreover, most of the conclusions that were reached are, to some extent, relevant to other developing economies of Eastern Europe, North Africa, and the Middle East.

Keywords

Introduction

Even though participation in religious services and belief in God overall have been on the decline in the last decades in most economically developed countries, religious beliefs are still rather strong in developing countries. Atheists are mainly concentrated in developed countries governed by democracies, while in sub-Saharan Africa atheism is almost nonexistent (Barber, 2011), with less than 1% of the population disavowing religious sentiment and categorizing themselves as atheists. Atheism is mostly concentrated in developed countries of Europe with Sweden having the most atheists. Sixty-four percent of the Swedish population consider themselves to be non-believers. In Denmark, 48% of its

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population claim to be atheists. In France, 44% of the population claim to be atheists, and in Germany, 42% of the German people do not believe in God.

Most people think of religion as a solution to the uncertainties and difficulties in their lives. In the case of social democratic countries, there is less uncertainty and fear about the future because social welfare programs ensure healthcare and safety. Prosperity of a country transfers into better life standards as compared to poor states and is one of the main causes for reverting to religion (Zuckerman, 2008). Thus, in this perspective religious attitudes are inseparable from economic conditions (Lejon & Agnafors, 2011). Moreover, those whose lives tend to be on a precipice, subject to natural disasters are much more likely to believe in God than those who are not under the same pressures. In less developed countries, religious institutions often help population with goods and services related to healthcare and education. Social networks inside religious communities could be crucial in the periods of economic crisis.

Countries with the most religious adherents are Thailand, in which 98% of the population adhere to religious principles and doctrine, followed by Nigeria in which 97% of its citizens believe in God, and India, Papua New Guinea, Kosovo, Ghana, and Ivory Coast in which 94% of these respective populations believe in religion. China is seen as the least religious country (Stavrova, Fetchenhauer, & Schlösser, 2013). In this country, almost 7 out of 10 people claim to be atheists. A similar situation is observed in some European countries where 7 out of 10 people maintain secular perspectives and label themselves as agnostics or atheists, including Sweden, the United Kingdom, and the Czech Republic (Ruiu, 2013).

There is a correlation of those confronting economic peril with religiosity. However, seeking money to obtain better living standard does not necessarily induce religious sentiment. (Sansi-Roca, 2007).

A recent survey of WIN/Gallup International (2017) carried out in 68 countries revealed that 60% of the world's population is prone to strong religious beliefs, while less than 25% maintain secular lifestyles in which religious sentiment and ideology do not enter in as major factors of their lives, and 9% categorize themselves as atheists. The data from this survey indicate that religious sentiment decreases with both education and higher income levels. However, with people of a lower income bracket, 66% stated that they were religious, while only 50% of people in a higher income bracket claimed to be religious. 83% of interviewees of low educational backgrounds strongly believed in God, while only 49% of highly educated people were religious. Empirical evidence suggests a correlation between religiosity and economic growth.

But the United States of America is an anomaly. It is quite prosperous and yet the population maintains strong religious beliefs. Around 80% of American people believe in God and almost 25% of them attend religious services once a week (Stavrova et al., 2013).

In a previous study on Jews in Israel, the effects of religion on the quality and standard of life were analyzed (Deutsch & Silber, 1999). Using data from a time-budget survey made in 1992 in Israel and methods based on distance function, the authors showed that standard of living depends on education, and that very religious individuals tend to be less educated.

In the context of globalization, everyone, irrespective of religious beliefs or lack of, has to adapt to actual market challenges and struggle for a better financial situation (Ruiu, 2013; Mukherjee, 2014; Simionescu, Ciuiu, Bilan & Strielkowski, 2016; Streimikiene, Bilan, Jasinskas & Griksaite, 2016; Rakauskiene & Volodzkiene, 2017). Money helps people to improve their standard of living, which in turn ensures better health (Chmielewska & Horváthová, 2016; Suchecka & Antczak, 2016; Pacáková & Kopecká, 2018). A better standard of living is also

related to better personal income and protection of human rights (Mishchuk & Grishnova, 2015; Chmielewska & Horváthová 2016; Bilan, 2014).

Taking into account all of the conclusions reached in the studies that are mentioned above, it is appropriate to summarize all this empirical data from several rather diverse countries into one research paper. This study has intentionally grouped together four countries with quite similar socioeconomic and political challenges—that being that, although maintaining differences culturally, they are developing countries with high unemployment, and experience anti-government protests (Ukraine, for example is a Christian country, while the others are Muslim countries). Using this cross-cultural study, the purpose was to discover the impacts of religiosity on attitudes, perceptions, and behaviors. Moreover, the cross-cultural approach in this particular case helped to prove that there are much larger differences between being religious and being atheist, than between being Muslim and Christian.

In this paper, the study employed a multinomial regression model and a mixed-effects, generalized linear model to show the significant impact of religiosity on perception and specifically on financial wellbeing. Whereas the first model tends not to consider discrete differences between countries, fitting them into one category, the second model definitely considers these differences and presents them as random effects. In both approaches, the religion appurtenance is relevant for explaining people's perception of their income and wellbeing.

Research Aims & Questions

The main aim of this paper is to evaluate the impact of religion on people's perceptions regarding the quality of their daily lives, especially regarding their financial situations and overall standard of living. Thus, the study made an empirical analysis on the sample of four developing countries based on the International Monetary Fund classification of the word "developing". These countries were Turkey, Ukraine, Senegal, and Morocco. These particular countries were chosen since they are representatives of all countries in the continents of Europe, Asia, and Africa, and each have populations that are quite religious (Christianity in Ukraine and Islam in the rest of the countries). Also, the countries were chosen so as to have geographical and cultural diversity. Most of the Ukrainian people who are Christians belong to the Russian Orthodox Church, and more than 90% of the population is Christian, in one form or another, whether Russian Orthodox, Catholic, or Protestant in its many denominations). Small communities of Muslims, Jews, Hindus and Buddhists also existed in Ukraine as well and were recognized by the state. But in Turkey, Senegal, and Morocco the only recognized religion is Islam. In Senegal, more than 95% of the people are Muslims and only 3% of them are Christian. In Morocco, 98.7% of the residents are Muslims, while Christians and Jewish people are tolerated, even if proselytizing in those faiths is explicitly forbidden by law. Even though the constitution of Turkey does not designate an official religion, almost 99% of the citizens consider themselves Muslims. However, according to a survey in 2007, three percent of the adults there considered themselves to be atheists (Kuru, 2009). Age, gender and marital status were some of the demographic variables that were considered in the analysis (age, gender and marital status).

Since the sample that was used here is very diverse geographically, culturally, and religiously, it is nearly impossible to provide an exact and specific hypothesis that would be equally relevant for all these four developing countries in question. However, while analyzing the data, certain questions were considered. They were:

- Was there a direct correlation between religiosity (not specifying the religion) and marital/family status of the respondents?
- Was there an obvious gender trend between being religious and being atheist?
- Was there any direct (mutual) dependence between being religious and being satisfied with one's standard of living? And more specifically,
- Was there a direct link between religiosity and the sense of one's own financial well-being (putting aside the actual financial measurement of this concept well-being)?

In this paper, well-being was defined as a state characterized by being functional in interactions in society, doing so with a fair degree of positive emotions, having a chosen outlook that is equally positive, and maintaining a large degree of satisfaction with life long-term. The standard of living was associated with a level of health, goods, comfort, and available necessities of people in a certain geographical area (in this study, that being a country).

Sample and Methodology

Sample description

As has been mentioned in the Introduction, four countries were subject to the field research, which were Ukraine, Turkey, Senegal and Morocco. The overall size of the joint sample of all four countries was 8,000 people. Each of these countries was chosen based on being separate, distinctive territory (which differs from the others in terms of religious preferences, rates of socioeconomic development, employment structure, demographic dynamics, and other important social parameters). The number of respondents from each territory was 500 people, and all respondents were citizens of related countries. The random selection method was used to obtain the sample of the respondents, aged between 18 and 39. Although the exclusion of older respondents had the potential of being one of the serious limitations in our study, the intention of the study was to gather the data on the most active social and economic groups within these four developing economies.

The quantitative data that was obtained was further analyzed using SPSS package and also, to a lesser degree, using NVIVO.

This sample can be considered as cross-cultural in scope; and of interest for further areas of research is the fact that in all four countries in question populations of various religious affiliations are distributed very much unequally. Islam and Christianity are represented in all four countries, however, in dramatically different proportions. Moreover, various sub-types of Islam and Christianity are rather unevenly distributed among the 16 territories of the four countries under this study. For example, in Senegal, more than 95% of the population is Muslim, and only 3% of the citizens are Christians. Morocco is an Islamic country with 98.7% of its population claiming to be Muslims. Almost 99% of the Turkish population are also Muslims (this is an official statistic, although the Eurobarometer data gives a slightly different percentage which is that of 94%). The Government of Turkey recognizes only three religious minorities: those who are adherents of the Greek Orthodox Church, those belonging to the Jewish Community, and those affiliated with the Armenian Church. Conversely, in Ukraine the Muslim population comprises less than 1% of the general population, while over 70% are Orthodox Christians who are almost equally distributed between Moscow and Kyiv provinces.

Variables and methodology

The opening questions were formulated so as to identify the religious affiliation. The respondents chose the following options on the survey: Muslim (Sunni, Alevi, Sji'a, Mouride, Tidjane, Layene, Niassene and other), Orthodox (Russian, Ukrainian Orthodox - Kiev province, Ukrainian Autophalous Orthodox Church, Greek Orthodox, Armenian Orthodox, and other Orthodox denominations), Catholic (Ukrainian Greek Catholic Church, Roman Catholic), Protestant (Ukrainian Protestant Churches and other Protestant denominations), other Christian faith, Buddhist, and no Religion (Atheist).

The following questions in the survey were related to the degree of satisfaction regarding various aspects of daily life:

- life generally at the present time;
- current financial situation;
- financial situation of one's own household as compared to that of other households;
- improvements in standard of living.

There were also questions related to personal background which were given for demographic data

- age;
- gender (male/female);
- marital status (never married/married, monogamous/polygamous, living with partner/not married, widowed/divorced/separated);
- environment (rural/urban).

The proper methods used in this research are referred to in the tables summarizing the information. Non-parametric tests were used to check relationships between variables and multinomial logistic regressions to assess if religion had any impact on perceptions about one's standard of living.

Logistic regression was used to assess the impact of more exogenous characteristics that exist simultaneously, and for predicting the membership of one category of the two dependent variables. The dependent characteristic was categorical, while exogenous variables could be categorical or a conflation of being both categorical and continuous variables.

Multinomial logistic regression was useful when the dependent variable was nominal and there were more than two categories for it.

The multinomial logit model considers the data as case specific, which means that each explanatory variable has a single value for any case. The dependent variable cannot be perfectly predicted from the independent variables in any case, and the independent variables are not statistically independent from each other.

Generalized linear mixed models are considered an extension of linear mixed models, and these exist to permit response variables from various distributions such as binary responses. Alternatively, one can take these models as an extension of generalized linear models (for example logistic regression) to include at the same time fixed and random effects (mixed models)

Results

As expected, most of the people in the sample were Muslim Sunni (28.8% of the people in the sample). But also, 22.3% of the people in the sample were Orthodox Christians of various denominations, as can be observed in Table 1.

Table 1: The distribution of people in the sample according to religion

Religion	Frequency	Percent
Muslim Sunni	2,301	28.8
Muslim Alevi	8	0.1
Muslim Sji'a	9	0.1
Muslim Mouride	1,042	13
Muslim Tidjane	744	9.3
Muslim Layene	13	0.2
Muslim Niassene	8	0.1
Other expressions of the Muslim faith	131	1.6
Russian Orthodox	354	4.4
Ukrainian Orthodox - Kiev province	1,214	15.2
Ukrainian Autophalous Orthodox	27	0.3
Greek Orthodox	4	0.1
Armenian Orthodox	8	0.1
Other expressions of the Orthodox faiths	13	0.2
Ukrainian Greek Catholic	160	2
Roman Catholic	15	0.2
Ukrainian Protestant	2	0
Protestant	7	0.1
Other Christian denominations	16	0.2
Buddhist	1	0
No religion (atheist)	173	2.2
Other	28	0.4
Unspecified muslim	1,709	21.4
Missing Values	13	0.2

97.2% of the people who are single stated that they had a specific religious affiliation, while 2.8% were atheists. Most of the atheists were individuals who lived with a partner without being married. None of the people who were married and polygamous, or separated, were atheists. More than half of all atheists were never married, while almost half of religious adherents were never married. Most of the religious adherents in the sample were married with a single partner (48.93%), while 31.79% of the atheists were married with one person. More atheists were divorced than religious persons. Specifically, 8.67% of religious adherents were divorced in contrast to 3.64% of religious adherents. None of the atheists were married more than once, or are separated as Table 2 shows.

Table 2: The people affiliation to a religion according to the marital status

Marital status	Religious persons	Atheist persons
Never married	43.58%	56.09%
Married, monogamous	48.93%	31.79%
Married, polygamous	2.82%	0%
Living with partner, not married	0.49%	2.89%
Divorced	3.64%	8.67%
Widowed	0.044%	0.057%
Separated	0.064%	0%

3.1% of the men in the sample stated that they were atheists, while only 1.4% of females believed in God. 55.76% of the males considered themselves to be atheists, while only 35.26% of females considered themselves atheists, as Table 3 indicates. As expected, men were more inclined to be atheists than women.

Table 3: The people affiliation to a religion according to gender

Gender	Religious person	Atheist person
Male	96.90%	3.10%
Female	98.60%	1.40%

	Male	Female
Religious persons	44.24%	64.74%
Atheistic persons	55.76%	35.26%

In Table 4, the results of the t-test categorized religious persons and atheists based on their life satisfaction, current financial situation, standard of living, and financial situations.

Table 4: Means of the degree of satisfaction according to religion

Degree of satisfaction	Range	Religious persons (mean)	Atheists (mean)	t stat. (p-value in brackets)
Daily life (Range 1-6)	1-6	3.36	3.5	-0.1835 (0.8544)
Current financial situation	1-6	2.012	2	0.0161 (0.9871)
Financial situation compared to other households	1-5	3.56	1.653	1.9074* (0.0568)
Standard of living	1-5	3.312	3	0.4834 (0.6289)

Significant difference at 10% level of significance

According to Table 4, there are no significant differences between atheists and religious persons in terms of their satisfaction with daily life, actual financial situation, or standard of living. However, when the people in the sample were asked to compare their financial situation to other households, more religious individuals than atheists stated that they were satisfied with their financial situation.

99.3% of people who considered themselves largely unsatisfied in their daily lives were religious adherents, while 0.7% of the people who considered themselves largely unsatisfied in life were atheists. 98% of those claiming to be very satisfied with their lives were religious adherents and 2% of those claiming to be ecstatic with their lives believed in God. 97.2% of those who were unhappy over financial considerations were religious persons, while 2.8% of them are atheists. 98.4% of the individuals from the survey who claimed that they were very satisfied were religious, and only 1.6% of them did not believe in God. 97.4% of the people who thought that they had a comfortable financial situation were religious. Only 2.6% of atheists were content with their social economic situation. Almost all the respondents who considered their lives to have been much better than what they were at the present tended to be religious persons with 95.4% of religious persons maintaining this point of view, in a sharp contrast with 4.9% of atheists wistfully believing that their earlier lives were much better.

The chi-square was employed to determine if there were any significant relationships between religion and various demographic variables including standard of living. From the findings it seems that there were no major differences between people who believed in God and atheists as to whether there was satisfaction with their current, respective financial situations in general.

Table 5: The relationship between religion and various variables (chi-square tests)

Variable	Value of chi-square statistic	Asymp. Sig. (2-sided)
Age	31.498	0.342
Marital status	50.338	0
Gender	28.765	0
Satisfaction about own life as a whole	14.797	0.005
Satisfaction about current financial situation	6.384	0.172
Satisfaction about current situation compared to other households	4.388	0.356
Satisfaction about improvements in standard of living	92.627	0

It seems that gender and marital status have a significant impact on people affiliation as to whether one is or is not religious. Females tend to be significantly more attracted to religion compared to males, and there is a significantly higher ratio of males who are atheists. Also, most people who do not believe in God tend to be unmarried individuals like those living with a partner in a common law marriage, and divorced individuals. The persons claiming a strong belief in God were shown to be more satisfied with their standard of living and their lives as a whole compared to atheists.

More multinomial logistic regressions were estimated using opinions regarding life conditions as dependent variables and religiosity as one of the independent variables. After more estimations, a valid model was constructed that correlated the improvements in standard of living to faith in God.

Table 6: Multinomial logistic regression to explain the improvements in the standard of living in all countries based on religion appurtenance

Do you feel your standard of living is…		B	Std. Error	Wald	Sig.	Exp(B)
Getting much worse	Intercept	-1.405	0.31	20.618	0	
	[religious_person]	-0.883	0.316	7.809	0.005	0.413
	[atheist]	0				
Getting worse	Intercept	0.386	0.178	4.712	0.03	
	[religious_person]	-0.934	0.181	26.649	0	0.393
	[atheist]	0				
Getting better	Intercept	-0.603	0.231	6.815	0.009	
	[religious_person]	0.817	0.232	12.35	0	2.263
	[atheist]	0				
Getting much better	Intercept	-18.207	0.088	43,168.86	0	
	[religious_person]	15.251	0			4.202
	[atheist]	0				

Note: The reference category is: staying the same.

Statistically, there is a 5.87% chance of having a progressively lower standard of living for religious adherents. By contrast, the chances of this increases to 6.07% for atheists. A religious person has a two times greater chance to improve his or her financial status. There are even more chance for a religious person to have a better financial status than an atheist. So, even if

the financial situation is bad, a person who believes in God tends to be happy with that standard of living that he has, and this is normally not the case with atheists.

A mixed-effect generalized linear model was estimated in Table 10 to explain the perception on standard of living by taking into account the differences between countries. The explanatory variables were represented by the categories of religious appurtenance, satisfaction about everyday life, satisfaction about health, and satisfaction with financial situation. The differences between countries are modeled as random effects.

Table 7: Mixed-effects generalized linear model to explain the improvements in the standard of living based on religion appurtenance

Variable	Coefficient	z	p-value
Religion appurtenance	0.86	5.67	0.008
Satisfaction on daily life	0.33	12.14	0.000
Satisfaction on health	0.006	0.64	0.523
Satisfaction on financial situation compared to other households	0.014	0.53	0.599
Constant	2.19	3.74	0.000

According to the estimated mixed-effect model, the satisfaction related to standard of living is explained only by religion appurtenance and people's perception of their everyday life. Whether or not one is religious has bearing on any assessment of perception of standard of living. Perception of other aspects of daily life is also important, but other aspects like health and financial situation do not affect people's perception on standard of living.

Discussion

The strong link between religion and gender, demonstrated in this cross-cultural study, was first proposed as early as 1953 (Lenski, 1953; Yinger, 1970; Brinkerhoff & MacKie, 1985; De Vaus & McAllister, 1987). Sociologists conclude this based on empirical data from various countries. Several reasons have been so far presented in literature to explain the tendency of females to be more religious. They are:

- The females' role in giving birth and in rearing children;
- Lower participation of females at labor markets worldwide as compared to men;
- Gender-specific attitudes toward work in general and also females' being more in connection with traditional family values.

However, all these conclusions and explanations are mostly applicable to developing nations, and least of all, to already developed ones. More cross-cultural research would be needed to explain the correlation between religiosity and gender more completely.

In the developing countries of this study, there were also differences between males and females regarding socialization. Women are often supposed to be more passive and obedient in society, which is often why they conform more readily to the religious convictions of those around them (Miller & Hoffmann, 1995). Most of the females in this sample were Muslims from Islamic countries where women's freedom in these societies is limited. This is manifested in the results which were very much identical for all three Islamic countries, even though for this cross-cultural study Islamic countries were chosen in part because of their distinct differences both culturally and politically.

The quality of the relationship between people engaged in an intimate relationship has been carefully observed by both religious institutions and in empirical research. Previous studies have shown that religion has a strong and direct impact on marital quality in full accordance with the values and norms imposed by the church (Christiano, 2000; Wilcox, 2004). The results of this study are in line with this conclusion: religious practice is indeed an important factor for the growth of "marital qualities" (Greeley, 1991; Call & Heaton, 1997; Christiano, 2000; Wilcox, 2004). Indeed, people who believe in God tend to be engaged in official relationships with their partners, and are less prone to divorce or engage in so-called "open relations". At the same time, most atheists tend to stay single, even when they have a stable partner in life. They are also more prone to get divorced in cases of difficulties in marriage. However, it is worth noting that this general observation does not depend on religious affiliation as such. It is more about being religious vs being an atheist. Thus, it can be stated that this trend in human behavior is also cross-cultural in nature.

The effects of religion on well-being have been considered by many studies (Baumeister, 2002; Hill & Pargament, 2003; Park, 2005); and the conclusions of these studies, when assessed altogether, suggest that different aspects of religiosity are only partially correlated with psychological and physical well-being in everyday life. People find support in religion, and this support helps them solve their problems and get a more positive attitude in daily life. However, this cross-cultural empirical study did not confirm this behavior among people from the four rather divergent countries of Ukraine, Turkey, Senegal and Morocco. Religious people, based on this study, do not have a significant more positive attitude toward daily life. But at the same time they are not perennially discontent with their standard of living, nor do they continually seek means of procuring more money. In this sense religious people are diametrically opposite in deportment to those who label themselves as atheists. The conclusion is contrary to the empirical findings of Headey, Schupp, Tucci and Wagner (2010) who showed, using data from the German Socio-Economic Panel Survey, that more religious people register more improvements in life satisfaction in the long run. When it comes to the Islamic world, the importance of religion on the perception of the quality of life is significant; and this was analyzed by Sandikci, Peterson, Ekici, and Simkins (2016) in reference to individuals living in Turkey. These authors proved that religion has an important role in individual well-being. In this study, however, religious individuals were shown to be less discontent and less eager to change their financial situations, whatever they might be, but in general there are no significant differences in perception between religious adherents and atheists in terms of daily life, actual financial situation, or living standards. These results might be explained by the fact that as intensity of belief in all of these religions decreases these once devout believers find themselves more connected to the comforts of this life. However, religious people are conscious that there are people poorer than themselves, and so they should be satisfied with what they have.

Conclusion

In summarizing this cross-cultural study, it can be said that most people in the developing countries believe in God, but they are not, in general, more optimistic in terms of satisfaction with life than atheists in the same countries. However, there are differences between people's religiosity on the one hand and their gender and marital status on the other. Females in general, people of both sexes who are legally married, and also single people tend to be more religious as this four-country cross-cultural study shows. The satisfaction on life standard is correlated to religion, but also to the satisfaction with daily life. Most likely, similar

conclusions will be found in future studies of developing countries. More research of developing countries worldwide is welcome to attest these conclusions.

Acknowledgments

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