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Abstract

From the foregoing it will manifestly follow that parental religiosity greatly determines the religiosity of the offspring. In respect of males, the study found that age is an important and active factor in determining their religious orientation and for females, the same has not been observed. However, in the case of females what has put finally that area of residence has nothing to do with their religiosity but the same is an important factor for males. The study establishes that urban males are less religious than rural ones owing to the opportunity cost of their time allocation. Education has been found to be an insignificant though positive factor in the case of both males and females. Considering the observance of religious values at home by the parents and its impact on offspring, we find that both for male and female it has importance, while for extended females model there is no significant impact. The findings of this study show that parental authoritarianism for controlling nonreligious activities of their offspring is far more pronounced in the case of females than in the case of males. An important conclusion from this research work is that the parental religious characteristics are certainly transmitted to the offspring irrespective of the gender.

Key Words: Intergenerational Transmission, Religious Capital, Parental Harmony, child attachment, Gender

1.1 Introduction:

Economics of religion is an emerging area of research. It has gained currency among the social scientists who value religion as the resource for producing religious goods. With the improvement in the data collecting methods and econometric techniques now the religious behaviors can better be explained in numerical terms. The pure economic concepts of rational choice theory and optimization are therefore applied to religious behaviors to trace how religion can influence economic decision making and determine the religious orientation of the next generation. Parents serve as the reservoir from where children take supply of their religious goods. This study is an attempt to explore how intergenerational transmission of religious capital can influence the economic decision making of the children by making a gender analysis.

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We have used a sample of 613 households collected from district Multan regarding the Islamic religious practices and multiple regression models were used for analysis. The rest of the paper is organized in such a way that the first section 1.2 contains definitions and related concepts of religious capital. The review of the literature has been discussed in section 1.3 in. The sources of data and methodology have been elaborated in section 1.4 of this study. The discussion of the results and findings of the study have been expressed in section 1.5 and finally, the conclusion is given in section 1.6.

1.2 Definitions and Concept:

There have been several different definitions of spiritual/religious capital. Iannaccone (1990) defines spiritual capital as:

"Skills and experiences specific to one's religion, including religious knowledge, familiarity with church ritual and doctrine, and friendships with fellow worshipers"

Stark and Finke (2000) using Iannacone's definition of spiritual capital have defined religious capital as:

"Religious capital consists of the degree of mastery of an attachment to a particular religious culture hence in making religious choices people will attempt to conserve their religious capital".

Stark and Finke (2000) established that in making religious choices, people attempt to conserve their religious capital. They removed the issues of friendship, and added the need to hold onto one's religious capital, which is a key to a lot of studies that have been done on denomination switching.

1.3 Review of Assorted Studies:

The successful transmission of religious beliefs and values from one generation to the next are a prerequisite for the cultural continuity and vitality of a religion. The mechanism of transmission may take different forms and is affected by different factors. For example the source of religious inspiration for child is very important i.e. parents, peer group or close relatives who can greatly determine the pace and efficiency of this transmission.

Religious Transmission: A Theoretical Perspective

Literature generally provides four theoretical approaches for the study of religious transmission namely social learning theory, the developmental theory, cultural broadening theory, and, a rational choice theory.

Bandura (1977) developed social learning theory. According to this approach children learn by continuous observation of attitudes and behaviors of their role models particularly their parents. Hence parents characteristics being central to this model may greatly affect i.e. impede or fasten the mechanism of this transmission. This approach refuse cognitive ability hypothesis in the acquisition of religion in children life and give greater weight to parent's role.

The developmental approach, along with parents influence, incorporates importance of different events and experiences in the acquisition of religious beliefs during different phases of the life cycle of children. With age children try to develop

their unique identity, different from parents, and their religiosity tends to decline but when they enter into the age of their parents after marriage and having kids they revert back to the religious ideology of their parents and try to instill same in their kids (Glass et al. 1986).

Cultural broadening theory popularized by Wuthnow (1991) and Hoge et al. (1993) suggests generational change resulting from liberalization of religiosity when children are exposed to alternative lifestyles and culture in educational institutions with their peer groups. Children regard the religious views of their parents as orthodox and feel liberty to adopt new ones with increasing level of education.

The rational choice theory gained popularity after the demise of secularization theory in America. According to this theory the consumer of religion tries to maximize rewards and minimize cost of religious activities i.e. group affiliations and opportunity cost of religious participation. This theory regards consumer (children) as logical actors sidelining the emotional human element of religiosity as proposed in social learning theory.

Iannaccone (1990, 1991) used this theory at micro level to explain household religious production function. He regards religious satisfaction as output resulting from inputs of time and money in this production function. In this production process, "religious human capital" is also produced which is referred to as stock of knowledge, experience gained during this process. As a stock, this religious human capital can be used further as an input to reinforce the religious affiliations and produce religious goods.

This theory rests on the postulation that adults rates of religious participation will be strongly correlated with childhood religious participation and training [Iannaccone, 1990]. Like social learning theory this theory postulates continuity of religious thoughts across generations and the importance of family role in this process. However like developmental theory it incorporates age specific changes expected to vary utility of religion for an individual in different phases of life cycle.

Economic Modeling: An Empirical Analysis of Religious Capital

Extensive empirical research has been made on the religious capital in different sphere. However, it can broadly be categorized into gender model, demographic model, socioeconomic model and behavioral model. Most of these models are developed on the basis of hypothesis as follows.

- 1) Gender difference: Men, having higher opportunity cost of time, are expected to spare less time to religious activities than women
- 2) Schooling: in this regard two hypotheses are made. First explains negative impact of education on religiosity that is the secularization theory developed on the hypothesis that religiosity declines as the children climb up the ladder of education. The second hypothesis highlight positive impact of schooling from social capital aspect as 'more educated people participate more in social networks including religious ones'.

- 3) Age: keeping opportunity cost of time spent on religious activities the hypothesis is formed as 'initially with age increase religiosity declines and after certain level religiosity increases with age forming U shape pattern'.
- 4) Marital Status: the hypothesis is 'conjugal harmony and spouse's religiosity both are likely to be positively associated with ones religious activities and this correlation becomes strongest among the educated ones'.
- 5) Exposure to religious activities: children exposed to religious activities i.e. directly or indirectly through parent's inspiration are likely to follow parent's denominations.

Gender analysis in intergenerational context is widely made by researchers to give weight to the contribution of mother or father in the development of religious orientation of their children. Further this model is used to make a comparative analysis regarding religious devotedness between men and women i.e. time spent for religious activities. The empirical findings of the works [Acock & Bengtson, 1978; Hoge & Petrillo, 1978; Rosik & Gorsuch, 1985] suggest mothers to be more influential than fathers in fostering religious believe in their children. However, the works of [See Clark et al. 1988; Kieren & Munro, 1987; Luft & Sorell, 1986] assign more weight to father for religious molding of his children. Some group of researchers are of the view that both are important but function differently in shaping religious character of their child i.e. general religious activities influenced by mothers and specific as church attendance by fathers [Acock & Bengtson, 1978; Clark et al., 1988; Kieren & Munro, 1987; Rosik & Gorsuch, 1985].

Models related to socioeconomic outcomes of religion focus on schooling and educational attainments, parental religious harmony, parental matrimonial harmony and quality of parent child relationships. The studies [See Hoge & Petrillo, 1978; Ozorak, 1989; Hoge, Petrillo, & Smith, 1982] suggest that parents of same denominational membership have strong religious influence upon their children as compared to those having mixed religion. Regarding parent child relation and conjugal harmony between parents studies [See Luft & Sorell, 1986; Weigert & Thomas, 1972; Nelsen, 1981] find that conjugal agreement and tight family bond between parents and children has paramount effect on the transfer of parental religious believe to children. Religiosity and schooling correlation [See Lehrer, 2004; Altonji et al. 2005] show that high religiosity is positively associated with better school performances as religion creates positive externalities which help them perform better in schools.

The demographic model traces link of religion with fertility, mortality, health and its impact on the economic outcomes. The studies [See Hamilton et al., 2007; Adsera, 2006a; Hayford and Morgan, 2008] show that high level of religiosity is associated with high fertility. Regarding health correlations with religion and its economic outcomes [See Woodberry, 2006; Waite and Lehrer, 2003; Whitehead et al., 2001] suggest that high religiosity reduces risk of sexually transmitted diseases through aversion from extra matrimonial sex and relations. This produces positive impact on health and increases productivity and other labor market outcomes.

The behavioral models include study of age and time specific responses to religiosity and opportunity cost involved in the participation of religious activities. The foundational work was laid with the work of Azzi and Ehrenberg (1975) and Becker (1960, 1965) popularly known as 'New Home Economics' (NHE) approach. Later studies [See Long and Settle, 1977; Ehrenberg, 19770; Ulbrich and Wallace, 1983; Iannaccone, 1990, 1991] extended this approach in their works.

This model takes household production function to analyze maximization of religious utility with opportunity cost of time devoted for religious activities. Religiosity has U shape trend with age showing diminishing trends when opportunity cost of religious participation is high in youth and in later years religiosity tends to increase as opportunity cost of religious participation declines [Azzi and Ehrenberg, 1975]. Similarly people prefer to make monetary contribution rather physical participation in religion when high opportunity costs are involved in terms of economic benefits.

1.4 Data and Measures:

A random sample of 613 households for both males and females has been selected from chosen villages and towns of all Tehsil headquarters and sub-Tehsils of Multan district. In this study the residents of Tehsil headquarter are taken as urban residents and of sub-Tehsil or villages are defined as rural residents. The district census report of Multan showed that out of total population 42.2% is the resident of urban area with literacy percentage of 60.9 as compared to 57.8% of rural population with 29.5% literacy rate. In the sample the Muslims respondents of same sects with minimum age limit of 18 years have been taken so the study has focused on adults not on adolescents.

This study has used a multistage model of religiosity starting from a zero order regression model including only religious characteristics of both the parents and their children to the models with control variable (such as education, age, sex, marital status, area of residence etc.) and then mediating variables (variable relating to home environment) in the final model in order to take a complete picture of religiosity in intergenerational context. For each set of control and mediating variables the extended models are also estimated. We have made analysis of males and females respondents separately. For measuring religiosity this study has taken religious practices as proxy for religiosity. The dependent variables for child known as child religious Index (CRI) and independent variables for parents known as parental religious index (PRI) are a composite index of seven Islamic practices of which four are compulsory and three are optional. The first question regarding compulsory practice includes "How many times you offer prayers" with six options. As Namaz is offered five times a day in Islam so the values given were 1 to five time, 0.80 to four times, 0.60 to three times, 0.4 for two times, 0.2 for one times and 0 for not offering Namaz. The other three questions are "How often you pay Zakat" and "How many times you observed Hajj or Umrah" and "Do you observe fast". All these three questions are recorded with three options i.e. for regularly (given value 1), off and on (given value 0.5) and never (given value 0). The remaining three practices are optional and include questions as "How many times you recite Quran" and "How often you pay Alms and Sadaqat" and finally "How often you attend religious congregations/ceremonies (Naat/Discussion/Majalis)". All these optional practices are also recorded with three options i.e. for regularly (given value 1), for off and on (given value 0.5) and never (given value 0). All of these seven responses were than transformed into a composite index whose value was ranging from 0 to 1. The variables of home environment include child attachment variable (CATTACH), parental sharing of non-religious values (PNRVAL) and parental sharing of religious values (PRVAL). The child attachment variable was recorded with five questions each with dummy response of 1 for Yes and 0 otherwise. The questions were relating to the affection and intimacy between children and their parents such as "When you have grown up was your father /mother loving with you" and "Did you feel free to talk things over with your father/mother while growing up" and "Did you feel your father /mother were very close when you were above 20". The variable of parental sharing of non-religious values include four questions such as "Do your parents allow you to watch music and movie channels" and "Do your parents tolerates to participate in functions where there is co-gathering", "How often did you talk to your father /mother about your values &beliefs" and "Do your parents encourage you to participate in educational functions?". All these questions were recorded with three options i.e. yes given value 1, sometimes given value 0.5 and No given value 0. Similarly on the same pattern parental sharing of religious values included questions as "How often your parents instruct you to observe Islamic religious practices", "How often your father/mother compel you to observe veil (Pardah) when you go outside (for girls)", "How often your father/mother compel you to say congregational prayers in mosque (for boys)", "Do you have disagreement with your parents over certain religious issues?".

Another important variable taken in the study is parental harmony (PHARM) which is important in transmission of religiosity across generations. This included five questions as "Do your mother and father belongs to the same creed", "Do they support each other to attend religious ceremonies and congregations", "Do they persuade each other to observe Islamic practices", "Do they support each other financially for religious activities?" and "Do they have disagreement on any particular Islamic practice/issue". All these are recorded in dummy responses 1 for yes and 0 otherwise. All of these variables are then transformed to composite index to give percentage effect of these behaviors.

Results and Discussions

Transmission of Religiosity among Males:

Using male's data this study has adopted a multistage strategy (a three tier model) for the analysis of intergenerational transmission of religious capital among males. The results of the zero order regression show highly significant results confirming the hypothesis that parental religiosity greatly determines the religiosity of their children when no other variables are included in the model. The variable shows that for a one percent increase in the religiosity of the parents the child's religiosity increases by 0.44 percents. When we add some control variables to judge

their impact on the child's religiosity than many things come to the surface. In the model with control variables, the variable for area represents the location of the residence i.e. urban or rural. The variable is significant and appears with negative sign which means that the urban respondents are less religious than those from the rural areas. The interpretation of the sign is that the urban residents are 0.05 percents less religious as compared to their counterpart in the rural areas net of all the other factors.

In the un-extended model of control variable the child's education is statistically significant and appears with positive sign which means that more educated children tend to be more religious. This means that for a one additional year of education the child's religiosity increases by 0.008 percent. This positive association rest on the concept of social capital which explains positive network externalities of education i.e. a more educated person is likely to involve more in networks and organizations including religious ones.

The other control variable in the model is child's age. Before explaining the result it is important to find the theoretical foundation of the association between age and religiosity in the literature. Three theories¹ are used to explain the relationship between age and religiosity. The traditional theories find a sharp decline in religiosity till twenties and then from age of 30 to onward an increase in the trend of religiosity. The stability theory explains a negligible change in the religiosity with age and finally the disengagement theory propounds a declining religiosity with increasingly age. The results of these theories are based on heterogeneous factors hence have no consensus regarding the relationship between age and religiosity.

The result of our study is in line with the traditional theory which shows a positive association between age and religiosity after a specific age limit. The coefficient is statistically significant with value 0.002. However the relationship may be non linear depending upon the varying life course circumstances which Argue et al. (1999) has established as two peak phases of religious activity, adolescence and old age, with least religious activity during the age of 30 to 35. As our study is not a cohort based study due to limitations of data collection, we have just made an ordinary least square analysis to find the impact of age on religiosity of the respondents. These findings are in line with the findings of Campbell and Curtis (1994), Hout and Greeley (1987).

The extended model with control variables contains all the previous variables with one addition of the main variable i.e. parental religious behavior. When index of parental variable is included in the model the overall significance of the model improves from 6.8 percent to 26.4 percent which speaks volumes of the fact that parental religious characteristics have significant impact on the religiosity of the children. The coefficient of parental religiosity appears with the positive sign and is highly significant, with a value of 0.437. All the other variables in the extended model, except for child's education, are significant with the same signs as the previous model. This means that for the children with the same age, living in same

area and with same parental religiosity, increasing the level of education has no influence on their religiosity.

In order to take a comprehensive view of the determinants of child's religiosity, this study has also used mediating variable both with and without parental religious traits. The variable of parental harmony which is relating to the denominational harmony between parents appears to be insignificant with positive sign. It is established both theoretically and empirically that greater parental harmony has vital impact on the religious socialization of the child. The result with positive sign confirms the theory but in our model it is not affecting the religiosity of males. Similarly the variable of child attachment is depicting the association of parent-child relationship and it is generally assumed that high parent child attachment is core in the intergenerational transmission of religious traits from parents to child. The finding of our study is insignificant with positive sign. The overall significance of the model shown by the value of F-statistics is good however the R-squared value is very low.

The most important variable of home environment is parental provision of non-religious and liberal environment at home which, according to theory, should bear negative sign. The coefficient in our study appears with positive sign but it is not statistically significant. Out of all the explained variables the most important in explaining the association between home environment and child religiosity is the parental control and observance of religious practices of the children. The variable appears to be significant with positive sign depicting that for a one percent increase in the parents control for the observance of religious practices at home and outside the child's religiosity increases by 0.164 percent. Similar findings are presented by Luft & Sorell, (1986) and Weigert & Thomas, (1972).

The extended model for males with mediating variables is again showing interesting results in the intergenerational transmission of religiosity. When parental religious practice variable is included in the model the variable of parental harmony turns out to be negative though remain insignificant. Only significant variable is religious practice observance by parents at home and own parental religious practice variables both with positive signs. The former shows that for one percent increase in the parental control for observance of religious control at home the religiosity of the child increases by 0.101 percent and for the later, a one percent increase in the parental religious practices the religiosity of the child increases by 0.424 percent.

Table.7.7 Religious Transmission: Partial Analysis for Male

Zero Order Regression							
Explanatory Variables	Standardized Coefficients	Un-standardized Coefficients		Standard Error	t- statistic		
Constant	-		.253	.034	7.378		
PRI	.446		.441	.047	9.416		
F statistics= 88.65 (df) = 01 R ² = 0.182 Adjusted R ² = 0.180 Sample size N = 401							
Model with Control Variables			Extended Model with Control Variables				

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Explanatory	Unstandardized	t-	Explanatory	Unstandardized	t-
Variables	Coefficients	statistic	variables	Coefficients	statistic
(Constant)	.440	10.23	(Constant)	.193	4.02
AREA	052	-2.60	AREA	050	-2.77
CEDU	.008	3.80	CEDU	.003	1.30
Cage	.002	2.11	Cage	.002	2.24
-	1	-	PRI	.437	8.91
F statistic = 6.889 (df) = 03 R ² = 0.049			F statistic = 26.42 (df) = 04 R ² = 0.211		
Adjusted R^2 =0.042 Sample size $N = 401$			Adjusted $R^2 = 0.20$ Sample size $N = 401$		
Model with mediating variables			Extended Model with mediating variables		
Explanatory	Unstandardized	t-	Explanatory	Unstandardized	t-
Variables	Coefficients	statistic	Variables	Coefficients	statistic
(Constant)	.351	5.90	(Constant)	.212	3.78
PHARM	.078	1.62	PHARM	014	0.31
CATTACH	.032	.072	CATTACH	.001	.035
PNRVAL	.036	1.02	PNRVAL	.001	.031
PRVAL	.164	3.15	PRVAL	.101	2.10
-	-	-	PRI	.424	8.48
F statistic = 4.697 (df) = 04 R ² = 0.044 Adjusted R ² = 0.034 Sample size N = 401			F statistic = 18.16 (df) = 05 $R^2 = 0.19$ Adjusted $R^2 = 0.18$ Sample size N = 401		

Transmission of Religiosity among Females:

In order to analyze the factors that can impact the religiosity of females this study has used control and mediating variables, both with and without parental religious practice variable. The first model is zero order regression including only parental religious characteristics and its impact on the religiosity of the kids. The coefficient is highly important with positive sign showing that for a one percent increase in the religiosity of the parents the females' religiosity increases by 0.42 percent. This means that parental religious characteristics are important predictor of the religiosity of the female respondents which confirms the hypothesis of our study that religiosity of those children is determined by the religiosity of their parents. The result of the zero order regression for females is almost similar to that of males' sample.

When we come to the un-extended model of control variables to trace their impact on the religiosity of children, it is seen that none of the variables except intercept term is found significant however signs of the coefficient are appropriate. This means that for our sample data neither the age nor education and area of residence have any significant impact on the females' religiosity. When the variable of parental religious characteristics is included in the model the overall significance of the model shown by F-statistics improves from 1.5 to 12.35 which confirm the fact that parental religious attitude is major contributing factor in the religiosity of the children. The coefficient of parent's religious index is highly significant showing that for one percent increase in the religiosity of the parents the child's religiosity increases by 0.425 percent. If we compare this model with that of the same model used for male data then we see that the area of residence and age of the males have

significant impact on their religiosity this may be due to the fact that females are generally home bound and less inclined to go outside hence area of residence has little to do with their religiosity. Similarly age factor is not as much important for females because females have no economic opportunity cost of time allocation for religious activities and practices as against their male counterpart hence age is more important factor in the determination of the religiosity of the males.

The variables of home environment have greater importance for the females as they use to spend most of their time in home so these variables may caste greater impact on the religiosity of the females. In this study the variable of parental religious harmony is significant with positive sign showing that a one percent rise in the religious understanding between parents increases females religiosity by 0.115 percent keeping all other factors constant. This finding of our study is in line with the findings of Lehrer and Chiswick (1993), Hoge & Petrillo, (1978). If we compare the findings of this variable with that of males model we see that parental religious denomination is not as much important for the religiosity of the males as it is for females net of all the other factors. Similarly the variable of child attachment which is relating to the parent child understating and affection is also significant with positive sign. No doubt this variable is important for the transmission of religiosity from parents to child because it indicates how better children can communicate their problems to their parents and how better parents can understand the needs of their children. If we compare the findings of this variable with that of the male's model we see that it is not significant although it appear with positive sign. It means that for males the parent child attachment is not an important factor in the transmission of religiosity.

The variable of parental tolerance of non religious values observed at home is also significant with appropriate negative sign showing that if the non religious environment at home increases by one percent the religiosity of the females' decreases by 0.068 percent, net of all other factors. If we compare the findings of this variable with that of the findings of male data it is observed that neither it is significant nor its sign is appropriate according to hypothesis. This might be because females are under parental control whereas males' may no longer observe the parental control for non- religious activities. It means even if parents themselves don't practice religion but have authority to control for non-religious environment at home it can positively impact the religiosity of females. The most important among the entire home environment variables is the parental control for the observance of religious practices at home and outside. This variable appears to be significant with positive sign showing that parental control is an important determinant of the child's religiosity. The same findings are observed for the male sample of our study confirming the hypothesis of the study that greater authoritarianism of the parents results in greater observance of religious practices by the children.

The extended model with home environment variables includes parental religious traits as an additional predictor to make a comprehensive analysis of intergenerational transmission. The overall significance of the model shown by F-statistic improves a lot from 6.17 to 11.93 confirming the hypothesis of the study that

parental religious characteristics are unique in the determination of the religiosity of their children. The coefficient of the variable is highly significant with coefficient value 0.382. If we compare the result of this variable with that of male data we find same result but with a little bit lower value of the coefficient.

The important thing that is seen in the extended model with mediating variables is that the coefficient of the parental control variable for religious values (PRVAL) turns out to be insignificant with positive sign which speaks out that females' take inspiration from parental religious practices and not by parental authority to observe religious values. Whereas the parental control of non religious values (PNRVAL) turns out to be significant with negative sign propounding that if parents' increases control for the non religious environment along with their own observance of religious practice at home will cause positive impact on the religiosity of females. If we compare the result of this coefficient with that of the males sample it is seen that the coefficients for males is not significant when parental religious characteristics are included in the model.

Another important change that has occurred in the model after the inclusion of the parental religious characteristics is that the variables of parental religious harmony and the variable of child attachment have become insignificant but their signs remained positive. It means for the female's sample of this study the parental religious practices (PRI) along with the parental control of non-religious home environment are more important for the transmission of religious traits from parents to child even than there is no parent-child attachment and religious denominational harmony. The same findings are obtained for the male sample but with the combination of parental control for the observance of religious practices at home rather non-religious practices which might be due to the fact that it is more difficult to control for the males non-religious activities due to their greater outdoor activities where for females it is possible to that extent.

Table 7.8 Religious Transmission: Partial Analysis for Female

Zero order regression						
Explanatory variables	Standardized Coefficients	Un-standardized Coefficients		Standard error	t- statistic	
Constant	-	.272		.048	5.643	
PRI	.427	.435		.064	6.847	
F statistic =	46.880 (d.f) = 01	$R^2 = 0.182$	2 Adjusted $R^2 = 0.179$ Sample Size $N = 212$			
Model with control variables			Extended model with control variables			
Explanatory	Unstandardized	t-statistic	Explanatory	Unstandardized	t-	
variables	Coefficients		variables	Coefficients	statistic	
(Constant)	.571	7.04	(Constant)	.227	2.53	
AREA	051	-1.21	AREA	018	471	
CEDU	.001	.167	CEDU	.001	0.35	
Cage	.002	1.65	Cage	.002	1.44	
-	-	-	PRI	.425	6.64	
F statistics=	1.578 (df) = 03	$R^2 = 0.02$	F statistics= 1	$2.35 ext{ (df)} = 04 ext{ R}$	$x^2 = 0.193$	

Adjusted $R^2 = 0.008$ sample size $N = 212$			Adjusted $R^2 = 0.17$ sample size $N = 212$		
Model with mediating variables			Extended Model with mediating variables		
Explanatory variables	Unstandardized Coefficients	t-statistic	Explanatory variables	Unstandardized Coefficients	t- statistic
(Constant)	.373	5.04	(Constant)	.237	3.24
PHARM	.115	2.05	PHARM	.031	.057
CATTACH	.121	2.05	CATTACH	.077	1.37
PNRVAL	068	-2.61	PNRVAL	064	2.67
PRVAL	.118	2.00	PRVAL	.042	0.70
-	-	-	PRI	.382	5.61
F statistic = 6.171 (df) = 04 R ² = 0.107		F statistic = 11.93 (df) = 05 $R^2 = 0.225$			
Adjusted $R^2 = 0.084$ Sample Size $N = 212$		Adjusted $R^2 = 0.20$ Sample Size $N = 212$			

7.4 Conclusion:

This study has made a thorough analysis of the process of the intergenerational transmission of religious capital. Multi stage regression techniques have been employed to thrash out this link by adding and replacing number of appropriate variables to avoid specification bias. In spite of some data constraints, this study has made important additions to the earlier studies in numerous aspects. Firstly, in contrast to the studies² conducted in west, this study uses practices and not beliefs as a proxy for gauging ones religiosity. Practicing religion produces religious capital and just having belief in religious tenets is relating to spiritual capital. Hence this study focuses on religious and not spiritual capital. Secondly, a composite index of seven religious practices with a blend of both compulsory and optional ones is used for both the parents and their offspring in this study. Thirdly, for home environment variables the observance of veil for females and attendance of congregational prayers for males are taken in this study. The results of this study for all the models discussed above, strongly endorse the hypotheses of the study that parental religious traits greatly influence the religious characteristics of their children. However the findings of the model with mediating and control variables have varying influences on the religiosity of the children. All the zero order regressions analysis strongly supports the underlying hypothesis. Similarly the results of all the extended models containing parental religious characteristics have also strengthened the findings of the zero order regression models.

The findings for the Area and children education on religiosity of offspring have been significant for male's data but for females it was not found to be significant for both the un-extended and extended models. The impact of age³ has been found to be significant on religiosity of the offspring for all the models except for female. The findings of the variable of child attachment and parental harmony have seen to be significant for un-extended female model. The variable of parental sharing of non religious values has been found to be significant only for the female's sample. However, the sharing of religious values by the parents has found to be significant in all the models except for extended female's model.

In short, the role of the mediating variables has not found to be significant in both the extended and un-extended models for males whereas for females they have

significantly influenced the religiosity of the offspring. However when variable of parental religious characteristics has been added in all the models, majority of the home environment variables have turned out to be insignificant. It shows that it is the parental religious characteristics and not the home environment variables alone which are the core determinants of the religiosity of their children. Nevertheless, looking at the overall trend from estimation, no significant difference has been found in the transmission of religiosity from parents to offspring for female and male sample. Hence the general findings of our study confirm the hypothesis of the intergenerational transmission of religiosity.

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¹ See Hunsberger (1985).

² With the exception of a few studies which used church attendance as a proxy of religious practice. The details of such are given in the review of literature of this study.

³ The variable of age has also been used with its square value in regression but none of the square of age variable has been found to be significant so excluded from all the tables.