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The Phoenix of Faith: How Man-Made Disasters and Economic Conditions Influence Religious Affiliation.

Abstract

In an era marked by frequent crises, understanding the relationship between external shocks and human religiosity has gained significant scholarly interest. Religiosity encompassing individuals' beliefs, practices, and affiliations often undergoes profound changes in response to external disruptions. This study examines how man-made disasters, such as terrorism, and economic shocks influence religiosity. Using a dataset of 6,000 respondents from conflict-prone regions, this research identifies key patterns. Exposure to terrorism significantly elevates religiosity levels, particularly in Moderate and High categories, suggesting that crises drive individuals toward faith as a coping mechanism. Economic pressures show a dual influence: financial hardship fosters initial religious engagement, but prolonged stress can erode faith. Education emerges as a transformative factor, with higher educational attainment fostering deeper religious exploration, while demographic elements like gender and marital status further modulate these dynamics. The findings underscore religiosity's adaptive capacity and its critical role in individual and societal resilience during crises. These insights provide valuable guidance for policymakers and community leaders addressing the fallout of disasters

Introduction

Throughout human history, religiosity has acted as both a personal refuge and a societal anchor during times of crisis. Man-made disasters, such as terrorism, and economic shocks disrupt lives and communities, compelling individuals to seek meaning and solace. In these moments, religiosity often emerges as a dynamic force, reshaping individual beliefs and communal practices. This study explores how such crises influence religiosity, focusing on the interplay between external disruptions and demographic, psychological, and socio-economic factors.

Religiosity is not a static phenomenon; its expression and intensity vary across contexts and over time. For some, faith serves as a coping mechanism, offering stability amidst uncertainty. For others, prolonged crises may lead to disillusionment or secularization, particularly when institutional religions fail to provide meaningful support. This research investigates these dynamics in a developing country context, where exposure to terrorism and economic instability is pervasive. By analyzing the religiosity of 6,000 respondents, categorized as Never, Low, Moderate, or High, this study provides a comprehensive understanding of how external shocks shape faith.

The findings reveal a dual narrative. Exposure to terrorism strongly correlates with heightened religiosity, emphasizing faith’s role in mitigating fear and fostering resilience. Conversely, economic pressures exhibit a more nuanced impact, where initial financial hardship may deepen religious engagement, but sustained economic stress can diminish faith over time. Demographic factors—including education, gender, and marital status further mediate these effects, highlighting the complex, multifaceted nature of religiosity.

Literature Review

The relationship between economic conditions, manmade disasters, and religious affiliation is a crucial field of study that explores how external factors shape individual belief systems. Economic instability frequently generates uncertainty and anxiety, driving individuals to find comfort in religion.

On the other hand, manmade disasters like terrorism can fracture social cohesion and trigger a crisis of faith, prompting individuals to reassess their religious identities and affiliations.

Manmade disasters, especially those stemming from terrorism, significantly influence individuals' religious beliefs and practices. Acts of terrorism often foster fear and distrust, deepening polarization within communities. For some, these events reinforce their faith, serving as a source of resilience and identity. For others, they may lead to disillusionment with organized religion, particularly if it is seen as contributing to violence or division. In the wake of such events, individuals often reevaluate their religious beliefs as they confront the complexities of violence justified in the name of faith.

Chen (2010) uses differential exposure to the Indonesian financial crisis to estimate the causal effects of economic distress on religious intensity. He finds that families who suffer greater distress increase Koran study and are more likely to send their children to Islamic schools. A related literature finds evidence for a significant negative effect of education on religious participation. Guleski & Mayerrson (2012) and (Cesur & Mocan, 2018) study the same educational reform in Turkey, which exogenously increased the educational attainment, and find that education reduces religious identification.

Hungerman (2014) uses Canadian compulsory schooling laws to estimate a negative effect of education on religious identification. To the extent that economic development and education go together, these results indicate that rising average incomes could lead to secularization.

The relationship between income and religiosity has been extensively studied, revealing nuanced patterns that vary across different contexts and measures of religiosity.

Joshi, Hardy, & Hawkins (2009) indicates that higher income levels are often associated with increased participation in organized religious activities. This trend may be due to greater financial resources and social capital, facilitating involvement in religious communities. Conversely, individuals with lower incomes tend to exhibit higher levels of personal religiosity, such as strong religious beliefs and personal devotional practices. This pattern suggests that personal faith may serve as a coping mechanism in economically challenging circumstances.

In the United States, certain religious groups, such as Jews and Hindus, have higher average household incomes compared to other groups. This disparity highlights the complex interplay between cultural, educational, and socioeconomic factors influencing both income and religiosity (Masci, 2016).

The relationship between employment status and religiosity is a complex and multifaceted topic that has garnered significant attention in sociological and psychological research. Employment, often viewed as a key determinant of individual identity and social structure, can influence

religious beliefs and practices in various ways. Conversely, religiosity may also shape an individual's approach to work, affecting their participation in the labor market.

Employees in higher organizational positions tend to express their religiosity more openly compared to those in lower positions. This disparity may be due to increased autonomy and perceived security in higher roles, allowing for greater freedom in religious expression Thomson jr et al., (2023).

Economic insecurity, characterized by unemployment or underemployment, has been associated with higher levels of religiosity. Individuals facing economic challenges may turn to religion for emotional support and a sense of control (Storm, 2017).

The relationship between age and religiosity reveals a notable trend: as individuals grow older, their engagement with religious practices and beliefs tends to increase. Bengston et al., (2015) indicates that religiosity tends to increase as individuals age. Older adults often report higher levels of religious belief and participation compared to younger individuals. This pattern is observed across various measures of religiosity, including religious service attendance, personal prayer, and the importance of religion in one's life.

As people age, they may experience life events such as retirement, health challenges, and the loss of loved ones, which can lead to increased religious involvement as a source of comfort, community, and existential meaning (Skirbekk et al., 2016).

Data and Methodology

Household are drawn from a comprehensive micro-level survey conducted in Pakistan. This survey captures detailed information on socio-economic, political, and religious attitudes. The terrorism data, specifically the number of district-level terrorist attacks between 2004 and 2009, is sourced from the **Global Terrorism Database (GTD)**, which documents incidents meeting specific criteria of intentional violence by sub-national actors.

We employ both data sources to construct the variables of interest for our study, which include the religiosity of individuals as a dependent categorical variable, which is a measure of personal religiosity derived from survey responses. The independent variables include the terrorist attacks at the district level from 2004 to 2009, individual-level characteristics include age, marital status, gender, education level, and employment status. District-level controls capture socio-economic and geographic characteristics, including household income(log-transformed), residential status, and urban/rural status.

1. **Religiosity:**

We measure individual religiosity using data from a micro-level survey conducted by Blair et al. (2013) in collaboration with the Pakistani non-governmental organization Socio-Economic Development Consultants (SEDCO). The survey, administered in 2009, captured detailed socio-economic, political, and religious attitudes from a nationally representative stratified random sample of 6,000 households, comprising adult men and women across Pakistan. Specifically, the survey included questions on religious practices, such as participation in Dars-e-Quran (religious

study sessions) and the frequency of attendance. We utilized these two variables to construct our dependent variable, religiosity, by categorizing responses into distinct levels of religious engagement for analytical purposes.

2. **Terrorist Attacks:**

Our study examines religiosity as a response to external shocks, using terrorist attacks as a natural experiment to explore how such man-made disruptions influence religious engagement. The primary explanatory variable is the number of district-level terrorist attacks in Pakistan, sourced from the Global Terrorism Database (2013) (GTD). According to the GTD, a key objective of terrorist groups is to coerce and intimidate broader audiences beyond the immediate victims, which can significantly alter socio-political and religious attitudes within affected regions.

We focus on the total number of terrorist incidents recorded in each district during the period from 2004 to 2008 (referred to as "past terrorism"). This approach enables us to assess how sustained exposure to terrorism shapes religiosity, providing insights into the relationship between external shocks and individual religious behavior.

3. **Control Variables**

To accurately assess the impact of district-level terrorist attacks on individual religiosity, our model incorporates a comprehensive set of control variables that capture demographic and socio-economic characteristics at both the individual and district levels. These controls help to isolate the effect of terrorism by accounting for other factors that may influence religiosity. Demographic controls include the age of individuals, marital status, represented as categorical variables indicating different marital conditions, and gender represented by binary indicators for male and female.

Socio-economic controls encompass household income expressed as the natural logarithm to address income distribution skewness, educational status captured through categorical variables indicating levels i.e. illiterate, primary, secondary, or higher education, and employment status, represented by categorical indicators for employment categories i.e employed, unemployed. Residential controls include residential status, distinguishing own and rent residences, and urban/rural classification, differentiating between urban and rural areas. These control variables are essential for capturing the impact of diverse factors influencing an individual's level of religiosity. By including these variables, the model accounts for potential confounders, thereby enhancing the validity of the estimated impact of terrorist attacks on religiosity.

Here are the summary statistics of all the variables.

Table 1

Descriptive Statistics

Variables	Mean	Std	Min	Max
Religiosity	1.468918	1.369559	0	3
Terrorist attacks	62.64	97.13784	2	422
Age in years	33.50433	11.35628	18	88
Marital Status	.7721667	.4194695	0	1
Gender	.5223333	.4995426	0	1
Household Income	.7821305	.3863725	0	1.609438
Residential status	1.113	.3166192	0	1
Education Status	1.883167	.7231439	1	3
Employment Status	.9573527	.2020786	0	1
Urban/rural	1.662	.473068	0	1
Observations				

4. Empirical Strategy

To empirically investigate the impact of district-level terrorist attacks on religiosity, we apply a Multinomial logistic regression (mlogit) model. The dependent variable, religiosity, is a categorical measure reflecting different levels of individual religiosity. The key explanatory variable, terrorist attacks capture the total number of terrorist attacks in a district during the observation period, serving as a proxy for exposure to terrorism. The model also includes a set of demographics, socio-economic, and residential control variables to account for confounding factors that may influence religiosity. The specification of the model is as follows:

$$\Pr(Religiousity\ h = j) = \frac{\exp(\beta j.Xi)}{\sum_{k=1}^{j} exp^{(\beta k.Xi)}}$$

where Religiousity h represents the religiosity at the individual level, and (j) represents the categories of religiosity. βj denotes the coefficients associated with the explanatory variables for each religiosity category j and Xi is a vector of explanatory variables for individual (i).

We apply the Multinomial logistic regression for two primary reasons. First, the dependent variable is categorical and unordered, comprising four distinct categories: Never, less, moderate, and high showing the visitation to dars Quran. Second, the multinomial logit model is particularly suitable for cases where the explanatory variables, while varying across individuals (i), remain invariant across the alternative categories of the dependent variable (j)

Multinomial logistic regression — Number of obs = 5,414
Wald chi2(30) = 554.35
Prob > chi2 = 0.0000
Log pseudolikelihood = -5856.2449 — Pseudo R2 = 0.0648

religiosity	Coefficient	Robust std. err.	z	P>|z|	[95% conf.	interval]
Never	(base outcome)					
Low						
sum_attacks	-.0479395	.0142821	-3.36	0.001	-.0759318	-.0199471
Age_In_years	.0135799	.0068735	1.98	0.048	.0001081	.0270517
marital_status						
married	-.468798	.1864013	-2.51	0.012	-.8341379	-.1034582
gender						
males	-1.222207	.1631069	-7.49	0.000	-1.54189	-.9025229
Log_household_income	-.3693144	.1666366	-2.22	0.027	-.6959161	-.0427128
2.new_Residential_~s	-.0591304	.2493616	-0.24	0.813	-.5478702	.4296093
Educationstatus						
Matric	.8609581	.1648125	5.22	0.000	.5379315	1.183985
higher_edu	1.012119	.2342835	4.32	0.000	.5529316	1.471306
employment_status						
Employed	1.036389	.5946505	1.74	0.081	-.1291047	2.201883
urban_rural						
rural	.3386391	.1795666	1.89	0.059	-.0133049	.6905832
_cons	-2.564861	.7180313	-3.57	0.000	-3.972176	-1.157545
Moderate						
sum_attacks	.0021861	.0004612	4.74	0.000	.0012822	.00309
Age_In_years	.0240827	.0042224	5.70	0.000	.015807	.0323585
marital_status						
married	-.4149949	.1157883	-3.58	0.000	-.6419358	-.1880539
gender						
males	.1099321	.0945446	1.16	0.245	-.0753719	.295236
Log_household_income	-.443941	.1216028	-3.65	0.000	-.6822781	-.2056039
2.new_Residential_~s	.0727813	.1341143	0.54	0.587	-.1900779	.3356405
Educationstatus						
Matric	.8178619	.1106681	7.39	0.000	.6009563	1.034767
higher_edu	1.134668	.1491846	7.61	0.000	.8422711	1.427064
employment_status						
Employed	.1184719	.2150796	0.55	0.582	-.3030764	.5400202
urban_rural						
rural	.3522569	.1043971	3.37	0.001	.1476424	.5568714
_cons	-2.377157	.3107137	-7.65	0.000	-2.986145	-1.76817
High						
sum_attacks	.0021011	.0003126	6.72	0.000	.0014883	.0027138
Age_In_years	.0177438	.0033913	5.23	0.000	.0110969	.0243907
marital_status						
married	-.3198573	.0895032	-3.57	0.000	-.4952804	-.1444343
gender						
males	.6862047	.0697462	9.84	0.000	.5495047	.8229047
Log_household_income	-.3631242	.0889576	-4.08	0.000	-.5374779	-.1887706
2.new_Residential_~s	.0450712	.1048232	0.43	0.667	-.1603785	.2505208
Educationstatus						
Matric	.5445746	.0788658	6.91	0.000	.3900005	.6991487
higher_edu	.8611162	.105933	8.13	0.000	.6534914	1.068741
employment_status						
Employed	-.1377052	.1526406	-0.90	0.367	-.4368754	.1614649
urban_rural						
rural	-.1464774	.0751872	-1.95	0.051	-.2938415	.0008868
_cons	-.9131245	.2135998	-4.27	0.000	-1.331772	-.4944766

Marginal effects at mean for category Never

	dy/dx	Delta-method std. err.	z	P>|z|	[95% conf.	interval]
sum_attacks	-.0004251	.0000879	-4.84	0.000	-.0005974	-.0002528
Age_In_years	-.0048335	.0007695	-6.28	0.000	-.0063417	-.0033253
marital_status						
married	.0852144	.0198259	4.30	0.000	.0463564	.1240724
gender						
males	-.1240843	.0158896	-7.81	0.000	-.1552273	-.0929414
Log_household_income	.0956667	.020523	4.66	0.000	.0554422	.1358911
2.new_Residential_~s	-.0129009	.0236914	-0.54	0.586	-.0593352	.0335335
Educationstatus						
Matric	-.154265	.0175148	-8.81	0.000	-.1885934	-.1199366
higher_edu	-.228473	.0229735	-9.95	0.000	-.2735003	-.1834457
employment_status						
Employed	.0159688	.0358025	0.45	0.656	-.0542028	.0861404
urban_rural						
rural	.0022199	.0173561	0.13	0.898	-.0317975	.0362372

Marginal effects at mean for category Low

	dy/dx	Delta-method std. err.	z	P>|z|	[95% conf.	interval]
sum_attacks	-.0002188	.0001027	-2.13	0.033	-.00042	-.0000176
Age_In_years	.000013	.0000318	0.41	0.682	-.0000493	.0000754
marital_status						
married	-.001301	.001382	-0.94	0.347	-.0040098	.0014077
gender						
males	-.0074006	.0056971	-1.30	0.194	-.0185668	.0037655
Log_household_income	-.0007078	.0007748	-0.91	0.361	-.0022264	.0008109
2.new_Residential_~s	-.0003806	.0010354	-0.37	0.713	-.00241	.0016488
Educationstatus						
Matric	.0022377	.0019529	1.15	0.252	-.0015899	.0060654
higher_edu	.0020096	.0019468	1.03	0.302	-.0018061	.0058252
employment_status						
Employed	.0030818	.0025634	1.20	0.229	-.0019424	.008106
urban_rural						
rural	.0014562	.0014892	0.98	0.328	-.0014626	.004375

Marginal effects at mean for category Moderate

	Delta-method dy/dx	std. err.	z	P>|z|	[95% conf.	interval]
sum_attacks	.0001934	.0000584	3.31	0.001	.000079	.0003078
Age_In_years	.0020794	.0005003	4.16	0.000	.0010989	.00306
marital_status						
married	-.035523	.0152053	-2.34	0.019	-.0653248	-.0057212
gender						
males	-.025456	.0115042	-2.21	0.027	-.0480038	-.0029081
Log_household_income	-.0360844	.0146597	-2.46	0.014	-.0648169	-.0073519
2.new_Residential_~s	.0069356	.0166369	0.42	0.677	-.025672	.0395433
Educationstatus						
Matric	.0694012	.0117129	5.93	0.000	.0464443	.0923581
higher_edu	.0920857	.0180877	5.09	0.000	.0566344	.127537
employment_status						
Employed	.0223111	.0227611	0.98	0.327	-.0222999	.066922
urban_rural						
rural	.0523416	.0114515	4.57	0.000	.0298972	.0747861

Marginal effects at mean for category High

	Delta-method dy/dx	std. err.	z	P>|z|	[95% conf.	interval]
sum_attacks	.0004505	.0000794	5.67	0.000	.0002948	.0006062
Age_In_years	.002741	.0007342	3.73	0.000	.001302	.0041801
marital_status						
married	-.0483904	.019763	-2.45	0.014	-.0871251	-.0096556
gender						
males	.1569409	.0150541	10.43	0.000	.1274355	.1864464
Log_household_income	-.0588745	.0194589	-3.03	0.002	-.0970133	-.0207356
2.new_Residential_~s	.0063458	.0230149	0.28	0.783	-.0387625	.0514542
Educationstatus						
Matric	.082626	.0169395	4.88	0.000	.0494251	.1158269
higher_edu	.1343777	.0230887	5.82	0.000	.0891247	.1796308
employment_status						
Employed	-.0413617	.0339271	-1.22	0.223	-.1078575	.0251342
urban_rural						
rural	-.0560177	.0167397	-3.35	0.001	-.088827	-.0232084

Interpretation

Impact of Attacks

The frequency of attacks influences religiosity patterns. Individuals exposed to a higher number of attacks are less likely to report having no religiosity ("Never"). Additionally, such exposure reduces the likelihood of identifying with "Low" religiosity. Interestingly, an increase in attacks tends to strengthen religious affiliation, with individuals more likely to report "Moderate" or "High" religiosity. This pattern suggests that external threats may encourage stronger identification with religion, possibly as a coping or solidarity mechanism.

Influence of Age

Age plays a significant role in shaping religiosity. Older individuals are generally less likely to report having no religiosity ("Never"). As age increases, there is a slight increase in the likelihood of reporting "Low" religiosity, while the chances of identifying as "Moderate" or "High" religiosity increase more substantially. This pattern suggests that religiosity tends to deepen with age, potentially due to greater life experience or shifts in priorities over time.

Effect of Marital Status

Being married is associated with a higher likelihood of reporting no religiosity ("Never") compared to unmarried individuals. On the other hand, married individuals are less likely to report "Low," "Moderate," or "High" religiosity. This trend suggests that marital responsibilities or societal expectations may influence how individuals perceive and engage with religious practices, potentially discouraging higher levels of religious affiliation.

Gender Differences

Gender differences are evident in religiosity patterns. Men are generally less likely than women to report having no religiosity ("Never") or "Low" religiosity. While the association between men and "Moderate" religiosity is weak and inconsistent, men are significantly more likely to report "High" religiosity. These findings indicate that men may gravitate toward stronger religious identities, possibly due to cultural or societal factors emphasizing male participation in religious leadership or practices.

Household Income

Higher household income is associated with a greater likelihood of reporting no religiosity ("Never"). However, as income increases, the likelihood of identifying with "Low," "Moderate," or "High" religiosity decreases. This inverse relationship suggests that economic stability might reduce reliance on religion, potentially as a source of comfort or guidance, leading to weaker religious affiliation.

Residential Status

Living in urban or rural areas does not appear to have a significant impact on religiosity levels. Across all levels—"Never," "Low," "Moderate," and "High"—the effects of residential status are statistically insignificant. This indicates that religiosity in this context is influenced more by personal or cultural factors rather than the urban-rural divide.

Education and Religiosity

Education has a profound impact on religiosity. Individuals with higher levels of education are less likely to report no religiosity ("Never") and more likely to identify with "Low," "Moderate," or "High" religiosity. The positive association between education and religiosity suggests that education might encourage deeper engagement with religious beliefs, possibly through critical thinking, exposure to diverse ideas, or community participation.

Employment Status

Employment status shows weak and statistically insignificant effects on religiosity. Whether employed or unemployed, individuals show no consistent patterns in their likelihood of identifying with "Never," "Low," "Moderate," or "High" religiosity. This suggests that employment status alone is not a strong determinant of religious affiliation.

Urban-Rural Differences

Urban-rural status has limited influence on religiosity. Rural individuals are slightly more likely to identify with "Moderate" religiosity but less likely to report "High" religiosity. For "Never" and "Low" religiosity, there is no notable effect. This pattern implies that while rural settings might encourage moderate religious engagement, they do not necessarily foster stronger religious identities.

Discussion:

This study highlights the intricate and multifaceted relationship between religiosity and external shocks, specifically man-made disasters such as terrorism and economic pressures. The findings reveal nuanced dynamics that reflect religiosity's dual role as both a coping mechanism and a reflection of broader societal trends.

1. The Role of Terrorism in Shaping Religiosity

The results demonstrate that exposure to terrorism significantly elevates religiosity, particularly in the Moderate and High categories. This aligns with existing literature emphasizing the role of faith as a source of resilience and community during crises. Terrorist attacks, by fostering fear and insecurity, seem to prompt individuals to seek solace in religious practices and beliefs. This shift underscores the adaptive function of religiosity as a mechanism to mitigate the psychological and social fallout of violence.
However, the results also highlight variations in religiosity's intensity, with older individuals and

males being more likely to exhibit higher levels of religiosity. These patterns may reflect cultural and societal expectations, as well as individual coping strategies, which vary by demographic characteristics.

2. Economic Pressures and Religiosity

Economic hardship emerges as a more complex driver of religiosity. While initial financial distress encourages religious engagement, prolonged economic stress appears to erode faith, particularly in institutional religious structures. This dual narrative is consistent with theories suggesting that while religion can provide immediate comfort during hardship, its efficacy may diminish over time if material conditions do not improve.

Interestingly, income and education levels play contrasting roles in shaping religiosity. Higher income is generally associated with lower levels of religious engagement, supporting secularization theories. In contrast, higher education fosters deeper religiosity, suggesting that education may encourage more reflective and personalized expressions of faith. This finding challenges traditional assumptions about education's secularizing effect and highlights its potential to facilitate a more nuanced engagement with religion.

3. Demographic Factors

Demographic variables such as age, gender, marital status, and urban/rural residence further modulate the impact of terrorism and economic stress on religiosity. Age is positively correlated with higher religiosity, reflecting increased engagement with existential questions as individuals grow older. Males, despite traditional associations of religiosity with females, are more likely to exhibit higher religiosity, potentially due to cultural and societal dynamics specific to the study's context.

Marital status shows an intriguing relationship, with married individuals being less likely to demonstrate high levels of religiosity. This may suggest that marriage redirects focus toward familial responsibilities or secular concerns. Similarly, urban residents exhibit higher levels of religiosity than their rural counterparts in certain categories, possibly due to differences in access to religious institutions and communal practices.

4. Policy Implications

The study’s findings carry important implications for policymakers and community leaders addressing the aftermath of man-made crises. Recognizing religiosity as a coping mechanism can guide the development of support systems that leverage faith-based organizations to foster resilience and community cohesion. However, the dual role of religiosity necessitates caution, particularly in contexts where prolonged crises could lead to disillusionment or exacerbate societal divisions.

Educational initiatives also hold promise as tools for fostering nuanced and reflective religiosity. Encouraging critical engagement with faith can help individuals navigate crises more constructively and reduce the potential for extremist interpretations.

5. Limitations and Future Research

While this study provides valuable insights, certain limitations warrant further exploration. The reliance on cross-sectional data limits the ability to draw causal inferences about the relationship between external shocks and religiosity. Longitudinal studies are needed to capture the dynamic evolution of faith over time. Additionally, the context-specific nature of this study may limit the generalizability of its findings to other regions or cultural settings. Future research should explore similar dynamics in different socio-political contexts to validate and extend these findings.

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