

IMPACT OF RELIGIOUS SPIRITUALITY ON SOCIO-ECONOMIC STATUS

(A Case Study of M.A. Economics Students at Central Department of Economics, T.U.)

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BY

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LETTER OF RECOMMENDATION

This thesis entitled **Impact of Religious Spirituality on Socio-Economic Status** (A Case Study of M.A. Economics Students at Central Department of Economics, T.U.) has been prepared by Mr. UJJWAL ADHIKARI under my supervision. I hereby recommend this thesis for examination to the Thesis Committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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Assistant Professor

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Date: April 2017

APPROVAL SHEET

We clarify that this thesis entitled **Impact of Religious Spirituality on Socio-Economic Status** (A Case Study of M.A. Economics Students at Central Department of Economics, T.U.) submitted by Mr. UJJWAL ADHIKARI to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirement for the Degree of Masters of Arts in Economics has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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This thesis entitled **Impact of Religious Spirituality on Socio-Economic Status** (A Case Study of M.A. Economics Students at Central Department of Economics, T.U.) has been prepared for partial fulfillment of the requirements for the Degree of Masters of Arts in Economics.

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I bear sole responsibility for any errors and discrepancies that might have occurred in this research report.

Ujjwal Adhikari

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LIST OF ACRONYMS

APA : American Psychological Association

CEDECON : Central Department of Economics

M.A. : Master of Arts

SES : Socio-economic Status

SPSS : Statistical Package for Social Science

T.U. : Tribhuvan University

UFOs : Unidentified Flying Objects

CHAPTER -I

INTRODUCTION

1.1 Background

1.1.1 Religion/ Religiosity

Religion is defined as the belief in and reverence for a supernatural power or powers regarded as creator and governor of the universe. A personal or institutionalized system grounded in such belief and worship, a set of beliefs, values, and practices based on the teachings of a spiritual leader. A cause, principle, or activity pursued with zeal or conscientious devotion. Religion is one of the driving forces behind many of the events and attitudes that have shaped our world. Throughout the centuries, laws have been enacted; cities and countries have been created and destroyed; and wars have been fought, all to promulgate or protect one religion or another. Religion has been a part and parcel of human life since time immemorial. Religion represents a great system of human thought. Religion is the predominant influence over the conduct of our lives. Religion attempts to search for a deeper meaning to life, to find facts about the universe, about the laws of nature; Religion has been in our flesh and blood since antiquity. Though science has flourished today, and science is directly opposed to religion, even so religion has not lost its significance, because science is beyond the comprehension of many, and religious trends are easy to convince, to be comprehended.

As of the 2011 census, 81.3 percent of the Nepalese population was Hindu, 9.0 percent Buddhist, 4.4 percent Muslim, 3.0 percent Kirant/Yumaist, 1.42 percent Christian, and 0.9 percent followed other religions or no religion. Religion is important in Nepal; the Kathmandu Valley alone has more than 2,700 religious shrines. The dissolved constitution of Nepal described the country as a "Hindu kingdom", although it did not establish Hinduism as the state religion. Nepal's constitution continues long-standing legal provisions prohibiting discrimination against other religions (but also proselytization). The king was deified as the earthly manifestation of the Hindu god Vishnu. Then on 19 May 2006, the government facing a constitutional crisis, the House of Representatives which had been just reformed, having been previously dissolved, declared Nepal a "secular state" (cbs.gov.np, 2013).

1.1.2 Spirituality

Spirituality is undoubtedly tied to everyday life. In recent years, there has been a rise in new age internalization and practices, which are often associated with individuals who are spiritual. Yoga is one such example of a spiritual practice. There are yoga instructors and studios sprouting up across the country. Although yoga is often associated with Buddhist practices, recently it has been used by people in all faiths; and even by those who identify with no religion. Clearly many spiritual practices such as yoga transcend religious boundaries; meditation specifically is the spiritual aspect of these types of practices. Much like prayer, meditation focuses on quiet reflection and deep thought. However, meditation is not necessarily tied to some religious deity. Instead, it is used to explore one's self; and therefore, can be said to be a spiritual practice. Clearly, there is a connection between religiosity and spirituality. The difficulty for researchers is being able to isolate each and determine which factors specifically relate to one without the influence of the other. Everyone in society has some type of belief; these beliefs are formed during the socialization of the individual through the family, school, church, temple and other social institutions. Some beliefs become widespread to the point where they are the norm; the belief in god is an example of this. Although spirituality does not place emphasis on belief in god, being spiritual has long been associated with religiosity; however, some studies have shown an increase in the number of people who identify as spiritual with no religious ties (Roof 1993, Zinnbauer et al. 1997). This has led researchers to investigate what variables are specifically related to spirituality. Much like other research; the focus has been on socio-demographic variables in order to determine which individuals are strictly spiritual with no religious ties. Intuitively, one might think that religious people are considerably more spiritual than the average person; however, research tends to suggest that this may not be as cut and dried as many would like to believe. Therefore, it is necessary to discover the link between religiosity and spirituality and to determine where the fine line lies in order to specifically target spirituality in research.

1.1.3 Socio-economic Status

According to American Psychological Association (APA), socioeconomic status is commonly conceptualized as the social standing or class of an individual or group, and it is often measured as a combination of education, income and occupation.

Socioeconomic status (SES) is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. When analyzing a family's SES, the household income, earners' education, and occupation are examined, as well as combined income, versus with an individual, when their own attributes are assessed or more commonly known to depict an economic difference in society as a whole. Socioeconomic status is typically broken into three categories (high SES, middle SES, and low SES) to describe the three areas a family or an individual may fall into. When placing a family or individual into one of these categories, any or all of the three variables (income, education, and occupation) can be assessed. In the present study also, students' socio-economic status is identified by the information provided by a questionnaire about the participants' parents and/or spouses' job, educational degree, income average and also about the number of their families' members. They are classified into two groups. The first group includes students with a mid/ high socio-economic status, and the second group contains students with a low socio-economic status.

1.2 Statement of the Problem

Religious Spirituality is a core element of Nepalese culture. Every aspect of Nepalese society is influenced or shaped by religious spirituality. This is inclusive of cultural beliefs, practices, traditions, art, mores, and folklore. This ubiquitous force affects how psychological, social, political, economic, and communal experiences are conceptualized, encountered, and reflected upon. This does not suggest a monolithic Nepalese expression of spirituality, performance of religious participation, or belief in the teachings derived from the "sculpture" and other religious institutions; however, it does suggest a shared and powerful cultural value system that influences the Nepalese experience. Because Nepalese cultural diversities, and culture in general, is not static (being bound to the domiciles and religious communities of Nepalese), it permeates every facet of society engaged by Nepalese.

Thus, Nepalese spiritual beliefs and values impact their interactions in and perceptions of all societal sectors (e.g., healthcare, business, government, education). Therefore, an understanding of how religious spirituality affects the manner in which they negotiate,

view, and engage these institutions is needed. Enhanced understanding of the religious and spiritual experience in these sectors can better inform institutional policies and practices; hence, this can serve to improve the socioeconomic status of Nepalese within each respective sector. Spirituality has become an important issue in business, economics and management studies. A lot of articles and academic papers have been published in recent years highlighted the role of this variable in enhancing leadership, satisfaction, commitment as well as performance of individuals in organizational setting. Similar to spirituality, several attempts have been made to explore the relationship between religiosity and economic performance.

This reality urges necessity to assess the impact of spirituality and religiosity on economic performance of students. This is because previous studies on spirituality and economic performance tend to be organized in the organizational setting specifically in established business entities only. Consequently, there is a need to prove whether the similar assumption could be applied for students. In contrast, the researches on religiosity and economic performance have been organized in the expected sector. Unfortunately, those studies, especially studies that been conducted in Christian setting, simplified measurement of religiosity based on church attendance only. In facts, similar to the spirituality, there is a lot of religiosity scales have been published and tested academically which can be used to benchmark individuals' religiosity level. Therefore, the confidence toward the results of previous studies is somewhat debatable. Based on these conditions, this study comes out with primary objective to assess the impact of spirituality and religiosity on economic performance of master level students, where the spirituality and religiosity level will be measured based on academically accepted spirituality and religiosity scales.

There are several studies on religiosity and economic performance in entrepreneurial area. Whereas very few on spirituality and economic performance especially in micro and small enterprises. Spirituality shall be considered as one of the important variables that may enhance entrepreneurship development. The problem of this study is religion & spirituality are the growing issues of the modern era and the study of the influences of religious spirituality over economic and social status of individuals in context to Nepal is nearly silent. Due to the emergence of secularism at Nepal, many people are

against the secularism yet. Before, Nepal was a Hindu state and approximately 81.3 percent of the Nepalese population was Hindu as of 2011 census. That is why the researcher wants to study the influences of religious spirituality over socioeconomic status of M.A. students of Tribhuvan University.

This study tries to determine whether the respondent's socioeconomic status is related with religious spirituality. Thus, this study aims to:

- (a) Determine whether there is empirical support for a significant relationship between religious spirituality and socioeconomic status.
- (b) The study was based on descriptive, correlation research design in which data is gathered from the primary sources, taken from the individuals through self-administered closed ended questionnaire.
- (c) Chi-square analysis was done to measure the association between two or more variables.
- (d) Hypothesis testing was done to hypothesize and examine the existence of any moderating variables affecting the relationship.

1.3 Objectives of the Study

General Objective

To study the impact of religious spirituality on socio-economic status.

Specific Objectives

1. To evaluate the socio-economic status of the respondents.
2. To assess the opinion of respondents on religion and spirituality.
3. To analyze the relationship existing between religious spirituality and socio-economic status.
4. To determine the level of influence of spiritual empowerment over socio-economic status.

1.4 Significance of the Study

Religious spirituality is the growing issue of this modern era and human are directly or indirectly related with spiritualism. Better socioeconomic status is the want of all the individuals and through this study we can analyze the attitude of students towards the spirituality and the significant relationship between religious spirituality and

socioeconomic status of the respondents. The existence of research gap on religious spirituality and its influence on socioeconomic status in higher level students was the reason of interest behind this study. This study may help in the formulation of right policies regarding spiritualism and secularism and will also be useful to future researchers, students and planning authority for the human resource development by preparing rational human resources for the social and economic development of the country. This study may help to prepare awareness towards religiosity and spirituality.

1.5 Limitations of the Study

This study is constrained by the time and budget and has more relevance in fulfilling the partial requirement for Master degree (as a thesis). This case study is limited only on M.A. Economics students at Central Department of Economics, TU, Kirtipur. Here, data collection for this study is mainly based on primary data. The study may be applicable to similar other fields of the nation. This study is focused on socioeconomic status of respondents with their attitude towards spirituality of M.A. Economics Students.

1. Income, Expenditure, Education Standard and Current Status was considered for assessing the socioeconomic status of the respondents.
2. This study is focused on religiosity and spirituality as different variables with socioeconomic variables (like income, education, profession) as independent variable with other control variables.

1.6 Organization of the Study

This study is divided into five chapters. The first chapter deals with the introduction including background, overview of spirituality, socio-economic status, statement of the problem, justification, objectives, and limitation of the study. The second chapter contains general overview of relevant literature such as concept of religiosity, spirituality, etc. Research design, sources of data and collection method, data collection techniques, sample size, analysis and presentation are described in third chapter i.e. research methodology. Data analysis including findings and discussions are presented in the fourth chapter in which final data are analyzed. In the final chapter, summary, conclusion and recommendations are presented critically.

CHAPTER -II

REVIEW OF LITERATURE

2.1 Theoretical Review

2.1.1 International Context

2.1.1.1 Religiosity

Oxford English Dictionary (2000), defined religiosity as, "Religiousness; the state of being religious or too religious, religious beliefs / faith". For the purposes of this discussion, the term religiosity will be used as a way to describe both the concepts spirituality and religion. Individuals may be spiritual not religious, religious not spiritual, religious and spiritual, or neither spiritual nor religious. Often times the spiritual not religious individual is seeking meaning, connection with others, and completeness. The religious not spiritual person typically participates in religious institutions, holds theistic beliefs, and institutionalized moral values.

Blando, 2006 stated that the spiritual and religious person holds characteristics of both while the neither spiritual nor religious person holds few if any of these characteristics. Measures of religiosity and religious participation are found to be positively associated with physical health, faith in people, subjective well-being, life satisfaction, happiness, depression, and self-esteem. Religion I take to be concerned with faith in the claims of one faith tradition or another, an aspect of which is the acceptance of some form of Heaven or Nirvana. Connected with this are religious teachings or dogma, ritual prayer, and so on.

2.1.1.2 Spirituality

Fry, 2003 defined spirituality comes from the word 'spirit', which is a part of us that is not just physical; a part that we feel unseen and called spirit. People which are less spiritually inclined may called it human nature. Fairholm, 1996 stated that it is the vital, energizing force or principle in the person which affects our identity, our values, our memories, our sense of humor and integrates guiding principles of wholeness, relationships, inner wisdom and inner authority. Maxwell, 2003 also stated that spirituality is the source of harmonizing expression of compassion and wisdom, and

sometimes healing the compassion and wisdom, which become in the mind. It is an intangible concept, composes in the members' mind, flourishes there and inspires to the bigger things.

Cavanaugh (1999) defined 'spirituality' as a means of many things to different people. Spirituality means a search for personal meaning and a relation to the Supreme Being that many of us call God.

Dalai Lama, 1999 as cited in Fry, 2003 defined spirituality II take to be concerned with those qualities of the human spirit-such as love and compassion, patience, tolerance, forgiveness, contentment, a sense of responsibility, a sense of harmony-which bring happiness to both self and others.

2.1.1.3 Religiosity & Spirituality

Reave, 2005 defined that the term spirituality is often used interchangeably with religion, but the two are not the same. Therefore, spirituality can be part of an individual's religious life, but it is not synonymous. Religiousness was defined as a system of organized beliefs and worship which a person practices and spirituality was defined as a personal life principle which animates a transcendent quality of relationship to God.

Religion focuses more upon the specific group and organization which involve ritual and practices, while spirituality is more generic, intangible and may even include more than one religious approach. Most literatures on spirituality attempt to make a clear distinction between spirituality and religion, where a clear comprehension is required in order to expand the theory for organizational purpose.

Wink & Dillon, 2003 defined that those who hold religious beliefs also participate in positive social relations as well as social and community service activities. Alternatively, those who are spiritual seek involvement in personal growth activities, creative activities, and knowledge-building activities. Counselors who recognize the role of religion in clients' lives are better able to encourage these positive pursuits, contributing to the overall health of clients.

Graham, Furr, Flowers & Burke, 2001 defined religion and spirituality positively correlate with coping with stress. Spilka, Shaver & Kirkpatrick, 1985 also defined that clients' level of religion and/or spirituality, religion or spirituality, or lack thereof affects how they assess distressful situations in their life by offering a meaning to life, by providing individuals with a greater sense of control over situations and by building self-esteem. Religious institutions serve as resources clients can utilize in times of stress through the provision of community and a sense of identity. Hathaway & Pargament, 1992 defined that other religious resources identified as commonly used in times of stress include prayer, solitary activities, faith in God, and guidance from clergy, which are representative of the spiritual, cognitive, behavioral, and social aspects of faith.

Brandt (1996) distinguished spirituality and religiosity. Religiosity involves discussions about belief systems and the range of personal, familial, and work-related commitments to those systems, whereas, spirituality is a broader concept which is developing an individual as a whole person. Religiosity has an element of acting on one's belief system or religious tradition, spirituality, however, is often thought of as a personality dimension involving the beliefs and values that pervade one's perceptions of life.

Delbecq (1999) defined spirituality is the unique and personal inner experience of and search for the fullest personal development through participation in the transcendent mystery. It involves a sense of belonging and a sense of longing for a more complete fulfillment through touching the greater mystery, which in tradition is referred to as God. DeNoble A. C, Galbraith G. S., and Stiles C. (2007) established that religion has a sense of community-based activity and ritual, and spirituality represents only the individual experience.

Hill et al., 2000 in reviewing the debate on spirituality and religion, several points of discussion can be identified. First, an evolving body of empirical literature on spirituality reveals a general drive to disassociate spirituality from religion where spirituality is increasingly defined as subjective experiences and religiosity is increasingly meant to describe institutionalized religious activity and participation. In

North America, this drive can be traced to secular and individualistic movements during the second part of the twentieth century.

George et al. (2000), Hill et al. (2000), and Pargament (1999) point out, the conceptual distinction between spirituality and religiosity was virtually non-existent in research prior to this period. Emblen, 1992; Hill et al., 2000; Pargament, 1999; Slanter, Hall, & Edwards, 2001; Zinnbauer, Pargament, & Scott, 1999 stated that the distinction between spirituality and religiosity should be seen as a fairly recent conceptual transformation which is occurring during a historical transformation from a religiously dominated spiritual world toward a humanistic and relativistic understanding of spirituality. The debate surrounding the polarization of spirituality and religion reflects a change in how these two concepts are defined. Zinnbauer et al. (1997) argue that the study of religion originally encompassed everything that is now deemed spiritual, thereby suggesting that the differentiation between spirituality and religion occurred in response to secular ideology and "a popular disillusionment with religious institutions" (p.550). This shift is exemplified in definitions in statements from transpersonal psychologists such as Vaughan et al. (1996) who suggest that "... spirituality, unlike religion, does not require obedience to a particular set of beliefs or prescribed dogma" (p. 500).

Definitions of spirituality are numerous and sometimes inconsistent. Conceptions of spirituality can range from factors related directly to organized religion to broader concepts such as meaning and purpose for life. Thus, definitions vary from those being restrictive to specific groups of Individuals to those which are holistic and inclusive of all individuals in Society. Given this wide variance, it is important to provide clarity on how this concept was operationalized in this study.

Jaegers and Mock define spirituality as believing and behaving as if non-Observable and nonmaterial life forces have governing powers in one's everyday affairs. Although often expressed in God concepts, this ongoing spiritual sensitivity is not necessarily tied to formal church doctrine or participation." This definition of spirituality, belief in a greater power (e.g., God, supernatural force, ordered universe), and action based upon that belief, guided this inquiry. This perception of spirituality has confluence with

Page's investigation of spirituality among Black males. Page examined the role between spirituality and coping mechanisms for young adult, urban, African American males in New Jersey. He found their conceptions of spirituality related to having faith in, practicing, and theological adherence to a religious belief system. This finding aligns with Jaegers and Mock's articulation of spirituality in that a belief or faith in something is manifested in one's life.

It should be noted that this definition varies from that of some scholars. For example, Astin uses a definition of spirituality designed to incorporate all individuals, regardless of their belief system (e.g., religious orientation, denominational orientation, belief in God or gods). He stated that spirituality entails several concepts related to our internal mental processes: (a) human consciousness-one's subjective knowledge of internal awareness which isn't directly visible or amenable to direct evaluation; (b) the affective domain an individual's experiential knowledge, value systems, emotional/social intelligence; (c) reasoning and logic-one's rationalization of meta-physical issues; and (d) unique tendencies-an individual's encounters with experiences which are difficult to describe, explain, or discuss such as unexplainable instinct and motivation as well as other numinous phenomenon. Though Astin's definition recognizes that unexplained phenomena occur, it does not necessitate a personal investment, through belief and action, in forces or powers beyond one's control.

In a similar vein as Astin, Rendon provided a definition of spirituality that is meant to be inclusive of all individuals. For her, spirituality is not isolated to a belief in the supernatural but is situated in cultural meaning and values. For instance, Rendon discussed spirituality in the context of teaching and learning in higher education. She contended that pedagogy is spiritual if it "honors our humanity, instills a sense of wonder, sacredness and humility in our college classrooms, respects and embraces alternate cultural realities, and connects faculty and students in meaningful ways, although this view of spirituality upholds the importance of cultural realities.

Like Astin's definition, devotion to a greater power is not necessitated. Spirituality is interrelated with two relevant concepts: religion and religiosity. Religion refers to a shared belief system typified by principles, customs, practices, and rites in adherence

to God or multiple deities. In contrast, religiosity is the performance of these principles, customs, practices, and rites. Further, religiosity does not necessarily suggest, though it may, a belief in religion. As such, an individual may exude religiosity as part of a cultural practice without an actual belief in religion. With this in mind, spirituality and religiosity are differing concepts; although both suggest the enactment of belief systems, spirituality connotes an actual belief which may fall outside an organized religion.

As previously stated, spirituality and religion are important cultural factors in the lives of Nepalese students. Much of the value attributed to these concepts is fostered by the religious spirituality. The religious institutions have served as foundational sources of communal activities, resources, and ideology. Religious Spirituality has served many important societal needs for believers, such as providing:

- A center for communal events and social interaction;
- A locale that develops community and political leadership;
- A venue for local services and programs designed to uplift the community;
- A gathering place for building unity among individuals;
- A setting for encouragement, support, and resilience; and
- A setting for spiritual development and religious socialization.

The centrality of the religious spirituality to the Nepalese community may be one reason for the high levels of spirituality and religious involvement among Nepalese. Several studies have found that Nepalese have higher reported levels of spirituality and religious involvement (e.g., attendance at religious services, going to astrologers, celebrating different religious rituals, praying, doing Homam and Pujas, and reading scriptures, Chanting Mantras) than do by others. Similar to findings derived from examining levels of spirituality and religious involvement among Nepalese and others in society, investigations of college students have also found variance between racial/ethnic groups.

2.1.1.4 Religiosity and Economic Performance

From the mid-1990s development organizations are increasingly aware of the important role of culture and religion (as part of culture) may play for enhancing economic

development. This awareness is noticeable in various reports by the World Bank and the activities of the World Faiths Development Dialogue. At the same time in social sciences and in particular in economics, the model of the rationally acting individual came under attack. As a consequence, other ways of explaining economic phenomena obtained a growing attention, such as evolutionary economics, behavioral economics, new institutional economics, and economics and culture. Here culture is defined as the collective programming of the mind that distinguishes the members of one group (country or society) from another. Iannaccone 1998, defined religion as a ‘shared set of beliefs, activities and institutions premised upon faith in supernatural forces’ is then considered as part of culture.

Religion and religious activities can influence society in two ways. First, religious activities, such as church attendance, are social activities and thus comparable to meetings of football clubs, tennis clubs, scouts, political parties, etc. These meetings can be instruments for establishing networks that could be of use for economic activities in the region and could also be helpful for establishing trading relations with partners from other countries who belong to the same religious group. Such networks can stimulate economic growth. Of course, church attendance costs time that cannot be spent on economic activities, so that a reduction of income could be the result.

2.1.2 National Context

In reviewing the previous research studies in context of Nepal, the researcher found no any research in this field.

2.2 Review of Previous Research Studies

2.2.1 International Context

2.2.1.1 Relationship between Spirituality and Religiosity

Zinnbauer et al. 1997 stated that although there are significant overlaps between spiritual and religious experience, empirical evidence suggests that people make important distinctions between these two constructs. Zinnbauer et al. 1997 stated that perhaps the most persuasive evidence that there are substantive differences between spirituality and religiosity comes from self-report studies in which individuals indicate that they are more spiritual than religious. Roof 1993 in a study of African American

women, in-depth interviews revealed their feelings regarding religion and spirituality and showed several major differences. First, spirituality is defined as the internalization of positive values. Second, religion is conceptualized as a journey and spirituality as an outcome. Mattis 2000 finally stated that whereas religion is tied to worship, spirituality is associated with relationships. There are only a handful of examples pointing to a negative correlation between religiosity and spirituality. Torgler 2007; Orenstein 2002, McKinnon 2003 stated that among studies arguing that a negative correlation exists, voluntary participation in religious activities presents the strongest negative impact on spirituality. Therefore, religious and spiritual attendance and participation have been shown through these studies to cause a reduction in practices and feelings that many would associate with spirituality.

Dudley (1999) shows that individuals are more likely to subscribe to religious ideas than strictly spiritual ones because they are regarded as more socially acceptable, but notes that only a weak correlation exists. Roof (1993) also hypothesized that individuals who came from homes in which they attended religious services infrequently were more likely to grow up and identify with being spiritual instead of religious.

Pihlstrom (2007) offers no explanation as to the difference between religiosity and spirituality as there was an argument for the distinction between religious belief and spiritual internalization. Instead, simply states that there is no correlation and that they should be regarded separately within a religious framework. Similarly, Dudley (1999) stated that the correlation was weak and that religious beliefs were more socially acceptable and therefore more prevalent. Through looking at communist countries in which the government attempted to shut down organized religion, Torgler (2007) postulates that spiritual practices may be used by some to take the place of religion when those individuals are outside of the religious mainstream.

This means that nonreligious people may use spiritual beliefs to compensate for lack of religious beliefs. Therefore, for these individuals, being spiritual may be regarded as an alternative for religion that serves the same function. This would mean that while they are similar, religion and spirituality are interchangeable in some circumstances, but not correlated. Clearly, the argument for no correlation between religious belief and

spiritual internalization is somewhat weak, and therefore leads researchers to wonder which direction, if any, the correlation takes.

Studies that show a positive correlation between religiosity and various practices and forms of spirituality have been conducted using multiple samples throughout various countries. Hornsby-Smith, Lee, & Reilly 1985 used qualitative interviews with Catholics in Britain to show that traditional Catholic ideas have become intermingled with spirituality. Hornsby-Smith, Lee, & Reilly 1985 stated that it also explores the spirituality of traditional and newer religious people, using Catholic only as well as Multidenominational samples. Tobacyk, Pirttila-Backman 1992, in research comparing American and Finnish students, Americans were found to have a higher total belief in the paranormal events as well as traditional religious belief. Clearly, traditional religious belief is the norm and therefore, it is important to note that even those who adhere to this borrow heavily from what researchers consider spiritual systems. Kim (2005) who did research to determine the relationship between traditional religion and spiritual practice in Korea. It was determined that Koreans who identify with official religion also adhere to or believe in some of the spiritual practices of nonofficial religions.

Jagers and Smith (1996) found that internal religious motivation was a significant predictor of spirituality among African Americans, whereas divine causality and religious well-being were the significant predictors for European Americans. Roof (1998) concludes that spirituality is reclaiming the spiritual and experience-oriented aspects of religion. Kahoe 1977 stated that many studies have presented the notion that spiritual internalization is highly related to religious participation or to intrinsic beliefs of religion, and Kim 2005 also stated that it presents the guidelines for acceptable behavior. Torgler 2007; Jagers and Smith 1996; Roof 1998; Kim 2005; Wuthnow 1978 stated that being more religious, contrary to attendance (as mentioned earlier), presents a statistically significant positive correlation with being spiritual. Torgler 2007 stated that when comparing religiosity to superstitious variables (good luck charms and fortune tellers), the effects were substantially positive. Therefore, the more religious one is, the more likely he or she is to believe in fortune tellers (Prophets) or good luck.

Perhaps people who are more receptive to religious ideas are also more open to alternative spiritual experiences or notions (depending on affiliation). This was explored through a comparison of people who definitely believe versus those who do not believe in god. Robert Wuthnow (1978) found that those who do believe in god are more likely to believe in ESP (extra-sensory perception). Wuthnow (1978) also argues that there is a similarity between religious and other beliefs: “ESP and religion both affirm the existence of realities beyond the mundane existence of everyday life“(160). Other studies have confirmed this positive correlation between religiosity and spirituality. Orenstein (2002) finds that among those surveyed, of those with the highest religious belief, almost forty percent are high on spiritual belief practices. Similarly, McKinnon (2003) finds that when controlling for attendance and participation at religious services, religiosity and spirituality are positively correlated. Furthermore, Schumaker 2001 stated that in a sample of 80 undergraduates who were separated by those who were religious and those who were nonreligious, religious subjects exhibited significantly higher total belief scores. Additionally, Schumaker 2001 stated that religious subjects in this research not only had more spiritual belief; but also their beliefs were more extensive. So perhaps as these data suggest, people who have one type of belief are more open to adopting others, or maybe spiritual and religious belief are very closely related. Peltzer (2002) confirms this notion. In regards to the positive correlation he offers the explanation that they (religious, spiritual) have shared values or act as compensatory attributes.

Scheibe and Sarbin (1965) demonstrate several examples of how religion and spiritual belief, specifically superstition, are historically tied to one another. One such example is in da Vinci’s painting of the Last Supper, in which Judas is portrayed as knocking over the salt. From that point on spilling salt was considered bad luck. Prayer is another example which they noted. In prayer, one believes that it is advantageous in changing the course of their future, and since there has been an appeal to the powers that be, one can then rest comfortably. Moreover, MacDonald (1995) finds a relationship between the frequency of prayer and reporting of telepathy, in that those who pray more often generally report believing more in telepathy. This supports other research because frequency of prayer is often positively associated as an indicator of religiosity, and telepathy is a belief associated with spiritual secularists. Irwin 1993 also demonstrated

how higher levels of belief in the paranormal, ESP, telepathy, precognition, astral projection, and psychic healing were all found to positively correlated with religiosity.

Wuthnow (1990) argues that spirituality is a reaction to the stifling nature of religion. He describes two types of spirituality, the former being more connected to religion than that of the latter. He juxtaposes the two by referring to one as “dwelling” and the other as “seeking.” According to Wuthnow, there is a transition from that of dwelling to seeking. Dwelling spirituality is grounded in religious dogma, inhabiting the sacred space and being secure in the rituals and teachings. Whereas seeking is exploring new avenues of spirituality and being open to new teachings and rituals. Thus, the two are related in that seeking is a reactionary transition from dwelling. Spirituality as defined today occupies the seeking realm; it encompasses individuals who are open to spiritual growth without necessarily using the teachings of a specific religion or sect. Thus, modern notions of spirituality evolve from religiosity.

Wade Clark Roof (2003), in ‘The Handbook of the sociology of Religion’, notes that it is important to study spirituality outside of a religious context because modern spirituality is less confined by traditional religious structure and people are increasingly aware of it as an alternative to religion. He continues to say that although the greatest majority of people are overlapping in religious and spiritual ideas (in that they have both); there are people who fall under one or the other, and some who are neither religious nor spiritual. Therefore, spirituality is a completely different entity from religion, although related in many ways, and some might say augmented by religion. It is theoretically possible to study spirituality separately from religion.

Clearly, there is a wealth of literature that supports a positive correlation between religiosity and other types of belief. However, it is unclear if it is just the similarity between the belief systems or if there is something else contributing to individuals’ beliefs, perhaps they are more easily convinced. Economic status would seemingly make one harder to convince. Therefore, it is worthwhile to explore the relationship between religiosity and spirituality with economic empowerment.

2.2.1.2 Religiosity and Economic Performance

Barro and McCleary, 2003 and McCleary and Barro, 2006 mentioned in a series of papers that the influence of church attendance and religious belief on the average growth rates of real per capita GDP over a decade: 1965-1975, 1975-1985, and 1985 – 1995 in a group consisting of developed, emerging and transition countries. The measures on church attendance and belief are derived from the World Values Survey, in particular the respondents' answer on the question whether they regularly attend church services, and whether they believe in hell and/or believe in heaven. The average of the respondents' answers in a country is used in the regressions. Besides of these variables, the relation contains the share of seven types of religion in the country. Belief in hell appears to positively contribute to economic growth. Often the coefficient of belief in heaven is insignificant. Church attendance has a very significant negative impact on economic growth, indicating that the time spent in church goes at the expense of the time for economic activity.

Noland, 2005, Barro and McCleary, 2003, and McCleary and Barro, 2006 stated that several studies use the fraction of people belonging to a particular religion as an explanatory variable. This fraction can refer to the entire population, or to those who consider themselves as religious. Sala-i-Martin, Doppelhofer, and Miller (2004) reported a negative influence on per capita income growth for the fraction of adherents to Hinduism, Islam, Orthodox Christianity and Protestantism relative to Catholicism. In a larger sample of 88 countries, found a positive influence for Islam and sometimes for Confucianism. Noland (2005) performs cross-country regressions for samples of 34 to 76 countries. Growth over the period 1970-1990 is negatively associated with Jewish, Protestantism and Catholicism, whereas for a smaller set of countries the latter two denominations along with Orthodox Christianity positively affect growth during the period 1913-1998. Since some commentators have claimed that Islam is antigrowth, Noland pays extra attention to this variable and runs additional within-country regressions for India, Malaysia and Ghana. In the cross-country regressions, the share of Muslim people has no influence on the growth of income per capita and a positive influence on the growth of total factor productivity.

2.2.1.3 Impact of Religiosity and Spirituality on Entrepreneurial and Economic Empowerment

Galbraith C.S & Galbraith D.M (2007) stated that religiosity have relationship with economic growth and hypothesized that there is a direct relationship between religious attitudes and both economic growth and entrepreneurial activity. Entrepreneurial activity is the factor that actually strengthens the relationship between religiosity and economic growth. They confirmed the findings of previous studies conducted by Champion (2003), Martes and Rodriguez (2004), Galbraith et al (2004), Woodrum (1985), Honig (1988), Kwon (1997) whom found that individuals' participation in religion and their familial religiosity is positively associated with self-employment.

Kauanui S, Thomas K, Sherman C, Waters G, & Gilea M. (2008) distinguished spirituality levels of entrepreneurs into five categories: 'Make me Whole' group, 'Soul Seekers' group, 'Conflicting Goals' group, 'Mostly Business' group, and 'Strictly Business' group. This study stands as a strong background for further studies. It emphasizes that age, gender, years in business, industry or income of the entrepreneurs do not lead to differences on the spirituality level among the groups.

2.2.1.4 Spirituality and Its Impact on Micro Entrepreneur's Performance

Kauanui, S., Thomas, K., Sherman, C., Waters, G. & Gilea, M. (2008) stated that there is no difference between micro entrepreneurs' types of spirituality with their age, gender, year in business, industry and even their business income. Whereas Mardhatillah, A, and Rulindo (2007 & 2008) establishes the relationship between level of spirituality and micro entrepreneurs' performance, with the use of simple correlation analysis and qualitative analysis to prove the association. They also specified that the impact of spirituality to the clients' poverty status is not directly intervened by their business income, and agreed that these respondents are generally wealthier than their counterparts. Hence supports the common assumption that having high spirituality level is beneficial for human beings. Mardhatillah A and Rulindo (2007) use only a simple correlation analysis to prove the relationship between the entrepreneurs' spirituality and their business performance. Mardhatillah A and Rulindo (2008) added qualitative analysis and interviewed the entrepreneurs to test how the spirituality helps them in

running their business. Both these methods, proves that spirituality of the micro entrepreneurs influence their business performance.

2.2.1.5 Islamic Studies on Impact of Spirituality and Religiosity on Economic Performance of Micro Entrepreneurs

Rulindo, R. and Mardhatillah, A. (2011) conducted a study among 400 micro-entrepreneurs in Jakarta, Indonesia who were borrowers from BMTs. The results of Multiple and Logistic Regressions confirmed that respondents with higher religiosity levels have higher income and better poverty status compared to their counterparts. But it is insignificant for spirituality. The respondents who had higher spirituality level got greater possibilities to live over the poverty line according to subjective and objective poverty status, especially when the status is measured by using regional extreme and moderate poverty standards. It was only significant when the poverty status was benchmarked based on household income. This study also indicates that those having higher spirituality level in overall are wealthier than the counterparts.

Even though the finding on spirituality doesn't meet the expectation, the findings were quite powerful as compared to previous studies. Micro-entrepreneurs rarely maintain proper record of their financial transactions, hence Chowdhury M., Ghosh D, and Wright R E (2005) used recall technique in their study to collect information on clients'. In this study also the same principle followed. Rulindo R. and Mardhatillah A argued that spirituality does not associate with respondents' business income and is only significantly influence respondents' poverty status when other sources of income were used to measure the status. The findings show that having higher spirituality in general may beneficial to enhance economic situation of the respondents. It means that compared to spirituality, religiosity has positive influence to respondents' income and poverty status; even when the status is measured by using business income as poverty benchmark. Hence this study supports the previous findings that religiosity may have influence to the economic aspect of individuals. Spirituality and religiosity have positive association with subjective poverty. It is also proved by this study that Micro-entrepreneurs who have higher level of spirituality and religiosity level were satisfied with their economic conditions as compared to those who have lower spirituality and religiosity level. Hence the authors suggested to provide training to enhance spirituality

and religiosity and conclude that if the variables – spirituality and religiosity may enhance the economic performance of Muslim micro entrepreneurs, in the long run, it may help to enhance the impact of the institutions, the utilization of these variables as materials of capacity building may assist the institutions to achieve its objective in eradicating poverty.

2.2.1.6 Religious Spirituality and Educational Attainment

There is not an overwhelming amount of literature that aligns with the view that education has no effect on religious spirituality, but there are a few examples. Kim 2005 in a study of South Korea, one researcher found that spiritual practices are held by individuals regardless of educational background. Similarly, Orenstein (2002) argues that the effects of education on belief are so small that it is hardly worth paying attention to and therefore, may be passed over. Finally, a group of theorists found no correlation between those who consume new age materials and education level. Mears & Ellison 2000 stated that this is worth noting because new age materials are associated with practices of spiritual secularists.

Most of the literature regarding the effects of education on one's religiosity & spirituality is split between whether a positive or negative correlation exists. The negative correlation associated with education is discussed by several researchers. Peltzer (2003) shows that, in general university students in South Africa are greater disbelievers than their secondary school counterparts. This indicates that higher levels of education may influence one to believe less. For each of the variables used in a previously mentioned study to represent spiritual belief (good luck charms, fortune tellers, stars, and horoscope), education had a negative correlation. The more education one has, the less likely he or she is to subscribe to any of these practices. One criticism of this part of the research done by Torgler (2007) is that two of the variables were not statistically significant, which by his own admission does not allow education to be as analytically important as one would prefer. Lawrence (1995) also argues that education is one basic cause of intensity of belief. In his notion, the more education one has, the more likely they will form their perspective based on what beliefs are acceptable. In turn, education and spiritual internalization are negatively correlated because educated individuals are more likely to adopt popular ideas instead. Donahue 1993 studied that

“all spiritual truth is within me” was negatively correlated with education level. Irwin (1993) studied that belief in spiritualism, astrology, and UFOs to correlate negatively with educational attainment. Donahue (1993) found the same for astrology, and Wuthnow (1978) indicates that there is a steady decline of belief in astrology as education level increases.

There are many researchers who argue that instead of a negative correlation, education in fact is higher among those who are more spiritual. For example, Roof (1993) hypothesized that self-rated spirituality would be positively correlated with, among other things, higher education. Zinnbauer et al. (1997) tested this hypothesis and found that it held true, i.e. self-related spirituality was positively correlated with educational attainment. Although they did not find a correlation between persons who purchased new age goods and education level, Mears and Ellison (2000) did stress that such “New Age Beliefs” could be more suited to educated people. Interestingly, both Roof (1993) and Zinnbauer et al. (1997) found new age feelings and practices to be more prevalent in the higher educated, who also rated themselves higher on spirituality. Roof 1993 believed that individuals with higher education are more individualistic. Therefore, they feel less inclined to be identified with a group or mainstream religious ideals. Instead, these individuals adopt a spiritual journey or quest.

MacDonald 1995 and Bader 2003 stated that educated people have also been shown to be more likely to report paranormal phenomena, as both reports of telepathy and UFO abduction were more likely to be made by individuals with higher levels of educational attainment. Irwin 1993 stated that psi belief, and witchcraft all have been shown to correlate positively with educational attainment. Similarly, Fox 1992 stated that reporting *déjà vu* was found to be correlated with higher educational attainment.

Clearly, more research needs to be done on an individual belief basis, where research focuses on the effects of education on each of the different aspects of non-religious internalization. Because of a relatively small amount of research delving into these types of spiritual internalizations/practices and educational attainment, it is necessary to extrapolate from other relationships. Meaning that since spirituality is correlated with religiosity, it is important to see what the research says about the educational attainment

of religious individuals. Takyi and Addai (2002) set out to discover the link between religiosity and educational attainment among females in Ghana. Their findings confirm that religion positively correlates with the educational attainment of these women. Keysar & Kosmin 1995 determined that religion has an indirect bearing on educational attainment, in that religion will guide values and emphasize the importance of certain aspects of life. Thus, it was determined that certain sects emphasize the importance of education more, leading to increased educational attainment. Even Meuller (1980) concedes that religion imposes an effect of educational attainment, although this effect was not very large. In a study to determine the role of religion in social mobility, Brown and Gary (1991) found that religion explains some of the variance among African Americans with regards to educational attainment. Gallagher and Cormack (1994) determined that there were disparate amounts of educational attainment within different denominations, showing that some religious denominations generally achieved higher levels of education in Ireland than others. All of these findings on religion and education attainment are important to consider in order determining whether the link between belief and education truly exists. It becomes apparent that what one believes in can be highly correlated with their education, whether talking direct links from belief and spirituality or the indirect route through religion. Regardless, the link appears to be evident, helping to add promise to future studies which will explore it in greater detail.

2.2.2 National Context

In reviewing the previous research studies in context of Nepal, the researcher found no any research in this field.

2.3 Research Gap

Since this type of empirical research is nearly silent in the context of Nepal, the researcher wants to fulfill this research gap so studied on the topic of Impacts of Religious Spirituality on Socio-economic Status.

CHAPTER -III

RESEARCH METHODOLOGY

The research method used to carry out this study is focus on individual interviews where there is the interaction between the participants as important as the discussion of the topic. It further involves organized discussion with a selection of individuals, who were interviewed to gain information about their opinions and experiences of a topic. This method is particularly suited for a researcher interested in obtaining several perspectives about the same topic (Morgan, 1998; Gibbs, 1997).

The analytical method chosen for this study have done a thematic analysis. This enable the researcher to work thematically with qualitative data collected through the focus group interviews. A naturalistic qualitative research approach is used to understand phenomenon in content specific settings where research does not attempt to manipulate the phenomenon. This refers to a research about persons' feelings, emotions, attitude and perspectives, worked and lived experiences, and behavior that can be reflected in one's daily life, institutions and organizations (Patton, Michael Quinn, 2002).

Qualitative research takes into account the facts that are found in specific content settings. It does not consist of pre-assumptions. The importance of qualitative methodologies is to see the social world which is constructed through the interaction of cultural, economic, social and political processes, but do not seek what can be measured. This methodology is a proper way to understand lived experience, interpret the understanding, and share meaning of people's everyday social worlds and realities (Limb and Dwyer, 2001).

This chapter provides an overview of the research design, source of data, selection of study area, sampling procedure and tools and techniques of data collection analysis and presentation.

With this in mind, this thesis presents selected findings from a qualitative study of students in the CEDECON, TU. The focus of this study was to identify factors that affect socioeconomic status from student's perspectives. Data collected from this study

elicited several constructs (e.g., social, personal, institutional, academic, and psychological) and associated factors relevant to socioeconomic status. Among the associated factors, religious spirituality emerged as an important concept. This article illustrates student's perspectives, which indicates that religious spirituality has an either significant or insignificant relationship to socioeconomic status.

Although the concept of student's religious spirituality has been investigated in the psychological and healthcare literature, the postsecondary research on this topic is near silent. This point has even greater salience for the extant literature on spirituality of students. This is particularly interesting given the historical importance of religious spirituality in student's socioeconomic status. As a religious and cultural ethic, religious spirituality "has served as a personal and communal source of liberation, solace, hope, meaning and forgiveness, particularly in relationship to social, political, and economic injustices. Thus, as the few studies on this topic, this research sheds light on the often-marginalized voices of students who viewed religious spirituality as an emancipator force in determining their socioeconomic status.

In particular, this study attempts to augment the current literature by examining whether socioeconomic status is related to religious spirituality or not. This research also includes a number of socio-demographic variables as controls.

3.1 Research Design

The research is done basically with descriptive analytical method followed by correlation analysis and Chi-square analysis test. This study is mainly based on interviews where data is gathered from the primary sources only. The primary data sources are taken from the individuals through in-depth interviews: face-to-face, telephone, or through social media like Viber, Facebook and Skype interview.

Correlation Analysis: Correlation coefficient measures the degree (0 to 1) and direction (positive or negative) of relationship between two or more variables.

H₀: There is no significant positive/negative correlation between two variables (spirituality-religiosity and economic status)

H₁: There is significant positive/negative correlation between two variables (spirituality-religiosity and economic status)

Chi-square Analysis: Chi-square analysis measures the association between two or more variables.

H₀: There is no significant association between two variables (spirituality-religiosity and economic status)

H₁: There is no significant association between two variables (spirituality-religiosity and economic status)

Level of Significance (sig.): Level of significance shows the chances of accepting null hypothesis despite of null hypothesis is false. It is denoted by alpha. For decision purpose; if alpha is less than or equal to 5 percentage, do not reject null hypothesis and vice versa.

3.2 Nature and Source of Data

Basically, this study depends on primary data. There is structure questionnaire and collects data according to answer of individual respondents of MA Students, TU.

3.3 Selection of the Study Area

The study area was purposively selected. Hence, this study was conducted in Central department of Economics, T.U, among the students, since there were no any research conducted about religious spirituality and its correlation with socioeconomics variables like income, education and profession.

3.4 Universe and Sampling Procedure

The population universe for this study is the Tribhuwan University M.A. students, especially students of central department of economics.

The sampling was done among all the graduates of M.A. economics students of 140 and just got the responses from 111 individuals only.

3.5 Data Collection Techniques and Tools

Though there are various techniques and methods of data collection, for this research, some appropriate methods were used for the data collection due to the nature, scope

and object of enquiry, time factor, fund, and degree of required precision. Hence, generally, the following data collection techniques and tools were applied for the research.

This research was basically based on primary information. For this purpose, individual questionnaire was filled and the information was collected at the time of discussion with M.A. students. Some of the information was based on the researcher's observation. Other information was collected at the time of formal and informal discussion with different stakeholders and concerned parties.

For the authentic and factual information, the youth studying in TU, were interviewed. The total sample of students surveyed was 111 from M.A students of Tribhuvan University (Table 3.1).

Table 3.1: Sample Size

S.N.	Respondents	Sample Size
1	Male	67
2	Female	44
Total Sample Size		111

Source: Field Survey, 2016

Primary data was collected by survey (sample or census) method in this descriptive research. Procedure for primary data collection and its analysis was begun with the formation of a structured questionnaire. The questionnaire was asked with purposively selected respondents.

3.6 Data Analysis and Presentation

All the filled questionnaires were edited as a primary edition during the field visit. After editing the questionnaires, data coding, data entry and verification, and tabulation were completed. The data was systematically entered into the computer by using Statistical Package for Social Science (SPSS) software for analyzing the data scientifically. Data presentation was made in tables, charts, figures and bar diagrams as well as simple statistical tools like percentage, ratio, and average were used during the analysis.

CHAPTER -IV

DATA ANALYSIS AND PRESENTATION

Data presentation and analysis is the process of organizing, tabulating, performing statistical and descriptive analysis and drawing inferences. The previous chapters incorporated introduction of study, review of the literature and research methodology employed in the study respectively. The basic objective of this chapter is to analyze and elucidate the collected data following the conversion of unprocessed data and to presentation with appropriate statistical tools. This chapter presents the analysis of primary data that are collected by using the questionnaire technique. It is related to the presentation and analysis of data collected from MA Economics student of Central department of Tribhuwan University.

All the questionnaires were distributed and collected by the researcher himself. Every questionnaire was thoroughly checked after the collection of all the questionnaires distributed. With the help of SPSS program, software all response of respondents are preceded, categorized in their respective disciplines. The output of SPSS program has been presented and interpreted under four sections. The first section discusses about social, economic and religious and spiritual status with the help of descriptive statistics. In the second section, the relationship between religiosity-spirituality and socioeconomic status and relationship between religiosity and economic variables have been discussed with the correlation technique. In the following section, the researcher discusses about the influence of religiosity-spirituality on socioeconomic status and association between religiosity and economic variables with the Chi-Square test. Finally, the fourth section discusses about the findings of the research questions from the collected data and its interpretation.

4.1 Socio-economic Status

Socioeconomic status (SES) is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. Under social and economic status, the data have been presented with the table and bar chart.

4.1.1 Social Status

The study has undertaken gender, caste, marital status and education as variables of social status. The table and bar chart will be explaining the objective of the research in the following ways.

Age

Among 111 respondents, 10.8 percent were below 25 years of age group, 54.1 percent were from 25 to 30 years of age, 32.4 percent were from 30 to 35 years of age and 2.7 percent were from 35 to 40 years of age group.

Table 4.1: Age of the Respondents

Age	Frequency	Percent	Valid Percent	Cumulative Percent
22	1	.9	.9	.9
24	3	2.7	2.7	3.6
25	8	7.2	7.2	10.8
26	6	5.4	5.4	16.2
27	16	14.4	14.4	30.6
28	15	13.5	13.5	44.1
29	10	9.0	9.0	53.2
30	13	11.7	11.7	64.9
31	5	4.5	4.5	69.4
32	11	9.9	9.9	79.3
33	3	2.7	2.7	82.0
34	11	9.9	9.9	91.9
35	6	5.4	5.4	97.3
36	2	1.8	1.8	99.1
38	1	.9	.9	100.0
Total	111	100.0	100.0	

Source: Field Survey, 2016

Gender, Caste/Ethnicity/Marital Status/Education

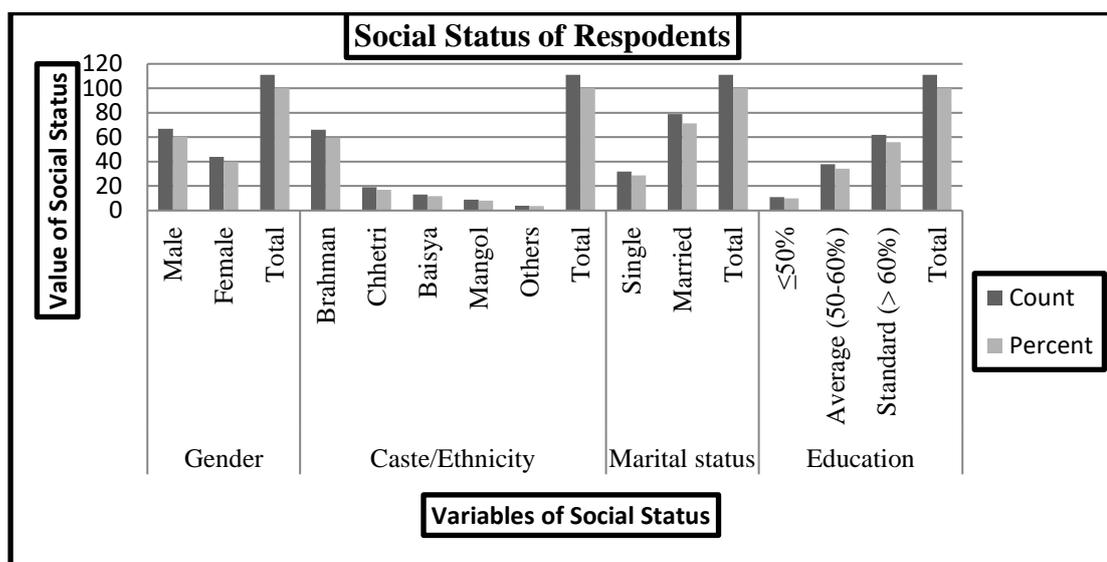
Table 4.2: Social Status of the Respondents

Variables		Count	Percent
Gender	Male	67	60.4
	Female	44	39.6
	Total	111	100
Caste/Ethnicity	Brahman	66	59.5
	Chhetri	19	17.1
	Baisya	13	11.7
	Mangol	9	8.1
	Others	4	3.6
	Total	111	100
Marital status	Single	32	28.8
	Married	79	71.2
	Total	111	100
Education	≤ 50%	11	9.9
	Average (50-60%)	38	34.2
	Standard (Above 60%)	62	55.9
	Total	111	100

Source: Field Survey, 2016

The table shows the social status of the respondents through gender, caste, marital status, ethnicity and education. The gender composition of the survey is based upon male and female. Male is 60.4 percent of 111 and female represents 39.6 percent of 111. Secondly, the Caste is the composition of Brahamn, Chhetri, Baisya, Mangol and others which is in the number of 111. Among the 111 respondents, 59.5 percent were Brahmin, 17.1 percent were Chhetri, 11.7 percent were Baisya, 8.1 percent were Mangols and 3.6 percent were from the others caste group. Thirdly, marital status gives us 32 unmarried and 76 married respondents in the survey. The majority of respondents are married in the survey. Finally, the educational achievement of the respondents is found the standard on 55.9, average on 34.2 and low on 9.9 percent. In summary, the social status will be measured by above variables and it has been further elaborated in the Bar chart.

Figure 4.1: Social Status of the Respondents



Source: Field Survey, 2016

The graphs present the gender, case/ethnicity, marital status and education in the x-axis and value of social status in the number and percent in y-axis. Social status profile of the respondents summarizes that male, Brahman, married and standard score achiever are more in the study sample.

4.1.2 Economic Status

The study has studied income, expenditure, sources of financing, current professional status and money spent on religious and cultural service as variables of economics status. The table and bar chart will be explaining as par the objective of the research in the following ways. The tables and charts are classified with their appropriateness.

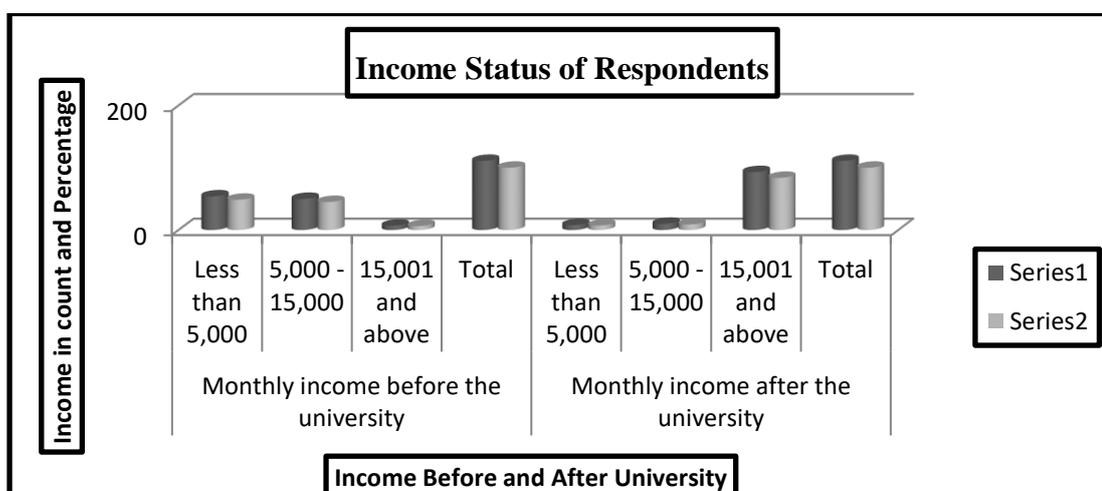
Table 4.3: Income Status of the Respondents

Variables		Count	Percent
Monthly income before the university	Less than 5,000	54	48.6
	5,001 - 15,000	50	45
	15,001 and above	7	6.3
	Total	111	100
Monthly income after the university	Less than 5,000	8	7.2
	5,001 - 15,000	10	9
	15,001 and above	93	83.8
	Total	111	100

Source: Field Survey, 2016

The table shows the income status of the respondents before and after joining the university. Before joining the university 54 respondents i.e. 48.6 percent are earning less than 5000 thousands per month, however, after the university only 8 i.e. 7.2 percent respondents were earning the less than 5000 thousands. Similarly, Monthly income of more than 15001 is earned by 93 respondents which were only 7 respondents before completing the university. In nutshell, the economic status will be measured by above variables and it has been further elaborated in the bar chart.

Figure 4.2: Income Status of Respondents



Source: Field Survey, 2016

The graphical presentation is the increment of 77.5 percent in income before and after the university in above 15001 earning level. Secondly, in the income level of less than 5000, the after university is decreased by 41.4 percent. Finally, the respondents have been substantially able to increase the income by decreasing from 45 to 9 percent. However, this is only one variable of economic status of the respondents.

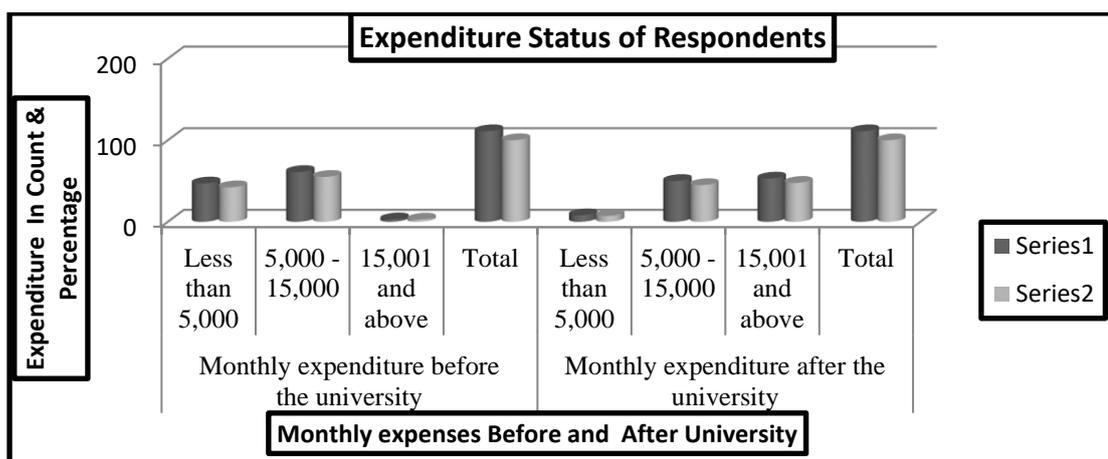
Table 4.4: Expenditure Status of the Respondents

Variables		Count	Percent
Monthly expenditure before the university	Less than 5,000	47	42.3
	5,000 - 15,000	61	55
	15,001 and above	3	2.7
	Total	111	100
Monthly expenditure after the university	Less than 5,000	8	7.2
	5,000 - 15,000	50	45
	15,001 and above	53	47.7
	Total	111	100

Source: Field Survey, 2016

The table shows the expenditure status of the respondents before and after joining the university on expenditure Status. Before joining the university, 61 respondents, i.e. 55 percent were spending from five to fifteen thousand per month. However, the spending went up to more than fifteen thousand for fifty students. In the final lines, this shows significant increment in expenses from before and after university in all level of spending.

Figure 4.3: Expenditure Status of Respondents



Source: Field Survey, 2016

The graphs present the monthly expenses before and after the university in the x-axis and expenditure in count and percentage in the y-axis. The monthly expenses have decreased by 39 percent in the less than 5,000 categories from before university to after university. However, it has substantially increased in the 15,001 and above category by 50 percent from before and after university. This is the second significant variable of economic status.

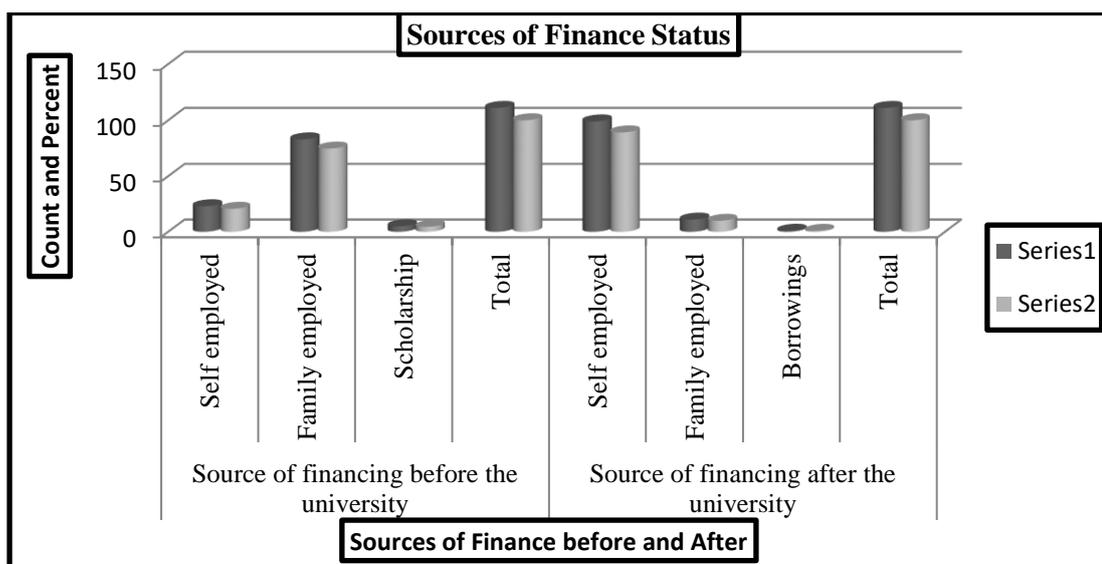
Table 4.5: Sources of Financing of the Respondents

Variables		Count	Percent
Source of financing before the university	Self employed	23	20.7
	Family employed	83	74.8
	Scholarship	5	4.5
	Total	111	100
Source of financing after the university	Self employed	99	89.2
	Family employed	11	9.9
	Borrowings	1	0.9
	Total	111	100

Source: Field Survey, 2016

The table illustrates the source of financing before and after the university. The table shows a considerable increase in self-employment from 23 to 99. On the other hand, the number of family employment has significantly decreased from 83 to 11. Five respondents were studying with scholarship however one respondent is leaving on borrowing.

Figure 4.4: Sources of Financing of the Respondents



Source: Field Survey, 2016

The graph presents the source of financing before and after the university in the x-axis and expenditure in count and percentage in the y-axis. The family dependence is highest in before university and self-earning is highest after university. This is the third significant variable of economic status.

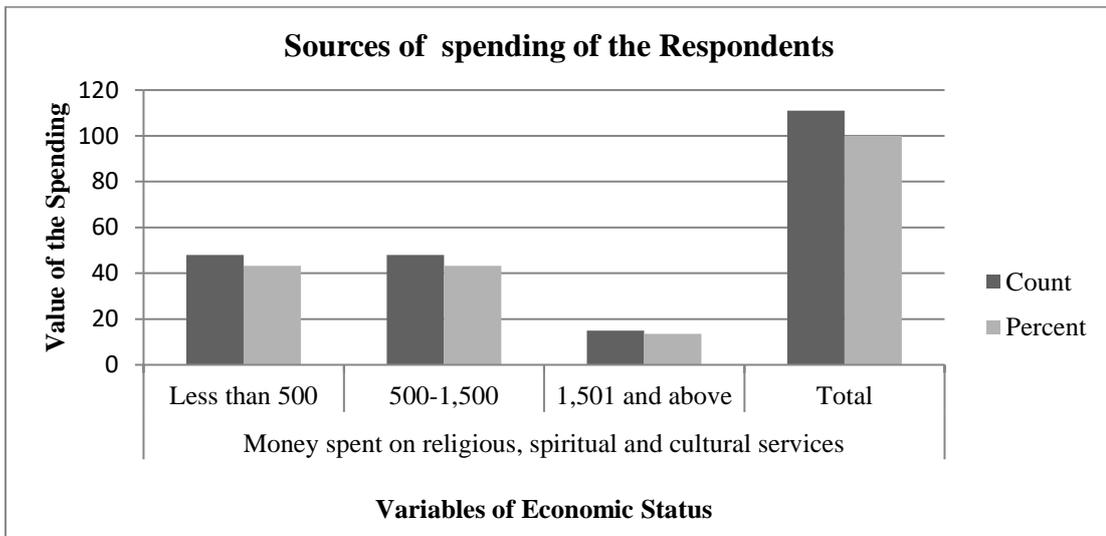
Table 4.6: Sources of Spending of the Respondents

		Count	Percent
Money spent on religious, spiritual and cultural services	Less than 500	48	43.2
	500-1,500	48	43.2
	1,501 and above	15	13.5
	Total	111	100

Source: Field Survey, 2016

The table illustrates the source of money spending of the respondents. The table depicts equal number of spending in less than 500 and 500 to 1500. On the other hand, the number is only fifteen who spends more than 1501.

Figure 4.5: Sources of Spending of the Respondents



Source: Field Survey, 2016

The graph presents the source of spending on religious and spiritual activities. The majority of the respondents are spending up to 1500. This illustrates nearly 87 percent of respondents spend a significant portion of their income on this variable. This is the fourth significant variable of economic status.

Table 4.7: Current Professional Status of the Respondents

Variables	Count	Percent	
Current professional status	Self employed	33	29.7
	Government employed	28	25.2
	Private Sector	39	35.1
	No employed	11	9.9
	Total	111	100

Source: Field Survey, 2016

The table draws the picture of current professional status of the respondents. The number of private sector is the highest and self-employed are second highest in number. Government employed comes 3rd with the number of 28 and no employed 11. To sum up, this shows a significant portion of the respondents are involved in the private sector.

4.1.3 Religiousness and Spirituality Status

The study has considered religion, spirituality and religiosity as variables for measuring the religiousness and spirituality status.

Table 4.8: Religiousness and Spirituality Status of the Respondents

Variables		Count	Percent
Religion	Hindu	94	84.7
	Buddhist	9	8.1
	Muslim	4	3.6
	Christian	4	3.6
	Total	111	100
Spirituality	Very spiritual	65	58.6
	Moderately spiritual	34	30.6
	Slightly spiritual	10	9
	Not spiritual	2	1.8
	Total	111	100
Religiosity	Very religious	38	34.2
	Moderately religious	42	37.8
	Slightly religious	29	26.1
	Not religious	2	1.8
	Total	111	100

Source: Field Survey, 2016

Firstly, the table illustrates religiousness and spirituality status of the respondents. The majority of the respondents are Hindu with the religious affiliation. Secondly, the respondents are least from the Christian and Muslim community. Among the 111 respondents, 84.7 percent were Hindu, 8.1 percent were Buddhist, 3.6 percent were Muslims followed by 3.6 percent Christians.

Secondly, the table shows the response on spirituality from very spiritual to not spiritual. Among the total respondents, 58.6 percent were found to be very spiritual, 30.6 percent were moderately spiritual, 9 percent were slightly spiritual and 1.8 percent stated of not being spiritual at all.

Finally, the table shows the response on religiosity from very religious to not religious. Among the 111 respondents, 34.2 percent were found to be very religious, 37.8 percent were moderately religious, 26.1 percent were slightly religious and 1.8 percent were found not religious at all.

4.2 Relationship between Religiousness-Spirituality and Socioeconomic Status

The study has focused on several facets of religiousness & spirituality and socioeconomic variables. Firstly, the researcher will explore the relationship between spirituality and socioeconomic status and then religiousness and socioeconomic variables.

As the survey reveals, most of the respondents i.e. 98 percent are spiritual. While comparing gender, female (100 percent) are more spiritual in comparison to male (97 percent).

Table 4.9: Spirituality and Gender Relation

			Gender		Total
			Male	Female	
Spirituality	Very spiritual	Count	39	26	65
		% within Gender	58.2%	59.1%	58.6%
	Moderately spiritual	Count	19	15	34
		% within Gender	28.4%	34.1%	30.6%
	Slightly spiritual	Count	7	3	10
		% within Gender	10.4%	6.8%	9.0%
	Not spiritual	Count	2	0	2
		% within Gender	3.0%	0.0%	1.8%
Total		Count	67	44	111
		% within Gender	100.0%	100.0%	100.0%

Source: Field Survey, 2016

As the data shows, most of the respondents (i.e. 98 percent) are religious to some extent, where only very less number of respondents (i.e. 2 percent) don't believe in any kind of religion. While looking at degree of religiousness, one out of three (i.e.34 percent) respondents are very religious in nature. While looking at gender, male respondents (99 percent) are comparatively more religious than female (98 percent).

Conclusion-While comparing both the tables, it can be said that all those who believe in spirituality (98 percent) may not necessarily believe in religion (97 percent).

Table 4.10: Religiosity and Gender Relation

			Gender		Total
			Male	Female	
Religiosity	Very religious	Count	25	13	38
		% within Gender	37.3%	29.5%	34.2%
	Moderately religious	Count	21	21	42
		% within Gender	31.3%	47.7%	37.8%
	Slightly religious	Count	20	9	29
		% within Gender	29.9%	20.5%	26.1%
	Not religious	Count	1	1	2
		% within Gender	1.5%	2.3%	1.8%
Total	Count	67	44	111	
	% within Gender	100.0%	100.0%	100.0%	

Source: Field Survey, 2016

Looking at the cast, all the surveyed casts seem spiritual except Chhetris as about 11 percent of them found non-spiritual. While looking at individual casts, Mangol are found very much spiritual as 78 percent are very much and 22 percent are moderate spiritual.

Table 4.11: Spirituality and Caste/Ethnicity Relation

			Caste/Ethnicity					Total
			Brahman	Chhetri	Baisya	Mangol	Others	
Spirituality	Very spiritual	Count	38	11	7	7	2	65
		% within Spirituality	58.5%	16.9%	10.8%	10.8%	3.1%	100.0%
	Moderately spiritual	Count	21	5	4	2	2	34
		% within Spirituality	61.8%	14.7%	11.8%	5.9%	5.9%	100.0%
	Slightly spiritual	Count	7	1	2	0	0	10
		% within Spirituality	70.0%	10.0%	20.0%	0.0%	0.0%	100.0%
	Not spiritual	Count	0	2	0	0	0	2
		% within Spirituality	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
Total	Count	66	19	13	9	4	111	
	% within Spirituality	59.5%	17.1%	11.7%	8.1%	3.6%	100.0%	

Source: Field Survey, 2016

As the survey reveals, all the casts are found fully religious except Brahman, as only 97 percent Brahman are found religious to some extent. Other cast are found comparatively more religious as 75 percent are found very religious and 25 percent are moderately religious.

Table 4.12: Religiosity and Caste/Ethnicity Relation

			Caste/Ethnicity					Total
			Brahman	Chhetri	Baisya	Mangol	Others	
Religiosity	Very religious	Count	20	8	4	3	3	38
		% within Religiosity	52.6%	21.1%	10.5%	7.9%	7.9%	100.0%
	Moderately religious	Count	23	5	9	4	1	42
		% within Religiosity	54.8%	11.9%	21.4%	9.5%	2.4%	100.0%
	Slightly religious	Count	21	6	0	2	0	29
		% within Religiosity	72.4%	20.7%	0.0%	6.9%	0.0%	100.0%
	Not religious	Count	2	0	0	0	0	2
		% within Religiosity	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	Total	Count	66	19	13	9	4	111
		% within Religiosity	59.5%	17.1%	11.7%	8.1%	3.6%	100.0%

Source: Field Survey, 2016

As the data reveals, other religion than Hindu followers are comparatively more spiritual. In case of other religion, they are fully spiritual (i.e. either very spiritual or moderately spiritual). But, in case of Hindu, only 87 percent are found more than moderate spiritual. Surprisingly, about 2 percent Hindu followers are found non-spiritual.

Table 4.13: Spirituality and Religion Relation

Religion	Very spiritual	Moderately spiritual	Slightly spiritual	Not spiritual	Total
Hindu	52	30	10	2	94
%	55%	32%	11%	2%	100%
Buddhist	7	2	0	0	9
%	78%	22%	0%	0%	100%
Muslim	2	2	0	0	4
%	50%	50%	0%	0%	100%
Christians	4	0	0	0	4
%	100%	0%	0%	0%	100%
Total	65	34	10	2	111
%	59%	31%	9%	2%	100%

Source: Field Survey, 2016

As the data reveals, other religion than Hindu followers are comparatively more religious. In case of other religion, they are fully spiritual (i.e. either very religious or moderately religious). But, in case of Hindu, only 68 percent are found more than moderately religious Surprisingly, about 2 percent Hindu followers are found non-religious.

Table 4.14: Religiosity and Religion Relation

Religion	Very religious	Moderately religious	Slightly religious	Not religious	Total
Hindu	30	34	28	2	94
%	32%	36%	30%	2%	100%
Buddhist	2	6	1	0	9
%	22%	67%	11%	0%	100%
Muslim	3	1	0	0	4
%	75%	25%	0%	0%	100%
Christians	3	1	0	0	4
%	75%	25%	0%	0%	100%
Total	38	42	29	2	111
%	34%	38%	26%	2%	100%

Source: Field Survey, 2016

4.2.1 Spirituality and Socioeconomic Status

Table 4.15: Correlation between Spirituality and Economic Variables

Correlation between-	Correlation Coefficient	Sig.	Result
Spirituality * Monthly income before the university	-.145	0.129	H₀ is not rejected
Spirituality * Monthly income after the university	-.066	0.493	
Spirituality * Monthly expenditure before the university	-.239	0.012	
Spirituality * Monthly expenditure after the university	-.086	0.371	
Spirituality * Source of financing before the university	.056	0.557	
Spirituality * Source of financing after the university	.041	0.666	
Spirituality * Current professional status	.113	0.236	
Spirituality * Money spent on religious, spiritual and cultural services	-.001	0.996	

Source: Field Survey, 2016

Model Interpretation: The results show low level of negative correlation between spirituality and monthly income before university (viz. -14.5 percent) and this relationship is not statistically significant. It can be concluded that referring the table 4.4 and Annex I table 1, while spirituality level increases monthly income of the

respondents decreases however this low level of negative correlation between these variables is not statistically significant (viz. sig. value 0.12, is greater than 0.05).

4.2.2 Religiosity and Economic Status

Table 4.16: Correlation between Religiosity and Economic Variables

Correlation between	Correlation Coefficient	Sig.	Result
Religiosity * Monthly income before the university	-.101	0.291	H ₀ is not rejected
Religiosity * Monthly income after the university	-.016	0.864	
Religiosity * Monthly expenditure before the university	.097	0.312	
Religiosity * Monthly expenditure after the university	.005	0.955	
Religiosity * Source of financing before the university	.026	0.786	
Religiosity * Source of financing after the university	.004	0.965	
Religiosity * Current professional status	-.060	0.534	
Religiosity * Money spent on religious, spiritual and cultural services	.026	0.789	

Source: Field Survey, 2016

Model Interpretation: It can be concluded that, referring the table 4.5 and Annex I table 9, while religiosity level increases monthly income of the respondents decreases however this low level of negative correlation between these variables is not statistically significant (viz. sig. value 0.29, is greater than 0.05).

4.3 Influence of Religiosity-Spirituality on Socioeconomic Status

Table 4.17: Association between Spirituality and Economic Variables

Association between	Chi-square	Sig.	Result
Spirituality * Monthly income before the university	7.301	.294	H ₀ is not rejected
Spirituality * Monthly income after the university	1.279	.973	
Spirituality * Monthly expenditure before the university	8.025	.236	
Spirituality * Monthly expenditure after the university	4.986	.546	
Spirituality * Source of financing before the university	6.86	.334	
Spirituality * Source of financing after the university	2.121	.908	
Spirituality * Current professional status	14.024	.121	
Spirituality * Money spent on religious, spiritual and cultural services	4.198	.650	

Source: Field Survey, 2016

Model Interpretation: The result shows the association between spirituality and monthly income before university (viz. 7.301) and this association is not statistically significant (H_0 is not rejected; p-value is greater than 0.05). It can be concluded that, referring the table 4.6 and Annex I, table I, association between spirituality and monthly income before university of the respondents is not significant.

4.3.2 Religiosity and Economic Variables

Table 4.18: Association between Religiosity and Economic Variables

Association between	Chi-square	Sig.	Result
Religiosity * Monthly income before the university	2.268	.893	H ₀ is not rejected
Religiosity * Monthly income after the university	6.954	.325	
Religiosity * Monthly expenditure before the university	4.113	.661	
Religiosity * Monthly expenditure after the university	9.029	.172	
Religiosity * Source of financing before the university	6.723	.347	
Religiosity * Source of financing after the university	5.573	.473	
Religiosity * Current professional status	10.294	.327	
Religiosity * Money spent on religious, spiritual and cultural services	3.761	.709	

Source: Field Survey, 2016

Model Interpretation: The result shows the association between religiosity and monthly income before university (viz. 2.268) and this association is not statistically significant (H_0 is not rejected; p-value is greater than 0.05). It can be concluded that, referring the table 4.18 and Annex I, table 9, association between spirituality and monthly income before university of the respondents is not significant.

4.4 Major Findings:

The following major findings are deduced from the study.

- i) The profile of social status of the respondents illustrates that Male, Brahman, Married and Standard Scorer have been significantly higher than other variables. However, Female, Single, Married and less than 50 percent scorer have been least in the profile.

- ii)** The economic status profile has shown income before university was less than 15000 were predominant. However, monthly income after university is substantially higher than 15,001 and above.
- iii)** The results show low level of negative correlation between spirituality and monthly income before university (viz. -14.5 percent) and this relationship is not statistically significant.
- iv)** From the data of highest respondents of Hindu and lowest respondents of Muslim & Christian, very religious and very spiritual are on the top of the list with the respondents 65 and 38 out of 111. On the contrary, not religious and not spiritual are 2 respondents on each.
- v)** The results show low level of negative correlation between religiosity and monthly income before university (viz. -10.1 percent) and this relationship is not statistically significant.
- vi)** The result shows the association between religiosity and monthly income before university (viz. 2.268) and this association is not statistically significant (H_0 is not rejected; p-value is greater than 0.05).
- vii)** The result shows the association between spirituality and monthly income before university (viz. 7.301) and this association is not statistically significant (H_0 is not rejected; p-value is greater than 0.05).

CHAPTER -V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

In the preceding chapter, the researcher has presented data and found several answers to the researcher question. This chapter will be focused on summary which means overall summary of findings of the research questions, conclusion which means the summary of findings and their respective application or inference in the research problems and recommendations consist of providing suggestions about research problems and providing suggestions to researcher for further research.

5.1 Summary

The summary of the findings is the synopsis of the result of the research questions. The purpose of the study is to evaluate the socioeconomic status, the opinion of respondents on religion and spirituality, analyze the relationship and between religious spirituality & socioeconomic status and the level of influence of spiritual empowerment over socioeconomic status. The study was made upon the 111 respondents of the study. The self-developed questionnaire has been administered with the 111 respondents with non-probability (Convenience sampling). Following are the sequential summary of the study:

- i) The socioeconomic status of the respondents illustrated that Male, Brahman, Married and Standard Scorer have been significantly higher than other variables. Secondly, the income before university was less than 15000 were predominant. However, monthly income after university is substantially higher than 15,001 and above.
- ii) From the data of highest respondents of Hindu and lowest respondents of Muslim & Christian, very religious and very spiritual are on the top of the list with the respondents 65 and 38 out of 111. On the contrary, not religious and not spiritual are 2 respondents on each.
- iii) The results show low level of negative correlation between spirituality and monthly income before university (viz. -14.5 percent) and religiosity and monthly income before university (viz. -10.1 percent).

- iv) The result shows the association between religiosity and monthly income before university (viz. 2.268) and spirituality and monthly income before university (viz. 7.301).

5.2 Conclusions

Conclusion is the logical deduction of the summary of findings. The study was started with some specific objectives. From the collected, analyzed and interpreted data, the research has made the following conclusion of the research questions.

- i) The socioeconomic status of the respondents illustrated that Male, Brahman, Married and Standard Scorer have been significantly higher than other variables. Secondly, the income before university was less than 15000 were predominant. However, monthly income after university is substantially higher than 15,001 and above.
- ii) From the data of highest respondents of Hindu and lowest respondents of Muslim & Christian, very religious and very spiritual are on the top of the list with the respondents 65 and 38 out of 111. On contrary, not religious and not spiritual are 2 respondents on each.
- iii) The results show low level of negative correlation between spirituality and monthly income before university (viz. -14.5 percent) and religiosity and monthly income before university (viz. -10.1 percent) and this relationship is not statistically significant. It can be concluded that referring the table 4.4 and 4.5 Annex I& IX, while spirituality level increases monthly income of the respondents decreases however this low level of negative correlation between these variables is not statistically significant (viz. sig. value 0.12, is greater than 0.05).
- iv) The result shows the association between religiosity and monthly income before university (viz. 2.268) and spirituality and monthly income before university (viz. 7.301) and this association is not statistically significant (H_0 is not rejected; p-value is greater than 0.05). It can be concluded that referring table 4.6 and 4.7 Annex I, table I and IX, association between spirituality and monthly income before university of respondents is not significant.

5.3 Recommendations

Recommendations are potential suggestions for implementing in the further research and for the solution the problem. Based on the findings and conclusions presented, the following recommendations are suggested:

- i) The study has found diametrically opposite result from the existing literature. Therefore, it recommends making further study in the same study area.
- ii) The questionnaire was designed by the researcher with not much experience. As result of that data collected from the study has not been significantly went through reliability and validity test. In the future, the standardize questionnaire is needed to design in order to get the reliable, valid and practical result from the study.

APPENDIX

Cross Tables

Table i

Spirituality * Monthly income before the university

Spirituality		Income			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very spiritual	Count	27	33	5	65
	%	41.5%	50.8%	7.7%	100.0%
Moderately spiritual	Count	21	12	1	34
	%	61.8%	35.3%	2.9%	100.0%
Slightly spiritual	Count	6	3	1	10
	%	60.0%	30.0%	10.0%	100.0%
Not spiritual	Count	0	2	0	2
	%	0.0%	100.0%	0.0%	100.0%
Total	Count	54	50	7	111
	%	48.6%	45.0%	6.3%	100.0%

Table ii

Spirituality * Monthly income after the university

Spirituality		Income			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very spiritual	Count	4	5	56	65
	%	6.2%	7.7%	86.2%	100.0%
Moderately spiritual	Count	3	4	27	34
	%	8.8%	11.8%	79.4%	100.0%
Slightly spiritual	Count	1	1	8	10
	%	10.0%	10.0%	80.0%	100.0%
Not spiritual	Count	0	0	2	2
	%	0.0%	0.0%	100.0%	100.0%
Total	Count	8	10	93	111
	%	7.2%	9.0%	83.8%	100.0%

Table iii

Spirituality * Monthly expenditure before the university

Spirituality		Income			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very spiritual	Count	21	41	3	65
	%	32.3%	63.1%	4.6%	100.0%
Moderately spiritual	Count	20	14	0	34
	%	58.8%	41.2%	0.0%	100.0%
Slightly spiritual	Count	5	5	0	10
	%	50.0%	50.0%	0.0%	100.0%
Not spiritual	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	47	61	3	111
	%	42.3%	55.0%	2.7%	100.0%

Table iv

Spirituality * Monthly expenditure after the university

Spirituality		Income			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very spiritual	Count	5	26	34	65
	%	7.7%	40.0%	52.3%	100.0%
Moderately spiritual	Count	2	18	14	34
	%	5.9%	52.9%	41.2%	100.0%
Slightly spiritual	Count	1	6	3	10
	%	10.0%	60.0%	30.0%	100.0%
Not spiritual	Count	0	0	2	2
	%	0.0%	0.0%	100.0%	100.0%
Total	Count	8	50	53	111
	%	7.2%	45.0%	47.7%	100.0%

Table v

Spirituality * Source of financing before the university

Spirituality		Source of financing			Total
		Self employed	Family employed	Scholarship	
Very spiritual	Count	16	45	4	65
	%	24.6%	69.2%	6.2%	100.0%
Moderately spiritual	Count	4	30	0	34
	%	11.8%	88.2%	0.0%	100.0%
Slightly spiritual	Count	3	6	1	10
	%	30.0%	60.0%	10.0%	100.0%
Not spiritual	Count	0	2	0	2
	%	0.0%	100.0%	0.0%	100.0%
	Count	23	83	5	111
	%	20.7%	74.8%	4.5%	100.0%

Table vi

Spirituality * Source of financing after the university

Spirituality		Source of financing			Total
		Self employed	Family employed	Borrowings	
Very spiritual	Count	59	5	1	65
	%	90.8%	7.7%	1.5%	100.0%
Moderately spiritual	Count	29	5	0	34
	%	85.3%	14.7%	0.0%	100.0%
Slightly spiritual	Count	9	1	0	10
	%	90.0%	10.0%	0.0%	100.0%
Not spiritual	Count	2	0	0	2
	%	100.0%	0.0%	0.0%	100.0%
Total	Count	99	11	1	111
	%	89.2%	9.9%	.9%	100.0%

Table vii

Spirituality * Current professional status

Spirituality		Current professional status				Total
		Self employed	Government employed	Private	No employed	
Very spiritual	Count	20	19	22	4	65
	%	30.8%	29.2%	33.8%	6.2%	100.0%
Moderately spiritual	Count	10	7	11	6	34
	%	29.4%	20.6%	32.4%	17.6%	100.0%
Slightly spiritual	Count	3	0	6	1	10
	%	30.0%	0.0%	60.0%	10.0%	100.0%
Not spiritual	Count	0	2	0	0	2
	%	0.0%	100.0%	0.0%	0.0%	100.0%
Total	Count	33	28	39	11	111
	%	29.7%	25.2%	35.1%	9.9%	100.0%

Table viii

Spirituality * Current professional status

Spirituality		Current professional status				Total
		Self employed	Government employed	Private	No employed	
Very spiritual	Count	20	19	22	4	65
	%	30.8%	29.2%	33.8%	6.2%	100.0%
Moderately spiritual	Count	10	7	11	6	34
	%	29.4%	20.6%	32.4%	17.6%	100.0%
Slightly spiritual	Count	3	0	6	1	10
	%	30.0%	0.0%	60.0%	10.0%	100.0%
Not spiritual	Count	0	2	0	0	2
	%	0.0%	100.0%	0.0%	0.0%	100.0%
Total	Count	33	28	39	11	111
	%	29.7%	25.2%	35.1%	9.9%	100.0%

Table ix

Religiosity * Monthly income before the university

Religiosity		Monthly income before the university			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very religious	Count	15	20	3	38
	%	39.5%	52.6%	7.9%	100.0%
Moderately religious	Count	23	17	2	42
	%	54.8%	40.5%	4.8%	100.0%
Slightly religious	Count	15	12	2	29
	%	51.7%	41.4%	6.9%	100.0%
Not religious	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	54	50	7	111
	%	48.6%	45.0%	6.3%	100.0%

Table x

Religiosity * Monthly income after the university

Religiosity		Monthly income after the university			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very religious	Count	2	4	32	38
	%	5.3%	10.5%	84.2%	100.0%
Moderately religious	Count	4	3	35	42
	%	9.5%	7.1%	83.3%	100.0%
Slightly religious	Count	1	3	25	29
	%	3.4%	10.3%	86.2%	100.0%
Not religious	Count	1	0	1	2
	%	50.0%	0.0%	50.0%	100.0%
Total	Count	8	10	93	111
	%	7.2%	9.0%	83.8%	100.0%

Table xi

Religiosity * Monthly expenditure before the university

Religiosity		Monthly expenditure before the university			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very religious	Count	18	19	1	38
	%	47.4%	50.0%	2.6%	100.0%
Moderately religious	Count	19	21	2	42
	%	45.2%	50.0%	4.8%	100.0%
Slightly religious	Count	9	20	0	29
	%	31.0%	69.0%	0.0%	100.0%
Not religious	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	47	61	3	111
	%	42.3%	55.0%	2.7%	100.0%

Table xii

Religiosity * Monthly expenditure after the university

Religiosity		Monthly expenditure after the university			Total
		Less than 5,000	5,000 - 15,000	15,000 and above	
Very religious	Count	3	19	16	38
	%	7.9%	50.0%	42.1%	100.0%
Moderately religious	Count	3	15	24	42
	%	7.1%	35.7%	57.1%	100.0%
Slightly religious	Count	1	15	13	29
	%	3.4%	51.7%	44.8%	100.0%
Not religious	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	8	50	53	111
	%	7.2%	45.0%	47.7%	100.0%

Table xiii

Religiosity * Source of financing before the university

Religiosity		Source of financing before the university			Total
		Self employed	Family employed	Scholarship	
Very religious	Count	11	24	3	38
	%	28.9%	63.2%	7.9%	100.0%
Moderately religious	Count	5	36	1	42
	%	11.9%	85.7%	2.4%	100.0%
Slightly religious	Count	6	22	1	29
	%	20.7%	75.9%	3.4%	100.0%
Not religious	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	23	83	5	111
	%	20.7%	74.8%	4.5%	100.0%

Table xiv

Religiosity * Source of financing after the university

Religiosity		Source of financing after the university			Total
		Self employed	Family employed	Borrowings	
Very religious	Count	34	4	0	38
	%	89.5%	10.5%	0.0%	100.0%
Moderately religious	Count	37	4	1	42
	%	88.1%	9.5%	2.4%	100.0%
Slightly religious	Count	27	2	0	29
	%	93.1%	6.9%	0.0%	100.0%
Not religious	Count	1	1	0	2
	%	50.0%	50.0%	0.0%	100.0%
Total	Count	99	11	1	111
	%	89.2%	9.9%	.9%	100.0%

Table xv

Religiosity * Current professional status

Religiosity		Current professional status				Total
		Self employed	Government employed	Private	No employed	
Very religious	Count	8	12	15	3	38
	%	21.1%	31.6%	39.5%	7.9%	100.0%
Moderately religious	Count	13	12	12	5	42
	%	31.0%	28.6%	28.6%	11.9%	100.0%
Slightly religious	Count	11	4	12	2	29
	%	37.9%	13.8%	41.4%	6.9%	100.0%
Not religious	Count	1	0	0	1	2
	%	50.0%	0.0%	0.0%	50.0%	100.0%
Total	Count	33	28	39	11	111
	%	29.7%	25.2%	35.1%	9.9%	100.0%

Table xvi

Religiosity * Money spent on religious, spiritual and cultural services

Religiosity		Money spent on religious, spiritual and cultural services			Total
		Less than 500	500-1,500	1,500 and above	
Very religious	Count	16	17	5	38
	%	42.1%	44.7%	13.2%	100.0%
Moderately religious	Count	20	16	6	42
	%	47.6%	38.1%	14.3%	100.0%
Slightly religious	Count	12	14	3	29
	%	41.4%	48.3%	10.3%	100.0%
Not religious	Count	0	1	1	2
	%	0.0%	50.0%	50.0%	100.0%
Total	Count	48	48	15	111
	%	43.2%	43.2%	13.5%	100.0%

Questionnaire

[Please (✓) in front of your correct options]

1. Age:.....

2. Gender: a) Male b) Female

3. Caste/Ethnicity: a) Brahman b) Chhetri c) Baisya d) Sudra e) Mangols f) Others

4. What is your religion?

a) Hindu b) Buddhist c) Muslim d) Christian e) Others

5. To what extent do you consider yourself a Spiritual person?

a) Very Spiritual b) Moderately Spiritual c) Slightly Spiritual d) Not Spiritual at all

6. To what extent do you consider yourself a Religious person?

a) Very Religious b) Moderately Religious c) Slightly Religious d) Not Religious at all

7. How often do you attend religious, spiritual and cultural services?

Before the University: a) Daily b) Several Times a week c) Several Times a Month
d) Several Times a Year e) Never

After the University:

a) Daily b) Several Times a week c) Several Times a Month d) Several Times a Year
e) Never

8. What is your Marital Status?

a) Single b) Married c) Others

9. How often do you practice Yoga and Meditation?

Before the University:

a) Daily b) Several Times a week c) several Times a Month d) Sometimes e) Never

After the University:

a) Daily b) Several Times a week c) several Times a Month d) Sometimes e) Never

10. Do you have faith on Supernatural forces, Astrologers or Spiritual Practitioners?

Before the university: a) Yes I Have Full Faith Have b) A little c) No I Don't Have

After the university: a) Yes I Have Full Faith Have b) A little c) No I Don't Have

11. What was your monthly income?

Before the University: a) less than Rs.5000 and Above b) Rs.5000 to Rs.15000 c) 15000 and Above

After the University: a) less than Rs.5000 and Above b) Rs.5000 to Rs.15000 c) 15000 and Above

12. What was your monthly Expenditure?

Before the University: a) less than Rs.5000 Above b) Rs.5000 to Rs.15000 c) 15000 and Above

After the University: a) less than Rs.5000 Above b) Rs.5000 to Rs.15000 c) 15000 and Above

13. What was your source of financing?

Before the University:

a) Self Employed b) Family Employed c) Borrowings d) Scholarships

After the University:

a) Self Employed b) Family Employed c) Borrowings d) Scholarships

14. What is your current Professional status?

a) Self Employed b) Government Employed c) Privately Employed d) Not Employed

15. What was your education standard?

a) Below Average ($\leq 50\%$) b) Average (50%-60%) c) Standard ($\geq 60\%$)

16. How much do you spend to attend religious, spiritual and cultural services per months?

a) Less than Rs.500 (b) Rs.500 to Rs.1500 c) 1500 and Above

Thank You.

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