This suggests a need to be cautious in transferring expectations about ‘religion’ from one context to another. For example, the provision of social welfare by mosques may be associated with the weaker local state in Bangladesh. In addition, parallels between the situation of Hindus in Bangladesh and Muslims in India suggest that whether religious adherents are in the majority or a minority may be significant.

8 The influence of religious leaders
One reason often put forward for including religious leaders in development initiatives is their perceived influence through moral and social teaching.

However, responses in India indicate that other sources of information on religion are more important, with only 41 per cent of respondents mentioning local preachers. The survey also showed that the family is considered the primary channel for teaching children about religion and morality, and guiding the behaviour of people’s children. Religious institutions tend to be identified more with ritual and piety than with social teaching. There were, however, differences by religion. Asked who helps children learn about religion, 42 per cent of responses from Muslims and 36 per cent of those from Christians, but only 7 per cent from Sikhs and 5 per cent from Hindus mentioned religious professionals.

In both countries, many people expressed scant regard for many religious professionals and/or committees associated with temples or mosques, seeing them as self-interested at best and corrupt at worst. In both India and Bangladesh, therefore, local religious professionals may be less important influences on local thought and behaviour than is often assumed.

9 Determinants of wellbeing
In taking any topic as a subject of study, there is a danger of exaggerating its importance. This is perhaps a particular danger with any set of respondents in this study said that religion is important, many also admitted that they do not have time to practise. People use religious language and imagery, but its significance should not be exaggerated.

It is also easy to attribute to religion something that may actually be due to another factor, such as majority/ minority status, caste or prosperity and service availability. Initial quantitative analysis revealed differences in wellbeing between religious groups, but further analysis demonstrated that they can be attributed more to differences in the levels of development between the study sites than to caste or religious differences. The quantitative analysis therefore indicates the danger of extracting ‘religion’ as a single variable from its broader social and economic context, although as people seek to make sense of change, it will remain a key reference point.

Conclusion and implications
The main conclusions from the research are that:

- Experience of rapid economic, social and political change is associated with moral questioning and social re-arrangement, which often draw on religion.
- Wellbeing and religion are tightly intertwined, but the relationships of both with material prosperity and modernity are ambiguous.
- Common assumptions about religion in the development literature are not well supported by the research, but their validity differs between and within religions.

The implications include:

- Religion is associated with the underlying moral order, while specific development programmes and projects are only a small part of most people’s lives. This suggests that the development sector should be modest in its aims and claims, and particularly cautious about ‘harnessing religion’ for development ends.
- Development actors need to guard against projecting their own (or their tradition’s) assumptions about what religion is, and to recognize the variety of ways religion is understood in everyday life in South Asia.
- Development actors need to understand religious traditions in their social and historical contexts, particularly noting majority/ minority dynamics and relations between religion and the state.

Background
Earlier work in Bangladesh sought to improve understanding of wellbeing in the context of development (see www.welldev.org.uk). This research aimed first to deepen analysis of the links between religion and wellbeing in Bangladesh, and then to adapt the methodology and apply it to the study of religion, wellbeing and development in the multi-religious context of India.

Introduction
Enhancing wellbeing is increasingly recognized as an important goal in both domestic and international development policy. Religion, seen to be a basis for motivation and mobilization with wide-reaching social and political significance, has similarly increased in prominence. In development studies and policy, there are three key expectations of religion:

- It is a form of social identity
- It is a source of community and social welfare
- It provides a source of values and authority

The validity of these expectations was examined through research into the relationships between religion, wellbeing and development in the everyday lives of people in India and Bangladesh. The findings indicate that care must be taken with each assumption.

Field research in 2007-2009 involved mixed qualitative and quantitative studies in three urban and three rural sites:

- relatively poor Muslim-dominated north-west Bangladesh
- relatively poor Hindu-dominated Orissa
- relatively wealthy highly-developed Sikh-dominated Punjab.

In addition to the dominant religious groups, there were Muslims in both the Indian sites and Christians in the urban Orissa sample. The study did not seek to make strict comparisons across the different sites or religious groups, or to generalize more widely from the study locations.

Rather than producing data from a set of unconnected individuals, the research focused on urban neighbourhoods or villages, with the aim of understanding how religion features in the lives of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector. The research sought to understand how religion features in the everyday life of individuals, rather than the religious sector.

Field research involved: community profiling, a questionnaire survey and semi-structured interviews. Community profiles were prepared through a mix of observation, key informant interviews, participatory exercises and focus group discussions. As a survey had already been undertaken in the Bangladesh sites, the research in 2007 comprised religion-focused community profiling. 64 qualitative interviews and two
extended case studies of particular religious initiatives. In 2008, 1,200 questionnaires were administered across the four Indian sites, with equal numbers of men and women respondents, followed by BD interviews to explore aspects of wellbeing and religion in greater depth: economic status, family relationships, education, health, social relationships and the self. In the selection of both survey and interview respondents, individuals with varying religious, caste and socio-economic characteristics were included. The research was led by a team from the University of Bath, with assistance from the Bangladesh Institute of Development Studies and Indian NGOs Renaissance and Parivartan.

The findings

1 Religion and the moral order

In both India and Bangladesh, the most important way in which religion features in people’s lives is in terms of an underlying moral order, which structures their daily ways of life. People talked about religion primarily in terms of practice rather than belief. The practice is not primarily about pious observance – going to church or mosque, saying prayers or keeping a fast. Instead, it is about fulfilling everyday roles and responsibilities, living a good life. This sense of moral order is broader than any particular religious tradition (see Box 1).

Box 1: What is religion?

Religion is the life that a person lives... Whether one is Hindu or Muslim or Christian is not of significance since there is just one God. It is true that there are different religions but that is not what constitutes faith. Faith or religion is what we do, the acts we perform, telling the truth and doing our duty; that is religion (High caste woman, 32, rural Orissa).

The stress on doing is important. People in all the locations stressed that God only does something for people who make an effort for themselves. Contrary to stereotypes, therefore, they were not fatalistic.

The identification of religion with the moral order questions the view of religion as a separate sphere, privatized and set apart from the rest of life, indicating that this view of religion reflects the Western path to modernity, rather than being universal.

2 Wellbeing understood in moral terms

The research found a set of common core values across the religions, men and women, young and old, and different sites. These comprise: a strong ethic of hard work; being family-centred; honestly; being known as someone who will help others; and satisfaction with what one has (see Box 2).

Box 2: Core religious values

My view is that life is a blessing, a gift that we receive from God [but]... it is also essential that we do our duty... It is only if we perform meritorious actions in this life that we can be prepared for what comes afterwards. Apart from that, it is important that one looks after one’s family; that one works hard; that we walk on a righteous path and tell the truth and perform good acts. Without all of this life is meaningless. The rest is in God’s hands (Dalit Hindu man, 27, Punjab).

These values challenge secular perceptions of wellbeing and those which view satisfaction with life in individual terms. It shows that relations with others are central to people’s sense of personal wellbeing and offers a different perspective from views of satisfaction as related to the gap between aspirations and attainment.

3 Gender, religion and social change

The moral order recognized by respondents relies on people following their right path in life and living in right relationship to one another. Both of these are highly gendered: women’s fulfilment is seen in terms of the wellbeing of their families, sustained through narratives of women’s sacrifice, which are grounded in everyday custom (such as women preparing food for everyone but eating last themselves), as well as religious practices of prayer, service and fasting.

Gender also provides a common site of struggle for competing visions of religion, development, and wellbeing. In Bangladesh, ‘religion’ and ‘development’ are at times presented as incompatible, with disputes often focusing on the family. However, the links between gender and religion may be more ambiguous than they first appear. Far from reinforcing conventional religious teaching and patriarchal views, engagement with the Islamic pietist movement, Tablighi Jamaat, provides women with opportunities.

4 Religion and politics

Recent literature on religion in South Asia has been dominated by politics and the growth of religious nationalism. Religious parties are significant political actors in India and Bangladesh and religion has become increasingly prominent in political discourse and mobilization. Democratic politics is seen as vulnerable to capture by parties that identify themselves in religious terms. However, the majority of respondents did not view this positively and asserted that religion and politics should be kept separate. Nevertheless, some people, particularly in Bangladesh, hope that candidates who identify themselves in religious terms can bring a new morality to politics.

While people noted an increase in religious sects and institutions, this was not necessarily seen as an increase in religion, understood as moral behaviour. Instead, it was often criticized for fracturing rather than cementing communities.

The links between religion and politics at the local level are complex. The emergence of new leaders and formation of breakaway groups within communities reflects both socio-economic change and disenchantment with the status quo and existing leaders. Where communities focus on places of worship and religion provides legitimacy, what is at stake in such struggles for power is neither simply material (political) nor purely moral (religious).

5 Prosperity and wellbeing

‘Development’ is seen in terms of economic growth, new technology, consumerism and individualism. However, people are ambivalent about it, stressing that material prosperity and modernity need to be seen within a broader frame.

Everywhere social relations are seen as under strain, particularly as a result of increased penetration of the global market. People frequently commented that the quality of life is provided by religious institutions. In fact, the flow is more often in the other direction, with many people providing welfare resources is an important source of legitimacy. In the Indian survey, however, when people were asked who they had turned to in times of need during the previous year, religious institutions and specialists accounted for only 7 per cent of answers, with ‘charities’ (which may include some religious foundations) a further 8 per cent. In interviews, virtually everyone talked of family or friends as their main sources of help and most stated that very little social welfare is provided by religious institutions. In fact, the flow is more often in the other direction, with many people providing welfare resources for religious institutions. These focus on the place of worship itself – cleaning or, in the case of Sikhs, tasks associated with the serving of free food. Overwhelmingly, people identified religious institutions with worship, not welfare.

This pattern differs however by religion. While Hindu temples and Sikh gurdwaras were mainly identified as places that people attend, rather than institutions that reach out, some Muslims referred to mosques as sources of social teaching and welfare. Christians were by far the most likely to see local churches as playing a role in community life, with regular Bible study and social welfare groups. Across all religious traditions, groups recently formed around religious leaders (e.g. gurus), places of worship (e.g. deras, ashrams) or revivalist agendas (e.g. Tablighi) seemed more likely to provide followers with an experience of fellowship and practical support in times of need.