Follow the Road

The Economics of Roadside Temples

Discover India Program 2017-18



December 2017

CERTIFICATE

This is to certify that the work incorporated in this report entitled" Economics of Roadside Temples." submitted by the undersigned Research Team was carried out under my mentorship. Such material as has been obtained from other sources has been duly acknowledged.

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CONTENTS

- Acknowledgements
- Abstract
- List of Figures
 - Figure 1: Frequency of Devotees based on their age
 - Figure 2: Frequency of Devotees Visiting the Temple based on their

Gender

- Figure 3: Frequency of donations made by different age groups
- Figure 4: Frequency of devotees who reported their respective distances

from home to their place of worship

Figure 5: Devotees belonging to different religious groups and how frequency they donate

to temples

Figure 6: Frequency of males and females and the monthly amount they spend on

religious activities

- Figure 7: Frequency of devotees from different religious groups based on their Monthly
- exp. on religious activities
- Figure 8: Frequency of devotees based on their occupational groups
- Figure 9: Frequency of devotees based on their occupation and monthly expenditure on religious activities.
- Figure 10: frequency of devotees based on their motives for visiting the temples
- Figure 11: Frequency of priests based on their age groups
- Figure 12: Population of different genders
- Figure 13: Frequency of priests on the basis of their education status
- Figure 14: Frequency of priests based on how old their temples are
- Figure 15: Availability of Public toilets near the temples
- Figure 16: Availability of political support to priests
- Figure 17: Organisation of free food events
- Figure 18: Frequency of competing with nearby temples
- Figure 19: Financial incentives to the caretakers of temples
- Figure 20: Roles of people in managing temples based on their frequency

- Figure 21: Reasons for building temple
- Figure 22: Frequency of temples based on Number of visitors
- Figure 23: Frequency of temples based on amount of donations made to each
- Figure 24: Usage of donations by temples

• List of Boxes

- Table 1: Frequency of devotees belonging to different age groups
- Table 2: Frequency of devotees based on their gender
- Table 3: Frequency of donations made by devotees from different age groups visiting the temple
- Table 4: Frequency of devotees who reported differently how far their temple of visit was.
- Table 5: Devotees from different religious groups and how frequently they donate to temples
- Table 6: Frequency of males and females and the monthly amount they donate to temples.
- Table 7: Frequency of devotees belonging to different religions and the amount donated by them
- Table 8: Frequency of devotees belonging to different occupational groups
- Table 9: Frequency of devotees based on their occupational groups and monthly amounts donated to temples
- Table 10: Frequency of devotees based on their motives for visiting the roadside temples
- Table 11: Frequency of priests belonging to different age groups.
- Table 12: Frequency of priests based on their Gender
- Table 13: Frequency of priests based on their education status
- Table 14: No. of responses based on how old these temples are
- Table 15: Frequency of availability of public toilets near the temples
- Table 16: Availability of Political support
- Table 17: Organisation of free food events
- Table 18: Frequency of temples competing with nearby temples
- Table 19: Frequency of priests based on the financial incentives provided to them
- Table 20: Responsibilities of people in managing temples, based on their frequency
- Table 22: Frequency of temples based on number of visitors
- Table 23: Frequency of temples based on amount of donations made per temple
- Table 24: Purpose of using donations by temples

- Chapter 1: Introduction
 - o Temples and Indian Cities: A Case Study
 - o What are roadside temples? How do they come about?
 - o Sample
 - o Research Questions, aims and objectives
 - o Research methodology
 - o Research tool; Survey
- Chapter 2: Literature Review
 - o Literature Review
 - o Research Gaps with our proposed aims
 - Linking the literatures
 - o Need for analysing and interpreting these literatures
- Chapter 3: Data Analysis
 - Demand Side
 - o Supply Side
- Chapter 4: Qualitative Data Observations
- Temple Goers
- Roadside temples Motives and Purposes
- Community Service in Roadside Temples: A study
- Density and Demographics of roadside temples
- Religion and socio economic phenomenon
- Religion and Sanitation: Cross and Comparison
- Chapter 5: Shortcomings and Conclusion
- o Shortcomings
- Conclusion
- References
- Appendix

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Abstract

A roadside temple is defined as a place of worship which is neither regulated by the government and is generally bereft of any mode of officiality or accountability. Additionally, a roadside temple does not find any mention or recognition, since it is owned by private individuals. The aim of our study is to uncover and understand the reasons and motives behind the creation of such religious shrines. A major chunk of our research study also examined the reasons behind why people go to worship in these temples. For the purpose of our research, we focused our study on the roadside temples of Mumbai and Pune, India. We used the survey method to interview around 276 devotees, and 37 priests visiting the temples in these two metropolitan cities. The devotees from our survey constituted the demand side, which means the side which demands for religious worship and donations to roadside temples. Whereas, the priests and the people responsible for the administration of the temples constituted the supply side, which was the side which maintain and supply temple worship to devotees. Through these surveys, our main aim was to highlight how the economics of religious activities, through the demand and supply of temple worship. The regions of Mumbai and Pune was chosen due to the reasons of proximity, diversity and wider demographics, factors that increase the proclivity of the growth and development of roadside temples.

We found that in the demand side, there were differences in the frequencies of different age groups visiting the temples. There were major gender differences found in terms of the orientation towards visiting temples, and majority of the people visited the temple for the prime motive of happiness and mental peace. Most of these visitors worshipped in temples that were within near their homes, and Hindus were found to be the most frequent donators to these temples.

Major gender and age differences were found among the priests from the supply side of temple worship as well. Plus, most of these people worked voluntarily in the temples, with a basic level of education status. Most of these caretakers were also found to use the donations made for the prime purpose of maintenance of the temples.

Chapter 1: Introduction

Temples and Indian Cities: A Study

Temples are usually defined as structures designed for purposes of religious congregation, used mostly by people of Hindu and other allied faiths. While temples primarily exist as places of worship, they also bring together people from different walks of life together, thereby acting as a veritable epicentre of social activity in a particular physical area. The formation and development of temples has evolved significantly through time and history. As societies developed and became more and more complex, the role of temples have also undergone similarly more complex changes, morphing into a social good with its with own unique utility to offer to the devotee/consumer.

When the earliest of human societies changed from hunter gatherer to pastoral, people began to settle down at a single place instead of moving from one place to another for sustenance. This move in human history was significant, as it led to the birth of many systems, such as agriculture, trading, banking and processes, such as buying and selling. Places for groups of people to get together were also coming up. Development and progress would not have been possible without mobilizing people. The process of mobilizing people was done by bringing people together by invoking similarities. The social aggregation of such similarities gave rise to what is now understood as social constructs as race, ethnicity, language, religion etc. Religion was one of the first attempts at organizing large groups of people by galvanizing faith. In such an event, places of religious worship gained prominence and shaped societies.

India is a land of many superlatives. It is the second most populated nation, the seventh largest in terms of size and the largest democracy. India is also the cradle of all Asian religions and has the largest number of Hindus in the world. Given the magnitude of Indian demographics and its high propensity for religiosity-India is host to countless temples, perfectly in tune with its innumerable Hindu gods. Unlike Semitic religions which are monotheistic in nature, Hinduism has multiple gods with no strong binding hierarchy in place. This has provided Hinduism with a flexibility no other religions can claim to profess. While rural sociologists would agree that temples in the rural parts of the nation are heavily incumbent upon rigid factors of caste, history and spatial preferences, places of worship in urban areas are largely amorphous. These temples proliferate through the metropolis with little regard to order and congruence. These temples, with no formal structure but a self-serving ecosystem is called a "roadside temple".

Objectives

The objective of this project is to understand the economics of road side shrines and other shrines in India. In most parts of our country, we often encounter a place of worship in and around our roads. These places of worships primarily come up unregulated and funded by small amounts of donations from the devotees.

The study will document the activities of these places of worship in and around Maharashtra over a week. The study will be conducted through a field visit to these places around two major cities Mumbai and Pune. Both the cities are cosmopolitans in nature, providing us with the opportunity to explore a large number of heterogeneous group of population belonging to several religious groups, caste and Indian states. These cities are also endowed with a large number of roadside shrines. We plan to collect a large number of samples through a primary survey conducted to uncover and unfold the various motives that drive people's religious visits to roadside places of worship, the religiousness and reasons that lie behind people's donations and contributions to these small places of worship.

This study will provide a documented evidence of the motivation of the people to visit road side places of worship and also the reasons behind the mushrooming of such places in India. In other words, this study will examine both the demand and supply side dynamics of the market of religion by particularly focusing on the road side places of worship. Based on previous researches, it can be indicated that only high class big shrines and high caste religious groups have been given prominence in their study. In our research, we will believe that no such study has ever been conducted and hence it first of its kind of survey that will be looking at both the demand and supply side drives of roadside religion.

Samples

The reason as to why we chose Mumbai and Pune as the central geographic locations for our research due to the multi-religiosity of the cities, along with reasons within our group for being unable to travel very far due to the constraints of our budget and the framework we were to work within. Moreover, the knowledge base we had to work with to identify these places of worship was minimal, so the decision to choose regions the whole group was more familiar with was made.

The 7-day research period was spread across 3 days in Pune, from the 7th to the 10th of October, and the remainder of the research period in Mumbai i.e. 11th October to 13th October.

We selected the localities of Talegaon, Khadki, Shivajinagar, Bavdhan, Pashan and MG Road in Pune, the reasons to survey said localities are highlighted below:

Talegaon was selected due to prior knowledge of temples in the area, as well as the hypothesis that the presence of the second largest Sai Baba temple in India would spur an onset of smaller temples that would take advantage of a clientele that is already present.

Bavdhan was chosen due to confirmed presence of smaller temples that may have helped us formulate the definition of a roadside place of worship by comparison.

Pashan was considered due to its ease of access from our residence in Pune, allowing us to survey it in a non-formal time constraint allowing for potential qualitative analysis as well

Khadki possesses smaller places of worship from a variety of faiths, which would account for the expected diversification of faith in our data pool

Shivaji Nagar and MG road were assessed due to the large number of educational institutes in that area, and would thusly allow us insight into the correlation between education and religious practice.

In Mumbai, we chose to split the team into three groups using members with prior knowledge of these localities as pathfinders. We initially tackled Santacruz, Madam Wadi, and Dadar in order to gauge the efficacy of the modular system employed.

Assuming the success of the prior excursion tactic, we targeted Khar, Goregaon, Powai, Parel, Worli, and Byculla to further delve into different faiths and localities to observe trends in different parts of the city (central, north, and south respectively).

On the final day, we visited Juhu, Vile Parle, Andheri, and Ghatkopar to increase our sample size and tick off the remaining geographical locations to assess in our fieldwork

Ultimately, we aimed to have a database that was diverse in localities, faiths, and socio-economic strata.

A sample size of 276 devotees was obtained along with 37 participants from the supply side. These sample consisted of devotees belonging to Hinduism, Christianity, Islam and

Zoroastrianism, while for the supply side the sample consisted of the people working within the domains of the temples.

Research statement

To understand why these places of worship are built and what are the motives of people for going to them.

Aim

- 1.To understand the working of temple economies by looking at the demand and supply sides.
- 2. To observe the religious diversity of temple goers.

Pre-field hypothesis

The economy for roadside places of worship is considered to be a shadow economy, thusly if probing into the same would show non-formalised forms of tracking donations, given that they are logged in the first place. Since spending on religious markets have increased as a whole, this should also remain true for informal and roadside locations where rites are conducted and donations are taken

Research Methodology

Keeping in mind the end goal to satisfy the specified points and targets, our exploration techniques are both quantitative and subjective. On account of these destinations our examination techniques are both descriptive and exploratory too. Our initial step of the exploration was studying of secondary sources. The essential research will be done on field between seventh October, 2017 to thirteenth October, 2017.

The strategies that we will use in our investigation is depended principally on field visits, that contain surveys and individual meetings as well as interviews. We additionally direct various reviews of the people to translate our information. This information will be gathered through varying media and composed or audio documentation. We utilize various secondary sources to recognize different gaps in this field of study.

In like manner we will gather the photographic, sound and video information of our data in the urban communities of Pune and Mumbai. We will likewise lead semi organized interviews with priests, and other related trustees or confederates, who speak to the administrations of

such shrines. We will additionally report different practices regarding gifts to these roadside shrines which we will see through the span of our opportunity.

All the data assembled from these meetings, overviews, and also the varying media documentation, surveys supplemented by the secondary sources will frame the foundation of our investigation. We would like to see all types of connections created by the general population in and around these roadside sanctuaries and how the advancement of such roadside shrines manifests and influence the economy thus.

Research Tool

We chose to collect data through surveys, primarily because we need the same kind of information from different individuals in different areas. We designed two questionnaires for our surveys- one for the demand side, and the other for the supply side.

The demand side consists of people who visit places of worship and give monetary donations for religious purposes. This questionnaire collects demographic data, donation patterns, reasons for donations, etc. Consequently, it would allow us to draw correlations between types of people and religious habits.

The supply side questionnaire will be administered to the people who run, own, build, or work at these places of worship. Here, the questions aim to understand why the shrines were built, the kind of patronage, the use of donation money, and whether there any political affiliations. Another question in this questionnaire is, "are there any public toilet facilities in the vicinity?". We are trying to get some perspective about the priorities of the structures that make use of space for shrines but not basic requirements, like public toilets, for instance.

The goal is to analyze responses from both sides of the transaction and understand how the unregulated economy of roadside shrines works.

Chapter 2

Literature Review

The paper *Religion and Work: Micro Evidence from Contemporary Germany*, by Jörg L. Spenkuch, introduces the history of the Reformation period where historically, the western world considered itself to be less enthusiastic about working hard, being low on work culture and regarding labour as degrading. The Catholics and medieval Christian scholars believed work to be 'God's punishment'. However, the emergence of the Protestant Ethic was the beginning of Capitalism in the western world. The protestants believed in hard work, success, and careful use of resources and time. (Spenkuch).

Jörg L. Spenkuch, in his research used micro data from Germany to find out the connections between Protestantism and modern-day labour market outcomes. Within this sample, the important groups which were studied were identified Catholics, Protestants and non-religious groups. Spenkuch did mention in his paper that according to Economic theory, more successful individuals with a high opportunity cost for things may select less costly faiths, chose to participate less intensely in religion or may even decide to opt out of it. This is the reason why the connection between Protestantism and economic prosperity may not be causal. The results of the study showed however that following Protestantism religion has a positive impact on economic outcomes with respect to an evident increase in working hours and higher earnings. There was no evidence however, to show that Protestantism had a positive effect on increasing wages (Spenkuch).

According to Tuhin K. Das, considering the increasing rate of places of worship in different districts of this state of India, and the expenditures and donations made to them which serve as an opportunity for income and employment for a large number of people, there was a need to study the Economics of Religion in a country like India, where scholars typically believed religion to be solely a matter of sociology and psychology. The study of the behaviour of devotees as consumers of religious services and those of religious institutions as suppliers of religious services came to be understood as 'Economics of Religion' (Das, 2005). In the paper, *Market of Religion in West Bengal*, by Tuhin K. Das, the objective to understand the Hindu religious market with special reference to West Bengal is mentioned.

The author studied the correlation between the dependent variable i.e. the growth rate of places of worship in West Bengal and the independent variables such as, the annual average

growth rates of income, decadal change in urban-rural population ratio, and decadal change in male and female literacy rates in different districts of West Bengal during the period 1991-2001. These researches showed that the growth rate of religious places was not affected by any of these factors thereby indicating that there always exists a demand for religious institutions in the state (Das, 2005). Secondly, it was important to find out the demand for religious services, since there was no database for religious expenditures. Surveys showed that, maximum number of respondents chose to perform religious rites at home, followed by the next highest choice for visiting religious places. A substantial number of respondents also chose to incur religious expenditure on religious festivals like Durga Puja and Kali Puja (Das, 2005).

To analyse the demand of religious expenditure for temple goers, the temples were divided into three categories- C-1, C-2, and C-3. C-1 pertains to newly emerging roadside temples which have little space to accommodate devotees, which are largely informal and unorganised religious institutions, whose income and expenditure records are not maintained. C 2 temples, are temples which have been there either for ages or recently emerging. They incorporate a larger number of devotees, are organised to some extent and maintain their records. C 3 type of temples are those which seem to be very organised, which pay taxes to the state and provide a number of employment opportunities for traders having shops in their vicinity. In addition, there were places of guru where devotees enjoyed the company of people from the same socioeconomic strata. The results of this analysis, showed how age affects the devotees' preference of types of religious places, Also, there was a difference pointed out in terms of male and female religious visits to particular temples. Another important correlation which was identified was between a person's socio-economic status and their preferred religious temple (C1, C2 or C3). The analysis also showed how people tend to use these categories of temples as substitutes or compliments, for example C 2 type of temple could be substituted with the C3 type of temple etc. From this analysis the author concluded that temples are becoming largely competitive markets as far as Hindu religion is concerned (Das, 2005).

Jonathan H. Gruber in his paper, *Religious Market Structure, Religious Participation, and Outcomes: Is Religion Good for You?*, highlights how religion is very important in the lives of American local groups. However little studies exist on the economic outcomes of religious participation, and the causes of religiosity in an area. The researcher thus attempted to solve this problem by identifying religious market density as an important factor affecting religious participation, which thereby influences outcomes through other channels. Religious market

density is defined as the share of population in an area which is of an individual's religion. An important indicator or predictor for religious market density is ancestry of an individual in that area. In other words, people of common religious preferences in an area usually share a common heritage and their religious participation thus, turns out to be similar, so as their economic outcomes like income, attendance, employment etc. For this purpose, the author used the General Social Survey(GSS), a national representative survey which collects the responses of people in terms of their religious preferences and their extent of church attendance. Secondly to assess the impacts of religious participation on economic outcomes, the researcher used IPUMS sample of the 1990 Census. The sample included all non-hispanic whites, belonging to the age group of 25 or above because of a very strong evidence of racial segregation in church going. The results of the GSS indicated that religious participation for an individual is less in areas that have people sharing his/her own ancestry as compared to complementary ancestries which share a common religion. The census data shows similar results indicating the negative effects of common ethnic density in an area. Additionally, if people neighbouring you have common age/sex density, it has a much stronger effect; having more individuals in your age/sex group significantly increases the rate of religious participation. The IPUMS results were very consistent with the idea that having more people sharing a common religion in your area which has a positive effect on your religious participation will also positively impact economic outcomes like higher income, better employment, effective marital status and a sense of welfare (Gruber, 2005).

A common aspect or concept which is described in these literature studies is the association of religious behaviour with economic growth. These studies give us an insight into how following a particular religion, worshiping a particular temple, having people of your own religion in the same area enables us to generate economic outcomes for ourselves. For e.g. the study on West Bengal helps us to understand religion in the Indian context, and how religion is growing as a service industry in India; it also elaborates on how different categories of temples including roadside temples, small temples and big temples, compete in a market environment and how different devotees demand differently for their religious services. These researches highlight a competitive market structures that exists among religions. In all these literatures, however competition has been defined in different terms. In one they particularly focus on how Protestantism can generate better economic outcomes than Catholic religion; In the other they try to bring out the theory of how religious market density competes to generate economic outcomes; In one other they try to tell the readers how the demand for a particular

type of temple generate an economic growth for that temple so they can pay taxes to the state and how it influences employment in the country.

These researches are relevant to our study since they tell us how temples work in economic fronts. But one point to be noted in these studies is that they don't focus on roadside unregulated shrines as much as they do on big temples and churches maybe because no official records of transactions or donations made to these temples exist. The aim of our study is also to find out and look at how religion is marketed via demand and supply systems, but at the same time it adds to these prior researches by focusing on the economics of roadside temples in particular. Further, while our study also focuses on the relationship between demand and supply for religious services in Maharashtra, we also aim to research on the motives that drive devotees and priests to buy and sell religion respectively, and also where does the money taken from donations goes to, because we do not have any information about why these temples are built, who maintains them and, what drives devotees to visit these temples.

The three papers in question:

Religious Market Structure, Religious

Participation, and Outcomes: Is Religion Good for You? By Jonathan H. Gruber,

Market of religion in West Bengal by Tuhin K. Das and Ipshita Dutta Roy, and Religion and Work: Micro Evidence from

Contemporary Germany by Jörg L. Spenkuch

These all literatures study the connections between religion and market outcomes that stem from it, as well as the correlate between religiousness and economic prosperity. Aside from sharing those strikingly obvious similarities, all three focus on some specific ideas, like the correlate between religiosity and work, the reference to Adam Smith's Wealth of the Nations, and the reliance on primary collected data/ formulae.

To start, let us address the correlate between religiosity and work. For starters, religion generates employment, as mentioned in the study of the market of religion in west Bengal. This fact is further backed up by the other two research papers emphasizing the low barriers to entry for the same, with the German paper referencing the "general violations to the exclusion restrictions", meaning that even the less educated could start a business with merely faith and capital. This in turn has been shown to aid supplementary power, or even to convert faith into

something that solidifies the economic well-being of the faithful. This is why we've chosen to probe into the supple side, along with why we've considered the opportunity cost of religious spending as well. Moreover, this will also aid us in the formulation of a definition for religion as a good/ service based on its nature and elasticity.

Next, we look at the references to Adam Smith's Wealth of the Nations. This is particularly significant because all three have utilized the example of a religious market for Christianity despite two of the three addressing Hinduism, and Protestantism. All three agree that larger religious organizations dominate the religious market, should it be looked at in terms of the exchange of goods and services, and that it is a highly monopolistic market with difficulty in receiving a steady foothold in said market. This in turn, yields significance to why we've chosen to focus on smaller, roadside shrines, as compared to the equivalents of 'large churches'.

Finally, we look at the reliance on formulae and data. What's most striking about this is that all three papers use some form of data collection, or at the very least, use their own methods to interpret and represent the data in mathematical ways. These may be represented in economic formulae, preformatted tables, or raw data, but all yield significance to their research by the inclusion of some original, previously unavailable information. Seeing as to how these papers are rooted in economics, sociology, and a bit of theology, however, this is to be expected. Our research too, shall be encroaching upon unknown territory, and thusly, could utilize this literature in furthering our familiarity with analytical techniques.

A common aspect or concept which is described in these literature studies is the association of religious behaviour with economic growth. These studies give us an insight into how following a particular religion, worshiping a particular temple, having people of your own religion in the same area enables us to generate economic outcomes for ourselves. For e.g. the study on West Bengal helps us to understand religion in the Indian context, and how religion is growing as a service industry in India; it also elaborates on how different categories of temples including roadside temples, small temples and big temples, compete in a market environment and how different devotees demand differently for their religious services. These researches highlight a competitive market structures that exists among religions. In all these literatures, however competition has been defined in different terms. In one they particularly focus on how Protestantism can generate better economic outcomes than Catholic religion; In the other they try to bring out the theory of how religious market density competes to generate economic outcomes; In one other they try to tell the readers how the demand for a particular

type of temple generate an economic growth for that temple so they can pay taxes to the state and how it influences employment in the country.

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Chapter 3

Data Analysis

Demand Side

Table 1: Frequency of devotees belonging to different age groups

Age	Frequency of Devotees
0-20	21
21-41	110
42-62	93
63-83	43
84-104	1

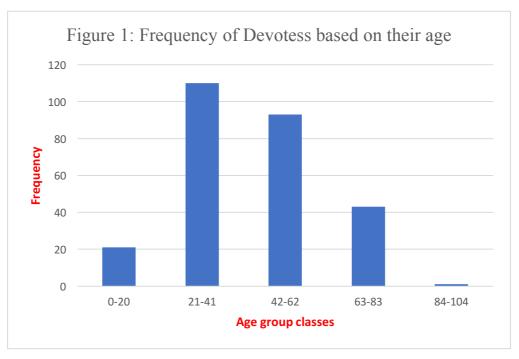


Figure 1: Frequency of Devotees based on their age

The above table and graphs show the different age groups we surveyed during our research, and the number of people belonging to that age group of devotees. So, from an analysis of the responses of the devotees visiting the temple out of 276, we found that the maximum number of devotees surveyed belonged to the age group of 21-41 years, and the minimum belonged to the age group of 0-20. The maximum being 110, and the minimum being 21. People from the age group of 42 - 62 were just 93, being the second last whereas those from the age group of 63-83 were just 43, making up the third last. This analysis indicates that the maximum number of individuals visiting temples are adults from above the age of 20 years, and the least number of people visiting are teenagers and young adults belonging to the age group of 0-20.

Table 2: Frequency of devotees based on their gender

Gender	Frequency		
Male	162		
Female	112		

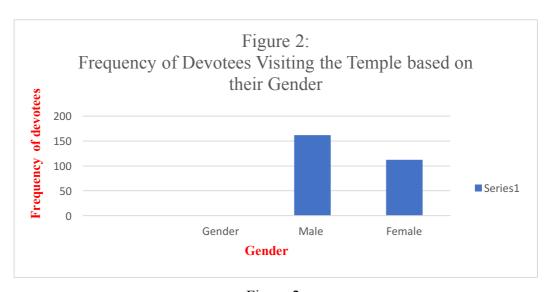


Figure 2: Frequency of Devotees Visiting the Temple based on their Gender

From the above data, we observe that from our sample, male respondents were more than female respondents, where male are 162, whereas female were just 112. From this analysis one can conclude that male devotees could be found in majority near the roadside temples, than female devotees.

Table 3: Frequency of donations made by devotees from different age groups visiting the temple

	Number of times donations	
Age	are made	
<20		
years	14	
21-41		
years	34	
42-62		
years	36	
63-83		
years	33	

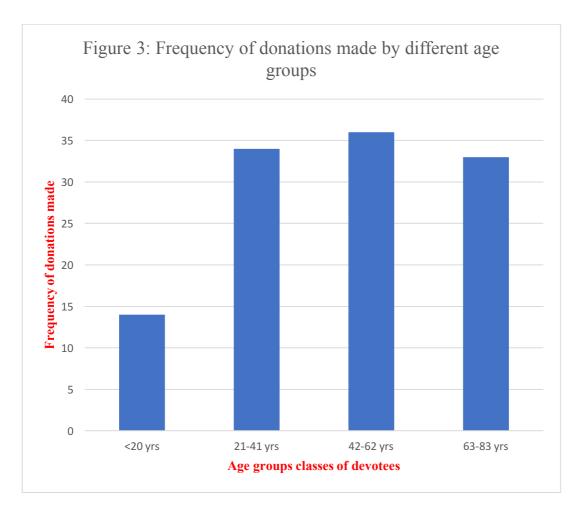


Figure 3: Frequency of donations made by different age groups

In a year on an average, people between 42-62 years make donations maximum number of times.

This indicates that the maximum number of people who believe in donation to God fall in this age group category.

Table 4: Frequency of devotees who reported differently how far their temple of visit was.

1:-4	C
distance	frequency
<1km	89
1 km	20
2 km - 5 km	114
6-9 km	11
10-13 km	3
14-17 km	15
18-21 km	3
22-25 km	
26-29 km	2
30-33 km	
33-36 km	
50 km	1

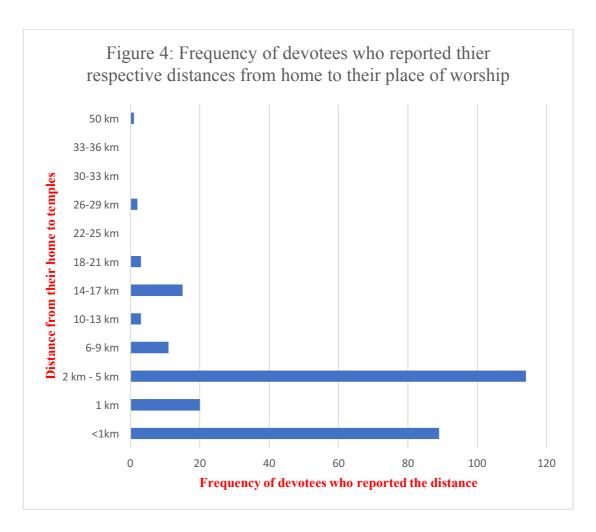


Figure 4: Frequency of devotees who reported their respective distances from home to their place of worship

Majority of the visitors live or work within 2-5 km of the temple. Those who live within 1 km of the temple form the next biggest group. During our surveys we found that many people who funded the temples, and worshipped in them lived close to these temples.

So, from this analysis, it can be indicated that people tend to visit roadside temples close to their house/workplace, in larger numbers, since it is relatively convenient for them to reach out to such temples. Another analysis can be made from this data that people usually wont travel to far off places to worship even if they are deeply devoted to their deity.

Table 5: Devotees from different religious groups and how frequently they donate to temples

Religion/How often donations Made	Every Day	Never	On festivals	One a month	Once a week
Hinduism	11	37	83	57	50
Islam	1	0	3	3	0
Sikhism	0	0	0	1	0
Jainism	0	1	0	3	0
Christianity	0	1	1	1	1
Zoroastrianism	0	0	0	1	0
None	0	1	0	1	0

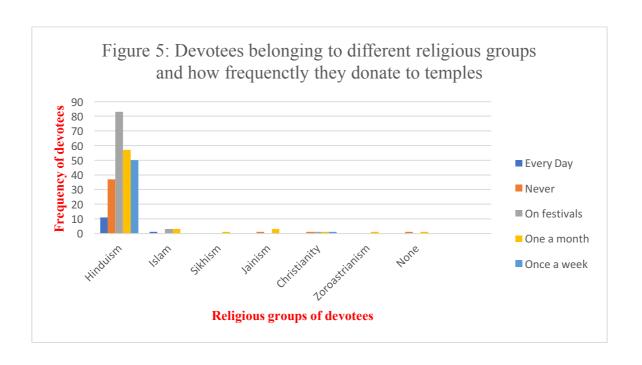


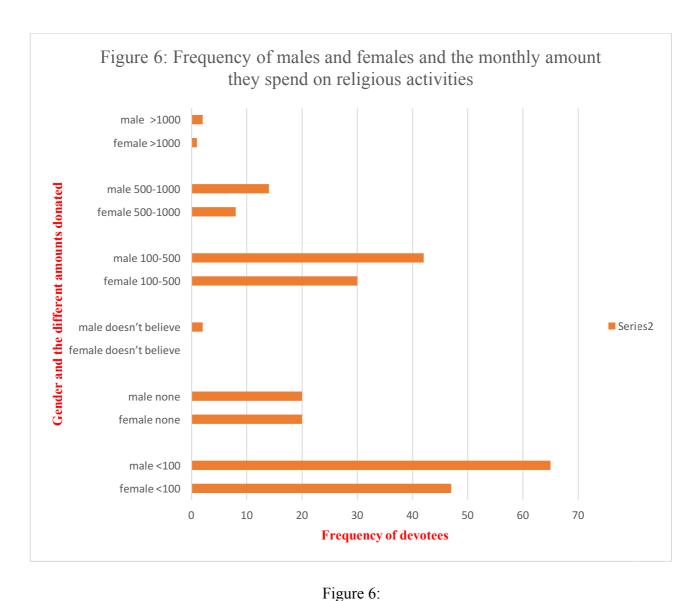
Figure 5:

Devotees belonging to different religious groups and how frequency they donate to temples

The above table and graph shows the relationship between belongingness to a particular religion, and the frequency of individuals following the particular religion and how frequently they donate to temples. In the correlation parameters of religion, seven religious groups are shown: Hinduism, Islam, Sikhism, Jainism, Christianity, Zoroastrianism and None. In the correlation parameters of frequency of donations, there are five subtypes: Everyday, Never, On festivals, Once a month, Once a week. This analysis aims to show how religious identity affects an individual's behaviour towards donations. From the analysis of the responses of the individuals we found that, comparatively larger number of people following Hinduism religion spend on any parameter of donation frequency, than people belonging to other religions mentioned with their numbers being 11, 37, 83, 57 and 50 respectively for all the five parameters of donation frequency. Even in these parameters of donation frequency and its relation to people following Hinduism religion, we found that Hindus most frequently donated during festivals and less frequently every day. While, the Zoroastrian who were surveyed were shown to donate very less frequently and only once a month. This shows that in a country like India, the religious behaviour of Hindus is evidently more active that people belonging to any other religion in our state concerned.

Table 6: Frequency of males and females and the monthly amount they donate to temples.

Frequency	
female <100 Rs	47
male <100 Rs	65
female none	20
male none	20
female doesn't believe	0
male doesn't believe	2
female 100-500 Rs	30
male 100-500 Rs	42
female 500-1000 Rs	8
male 500-1000 Rs	14
female >1000 Rs	1
Male >1000 Rs	2



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Frequency of males and females and the monthly amount they spend on religious activities

The above data and graph shows that most visitors spent less than 100 rupees per month on religious activities. However, Males tended to spend more than females for every amount of donation concerned. This could be because number of working males is greater than number of working females. (An instance could be that a larger number 43 of 112 females were housewives).

From the data, it can also be observed that there were very few devotees from the sample, who didn't believe in donating any amount to temples. This can indicate that in a poor, developing nation like India, maximum people lay their faith in donation to got to achieve happiness and mental piece in whatever they do.

Amount uonateu by every	
religious group	Frequency
finduism doesn't believe	2
linduism none	37
induism < 100	100
induism 100-500	70
linduism >1000	2
slam doesn't believe	0
slam none	1
slam <100	3
slam 100-500	0
slam >1000	1
hristianity doesn't believe	0
hristianity none	0
hristianity <100	4
hristianity 100-500	0
hristianity >1000	0
ainism doesn't believe	0
ainism none	0
ainism <100	2
ainism 100-500	2
ainism >1000	0
711	
ikhism none	1
oroastrianism 500-1000	1

Table

7:

Frequency of devotees belonging to different religions and the amount donated by them

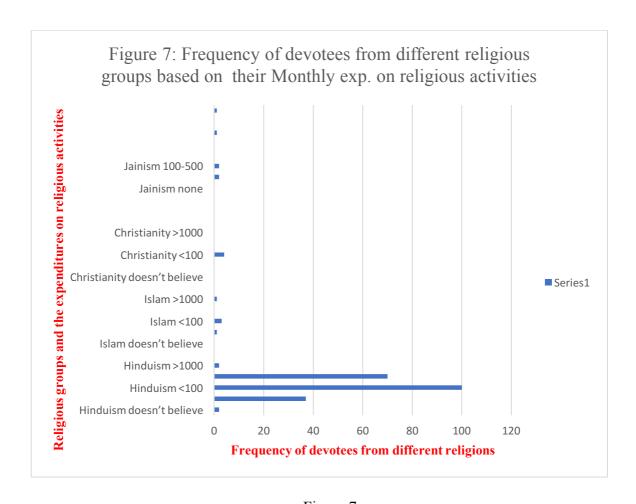


Figure 7:

Frequency of devotees from different religious groups based on their Monthly exp. on religious activities

From the above data, it can be said that majority of the respondents from the sample spend less than 100 rupees on religious activities. Further, Hindus form a majority in the category of those who spend less than 100 rupees.

The next biggest group comprises of those who spend between 100 and 500 rupees and in that category too, the maximum donators were found to be Hindus.

It can be possible, that the maximum people covered in our surveys were Hindus, and thus their frequency of donation is found to be maximum for any amount of donation concerned.

Table 8:

Occupation	Frequency
Accountant	3
Architect	2
Auto Driver	4
Banker	3
Business Man	10
Engineer	7
C.A.	3
Technicians	4
Clerk	3
Carpenter	2
student	28
Construction Worker	2
Daily Wage Workers	2
Doctor	2
Driver	5
Teacher	11
office Employees	3
Priest	2
Shopkeepers	23
Social Worker	2
Tailor	2
Waiter	2
Homemaker	40

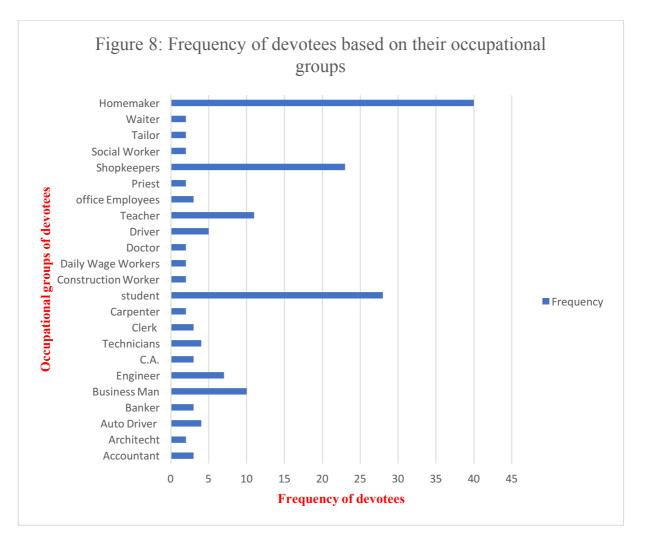


Figure 8: Frequency of devotees based on their occupational groups

The above table and its graphical representation show the occupations status of the different devotees surveyed and how frequently they belong to that occupation. This analysis seems important for our research, since the socio-economic status of individuals and their income status is important to judge how it motivates them to visit roadside temples for religious worship, and how it affects their donations to temples, rather than towards a donation to any other thing of social importance. So, from the responses of our random sample of 276 individuals, we found that Housewives were the maximum respondents in our survey. The second highest responses came from students, and the third highest responses from shopkeepers. Maybe these were the individuals we found the most frequently visiting the temples, and stopped them there and then to take their survey. Most of the shopkeepers that we

had surveyed had their shops nearby the roadside temple they mostly visit for worshiping, so maybe they were the easiest individuals to seek responses from. On the other hand, the least responses came from architects, drivers, accountants, clerks, construction workers, carpenters etc., people who may have been less frequently found during our survey.

Frequency of devotees based on their occupational groups and monthly amounts donated to temples

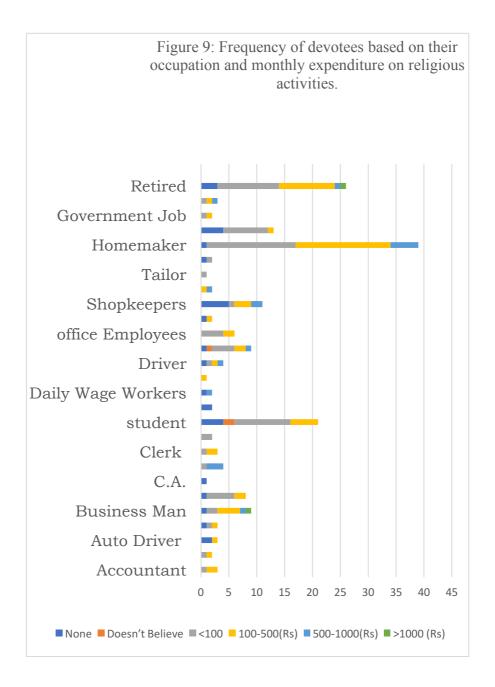
Table 9:

Occupation/Monthly expenditure on religious activities	None	Doesn't Believe	<100	100- 500(Rs)	500- 1000(Rs)	>1000 (Rs)
Accountant			1	2		
Architecht			1	1		
Auto Driver	2			1		
Banker	1		1	1		
Business Man	1		2	4	1	1
Engineer	1		5	2		
C.A.	1					
Technicians			1		3	
Clerk			1	2		
Carpenter			2			
student	4	2	10	5		
Construction Worker	2					
Daily Wage Workers	1				1	
Doctor				1		
Driver	1		1	1	1	
Teacher	1	1	4	2	1	
office Employees			4	2		

Priest	1		1		
Shopkeepers	5	1	3	2	
Social Worker			1	1	
Tailor		1			
Waiter	1	1			
Homemaker	1	16	17	5	
Stall owners	4	8	1		
Government Job		1	1		
I.T Job		1	1	1	
Retired	3	11	10	1	1

Figure 9:

Frequency of devotees based on their occupation and monthly expenditure on religious activities



The above data shows the monthly expenditure on religious activities done by people having different occupations. The parameter for the amount donations are: None, doesn't believe in donating, less than 100, 100-500, 500 to 1000, and greater than 1000. The data analysis shows that house wives spend most frequently on monthly donation, their highest preference for donation amount being 500 to 1000 Rs. at that of 17 devotees. The second highest frequency

for monthly donations is those of students, their highest preference for donation amount being less than 100 Rs at that of 10 students. The least frequency of donations made were found to be of Tailors, people working in Government jobs etc as we can see from the data. From this analysis it can be indicated that people who are relatively free like housewives, retired and students tend to donate more frequently, although their donation preferences differ. On the other hand, people who are into production and manufacturing jobs mostly donate less frequently and maybe their donation preferences are also based on lesser monthly spending.

Table 10: Frequency of devotees based on their motives for visiting the roadside temples

Motives for Visiting	
Temples	Frequency
Devotion	3
Economic Well Being	5
Education	2
Enjoy the companionship	
of people with similar	
belief	1
Family/Community	
Traditions	10
Family's Happiness	1
Fear	1
Feel a bond with own	
religion and own culture	1
Mental Piece	81
Personal or familial	
welfare	8
Recovery from illness	2
To remove curses	1
Multiple Reasons	148

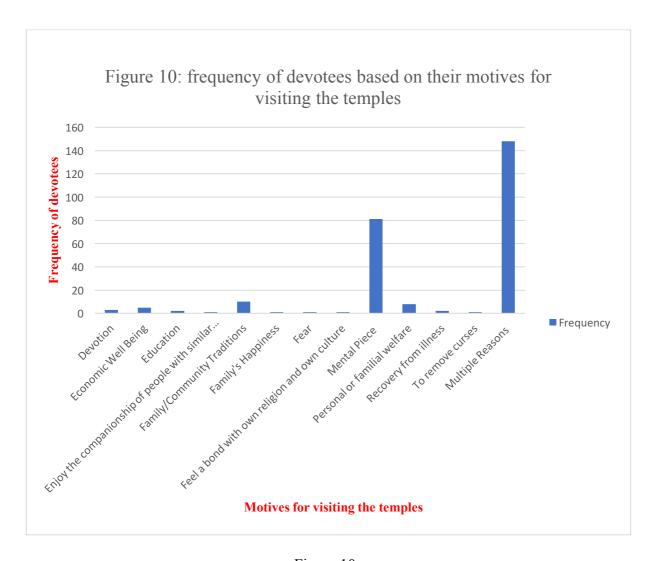


Figure 10: frequency of devotees based on their motives for visiting the temples

It is shown in the above data and bar graph, the motives or reasons for which people visit roadside temples and how these motives relate to the frequency of people achieving these motives. So, from the data analysis of the responses, it was found that most of the people have multiple reasons for visiting the temples, while people may have specific motives too. These can be: economic well-being, family tradition, mental peace all collectively as motives. They can also be ranging from welfare, economic well-being, wishes to god etc and so on. The second most often occurring reason for which the individuals visit temples was found to be

mental piece only; while the third highest were both family-community traditions and personal or familial welfare. Among the least occurring motives as responses were found to be devotion, economic well-being, education purposes, and recovery from illness.

The above table and graph shows the relationship between belongingness to a particular religion, and the frequency of individuals following the particular religion and how frequently they donate to temples. In the correlation parameters of religion, seven religious groups are shown: Hinduism, Islam, Sikhism, Jainism, Christianity, Zoroastrianism and None. In the correlation parameters of frequency of donations, there are five subtypes: Everyday, Never, On festivals, Once a month, Once a week. This analysis aims to show how religious identity affects an individual's behaviour towards donations. From the analysis of the responses of the individuals we found that, comparatively larger number of people following Hinduism religion spend on any parameter of donation frequency, than people belonging to other religions mentioned with their numbers being 11, 37, 83, 57 and 50 respectively for all the five parameters of donation frequency. Even in these parameters of donation frequency and its relation to people following Hinduism religion, we found that Hindus most frequently donated during festivals and less frequently every day. While, the Zoroastrian who were surveyed were shown to donate very less frequently and only once a month. This shows that in a country like India, the religious behaviour of Hindus is evidently more active that people belonging to any other religion in our state concerned.

Supply Side

Table 11:
Frequency of priests belonging to different age groups.

Age category	Number of people	Percentage
21-30	7	19.918
31-40	7	19.918
41-50	10	27.027
51-60	7	19.918
61-70	3	8.108
71-80	3	8.108

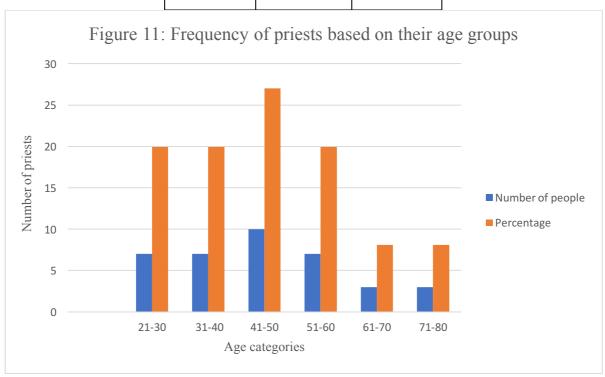


Figure 11:
Frequency of priests based on their age groups

When analysed over the age of the priests/managers, it was found that majority of the managers were in the middle age category of 41-50. Many of these get paid revealing the financial incentives to run their homes. The next three big categories are 21-30, 31-40; 51-60 which means the phenomena of being religious is tilting to the younger generations owing to the increasing youth population. The senior age category contributes the least.

Table 12:
Frequency of priests based on their Gender

Gender	Number
Male	29
Female	8

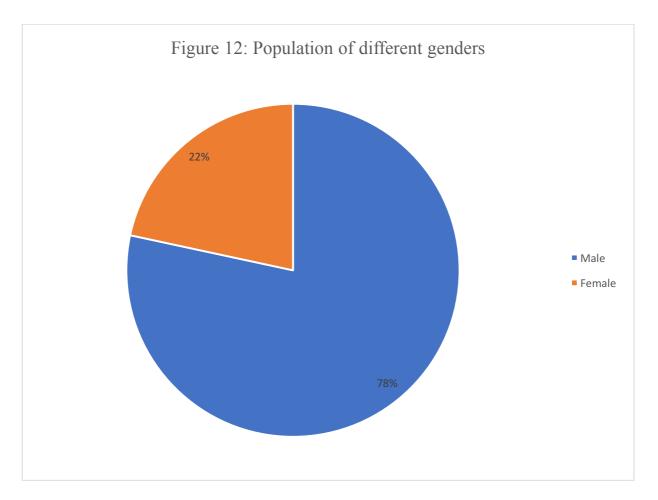


Figure 12:
Population of different genders

The gender survey shows that management of temples still continues to be dominated by males of the society like many other sectors/industries. Out of the sample of 37 priests, male priests who responded were 29, and the female priests were just 8. The minority of females is mostly in the category of 40+ year

Table 13: Frequency of priests based on their education status

Education	Number	Percentage
Status		
Higher secondary	8	22%
undergraduate	6	16%
Below secondary	2	5%
Primary	8	22%
Secondary	9	24%
Post graduate	4	11%

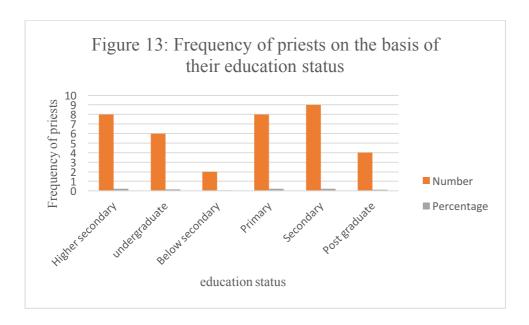


Figure 13:
Frequency of priests on the basis of their education status

24 per cent of the priests/managers are at least secondary which shows that people managing these shrines have a basic level of education at least. 27 per cent also are either graduate or post graduate which means that highly educated are also turning to religious lifesty

Table 14:
No. of responses based on how old these temples are

Years	Number
0-20	13
21-40	9
41-60	5
61-80	2
81-100	3
100+	5

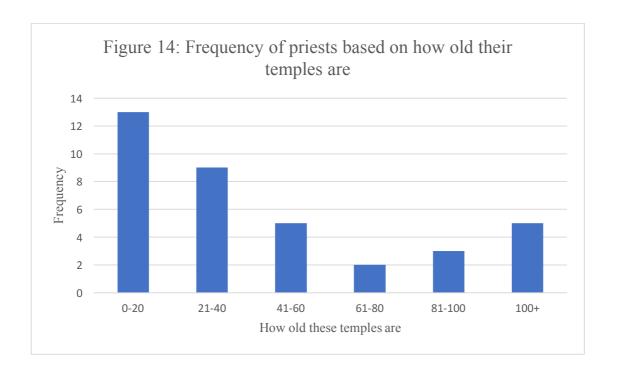


Figure 14:

Frequency of priests based on how old their temples are

Interestingly, there was a large diversity in the age of the temples. Many were centuries old but were renovated recently while some remain untouched. Many were less than a decade old while remaining were post-independence time old (more than 4 decades).

Table 15: Frequency of availability of public toilets near the temples

Availability of Public		
	10	D 4
toilets	Frequency	Percentage
Yes	22	59.4594595
No	8	21.6216216
Don't	7	
know		18.9189189

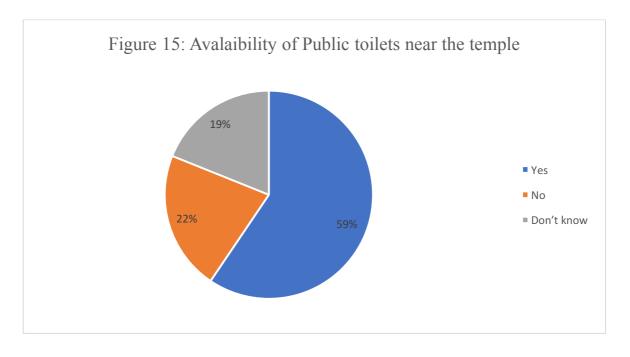


Figure 15:

Availability of Public toilets near the temple

Most of the temples have a public toilet nearby built with/before/after the temple was built showing that most of the temples were built in accordance to the idea of hygiene and sanitation

Table 16:
Availability of Political support

Political	
support	Frequency
Yes	8
No	29

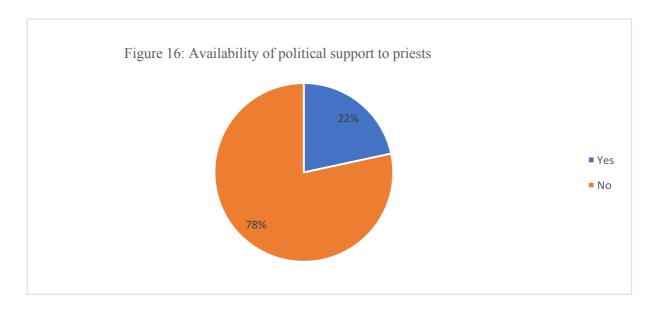


Figure 16:

Availability of political support to priests

Majorly no political influence is allowed but some get local backing as some are built by politicians for various purposes.

Table 17:
Organisation of free food events

Free food events	Frequency
Yes	26
No	10

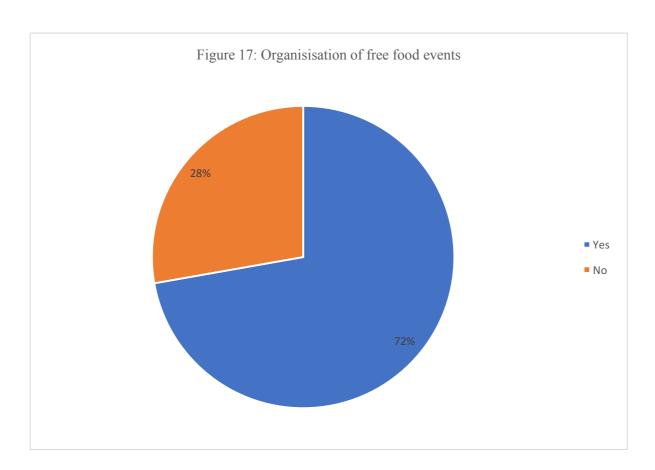


Figure 17:
Organisation of free food events

Many temples organize feasts for the common public during occasions especially festivals of grand scale. These include Ganesh Chaturthi and Navratri.

Table 18: Frequency of temples competing with nearby temples

Do you compete with them?	Frequency
Yes	2
No	31

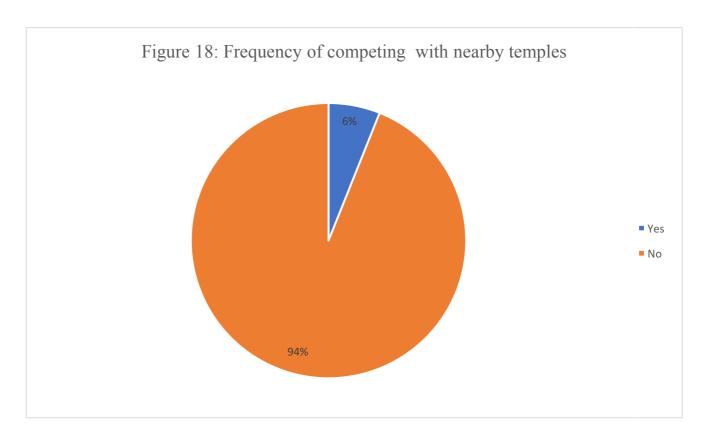


Figure 18: Frequency of competing with nearby temples

Hardly any temple claims to be competing with nearby temples. This means that the purpose of setting up the temple is mere devotion and various other reasons like hygiene.

Table 19:
Frequency of priests based on the financial incentives provided to them

Financial	Frequency
incentives	of priests
Paid	11
Not paid	5
Voluntary	18
Self	1
employed	

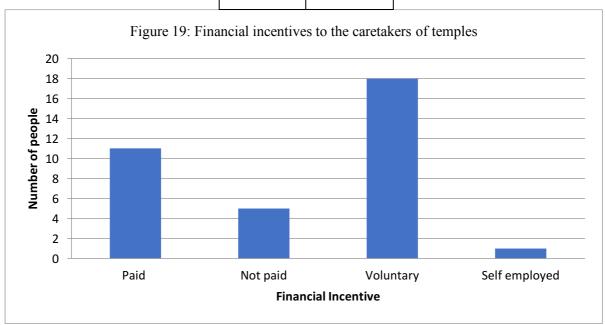


Figure 19:
Financial incentives to the caretakers of temples

Mostly people take up the responsibility voluntarily as a result of devotion and self-driven cause or own the temple hence, self-employed. Very few get paid by owners or the managing group. Hence, these are mostly retired people or the ones who have other sources of income

Table 20:

Responsibilities of people in managing temples, based on their frequency

Responsibility	Number
	of
	people
Priests	11
Manager/Caretaker	8
Member	3
selling	2
Cleaning/Maintanance	5
Supervisor/Owner	3
Donation	2

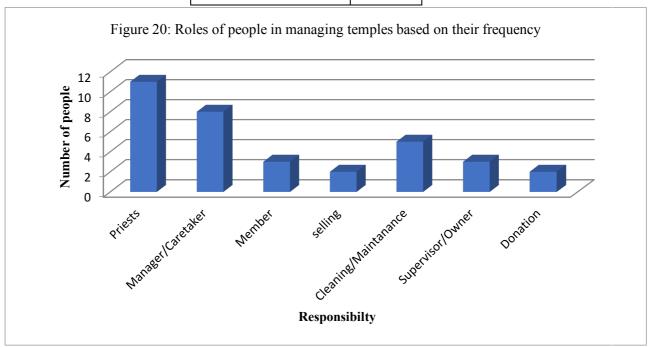


Figure 20:

Roles of people in managing temples based on their frequency

Mostly priests and managers were encountered while field work. However, even managers and committee members perform rituals and prayers as and when required. Many temples employ people to look after donation documentations.

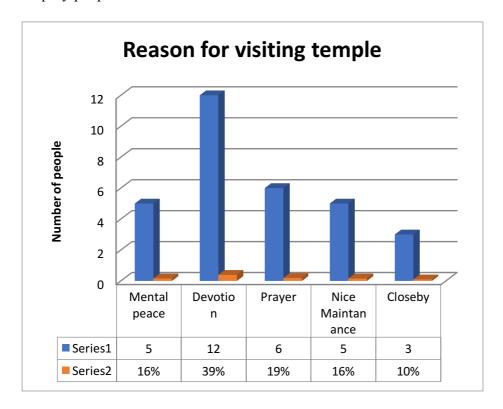


Figure 21:

Reasons for building temple

The core reason for people building and visiting the temples is devotion and praying while next major reasons turn out to be personal peace and overall state of the temple while the least go due to logistical reasons.

Table 22:
Frequency of temples based on number of visitors

Number	Frequency
of	of temples
Visitors	
0-100	11
100-500	12
500-	4
1000	
1000+	4

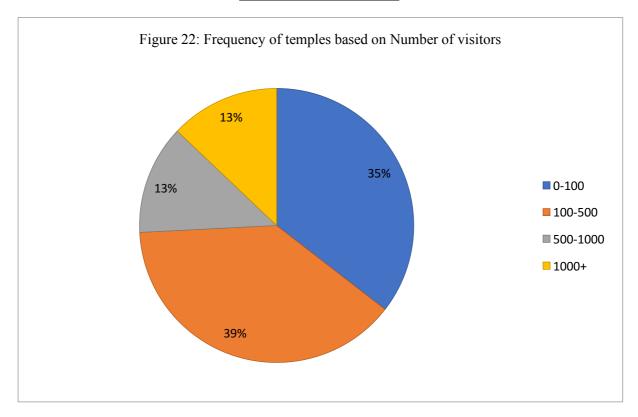


Figure 22:
Frequency of temples based on Number of visitors

Turnout of visitors was unexpectedly high with many temples reporting of 1000 + visitors in a given period of time while most temples have between 100-500 visitors.

Table 23: Frequency of temples based on amount of donations made per temple

Amount of donations	Frequency of temples
0-2000	10
2001-5000	4
5001-10000	2
<10000	3
No answer	15
Self-funded/Any	3
amount	

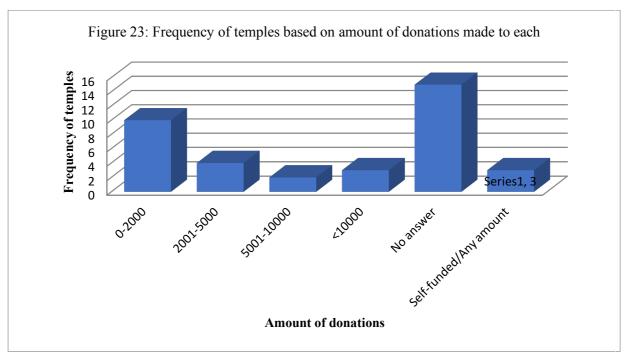


Figure 23: Frequency of temples based on amount of donations made to each

Some temples receive donations in lakhs while some get a couple of thousand rupees. Some chose to not to disclose the information.

Table 24:
Purpose of using donations by temples

Purpose of using donations	Frequency of temples
Maintenance	35
Electricity	21
Water	20
Taxes	4
Charity	15
Salaries	10

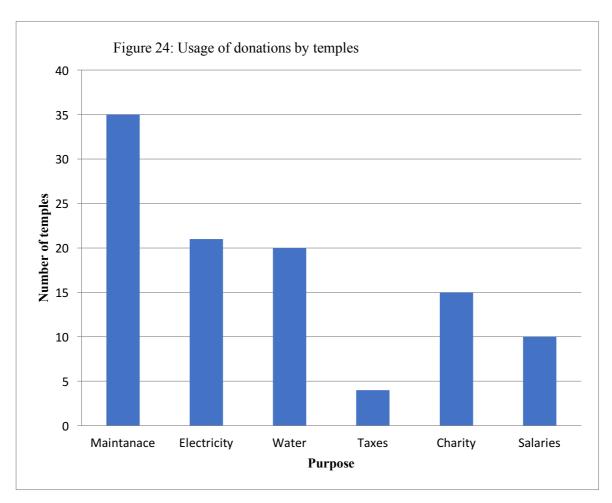


Figure 24:
Usage of donations by temples

Majorly funds are used for maintenances while only few give taxes.

CHAPTER 4

Qualitative Observations

The Temple Goers

Why do people go to temples or mosques or churches or gurudwaras? How do these structures benefit us? If God is omnipresent, why do people visit temples? The most common answer that you'll get is "Visiting a temple gives me peace" or "My parents say its good for me." People believe that if they go to temples and worship they'll be showered by blessings. Some people follow this blindly without questioning the elders. Just because their elders did it, they think they believe they are supposed to do the same. In the seventh chapter of Shrimad Bhagwat Gita, Lord Krishna said to Arjun:-

"Catur-vidhabhajante mam janahsukrtino 'rjuna arthojijnasurartharthijnani ca bharatarsabha"

{Verse 16, Chapter 7 } Translation: O best among the Bharatas, four kinds of pious men begin to render devotional service unto Me- the distressed, the desirer of wealth, the inquisitive, and he who is searching for knowledge of the absolute.

This aphorism rang true in lieu of the subjects we interviewed. The kinds of people who went to temples regularly can be classified into the following categories:-

- The distressed:- No matter which temple we visited, we came across people who were having problems in life. They were either fired from their job or there was a death in the family or some other personal reasons. They all tried to find solace in God and prayed to him to get the energy or power to overcome their obstacles in life.
- The aspirer of wealth:-Every temple that we went to, we ran into people who came to worship for the sole purpose of their economic well being. Probably they are in debt or need money for some urgent matter. Overall they used to pray to god either to get more wealth or just bless them with enough to live a happy life.
- The inquisitive: We came across some people who visit temples just because they are curious to find out more about god. Probably they just started believing in God or maybe they blindly followed tradition and are trying to find the reason behind this tradition of worshipping in temples.

 The Seekers of knowledge: Consisting mainly of elderly people who have lived their lives and devote all their time to God in order to thank them and gain spiritual enlightenment.

If popular opinion is to be believed, idols are installed after consecration. After consecration, the idol becomes energized and imbibed with cosmic energy. Here, the devotees will be able to absorb positive cosmic energy. Also, it becomes easy for a devotee to concentrate in worshipping God in a temple where hundreds of devotees come for the same purpose. A temple is the place where a devotee tries to remain free from the perception of evil of birth, death old age, disease and entanglement with children, wife, home and the rest of the world. The main motive is to do worship and every other thing becomes unimportant. Every devotee feels satisfied and relaxed when they leave the temple after worshipping.

In our interview with Mr Jayavant Kale, he said the same things that have been mentioned above regarding why people come to the temples. He told us some anecdotes about people who came to his temple to worship and their wishes were fulfilled. He also told us some other reasons why people go to temples such as:

- a) Bhandara: Temples are places for organizing Bhandara (mass feeding). The practice of funding Bhandaras for devotees is found in almost every big temple of the country like the Golden temple of Amritsar, Shirdidham, TirupatiDham etc. People go there to take prasad. Mr Kale himself keeps a bhandar on every Hanuman Jayanti.
- b) Temples are growing as centers for community marriage also. Marriages are getting very costly and going beyond the reach of families. Therefore temples are developing as ideal centers for solemnization of marriages at low-cost. People go to temples for astrological remedies as well. Astrologers suggest some specific Puja based on the horoscope of an individual for Gruha Shanti (worship for a planet) or doing remedies for any specific dosha (affliction) in the horoscope. It is easy to do such remedies in a temple.
- c) Temples are also attractive for tourists. Some temples mainly in South India are marvels of architecture and they attract a large number of tourists from across the world.

Roadside Temples: Motives and Purposes

Some temples of note were certainly distinguishable on our field-research trip, and could considerably be market leaders in terms of where they stand and how they function. One such temple, displaying every aspect of capitalism in the economy for religion was the Ghanteshwar temple in Khar, Mumbai.

This temple, whose origins were more recent than many that we visited, was built only a mere forty years ago. It was built, or rather started by the placement of an idol upon the footpath surrounding a circular garden. In time, however, the man who put the idol there was advised to put up a bell after making a prayer to the idol, with the claim that it would reinforce the possibility of success in receiving a blessing. The temple thin steadily grew in size and encroached upon the footpath and inflated to the size it is today, with well over ten thousand bells hung, or encrusted in the temple's structure.

This temple was privately owned, and employed staff members for the daily maintenance of the temple, prayer rites, and even for security. However, what was surprising about this feature was that even public assets, such as the police force, protect the temple when need be, like in the case of a bomb hoax in 2008. The temple also notably prohibits photography, and has a placard denoting the same that has been signed and stamped by the Khar police station. Visitors to the temple range from nearby locals, to people on religious pilgrimages, to policemen, young students, and even foreign tourists, denoting a vast consumer base for a simple roadside temple.

The temple was aligned almost completely to capitalistic over the altruistic motive one stereotypically associates with the functioning of a religious place of worship. Beyond the pay for the 5 to 6 workers and 'babas' they employ, very little of their cash flow from donations actually goes back into the day to day running of the temple. Although the supply side was unwilling to give us numbers, or the specifics of where the rest of the money goes, we can look to some of our interviewees for the answer. One claims that the temple's owner was only able to encroach upon the footpath, and eventually the road whilst keeping their earnings because political parties, specifically the BharatiyaJanta Party (BJP), was involved in the same. As for where the money goes, most interviewees denoted that it goes to the trust that runs the temple started by the man who first placed the idol there, and reported their monthly donations to be roughly 4 lakhs a quarter.

Despite it's seemingly profit oriented motives, the temple is a textbook example of a symbiotic economic market, with businesses around it that complement it. One stall right next to the temple makes round consumables that are fed to the temple owned cows nearby, whilst another down the road to the temple's entrance sells hand crafted Dias and cow idols, laced in gold paint and mud which they claimed to be 'sacred mud from Gujarat'. One such specimen was acquired and will be used as a display later. Other than religious goods and services not provided by the temple, there was also a small drinks stall which sold milk, tea, soft drinks, and cigarettes. This business however, may be more symbiotic with the school that was a mere stone's throw away from the temple.

In conclusion, the Ghanteshwar Mandir is a prime example of a successful capitalist place of worship. It has a symbiotic mini-market of complimentary goods and services built around it, and enough history to warrant a nearby car to slow down and have its occupants chant a quick prayer.

Community Service in Roadside Temples: A Study

The number of temples can have various reasons for establishment and hence, multiple effects on the general public (residents). First, the number of temples can be due to the depth and connect with the almighty of the residents. Therefore, in multiple places, temples are setup as a need of the people living nearby. This symbolizes that people/residents are religious and have the habit of praying and visiting religious shrines. Second, many a times temples are established by a person or a small group as a personal belief or motive. However, this changes the frequency of religious events such as extravagant prayers, festivals as well as events involving feasts for the common public. Also, this can make people more religious in terms of visits as many a time's people's religious activeness depends on the number of temples.

Most of the times, a person is made to believe in a particular religion and create an identity by the society. For example, many a times since childhood, a person is dragged into religion and religious activities by the society. Also, the faith that god has the power to cure and help humans in their life problems and prosper results in people praying. Many a times, temples are funded for by the residents. Not just that, for various big festivals, money is collected in the name of donations. Hence, one way or the other community is eventually made a part of the religious industry. It has been found that most of these temples are started by one person or a

Mandal (group of people). Over the course of time, people involve in religious activities, either by will or by force (since many of these are backed by local politicians or goons).

Since childhood, every individual is made to believe that he belongs to one religion. Eventually, ever person relates himself/herself to one group or community and a designated spiritual way of reaching almighty and hence attain an identity.

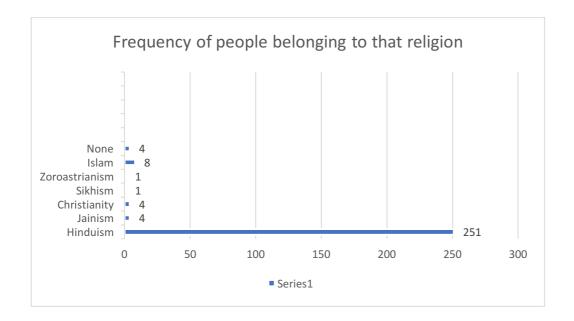
A major chunk of small temples are the ones which are owned by shopkeepers. These are generally due to the purpose of the shop-bread and butter of the owner and people working in it. As we believe that god's blessings are auspicious before any important work, hence, people prefer to keep their Lord's photograph or idol in their workplace. E.g.: a temple owned by a tea stall owner.

Density and Demographics of the Roadside Temples

The term Religious Density Refers to the population of people following the same religious tradition living in a particular area. According to a research done by Jonathan H. Gruber, the religious density in an area has been found to have affected the extent of religious participation by the people of that particular area in larger numbers. The more people of same religious belief occupy an area, the more they are encouraged or motivated to perform religious rituals and build shrines of the common religion. According to Jonathan H. Gruber, the impact of religious market density has also been placed on the economic outcomes which the particular group of people enjoy in that area: like better education, higher income, better levels of welfare etc.

In our research done on the 'Economics of Roadside Temples in Maharashtra', where we particularly focused on the study of temples in Mumbai and Pune, we found that certain places were specifically occupied by roadside shrines of a particular religion and also, most of the people belonged to the class of that shrine.

Religion	Frequency		
Hinduism	251		
Jainism	4		
Christianity	4		
Sikhism	1		
Zoroastrianism	1		
Islam	8		
None	4		



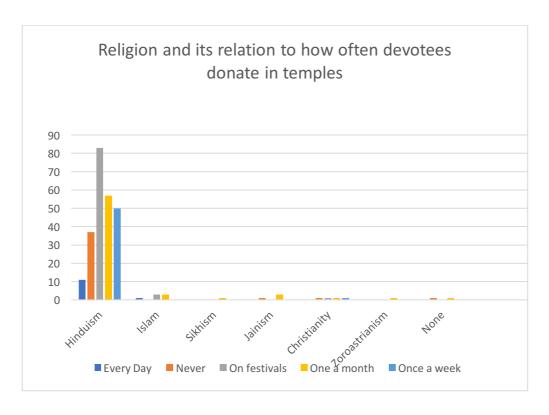
Overall, we found that our study was able to cover a majority of Hindu devotees in its survey, making up around 251, than devotees belonging to any other religion. The second highest belonged to Islam, but that being only 8. Thus, a larger religious density of Hindus from Mumbai and Pune must have encouraged the maximum participation by Hindus in our surveys.

In Pune, when we covered places like S.B. road and Kothrud, we could find that a majority of Hindu temples populated the area. Also, the devotees whom we interviewed in that area were majorly Hindus. Thus, the religious market density of Hinduism encouraged more Hindu temples being built in that area and therefore more religious participation by the Hindus. In places like Camp area in Pune, however, we could strikingly find a number of roadside mosques, along with the roadside temples. This indicated that there were a large number of Muslims also who occupied that area, and their market density encouraged them to build

mosques in that area. However, while interviewing one priest there, we could find that they allowed people of all religions to worship at the Dargah, and that there was no restriction as such. He also mentioned that it was a Muslim preoccupied area where there Dargah was built.

In Mumbai, when we covered the region of Bandra, we found many large temples to occupy the different areas, also there were many mosques which could be found too.

Religion/How often donations Made	Every Day	Never	On festivals	One a month	Once a week
Hinduism	11	37	83	57	50
Islam	1	0	3	3	0
Sikhism	0	0	0	1	0
Jainism	0	1	0	3	0
Christianity	0	1	1	1	1
Zoroastrianism	0	0	0	1	0
None	0	1	0	1	0



It is also depicted, form the above data and bar graph how it was found that Hindus were more active in religious participation than people belonging to other religions. This analysis aims to show how religious identity affects an individual's behaviour towards donations. From the analysis of the responses of the individuals we found that, comparatively larger number of people following Hinduism religion spend on any parameter of donation frequency, than people belonging to other religions mentioned with their numbers being 11, 37, 83, 57 and 50 respectively for all the five parameters of donation frequency. Even in these parameters of donation frequency and its relation to people following Hinduism religion, we found that Hindus most frequently donated during festivals and less frequently every day. While, the Zoroastrian who were surveyed were shown to donate very less frequently and only once a month. These results point out to the conclusion that in a country like India, the religious behaviour of Hindus is evidently more active that people belonging to any other religion in our state concerned.

Religion and Socio-Economic Phenomenon

According to many researches done in the field of religion, there have been studies in which it was pointed out that our socio-economic status to some extent determines our extent of religious practice and the importance that we attach to religion. In one study done by Scott

Schieman on American population, he tried to find if there is any relation between a person's economic status like education, and the importance they gave to decision making through religion, in their daily lives. Another way to look at this can be to evaluate whether, belongingness to a particular religion leads to better economic outcomes for that individual. According to one research study done by Jörg L. Spenkuch, micro data from contemporary Germany was used to identify whether belongingness to Protestantism faith generated better economic outcomes and acquisition of capital for the Protestants, than belonging to catholic faith.

In our research study, we surveyed people belonging to different income groups and occupations. They could range from big business men to small shopkeepers. However, during our surveys, we found that most of these people, whether they differed in their socio-economic status, would still be willing to donate similar amounts to the temples. The only difference could be found is in their motives for religious participation, and how frequently individuals donate to temples.

Religion and Sanitation: A Cross Comparison

According to the World Health Organization, India has the highest number of urban dwellers practicing open defecation in the world.

A quick google search will reveal that there are at least 546 temples in pune alone, but when it comes to public toilets, there are not even 250. The PMC, along with corporate involvement has come up with an initiative that promises 300 public toilets in the city within the next 5 years.

Although it seems counterintuitive that the demand and supply for temples is more than that of public toilets, it makes complete sense if the perceived benefits of temples are looked at.

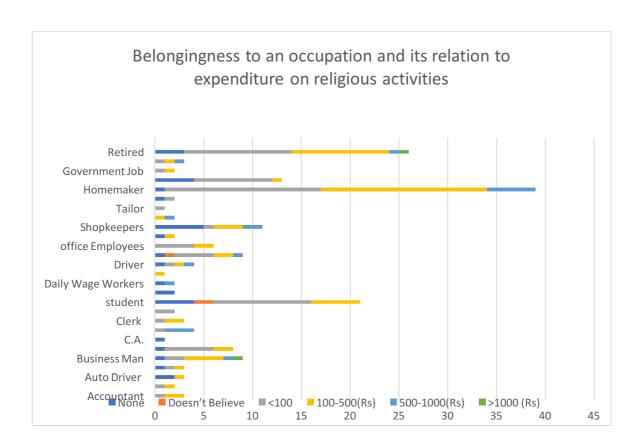
From our time interviewing temple-goers, we learnt that people visit temples for mental peace, feeling close to their communities, gratitude, fear, and well-being (economic, physical, and mental). For many, donating money to temples was akin to buying an insurance policy. In terms of consumer odycocolgy, the consumer's decision to endorse a product/service, is dictated by the strength of their need to go from their current state to their desired state. Religious belief provides this strength, acting as a very potent marketing tool. We met an old man during a field visit, who was very healthy and satisfied with his life. He attributed these to his habit of visiting every temple he could see in every place he visited, and praying with genuine devotion.

Another reason for the success of temples (or any other place of worship) is that they act as agents of community cohesion. People centre major life events around religious rituals-weddings, funerals, festivals, etc. bring people together in religious spaces. When the soviet union tried to ban religion, it was unsuccessful despite using violence, atheistic education, campaigns etc, because religion is a deeply rooted phenomenon which is irreplaceable.

Temples also serve as a source for mobilisation of wealth in the community. A sai baba temple we encountered in Khar was set up, so that the donations it received could be used for sanitation, provision of food for the poor, and other activities in that locality. The funds for the same would have been much more difficult to come by without a temple.

From the supply side of things, establishing a temple is more logistically possible and economically advantageous than building a public toilet. A public toilet requires initial costs for building, and plumbing; later it needs money for maintenance. A temple, on the other hand, can start out as just a photograph of a d deity outside a park (as in the case of the Ghanteshwar temple in Mumbai), and eventually people will start making considerable offerings of money.

In simple terms, public toilets cannot compete with an all-powerful deity, and intense belief fueled by gratitude, fear, and devotion.



The above data shows the monthly expenditure on religious activities done by people having different occupations. The parameter for the amount donations are: None, doesn't believe in donating, less than 100Rs, 100-500Rs., 500 to 1000Rs., and greater than 1000. The data analysis shows that house wives spend most frequently on monthly donation, their highest preference for donation amount being 500 to 1000 Rs. at that of 17 devotees. The second highest frequency for monthly donations is those of students, their highest preference for donation amount being less than 100 Rs at that of 10 students. The least frequency of donations made were found to be of Tailors, people working in Government jobs etc as we can see from the data. From this analysis it can be indicated that people who are relatively free like housewives, retired and students tend to donate more frequently, although their donation preferences differ. On the other hand, people who are into production and manufacturing jobs mostly donate less frequently and maybe their donation preferences are also based on lesser m

Chapter 5

Shortcomings and Conclusion

Shortcomings

Considering the time frame and the lack of secondary sources for reference, there were some shortcomings in the methodology used in the report. These could be widely classified into those conceived before, during and after the field visit. These these errors were primarily caused by logistical difficulties, information asymmetry and lack of cultural knowledge and sentiment.

To begin with, prior to the field visit, little information was available on roadside temples for us to form a classification for the same, thusly the operational definition for it was made on the go and was formed by observations of these temples. However, it is important to note that this may be due to the reliance of our research on primary sources that caused this, and thusly was not something that could be alleviated without prior research. The locations of these temples were predetermined localities rather than accurate GPS coordinates for the same, leading to a good portion of daylight hours being spent in finding good specimens for our research. However, we were fortunate in how there was still an abundance of temples that fit our operational definition in our allotted localities, alleviating the need to plan for data scarcity or extrapolation in the future.

During the field visit, there were a few minor logistical difficulties, such as the hotel rooms being booked under one name, and the lack of necessary travel documents as regular identification wouldn't suffice. This was remedied in a short period of time with digital documentation of the same, which was accepted by relevant authorities. Logistics aside, one of the greatest shortcomings in our research stemmed from the actual interviewing process. Abstention from interviewing was rampant throughout visited locations, with so much as 30% of interviewees opting not to be interviewed. Moreover, the sentiment of income and belief being internalized and private made it difficult for us to accurately gauge the more monetary aspects of our research, however, it was not as common as abstention, and we usually received arbitrary estimations to work with anyways. There was also the matter of religious sentiment being harmed. Older worshippers, guards, and even politicians came up to us and asked us what we were conducting, often mistaking us students for government officers. Dealing with them was successful on one hand when sentiment was considered and discourse strayed from

potential offense, yet when the situation was read wrongly, we were asked to leave simply because we were not of the faith, or because women were present with us.

Since research was conducted in smaller teams to cover more ground, communication was also somewhat of an issue considering there was no truly accurate way to divide things beyond localities and quotas in terms of numbers. Given the limited time frame for research and the need to seek out temples in real time, the teams were a necessity to reach the target sample size. This in turn led to an issue in uniformity in filling in the questionnaires. For certain sections of the report, where a person was asked for qualitative data such as their opinion on religious worship, donations, and to a certain extent, even their place of residence, there was a varying degree of input in scale and understanding which rendered a prior model of utilizing their residences and the locations of their places of worship to create a heat map unfeasible. This issue was not found in pre field testing, and resulted in a lot of time being allotted to manually assessing these aspects rather than using excel functions like 'count if' to get a more quantitative idea of a place of worship's devotees. However, this did enable us to create smaller, more focused insights into some places of worship that had a unique dynamic or culture around it.

Post field research, our lack of experience with economic analysis led to us creating multiple models and graphs which had to be scrapped and remade, and the entire supply side analysis required an overhaul pre-approval, which took up a lot of time and resulted in a slowdown for work depending on it.

Conclusion

Conclusively, besides the few shortcomings experienced, we achieved our goal of surveying this 'shadow economy' and were able to gather sufficient data to warrant a knowledge base for further research in the field. Moreover, it led to the development of surveillance, identification, and interpersonal skills for all members conducting fieldwork, and enriched our skills with technology and the relevant fields of sociology, economics, or psychology being applied to our analysis. As improvements to the same, we learned of the need for a more formalized entry technique for our questionnaires, and the requirement for a scouting component to identify potential places of worship to be researched.

However, this research paper should serve as a base to enrich one's understanding of what a roadside temple is, how it functions, and the reasoning for their creation and successes.

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Appendix

This is an interview of Mrs. Daya Uday Kumar, a gujarati senior resident of Santa Cruz. Interview was taken by Payal Shah

Payal: - What is your marital status?

Daya Uday Kumar: - I am married.

Payal:- Do you live in a joint or a nuclear family?

Daya Uday Kumar: - I live in a joint family.

Payal:- Could you disclose your monthly income, if you don't mind doing so?

Daya Uday Kumar :- I possess no income of my own .I am dependent of my husband. My Husband earns. He runs a business. He earns, I spend (*chuckles*)

Payal :- What is the monthly Expenditure of your household?

Daya Uday Kumar: - I do not know the exact number.

Payal :- Which temple do you usually go to pray?

Daya Uday Kumar :- I frequent the Lakshminarayan temple in Santacruz. It is a very well known, distinguished temple, built in 1935.

Payal: - Do you visit other temples too?

Daya Uday Kumar :- Yes. I do.

Payal:- How often do you go to a temple?

Daya Uday Kumar :- I visit a temple 3 to 4 days a week and on all important festivals, such as the shri ram navami and janmashtami

Payal:- How close are these temples?

Daya Uday Kumar: - Very close. At a Walking distance from my home.

Payal :- Do you donate money to the temples?

Daya Uday Kumar: - Yes, I do. Whenever the temple trust is in need of some money, we give them the money. We mostly donate in significant amounts for events rather than give a little whenever we visit a temple.

Payal:- Do you mind disclosing the amount of the donations you make?

Daya Uday Kumar :- I am not aware of the exact figure as my husband donates the money but we do donate a significant amount of money.

Payal:- If you could use the donation money somewhere, where would you use it?

Daya Uday Kumar: I would not donate it elsewhere. We trust the temple and the work they do. The money donated to the temples goes towards programs that benefit the community, like free yoga classes.

Payal: - Why do you go to the temple?

Daya Uday Kumar: - For Mental peace and solace. Also, because it is a habit.

Payal :- Do you ever seek help from outside sources, such as a counselor?

Daya Uday Kumar: I have never faced such a need. We live in a joint family, which is a good support structure. There are always people I trust in my family and I solicit advice from them.

Payal: - Are you considerate towards people of other religions?

Daya Uday Kumar: - Yes. All religions are equal.

Payal: - Are you associated with any religious organization?

Daya Uday Kumar :- I am associated with the chinmaya mission. I do community work for them. I also know Chinmayanand ji personally.

Payal: - Do you read religious books and other similar forms of media?

Daya Uday Kumar: - Yes, I do.

Payal :- Are you on social media?

Daya Uday Kumar :- No. I am very bad at it, unfortunately.

Interview of a caretaker of a dargah in Camp Area, Pune. Interview taken by Gauri Sabu.

Gauri: - What is your age sir?

Caretaker: - I am fifty five years old.

Gauri :- Are you Married?

Caretaker:- Yes, I am.

Guari: - Till where did you study?

Caretaker: - I studied till the 4th grade.

Gauri:- Which god do you pray to?

Caretaker: This dargah is a shrine of a saint named Umarshya Baba.

Gauri :- When was this mosque formed?

Caretaker: - I don't know, Its been around all my life.

Gauri: - Why was this place built?

Caretaker:- Umarshya baba used to live here. He was also buried here. A shrine was built around his grave.

Gauri :- Are there any public toilets around this Dargah?

Caretaker:-Yes, there are public toilets in and around this place.

Gauri :- For how many years have you been working here?

Caretaker:-Fourty years. My dad used to work here. After his death, I took over his place and started working here.

Gauri: - Do you work here voluntarily?

Caretaker:-Yes.

Gauri:-What kind of work do you do here?

Caretaker:-Cleaning and general maintainence.

Gauri :- Why do you work here?

Caretaker: - My father used to work here. There is a sentimental value attached here. Also, my family and Umartya Baba go way back.

Gauri :- How many people work here?

Caretaker: - Mostly me, but there are also three boys around to help.

Gauri :- How many people visit the dargah daily?

Caretaker: - Twenty to thirty people visit the dargah daily.

Gauri :- Do people of all religions come here?

Caretaker: Yes. Everybody, irrespective of religion and gender is welcome to visit a dargah.

Gauri:-When do people visit the dargah the most?

Caretaker: During Uroos and Zumerah. Uroos is a kind of a birthday celebration(of Umartya Baba)

Gauri :- Do you get any Donations?

Caretaker: - Yes we do get certain amount of donations.

Gauri: What are the donations used for?

Caretaker: food, water, maintainence, upkeep and salaries.

Gauri :- Do you get any subsidies or support from the government or a non governmental organization?

Caretaker:- No, we don't.

Gauri :- What kind of work do people do here?

Caretaker:- Nothing much, apart from maintenance

Gauri :- Are there any events where free food is distributed?

Caretaker: - Yes. Free food is distributed every now and then.

Osman Bhai is a caretaker of Umarshiya Baba Dargah in the camp area. Here is an excerpt of his interview taken

Osman Bhai: Prakash Kesharao Devde asked for land to build a school. I made him the head of the school. I gave him free land for 4 years. This school is till 12th std now. This school got a grant from the government. Chauhan Baba came for the innaugration. That time, he said that there will be a shirdi replica over here. No one knew what Chauhan baba saw but he wanted a shirdi replica over here. I arranged the land for the temple. I donated some land. Even the shirgaon gram panchayat donated some land. We obtained around four acres for the school and the temple as well. We did Sai Baba Mandir's bhumi pujan on this land. Chauhan maharaj himself came for the pujan. Lakhs of people helped the temple. People take credit to themselves but that's wrong about how the helped. The truth is that everyone helped and with the help of the devotees as well, the temple was built in 9 months.

Mr Bhairav shri shakavat also came for the innaugration. This temple has completed 15 years. Once a devotee comes here, he'll come her atleast thrice. Sai Baba blesses all of them. He will give blessings to you guys too. There's a small building that looks like a palace next to the

temple. It has 3 floors. We serve food over there. The devotees donate money over there and also get to eat food over there for 25 rupees.

Around 3000 to 4000 people eat there everyday. Prakash Kesharav Devde is the trustee.

Here is an interview of the visitor of a temple over 276 such interviews were conducted during the course of time

Interviewer: what is your occupation?

Interviewee: I am a kindergarten teacher

Interviewer: Are you from Hindu religion?

Interviewee: Yes, I am Hindu

Interviewer: Do stay in a nuclear family or a joint family

Interviewee: I have a nuclear family only my husband and me.

Interviewer: What is your education status?

Interviewee: I have done my 12th

Interviewer: What is your monthly income?

Interviewee: Rs7000/-

Interviewer: What is your monthly expenditure?

Interviewee: 7000/- is our monthly expenditure total income of the house is

around 20000/- per month.

Interviewer: Do you take religious trips?

Interviewee: If we get holidays we try to go.

Interviewer: do you come to this particular temple daily?

Interviewee: yes, I come here daily.

Interviewer: Where do you stay is it near the temple or far away?

Interviewee: yes, it nearby

Interviewer: Why did you choose this particular place for worship?

Interviewee: it gives me satisfaction and while going for work I come here.

Interviewer: when do you come here? Only when you have tension, when someone is ill in

your house?

Interviewee: nothing specific I come here whenever I feel

Interviewer: is it your tradition to come to this place?

Interviewee: How much do you spend on religious activities?

Interviewer: When there is Ganpati mahotsav that time I spend around 500. When there is

any program that time I go and worship and donate.

Interviewer: when do you donate, daily or monthly?

Interviewee: whenever I go to the temple I donate

Interviewer: Do you donate more during festivals like during ganhesh chaturthi

Interviewee: yes I donate more during that time.

Interviewer: Why do you donate?

Interviewee: I donate for god

Interviewer: Where would you spend the money if you weren't using it for religious

purposes?

Interviewee: I don't have any children, so not for education and no charity only for god.

Interviewer: would you spend more time performing religious activities?

Interviewee: if I get time I would

Interviewer: what do you feel while performing religious activities? Whatever you wish did it

get fulfilled?

Interviewee: yes sometimes it gets fulfilled

Interviewer: Do you believe in religious gurus?

Interviewee: no, I don't believe in them only god

Interviewer: Who do you approach mental or emotional peace? Your friends, family

members, professionals?

Interviewee: I tell to god

Interviewer: do you have any insurance?

Interviewee: no, I don't but my husband has

Interviewer: do you believe in caste system?

Interviewee: no, nothing like that

Interviewer: Do you use social media?

Interviewee: no, I don't I use a normal phone.

Interviewer: thank you.

Interviewee: thank you.

Sujata Shah is a trustee of many temples and also believes in the prevalence of a person having multi faiths.

Interviewer: what is your age?

Interviewee: 67

Interviewer: What religion do you practice?

Interviewee: hindu, but I do go to a church

Interviewer: what is your marital status

Interviewee: married

Interviewer: till where did you study?

Interviewee: I have done my Bsc and BA

Interviewer: what do you do for a living?

Interviewee: I worked for few years and then I gave up because of children.

Interviewer: you are a homemaker now?

Interviewee: yes

Interviewer: if you don't mind answering what is your monthly income?

Interviewee: I don't know as I am retired but my husband is still working

Interviewer: how many people live in this family?

Interviewee: just me and my husband

Interviewer: which temple do you go to most often?

Interviewee: there is a small temple in khar, which I am associated with, because memories.

Interviewer: You are associated with the temple because you frequent it?

Interviewee: Yes

Interviewer: do you donate a bit every time into the donation box?

Interviewee: No, I go there but minimum donation

Interviewer: do you donate more during festivals or on special days such as birthdays,

anniversary?

Interviewee: NO, I believe in giving it to my maids and people around me like watchman and

whomever I give directly but not to the temples.

Interviewer: So you prefer giving money to people and charity directly

Interviewee: yes directly not to institutions

Interviewer: why do you go to temples what is the chief purpose of you going to the temple?

Interviewee: I go to a temple in khar because I am very attached to it because I have seen it

from the beginning and also the church mount marry church because I am very use to it from

the beginning. But otherwise I don't frequent temples so much.

Interviewer: how often do you go to this temple and the church?

Interviewee: mount marry church I actually go only once a year and the other one maybe

once two three months

Interviewer: Did you ever seek any help from a religious guru?

Interviewee: No. I have helped a guru sometimes

Interviewer: Do you have any formal insurance?

Interviewee: no, I don't

Interviewer: if you don't mind talking about this, what are your opinions on caste system?

Interviewee: Caste system I don't believe in it because in my house even the person who

cleans they call him whatever untouchables those boys they come and sit on my chair I teach

those relatives of them they come and learn from me they sit with me.

Interviewer: do you ever take religious trips?

Interviewee: No I haven't gone, maybe once, I went to Kerela.

Interviewer: are you part of any political or a social group?

Interviewee: I was a part of a political group I did a lot of work in politics

Interviewer: which political party did you work for?

Interviewer: I worked earlier for congress maybe 35 years back actually it was a returning

officer lot of work then did a little work for BJP but not any more. I am not actively

involved.

Interviewer: What drove you to have interest in politics?

Interviewee: because I knew somebody who asked me if you can help me that is how I went

to help.

Interviewer: Do you use social media?

Interviewee: yes, a lot

Interviewer: thank you.

Interviewee: thank you.

Shruti Mehta: Runs multiple temples

Interviewer: would like to ask you a bunch of questions based on your religious behavior and

basic demographic information if there is any you are not comfortable with you can say it

straight away. So, ma'am what is your age? And what is your religion?

80

Interviewee: 55. I am a Hindu

Interviewer: Do you have any preferences for one specific god?

Interviewee: no

Interviewer: what do you do for a living?

Interviewee: I am a housewife

Interviewer: how many people live in this house?

Interviewee: 4 of us

Interviewer: if you don't mind answering what is the monthly income?

Interviewee: monthly income is 2.5 lacks

Interviewer: out of that what percentage of it goes to expenditure?

Interviewee: 50 percent

Interviewer: Do you go to temples often?

Interviewee: not often

Interviewer: which temple do you prefer going to?

Interviewee: I often go to shrinath ji and siddhivinayak ganesh ji

Interviewer: how often do you go there?

Interviewee: maybe twice a month or maybe I once in 2-3 moths cant say. I don't go

frequently.

Interviewer: but during festivals and special occasions do you make it a point to go to the

temples?

Interviewee: no, because I do my pooja at home

Interviewer: when you go to these temples do you make any small donations? do you keep

money in the dampeti anytime.

Interviewee: I do I don't carry a coconut so the value of the coconut I put in danpeti nothing

more than that

Interviewer: yu have already calculated the opportunity cost

Interviewee: means I don't go to buy a coconut because I know it comes into rotation so I put the money in the donation box.

Interviewer: ok, if you are not spending any money on religion on what would you be spending it on?

Interviewee: I spend on religion I don't say I don't spend on religion I don't go to the temple to spend on religion, at home I can do it.

Interviewer: could you just elaborate on what kind of expenditure you do on religion?

Interviewee: on religion ok, so like if I have a pooja at home I make good Prasad, I spend on the Prasad so that everyone has the Prasad. If I have to give we have a staff we serve them we feel everyone should eat properly and get the Prasad.

Interviewer: if you don't mind answering could you just talk about your opinions on caste system today or on people of other religion?

Interviewee: As such I don't believe in caste system but if you say Hindu Muslim that is there somewhere in the mind because I see a difference between the two the way the government is behaving with us there a thing which is hurting me when you say about religion. Other than that I don't have anything about religion. Because the government is bias towards Hindu and Muslim when it comes to that, that is hurting me and that's why I have started not liking them.

Interviewer: ok, this current day

Interviewee: any day, right from the beginning we have been brought up that way that Hindus should not be given preferences but Muslims should be given. And that is what is hurting us. now they are equal they are 33 and we are 33-40 % now no more they are minorities but then also they are getting all the privilege of minorities that is hurting us. on religious basis they are getting it . it's a monetary purpose on financial level they are weak and then getting it that would not have hurt us but on religious basis they are getting everything that is hurting us. Whatever bans are coming it is coming one sided.

Interviewer: do have any formal form of insurance? Do you save?

Interviewee: yes, I have life insurance, I do save.

Interviewer: Do you follow any kinds of religious media like astha channel bhakti tv?

Interviewee: yes, I see Bhramakumari I watch Shivani as a Guru I like that options.

Interviewer: have you met any of these gurus?

Interviewee: yes, I have met Shivani. I have gone to her shows and like what she talks I can

relate to what she is saying so I like her.

Interviewer: do you have any social media?

Interviewee: yes I use

Interviewer: thank you.

Interviewee: thank you.

Supply side Questionnaire

1.	. PRELIMIN	ARY DATA			
1.1 ld	i. no:				
1.2 D	ate:				
1.3 P	lace:				
1.4 C	Coordinates:				
2	. DEMOGRA	APHIC DATA			
Age 2	2.2 Gender	2.3 Marital Status	2.4 Education Status		
				J	
3	3. ABOUT T	HE PLACE			
3.1	Name of the p	place?			
\longrightarrow	When was it b				
	Why was it be				
	Name of deity				
		,			
	Location		v? Yes/No		
3.6	Are there any	public toilets nearb	y? 165/NO		
	4. INFORM	ATION ABOUT W	ORK		
4.1	For how long been working	g have you g here?			
4.2	What is your				
4.3	Why do you	work here?			
4.4	Is it paid or				
4.5	nere:				
4.6	How did you about this pl	a find out ace?			
4.7	Total number	er of			
	Joinp. 67				
		NAGE AND FUND	ING		I
5.	1 Average num	mber of visitors per			
5.	Day on whi	ch maximum numbe sit	r		
5.	A warrage me	onthly donations			
	10001100				

5.4 Why do people visit this place?5.5 Are people of other religions allowed to pray here?

85

gy , gang phonographic description of		YES	NO
5.6	Does the place receive any government subsidies?		
5.7	Is the place sponsored by any political groups?		
5.8	Is it funded by any NGOs?		
5.9	Does the organization pay taxes? If yes, which ones?		

6. USE OF FUNDS

What are the fi	hat are the funds used for? (check all applicable options)			
i.	Maintenance and upkeep of the building/idol			
ii.	Water			
iii.	Electricity			
iv.	Taxes			
v.	Charity			
vi.	Food			
vii.	Sanitation			
viii.	Salaries			
ix.	Other			

6.2 Do you organize events wherein free food is provided? Yes/No

6.3 Are there any other places of worship nearby? Yes/No

6.3.1 If yes, what type?

6.3.2 Do you compete with them? Yes/No

Demand Side Questionnaire

		Q	urstinaasire					
libratification ne Place Desc		Courdendos						
	Place of Residence Demographic Data							12.9
2.1 Agc	2.2 Religion	2.3 Gender	2.4 Mantai Status	2.5 Educational Qualification	2.6 Occupation	2.7 Ferional Monthly Income (in Rs.)	2.8 Family Structure (Joint Nuclear)	Monthly Expendi- ture (in Rupees)
20		البر			कुर्राष्ट्रे			

	3.1 Name & Place of the place of worship	3.2 Contribut		3.3 Time Spent	3.4 Frequency of visits per month	3.5 Frequency of donations	3.6 Distance from bome (in km)
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- Would you donate more time and money on religious activities if you could? Yes/No
- 3.8 Do you donate more during festivals?

3.9	Where would you spend the money if you weren't using it for religious purposes? (select all applicable options)
L	Education
IL.	Travel
iii.	Charity
iv.	Material possessions
v.	Other (please specify)
٧L	None

- 4.1 How did you find out about this place?
 4.2 Why did you choose this particular place?
 4.3 Are there any public toilet facilities in the vicinity?
 4.4 The reason for visiting the temples and/or pilgrim ce

Reasons	Yes/No
Mental Peace	
Education	l
Recovery from illness	
Personal/familial well-being	
Economic well-being	
Feel a bond with own religion	
Feel a bond with own culture	
Enjoy the companionship of people with similar belief systems	
Family tradition	
Others (please specify)	

- 4.5 The outcome of the visit (Give a tick mark)

- Desired result is obtained

 Desired result is not obtained

 Desired result is not obtained

 Outcome is not clear
 Obtaining a result is not important-

5			Yes	No
5.1	Did you ever seek help from			
5.2	If yes, did you receive the desired result from them?		1	
ស	Would you approach the following people for mental/emotional support?	I. Psychologist		
		H. Relatives/Friends		
		Hil Other (please specify)		

88

5.4	Do you have any form of insurance?	
5.5	Do you believe in the caste system?	
5.6	Do you skip work for religious purposes?	
5.7	Are you considerate towards people of other religions?	
5.8	Do you take religious trips?	

6 Religious expression

6.1	Are you part of any political, religious or social group (clubs)?	Yex/No
6.2	Do you read or watch any religious book or movies regularly?	Yen/No
6.3	Do you watch religious TV channels/listen devotional music?	Yes/No
6.4	Do you use social media?	Yes/No