THE INTER-RELIGION DIFFERENTIALS IN FERTILITY BEHAVIOR IN RELATION TO SAME INCOME CATEGORY OF WOMEN IN JAMMU REGION

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Abstract: The fertility behaviour of a woman depends upon various aspects such as family behaviour, Education, religion and economic status. It is important to evaluate the inter-religion differentials in fertility behavior in relation to same income category. In order to assess the fertility behavior across religious communities an economic analysis was carried among the women of different religion of the in Jammu region. The total of 300 married women of age 20–65 years were survived by a set questionnaire approved by the research committee. The survey was carried to investigate whether the income status of women have any correlation with the fertility behavior with respect to their religious believes and educational qualification. The present study used number of children as a measure of fertility behavior of surveyed women.

Key word: Fertility Behaviour, Income, Religion, Women

Introduction

Religious schemas often incorporate attitudes and values about appropriate family-related behavior. That is, narratives about what it means to be a religious person overlap with narratives about "family values." This association has been attributed to both doctrinal aspects of the Indian tradition and social and institutional aspects of Indian religions. Schemas relating to family and religion may also be shaped by the interdependence between contemporary Indian ideology, contemporary Indian politics, and the institutions of religion and the family. Regardless of the origin of these schemas, the link between religious belief and more conservative family values and behaviors has been documented across multiple domains of family behavior, including marital stability, parent-child relationships, and attitudes toward cohabitation and premarital sex.

We proceed under the hypothesis that the link between religious belief and fertility is related to the connection between religion and families. However, the mechanisms connecting religion and fertility are not clear. Another important aspect that is considered in this work is income as the decreasing relationship between the two variables demonstrates the connection between fertility choices and economic considerations. In general, poor countries tend to have higher levels of fertility than rich countries. In particular, women tend to give birth to no fewer than three children in countries where GDP per capita is below $1,000 per year. In countries where GDP per capita is above $10,000 per year, women tend to give birth to no more than two children. This decreasing relationship between fertility and income is well known to economists and demographers alike. In addition, it holds true over time: rich countries, such as the U.S., have experienced a remarkable decline in their fertility rate as they became rich. Also, the relationship holds at the individual level, as rich families tend to have fewer children than poor families.

Therefore, it is important to evaluate the inter-religion differentials in fertility behavior in relation to same income category. In order to assess the fertility behavior across religious communities an economic analysis was carried among the women of different religion of the in Jammu region. The total of 300 married women of age 20–65 years were survived by a set questionnaire approved by the research committee. The survey was carried to investigate whether the income status of women have any correlation with the fertility behavior with respect to their religious believes and educational qualification. The present study used number of children as a measure of fertility behavior of surveyed women Fertility behavior refers to the childbearing patterns of women or couples, including especially the number of births, the timing of births, and associated reproductive behaviors such as union formation (including marriage and co-habitation) and contraceptive behavior.

Based on the data from the current study, firstly the women were grouped into five categories based on their religious believes namely:

1. Hindu,
2. Muslim
3. Christian
4. Buddhist
5. Women from other minority religions of Jammu region.

Further step in this study was to segregate into six intervals based on their annual income (rupees)status are as follows:

1. less than Rs.10000
2. Rs.10000-Rs.49999

3. Rs.50000-Rs.99999
4. Rs.100000-Rs.499999
5. Rs.500000-Rs.999999
6. More than or equal to Rs.1000000

Eight different categories i.e., illiterate, literate without schooling, below primary, primary, upperprimary, higher secondary, senior secondary, graduate and postgraduate [and above] of educational qualification were used to assess the literacy among surveyed women.

Frequency analysis

Frequency analysis of women religion

Firstly, frequency analysis of the religion of surveyed women had done using the SPSS software and the frequency table 1 shows that 42.9 % of the surveyed women belong to Hindu religion,
30.3 % of the women belong to Muslin religion, 6.8 % of the women belong to Christian and
20.1 % of the women belong to other religious beliefs.
From this data, it can be clearly concluded that most of the women who participated in the studybelong to the Hindu religion followed by Muslim women. Women of the Christian religion werethe least in number and women from other religions were third highest in frequency. This is definitely not an indication of the number of people of different religions living in the Jammu area. However, this is just an indication of number of women who participated in the study fromdifferent religions. Figure 1 represents the frequency percentage in form of pie chart.

Table 1. Religion

Religion	Frequency	Percent	Cumulative Percent
Hindu	222	42.9	42.9
Muslim	157	30.3	73.2
Christian	35	6.8	79.9
Others	104	20.1	100.0
Total	518	100.0	

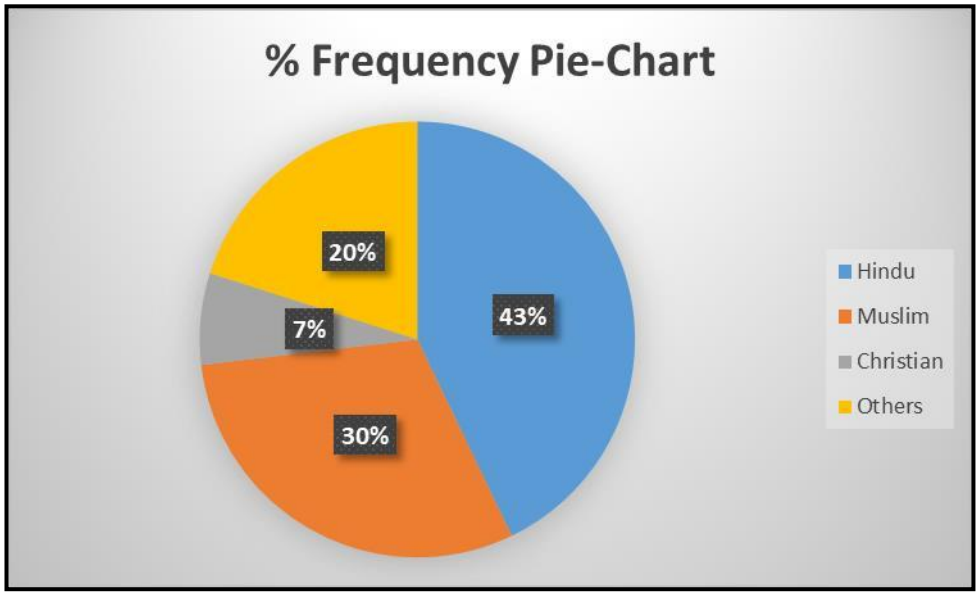


Figure 1. Percentage frequency pie-chart

Frequency analysis of the number of children

On the other hand, the frequency distribution for number of children among the surveyed women 7.7 % had only 1 children, while 37.5 % had 2 children and 33 % women had 3 children. Further, 10.8 % women had 4 children, while 11.1 % had more than 4 children. So from this data it canbe concluded that 45.2 % women had 1-2 children, however 54.8 % women had more than twochildren as given in Table 2 and in histogram (Figure 2). This showing the higher number of children per family in the Jammu region as compared to the only two children policy of the government. Furthermore, income was also assessed for the women of different religion in the Jammu region and its frequency table is given in Table 3 below

Table 2. Children frequency

	Frequency	Percent	Cumulative Percent
1	40	7.7	7.7
2	194	37.5	45.2
3	171	33.0	78.2
4	56	10.8	89.0
5	20	3.9	92.9
6	30	5.8	98.6
7	7	1.4	100.0
Total	518	100.0	

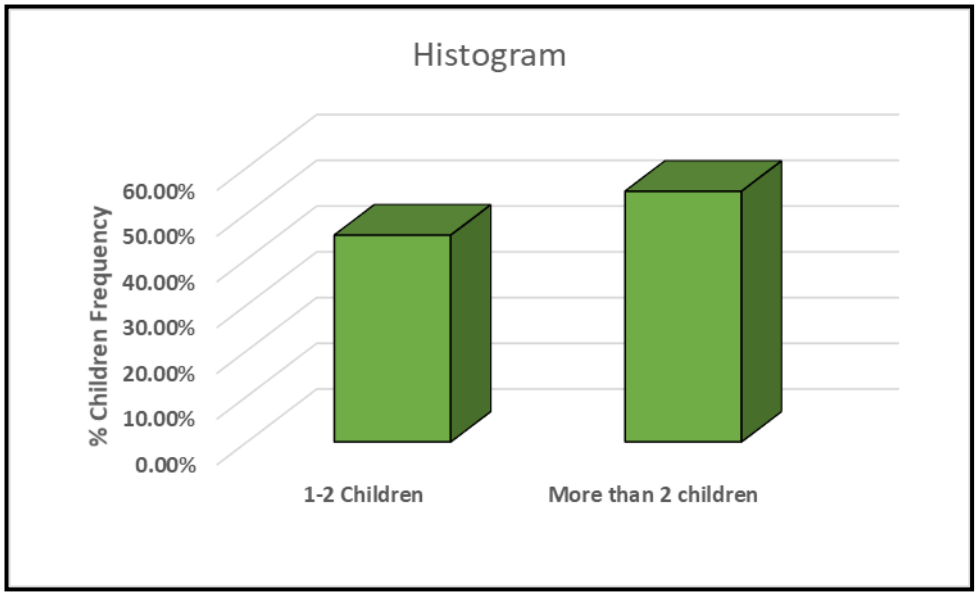


Figure 2. Percentage frequency histogram

Frequency analysis women income

The next frequency analysis is the income frequency distribution demonstrated that 18.5 % ofthe women had annual income less than 10000 rupees, while 13.7 % of the women had annual Income less than 50000 rupees. Similarly only 3.7 % women had the income between 50000 to 99999 rupees, however 15.3 % women had annual income between 100000 to 499999. Maximum number of women population of 33.8 % had annual income between 500000 to 999999 rupees and 15.1 % had the annual income of more and equal to 10 lakh rupees as shownin the Table 3 and histogram (Figure 3).

Table 3. Women Income

Income	Frequency	Percent	Cumulative Percent
0-9999	96	18.5	18.5
10000-49999	71	13.7	32.2
50000-99999	19	3.7	35.9
100000-499999	79	15.3	51.2
500000-999999	175	33.8	84.9

More or equal 1000000	78	15.1	100.0
Total	518	100.	

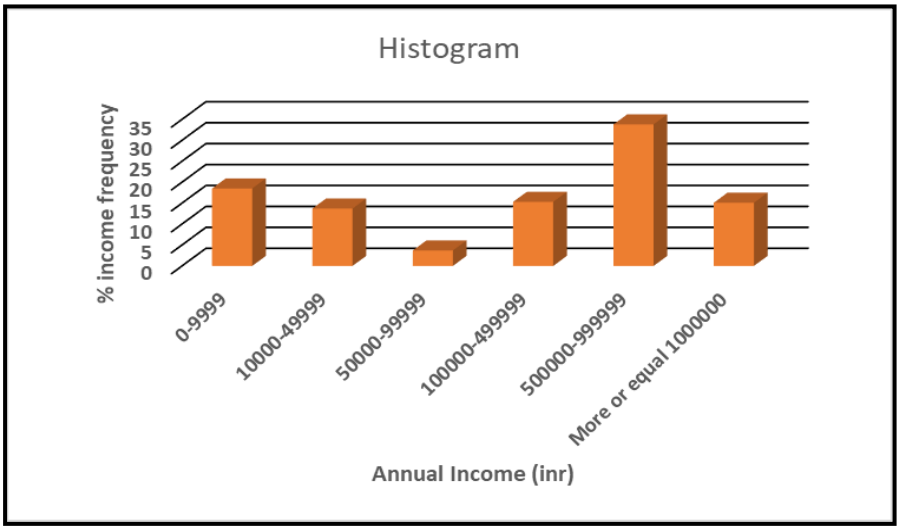


Figure 2. Percentage frequency histogram of annual salary

Univariate analysis

The general linear model for univariate analysis with Scheffe posthoc test was performed on SPSS to study the inter-religion and intra-religion differences on fertility behaviour of women in sameincome category, respectively.

ANOVA between subject factors

Table 4 is showing between the subject factor analysis through one way ANOVA such as religionand income of the women. Out of the various religion studied, collective number of children of Hindu women studied were 300, while Muslim women had 157 number of children in total. Collective number of children of Christian women was 35 and other religion women had 104 numbers of children.

From Table 4, number of children was characterized through income slab. There were 96 children collectively of all women who had income slab from 0-9999 INR and 71 children collectively of all women who had income slab from 10000-49999 INR. However, those womenwho came in the income slab of 50000-99999 INR had 19 children collectively and 79 childrenof those women who had income greater than one lakh but less than five lakh. Highest number of children (175) were of the women who had income slab between 500000 to 99999 INR, while78 children for those women who had income greater than 10 lakh.

Univariate Analysis of Variance Table 4: Between-Subjects Factors

		Value Label	**N**
Religion	1	Hindu	222
	2	Muslim	157
	3	Christian	35
	5	Others	104
Women_income	1	0-9999	96
	2	10000-49999	71
	3	50000-99999	19
	4	100000-499999	79
	5	500000-999999	175
	6	More or equal 1000000	78

Table 5 showing the descriptive statistics for number of children number with respect to religionand income status. Descriptive statistics was done through one-way ANOVA through dependent variable analysis and intra-subject effect analysis as mentioned in the below tables.

Table 5 first tells us about the religion and the income group with respect to the dependent variable i.e. children number. The mean for the Hindu women who had income of less than 10 thousand Annually was 3.02 with a standard deviation of 1.374 and total number of children were 96. Similarly different means with standard deviation is given in the table 5 with children number to women in different income slabs. Highest mean of 5.89 was observed in Hindu women with income slab of equal or more than 10 lakh annually and also with the highest standard deviationof 2.205.

Talking about the Muslim women, means was comparable to the means of Hindu women of sameincome slab groups. Highest mean of 3.80 was observed in Muslim women with very low standard deviation of 0.414 and N of 15 in a income group of 10000 to 49999. Similarly lowestmean of only 2.00 was observed in income group of 50000-99999 with a standard deviation of zero and N of 2.

Religion	Women_income	Mean	Std. Deviation	N
Hindu	0-9999	3.02	1.374	90
	10000-49999	2.71	1.022	56
	50000-99999	2.45	.688	11
	100000-499999	3.00	1.202	37
	500000-999999	3.32	1.945	19
	More or equal 1000000	5.89	2.205	9
	Total	3.05	1.464	222
Muslim	0-9999	3.00	.000	6
	10000-49999	3.80	.414	15
	50000-99999	2.00	.000	2
	100000-499999	2.78	1.003	18
	500000-999999	3.02	1.291	97
	More or equal 1000000	2.47	.772	19

Women belong to Christian community had higher income slabs, starting from 100000 onwards. These women had highest mean of 2.50 and with a standard error of 0.522 (N=12) in a income slab of 100000 to 499999. Lowest mean was seen in Christian women in a income slab of 500000-999999 of 1.93 and standard deviation of 0.601 (N=35). At last, women belong to otherreligion had highest mean in the income slab group of 5 lakh to less than 10 lakh of 3.05 and standard deviation of 1.413 with a N of 44. Least mean was observed in the income group slabof 50000-99999 with 2 only and standard deviation of zero and N of 6.

Table 5: Descriptive Statistics Dependent Variable: Children Number

	Total	2.99	1.155	157
Christian	100000-499999	2.50	.522	12
500000-999999		1.93	.258	15
More or equal 1000000		2.00	.926	8
	Total	2.14	.601	35
Others	50000-99999	2.00	.000	6
	100000-499999	2.67	.651	12
500000-999999		3.05	1.413	44
More or equal 1000000		2.24	.850	42
	Total	2.62	1.152	104
Total	0-9999	3.02	1.330	96
	10000-49999	2.94	1.027	71
	50000-99999	2.26	.562	19
	100000-499999	2.82	1.010	79
	500000-999999	2.97	1.385	175
More or equal 1000000		2.69	1.573	78
	Total	2.88	1.294	518

Statistical analysis for the present study has shown that the religion had statistically significant ($p < 0.0001$) effect on the fertility behaviour of women (Table 6, 7), in contrast to women of sameincome category (Table 9, 10).

Table 6 clearly indicates that the dependent variable children number was significantly affectedby the religion as sum of the squares for the religion was 35.732 with mean square of 11.911 andsignificance of 0.000. However, the income did not have any significant effect on the number ofchildren as the sum of squares was 14.613 with a degree of freedom of 5 and a p value of 0.106. Therefore, this result shows that religion had a significant effect on the number of children of women in Jammu region. Apart from this intercept of the sum of squares was came out to be 1332.338 with a degree of freedom (df) of only 1 and a p value = 0.000. The corrected total values of the ANOVA for the tests between the subjects effects was 865.050 and df of 517. R^2 value of the test was also adjusted from 0.057 to 0.042 as given in the table 6. The mean square values of the corrected model were 6.180, for the intercept it was 1332.338 and for the combinederror it was 1.602. F statistics is also given in the table with 3.856 for the corrected model, 831.472 for the intercept, 7.433 for the religion and lastly 1.824 for the income category.

Table 6: Tests of Between-Subjects EffectsDependent Variable: Children Number

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	49.436[a]	8	6.180	3.856	.000
Intercept	1332.338	1	1332.338	831.472	.000
Religion	35.732	3	11.911	7.433	.000
INCOME2	14.613	5	2.923	1.824	.106
Error	815.614	509	1.602		
Total	5174.000	518			
Corrected Total	865.050	517			

a. R Squared = .057 (Adjusted R Squared = .042)

Furthermore, the posthoc analysis for multiple comparisons among inter-religion differences on fertility behaviour of women had shown that women of average children number were high in women of Hindu and Muslim religious believes compare to women of Christian and others religious believes (Table 7).

Hindu women having number of children mean difference with the Muslim women was 0.07 and standard error of 0.132 with p value of 0.968 (non-significant) and a 95 % CI (-0.30 to 0.44).Interestingly, Hindu women having number of children mean difference with the Christian and women of other religion was 0.91 and 0.44 with standard error of 0.230 and 0.150 and p value of 0.001 (significant) and 0.038 (significant) respectively. 95 % CI for comparison between Hindu religion and Christian religion was 0.27 to 1.56 and 95 % CI for comparison between Hindu religion and other religion was 0.02 to 0.86. Similarly while making comparison between the Muslim women having children with women of other religion, it was found that mean difference between Muslim and Hindu women was -0.7with a standard error of 0.132 and p value of 0.968 (non-significant), while 95 % CI was -0.44 to 0.30. Again, interestingly mean difference between the Muslim and Christian women was significant (p value= 0.006) with a mean difference of 0.84 and a standard error of 0.237. The confidence interval for this mean difference was 0.18 to 1.51 (95 % CI= 0.18 to 1.51).Comparison of Muslim Women with women of other religion was also non significant (p value = 0.146) with a mean difference of 0.37 and standard error of 0.160 (95 % CI= -0.08 to 0.82). Christian women comparison with women of other religion found that the mean difference was -0.47 with a standard error of 0.247 and p value of 0.303 (non-significant) (95 % CI= -1.17 to0.22).

Religion

Children No POST-HOC Tests

Table 7: Multiple Comparisons

(I) Religion	(J) Religion	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Hindu	Muslim	.07	.132	.968	-.30	.44
	Christian	.91*	.230	.001	.27	1.56
	Others	.44*	.150	.038	.02	.86
Muslim	Hindu	-.07	.132	.968	-.44	.30
	Christian	.84*	.237	.006	.18	1.51
	Others	.37	.160	.146	-.08	.82
Christian	Hindu	-.91*	.230	.001	-1.56	-.27
	Muslim	-.84*	.237	.006	-1.51	-.18
	Others	-.47	.247	.303	-1.17	.22
Others	Hindu	-.44*	.150	.038	-.86	-.02
	Muslim	-.37	.160	.146	-.82	.08
	Christian	.47	.247	.303	-.22	1.17

Based on observed means.
The error term is Mean Square(Error) = 1.602.
*. The mean difference is significant at the .05 level.
In addition, the women of Hindu religious believes have high average children number (i.e. 3.05) followed by Muslim, others and Christian with average children number of 2.99, 2.62 and 2.14,respectively as given in Table 8.

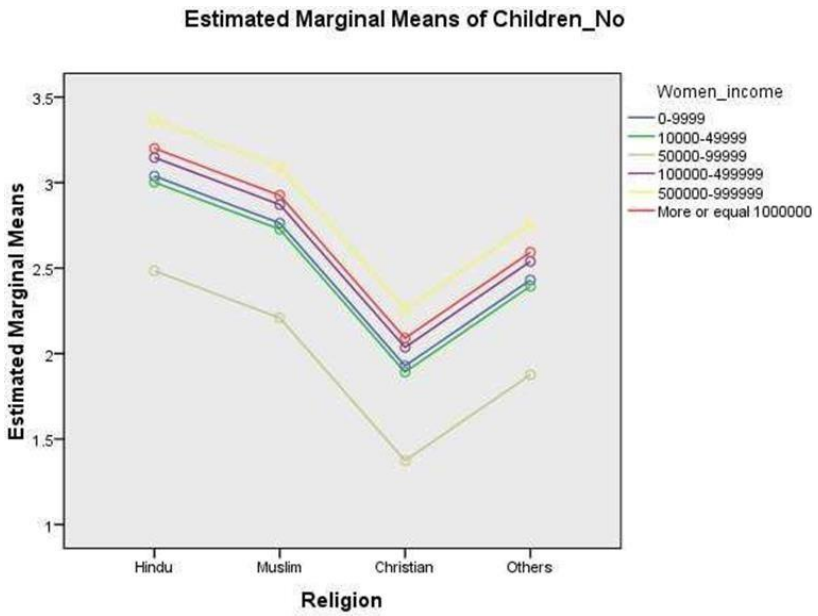
Homogeneous Subsets Table 8: Children Number

Scheffe

Religion	N	Subset	
		1	2
Christian	35	2.14	
Others	104	2.62	
Muslim	157		2.99
Hindu	222		3.05
Sig.		.130	.181

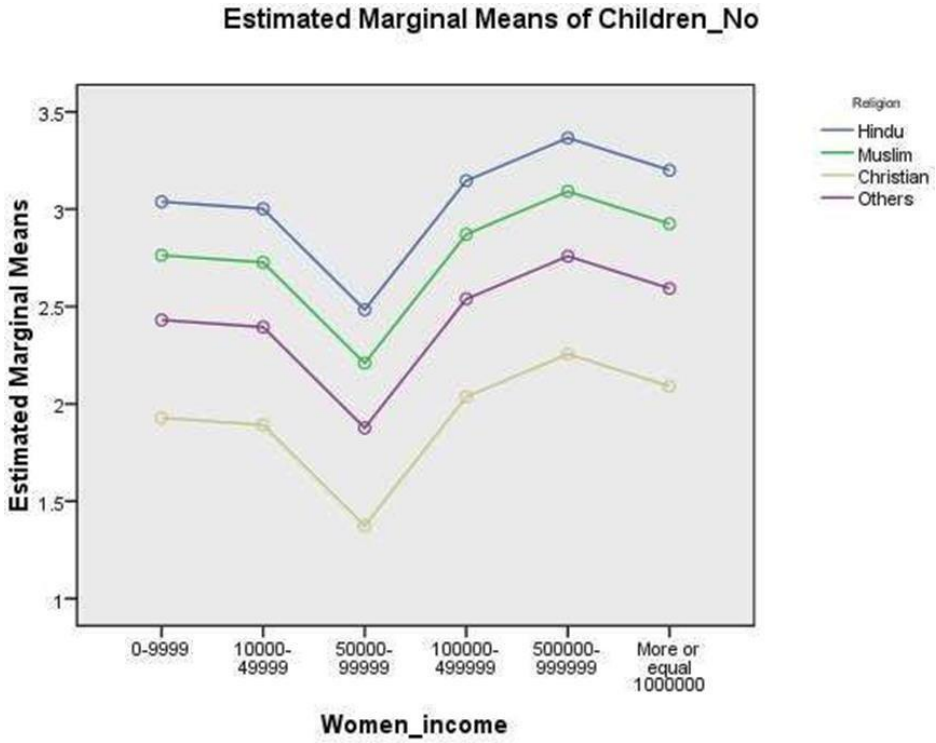
Means for groups in homogeneous subsets are displayed.Based on observed means.
The error term is Mean Square(Error) = 1.602.
Line graph in figure 1 and 2 indicating distribution marginal mean of children number in womenof different religious believes and income status. Figure 1 clearly shows that Hindu women hadhighest estimated marginal means of children followed by Muslim women. Third highest estimated marginal means of children was attained by women of other religion and lastly by Christian women. Interestingly, lowest estimated marginal means of children was seen in womenof all religion who were in the income slab of 50000-99999 INR annually.

Figure 1.



Again from the second figure, it is clear that lowest estimated marginal means of children number was seen in the Christian women in all the income slabs and the highest estimated marginal means of children number was seen in women of Hindu community followed by Muslim community. It is again validated from the figure 2 that least estimated marginal means of children number was seen in the annual income slab of 50000-99999 INR respectively.

Figure 2.



Women income multiple comparison was done and given in the table 9 with mean differences, standard errors, significance vales and 95 % confidence interval values. When compared women group income slab of 0-9999 with all the other slabs of women income, it was found that there was no significant mean difference between the 0-9999 income slabs with all the income slab groups. For instance, the mean difference between 0-9999 and 10000-49999 income group was 0.08 with standard error of 0.198 and p value of 1.0 (non-significant) and 95 % confidence interval of -0.58 to -0.74. Similarly, the mean difference between 0-9999 and 50000-99999 income groups was 0.76 with standard error of 0.318 and p value of 0.340 (non-significant) and 95 % confidence interval of -0.30 to 1.82. Finally, it can be deduced from the table that the mean difference between 0-9999 and all the other income groups were non significant. When the comparison was made out between the income groups of 10000-49999 with all other income slabs, it was again found that all the mean differences were non-significant. For example, when comparison was made with the women income group of 10000-49999 with 50000-99999, it was found that the mean difference was 0.68 with standard error of 0.237 and pvalue of 0.503 (non-significant) (95 % CI= -0.41 to 1.77). Similarly, when comparison was made with the women income group of 10000-49999 with 100000-499999, it was found that themean difference was 0.12 with standard error of 0.207 and p value of 0.997 (non-significant) (95 % CI= -0.41 to 1.77). In the similar way, when comparison was made with the women income group of 10000-49999 with 500000-

999999, it was found that the mean difference was -0.02 with standard error of 0.178 and p value of 1.000 (non-significant) (95 % CI= -0.62 to 0.57). Therefore, in this comparison there was no significant mean difference between the income slabof 10000-49999 with all income slabs. Next comparison was made out with the women income group of 50000-99999 with all other income slabs groups. Again, there was no significant difference between the different income groups when compared with the income group of 50000-99999 INR. When 50000-99999 INR income group was compared with income slab of 100000-499999 INR, there was mean difference of -0.56 with standard error of 0.323 and significance level of 0.701 (non-significant).Th 95 % confidence interval for this comparison was -1.64 to 0.52. Similarly, when 50000-99999INR income group was compared with income slab of 500000-999999 INR, there was mean difference of -0.70 with standard error of 0.306 and significance level of 0.384 (non-significant).Th 95 % confidence interval for this comparison was -1.72 to 0.32. Finally, when 50000-99999INR income group was compared with income slab of more or equal 1000000 INR, there was mean difference of -0.43 with standard error of 0.324 and significance level of 0.881 (non- significant). The 95 % confidence interval for this comparison was -1.51 to 0.65. Further the comparison was made out between the annual income slabs of 100000-499999 INR with all the other income slabs and there was no significant mean difference between the comparisons. For instance, the mean difference between annual income slabs of 100000-499999INR with annual income slab of 500000-999999 INR was found to be -0.14 and standard error of 0.172. The significance level of this comparison was 0.983 (non-significant) and 95 % CI of -0.72 to 0.43. In a similar way, the mean difference between annual income slab of 100000- 499999 INR with annual income slab of more or equal 1000000 INR was found to be -0.13 and standard error of 0.202. The significance level of this comparison was 0.995 and 95 % CI of - 0.54 to 0.81. Lastly the comparison was made between the annual income slab of 500000-999999 INR with all other income slabs and it again found to be non-significant. Such as the non significant mean difference (p value= 0.774) was 0.27 with standard error of 0.172 and 95 % CI of -0.30 to 0.85. Similarly when the comparison was made out between the income slab of more or equal to1000000 with all other income groups, the result was again non-significant.

Children NoScheffe Women income

Table 9: Multiple Comparisons

(I) Women_income	(J) Women_income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
0-9999	10000-49999	.08	.198	1.000	-.58	.74
	50000-99999	.76	.318	.340	-.30	1.82
	100000-499999	.20	.192	.957	-.44	.84
	500000-999999	.06	.161	1.000	-.48	.59
	More or equal 1000000	.33	.193	.716	-.32	.97
10000-49999	0-9999	-.08	.198	1.000	-.74	.58
	50000-99999	.68	.327	.503	-.41	1.77
	100000-499999	.12	.207	.997	-.57	.81
	500000-999999	-.02	.178	1.000	-.62	.57
	More or equal 1000000	.25	.208	.917	-.44	.94
50000-99999	0-9999	-.76	.318	.340	-1.82	.30
	10000-49999	-.68	.327	.503	-1.77	.41
	100000-499999	-.56	.323	.701	-1.64	.52
	500000-999999	-.70	.306	.384	-1.72	.32
	More or equal 1000000	-.43	.324	.881	-1.51	.65
100000-499999	0-9999	-.20	.192	.957	-.84	.44
	10000-49999	-.12	.207	.997	-.81	.57
	50000-99999	.56	.323	.701	-.52	1.64

Based on observed means. The error term is Mean Square(Error) = 1.602.

50000 0-99999 9 More or equal 1000000	-.14 .13	.172 .202	.983 .995	-.72 -.54	.43 .81
500000-999999	-.06	.161	1.000	-.59	.48
10000-49999	.02	.178	1.000	-.57	.62
50000-99999	.70	.306	.384	-.32	1.72
100000-499999	.14	.172	.983	-.43	.72
More or equal 1000000	.27	.172	.774	-.30	.85
More or equal 1000000	-.33	.193	.716	-.97	.32
10000-49999	-.25	.208	.917	-.94	.44
50000-99999	.43	.324	.881	-.65	1.51
100000-499999	-.13	.202	.995	-.81	.54
500000-999999	-.27	.172	.774	-.85	.30

Means for groups in homogeneous subsets are displayed in the table 10, which shows that highest mean of 3.02 was seen in 0-9999 INR income group of women followed by income category of 500000-999999 INR with value of 2.97. Lowest mean was seen in the income group of 50000-99999 was 2.26 followed byincome group of more or equal to 1000000 with a value of 2.69. Income group of 100000-499999 INR mean was 2.82 and mean of the income group 10000-49999 was 2.94.

Homogeneous Subsets Table 10: Children No

Scheffe

Women_income	N	Subset 1
50000-99999	19	2.26
More or equal 1000000	78	2.69
100000-499999	79	2.82
10000-49999	71	2.94
500000-999999	175	2.97
0-9999	96	3.02
Sig.		.079

Means for groups in homogeneous subsets are displayed.

Based on observed means. The error term is Mean Square (Error) = 1.602.

Conclusion:

The fertility behaviour of a woman depends upon various aspects such as family behaviour, Education, religion and economic status. According to Questionnaire among 300 women across Jammu region who participated in the survey, majority belongs to Hindu religion (42.9%), Muslims (30.3%), Christian (6.8%) and others (20.1%).No. Of children is divided into 5 categories i.e. having one child, two children, three children and above 4 children. Majority have only 2 children (37.5%), 33% have 3 children, 10.8% have 4 children, and 11.1% have more than 4 children. Only 7% have one children(least)Women income was divided into six categories i.e. 0-9999,10000-49999,50000-99999,100000-499999,500000-999999 and more or equal 1000000. Lastly the comparison was made between the annual income slab of 500000-999999 INR with all other income slabs and it again found to be non-significant. Such as the non significant mean difference (p value= 0.774) was 0.27 with standard error of 0.172 and 95 %

CI of -0.30 to 0.85.Similarly when the comparison was made out between the income slab of more or equal to 1000000 with all other income groups, the result was again non-significant.

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