Religion and Socioeconomic Attainment in the Context of Development

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Abstract

Substantial research has documented the association between religion and socioeconomic attainment but much of the work is based on data collected in Western nations (Keister 2003; Sanders 1995; Smith and Faris 2005). As Christianity has expanded and been transformed in developing nations and the confrontation between Islam and the West has received growing attention, the role religion plays in socioeconomic inequality continues to be a critical issue. We use the Ghanaian Demographic and Health Survey for 2003 to test the relationship between religious affiliation and socioeconomic attainment. Religious differences in socioeconomic outcomes are substantial in Ghana. Mainline Protestants have a significant advantage in education and wealth. Catholics and other Christians have intermediate values on these socioeconomic outcomes. Muslims and those with out attachment to formal religious groups have a significant disadvantage. Educational differences are particularly important because they account for some of the differences in wealth, and because education differences are evident in rates of school enrollment, signaling that inequality will persist in the next generation.

Substantial research has documented the association between religion and socioeconomic attainment but much of the work is based on data collected in Western nations (Keister 2003; Sanders 1995; Smith and Faris 2005). As Christianity has expanded and been transformed in developing nations and the confrontation between Islam and the West has received growing attention, the role religion plays in socioeconomic inequality continues to be a critical issue. It is possible that culturally distinct religious practices and adaptations could lead to varying patterns of religious influence in different settings. Additionally, understanding the role religion plays in a society where educational and economic structures are undergoing fundamental change help us understand the nature of development in these societies. In this study, we use the Ghanaian Demographic and Health Survey for 2003 to test the relationship between religious affiliation and socioeconomic attainment. We examine the effect of religious affiliation on adult educational attainment, children's school enrollment and wealth while placing these religions in the social context of a developing third world country.

Religion and socioeconomic outcomes.

Lehrer argues that "religious affiliation matters because it has an impact on the perceived costs and the perceived benefits of various interrelated decisions that people make over the life cycle (2004:707)". Goldscheider (1971) was perhaps the first to articulate the various ways by which religious affiliation and participation affects socioeconomic status. Mcquillan (2004) and Lehrer (2004) expand on this model by emphasizing how the interrelated choices that religion and values affect can, in turn, affect demographic and social outcomes, such as education and wealth.

Keister (2003) discusses several mechanisms through which religion may influence socioeconomic attainment. These include indirect influences that shape the processes leading to

mobility such as fertility, marriage and divorce, as well as directly by shaping values and priorities that underlie decisions about education, employment and savings. Moreover, religious ties may provide access to social networks that improve socioeconomic opportunity.

The Ghanaian Context

In a place such as Ghana, where religion, globalization and development combine to shape social and cultural change, the linkages between religion and other social institutions are not well understood. Historically, Ghanaians have always been a religious people. Busia (1967) argues that in Ghana religion has been the central organizing structure around which all else is organized. Omenyo (2006:24), quoting Pobee, describes the ghanaians' epistemology and ontology as religious, leading him to describe the Ghanaian as *homo religious*. Lorimer (1954), for example, found that religion permeated and influenced Ghanaian society and institutions such as reproductive behavior and marriage. In Ghana, one's religious affiliation, belief system and religiosity are becoming public, as well as, private issues. Salient rituals such as funerals and weddings are enacted in religious contexts. Social network are facilitated through and by one's religion, and the absence of religion in one's life can lead to stigma[1]. Aboagye-Mensah (1994) and Yirenkyi (2000) find that religion is a primary factor shaping the Ghanaian culture, identity, and politics.

Ghana has three major religious traditions (Islam, Christianity, and Traditonal religions), and a rich variety of subgroups within these traditions (Omenyo, 2006). Although Christianity and Islam have distincitive customs and norms, they are heavily influenced by traditional Ghanaian culture and religion[2].

[1] One man we spoke with told us of an atheist man whose community, upon his death, refused to administer proper burial rights, leading to great shame and dishonor for his family.

[2] Many informants emphasized this. Traditional religions, with their emphasis on ancestral spirits and man's relation to the land and God,, are one of the primary forces driving Ghanaian adaptations to these major world religions. A

Before the arrival of Islam and Christianity, traditional religion played a critical role in personal beliefs and public events. Although heterogeneous, traditional religions included belief in an all-powerful creative force, a variety of other deities and ancestral spirits, and evil spirits or beings. Islam began to emerge in the North as early as the 15 century. Conversion and migration have spread Islam throughout the country. European settlement introduced Christianity. After missionaries established Roman Catholicism and major Protestant denominations a variety of groups broke off to establish African Independent Christian Churches. More recently, Pentecostal groups and charismatic movements have grown dramatically. In 1993, nonCatholic and non-mainline Protestants Christians accounted for just 16.9% of the population. In 2003, that number more than doubled to over 41%. While the 'established denominations' (as they are known in Ghana) such as Methodists, Presbyterians, Anglicans, and Catholics tend to have more rigid moral codes, with codified conventions regarding issues of sexuality and the importance of family, these new churches tend to be more liberal in their views, though this may be due to their tendency to be located in urban areas (Weeks 2002; Addai 1999). Indeed, mainline Protestant groups and Roman Catholicism have incorporated charismatic patterns of worship in their services[3]. The role of religion is made even more complex because people often adopt beliefs and practices from a variety of traditions. Indeed, Omenyo (2006) attributes the success of charismatic movements to their ability to incorporate traditional beliefs into Christianity. It is not uncommon for weddings to occur twice, once in the traditional way and once in the Church. In

university religion professor told us that these belief were "at the base of all religion in Ghana, including Islam and Christianity. If you fail to understand these religions, you will fail to understand the other ones on which they are based."

[3] Attendance at various mainline churches makes this clear. Drums and other traditionally African musical instruments have now been incorporated into both the charismatic and Catholic forms of worship. One religious history academic informed us that 'even the preaching style is changing. There is less theology in the services. The interpretation of the scriptures is much more related to existential reality than the actual word of God.' Charismatic practices, such as exorcisms, healings, and deliverances have made their way in to mainline churches' religious services, creating friction between old and new members.

some areas of the country, a marriage is not considered legally binding until traditional marriage rites have been performed.

Religion and Socioeconomic Attainment

In Ghana, we argue that socioeconomic outcomes are shaped by the patterns of religious participation, the content of the religious message, and the linkages between religious groups and other social institutions. The "gospel of prosperity" is of particular interest (Coleman, 2000; Hackett, 1995). A common message in religious sermons and writings is that believing in Jesus, following his teachings, asking for his intervention, and giving liberal donations to the Church will lead to economic success. Although this message takes a variety of forms in different contexts, the basic message can be found in many settings. It includes the ideas that Jesus has power to provide solutions to financial problems and bless individuals with economic success. Indeed, part of his mission is to eliminate poverty[4]. The message is crassly portrayed on a poster outside a large church depicting a large mansion and an exotic sports car with the phrase "with God all things are possible".

It is possible that this gospel of prosperity is the source of a new protestant ethic (Berger 2002). Continual exposure to the message may legitimize the pursuit of material goods and induce a stronger sense of personal efficacy. The importance of education that is stressed by the society at large is repeated in the churches. The message is reinforced if minister and pastors are economically successful and if peers are accepting the same message. Given that inability to speak English is a major barrier to college education, exposure to English in Church activities may improve access to higher education.

[4] Several academics, as well as various people we met on the street, expressed to us that, for the African, there is no room for (economic, social or political) failure. The gospel of prosperity is therefore welcomed, and seen as a equalizing force, of sorts, in an environment constrained by factors beyond most Ghanaians' control.

Concern that secular education may undermine belief may also play a role. Parental reservations about secular influence, stemming from religious background, have been found to affect willingness to invest in children's education (Lehrer 2004:716). Humanistic values emphasized in secular education can often diverge from religious teachings (Sherkat and Darnell 1999). Several informants gave this as the reason for low educational attainment of Moslems. During colonial times, educational achievement of Moslems was limited because of their distrust of European influence. They feared that the secular nature of education would undermine their belief system. A variety of people including Imams, pastors, and government officials told essentially the same story. More recently, Islamic leaders have realized the importance of education and have improved and expanded their own education systems. There is one accredited Islamic University in the country.

Religious groups provide a more concrete avenue to socioeconomic achievement when they establish educational institutions. Several people told us that private religious primary and secondary schools provide better educations than public schools. In higher education, applications to public universities far exceed available positions and religious universities have been expanding to fill the need. To the degree that members of particular groups are given priority in the admission process, membership will facilitate educational attainment. In fact, youth are often introduced to new religious options in college. Many charismatic movements emerged on college campuses[5] (Hackett 1995). In addition, religion is a major growth industry. New church buildings and schools are in construction and the expansion of particular groups provides opportunity for employment in the ministry.

[5] Many people pointed this out. Young, successful people found leadership lacking in the church. They began these churches, eventually attained middle class status, and developed hierarchical leadership structures patterned after the mainline churches. The professional and organizational skills displayed in these churches continue, then, to attract Ghana's middle class today.

Research in the United States has found that the groups with the most wealth are those with high levels of education and low fertility, contributing to larger wealth accumulation across the generations (Keister 2003). In Ghana, mainline Protestant groups such as Anglicans, Methodists and Presbyterians were the first to start schools and have the lowest ideal family size and parity. The opposite is true for Muslims and those who profess traditional, spiritualist or no religious affiliations. Given the distinct social and cultural differences and adaptations in Ghana, we anticipate mainline Protestants will have the highest levels of wealth.

Adherence to religious teaching may also have an indirect influence by discouraging premarital sex. Premarital chastity is taught by most groups and youth groups are encouraged to take vows of chastity until marriage. This may differ based on the content of the religious message of the denomination, especially regarding the gospel of prosperity. A worker for an NGO told us that the emphasis on wealth and the gospel of prosperity in many Christian churches has, in part, displaced the traditional moral teachings, perhaps explaining why Muslims have lower rates of pre-marital sex than Christians.

Finally, patronage may operate within religious communities either through social networks that are created in religious settings or in the work place if employers give preference to adherents of their own group[6]. Tight social bonds also form among adolescents in boarding schools that persist into adulthood, creating a large network of weak social ties for religious adherents to draw upon. These friendships may be more likely to form among adherents of the same religion in religious schools.

However, several factors mitigate against the influence of religion. Adherence to a particular group most likely reflects pre-existing predispositions. More isolated charismatic

[6] Patronage came up repeatedly in discussions, particularly with Christians. While it is not general practice to ask religion on a job application, it 'nearly always comes up' in job interviews. The practice, however, seems to tie into ethnicity, also, as some groups are known to practice ethnic patronage more than others.

churches that offer services in the local language and depend less on literacy as an avenue for participation will attract a different audience than mainline churches in more affluent neighborhoods that offer service in English and encourage Bible literacy. Clothing of attendees also reflects social class of participants. To the extent that social class of membership is due to these pre-existing differences, religion is not a causal mechanism, but another arena in which class differences are evident.

It is also possible that religious teachings and activities constitute a script that is enacted in the church service, but that does not have great significance in other social contexts beyond the social and economic benefits that come with religious affiliation, such as expanded social networks. People told us that people would be nice in church, but would become rude drivers and unwilling to give to the poor once outside the church grounds. Two social scientists told us they did not see a strong connection between teachings and behavior of adherents.

The message that God will help people with suffering, poverty, and illness is widespread. To the extent that people in each group accept a similar message, differences between groups will be minimized. For example, the emphasis on education as an avenue to a better life is ubiquitous. The fact that this message is repeated in religious settings may have no bearing on religious group differences.

Finally, religious participation may inhibit achievement if believers expect solutions to come through God rather than their own efforts. In fact, the time and money given to religious groups may be less productive than time and money being spent on other types of investments such as education, work, and other economic endeavors.

Religious effects operate at both the individual and the group level. For example, individual motivation inspired by teachings about the gospel of prosperity and the models set by

successful pastors may operate mostly at the individual level. Peer group influence, availability of educational institutions, and systems of patronage may operate mostly at the group level. Thus, we will estimate religious effects at both the individual and the community level.

In this analysis, we consider the relationship between religious affiliation and three socioeconomic outcomes. First, we look at educational attainment of the respondents in the Ghana DHS. Secondly, we examine household wealth. Finally, we look at school attendance of children. Education is important because education is often an avenue to upward mobility for people from disadvantaged backgrounds, because it reproduces advantage among privileged groups, and because it is a marker of status. The respondents in this survey are females and female education may not be as central for economic success. But mother's education is often a better indicator of children's well-being than is father's education. For comparison, we have repeated some analysis with husband's education to see if results are similar. One disadvantage of looking at respondent education is that it reflects events from the past. To get a more current picture, we also test models with children's school attendance at the outcome of interest. The models including wealth as the dependent variable are used to assess the role of religion in economic attainment.

In the model for educational attainment, we include controls for age, region, rural/urban residence and ethnic group. In cross-sectional data, age reflects both life-course and temporal changes. As with most developing countries, there are major rural-urban disparities in access to and quality of education, and in available of economic opportunity. Region is included because the northern region has fewer resources and has been slower to develop. Ghana includes many different ethnic groups with distinct languages and cultures. Although religious groups have membership in most major ethnic groups, there is considerable overlap in some ethnic and some

religious groups. For example, the Hausa and the Mole-dagbani are largely Muslim. Ethnic groups are a source of access to social networks that could facilitate access to jobs and economic and political resources.

In the model for wealth, we also include controls for household size, the presence of a husband/partner within the household, and marriage. Household size positively affects household economic well-being, since larger households have more potential earners. The presence of a husband or partner increases economic attainment, since males generally have higher levels of education and are the primary breadwinners, particularly in Ghana. Marriage positively affects economic status for similar reasons.

Methods

Quantitative analysis is based on the 2003 Ghana Demographic and Health Survey (see http://www.measuredhs.com/ for a detailed description of DHS data). This is a nationally representative survey of women aged 15-49. Questions focus on health and reproduction. Although the this focus is not ideal for our purposes, large scale surveys that include information on religion and socioeconomic status in less developed countries are difficult to come by.

To put our statistical findings in context we visited Ghana in July 2007. We conducted interviews in five major areas of Ghana: Accra, Kumasi, Sunyani, Tamale and Cape Coast. We spoke with both professional and non-professional people. The professionals included six university professors, three university administrators, five religious leaders, two prominent businessmen, two directors of non-governmental organizations, and three government officials. Twenty-four non-professionals interviews were conducted included taxi drivers, students, people in the market and along the streets, and other service and hospitality workers. These people

spanned all major religions of interest to the study. In all, about fifty such interviews were conducted. We also both observed and conducted eight focus groups with university students about access and equity in higher education. We also attended five different religious services. Interviews were conducted in a variety of places such as offices, taxicabs, marketplaces, hotels, private homes, on the street and at universities.

Multi-level models

Multilevel models are appropriate for three reasons. First, the sampling design included geographic clusters at the first stage. If respondents are more likely to be similar within clusters, then statistical estimates are biased unless we take the intra-cluster correlations into account. Second, Ghana includes a wide variety of ethnic-sub-ethnic and religious groups. Unfortunately, responses on the religious affiliation and ethnic identity variables are not adequate to examine detailed sub-groups. We will estimate random coefficient models as one way of assessing the degree of diversity across geographic areas. Finally, in order to examine the importance of religious group concentration, we include the percent of adherents in each cluster as a measure of concentration. Multi-level models are designed to include variables measured at different levels of aggregation. Individual responses are included as first level variables, and characteristics of sampling clusters are treated as second-level variables.

Sampling clusters are used as level two units because they consist of relatively small geographic units. There are 412 clusters in the GDHS ranging in approximate size (based on n's weighted to reflect the total number of women aged 14-49) from 886 to 81,436 with an average of 13,747. Clusters do not necessarily represent specific political units, and the largest clusters are probably too large to constitute homogeneous communities. Nevertheless, clusters are small

enough that variation across clusters does give a sense of the geographic, cultural, social and economic variation present in Ghanaian society

Measures

Dependent variables-we employ three different measures as dependent variables. First, we combined educational attainment and literacy. Over 70% of the DHS respondents who had enrolled in or finished primary school could not read a full sentence (the DHS measue of literacy). The new variable is coded as '0' for those who have no education (and are not literate), '1' incomplete primary and are not literate '2' incomplete primary and are literate, '3' complete primary and are not literate, '4' complete primary and are literate, '5' incomplete secondary and are not literate, '6' incomplete secondary and are literate, '7' complete secondary (and are literate), and '8' for those with higher educations and are literate.

We employed the DHS wealth index as our measure of wealth. The country specific index includes things such as building material of the home, and household items such as television, refrigerator, automobile. For this analysis, we use the standardized wealth index.

The third dependent variable was school enrollment for school aged children.

Independent variables-religious affiliation is the primary independent variable and we include five groups in the analysis: Catholics, Protestants, Other Christians, Moslems, and those with having no affiliation and/or traditional beliefs. For Protestants, we combined the Anglicans, Methodists and Presbyterians because the groups have similar levels of education and wealth. Clearly, there are differences within such broad categories as Muslim (there are four major sects present in Ghana) and "Other Christians" (this category includes a variety of evangelical, pentacostal and charismatic groups. Unfortunately, these are the only categories available. Those reporting no religious affiliation or traditional/spiritual were combined because they have no

attachment to formal religious organizations and because they have similar values on socioeconomic outcomes of interest.

Results

Table 1 shows the distribution of religious groups by region and type of residence, and also shows the average of respondents in each group. Those reporting no religion and traditional/spiritual religion tend to be concentrated in the northern regions and in rural areas. Muslims are also concentrated in the north, but not necessarily in rural areas. Catholics are more concentrated in the south, but mainline Protestants and other Christian groups have the highest concentration in the south. Catholics are also more likely to live in rural areas, whereas mainline Protestants and other Christian groups are more likely to be in urban areas. Mean ages are not vastly different, but the no religion and traditional/spiritual groups are older, perhaps because the other groups have been gaining younger adherents from the no religion and traditional/spiritual groups.

Table 2 shows measures of socioeconomic attainment for religious groups. Mainline Protestants rank highest on educational attainment, wealth and children's enrollment. The Other Christian category is not too far behind, followed by Catholics. Muslims rank somewhat lower than each of the categories of Christians, but those reporting no religion or traditional/spiritual religion score the lowest on each of the measures. These differences support our arguments for the importance of religion in socioeconomic attainment. We turn to multivariate analysis to test whether these differences persist with controls, whether concentration of religious groups has any additional impact, and the degree of variability in these effects across sampling clusters.

Education

Table 3 reports results for models predicting education/literacy. The 1st model shows differences in educational attainment for each of the groups compared with mainline Protestants. As was shown in Table 2, Catholics and other Christians lag somewhat behind the mainline Protestants (the implicit comparison group), while Muslins and traditionalists/none are substantially lower. The random effects section of the table shows how much parameters vary across clusters. With the exception of the traditional/none category, variances are comparatively large, indicating that sampling clusters are quite heterogeneous. In this model, the constant shows the effects for mainline Protestants. Variances for the constant term and for Catholics are particularly large. The statistical program did not estimate a variance for the traditional/none category. This may be because some clusters are small (1% of clusters have from 3 to 5 cases, and 17% have less than 10 cases), because nearly two-thirds of the clusters (64%) do not have any respondents who reported traditional or no religion, and because the categories of religion are mutually exclusive.

The second model adds controls for region, urban residence, age, and ethnicity. The Northern region and rural areas have a substantial educational disadvantage. Educational attainment is also low for some ethnic groups. These controls can account for most of the small Catholic disadvantage, and coefficients for other religious groups are smaller, but are still quite large and remain statistically significant. The variances of these parameters also remain large, indicating that control variables do not explain away heterogeneity across smaller geographic areas.

The third model considers the importance of concentrations of religious groups. The percentage of adherents in a cluster also has a substantial association with individual educational attainment. Relative to mainline Protestants, concentrations of Catholics and other Christians

create a notable disadvantage. For example, the coefficient for other Christians implies that if all residents belonged to this group rather than to the mainline protestant group, the overall attainment would be fully one point lower for everyone in the cluster. The disadvantage is even greater for concentrations of Muslims, and larger still for the traditional/none cluster. In short, religion is both an individual and a community level predictor of educational achievement.

Given substantial regional variation in educational opportunity, we test a final model that adds the average educational attainment for the cluster. Coefficients for religion in the first model indicate how respondents of one religion compare to people in their cluster who belong to other religions. The average education has a large coefficient. Not surprisingly, there is almost a one to one correspondence between average education in the cluster, and education of respondents. With average educational attainment included in the model, random effects drop to zero. Even so, coefficients for religious groups remain quite large. In this model, Catholics do not differ appreciably from mainline Protestants, other Christians are somewhat disadvantaged, and Muslims and the other category have a substantial disadvantage. In sum, religious differences in education are robust when a variety of controls are added for region, residence, age, ethnicity, and average attainment in the area.

Wealth

We utilize a parallel approach to examine the effects of religion on the DHS wealth index. This index is standardized, so coefficients in model 1 indicate that mainline Protestants are only .068 standard deviations above the mean, Catholics and other Christians are somewhat below average, and Muslims and the traditionalists fall even farther below average. Random effects indicate that variation across clusters can be about as large as the average effects.

Model 2 indicates that wealth is higher in the South, in urban areas, and in larger households where the husband is present. With the exception of the Hausa, coefficients for ethnic group are not statistically significant. Wealth is also greater in households where the wife is more educated. Controls account for a substantial portion of the disadvantage among Muslims and the traditional/none category. Catholics still fall below average when control variables are taken into account.

For household wealth, concentration of religious groups appears to matter more than individual affiliation. Concentrations of mainline Protestants relative to other groups is associated with higher wealth (see model 3). Moreover, when cluster concentration is included, the only individual affiliation that seems to matter is Catholic. Results are not much different when the average wealth in the cluster is included as a control.

Children's School Enrollment

Educational attainment and wealth of adults is an indicator of prior experience of adults and of the socioeconomic mix of religious groups. To gain a perspective on current educational behavior and future prospects for religious differences, we examine enrollment of school aged children. Figure 1 shows enrollment rates by age. These differences indicate that inequalities evident among adults are being reproduced in the next generation. Enrollment rates are highest for Mainline Protestants. Catholics and other Christian groups are not far behind. Muslims have substantially lower rates of enrollment and the traditional/none group has by far the lowest enrollment.

Logistic regression is used to estimate effects since the outcome is dichotomous (see Table 5). Coefficients for religious affiliation are consistent with differences reported in the graph with Catholics and other Christians somewhat below mainline Protestants, followed by

Muslims and traditional groups at the bottom. The variance for the constant term is also quite large, indicating substantial spatial variation in enrollment rates. Once control variables are included, coefficients for religious groups are reduced, but the traditional group and Muslims are still lower than Christians. Coefficients for control variables indicate that enrollment rates increase with age, are lower in the North, and are higher in households with greater wealth and maternal education. The persistence of religious differences, even after these controls are included, suggests that there may be something important about religious identity that influences educational outcomes. Inclusion of the percentage in each religious group in the cluster suggests that people in the traditional group are at a significant disadvantage, especially when they are concentrated in the same geographic area. The final model includes average enrollment rates in the cluster as an independent variable. The coefficient for the traditional group remains strongly negative.

Conclusion

Religious differences in socioeconomic outcomes are substantial in Ghana. Mainline Protestants have a significant advantage in education and wealth. Catholics and other Christians have intermediate values on these socioeconomic outcomes. Muslims and those with out attachment to formal religious groups have a significant disadvantage. Educational differences are particularly important because they account for some of the differences in wealth, and because education differences are evident in rates of school enrollment, signaling that inequality will persist in the next generation.

Several factors may account for these differences. Unfortunately, available data do not allow a detailed analysis of the variety of paths of influence. We suspect that several mechanisms

are important including values placed on socioeconomic achievement in religious communities, access to schooling, peer group interaction in religious settings, and social capital developed in religious contexts. One of our most important findings is that religious effects are evident at both the individual and the group level. Religion may be as important in providing social capital and access to schools as in creating a value system that motivates individual action.

It is also important to note that religious differences persist even after we account for cluster level average socioeconomic attainment. In other words, religious differences are not simple due to the concentration of particular groups in areas when educational and economic development have created more or less opportunity. People with particular religious affiliations are different from their neighbors who belong to other religious groups.

As Christianity continues to spread in less developed countries, the relationship between religion and socioeconomic outcomes requires renewed attention. The interplay of long held religious traditions, religious innovation, educational expansion and economic change will likely lead to modified forms of relationships that have been observed in developed countries over the last few decades. To the extent that people rely on religion to give meaning and a sense of identity in the context of massive poverty and deprivation, religious institutions that can meet these needs will flourish. But identity and meaning may not suffice. Religions that can also offer access to a better education and social capital may also gain a comparative advantage. It is also likely that different types of religious institutions will be better able to attract people from different socioeconomic positions. If our predictions are correct, religion will continue to play an important role in socioeconomic inequality, at the same time that socioeconomic inequality forms the context within which religious institutions are developed.

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Table 1. Characteristics of Religious Groups in Ghana				
Group	% North	% Urban	Mean age	n
No religion	53.0	10.6	32.3	302
Roman Catholic	31.5	31.3	28.6	905
Anglican	7.2	62.3	30.9	69
Methodist	2.1	58.2	28.7	373
Presbyterian	6.9	50.8	28.8	465
Other Christian	8.4	48.8	29.0	2352
Muslim	60.7	40.3	29.0	1013
Traditional/spiritualist	78.1	3.8	34.2	210

Table 2 Religious Differences in Socioeconomic Attainment				
Group	Respondent education	Standardized wealth	Boy's attendance	Girl's school attendance
No religion	.49	-.66	39.0	52.7
Roman Catholic	3.39	-.20	78.1	79.6
Anglican	5.06	.79	92.9	90.0
Methodist	4.35	.43	88.4	81.0
Presbyterian	4.23	.26	80.2	81.3
Other Christian	3.61	.17	78.1	79.9
Muslim	1.61	-.19	68.4	65.5
Traditional/spiritualist	.35	-.77	35.4	35.4

Table 3. Multi-level Regression Predicting Education/Literacy				
Fixed effects				
constant	3.958*	4.837*	5.773*	1.889*
Traditional/none	-2.423*	-1.707*	-1.420*	-1.105*
Catholic	-.314	-.049	.004	-.023
Other Christian	-.604*	-.489*	-.401*	-.333*
Muslim	-1.907*	-1.382*	-1.290*	-.838*
North		-.806*	-.231	.555*
Urban		1.387*	1.269*	.072
Age		-.043*	-.043*	-.041*
Ga/dangme		.081	.066	.051
Ewe		-.122	-.066	-.042
Guan		-.015	.021	.037
Mole-Dagbani		-1.058*	-1.005*	-.585*
Grussi		-.675*	-.618*	-.414*
Gruma		-1.362*	-1.255*	-.680*
Hausa		-.502*	-.410*	-.205
Traditional/None_cluster			-3.021*	
Catholic_cluster			-.829*	
Other Christian_cluster			-1.117*	
Muslim_cluster			-1.649*	
Education_cluster				.895*
Random effects (variances)				
constant	1.270*	.632*	.648*	.000
Traditional/none	.000	.000	.000	.000
Catholic	1.102*	1.001*	.952*	.031
Other Christian	.207*	.169	.175	.000
Muslim	.409*	.862*	.774*	.000

Table 4. Multi-level Regression on Household Wealth				
Fixed Effects				
constant	.068	-.624*	-.270*	-.183*
Traditional/none	-.147*	-.077*	-.068	-.043
Catholic	-.076*	-.073*	-.065*	-.062*
Other Christian	-.051*	-.039	-.035	-.031
Muslim	-.093*	-.049	-.038	-.040
North		-.382*	-.259*	.010
Urban		1.141*	1.103*	.001
Age		.000	.000	-.001

Household size		.015*	.015*	.013*
Husband present		.074*	.074*	.069*
Education		.046*	.045*	.037*
Ga/dangme		.043	.040	.016
Ewe		-034	-031	-.015
Guan		-.006	-.004	.000
Mole-Dagbani		.055	.058	.029
Grussi		.081	.084	.035
Gruma		.038	-.033	.002
Hausa		.273*	.278*	.245*
Traditional/None_cluster			-.652*	
Catholic_cluster			-.531*	
Other Christian_cluster			-.377*	
Muslim_cluster			-.438*	
wealth_cluster				.957*
Constant	.763*	.303*	.302*	.000
Traditional/none	.000	.000	.000	.000
Catholic	.062*	.061*	.061*	.000
Other Christian	.034*	.033*	.033*	.000
Moslem	.062*	.120*	.121*	.004

Figure 1. Children's School Enrollment by Religion.

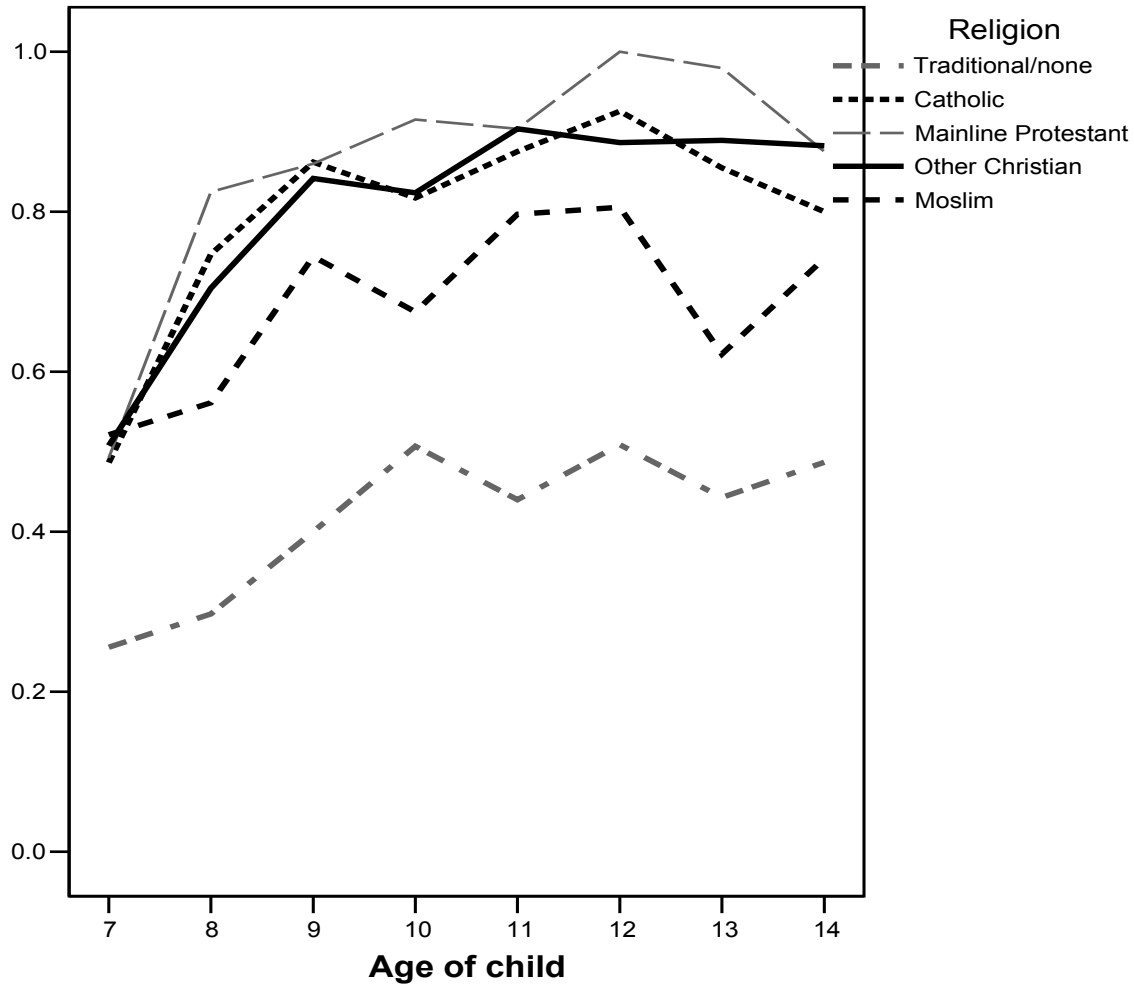

Table 5. Multi-level Logistic Regression on Children's School Enrollment				
Fixed Effects				
constant	1.597*	-.615	-.826	-5.487*
Traditional/none	-1.330*	-.834*	-.658*	-.642*
Catholic	-.184	.089	-.025	-.113
Other Christian	-.290	-.210	-.243	-.270
Muslim	-.724*	-.313	-.392	-.442
Child's age		.243*	.246*	.281*
Female		.026	.033	.004
North		-.744*	-.463*	.457*
Urban		.207	.125	-.236
Household size		.032	-.034	-.021
Husband present		-.066	-.053	.063
Mother's Education		.101*	.097*	.066*
Wealth		.490*	.471*	.238*
Ga/dangme		-.263	-.278	-.275
Ewe		-.202	-.125	-.078
Guan		-.268	-.213	-.120
Mole-Dagbani		.043	.050	-.128
Grussi		.308	.377	-.186
Gruma		-.494	-.343	-.087
Hausa		.371	.425	-.107
Traditional/None_cluster			-1.665*	
Catholic_cluster			.776	
Other Christian_cluster			.359	
Muslim_cluster			.153	
enrollment_cluster				6.021*
Random effects				
Constant	.957*	.521*	.488*	.000
Traditional/none	.051	.031	.000	.000
Catholic	.442	.188	.559	.000

Appendix A. Regression on partner's educational attainment.					
constant	3.045*	3.270*	3.805*	1.127*	.726*
Traditional/none	-2.428*	-1.068*	-.730*	-.619*	-.781*
Catholic	-.818*	-.183*	-.159	-.148*	-.203*
Other Christian	-.500*	-.404*	-.288*	-.251*	-.280*
Muslim	-2.033*	-.853*	-.560*	-.457*	-.697*
North		-.728*		.311*	
Urban		.850*	.824*	.081*	.054
Age		-.014*	-.015*	-.017*	-.017*
Ga/dangme		-.181*	-.187*	-.059	-.010
Ewe		-.045	.034	-.041	-.072
Guan		-.154	-.264*	-.029	-.024
Mole-Dagbani		-.892*	-1.115*	-.452*	-.398*
Grussi		-.682*	-.852*	-.391*	-.342*
Gruma		-1.23*	-1.325*	-.497*	-.419*
Hausa		-.597*	-.465*	-.428*	-.537*
Other		-.971*	-1.003*	-.583*	-.583*
Traditional/None_cluster			-1.983*		1.084*
Catholic_cluster			-.369*		.369*
Other Christian_cluster			-.721*		.229
Muslim_cluster			-1.314*		.939*
Partner's education_cluster				.887	.948*
(n)	3908	3908	3908	3908	3908
R2	.24	.42	.43	.54	.55