The Impact of Worship on Individual's Wellbeing

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<u>Purpose:</u> Individual wellbeing has been focus of analysis among rapidly rising number of economists in the world. Especially, after the ground breaking work of (Layard, 2005), a variety of factors affecting wellbeing have been identified in the literature. However, despite its prime importance, religion could not get the due importance in such analysis. Its has been observed by some critics that, for example, GDP ignores the environmental cost a country is bearing, wealth variations between poor and rich, factors impacting wellbeing of individuals like mental health, social relations and personal safety (Anheier and Stares 2002, Fleurbaey 2009, Michaelson et al 2009). Subjective wellbeing is individual's satisfaction level from their life, environment, relationships and other economic and social matters. Researchers found a number of factors which affect wellbeing, which are included for in economic and environmental judgment. There are also many non-material factors which can affect wellbeing, presented in (McAllister, 2005), including personal relationships (e.g. Helliwell and Putnam, 2004); social and community relationships (e.g. Keyes, 1998), employment (e.g. Layard, 2005); and political regimes (e.g. Donovan and Halpern, 2003), contextual and situational factors, demographic factors; (iv) institutional factors, (Hoorn 2007). Some studies included religious factors as the determinant of well being (e.g HewittSource 1994, Chang 2003). Studies e.g (Iannaccone, 1990, 1998, and 2000), (Finke and Stark, 1992), (Finke, 2003), and (Hamdani, 2006) brought the attention of other researchers towards multi-disciplinary research. The emerging importance to study religion has convinced the social scientists to observe the affects of the religion on different aspects of human behavior. According to (Iannnaccone, 1998) more than 200 papers has been published on religious and economic impact of religion.

<u>Approach/methodology/design:</u> The paper examines weather religiosity, per capita consumption and education index can affect wellbeing. Using data from Divine Economic Survey (2000), The study is an application of Divine Economics. Divine

economics is a term associated with the study of economics and religion in each other's perspective. Divine economic survey's 2000 data set on 302 household is used in this study. In this survey prayer index is used which identifies number of obligatory prayers respondent performs daily. The Divine Economic dataset was said to be the largest in the world on religion and economics (Freeman, London School of Economics, 2004[4]). Researchers such as (*G. Sison et al)* used Ordered Logit Model as their dependent variable life satisfaction is an index which takes values 1 to 10. Our Wellbeing index takes values from zero to 100, i.e. it is a sum of responses against a variety of questions. To check the impact of religion we used OLS technique and discriptive analysis for the study.

Limitations: Ideally, we should have used the Divine Economic Survey 2009 conducted by Pakistan Institute of Development Economics. However, that data set cannot be used due to copy rights. Therefore, we have used Divine Economics Survey 2000 for our study. A future researcher can obtain access to the later dataset.

Findings: The study found that per capita consumption negatively and worship, education index and duty time positively effect on individual's well being .

Keywords: Worship, Happiness, Wellbeing, Religion, Religiosity, Divine Economics.

"If religion is not a determinant of happiness for individuals, then why do they spend time and money on it?"

INTRODUCTION

"Worship is an act of religious devotion usually directed towards a deity" (http://en.wikipedia.org/wiki/Worship). According to (Gill, 2005), "prayer is defined as human communication with divine and spiritual entities". The total world population is around 6.76 billion while Jewish, Christians, and Muslims make around 55% of the world population (www.adherents.com). Worship is highly encouraged in nearly all religions and considered as important aspect of religious life. The terms well-being, happiness, life satisfaction, and quality of life are used interchangeably in this paper. In this paper all these terms; well-being, happiness, life satisfaction and quality of life will be used interchangeably. Happiness and life satisfaction are used as synonymous in many recent studies (see, for example Caporale et al., 2009 and Cunado and Perez de Gracia, 2010a,b,c). In this paper, we used both happiness and life satisfaction scores as measures of subjective well-being (i.e., dependent variable in our empirical analysis).

Major religions including Christianity Judaism Buddhism and Islam are more than a millennium old. Human beings have experienced a lot of changes in social and cultural context since then. Due to inventions and disasters some things may have been eradicated completely or became unnecessary. The question that why worship has survival till today. Although science has given reasons why earthquake happens, floods

come, diarrhea spreads and kills and removed the myth that this was due to anger of God, people still are busy in worshiping their God, going to church/mosque and paying charity.

From last few decades happiness is getting increasing interest of researchers. Its popularity was limited to sociological and psychological studies, e.g. Diener (1984), Diener et al.(1995, 1999, 2000). Happiness comes to the focus area of of economist because happiness is what individuals are particularly looking for. As (Ng, 1997) puts it "we want money (or anything else) only as a means to increase our happiness. If having more money does not substantially increase our happiness, then money is not very important, but happiness is."

The debate started by (Easterlin, 1973) and is still under discussion till today. On one hand there are researchers like Easterlin that says that a higher level of income does not generate happiness, on the other hand, theorist as Stevenson and (Wolfers, 2008) claim that increasing income leads to more happiness.

Economists have mostly neglected religiosity as a factor in economic decision-making, though a limited literature has been developed in the perspective of Christianity (Hamdani, 2004).

Main focus of this paper is not contributing in the discussion that either income increases or decreases happiness or self satisfaction, but to look closer into the matter and find other hidden variables which affect happiness. In this paper we focus on the relation between worship and happiness by analyzing whether people who do the act of worship are happier than those who do not.

During last few decades literature on well-being (individual life satisfaction, Subjected Wellbeing, happiness) has showed increasing focus on it by economist. Among highly admired are (Frey and Stutzer, 2002a,b), (Easterlin, 2005), (Clark et al., 2006), (Di Tella and MacCullough, 2006), (Helliwell, 2006), (Bruni and Porta, 2007), (Layard, 2006), (Blanchflower, 2008) and (Graham, 2008). Less empirical attention was given in these studies to measure the impact of religion on happiness. Among few recent papers that analyzed the impact of religion on individual life satisfaction are, (Soydemir et al., 2004, 2005), (Witter et al., 1985) and (Clark and Lelkes).

The concept of utility was incorporated into neoclassical economics in what is called "utility theory". According to this theory, the level of happiness or utility that an individual achieves is directly related to the level of consumption of goods and/or services. Recently, advances in behavioral psychology have led some academics to re-examine the underlying behavioral assumptions of economics and what factors determine individual economic well-being Economic literature argues that individuals derive well-being from the satisfaction of their wants according to their own preferences . The well being starts by incorporating traditional utility theory that consumption of good and services directly effects the well being In this way consumption is determine by the available income. According to this concept individual maximize their wellbeing with material intrest.Countries with higher income have higher average levels of well being (Diener et al, 1995) This restricted form of wellbeing is not primarily an ethical principle but an assumption concerning human behavior There are also other domain of well being as health, education, employment and the level of worship (Doug, 2007)

Religion devotion e.g. worship is positively related to happiness and satisfaction. Religious people are better able to overcome and compete with adverse circumstances. The feelings of being closed to God and the belief are the source of happiness (Ellison, 1991).

Literature review of economics argues that people obtain wellbeing from fulfillment of their desires according to their own preferences. Assesment of wellbeing has to rely on proxies like level of satisfaction cannot be measure directly. On of the most widely used is income. though wellbeing can be measure with the proxy of real income (Romina Marco, 2006)

High lighting the importance and significance of Subjective Wellbeing (SWB), (Frank, 1997, 2005), (Layard, 1980, 2005a, 2005b) and (Ng, 1977, 1998, 2001, 2003) supported SWB as a objective for policy making.

This study is design under the Divine Economics framework. The Divine Economics is a framework for 'the study of economics and religion in each other's perspective' developed by (Hamdani, 2000, 2001, 2004). "The foundations of the Framework are laid down on standard rational choice theory and the role of religiosity as defined in the Divine religions is incorporated in the scientific model" (http://medlibrary.org/medwiki/Economy_(Eastern_Orthodox_Church).

As Quran says

"Whoever does right, whether male or female, and is a believer, we will make him live a good life, and we will award them their reward for the best of what they used to do" (Quran, 16:97).

Main objectives of this study:

1. To analyse the Divine Economics Frame Work (hamdani,2001) for analyzing the per capita consumption , education index, and worship impact on well being

2. To find out important indicator of well being.

3. To analyze impact of worship on individual's happiness.

Review Literature

Despite the fact that there is a growing literature on economics of religion, the relation amongh religious practices,beliefs and happiness is still an open question for new researchers. The economics of happiness is an approach to assess welfare which combines the techniques typically used by economists with those more commonly used by psychologists. While psychologists have long used surveys of self reported well-being to study happiness, economists only recently ventured into this arena. Early economists and philosophers, ranging from Aristotle to Bentham, Mill, and Smith, incorporated the pursuit of happiness in their work. Yet, as economics grew more rigorous and quantitative, more parsimonious definitions of welfare took hold. Researchers found a number of factors which affect wellbeing, which are included for in economic and environmental judgment. There are also many non-material factors which can affect wellbeing, presented in (McAllister, 2005), including personal relationships (e.g. Helliwell and Putnam, 2004); social and community relationships (e.g. Keyes, 1998), employment (e.g. Layard, 2005); and political regimes (e.g. Donovan and Halpern, 2003).

contextual and situational factors, demographic factors; (iv) institutional factors, (Hoorn, 2007). Some studies included religious factors as the determinant of well being (e.g HewittSource 1994, Chang 2003).

Well being in Conventional Economics.

The default measurment of economic and social progress is Gross Domestic Product (GDP) but still there are question whether GDP is an adequate indicator of the well-being of countries and their citizens (Dipierto and Anoruo 2006; Eisler 2007; Sen 1999; Stiglitz 2009). GDP ignores the environmental cost a country is bearing, wealth variations between poor and rich, factors impacting wellbeing of individuals like mental health, social relations and personal safety (Anheier and Stares 2002; Fleurbaey 2009; Michaelson et al., 2009). The history of measuring wellbeing, happiness and subjective wellbeing is nearly a half century old (Shown in 2500 refrences in Veenhoven 1993). Different studies have used different notions for subjective wellbeing that includes happiness, wellbeing, satisfaction, welfare, utility which are interchangeable. An increasing attention has been give to happiness as a subjective indicator in studies on quality of life and and standar of living (blundell et al. 1994, Elster and Roemer 1991 and offer 1996).

(Layard, 2002) indicates that seven factors effects on happiness family relationship, Health, personal freedom, financial situation, work, community and friends, Personal values.

(Shaimaa and Yasmin, 2009) suggest that it has become fashionable for economists and policy makers to adopt happiness as a strategy for development. This is the new emerging viewpoint that it is not enough requirement to increase wellbeing

of people that we increase their income. We know that reaal income has been rising in the Western countries for a long time, but SWB has not increased. Happiness level and self satisfaction of Egyptians is studied in ths study by using the World Values Survey-Egypt 2008. She found that male, old people and unemployed are unhappy.. She also found a strong positive relation between income level and happiness. Higher educatioin was found a non significant variable whereas secondry education found was a bit better.

According to (Frey and Stutzer, 2003) factors affecting happiness are Personality and demographic. The personal characteristic of individuals comprise education, marital, age, gender, status. The three most important factors are income, unemployment and inflation. According to this study happiness is not increased with high income. That holds for individuals within the same nation. However empirical results shows that per happiness and capita income are strongly positively related across nations.

Effects of education on wellbeing were analyzed by (Helliwell, 2002). A multivariate regression was used to analyze the data; data was taken from the World Values Survey for 46 countries. Results showed that when overall life satisfaction was regressed on education, it is found that there is statistically significant and strong positive association. However, when other individual and national variables were included in the model, the association disappeared.

It is factual that at one time rich people are happy than poor but this effect disappears if we look at time-series. (Layard, 2003) found that overall happiness level of society would not change if we multiply income several times. (Frey and Stutzer, 2002) concluded the same results, they also found that unemployment and inflation effect SWB and self satisfaction and more democratic institutions can enhance SWB and happiness. (Oswald, 1997) found that increase in income raises individual happiness and self satisfaction.

(Ferrer-i-Carbonell, 2005) found that importance of own income is as important to us as the income of people we usually compare ourselves to. He conclusion was based upon the relationship between reference group income and individual happiness and found strong relationship between both of them. (Strulik, 2008) found that comparing with reference group is not a strong determinant of happiness, the effect, The impact of a wealth loss on happiness level is a bit less for those who compare themselves to others than for those who do not compare at all.

Well being in Economics of Religion

A lot of studies concluded empirically that religion or religiosity level plays a vital role in determining the happiness level of an individual. Religion economics defines how religion effects on attitude and activities of   individuals and their satisfaction from life.

(Ferriss, 2002) found happiness associated with the number of time one attend religious servces. Same results were observed by (Brooks, 2008) who found that in United States Religious attendance is positively correlated with happiness.

On the other hand contrasting results were found by (Snoep, 2007) who compared data from World Values Survey 2000 for United States, Netherlands and Denmark and found that in Netherland and Denmark unlike from U.S there is no correlation between religiousity and happiness. This astonishing result has changed the mind of researcher to think in a different way that religion affects happiness differently for different geographic locations.

(Opfinger, 2010), found a U-shaped relation between religiousity and wellbeing. He used World Values Survey 1982, 1900, 1995 and 2000. Both higher religiosity and lower religiosity reported high happiness levels. According to (Opfinger, 2010) "the U-shaped pattern for religion and happiness might be due to network effects: religious people are happier if they live in a religious society and so are atheists, if they live in a society in which religion does not play an important role".

Some studies found that religion insures wellbeing during stressful events like divorce and unemployment, for example, (Clark and Lelkes, 2005) found that religious people face better adverse events like divorces, separation, unemployment and widowhood. They used ESS for 2002 – 2003 and British Household Panel Survey for 1991-1992 and 1992-1993. They found that the religious people report higher life satisfaction and churchgoing and worshiper also have greater satisfaction.

Early research, for example (Ellison, 1991) tried to find the relationship between religion and wellbeing, He found that religious belief improves individuals' wellbeing. He found that along with church attendance, strong religious beliefs also improve happiness level.

(Elliott and Hayward, 2009) have found that religiosity which they measured with the help of church attendance increases wellbeing, As we have already mentioned that our main focus is not to study the relationship of income and happiness which usually most economists have discussed, (Easterlin, 1973, 1974, 1995, 2005) found the inconsistent results that increase in income cannot increase the wellbeing of a society as a whole.

(HewittSource, 1994) examined the connection between religion and wellbeing in Canadian University students. They used a sample of 299 students and further divided them in tow groups out of which 172 are in first group who were members of Christian Clubs, remaining were grouped in second group with no membership in any faith club. Psychological well-being was assessed primarily through the well-known Bradburn Affect-Balance Scale (Bradburn, 1969; Bradburn and Caplovitz, 1965). They also included a number of composite measures of belief or depth of faith. Using a scale adapted from (Bibby, 1987) They found that the affiliated students seem to be more satisfied with their lives and to express more positive psychological states than their nonaffiliated counterparts.

Research on religion and physical health has revealed a similar pattern regarding the relative strengths of intrinsic versus extrinsic religiosity measures in explaining well-being. Levin and (Markides, 1986), for example, demonstrated no effect of extrinsic variables such as religious denomination or church attendance on physical well-being. By comparison, measures of inward or intrinsic religiosity appear to be associated with physical well-being in much more consistent fashion. (Ferraro and Albrecht-Jensen,

1991), found that strength of adherence to religious prescription is positively associated with better health outcomes**.**

(Rajeev et al., 2005) examines the impact of individuals religious organization involvement as determinant of their stream of consumption and happiness. Using data from the Consumer Expenditure Survey (CEX), they studied the impact of contribution to religious organizations by household on income shocks effects on consumption stream. They found strong happiness insurance effects for blacks than whites.

Using cross-sectional data from the General Social Survey, (Ellison, 1991) concluded that people who are more religious in terms of beliefs, have less negative impact of accidents which can cause trauma, and their well being is high.

(Chang, 2009) studied the impact of church attendance on SWB in easter culture communities. He found strong impact of religiousity of church attendance on wellbeing and satisfaction from relationships and health.

(Caldas, 2010) studied that the huge amount of money spent every year in purchasing material goods do not seem very effective in increasing consumers happiness. Indeed, higher income and correspondingly expensive consumption do not make people much happier, which implies that current consumerism is extremely inefficient in terms of producing happiness. He used data from 191 countries, including nation-level happiness, life satisfaction, ecological impact, population, and cultural orientation. Available data varied across categories, with a maximum of 178 levels for happiness and ecological impact measures, and a minimum of 65 for cultural dimensions. Besides testing the link between happiness and consumption entropy, the study tested cultural trends as moderators of this relationship by comparing happiness, entropy, materialism,

individualism, and economic indexes. He used descriptive statistics, pair wise correlation coefficients and OLS regressions were conducted using SPSS software.

(Hamburg and Hannover, 2011) found a 'U" shaped relation in wellbeing and religiousness. At a certain income level, the same level of wellbeing can be reached with high and low levels of religiosity, but can't be attained with middle levels.When income increases, happiness increases, but level of religiousity decreases.

Well being in Divine economics

Divine economic is branch of economics in which we study economics and religion in each perspective. The religion has remained a fundamental feature of social construct and human behaviour.Reliougs orientation plays important role in shaping human perceptions about economic and non economic activities.

(Testable proposition among religious people, other's welfare is an argument in their own utility function. Hence other things constant, less religious person will serve his/her self interest in each market in less altruistic manner and a more religious person will serve his/her self interest in each market in a less selfish manner(hamdani2004).

Zakariya (2009) estimate the subjective well being in term of self satisfaction in a sample of 100 in muzaffarabad city. His study is based on Divine-Economics frame work. Some of the testable preposition in Divine–Economics Hamadani (2004) has been further explored in this study. He analyzed that religious perception and regular attendance of prayers effected the subjective wellbeing positively and religious education and frequent religious audio visual experience also significantly influenced on subjective wellbeing. According to his study religious capital play an important role in subjective wellbeing.

DATA AND METHODOLOGY

We used Divine Economic Survey 2000, the framework of Divine economics was elaborated in working papers and a series of papers in scientific journals or presented at international forums including Harvard University USA, Doctrine of Mahdism Tehran, PIDE and a number of universities in Pakistan. Based on frequently asked questions, a manual has been prepared comprising key concepts, definitions, and some testable propositions. The Divine Economics provides analytical framework not only for the divine religions but its generalized form is also equally valid for other religions and rational choice economics (Hamdani2010). Utility was taken to depend only on income as mediated by individual choices or preferences within a rational individual's constraint monetary budget. Subjective wellbeing in term of satisfaction is the core value of economics not only in the early history of economics but also in the recent era where as the condition of economy and the overall structure of whole world economies are changed. But during past century is a matter of subject in all over the world that how to make people happy or satisfied. Conventional economics provide the many determinants of subjective wellbeing (e.g. income, health, democracy etc) and likewise. But here in our study we have check the proposition of Divine-Economics:

Religiosity of people which can not be accurately measured. However, it can be proxies as 'religiosity scales' with the help of distinct and peculiar characteristics of explicitly and implicitly good, explicitly and implicitly bad and hypocrite people In other words, religiosity can be proxied from the activities revealed to be preferred by the individual in a given setting Hamdani (2001),(2002),(2003),(2004).

We also check the proposition that tells us that human pleasure is not only a function of goods and services consumed, but also of the overall quality of life which is interdependent with the nature of the goods and services consumed (prohibited or allowed; normatively good or bad), therefore, a more religious person's utility function must be viewed from the perspective of desirable(normatively good or bad) characteristics of such goods and service Hamdani(2000),(2001),(2002),(2003),(2004).

Data

We used Divine economics survey 2000 for this study. Questionnaire used for collecting data in 2000 divine economics survey. Happiness and satisfaction are measured on an ordinal scale, and hence an ordered Probit and structure equation modeling would be the most appropriate or best econometric technique for analyze the well being or satisfaction. But in this study we made well being index so OLS is the best technique to deal with continuous data. The sets of indicators in the model can be summarized under the headings of education index, per capita consumption, prayer related questions.we follow divine economics model in our study and the model is following

Model

Divine Economics Model, according to Hamdani divine economics model as the individual maximize utility function is as follow

"U=f (C, D, L, V, R)"(Hamdani 2004)

Where

"C" = Annual Expenditure (in rupees) excluding charity and social expenses.

"D" = money value (in rupees) of annual charitable donations given to individual

and organizations.

"L" = Time allocated to leisure.

"V" = number of hours allocated to voluntary activities.

"R"= Time allocated to religious activities (worship, learning, preaching

Theoretical model based on theoretical transformation of an economic theory.

Like Layard (2002) indicates that seven factors effects on happiness family relationship,

Health, personal freedom, financial situation, work, community and friends, Personal

values.

Our theoretical model based on the following variables.

IWB= f (education index, individual,s duty time, prayer,per capita consumption)

Dependent variable=IWB

 Independent = education index, individual,s duty time, prayer,per capita consumption .

Empirical model

 $IWB=\beta_o+ \beta_1$ Per capita consumption + β_2Prayer + β_3 Duty time+ β_4 Education index+ U

Where

IWB=individuals well being

per capita consumption=per person consumption in a month

 Prayer= five time prayers and reciting Quran daily.

 Education index =general and religious education (in years)

Duty time=0 for morning time and 1 for evening or night time daily

β_o = intercept in the model

β s'   = coefficients of variables in the model

Hypothesis testing

If explanatory variables not effect on well being we accept null hypothesis and if there

exists significant relationship we accept alternative hypothesis

Survey methodology

The study used the secondary data for this analysis.Chapter No   4

Results and Discussion

This chapter presents the descriptive analysis and regression results.

Descriptive Analysis

	N	MIN	MAX	MEAN	STD.DEVIATION
Per capita consumption	302	1500	288909.584	24058.8902	23487.9502718
Prayer	302	0	5	3.88	1.623
Duty time	302	0	1	0.10	.300
Education index	302	0	16.00	9.345453390	3.06163852097

IWB	302	0	95.96	60.5591022	15.9983595

In the above table we analyze descriptive statistics of different variables. we show

maximum, minimum and mean of variables are described which indicates that our

respondent's minimum education is zero and max 16years and mean is 9.34 of education

so here we show all variables maximum, minimum value, mean and standard deviation to

describe the data .

 Chi .Sequare Tests of per capita consumption and IWB

	Values	df	Asymp.sig .2sided
Pearsonchi square	29773.18		
Likelihood ratio	2636.11	29252	.016
Linear by linear		29252	1.00
association	4.562		.033
No of valid cases	302	1	

The Chi sequare shows the relationship between per capita consumption and IWB.the

above table show there exists significant relationship between both of these variables.

Chi .Square Tests of prayer and IWB

	Values	df	Asymp.sig .2sided
Pearson chi square	582.0		
Likelihood ratio	425.31	515	0.021
Linear by linear	9.03	515	.998
association		1	.003
No of valid cases	302		

The above table shows the effect of prayer on IWB.the result shows there exists

significant relationship between individual's well being and prayer.

Chi .Square Tests of duty time and IWB

	Values	df	Asymp.sig .2sided
Pearson chi square	114.932		
Likelihood ratio	95.867	103	0.198
Linear by linear		103	.678
association	6.224	1	.013
No of valid cases	302		

The above table shows the effect of duty time on IWB.the result shows there exists a

weak significant relationship between individual's well being and duty time like morning

and evening.

Chi-Square Tests of education index and IWB

	Values	df	Asymp.sig .2sided
Pearson chi square			
Likelihood ratio	17477.87	16686	0.00
Linear by linear association	2203.56	16686	1.00
			0.36
	4.401	1	
No of valid cases	302		

The above table shows the significant relationship between education index and IWB.the

result shows there exist a strong significant relationship between individual's well being

and education index.

Regression Results.

The Simple OLS technique is used to estimate the effects of explanatory variables on

IWB . Regression Results are given below

	coefficients	t ratio	sig or p-value
Model	Beta		
Intercept	49.05	13.441	.000
Per capita consumption	-8.90E-005	-2.267	.024
Prayer	1.514	2.724	.007
Duty time	7.536	2.534	.012
Education index	0.751	2.526	.012

Dependent Variable: IWB

R squares .080   Adjusted Rsequare.068

F. 6.490   Sig   .000

SE. 15.44   Observation 302

The above results shows that the goodness of fit value of the model is .080 which shows

that in the individual's well being independent variables explained 8% variation .we use

cross sectional data so in that data individual significance of the explanatory variables is

more important then joint significance level. The F value also supports the arguments

with value and shows that the parameters are significant.

The results shows prayer and education index strongly positively effect on IWB and that finding are support the studies Effects of education on wellbeing were analyzed by (Helliwell, 2002). A multivariate regression was used to analyze the data; data was taken from the World Values Survey for 46 countries. Results showed that when overall life satisfaction was regressed on education, it is found that there is statistically significant and strong positive association and. (Ferriss, 2002) found happiness associated with the number of time one attend religious services. Same results were observed by (Brooks, 2008) who found that in United States Religious attendance is positively correlated with happiness. Early research, for example (Ellison, 1991) tried to find the relationship between religion and wellbeing, He found that religious belief improves individuals' wellbeing. He found that along with church attendance, strong religious beliefs also improve happiness level.in our results duty time positively effect the wellbeing . Same results were observed by (Brooks, 2008) who found that in United States Religious attendance is positively correlated with happiness. Early research, for example (Ellison, 1991) tried to find the relationship between religion and wellbeing, He found that religious belief improves individuals' wellbeing. He found that along with church attendance, strong religious beliefs also improve happiness level.so these studies fully support our outcome that offered five time prayer daily have strongly positively impact on individuals well being. there also exist positive impact of duty time on IWB that show morning or night duty timing not negatively effect the individual's well being.

 (Caldas, 2010) studied that the huge amount of money spent every year in purchasing material goods do not seem very effective in increasing consumers happiness. Indeed, higher income and correspondingly expensive consumption do not make people much

happier, which implies that current consumerism is extremely inefficient in terms of producing happiness. The study of (caldes)Support our results because according to the divine economics data 2000 results per person consumption effect the IWB but negatively. So in our model all explanatory varables have significance impact on individual's well being.

CONCLUDING REMARKS.

This study is an attempt to explore the relationship between worship and individual wellbeing. Individual wellbeing is measured in terms of life satisfaction from education, consumption, and devotion to religion such as worship .The analysis is based upon the cross sectional data , collected by the Divine Economics Survey in 2000. The OLS technique is used to analyze the data, descriptive analysis and applied for this study. Education, prayers have positive effect on IWB. per capita consumption has negatively effect the individual's well being This independent variable variation is small because there may be problems in collecting data; but these tentative results are a support and open a new horizon for future researchers to work in this field.

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