



## Evaluating the Effect of Religious Capital on the Costs for God's Sake by Comparing the Position Generator and Resource Generator Instruments

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### ABSTRACT

One of the important defined factors affecting the religious behaviors is religious capital for which some indicators have been created. Position generator and resource generator are two cases of such indicators. According to reviews, the effect of this factor on the religious-based behaviors is positive. However, the explanatory variables of various indicators - in addition to reliability and validity - can also be a benchmark for their excellence. Based on the conducted studies, the costs for God's sake is a function of the religious capital. The present study experimentally estimated the effect of religious capital on the costs for God's sake in both separate and comparative forms to analyze the two techniques of position generator and resource generator. The statistical population was the households in the city of Zahedan. The statistical sample was 500 households in 2015. The data was collected in 2016 through interviews and questionnaires. The analysis was performed using econometrics in Eviews software. The findings showed that the religious capital had a positive effect on the costs for God's sake in these households. However, the explanatory variable of position generator was higher. This means that the imported variable of this indicator created a higher meaningfulness for the model. Furthermore, the variable coefficients of the position generator indicators were still significant in the separation of up and down position religious capital, and the variable coefficients of the resource generator indicators were not significant at 10% confidence level.

**Keywords:** Costs for God's Sake, Religious Capital, Position Generator, Resource Generator

**JEL Classifications:** C32, O13, O47

### 1. INTRODUCTION

The concept of religious capital in its raw form has been imported to the economy literature more than 30 years ago and it seems that it is one of the most important factors, which increases the costs for God's sake. Based on religious teachings, the human needs to expense their assets in this world to meet the needs of life after the death. Theoretically, spending these assets in this way depends on various factors, the most important of which are belief, religious capital, revenue, age, and so on.

People with high revenue can be motivated to allocate some of their revenue to charity for God's sake so that the essential needs of the low-income groups can be met by the scientific understanding of the various aspects and ways to spread these public costs and correct planning based on scientific findings. Several studies have

been conducted in the field of religious capital, but the present discussion is a new topic. Nevertheless, studies have been done in the field of religious capital with some methods.

One challenge of religious reviews is measuring the religious characteristics of individuals. One of the important defined factors affecting the religious behaviors is religious capital for which some indicators have been created. Position generator and resource generator are two of these indicators. According to reviews, the effect of this factor (religious capital) on the religious-based behaviors is positive. However, along with reliability and validity, explanatory variables of various indicators can also be a benchmark for their excellence. Based on the conducted studies, the costs for God's sake is a function of the religious capital. In this regard, religious capital has been assessed via resource generator in some studies, but it has not been assessed through position generator.

In addition, the effect of religious capital on the costs for God's sake has not been reviewed and also results of these two methods have not been comparatively analyzed.

This paper attempts to create an indicator of religious capital by the two mentioned methods after reviewing the literature. The data are collected using a questionnaire and their correlation with the costs for God's sake is estimated in separate models. Then, the results of the models are compared. In this paper, the analytical method is explained after reviewing the literature. Then, estimations and analysis are performed. After comparing the results of the analysis, the conclusions are summarized.

## 2. REVIEW OF LITERATURE

Four categories of religious capital, position generator, resource generator, and costs for God's sake are reviewed.

### 2.1. Religious Capital and Costs for God's Sake

There are economic articles in the field of religious capital with raw concept which date back to more than 30 years ago (Dadger and Ezzati, 2002). Scientific studies have also been done in this regard. It can be said that most of the reviews with the capital approach are observed in Iranian investigations. However, these studies are not of the same kind.

Ezzati and Agheli (2008, p. 1-17) analyzed the effect of religious capital on economic growth from a theoretical perspective. They estimated an econometric model of panel data for the provinces of Iran. Ezzati (2009, p. 367-395) in a paper entitled "the effect of religious capital on consumption" analyzed the subject from a theoretical perspective. Ezzati and Shafiee (2012, p. 63-92) evaluated the effect of financial markets and religious capital according to Islamic teachings. Sadeghi et al. (2013, p. 61-84) estimated the function of charity by incorporating the capital religious according to Islamic teachings. Ezzati and Baghcheghi (2015) in a paper entitled "the analysis of religious social capital on innovation based on the position generation" studied the effect of religious social capital on innovation of Tarbiat Modarres University students.

Ezzati and Mozayani (2016) in a paper entitled "designing the indicator and evaluating religious social capital based on the position generation" tried to create indicators for measuring and analyzing the religious social capital among PhD students at Tarbiat Modarres University. In this study, at first, the indicator was created. Then, the questionnaire was filled and statistical methods and regression analysis were performed. The findings showed that access to the sources of religious social capital among men, married people and students of humanities, economics, and management was higher.

Also, Ezzati (2005, p. 106-108) in an experimental review analyzed the Muslim consumer behavior and estimated the religious cost function by collecting a statistical questionnaire. Kia'alhoseini (2010, p. 205-212) evaluated the factors affecting the religious costs in urban household income decides of Iran from 1882 to 2005. Lashkari and Mehrparsa (2014, p. 113-128)

created an indicator for belief based on a questionnaire with 23 questions and investigated the relationship between belief in God and consumer behavior.

According to this review, there are few studies concerning the effect of religious capital on the costs for God's sake; furthermore, in these few studies, the religious capital measurement methods have not been used at the micro level. More importantly, the two mentioned methods have not been applied in any study measuring religious capital.

### 2.2. Position Generator

Position generator (Lin and Dumin, 1986) is a tool, which is used to measure the social capital at the individual level. This approach is highly focused on the existence of social resources on the networks rather than the links (Lin and Dumin, 1986; Lin et al., 2001).

In the position generator, a questionnaire is used and a list of a few positions is given to the respondent who is asked whether family members, friends, and acquaintances have such positions. Accordingly, the respondent access to social resources is evaluated. The use of these techniques is easy and fast, which enables the researcher to design questionnaires appropriate for different groups. Of course, the designer must have a clear vision of the prestige of social resources for developing the questionnaire. To distinguish religious capital from social capital in the questionnaire, religious positions are provided. Religious rather than social positions - measured in social capital - are provided. This is done through questions about the positions such as "Do you know the head of a charity institution?" or "Do you know a priest?" and similar questions dealing with other religious positions. Thus, the respondent access to social resources is evaluated. It should be noted that the questionnaire of position generator used in this study is based on the conducted research in Netherlands (Boxman et al., 1991; Moerbeek, 2001; Van Der Gaag, 2005) and Germany (Volker, 1995; Volker and Flap, 1999). These kinds of research have used non-religious positions (jobs) in the questionnaire. The basic question asks whether the respondent knows anyone in each position. "Know someone" in this questionnaire means that the respondent can remember the name and is able to talk easily with the position holder when facing him. Subsequently, the respondent is asked to determine the position of the acquaintances, friends, or family members. Correct interpretation of the distinction between acquaintances, friends and family members is up to the respondent (Van Der Gaag, 2004).

### 2.3. Resource Generator

The excellence of the resource generator is that its running is much easier than the name generator and it is changed more explicitly than the position generator; however, designing a questionnaire for this approach is rather more difficult since access to resources and their importance is different among different communities or groups. The great challenge in designing this tool is finding a comprehensive list of the major tools in various fields of life. Since the formation of social networks is highly culture-dependent, designing the resource generator requires strong theoretical foundations because social resources of each group and community are formed on the substrate (Soleymani, 2013, p. 88).

Surveying social networks in the Netherlands was the most outstanding research conducted using this tool in 1999 and 2000. Another instance of using this kind of generator may be seen in a research named "creation and efficiency of social capital, social capital in labor markets and education" conducted in 2003 (Gaag and Snijders, 2005, p. 18). Another study employing this method was in the research program of "social factors necessary for healing crisis" in 2003 in England. In addition, the resource generator has been used in connected lives surveying in 2005 in Canada.

#### 2.4. Costs for God's Sake

Ezzati (2005, p. 106-108), in an experimental review, analyzed the Muslim consumer behavior and estimated the religious costs function via collecting a statistical questionnaire. Kia'alhoseini (2010, p. 205-212) evaluated the same topic in a paper entitled "factors affecting the religious costs in urban household income deciles of Iran from 1882 to 2005." Lashkari and Mehrparsa (2014, p. 113-128) created an indicator for belief based on a questionnaire with 23 questions and investigated the relationship between belief in God and consumer behavior.

### 3. RESEARCH METHODOLOGY

The population under study in this research included the households of Zahedan and the collected data of cost and revenue were related to 2015. The data were collected from the heads of households in 2015. The reason for selecting this population was that Zahedan as one of the major great cities of Iran in which diversity is frequently seen, can be a good striking case for Islamic religious reviews. This research involved a case study of owners of free jobs of Zahedan's central region due to their greater independence leading to their responding more freely and this population was the cluster. Our review sample included 486 households using the Cochran statistic. In the study, questionnaire tools were used. The questionnaire was distributed to the members of population and collection was followed-up when at least 500 complete responses on the basis of our review were achieved.

SPSS software was used in the statistical analysis. This data analysis was performed using Eviews econometrics software. Initially, the data related to the research variable were entered into the software and then, the models were tested.

### 4. RESULTS AND DISCUSSION

In this paper, the position and resource generators were applied to measure the religious capital. Initially, the statistical characteristics of the sample and the different aspects of the questionnaire are explained. Then, questionnaire data for religious capital (with position and resources generators tools) are analyzed and the findings are presented. The effects of some exogenous variables on the religious capital are studied as well. Finally, results are compared with the estimates.

#### 4.1. Characteristics of the Statistical Sample

The sample characteristics are shown in Table 1. As can be seen, 40.2% were self-employed, 35.8% were employed, and 24% were

retired workers of which 23.6% had second free jobs, 0.8% second job, and 75% were without any second job. Most of respondents had a bachelor's degree (31.4%), 8.2% were graduate students and 11% had seminary education. Respondents' age was between 24 and 79 years old (their average age was 45 years old).

#### 4.2. Questionnaire

The questionnaire consisted of four parts. The first part was related to the general information of respondents that were written in the questionnaire: In answering questions, you would not need to write your name and the information would not be published.

The second part dealt with revenues and costs of households in 2015. In this part, the respondent should announce his average monthly and annual revenues and costs as well as non-continuous annual costs of the household.

The third part concerned position generator, which included 20 questions. The position generator questionnaire in this study was based on results of research conducted in the Netherlands (Boxman et al., 1991; Moerbeek, 2001; Gaag, 2005) and Germany (Volker, 1995; Volker and Flap, 1999). In the process of developing the questionnaire, the items were tailored to local conditions in the country and they were given to professors and experts in human sciences for the validity. Finally, 20 jobs were included in the final questionnaire. The final questionnaire was distributed among 20 residents as pre-test and it became finalized after resolving some uncertainties. In this part of the questionnaire, it was assumed that these jobs were a good representation of all religious jobs in the country that access to them provided the possibility of creating religious sources. In this questionnaire, the general question was whether the respondent knew someone in any of these jobs. "Know someone" in this questionnaire meant that the respondent could remember the name of the position holder and when facing him was easy to talk to him. Subsequently, the respondent was asked to determine the position of the acquaintances, friends, or family members (Volker, 1995). Correct interpretation of the distinction among acquaintances, friends, or family members were given over to the respondent (Gaag, 2005).

Answers were graded to analyze the results: (0) No person, (1) acquaintance, (2) friend, (3) family. According to this ascending ranking of links, each answer took a higher score. If the respondent had chosen both options of acquaintance and friend, friend would be the option for analyzing and score two would then be given and if friend and family members were both chosen, family members would be the option for analyzing and so score three would be given to it.

The fourth part of the questionnaire was related to resource generator questions. This part had 20 questions. The results were analyzed and scored in the same way as in part 3.

#### 4.3. Religious Capital Estimation Using Position Generator

Appendix Table 1 in the summarizes the responses to the position generator questionnaire. Since the statistical population was Zahedan citizens, it was natural for some citizens to have

jobs that have more access to some specific jobs with higher prestige. As can be seen, most frequent "yes" answers belonged to Board of Trustees of the mosque (45.8%), director of a religious authority (42.6%), the mighty spiritual (41.8%) and the least frequent "yes" answers belonged to family members of a source of imitate (religious reference), or senior scientific cleric (8.6%), office of source of imitate (9.2%) and source of imitate (10.4%). In other words, the greatest access was to the members of the Board of Trustees of the mosque and the least access was to family members of a source of imitate, or senior cleric science.

#### 4.4. Religious Capital Estimation Using Resource Generation

Appendix Table 2 in the summarizes the responses to the resource generator questionnaire. Some questions on this questionnaire asked whether the respondent knew someone with the mentioned features. As can be observed in the table, the highest number of "yes" answers belonged to the person who gave the Khums and Zakat for poor people (77%) and the lowest number of "yes" answers belonged to acquaintances with someone publishing religious book or contents (13.4%).

On the other hand, the average response can be surveyed, which shows the respondent link to the job owner (position generator) and the mentioned characteristics (these have been normalized so that zero means no link and one means a very strong link). The results can be seen in Appendix Tables 3 and 4. It can be observed that the deepest link in the position generator was respectively between respondents and job owners, Board of Trustees of the mosque and clergy or mighty person to answer the religious questions (strong ties). The lowest link was between family members of a source

of imitate, or senior scientific cleric and source of imitate office member or sources of emulation (weak ties). The deepest link in the resource generator was between acquaintances with someone to go to religious ceremonies, paying Khums, Zakat, and costs for religious vow (strong ties). The lowest link was between acquaintances with someone who publishes religious book or contents, meets the emulation, and seminary education. Various studies have showed that having weak ties for instrumental actions (actions that their main function is to obtain direct benefits of socio-economic) is useful and the strong ties for statement actions (actions that their main function is to share interests and create a sense of participation) are applied.

#### 4.5. Religious Position Prestige

To make the answers countable, jobs' prestige and characteristics should be determined. The prestige of religious professions was measured using a questionnaire. For this purpose, a questionnaire of religious jobs was prepared and sent to 11 experts of humanities and social sciences and they were asked to determine the public view of the credibility and prestige of these jobs for any job title. In the end, the average score given to each job was considered as the prestige of the job, presented in Appendix Table 4 (Volker, 1995). It can be seen that the religious goods store owner with an average score of 6 had the lowest prestige and source of imitate with an average score of 16.83 had the highest prestige (minimum and maximum scores are 1 and 20, respectively). Given that the average score is from 1 to 20, the mentioned characteristics and jobs can be classified into three categories of low prestige (mean 1-8), average prestige (mean 8-13), high prestige (mean 13-20). The final column of the table represents the prestige of each job. As can be seen, there were three jobs in the high category, 12 jobs in the average category, and 5 jobs in the low category.

**Table 1: The reliability of the indicators using Cronbach's alpha coefficient (position generator)**

Indicator	Cronbach's alpha coefficient	Standardized Cronbach's alpha	Number of items
High prestige religious capital	0.8	0.8	5
Low prestige religious capital	0.77	0.77	3
Religious capital (total accessed prestige)	0.90	0.90	20

**Table 2: Reliability of indicators using Cronbach's alpha coefficient (resource generator)**

Indicator	Cronbach's alpha coefficient	Standardized Cronbach's alpha	Number of items
High prestige religious capital	0.789	0.797	5
Low prestige religious capital	0.732	0.734	3
Religious capital (total accessed prestige)	0.925	0.923	20

**Table 3: General information of religious capital scales (position generator)**

Indicator	Average	Standard deviation	Coefficient of variation*
High prestige religious capital	1.43	2.05	1.43
Low prestige religious capital	1.68	2.15	1.27
Religious capital (total accessed prestige)	8.11	8.82	1.08

\*Coefficient of variation is defined as standard deviation divided by the average

**Table 4: General information of religious capital scales (resource generator)**

Indicator	Average	Standard deviation	Coefficient of variation
High prestige religious capital	2.68	3.11	1.16
Low prestige religious capital	2.43	2.42	0.99
Religious capital (total accessed prestige)	17.87	12.42	0.69

#### 4.6. High and Low Prestige Religious Capital

On the basis of the findings of position generator questionnaire and prestige, the religious capital can be measured. According to the studies in the field of social capital and through defining "high prestige social capital" and "low prestige social capital" concepts based on scale of access to measure the individual social capital, these two concepts can be used in the field of social capital (because religious capital is a form of social capital). In other words, high prestige social capital represents the access to religious business owners with high credibility and prestige for the person, which is grouped into the instrumental category from a functional view. Low prestige social capital refers to access to resources that can be made by business owners with low prestige. This type of religious capital deals with actions, which are known as declared actions. On the other hand, the concept of "total accessed prestige" is used as an indicator and the main scale of the social capital. The total accessed prestige is the social capital volume scale, which is calculated as the cumulative prestige of all jobs available to individuals. This indicator can also be used for the religious capital.

Reliability of these indicators was investigated with Cronbach's alpha coefficients in SPSS software. Tables 1 and 2 show the values of the coefficients for high prestige social capital, low prestige social capital, and total religious capital.

Based on the analysis of Cronbach's alpha reliability coefficient, since the reliability coefficient of the questionnaire is higher than 0.7, it may be said that the tool had a good reliability and the reliability would be reduced by removing any of the questions.

Based on the findings obtained from the analysis of Cronbach's alpha reliability coefficient, the reliability coefficient was in the range of 0.73-0.92. It can be said that the tool had a good reliability and each of the questions had a good contribution in reliability. Tables 3 and 4 show the general information of three scales of religious capital that was obtained from questionnaires.

### 5. MODELING

At first, we introduce the model. Then, we assess the relationships using the techniques of position generator and resource generator, and compare the findings with two methods. The relationships between variables are expressed in the econometric equation framework by using Eviews software.

#### 5.1. Model Variables

Muslims observe the religious rules associated with Islamic teachings. Some of these rules are incorporated into the framework of costs for God's sake. Therefore, along with the costs of living in this world, Muslims have other costs that can be called religious costs or costs for God's sake. Of course, the costs for God's sake have a rather wider scope. Here, a part of costs for God's sake, which is placed within the framework of payments for the benefit of others, was isolated for discussion. Thus, we attempted to assess the operational definition variables and data. It should be noted that all data of this study were collected via questionnaire and the statistical population

consisted of Zahedan citizens. The research was conducted on the financial year of 2015.

##### 5.1.1. Costs for God's sake

In addition to costs for the life of this world, everyone has costs for the life after death and for God's sake. Costs for God's sake have a rather wide scope incorporating all obligatory and recommended payments, services and etc. that people do for others or themselves. However, a part of these costs is paid by people without the consent of God or reward; but here the part of the costs for God's sake are discussed that is for others and its value after paying becomes zero for the payer. These costs include the sum of the following costs.

- Helping those affected by natural disasters in the country
- Helping those affected by natural disasters or wars abroad
- Zakat of production
- Zakat al-fitr
- Khums
- Atonement, rejection of oppression, prayer wages and similar payments
- Annual paid charity
- Donating property and paying grants to others (family and non-family)
- Helping charities (private and public) and charity celebrations
- Helping other entities (headquarters of Friday Prayers, Red Crescent, etc.)
- Helping delegations, Husseiniyahs and similar institutions and religious rituals
- Helping mosques and dedication to holy places
- The cost of religious ceremonies at home (mourning, meals, receptions and other costs)
- Eid al-Adha sacrifice
- Votive sacrifice of Imam Hussain (AS), disadvantaged and other religious days
- Sacrifice for buying a house or car, heal the sick, weddings, birthdays and other types of victims
- Lending load or money without interest (loan) to others
- Interest-free loan bank deposit.

The cost of buying prayer rug, rosary, prayer tents and other equipment and the cost of preparing Quran, Mafatihul Jenan, Quran keeper or other books of prayer and pilgrimage.

##### 5.1.2. Revenue

One of the important factors affecting the cost of this world as well as costs for God's sake is the revenue. According to Islamic teachings, religious taxes is an increasing function of the revenue. These taxes can increase the function of costs for God's sake and they may be increased by increase in the revenue. In this study, the annual household revenue in 2015 was asked from the head of the household and considered as a criterion. It is expected that the revenue increases the costs in this world as well as the costs for God's sake.

##### 5.1.3. Asset

Another factor affecting the amount of everyone's costs is his asset. Meanwhile, the costs for God's sake are a part of costs and the costs for God's sake is expected to increase by increase in the asset. Since it is difficult to accurately measure the individual's assets, in most surveys, housing and civil properties are considered

as the representative measure of assets. Determining the value of housing assets is also difficult; so, the individuals' house area is considered as their asset.

#### 5.1.4. Age of household head

Another factor affecting the costs for God's sake is age. Based on the theory about the religious costs, people see themselves closer to death, afterlife and the punishments and rewards as their age increases and consequently they make more attempts to ensure that life. Thus, they pay higher costs for God's sake. In this study, the age of individuals was asked and the values were inserted for the age variable in the model.

#### 5.1.5. Religious capital

Based on the theory, the costs for God's sake increase as the religious capital increases. Accordingly, a part of questionnaire in this study included the position generator questions to measure the religious capital. The position generator questionnaire is based on the conducted research in Netherlands (Boxman et al., 1991; Moerbeek, 2001; Van Der Gaag, 2004) and Germany (Volker, 1995; Volker and Flap, 1999), used for the social capital. However, in this study, the position generator questionnaire was based on Ezzati and Mozayani (2016) and a special questionnaire was made for the religious capital. Similar to the mentioned work, a questionnaire was prepared for the resource generator and the religious capital was also measured by this tool. To measure religious capital, each tool contained 20 questions. In part 3 of this paper, creating indicators and their measurement are fully described.

#### 5.1.6. Second job

Having a second job can have a positive effect on the revenue and also can lead to spending more time in work; this may cause religious people to pay some more costs to compensate the lost time for God's sake. On this basis, a second job can increase the costs for God's sake.

#### 5.1.7. Religion

Being Shia or Sunni can create different behaviors due to certain different beliefs. It can be expected that Sunnis have more types of these costs due to some beliefs, such as generalized zakat, inter religious payments, etc.

#### 5.1.8. Number of household members

Increasing the number of household members can increase the costs of living in this world. Thus, assuming a constant revenue, it reduces the costs for God's sake. Nevertheless, increasing the number of family members can increase the number of revenue owners and thus the household revenue.

Based on what was said, the explanatory variables of this study were revenue (Ry), age (Ag), Education (Ed), second job (Sj), assets (Fo), religion (Re), number of household members (Nh), and accessed religious capital (Tp, Hp, and Pl). The dependent variable was the costs for God's sake in households (Ri), which was measured based on two indicators with two separated indicators in separated models. Initially, the general model was estimated. Then, non-significant variables were excluded from the model and the model was estimated with significant variables. By separating the total religious capital in high prestige religious capital and low prestige religious capital, each of them became significant in the equation and were modeled in the dependent variable position. Then, the model was estimated. These four models were estimated for both position generator and resource generator (Volker, 1995). The overall shape of the model was as follows:

$$R_i = C + C(1) Ag + C(2) Fo + C(3) Ry + C(4) Ed + C(5) Sj + C(6) Re + C(7) Nh + C(8) p$$

The dependent variable of all models was the costs for God's sake.

## 5.2. Models and Results for Religious Capital with Position Generator

We estimated four models to estimate the effect of religious capital (through position generator method) on the costs for God's sake. Variables and results are given in Table 5. The first model was the linear model with the dependent variable of total religious capital.

As can be seen in Table 5, the results of model estimation showed that age, asset, annual revenue, education, second job, and total accessed prestige were significant and other variables, i.e., the number of household members and religion were not significant. To increase the accuracy, the model was estimated once again by eliminating non-significant variables.

**Table 5: The results of the position generator model**

Model 1			Model 2			Model 3			Model 4		
Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic
C	-3E+07	-2.79	C	-3E+07	-4.009	C	-3E+07	-3.76	C	-3E+07	-4.004
Ag	389502	4.006	Ag	387,024	4.02	Ag	369,729	3.88	Ag	389,916	4.06
Fo	80317.7	3.43	Fo	81,450	3.51	Fo	76,962	3.35	Fo	80,568	3.47
Ry	0.16	6.24	Ry	0.16	6.26	Ry	0.156	6.15	Ry	0.163	6.41
Ed	1,829,623	1.85	Ed	1,804,253	1.94	Ed	1,537,411	1.674	Ed	1,842,941	1.99
Sj	4.3E+07	1.74	Sj	4,409,669	1.78	Sj	3,436,197	1.4	Sj	4,678,457	1.91
Re	1,034,117	0.38	Tp	244,531	1.93	Hp	2,053,430	3.77	Pl	942,655	1.86
Nh	383,501	0.43									
Tp	254,069	1.96									
R <sup>2</sup> statistic	0.19		R <sup>2</sup> statistic	0.19		R <sup>2</sup> statistic	0.21		R <sup>2</sup> statistic	0.19	
F-statistic	14.5		F-statistic	19.33		F-statistic	21.5		F-statistic	19.27	
DW statistic	2.002		DW statistic	2.006		DW statistic	1.97		DW statistic	2.02	

DW: Durbin-Watson, Ry: Revenue, Ag: Age, Ed: Education, Sj: second job, Fo: Assets, Re: Religion, Nh: Number of household members, Tp, Hp, Pl: Accessed religious capital

As shown in Table 5, all variables along with the religious capital were statistically significant in this model. Accordingly, each of these variables had a positive effect on increasing the costs for God's sake.

High prestige religious capital was separately included in Model 3. Model 4 included the low prestige religious capital. As seen in Table 5, this variable became significant by entering high prestige religious capital with position generator and it had a positive effect on costs for God's sake. High prestige religious capital in position generator refers to jobs that have higher prestige and power and are more influential in society.

Model 4 included the low prestige religious capital. As seen in Table 5, low prestige religious capital with position generator became significant in the model and it had a positive effect on costs for God's sake. Therefore, the results of the position generator indicated that high prestige religious capital, low prestige religious capital, and total religious capital had a significant positive effect on the costs for God's sake. Total religious capital also had a positive effect. Accordingly, it can be concluded that regarding the models and measurement methods of religious capital, total religious capital had a positive effect on the costs for God's sake, but the effect of high prestige religious capital was higher.

### 5.3. Resource Generator

Four models were adopted to estimate the effect of religious capital (through resource generator measurement method) on the costs for God's sake. Comparison of results is given in Table 6. The first model covered the total religious capital. The results of this model showed that age, infrastructure, net income, education, second job, and total accessed prestige were significant variables. The number of household members and the religion variables were not significant.

In order to increase the accuracy of the model, we estimated it again by eliminating non-significant variables. All variables had a significant positive effect on costs for God's sake. The overall results of the model with religious capital based on the position generator were similar except that the significance coefficient of religious capital variable and the explanatories of this model were lower in this technique. High prestige religious capital and

low prestige religious capital were also included in the model separately. This estimation showed that the measured high prestige religious capital was not significant with the resource generator. However, this effect was positive and significant at a level of about 15%, but it was not statistically valid.

The fourth model was estimated by low prestige religious capital (Pl) via using the resource generator. The result is shown in the final column of Table 6. This estimation showed that the measured low prestige religious capital was not significant with the resource generator. However, this effect was also positive, but not statistically valid.

### 5.4. Evaluating and Comparing Results of Resource Generator and Position Generator Techniques

It should be noted that these indicators measure the accessed social religious capital based on the definition and design. All indicators measure the whole religious capital, but the level of all resources or positions is not equal in the society. Accordingly, based on the social prestige, the resources or positions were divided into several categories (low, medium, and high prestige in this part), and the values were separately listed in the estimation.

After the general estimation of the corresponding regression model with the dependent variable of the costs for God's sake, we tried two techniques. By using the position generator, we came to the conclusion that religion and the number of household members were not statistically significant and then they should be removed from the model. By eliminating these variables, the model was estimated again. The findings indicated that the religious capital had a significant positive effect on costs for God's sake. In addition, we found out that revenue, assets, age, education, and second job had a significant positive effect on the costs for God's sake. We obtained the same results in estimating the model by the resource generator; however, the estimated model involving the resource generator yielded less significant result. That is, the effect of religious capital assessed by the resource generator was an increase in the explanatoriness of the model by slightly more than 1% while the religious capital variable assessed by the position generator indicator suggested an increase in the explanatoriness of the model by nearly 3% (i.e., about twice as high). The size is obvious in the R<sup>2</sup> statistic differences between the two models.

**Table 6: The results of the resource generator model**

Model 1			Model 2			Model 3			Model 4		
Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic	Variable	Coefficient	t-statistic
C	-3E+07	-3.12	C	-3E+07	4.3	C	-3E+07	-4.13	C	-3E+07	-4.18
Ag	420,695	3.22	Ag	412,009	4.3	Ag	404,693	4.22	Ag	419,490	4.35
Fo	77,656.7	2.21	Fo	79,130	3.4	Fo	77,320	3.3	Fo	80,122	3.44
Ry	0.166	6.52	Ry	0.16	6.5	Ry	0.165	6.48	Ry	0.1655	6.5
Ed	1,923,353	1.96	Ed	1,963,780	2.13	Ed	2,043,086	2.21	Ed	2,032,401	2.21
Sj	4,494,826	1.8	Sj	4,546,130	1.8	Sj	4,502,080	1.82	Sj	4684.34	1.9
Re	1,977,498	0.69	Tp	152,932	1.74	Hp	539,228	1.52	Pl	502,973	1.12
Nh	376,176	0.32									
Tp	178,584	1.88									
R <sup>2</sup> statistic	0.19		R <sup>2</sup> statistic	0.18		R <sup>2</sup> statistic	0.188		R <sup>2</sup> statistic	0.186	
F-statistic	14.45		F-statistic	19.19		F-statistic	19.04		F-statistic	18.82	
DW statistic	2.001		DW statistic	2.009		DW statistic	2.002		DW statistic	2.023	

DW: Durbin-Watson, Ry: Revenue, Ag: Age, Ed: Education, Sj: second job, Fo: Assets, Re: Religion, Nh: Number of household members, Tp, Hp, Pl: Accessed religious capital

Moreover, the built-in variables of the estimated model using the resource generator had not an acceptable significance by separating the low and high prestige religious capital. Also, these estimated models demonstrated that the explanatories of the model with the position generator was greater for the upper and lower prestige. Therefore, it can be said that measuring the social religious capital with the position generator can have a higher explanatories than that with the resource generator. Accordingly, it may be stated that the position indicator is more efficient.

## 6. CONCLUSION

This paper aimed at evaluating the effect of the religious capital and other variables on the costs for God's sake. Moreover, the religious capital effect measured by two techniques of position and resource generator was compared. The results of this evaluation were shown within the framework of eight models. Measuring the religious capital via these two techniques suggested the religious capital has a positive effect on the costs for God's sake. In addition, revenue and age, as the two important factors of the theory of Islamic behavior, were shown to have a significant positive effect on the costs for God's sake. These results confirm the theory of economic behavior in a religious context.

Estimations suggested that a higher level of education increases the costs for God's sake. This finding is not consistent with the findings of some studies. This may be explained in this way that since revenue is closely correlated with education in our society and education increases the social understanding as well as other factors, it can increase the costs for God's sake.

The findings indicated that the second job had a positive effect on the costs for God's sake. This may be caused by two reasons. One reason is that revenue increases by having a second job and then the costs for God's sake increase as revenue increases. The second reason is that people have to allocate more time to their work having a second job so that less time remains for them to spend for God's sake. Religious people who believe in life after death want to have a better life after death by spending time and money for God's sake; thus, when they have less time to spend for God's sake to provide for the life after death, they are forced to allocate more money for this purpose. Accordingly, the cost for God's sake is increased by having a second job.

By comparing the two indicators of position and resource generators, which measure the religious capital, it can be concluded that position generator is more efficient for the explanatoriness of households' payment behavior in the costs for God's sake. This efficiency is the case in all indicators of this

study and in the separation of high and low prestige religious capital as well.

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## APPENDIX

**Appendix Table 1: Summarizes of position generator questionnaire in the field of religious capital**

Do you know anyone who is in each of the following positions?	The number of yes	The number of people you know		
	N (%)	Acquaintances	Friend	Family members
		N (%)	N (%)	N (%)
Source of imitate	52 (10.4)	41 (8.2)	11 (2.2)	0 (0)
Senior cleric	84 (16.8)	69 (13.8)	12 (2.4)	3 (0.6)
Representative cleric	71 (14.2)	49 (9.8)	15 (3)	7 (1.4)
Director cleric	142 (28.4)	109 (21.8)	24 (4.8)	9 (1.8)
Source of Imitate Office Manager	46 (9.2)	31 (6.2)	14 (2.8)	1 (0.2)
Director of a Charity	174 (34.8)	95 (19)	59 (11.8)	20 (4)
Director of a Board	213 (42.6)	100 (20)	85 (17)	28 (5.6)
Director of Hosseiniyeh	194 (38.8)	99 (19.8)	63 (12.6)	32 (6.4)
Director of a loan institution	185 (37)	77 (15.4)	66 (13.2)	42 (8.4)
Prayer leader	203 (40.6)	153 (30.6)	34 (6.8)	16 (3.2)
Friday prayer	114 (22.8)	77 (15.4)	34 (6.8)	3 (0.6)
Board of Trustees	229 (45.8)	133 (26.6)	77 (15.4)	19 (3.8)
Caravan Manager	172 (34.4)	88 (17.6)	61 (12.2)	23 (4.6)
Store owner	125 (25)	58 (11.6)	40 (8)	27 (5.4)
Author	56 (11.2)	23 (4.6)	19 (3.8)	14 (2.8)
Mighty cleric	209 (41.8)	129 (25.8)	55 (11)	25 (5)
Seminary student	114 (22.8)	57 (11.4)	30 (6)	27 (5.4)
Master cleric	123 (24.6)	76 (15.2)	40 (8)	7 (1.4)
Immediate family members of a source of imitate or senior cleric	43 (8.6)	33 (6.6)	7 (1.4)	3 (0.6)
Religious School Director	98 (19.6)	64 (12.8)	16 (3.2)	18 (3.6)

**Appendix Table 2: Summarizes of resource generator questionnaire in the field of religious capital**

Do you know anyone who is in each of the following positions?	The number	The number of people you know		
	of yes	Acquaintances	Friend	Family members
		N (%)	N (%)	N (%)
Khums and Zakat	385 (77)	194 (38.8)	103 (20.6)	88 (17.6)
Answering religious questions	337 (67.4)	211 (42.2)	85 (17)	41 (8.2)
Religious book gifts	199 (39.8)	96 (19.2)	68 (13.6)	35 (7)
Monetary help to the needy	340 (68)	133 (26.6)	118 (23.6)	89 (17.8)
Knowing someone with seminary education	159 (31.8)	91 (18.2)	44 (8.8)	24 (4.8)
Working with heavenly reward	347 (69.4)	15 (30)	113 (22.6)	84 (16.8)
The cost of a religious vow	357 (71.4)	144 (28.8)	120 (24)	93 (18.6)
Printing religious books	67 (13.4)	43 (8.6)	22 (4.4)	2 (0.4)
Getting help for religious resources	202 (40.4)	110 (22)	69 (13.8)	23 (4.6)
Religious books loan	245 (49)	136 (37.2)	82 (16.4)	27 (5.4)
Lectures in religious ceremonies	478 (55.6)	166 (33.2)	74 (14.8)	38 (7.6)
Meet the source of imitate	81 (16.2)	54 (10.8)	15 (3)	12 (2.4)
Member of a charity institute	155 (31)	75 (15)	44 (8.8)	36 (7.2)
Religious Board Member	208 (41.6)	93 (18.6)	85 (17)	30 (6)
Learning Quran	273 (54.6)	151 (30.2)	76 (15.2)	46 (9.2)
Invitation to religious rituals	319 (63.8)	121 (24.2)	131 (26.2)	67 (13.4)
Participation in religious behavior	286 (57.2)	119 (23.8)	95 (19)	72 (14.4)
Discussion of religious topics	264 (52.8)	143 (28.6)	82 (16.4)	39 (7.8)
Providing a place for religious ceremonies	303 (60.6)	113 (22.6)	131 (26.2)	59 (11.8)
Going to religious ceremonies	349 (69.8)	87 (17.4)	109 (21.8)	153 (30.6)

**Appendix Table 3: Link severity of resource generator questionnaire in the field of religious capital**

Do you know anyone who is in each of the following positions?	Link severity	Do you know anyone who is in each of the following positions?	Link severity
Khums and Zakat	0.132	Lectures in religious ceremonies	0.85
Answering religious questions	0.108	Meet the source of imitate	0.24
Religious book gifts	0.67	Member of a charity institute	0.54
Monetary help to the needy	0.127	Religious Board Member	0.70
Knowing someone with seminary education	0.50	Learning Quran	0.88
Working with heavenly reward	0.125	Invitation to religious rituals	0.11
The cost of a religious vow	0.131	Participation in religious behavior	0.105
Printing religious books	0.18	Discussion of religious topics	0.84
Getting help for religious resources	0.63	Providing a place for religious ceremonies	0.101
Religious books loan	0.76	Religious School Director	0.153

**Appendix Table 4: Link severity of position generator questionnaire in the field of religious capital**

Do you know anyone who is in each of the following positions?	Link severity	Do you know anyone who is in each of the following positions?	Link severity
Source of imitate	0.126	Friday prayer	0.30
Senior cleric	0.204	Board of Trustees	0.68
Representative cleric	0.20	Caravan Manager	0.55
Director cleric	0.36	Store owner	0.43
Source of Imitate Office Manager	0.124	Author	0.206
Director of a Charity	0.54	Mighty cleric	0.62
Director of a Board	0.70	Seminary student	0.39
Director of Hosseiniyeh	0.64	Master cleric	0.35
Director of a Islamic loan institution	0.67	Immediate family members of a source of imitate or senior cleric	0.11
Prayer leader	0.53	Religious School Director	0.30