

# Exploring the Market of Hindu Religion

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## Introduction

Karl Marx (1844) in one of his essays described religion as the opium of people and according to the eminent sociologist Gerhard Lenski (1963), religion was bound to fade out with the advancement of science and general enlightenment. But with the advent of time, the manifestation of religion has changed, and there entered into this arena various groups of religious intermediaries and institutes specialized in catering religious services to the individuals. Now it is believed that there would be no decline of demand for religion in general; although with the advancement of scientific knowledge the demand for certain religious products would decline.<sup>1</sup> Moreover, in the present days, technology has contributed immensely to popularize religion. A new world has emerged where spirituality and religion adopt state-of-the-art technology to garner devotees. There exist various television channels, Internet sites and animation and robotics *shows* to fascinate people towards religion. In case of Hinduism, the religion has gone high-tech like other religions too. The Internet swarms with information about *puja* (worship), and a variety of sites are offering different long-distance *puja* packages on behalf of their customers at different places of pilgrimage. All payment transfers are managed by reputed international payment gateways like Click Bank (clickbank.com) and ICICI, maintaining cyber payment laws.

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<sup>1</sup> Nowadays, nobody approaches the priest for the explanation of natural phenomena like earthquake, flood or volcanic eruption; therefore, the scope of religion is limited in this aspect.

The growth of these newly emerged markets of different religions shows that there exists a substantial demand for religion throughout the world.<sup>2</sup> It has, therefore, been felt that systematic studies of the consumers' behaviour in all religions are highly needed. National Science Foundation (NSF), Virginia, in a workshop held in 1993, recognized the necessity and urgency of scientific studies of religious behaviour in different countries including India (NSF, 1993). They laid importance on the research on the relationship between economics and religion in different nations in order to keep track of the rapid and dynamic changes in the socio-economic feature that is linked with religion-related events. A number of works on this subject have been published during the last two decades where the issue is addressed from different points of view, namely, "religious economics" and "economics of religion". It should be noted here that there is a clear distinction between "religious economics" and "economics of religion". The former attempts to study the economic system of the countries and economic policies of the respective governments that are influenced by particular religious thoughts.<sup>3</sup> But the latter tries to analyze the religious behaviour of the individuals in the light of the rational economic behaviour (Kuran, 1994). To be more specific, economics of religion attempts to explain religious behaviour of the individuals with the help of various theories of economics like theory of utility-maximization and rational choice theory. There are other approaches too in economics of religion where researchers aim either to measure the impact of religious expenditures on different economic components like income, production etc., or to assess the nature of the services provided by the religious institutions assuming religion as one of the large service industries (Olds, 1994). All the discussions in the present article are in the light of economics of religion, as the objective of this study is to understand the Hindu religions' market with special reference to West Bengal.

### **West Bengal Scenario**

Economics of religion remains almost an untouched subject of research in India (Das and Datta Ray, 2004). This happens possibly due to the preconception

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<sup>2</sup> The world is experiencing a resurgence of religion in almost every country for the last few years. The increasing number of church attendance and religious contribution in developed countries; the break-up of Soviet Union and emergence of independent religious states like Tazikistan, Kazakistan, Uzbekistan; the rising of various fundamentalist groups in Central Asia; the formation of government in India by political parties guided by religious thoughts – all indicate to the same phenomenon. Today religion is, no doubt, playing a dominant role in human society and exerting significant influence on the socio-economic life of any country.

<sup>3</sup> The works of Max Weber (1956) actually belong to *religious economics* rather than *economics of religion*. He initiated the study on the contribution of religious thought on the economic policy and achievement of a country.

among the scholars here that religion has nothing to do with economics and can only be associated with the areas of interest of sociology, psychology and history. But religion in India with the presence of an ever-increasing number of temples, mosques, churches and places of pilgrimage cannot be isolated from the country's economy. The number of places of worship in India increased from 1,782,873 in 1991 to 2,398,650 in 2001, having a growth rate of 34.54 per cent (Census 1991, Census 2001a). Most of these places of worship are frequently visited by a considerable number of devotees and tourists as well. They also spend both time and a substantial amount of money at those places. Their spending in turn generates income at the religious places, and therefore religion-related activities have become alternative employment opportunities to many people. Perhaps this is one of the reasons behind the positive growth rate in the number of places of worship that has been observed in different states of India. In this paper, however, we have restricted our study within the state of West Bengal. The percentage growth rates of the places of worship in different districts of West Bengal are presented in Table 1.

Table 1. Numbers and annual average growth of the places of worship in West Bengal (1991–2001)

Districts	Number of places of worship (Year 1991)	Number of places of worship (Year 2001)	Annual average growth rates of the places of worship
<b>West Bengal</b>	<b>149975</b>	<b>228452</b>	<b>0.052</b>
Puruliya	7105	7495	0.006
Murshidabad	9180	11215	0.022
Birbhum	9010	10828	0.020
Bankura	13130	16075	0.022
Haora	7065	9290	0.032
Maldah	5755	8478	0.047
Bardhaman	18100	25054	0.038
Hugli	10410	14655	0.041
Medinipur	22560	32932	0.046
Uttar dinajpur	4525	7483	0.065
Dakshin dinajpur	3145	5632	0.079
Koch Bihar	5375	9457	0.076
24 parganas (S)	12695	24478	0.093
Nadia	5800	11242	0.094
Jalpaiguri	4185	8320	0.099
24 parganas (N)	8755	19025	0.117
Kolkata	1920	3578	0.086
Darjeeling	1260	3215	0.155

Source: Census of India, 2001 (Census, 2001b).

An increasing trend in the number of places of worship has been witnessed in all the districts of the State. However, the rate of increase was not uniform in all the districts. In some districts, it was less than 1 percent (viz., Puruliya), whereas in some districts the growth rate was more than 10 percent (viz., 24 Parganas (N)). In order to explain this phenomenon (i.e., variation in the annual average growth rate of the places of worship), a weighted least-squares regression model has been applied. The dependant (i.e., explained) variable in this model is the annual average growth rate of the places of worship. The independent (i.e., explanatory) variables are the annual average growth rates of income, decadal change in urban-rural population ratio, and decadal change in male and female literacy rates in different districts of West Bengal during the period 1991-2001. A dummy variable “Border Districts” have also been used in the regression model as one of the independent variables (Border district = 1 and Non-Border district = 0).<sup>4</sup> Annual average growth rates of the places of worship, decadal change in urban-rural population ratio, and decadal change in male and female literacy rates have been calculated on the basis of the Census data (Census, 2001c). The annual average growth rates of income have been computed on the basis of the Net DDP (i.e., District Domestic Product) at constant prices compiled by Bureau of Applied Economics and Statistics (2003). The results of the weighted least-squares regression model are presented in Table 2.

Table 2. Results of weighted least-squares regression model

Dependent variable	Intercept and explanatory variables	Coefficients	t-values	R Square
Annual average growth rate of the places of worship	Intercept	.102751	2.044	0.724
	Annual average growth rate of district domestic products	-0.0006	-1.250	
	Decadal change in urban-rural population ratio	0.0071	1.463	
	Decadal change in male literacy rate	-0.0050	-1.397	
	Decadal change in female literacy rate	0.0013	0.312	
	Dummy variables for Border Districts	0.0445	3.080	

Results in Table 2 show that the intercept in the weighted least-squares regression model has a positive value, which implies that independent of the given

<sup>4</sup> Border Districts are the districts adjacent to the international borders, i.e., border between India and Bangladesh, and border between India and Bhutan.

socio-economic factors, religious activities through the emergence of new religious places has an inherent nature to grow. But the economic development of the districts (i.e., annual average growth rate of DDP) has a negative influence on the growth of religion's market in West Bengal. Similarly, increasing number of male literates has a negative influence on the explained variable. On the other hand, the parameter associated with the decadal change in female literacy rate is positive, though it is not significant (t-value being very low) in explaining the growth of religion's market.<sup>5</sup> According to the results of the model, border districts have experienced an increase in the number of places of worship. This positive impact is in accordance with the recent observation regarding the increase in the number of places of worship in the border area (Ganguly, 1998 and Islam, 1999). Lastly, there is a positive impact of the change in urban-rural population ratio in the districts of West Bengal on the annual average growth rate of the places of worship. Here it should be taken into account that most of the variables (except the "intercept" and the dummy variable for "Border district") are not significant in explaining the religion's market in the State. The overall fitness of the model, however, is satisfactory (R -Square being more than 0.7).

The above empirical results indicate that a market of religion exists in the State, and this market is not significantly (in terms of t-values) influenced by the economic health, literacy and urbanization. It means that there always exists a demand for the religious services in the State, which are provided by these ever-growing places of worship. But at present no database on religious expenditures is available in India so that the demand for religious services could be estimated. For the need of data, therefore, a field survey was conducted in the year 2002-03 to collect relevant information regarding religious behaviour of the people belonging to Hindu religion. The survey area was restricted within the Kolkata metropolitan area and its suburbs in West Bengal. A purposive sampling technique was used for the collection of data encompassing (almost) equal proportion of the male and female respondents belonging to various income groups with different education levels. The number of households surveyed was 536 among which the response rate was around 83 percent. They were surveyed through personal questionnaire method.

### **Pattern of Religious Expenditures**

The survey provided evidence that both male and female respondents incurred religious expenditures both at home and outside home, mainly temples.

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<sup>5</sup> A survey in the European countries exhibited that women demand religion more compared to men (but it is independent of age and education). Jagodzinski and Greeley discussed in detail the results of the survey in a website named [www.agreeley.com](http://www.agreeley.com).

Expenditures for performing religious rite at home was made by 89 per cent of the respondents, and that for performing religious rite at outside religious places were made by 84 percent of the respondents. 79.66 percent of them were observed to spend money for performing religious rite both at home and outside. 7.26 percent of the respondents did not incur any religious expenditure at all, but the religious expenditures either at home or outside places were made by 13.08 percent only. Respondents perform religious rite at home and visit outside religious places for various reasons. The major reasons behind their religious activities are “to obtain mental peace”, “to improve state of health”, “to attain financial affluence”, “family tradition” and so on. A number of respondents also believe that they achieved the desired goal by performing religious rites both at home and outside places. Percentage distribution of respondents according to their purposes of visit outside temples and their perceived outcomes are presented in Table 3. It is interesting to observe that less than 10 per cent of the devotees strictly believe that they did not achieve the desired results.

Table 3. Percentage distribution of devotees according to the purposes and their perceived outcomes of visiting outside religious places

Purpose of visit	Outcome of visit		
	Desired result achieved	Desired result not achieved	Result is not clear
To obtain mental peace	53.25	9.09	37.66
To improve state of health	54.97	3.31	41.72
To attain financial affluence	55.23	2.33	42.44
Other reasons	17.95	15.38	66.67

Generally, individuals belonging to Hindu religion spend money, or time, or both to perform their religious rite at home. They also visit outside religious places, namely temples, places of guru (god man) and places of pilgrimage. At home, the religious rite is performed as a household activity, where one or more family members take active part in it. Therefore, religious activities performed at home are not the result of an individual’s decision-making process; rather it often is a collective decision of the adult members of the household. At home the religious activity is a day-to-day affair, and sometimes, special religious performance is observed once or twice a year in the presence of the family members and close acquaintances.

Table 4. Percentage distribution of religious expenditures (both in terms of time and money)

Religious activities	Decision-maker	Average annual expenditures (Rupees)	Average annual time spent (Hours)	Average annual frequency of visit (Number)
Worship at home	Household	1560.00	69.55	–
Subscription for religious festivals	Household	177.75	–	–
Expenditures at temples of category C-I	Individual	32.16	–	45.38
Expenditures at temples of category C-II	Individual	92.90	–	41.89
Expenditures at temples of category C-III	Individual	48.68	–	1.66
Donation to religious organizations	Individual	53.00	–	–
Expenditures at places of Guru	Individual	52.24	–	0.25

Source: Sample survey by the authors, 2002-03.

Another head of religious expenditures of the households is the contribution to religious festivals. Annual religious festivals like *Durga Puja* and *Kali Puja* have some significant role to play in the socio-economic life of any Hindu household, not only from the social, ethnic and cultural point of view but also from the economic viewpoint. Generally, a group of individuals of the locality organizes these festivals collectively and there is always some social pressure to join the celebration. Contribution to these religious festivals consists of a substantial part of the religious expenditures of the households of the respondents. Also the individuals often donate money to various religious organizations and this donation is the result of an individual's decision-making process. The annual average religious expenditures incurred by a household at home and annual average religious expenditures incurred by an individual respondent at different religious places outside home are presented in Table 4. The average time (in hours) spent per annum by a respondent who performs religious rite at home along with the average frequency of visits per annum to different outside religious places are also shown in the same table.

Contrary to the religious activities performed at home, visiting the place of a guru or a temple is an individual's decision. In this study, the temples have been classified, for the sake of analysis, into three broad categories, namely, C-I, C-II and C-III. The temples of category C-1 are the newly emerged small temples, which are usually built on the side of the road, practically having no space to accommodate the

devotees. So, the devotees of these temples are mostly the pedestrians and some women of the locality. The people who run these temples generally belong to the informal sector, or unemployed persons or petty traders who collect money contributed by the devotees as homage. These sorts of temples are more or less unorganized and, generally, no financial records of the income and expenditures of these temples are maintained. As for the case of the second category of temples (i.e., C-II), some of them were built ages back, whereas some of them are recent phenomena. A significant number of devotees gather in these temples to pay their homage and donate money and other articles. These sorts of temples are organized to some extent and somehow maintain their accounts. The temples belonging to the third category (i.e., C-III) attract a very large number of devotees even from long distance everyday, and these temples have almost been turned into places of tourism.

Regarding the environment of the temples, C-II temples are considered to be best, since they are less crowded than C-III, and more spacious than roadside small temples (i.e., C-I). Examples of the C-II temples are Lake Kalibari (on Southern Avenue), Tripureshwari Temple (at Garia), Bipattarini Temple (at Rajpur), and so on. Examples of the temples of the third category are Kalighat Temple, Dakshineswar Temple, Tarakeshwar Temple, etc. These temples, especially the C-III temples, collect huge sum of money donated by the devotees as homage, and act like an organized economic sector that contributes to the economy by providing employments, paying taxes to government, etc. They also generate subsidiary employment for the petty traders having shops in the vicinity of the temples, and by stimulating various small-scale industries that manufacture different articles used for the purpose of worship.

Table 5. Distribution of religious expenditures of the respondents

Religious Activities	Performer	Age	Annual expenditures (Rupees)					
			Male			Female		
			Average	Standard deviation	Coefficient of variation	Average	Standard deviation	Coefficient of variation
Temples of category C-I	Individual	Below 40 years	19.48	65.82	337.95	43.12	109.38	253.69
		40 years and above	36.00	116.81	324.46	26.01	117.32	451.03
Temples of category C-II	Individual	Below 40 years	26.27	73.37	279.34	94.21	334.24	354.77
		40 years and above	58.13	278.43	478.96	180.67	734.23	406.39

Temples of category C-III	Individual	Below 40 years	27.16	43.79	161.21	59.77	111.61	186.72
		40 years and above	51.41	191.09	371.68	49.60	86.69	174.80
Donation to religious organizations	Individual	Below 40 years	31.05	109.19	351.67	41.26	110.52	267.84
		40 years and above	52.31	164.87	315.78	80.20	253.51	316.09
Guru	Individual	Below 40 years	47.25	149.61	316.65	44.46	105.26	236.78
		40 years and above	76.37	191.31	250.49	33.35	83.94	251.69

Source: Sample survey by the authors, 2002-03

The places of pilgrimage enjoy some distinctive character. There exist some places that attract a regular flow of devotees throughout the year and a micro economy always originates around these places of pilgrimage. Often these places become places of tourism that are visited by the devotees and by the tourists as well (Chattopadhyay, 1995). Interestingly, these pilgrim centres cannot always be separated from the temples of category C-III. There exists another category of places of pilgrimage that are seasonal in nature, i.e., devotees congregate there during a particular time of the year. Examples of this type are the Gangasagar Fair and the Kenduli Fair where religious fairs are held at some auspicious time of the year.

The respondents of the survey made the largest amount of their religious expenditures at home. The expenditures incurred at home consist of 2.61 percent of the total religious expenditures (including all religious and secular goods and services) by households in a year. In Table 5, the religious performances at outside places are treated separately as the visit to outside religious places is not the decision of the household but of an individual. The table shows the distribution of average religious spending by the individual respondents at different religious places outside home. Here expenditures incurred at the places of pilgrimage have been omitted as in most of the cases spending on tourism and pilgrimage cannot be dissociated from each other.

Table 6. Distribution of time spent and frequency of visit of the female respondents

Religious activities	Age	Average	Standard deviation	Coefficient of variation
Worship at home (Time spent in minutes)	Below 40 years	14.10	13.50	95.76
	40 years and above	19.61	19.51	99.52
Temples of category C-I (Number of visits per year)	Below 40 years	33.13	76.38	230.53
	40 years and above	24.13	64.76	266.34

Temples of category C-II (Number of visits per year)	Below 40 years	40.99	45.47	208.52
	40 years and above	45.58	94.34	206.96
Temples of category C-III (Number of visits per year)	Below 40 years	2.33	5.85	250.90
	40 years and above	1.57	2.23	142.03

Source: Sample survey by the authors, 2002-03.

The expenditure pattern presented in Table 5 is more or less in accordance with the findings of other studies mentioned earlier. The average expenditures incurred by women for almost all sorts of religious activities are usually higher than the religious expenditures incurred by men. It is also interesting to observe that the average expenditure for all types of religious activities, in general, increase with age for both the male and the female respondents. However, women's religious spending was found to decline with increasing age at some religious places like temples of category C-1 and C-III. This happens because aged women prefer those religious places where they can spend more time in peaceful ambience. But these types of temples either remain crowded or have little space to accommodate them. Generally, elderly women prefer to perform religious rite at home than going to outside religious places except temples of category C-II. Results in Table 6 also confirm this aspect. It is observed in Table 6 that the female respondents of age higher than 40 years had spent more time at home compared to the younger women, and their frequency of visits to almost all categories of temple was less too.

Table 7. Results of ordinary least square regression for male respondents

Parameter of the Explanatory Variables	Dependent Variables			
	Expenditures at temples of category C-I	Expenditures at temples of category C-II	Expenditures at temples of category C-III	Expenditures at places of guru
Constant	33.471	9.207	104.316	-23.863
Age	0.511 (0.864)	-0.088 (-0.066)	-0.219 (-0.239)	1.667 (1.579)
Family income	0.004 (1.829)	0.010 (1.904)	0.005 (1.266)	0.002 (0.557)
Own education	-10.484 (-1.400)	-5.084 (-0.302)	-15.836 (-1.356)	0.036 (0.003)
R Square	0.131	0.122	0.115	0.118

Note: The figures in the parenthesis represent the respective t-values.

For male devotees, the maximum religious expenditure was observed at the places of Guru, where they possibly enjoy the peaceful environment and the companionship of the persons belonging to the same socio-economic strata. From the information provided by Table 5, it is clear that the concept of the quality of the religious services like “club goods” prevails among the respondents (both male and female). People are now demanding not only religious services but also that type of religious services, which possess the quality appropriate to their socio-economic status. This hypothesis can also be justified if we look at the regression analysis between different components of religious expenditures and different socio-economic features (Tables 7 and 8). It is observed from the econometric analysis that “family income” has a positive influence on all religious activities of the respondents, and it is a significant variable (observing t-values) in explaining their religiosity.

It is also evident from the results that the behavioural pattern of the male respondents is different at the “places of guru” (although with very low significance level of the associated parameters except “age”). Their expenditures at these religious places are not influenced negatively by the socio-economic variables like “age”, “education” and “family income”, however, which is not true for other religious activities. In other religious activities, education has always a negative impact. In some cases, the variable “age” has also a negative impact. So, it appears that the male respondents (particularly, the elderly persons) assume the “place of guru” not like just another religious place, but more like a club, i.e., a place of gathering where they can meet people belonging to the same socio-economic strata. Such distinctive behaviour is observed too for female respondents in the case of temples of category C-II. Three explanatory variables including “education” have positive influences on their expenditures at these religious places, but with low significance level. Unlike male respondents, old age, generally, excludes female respondents from going to outside religious places.

Table 8. Results of ordinary least square regression for female respondents

Parameter of the Explanatory Variables	Dependent Variables			
	Expenditures at temples of category C-I	Expenditures at temples of category C-II	Expenditures at temples of category C-III	Expenditures at places of guru
Constant	113.660	-116.694	497.261	19.480
Age	-1.418 (-2.164)	5.516 (1.569)	-8.604 (-2.069)	-0.108 (-0.186)
Family income	0.008 (4.596)	0.001 (0.110)	0.082 (7.767)	0.001 (0.437)

Own education	-16.072 (-2.433)	5.174 (0.146)	-126.620 (-3.020)	4.111 (0.702)
R Square	0.220	0.116	0.264	0.016

Note: The figures in the parenthesis represent the respective t-values.

### Substitutability and Complementariness

The information provided in the above tables and the results of the econometric analysis show that there exists a demand for religious services in West Bengal. This demand sequentially stimulates the growth of the market of religion in this State to cater people from different socio-economic backgrounds. In this market there are a number of suppliers whose religious services vary in quality (viz., some religious firms try to offer clean environment and controlled crowd to the worshippers, whereas some other religious firms try to offer services in a fashion so that devotees need not spend much time for paying homage). It is, therefore, logical to assume that there exists a sort of competition in the market of religion to draw devotees with discrimination. But due to lack of information from the suppliers' side, it is difficult to capture all the aspects of this competitive market. Alternatively, an attempt has been made in this study to observe the nature of substitutability and complementariness of different religious services through a bivariate correlation matrix among the pattern of expenditures of the surveyed people at various religious places.

Table 9 shows the correlations among the pattern of expenditures incurred by the respondents at different places of worship. It is observed from the correlation matrix that temples of category C-II (for the female devotees) and "places of guru" (for the male devotees) are becoming substitutes of the C-III type temples (having negative correlation). Similarly, C-I type temples are competing with the "places of guru", and also with the temples of category C-II as revealed through the negative correlation between the expenditures incurred at these three places. Contrary to this, temples of category C-I and C-III are supposed to be complementary to each other. Especially the female devotees, who spend money at the C-I type temples, also spend at the temples of type C-III (possessing high positive correlation).

Table 9. Correlation analysis to reveal the competitive market of religion

Gender	Variables	Bivariate correlations with			
		Expenditures at places of guru	Expenditures at temples of category C-I	Expenditures at temples of category C-II	Expenditures at temples of category C-III
Female	Expenditures at places of guru	1.000	-0.080 (0.295)	0.118 (0.122)	0.058 (0.452)

	Expenditures at temples of category C-I	-0.080 (0.295)	1.000	-0.055 (0.473)	0.652 (0.000)
	Expenditures at temples of category C-II	0.118 (0.122)	-0.055 (0.473)	1.000	-0.005 (0.949)
	Expenditures at temples of category C-III	0.058 (0.452)	0.652 (0.000)	-0.005 (0.949)	1.000
Male	Expenditures at places of guru	1.000	-0.076 (0.323)	0.134 (0.082)	-0.035 (0.648)
	Expenditures at temples of category C-I	-0.076 (0.323)	1.000	-0.048 (0.532)	0.056 (0.473)
	Expenditures at temples of category C-II	0.134 (0.082)	-0.048 (0.532)	1.000	0.070 (0.362)
	Expenditures at temples of category C-III	-0.035 (0.648)	0.056 (0.473)	0.070 (0.362)	1.000

Source: Sample survey by the authors, 2002-03.

Note. Figures in parenthesis shows the significance level (2-tailed)

From the nature of substitutability and complementariness of different religious services, therefore, it may be concluded that there prevails a competitive religious market as far as Hindu religion is concerned. For example, the traditional well-known temples, which were patronized once by rich aristocrats, are now facing competition from the religious services offered at the places of guru. On the other hand, newly emerged roadside small temples are now becoming competitors of the well-known local temples. Possibly because of this competition, a new trend in providing services by the religious firms has been observed in this State through the assurance of safety, security and clean environment (viz., insurance of the devotees at Dakshineswar temple). In near future, one may expect that religious services in this State would not be different from the other secular services, and will be integrated with the economy very well.

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