Uniter or Divider? Religion and Social Cooperation: Evidence from Indonesia

Arya Gaduh[*]

University of Southern California

gaduh@usc.edu

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Abstract

This study investigates how religion influences particularized and generalized trust, as well as inter-group discrimination and tolerance. I combine the individual-level data of the latest round of the Indonesian Family Life Survey with the national census and other nationally representative datasets to examine two sources of variation through which religion may influence these attitudes, to wit, individual religiosity and the community's religious composition. Religiosity is positively associated with particularized trust and in-group preference, and negatively with religious tolerance. The strengths of the associations between measures of in-group preference (including political preference) and individual religiosity are much stronger than those from gender, education, or per-capita expenditure; they are also strongest among Muslims, the dominant majority in Indonesia. These associations are robust to various identification strategies. Using selection on observables to benchmark the potential bias from selection on unobservables into different levels of religiosity, I find that the selection on unobservables need to be at least three times stronger than that on observables to explain away these results.

Meanwhile, consistent with previous empirical studies in economics and political science, I find that individuals are more cooperative and trusting of their community

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members in more religiously homogeneous communities. At the same time – and in support of the optimal contact hypothesis of Allport (1954) – individuals in more homogeneous communities to be more discriminative against and less tolerant of members of the religious out-groups. Importantly, segregation matters and its omission can bias the coefficient on diversity. Its coefficients are often significant and their signs are often opposite those of religious diversity.

Keywords: religiosity, religious diversity, religious segregation, trust, tolerance, Indonesia

JEL Codes: D64, O53, Z12

1   Introduction

For believers, religion is both a source of individual values and social identity. Religious beliefs, henceforth, shape priors and determine individual behaviors that ultimately affect welfare and economic outcomes (Akerlof and Kranton, 2000; Deaton, 2009; Lehrer, 2009). The propensity for social cooperation is an instance of behaviors that are strongly linked to priors shaped by religious beliefs. With its club-like nature, religion may increase the propensity to cooperate within the religious group. The question, then, is whether this propensity to cooperate extend to others outside the religious groups. If not, what are the implications for cooperation in socially diverse societies? This paper is an attempt to address these questions.

In particular, this paper studies how religion correlates – and potentially affects – particularized and generalized trust as well as religious tolerance in the ethnically- and religiously-diverse Indonesia. Ample evidence suggests that trust and tolerance are important to economic outcomes. Positive associations between generalized trust and institutional quality have been shown in case studies (Putnam et al., 1993) as well as quantitative analyses using cross-country data (Knack and Keefer, 1997; La Porta, Rafael et al., 1997) and household-level data (Narayan and Pritchett, 1999; Maluccio et al., 2000; Carter and Castillo, 2011). Furthermore, Carter and Castillo (2011) provided empirical evidence of the important role of altruistic sharing norms in improving household well-being in South African communities.

Meanwhile, historical evidence indicates that intolerance could stunt economic growth by slowing down technological progress. Landes (1998), for instance, argued that religious intolerance was responsible for scientific regress in many (Catholic) European countries. In a similar vein, Chaney (2008) has argued that religious tolerance and diversity contributed to scientific progress in medieval Muslim societies by facilitating inter-religious debates. However, once Islam became the *de facto* majority religion, intolerance prevailed which

eventually led to the decline of intellectual enterprise in these societies

Using a combination of national level datasets, I investigate inter-religion differences in attitudes and role of two possible mechanisms from religion to attitudes, to wit, individual religiosity and community heterogeneity. Indonesia's religious diversity provides an excellent environment for this investigation. Indonesia is a non-secular state that recognizes the major world religions, i.e., Islam, Catholicism, Protestantism, Hinduism, Buddhism and Confucianism.[1] According to the 2010 Indonesian Population Census, Muslims account for 87.2% of the population, followed by Protestants (7.0%), Catholics (2.9%), Hindus (1.7%), Buddhists (0.7%), Confucianists (0.05%), and other beliefs.

This paper has two parts. The first part looks at how individual religion and religiosity correlate with attitudes. Here, I find that religiosity is associated more with particularized rather than generalized trust. More religious people are more trusting of neighbors but not of strangers. They also trust coethnics and coreligionists more than they do others. At the same time, religiosity is also negatively associated with tolerance. The strengths of the associations between measures of in-group preference and individual religiosity are much stronger than those from gender, education, or per-capita expenditure; they are also strongest among Muslims, the dominant majority in Indonesia. Moreover, in the community fixed-effect specifications, selection on unobservables need to be at least 2.8 times stronger than that on observables in order have omitted variables explain away these effects. The evidence, therefore, supports the notion that religion may be linked to "parochial altruism" (Bernhard et al., 2006; Choi and Bowles, 2007), which is altruism toward members of one's own group with hostility toward members of the out-groups. In Indonesia, this link is strongest for Muslims.

Meanwhile, the second part examines the role of community-level religious heterogeneity on social cooperation. In particular, I investigate how religious diversity and segregation correlate with attitudes. In line with the findings of Alesina and La Ferrara (2002), I find a negative association between trust of neighbors and strangers and the community's religious diversity. Importantly, segregation matters. People tend to be more trusting of each other (and of strangers) in more segregated communities. However, religious diversity is positively correlated with tolerance, while segregation is negatively correlated with tolerance. These findings support the idea that network effects may sustain discriminative attitudes. At the same time, they also support the optimal inter-group contact hypothesis of Allport (1954) which posits that, under the right circumstances, frequent interactions with those who are

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[1]I use the term "non-secular state" because, even though the state does not adhere to any particular religion, the first principle in its ideology is "[Belief] in the one and only God" – with a fairly loose interpretation of the term "the one and only God".

dissimilar may reduce prejudice.

The next section provides the conceptual framework. Section 3 then discusses the data and measurements used for the analysis. Section 4 describes the empirical strategy and results for the first part of the paper on individual religion. It is followed by the analysis of of the role of community heterogeneity in Section 5. In Section 6, I extend the basic analysis to study the role of religion and religious heterogeneity on political preference. Section 7 concludes.

2 Conceptual framework

2.1 Religion and social cooperation

Does religion facilitate attitudes conducive to social cooperation? First, consider altruism. One of the common denominators across all religions is the emphasis on benevolence. Intuitively, it would be reasonable to think that more religious people are more altruistic. Existing evidence, however, is mixed. Sociological surveys based on self reports often provide evidence that people who attend religious services and pray more are more likely to contribute to charity. Social psychology studies, however, question some of these findings. Batson et al. (1993) compared between studies that used self-reports measures and those using behavioral ones to examine the link between helpfulness (or altruism) and religious involvement. They found that the positive associations often found using the former measures disappeared when behavioral measures were used. Using economic experiments, Anderson et al. (2010) did not find religious involvement to be a significant predictor of contributions in public goods games. Further evidence suggests that the positive findings based on self-reports may have been driven by stronger reputational concerns, instead of actual willingness to help, among the religious (Batson et al., 1993; Norenzayan and Shariff, 2008).

Meanwhile, religious teachings also put a lot of emphasis on trustworthiness. In Islam, it is captured in the notion of "*amanah*" – which is to render trust to whom it was due (an-Nisa, 4:58) – and in Christianity, in the notion of "stewardship", illustrated among others in the parable of the talents (Matthew 25:14-30; Luke 19:12-28).[2] However, they do not seem to advocate unconditional (generalized) trust.[3] This distinction between trustworthiness and

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[2] The parable of the talents tells a story of how a master who, coming from a journey, differentially rewarded servants who made productive use of the possessions that he entrusted them and punished the one who did not.

[3] In Islam, the Qur'an (al-Hujurat, 49:12) advises Muslims not to have unfounded suspicions toward each other. A similar advice can be found in the Judeo-Christian tradition – "you shall not hate your brother in your heart" (Leviticus 19:17) and "Do not act vengefully or bear a grudge against a member of your nation" (Leviticus 19:19). In both cases, however, such trust is extended primarily to members of the in-group, and

trusting behaviors may explain why, as we shall see below, the overall evidence on the link between religion and trust has been mixed.

Analyses of observational data provides the evidence for the link between religiosity and trust. Using the generalized trust question from the World Value Survey (WVS) data for 66 countries, Guiso et al. (2003) found that religious people trust others more than the non-religious (although not compared to atheists). Among the religious, trust toward others is positively correlated with current religious participation, but not by whether a person is brought up religiously. Using a similar question on generalized trust, Mujani (2004) found that participation in the various Islamic rituals was positively correlated with interpersonal trust in Indonesia.

However, the evidence from economic experiments is more mixed. Using the standard experimental trust game, Anderson et al. (2010) did not find a link between the intensity of religious participation and trust toward anonymous partners. However, information about the partner's religious norms appears to influence trust. When the same game is implemented among (mainly Judeo-Christian) German subjects, Tan and Vogel (2008) find that information about the otherwise anonymous partner's religiosity affects behavior. The religious are trusted more, particularly by the religious others. Moreover, the religious trustees are also more trustworthy. The importance of information on partner's religion (or ideology) is echoed in studies using a different experimental game between kibbutzim and non-kibbutzim members in both religious and secular kibbutzims (Sosis and Ruffle, 2004; Ruffle and Sosis, 2006). Sosis and Ruffle (2004) find that members of religious kibbutzims in Israel are more willing to cooperate when anonymously paired with a member of the kibbutzim than with a city resident.

The one relationship in which both observational and experimental evidence align is that between religiosity and inter-group tolerance. Results based on observational as well as behavioral evidence since Allport and Kramer (1946) first found the positive association between religious affiliation and racial prejudice are strongly in favor of finding a positive link between religiosity and intolerance (Batson et al., 1993; Hall et al., 2010; Guiso et al., 2003). More recently, experimental evidence using priming of religious concepts provide further evidence that when one's religious identity is made salient, there is greater intolerance toward members of the out-group – both in terms of religion and ethnicity (McCauley, 2009; Johnson et al., 2010; Parra, 2011).[4]

Are there inter-religion differences in cooperative behavior? The role of (multiple) inter-

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not to strangers (Levy and Razin, 2012).

[4]Moreover, McCauley (2009) also found that the effects of salient religious identities on inter-group discrimination are stronger than those of tribal ones.

pretations and institutions on different religions makes it very difficult *ex ante* to predict these attitude differences. Instead, we turn to the empirical literature to look for empirical regularities. Benjamin et al. (2010) used priming to examine the impact of the salience of religious identities among Catholics, Protestants, Jews, and non-believers. After receiving religious priming, subjects were asked to play experimental games to measure their contributions to the public goods and dictator games. Among Catholics, religious priming decreased public good contributions and expectations of other's contributions, while among Protestants, it increased contributions. However, religious identity did not affect generosity in the dictator game.

With respect to trust, the cross-country analysis of observational data by Guiso et al. (2003) found that participation in religious services increases trust only among Christians. Among the Christian denominations, Putnam et al. (1993) has argued that because of its hierarchical structure, Catholicism tend to breed less interpersonal trust than Protestantism. Observational analyses using cross-country data found support for this conjecture, although this difference was smaller among younger Christians (La Porta, Rafael et al., 1997; Guiso et al., 2003).[5] However, such a difference is not found in the analysis using United States data (Alesina and La Ferrara, 2002).

Meanwhile, the link between religion and intolerance are present across all religious denominations, with a notable except of Buddhists, who are on average more tolerant than non-religious people. The least intolerant toward immigrants and other races were Hindus and Muslims, followed by Jews, Catholics and Protestants (Guiso et al., 2003).

2.2 Community heterogeneity and cooperation

Furthermore, the religious composition of communities may influence individuals' cooperative attitudes in a way similar to ethnic or income heterogeneity. So far, existing studies on the associations between community heterogeneity and social capital documented negative associations between community heterogeneity and the various measures of civic engagements (Alesina and La Ferrara, 2000; Costa and Kahn, 2003), trust (Glaeser et al., 2000; Alesina and La Ferrara, 2002), and the willingness to provide public goods (Vigdor, 2004; Miguel and Gugerty, 2005) or support redistribution policies (Luttmer, 2001). Most of the literature focuses on diversity, typically measured using the fragmentation index. More recent literature, however, begins to provide evidence that segregation may play a more important role than diversity in influencing the quality of governance (Alesina and Zhuravskaya, 2011)

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[5]Guiso et al. (2003) show that Catholics born after the Second Vatican Council are more trusting and tolerant than their older cohorts, even though their moral values did not significantly differ from older Catholics.

and social capital (Uslaner, 2010; Rothwell, 2010).

Inter-group discrimination may account for the link between heterogeneity and lower co-operation (e.g., Alesina and La Ferrara, 2002). Individuals may discriminate out of either preference or prejudice (or false expectations). Social interactions can affect discrimination by, among others, facilitating statistical discrimination or through network effects (Arrow, 1998; Fafchamps, 2004). In the former, if people do not interact in groups, then those interactions would allow individuals to assess each other's qualities (or "types") based on their observable characteristics, in which religion may be one. In this case, statistical inter-group discrimination occurs only if individuals in different groups have different hidden characteristics.

On the other hand, if individuals tend to interact more within groups or networks, these interactions may result in discrimination, even when individuals do not have a preference for discrimination and there is no differential hidden characteristics across groups. Why? For one, within-network (or in-group) interactions facilitate better transmission of information (Granovetter, 2005; Fafchamps, 2004). As a result, individuals can screen the "good" from the "bad" types among the in-groups better than among the out-groups.[6] Moreover, denser networks allow for better enforcements of cooperative norms among the in-groups. Using field experiments among subjects from a slum in Kampala, Uganda, Habyarimana et al. (2007) find that better within-ethnicity enforcement of cooperative norms may be one of the key explanations for why ethnic diversity lowers public good provision.

In the presence of network effects, diversity may reduce overall level of cooperation in the community. On the other hand, diversity can also foster better intergroup cooperation by softening prejudice. The optimal contact hypothesis of Allport (1954) suggests that under optimal conditions, contacts with people who are different will break down stereotypes and reduce prejudice. Henceforth, diversity can potentially reduce discriminative trust and intolerance. A large meta-analytic study of intergroup contacts by Pettigrew and Tropp (2006) provides support for this optimal contact hypothesis. Meanwhile, making a clever use of the lottery nature of *Hajj* visa allocation in Pakistan to identify the effect of pilgrimage on attitudes, Clingingsmith et al. (2009) found that the pilgrimage increases religious tolerance five to eight months after participants returned home. They argue that this increased tolerance is a result of their interactions with other *hajjis* from around the world.

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[6]Fafchamps (2004) elaborates a game-theoretic model of trust-based exchanges in which information propagated through ethnic-based (or religion-based) social networks can act to sustain an equilibrium with discrimination among individuals with no preference for discrimination even in the absence of differential hidden characteristics across groups.

3 Data and measurements

3.1 Data sources

I use four national-level datasets. The Fourth Wave of the Indonesian Family Life Survey (IFLS) provides individual- and household-level variables. IFLS is a longitudinal, socio-economic household survey based on a sample representing 83% of the Indonesian population living in 13 out of 26 provinces in 1993. It collects a rich set of information on households, the communities they live in, and the facilities available to them.[7] Although IFLS has a panel structure, the religion, trust, and tolerance modules were newly introduced in IFLS4. A total of 29,054 adults – defined as household members who are 15 years or older – in 12,692 households were interviewed for the religion, trust, and tolerance modules in IFLS4.

For the community-level variables, I employed the IFLS community module and three other national datasets. The first is the the 2000 Indonesian Population Census. In principle, the census has 100% coverage of the population on all indicators, although in practice, numbers for some areas were estimated due to political issues in post-transition Indonesia (Suryadinata et al., 2003, p. xxiv). I use the individual religion information in the census to construct community religious heterogeneity measures which will become the focus of the second part of this paper.[8]

In addition, I also use the 2000 Indonesian Poverty Map developed by Indonesia's statistical agency, *BPS-Statistics*, based upon the initiatory work of Suryahadi et al. (2003). The poverty map was constructed by imputing the per-capita expenditure of each household in the population by applying observed correlations between household characteristics and per-capita expenditure from a survey that contains both information onto the 2000 population census data (which only has the former). These imputed data can then be used to construct community-level expenditure distributional variable, such as the per-capita expenditure sub-district Gini used here.[9]

Finally, I complement the community-level variables with the 2005 Village Potential (or *Podes* 2005). *Podes* collects a large number of village characteristics information for all of Indonesian villages and the 2005 dataset is the most recent dataset prior to IFLS4. I use this

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[7]Four full-sample waves of the survey (IFLS1-IFLS4) have been conducted in 1993, 1997, 2000, and late 2007. In 1998, an additional survey interviewing 25% of the sample, known as IFLS2+, was conducted to measure the impact of the economic crisis.

[8]The village-level location codes, obtained from the IFLS team, conveniently include a 2000 BPS village-level codes, which makes the merging between the IFLS4 and the 2000 Census as well as the 2000 Poverty Map a relatively painless process. Nonetheless, we were still unable to match perfectly, leaving 649 out of 29,037 observations with missing village religious heterogeneity.

[9]In merging the IFLS dataset with the subdistrict per-capita expenditure Gini, 592 individual observations were unmatched.

dataset to obtain topographical, demographical and other village characteristics that will be used as the control variables.[10]

3.2 Measures

3.2.1 Measures of cooperative attitudes

IFLS4 contains a number of questions that can be used to measure different aspects of attitudes toward cooperation in the community. This proves very useful for the analysis. For trust, the multiple questions allow for the distinction between generalized and particularized trust, and between trusting behaviors and beliefs. I will argue below why the distinctions matter. In addition, it also has separate measures of religious tolerance. In all of these attitude questions, answers to the questions are on a four-point scale.

Regarding trust, one criticism of many existing survey-based studies of trust is inadequate specificity, given their heavy reliance on a single question on the generalized trust (Nannestad, 2008).[11] IFLS4 addresses this criticism to a great extent. There are seven questions in IFLS4 on individual measures of trust attitudes. These questions allow a distinction of the trust concept in two dimensions: Between beliefs and behaviors; and between generalized and particularized trust.

First, the distinction between beliefs and behaviors. As a behavior, trust is the willingness to place one's resources in the hands of another party without any legal commitment from the latter (Fehr, 2009). A rational principal will trust an agent if the expected payoff from that action exceeds the alternative action, which is not to trust. This expected payoff depends on both the payoff that the principal will receive from that transaction and his beliefs regarding the trustworthiness of the agent.

To illustrate, consider a simple version of extensive-form trust game (following Berg et al. (1995)) between a principal and an agent depicted in Figure 1. A principal chooses whether to entrust his resources, p, to an agent in his community or otherwise receives nothing. If the principal chooses to trust, the agent must choose between behaving honestly or dishonestly. If the agent behaves honestly, the principal will receive a return of $P > 0$ and the agent, a; otherwise, he will lose all of his investment and the agent will receive A that depends on her type. There are two types of agents: the high type (H) and the low type (L). We assume that high-type's payoff from taking dishonest actions (A_H) are lower than that of the low

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[10]In merging the IFLS dataset with Podes 2005, 252 individual observations were unmatched.

[11]The question that is often the based of such studies is the one used in the American General Social Surveys, to wit, "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?" or its variations.
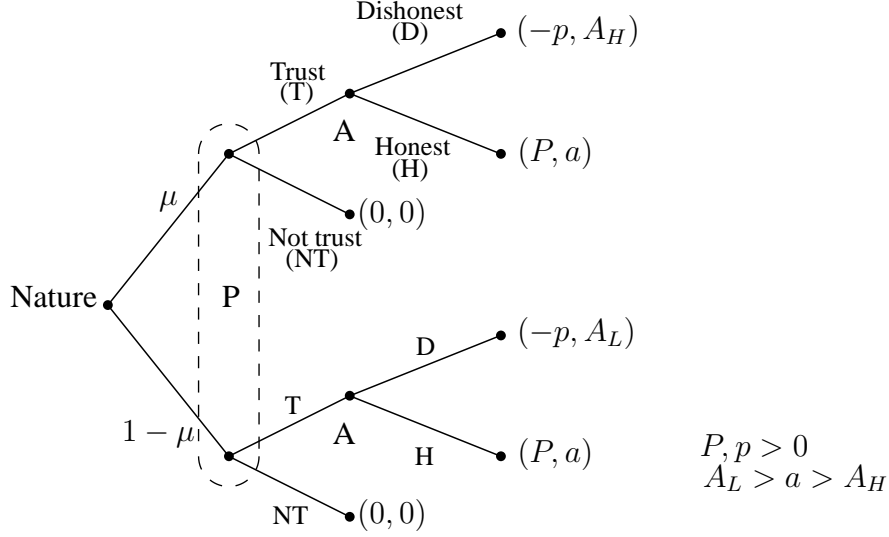
FIGURE 1: Trust game

types (A_L).[12] To simplify, assume that this payoff difference is significant enough that the high types are always honest, and the low types are always dishonest. In the community, the share of the high types is μ. The principal does not know the agent's type and instead only knows the share of the different types of agents.

The principal's decision to trust depends on the stake (p), potential payoffs (P) and his beliefs regarding the value of μ, to wit, the trustworthiness of the agent population.[13] Most surveys on trust typically ask respondents to rate the statement "In general, one can trust people", which can plausibly be interpreted as a measure of other people's trustworthiness – a proxy for μ.[14] However, in some cases, we may be more interested in the trusting behaviors rather than beliefs and Glaeser et al. (2000) suggests that the usual trust question is correlated with the latter, not the former.[15]

In addition to the distinction between behaviors and beliefs, there is also the distinction between particularized and generalized trust. The former refers to a more narrow type of

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[12]This may be due differences in individual norms or the quality of the different institutions between groups.

[13]An natural extension to this model is to incorporate the quality of local institutions to punish breaches of trust. We can incorporate this notion in the game depicted in Figure 1 by adding a branch following the agent's decision to behave dishonestly. In this branch, with some probability π (that depends on institutional quality), "Nature" would find out and punish the dishonest behavior. This probability of capture will enter into the principal's optimization problem and influence her decision to trust.

[14]Fehr (2009), however, questioned this interpretation. He found that individuals' preference parameters are associated with their responses to this trust question in the German Socio-Economic Panel (SOEP) data, suggesting that individuals may introspect on their own behaviors when answering this question.

[15]The findings of Glaeser et al. (2000), however, may not be general across societies. See Nannestad (2008) for a review.

trust, namely that toward similar others (in terms of gender, race, ethnicity, and so on) while the latter refers to a broad type of trust that is, for instance, embodied in an affirmation to the statement that "most people can be trusted". Results from the literature suggests that it is the latter type of trust, and not the former, that is positively associated with social, economic, and governance outcomes (Putnam et al., 1993; Glaeser et al., 2000; Uslaner and Conley, 2003; Guiso et al., 2011).

With multiple questions on trust in IFLS4, I can disentangle some of these aspects. First, on behaviors that correspond to the particularized trust of a known neighbor, respondents were asked to rate on a four-point Likert-type scale – from "strongly disagree" to "strongly agree" – the following statements:

(i) "I would be willing to leave my children with my neighbors for a few hours if I cannot bring my children with along";

(ii) "I would be willing to ask my neighbors to look after my house if I leave for a few days".

Second, respondents were also asked questions that measure their beliefs regarding the trustworthiness of different types of an anonymous other. Respondents were asked to imagine a scenario where they lost a wallet or a purse containing Rp. 200,000 (approximately US$20, almost half of the average monthly per-capita expenditure of the IFLS4 respondents) along with an identity card. Respondents were then asked to assess how likely they would get the wallet back with the money intact if it were found by: (i) someone who lives close by; (ii) a stranger; and (iii) a policeman. Respondents can respond on a 4-scale measure from "very unlikely" to "very likely". Responses to (i) and (ii) can be interpreted as particularized and generalized trust beliefs respectively. Meanwhile, responses to (iii) can be interpreted as trust beliefs of the authorities.

Finally, IFLS4 allows for further distinction of particularized trust with regards to religion and ethnicity. Respondents were asked to rate on a four-point Likert-type scale the following statements about trust of people of the same ethnicity and religion: "Taking into account the diversity of ethnicities (religions) in the village, I trust people with the same ethnicity (religion) as mine more". The interpretation of these questions along the belief-behavior dimension is somewhat ambiguous. At any rate, I take them as measures of in-group (or discriminative) trust.

Meanwhile, as a measure of religious tolerance, I use a set of questions regarding respondent attitudes toward others of a different religion (or non-coreligionists). In particular, IFLS4 asked whether respondents object to having non-coreligionists live in their village, neighborhood, or house. It also asked whether respondents would object if a relative was

going to marry a non-coreligionist and if people of a different religion were to build a house of worship. In all these questions, respondents can respond on a 4-scale measure, from "no objection at all" to "not acceptable".

Finally, as a proxy of altruism, I use the responses to the following statement: "I am willing to help people in this village if they need it". In addition, respondents were asked to assess how safe their villages were; and how safe it was to walk around at night. Overall, this set of questions, in combination with particularized trust questions above, indicate the extent to which respondents find their communities to be cohesive.

[TABLE 1 APPROXIMATELY HERE]

Table 1 presents the summary statistics for these outcome variables. In general, respondents report a high level of willingness to help and trust their neighbors. They are also more willing to entrust their properties than their children to their neighbors. With regards to their beliefs of the trustworthiness of others, respondents believe neighbors and, to a lesser extent, the police are trustworthy. However, their generalized trust belief – often seen as the type of trust that matters most in facilitating economic outcomes – is much lower.

Meanwhile, based on the averages of the tolerance measures, we can rank the issues captured by these measures from the most to the least contentious. Interfaith marriage is the most contentious, followed by the issue of allowing non-coreligionists to build a place of worship. Relative to these two issues, respondents are much more tolerant about allowing non-coreligionists live in the same village or neighborhood, but not so much in the same house.

3.2.2 Religion, religion-based education, and the religiosity measure

Our analysis focuses on examining how religion and religious intensity correlate with social and civic capital in Indonesia. In IFLS4, each respondent was asked about his or her religion and can choose between Islam, Catholicism, Protestantism, Hindu, Buddhism, and Confucianism. Our analysis focuses on the first five of these religions since there are only two Confucians in the sample.[16] Each respondent was also asked to evaluate his or her own religiosity out of a 4-scale measure – "not religious", "somewhat religious", "religious" and "very religious". These two variables and their interactions will be our main regressors of interest. Table 2 presents the distribution of religiosity overall and for each religion.

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[16]To focus on the five main world religions, 17 observations were dropped either because they refused to answer (10 observations), has religion that is not among the six listed above (5 observations) or are Confucians (2 observations).

The religiosity question in IFLS is a self-assessment question; it is therefore useful to examine how answers to these questions relate to observed behavior. For adherents of each religion, IFLS4 asked a pair of questions on an individual's religious practices. Muslims were asked how many times they prayed every day and whether they observed the *halal* food requirement. Christians were asked how often did they pray or read the bible and whether they actively participated in activities such as religious fellowships. Meanwhile Buddhists and Hindus were asked whether they meditated in the temple and whether they observed certain religion-related diets. I use these data to validate respondents' self-assessments of their religiosity.

Table 3 presents the share of individuals that follow a particular religious practice for a given level of religiosity and for each religion. The pattern suggests strong correlations between self-assessment of one's religiosity and his or her adherence to religious practices across different religions. For Muslims, the more religious a person, the more likely that he or she follows (and go beyond) the mandatory number of prayers of five times a day. However, there does not seem to be much variation with respect to keeping the *halal* diet across different religious intensities, except among the non-religious muslims. Similarly among Christians, the more religious tend to pray more frequently during the day. In addition, they are also more likely to participate actively in religious activities such as prayer fellowships. Meanwhile, more religious Hindus are more likely to frequent temples daily, and are more likely to maintain follow the no beef/red meat dietary restrictions. Similarly, more religious Buddhists are more likely to pray in the temple daily and be a vegetarian.

To further validate this measure, I also consider a question from IFLS's community participation module – which is a module that is separate from the religion module. In the community participation module, respondents were asked whether they knew of a particular activity in the village, and if they do so, whether they participated. Included in the list of activities inquired is a religious activity. Table 4 presents a summary on responses for different levels of religiosity. Participation tends to increase in religiosity, and the χ^2 tests reject statistical independence between religiosity and participation.

Meanwhile, many religion-based educational institutions often function as a source of oblique socialization of religious values and beliefs. The values transmitted through these

institutions in the past may affect cooperative attitudes at present. To capture this, I employ data on each individuals' educational history. IFLS contains information on the types of institution managing the schools attended by the respondents, including whether it is a religion-based – to wit, Catholic, Protestant, or Buddhist, but not Hindu – institution. With this information, I construct an indicator of whether the respondent receives an education from an institution of her religion (or a "coreligion education") or a religion-based institution that is not of her religion (or a "non-coreligion education").[17]

Having received an education from religion-based institution is correlated with an individual's religiosity. Therefore, including these variables will likely absorb some of the correlations between religiosity and outcomes. I therefore do not include these variables in the base specification. Nonetheless, I believe that the question of the role of religion-based education is in itself an interesting and important one. I therefore implement a separate set of regressions to examine the question.

[TABLE 5 APPROXIMATELY HERE]

3.2.3 Measures of religious diversity and segregation

The following will examine how diversity and segregation are associated with cooperative attitudes. For diversity, instead of using the usual fractionalization index, I follow Reardon et al. (2000) in using the diversity index first proposed by Theil (Theil, 1972; Theil and Finizza, 1971) that makes use of the entropy of the discrete probability distribution of groups in the unit of analysis.[18] That is, in community i, the entropy of the discrete probability distribution of religion in a village is calculated as follows:

$$H_i = \sum_r^R s_{ir}.ln\left(\frac{1}{s_{ir}}\right) \tag{1}$$

where s_{ir} indicates the share of population with religion r in community i. The index can take a value of between zero (perfectly homogeneous) and the natural log of the number of distinct religious groups in the community.

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[17]To obtain this information, I made use of the panel nature of the dataset to trace the education history from the first wave of IFLS (IFLS1). This introduced a minor problem, since IFLS1 conflated Buddhists and Protestant schools into a single category. In these cases, I assume that the respondent is attending a Protestant-managed school. The potential misclassification from this last assumption is miniscule, since even if all of these schools assumed to be Protestant-managed are Buddhist-managed, at most I would have misclassified 59 individuals (49 Protestants and 10 Buddhists).

[18]Despite not using the usual fractionalization index, the correlation between the entropy index and the fractionalization index in my data is 99.1%.

Meanwhile, we measure segregation using the Mutual Information Index that is also based on the entropy measure of diversity. Essentially, the Mutual Information Index measures the difference in the entropy of the community's religious distribution with the weighted average of the entropy of the sub-communities. In their comparisons of the properties of different segregation measures, Reardon and Firebaugh (2002) and Frankel and Volij (2011) conclude that the Mutual Information Index is the most well-behaved.[19] Hence, for community i and its subcommunities, indexed by n, the segregation index is calculated as:

$$M_i = H_i - \sum_{n \in N} \pi_n H_n. \tag{2}$$

where π_n is the population weight for subcommunity n. A larger value indicates a more segregated community. Like the diversity index, the segregation index can take a value of between zero and the natural log of the number of distinct groups in the community.

I use the 2000 population census to construct these indices both at the subdistrict and village level. The subdistrict segregation index compares the subdistrict entropy with the population-weighted average of the entropy of its villages. Hence, a more segregated subdistrict is one where individuals of different religions are more clustered in the different villages. Meanwhile, the village segregation index compares the village entropy with the population-weighted average of the entropy of the census blocks within the village. A more segregated village, therefore, is one where individuals of different religions are clustered in the different census blocks.

3.2.4 Other regressors

I implement the same set of control variables across outcomes, which is summarized in Table 5. For the base specification, I include the standard individual characteristics such as sex, age, married status, and years of education. To address potential non-linear effects of age, I include dummy variables indicating whether the individual's age is greater or equal to 25, 45, and 65 years old. Similarly for education, I also introduce a set of dummy variables to indicate whether an individual has received some junior high, senior high, or college-level education.

The decision to cooperate can be a risky act and risk preference may affect cooperative behaviors. Indeed, Schechter (2007) shows that failing to include the risk preference pa-

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[19]Frankel and Volij (2011) found that the Mutual Information Index did not satisfy the composition invariance property. Composition invariance property states that the segregation of a community should not change when the number of students from a particular religion in the sub-communities is multiplied by the same number across the community. However, in this analysis, segregation is used to analyze the effect of exposure on attitudes. Coleman et al. (1982) argue that this property is unnecessary in this case.

rameters in trust regressions in experimental games may significantly alter the coefficients of important regressors. IFLS elicits risk aversion by asking respondents to choose payoffs with different risk levels, which I used to create an ordinal ordering of risk aversion.[20] This variable can take a value of between 0 and 4 where a larger number indicates greater risk aversion.[21] Risk aversion is elicited using without real payoffs and there are some concerns about potential biases from this approach. However, the experience from the Mexican Family Life Survey suggests that such biases may not be so severe (Hamoudi, 2006).

Moreover, an individual's discount factor may affect local cooperative attitudes through its effects on social capital investment (Glaeser et al., 2002). IFLS elicits a measure of the individual discount factor by asking respondents to choose different payoffs that give returns at different times from today. Similar to the measure of risk aversion, the discount factor is elicited without real payoffs.

At the household level, I include the level spline of the log per-capita expenditure (PCE), with a knot point at the median.

At the community level, in addition to the community diversity and segregation measures, I include the urban status of the community and dummy variables of its topographical characteristic (i.e., on a coast, flatland, hill, or valley), log population density in the village, whether the village has recently experienced a natural disaster, and distance from subdistrict and district capitals. Olken (2009) found that television and radio reduce social capital. Hence, I also included a dummy variable for whether the village can receive a broadcast from the national public television and a regional television, as well as the number of private television networks whose signals reach the village. In the base specification, I also include subdistrict PCE Gini obtained from the 2000 Poverty Map.

4   Individual religion, trust, and tolerance

Individual religiosity and attitudes are likely to be endogenous. I try to address this problem in the following ways. First, I include a rich set of control variables at various levels of aggregation. Second, to further ameliorate the omitted variable bias, I estimated fixed effects models. With IFLS data, I can include fixed-effects up to the household level; however, there are potential trade-offs between bias reduction and information loss from the "over-inclusion"

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[20]IFLS4 elicited risk preference using two sets of questions on risk aversion. The hypothetical sure payoff in first set is Rp.800.000, almost twice the average monthly per-capita expenditure of the IFLS4 respondents. Meanwhile, the sure payoff in second set is five times that in the first set. The amounts of relative risk in the two sets are also different. I use the first set of questions as a measure of the risk preference parameter.

[21]I code as "4" individuals whose "strong dislike" for risk cannot be explained by the standard utility theory: They prefer a sure payoff over a 50-50 gamble even though the smaller payoff in the gamble equals the sure payoff.

of controls. Finally, following the strategy similar to that of Altonji et al. (2005), I conduct an exercise to assess the likelihood that the entirety of these findings come from omitted variable biases.

To estimate the association between religiosity and attitudes, I employ the following specification:

$$Y_{ijk} = \alpha + \beta_1.rlgs_i + \mathbf{X_i}.\beta_\mathbf{i} + \mathbf{X_j}.\beta_\mathbf{j} + \mathbf{X_k}.\beta_\mathbf{k} + \varepsilon_{ijk} \tag{3}$$

where Y is the outcome variable, $rlgs$ is the religiosity measure, $\mathbf{X}$ is the vector of control variables, ε is the residual, and i, j, k index individuals, households, and communities respectively. In this basic specification, I assume that the behavioral response to religiosity is uniform across different religions and linearly associated with attitudes. I relax the former assumption when I examine inter-religion differences in attitudes.

For this base specification, including household fixed-effects would provide the most reduction in the omitted variable bias possible in this data set. However, 8,387 out of 12,680 households (and 5,444 out of 9,737 households with more than one members) in the sample are homogeneous in their religiosity. The inclusion of the household fixed-effects will remove the effects of religiosity that have been "institutionalized" in the household. Since individuals living in homogeneous-religiosity households tend to be more religious, results would tend to discount the effects coming from them.[22] As such, I will report results that are estimated using the community fixed-effects specification. For robustness, I include in the appendix results estimated using the household fixed-effects model. In both cases, standard errors that are robust-clustered at the level of the fixed-effects.

[TABLE 6 APPROXIMATELY HERE]
[TABLE 7 APPROXIMATELY HERE]

4.1   Attitudes and individual/household characteristics

The results are presented in Tables 6 and 7. Before addressing the role of religiosity in cooperative behaviors, however, I will first examine the links between the different plausibly exogenous regressors and the different outcomes in this subsection.

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[22]Among individuals living in a multiple-member, homogeneous-religiosity household, 90.2% consider themselves either religious or very religious, compared to 64.7% among those living in a heterogeneous-religiosity household.

4.1.1 Gender

Men exhibit greater willingness to help and trust than women. The coefficients for the indicator variable *male* in Table 6 are positive and significant on the willingness to help neighbors and to trust neighbors to watch their children and their house. These trusting behaviors may be borne out of the fact that, compared to women, men are more likely to assess the trustworthiness of their close neighbors more favorably. Men are also more likely to perceive the village to be safe than women.

Men are also generally more tolerant toward non-coreligionists than women (Table 7). Again, there may be a belief component to tolerant behavior, as men tend to rate the trustworthiness of strangers higher than women. Consistent with this, men also exhibit less discriminative trust either with regards to ethnicity and religion. There is, however, an exception to the gender difference in tolerance. Men are not more tolerant – although neither are they less tolerant – than women on allowing non-coreligionists build their house of worship in the village. Moreover, men also tend to be less trusting of the police.[23] These effects are robust to the both the community and household fixed effects specifications.

The findings on altruism and interpersonal trust broadly align with what is known about gender differences in social preference. On helping behavior, the meta-analytic studies of the psychology literature by Eagly and Crowley (1986) found that men helped more than women. Meanwhile on trust, using U.S. data, Alesina and La Ferrara (2002) find that women exhibit less generalized trust. Similarly, in their survey paper of gender differences in the experimental literature, Croson and Gneezy (2009) find that in trust games, women tend to trust less or the same than men, and that their decisions to trust are more sensitive to the experimental context and social distance.

4.1.2 Age

With only a cross-section dataset, we cannot disentangle between age and cohort effects. Hence, the analysis below will confound both effects. Below, we refer to the age groups as "young adulthood" (15-24 years old), "early adulthood" (25-44 years old), "middle adulthood" (45-64 years old), and "late adulthood" (65 years old and older). The results suggest that in most cases, there are non-linear relationships between age and cooperative attitudes.

The willingness to help neighbors hardly varies by age except of the slight decline in late adulthood. The willingness to trust neighbors to watch one's children or house when away increases with age up until middle adulthood, perhaps partly due to the positive associations

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[23]Guiso et al. (2003) also found negative, albeit insignificant, coefficient of being a male and trust toward the police.

between age and trust beliefs of strangers and close neighbors (although the latter association is not statistically significant) among early adults.

On average, there is a marginal increase in religious discriminative trust between those in early and middle adulthood, and a similar increase for ethnic discriminative trust between middle and late adulthood. Consistent with this result, the tolerance of having non-coreligionists in the village also decreases between early and middle adulthood. For other residential tolerance measures, tolerance is negatively associated with age across all age groups. Interestingly, in terms of inter-faith marriage, those in their middle adulthood are the most intolerant – perhaps, because it is at around this age group that parents marry their children.[24] Meanwhile, in terms of allowing other believers to build their house of worship, it appears that the young adults in the sample are the most intolerant compared those in the other age groups.

4.1.3 Education

There is a non-linear effect of education on cooperative attitudes. Secondary education is positively associated with the willingness to help, but not college education. Education is also negatively associated with trusting behaviors: More education is associated with a lesser willingness to entrust neighbors to watch their children and properties when they are away. Interestingly, however, education is positively associated with inter-personal trusting beliefs: More educated people are more likely to assess neighbors and strangers to be trustworthy. Perhaps, education alters an individual's understanding of potential sources of risks associated with trusting behaviors other than the trustworthiness of her "agent", such as the quality of local institutions to punish breaches of trust.[25] Indeed, education up until high school is negatively associated with a lower assessment of village safety. Meanwhile, the assessment of the trustworthiness of the police increases with junior secondary education, but decreases with college education.

Education is negatively associated with religious and ethnic discriminative trust and this negative associations at different levels of education are stronger for ethnic discrimination. It is also positively correlated across all residential tolerance measures. Education, particularly at the college level, is also positively associated with tolerance of other believers' house of worship. However, more education – even beyond high school – is associated with less tolerance of interfaith marriages.

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[24]For instance, the average age of fathers to the once-married adults in the IFLS4 sample that were married between 1997 and 2007 was 56.9 (with a median at 55) years old and that of mothers to be 50.1 (with a median at 49) years old.

[25]See footnote 13 for a sketch of model that incorporates institutional quality in the trust game framework.

4.1.4 Risk and time preferences

Trusting behaviors of neighbors are negatively associated by risk preference, but not trusting beliefs. More risk averse individuals are less likely to entrust their children and house to their neighbor's watch, although in the case of the house, this association is not robust to the household fixed-effects specification. However, their beliefs of the trustworthiness of their neighbors and strangers are not associated with risk preference. Similarly, their trust beliefs of the police are not affected by risk preference.

More risk-averse individuals also tend to trust people who are similar to them more. Risk aversion is positively correlated with discriminative trust with respect to both religion and ethnicity. It is negatively correlated with tolerance in allowing non-coreligionists stay in their house, and positively with inter-faith marriage, but these correlations are weak and not robust to the household fixed effects.

Meanwhile, results from Glaeser et al.'s (2002) static model suggest that (local) social capital should increase with the individual discount factor. We therefore expect the discount factor to be positively correlated with community trust and altruism. However, our results here provide a mixed support for this prediction. The discount factors is correlated with some of the outcomes in the community fixed-effects model, but many of these relationships are not robust to the household fixed-effects specification. Only two relationships are robust in both specifications. A higher discount factor is positively associated with a greater willingness to help neighbors and negatively correlated with discriminative trust with regards to ethnicity.

4.1.5 Household expenditure

A higher per-capita expenditure of the is associated with the willingness to help neighbors among households whose per-capita expenditure (PCE) is below the median (or the "poorer households") but those with above median not those with above-median PCE (or "richer households") in the community fixed-effects model. Among richer households, a higher PCE is correlated with less willingness to entrust one's property to a neighbor and a lower belief of the trustworthiness on neighbors. Meanwhile, among poorer households, a higher PCE is (weakly) associated with greater trust of strangers.

Moreover, a higher PCE is associated with less in-group preference. In all households, a higher PCE is associated with less discriminative trust with respect to ethnicity. It is also associated with less religious discrimination, but only among the richer households. Among richer households, a higher PCE is associated with more tolerance regarding allowing non-coreligionists to live in the village or neighborhood as well as tolerance of non-coreligionists' house of worship. Among poorer households, PCE is also positively associated with tolerance

at the village and neighborhood level; however, it is negatively correlated with tolerance on inter-faith marriage.

4.2 Religiosity, religious education, and attitudes

Religiosity is positively correlated with cooperative attitudes involving members of the community and the in-groups, but not the out-groups. More religious people exhibits more willingness to help neighbors. They are also more willing to trust neighbors with their children or property. This behavior may have partly arisen out of their more favorable beliefs regarding the trustworthiness of their neighbors and police officers and the safety of their communities. However, I do not find that religiosity is associated with a generalized trust of strangers.

At the same time, religiosity is also positively correlated with religion-based and ethnic-based discriminative trust. It is negatively correlated with *all* measures of tolerance.

The religiosity coefficients are robust to both community and household fixed effects, although they are smaller in the latter specification. Since homogeneously religious households tend to be more religious (see footnote 22), the lower magnitudes of these coefficients in the household fixed-effects specification come partly from removing the effects from these more religious individuals. In a separate analysis that is not reported here, I find non-linearity in the relationships between religiosity and some of the outcomes. Nonetheless, qualitatively the results in that analysis are identical to the linear case presented here.

Columns (2) - (4) of Table 8 present estimates from the extended specification that includes indicators for individuals' religious educational background. Including these indicators reduce the magnitude of the religiosity coefficients, albeit only very slightly. Overall, the results suggest that religious educational background mainly plays a role in affecting inter-group cooperative attitudes. Coreligion educational background has a weak negative impact on helpfulness while non-coreligion has no impact. The only significant effect of religious educational background on community trust behaviors and beliefs comes from that of non-coreligion education on trusting neighbors to watch one's children.

However, coreligion education is associated with more trust of coreligionists, and less religious tolerance across all measures. In contrast, having been educated by a non-coreligion religious institution reduces religious discriminative trust, and increases tolerance across all of the measures. This latter result may be interpreted as support for Allport's (1954) contact hypothesis.

[TABLE 8 APPROXIMATELY HERE]

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The evidence so far points to statistically significant correlations between religiosity and attitudes. How meaningful are these correlations in real terms?[26] To answer this question, I examine the size of the religiosity coefficients and compare them with the coefficients on three other regressors: gender, PCE, and education. I will assume throughout this analysis that the relationships between the regressors and outcomes are linear and additive. Moreover, keep in mind that I am making comparisons of correlative, not causal, relationships. The analysis is based on results presented in Tables 6 and 7.

There is a lot of interest among social scientists to see gender differences in attitudes (see e.g., Eagly and Crowley, 1986; Croson and Gneezy, 2009; Golebiowska, 1999). This variable, therefore, serves as a useful benchmark. The size of the religiosity coefficient is similar to that of gender for the willingness to help. However, for trusting behaviors, it is one half and one third of the gender coefficients on entrusting neighbors with children and property respectively. In contrast, the effect of a one-level change in the religiosity scale on trust beliefs of neighbors is more than three times the gender difference.

With regards to in-group preferences, the size of the religiosity coefficient is almost six times that of gender for religious discrimination and they are almost one and a third that of gender in the case of ethnic discrimination. They are significantly larger for tolerance – the religiosity effects are between twice to three times the gender effects for two of the residential tolerance measures and the tolerance of inter-faith marriages. Meanwhile, there is no gender difference regarding tolerance of allowing non-coreligionists in the neighborhood and non-coreligionists' house of worship.

Next, I compare the religiosity effects with those coming from economic welfare, measured by PCE. Specifically, I compare the magnitude of the effect of a one-level change in religiosity with that of a standard deviation change in log PCE (hereafter referred to as the log PCE effect). For non-discriminative trust, PCE is positively associated with the willingness to help among poorer households, and negatively associated with the willingness to entrust neighbors with one's house and trust beliefs of neighbors among richer households. The effect of a one-level increase in religiosity on the willingness to help is almost three times the log PCE effect for poorer households. Its effect on the willingness to entrust neighbors with one's house is two-thirds (and of opposite sign from) that of the log PCE effect for richer households, while that on trust belief of neighbors is twice that of the log PCE effect.

In terms of in-group preferences, the effects of a one-level increase in religiosity are generally much stronger than the log PCE effects for both poorer and richer households. Among poorer households, the religiosity coefficients are between 1.1 and 1.7 times larger than the effect of a standard deviation increase in log PCE for ethnic discriminative trust, tolerance

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[26]I would like to thank Larry Iannaccone for suggesting this line of inquiry.

at the village and the neighborhood, and it is three times that of log PCE for tolerance of inter-faith marriage. Meanwhile, among richer households, it is between two to four times the log PCE effect for ethnic and religious discriminative trust, and the religiosity coefficients are between 2.1 to 2.5 the log PCE effects for tolerance at the village and neighborhood level and tolerance of other believers' house of worship.

Relative to the education coefficients, a one-level change in the religiosity scale has a stronger impact on the willingness to help neighbors compared to additional education at junior and senior secondary levels. Its effect is smaller than the marginal effects of education at various levels (and of a different sign) for trusting behavior regarding one's own kid and is somewhat comparable to the marginal effects of having junior high school and senior high school on the willingness to trust neighbors with one's house. However, its effect on the trusting belief of neighbors is larger compared to the marginal effects of additional levels of education beyond primary school.

Meanwhile, we find that in most cases, the effects of religiosity on in-group preferences are stronger than those of education. In all cases, except for inter-faith marriage, the religiosity and education coefficients have different signs. To simplify exposition for these coefficients, hence, I will compare here two hypothetical persons from the sample, namely, a very religious person with some college education vs. a non-religious person with primary school or less.

For religious discriminative trust, the effect of religiosity is much stronger than education such that a highly-educated highly-religious individual, on average, will be more discriminative than a non-religious individual with a primary school education. Similarly, the former will be less tolerant in allowing non-coreligionists live in his or her neighborhood or house, and much more intolerant of allowing non-coreligionists to build their house of worship. On the other hand, the total effects of education is stronger for ethnic discriminative trust and tolerance of having non-believers in one's village. For intolerance regarding inter-faith marriage, the magnitude of the religiosity coefficient is larger than the marginal effects of education at all levels, but unlike those for other measures of tolerance, they are of the same sign.

4.2.1 Selection on observables as a benchmark for omitted variable bias

Even with the household fixed effects, potential latent variables problems may nonetheless remain.[27] Altonji et al. (2005) suggest a way to informally benchmark potential omitted variable bias using selection on the observable characteristics for a bivariate normal model and

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[27]For instance, household fixed effects may have absorbed some of the differences that are inherent to a family (such as genetic differences), but may not have completely eliminated intra-household unobservables such as personality differences.

Bellows and Miguel (2008) develop a similar test for linear models without the assumption of joint normality. These authors derive measures to quantify how important the omitted variable bias needs to be in order to explain away the entire effects. This paper follows the approach of Bellows and Miguel, whose derivation is reproduced below.[28]

The objective of the derivation is to quantify how much stronger the relationship between the unobservable and religiosity relative to the relationship between the observable and religiosity in order for all of the effects to come from the omitted variable bias. To this end, consider the specification of interest:

$$Y = \alpha R + q\beta + \varepsilon \tag{4}$$

where q is the index of the full control variables, including both observables and unobservables. If we estimate α using OLS without q, we have the following omitted variable bias:

$$plim \, \widehat{\alpha}_{NC} = \alpha + \beta \frac{Cov(R, q)}{Var(R)} \tag{5}$$

where NC indicates the "No control" estimate.

Now, suppose that there are a set of control variables $\mathbf{X}$ and q is linearly correlated with these variables:

$$q = \mathbf{X}'\gamma + \tilde{q} \tag{6}$$

Plugging this into the original equation 5, we obtain:

$$Y = \alpha R + \mathbf{X}'\gamma\beta + \beta\tilde{q} + \varepsilon \tag{7}$$

In this case, our estimate of α yields:

$$plim \, \widehat{\alpha}_C = \alpha + \beta \frac{Cov(R, \tilde{q})}{Var(R)} \tag{8}$$

where C denotes "Control". Given the linear relation between q and $\mathbf{X}'\gamma$, we have the following:

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[28]See Bellows and Miguel (2008, Appendix A). Nunn and Wantchekon (2011) also utilize this approach in their examination of the effects of living in regions that were heavily raided for slaves in the past on current levels of trust in Africa.

$$\widehat{\alpha}_{NC} - \widehat{\alpha}_C = \beta \left(\frac{Cov(R,q)}{Var(R)} - \frac{Cov(R,\tilde{q})}{Var(R)} \right)$$
$$= \beta \left(\frac{Cov(R,\mathbf{X}'\gamma)}{Var(R)} + \frac{Cov(R,\tilde{q})}{Var(R)} - \frac{Cov(R,\tilde{q})}{Var(R)} \right) \quad (9)$$
$$= \beta \frac{Cov(R,\mathbf{X}'\gamma)}{Var(R)}$$

We can now find an estimate of the measure of omitted variable bias necessary to explain away the entire religiosity effects. Suppose there is no religiosity effect and we set α=0. Dividing equation 7 with equation 9, we have:

$$\frac{\widehat{\alpha}_C}{\widehat{\alpha}_{NC} - \widehat{\alpha}_C} = \frac{Cov(R,\tilde{q})}{Cov(R,\mathbf{X}'\gamma)} \quad (10)$$

The term on the left-hand side can be estimated. Meanwhile, the right-hand side term gives the ratio between the religiosity-unobservable and religiosity-observable covariances, which captures how much stronger the covariance between religiosity and the unobservable variable relative to its covariance with the observable variables needs to be to explain away the entire effect of religiosity.

Table 9 presents the calculations of this ratio. I consider four specifications, to wit, the basic and extended specifications (i.e., without and with the religious education background) with community and household fixed effects. In the community fixed-effects specification, the magnitudes of this ratio lies between 3.1 to 77.9 for willingness to help and trust measures of neighbors. Meanwhile, for in-group preferences, the ratios are between 3.4 and 11.3. Hence, selection on unobservables needs to be at least 3.1 times that on observables to attribute these results entirely on omitted variable bias. The magnitudes of these ratios are smaller in the household fixed-effect specifications, but none of them is less than one.

[TABLE 9 APPROXIMATELY HERE]

4.3 Does the religion matter?

Next, we look at inter-religion differences. Before we begin the analysis, however, two caveats are in order. First, as is the case in many multiethnic, multireligion countries, ethnicity and religion are not easily separable in Indonesia. In this particular sample, two adherents of two of the religions are ethnically very homogeneous: 88% of Hindus are Balinese and 81%

of Buddhists in the sample are of Chinese descent. In addition, 86% of Hindus live in the province of Bali. Hence, the analysis cannot rule out confounding ethnicity effects. The second caveat relates to the small sample of Buddhists. In this sample, there are only 88 Buddhist respondents in the sample – and therefore, the estimates of its coefficients have low power.

[TABLE 10 APPROXIMATELY HERE]
[TABLE 11 APPROXIMATELY HERE]
[TABLE 12 APPROXIMATELY HERE]

4.3.1 Examining average differences

I begin with looking at average differences across religions. I estimated the following:

$$Y_{ijk}^r = \alpha + \sum_{d=2}^{5} \alpha_d.\mathbb{1}(x_{ri} = d) + \beta_1.rlgs_i + \mathbf{X_i}.\beta_{\mathbf{i}} + \mathbf{X_j}.\beta_{\mathbf{j}} + \mathbf{X_k}.\beta_{\mathbf{k}} + \varepsilon_{ijk}^r \tag{11}$$

where $\mathbb{1}$ is the indicator function, x_{ri} denotes the index of individual i's religion and d indexes the different religions. In the estimations, "Islam" is the omitted religion category.[29] For this analysis, I opt for the province fixed-effects specification since in 138 out of 262 sample districts (or 52.7% of the sample districts), all respondents within these districts adhere to the same religion. This is equal to 36.0% of the sample respondents. As a robustness check, I include in the appendix estimates using the district fixed-effects specification.

Tables 10 to 12 present the results of the province fixed effects estimations. In the regressions analyzing inter-religion differences, Islam is the omitted religion category. Overall, there appears to be very little inter-religion differences in terms of community and non-discriminative cooperative attitudes. However, there are significant inter-religion differences in terms of discriminative trust and tolerance and these differences are mainly between Muslims, who are the majority in the country, and the rest.

With respect to cooperative attitudes in the community, Protestants are less willing to help their neighbors compared to adherents of other religions. Meanwhile, Buddhists are less willing to trust their neighbors to watch their children or property. However, on average, these differences do not seem to be driven by differences in their beliefs regarding the trustworthiness of neighbors or strangers.

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[29]We follow this convention of setting "Islam" as the omitted category for all estimations that involve religion categories in this paper.

However, in terms of discriminative trust, Muslims trust their coreligionists more compared to adherents of other religions. They are also the most intolerant in all tolerant measures. Meanwhile, Catholics and Buddhists are the least discriminative with regards to both ethnicity and religion. They also tend to be among the two most tolerant believers on most measures. Catholics are also more tolerant than Protestants across all measures.

4.3.2 The role of the majority status

In their cross-country analysis, Guiso et al. (2003) found that adherents of the majority religion tend to be more intolerant. I examine whether this phenomenon exists within countries and explains the inter-religion differences in attitudes. To explore this question, I include an indicator variable of whether the respondent adheres to the majority religion in the village. In this sample, only 3 Catholics and 6 Buddhists live in a village where their respective religion is the majority religion. Our discussion will therefore focus only on the other three religions.

The right halves of Tables 10 to 12 present the religion results with the village-majority status variables included. Protestants exhibit an even less willingness to help neighbors, and minority Protestants find their community less safe compared to their minority-Muslim counterpart. Minority Christians and Buddhists also tend to be more distrustful of the police. However, minority Hindus exhibit more trusting behaviors than minority Muslims. In contrast, as minorities, the gaps in religio-discriminative trust between Muslims and adherents of other religions, except Hindus, tend to be smaller.

Majority status in the village does not appear to significantly affect community or discriminative trust. However, majority status is negatively correlated with all aspects of tolerance, and the magnitude of the negative coefficient is largest on tolorance of non-coreligionists' house of worship. This suggests that among the tolerance issues, this issue may be the most political. Meanwhile, majority Protestants and Hindus tend to be more tolerant on most measures, except on the issue of non-coreligionists' house of worship.

[TABLE 13 APPROXIMATELY HERE]

4.3.3 The religiosity-attitudes associations

The above specification assumes that adherents of different religions behaviorally respond to their reported religiosity homogeneously. To allow for heterogeneous response across different

religions, I estimate an alternative specification to examine the inter-religion differences that allows for different intercepts and religiosity coefficients for different religions, to wit:

$$Y_{ijk}^r = \alpha_1 + \sum_{d=2}^{5} \alpha_d.\mathbb{1}(x_{ri} = d) + \sum_{d=1}^{5} \beta_d.\mathbb{1}(x_{ri} = d).rlgs_i$$
$$+ \mathbf{X_i}.\beta_\mathbf{i} + \mathbf{X_j}.\beta_\mathbf{j} + \mathbf{X_k}.\beta_\mathbf{k} + \varepsilon_{ijk}^r \tag{12}$$

Based on the same rationale used to justify the basic religiosity specification above, I implement a community fixed-effects model with robust standard errors that are clustered at the community level.

The coefficients on the interaction terms describe the inter-religion differences. Assuming that people rarely switch religion in Indonesia, religion can be treated as an exogenous attribute that is inter-generationally transmitted. However, individuals choose the level of religiosity for their given religion. Religiosity is, therefore, likely to be endogenous to attitudes. Take an example of tolerance. If an unobserved preference parameter or personality trait, say sociability, affects both tolerance and the choice of religiosity for a given religion, a sociable person will be more tolerant and, at the same time, choose a low level of religiosity if he is "given" an intolerant religion.[30] Therefore, the inter-religion differences in the religiosity coefficients can be interpreted as the relative extent to which one religion is more likely to encourage (or discourage) the attitude in question.

The results are shown in Table 13. For the associations between religiosity and measures of community cohesiveness, Muslims and Christians appear to be more similar than Hindus and Buddhists. The positive associations between religiosity and helpfulness, as well as religiosity and the willingness to trust neighbors with children are stronger among Hindus and Buddhists compared to believers of other religions, although it is not significant for Buddhists. Interestingly, in general, the associations between religiosity and behaviors that reflect community cohesiveness appear to be consistently stronger among Hindus relative to believers of other religions. However, the association between religiosity and beliefs regarding the trustworthiness of anonymous neighbors and strangers are weaker among Hindus. These greater trusting behaviors may, perhaps, reflect institutional factors due to the fact that a significant majority of the Hindus in the sample are Balinese living in the Bali island. Meanwhile, the association between religiosity and trust beliefs of neighbors is weakest among Catholics, while that between religiosity and trust beliefs of strangers is weakest among Buddhists.

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[30]Here, we also assume that the characteristics of a religion responds very slowly, if at all, to individuals' religiosity choice.

With regards to the association between religiosity and discriminative trust, I find little inter-religion differences with respect to religion. The association between religiosity and ethnic discriminative trust is weakest among Protestants and strongest among Hindus. However, in almost all cases, the negative links between religiosity and aspects of tolerance are strongest among Muslims. Among the Christian religions, the links between religiosity and residential tolerance are more positive for Catholics. However, they are more positive for Protestants in terms of inter-faith marriages and allowing people of a different faith to build their house of worship.

4.4   Gender differences in the religiosity correlates

Finally, I decompose the analysis to look at inter-gender differences in the behavioral responses to religion. The analysis utilizes the basic specification with the community fixed-effects described in Equation 3. Tests of pooling by gender show that the only outcome variable in which the pooling hypothesis cannot be rejected is tolerance regarding the house of worship.[31]

[TABLE 14 APPROXIMATELY HERE]

Table 14 presents the religiosity coefficients when we estimated the data separately by gender.[32] Overall, the links between religiosity and trusting attitudes are stronger for men than women. Religiosity is associated with trusting behaviors among men, but not women. The extent to which religiosity is associated is trusting beliefs is also stronger for men.

I find similar results regarding inter-group cooperative attitudes. The positive association between religiosity and discriminative trust is stronger for men; similarly, the extent to which men become more intolerant as they become more religious is larger – although to different degrees for different measures of tolerance – compared to that of women. If we were to take a causal interpretation, then one can interpret this as suggesting that religious commitment alters cooperative attitudes more among men than women.

5   Community heterogeneity and cooperation

The theory and evidence reviewed above suggest two channels through which community diversity and segregation may affect cooperation: Network effects and (optimal) inter-group

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[31]For outcomes where the pooling hypothesis is rejected, the critical value for rejection is at 1% except for trust beliefs of the police, religio-discriminative trust, and residential tolerance at the neighborhood level – all of which are rejected at 5%. See Tables A.6 and A.7 in the appendix

[32]Tables A.8 to A.10 in the appendix provides the full results for the analysis by gender.

contact. In the case of the former, under the assumption of mostly trust-based exchanges, diversity may weaken overall cooperation by weakening intra-group information transmission and norm enforcement. Moreover, denser networks may strengthen cooperation by strengthening these intra-group mechanisms. Therefore, we expect to find greater community trust in more homogeneous communities, and we expect this trust to be stronger among people living in segregated communities.

However, on the flip side, diversity means a higher likelihood of contacts with those who are different from us, and frequent contacts may break down stereotypes, increase trust, and reduce prejudice. Diversity, therefore, can lessen prejudice and this potentially facilitate greater inter-group (and overall) cooperation. Under this premise, residential segregation will likely strengthen inter-group prejudice.

The net effect of heterogeneity on community trust is theoretically unclear and is therefore an empirical matter. On the other hand, the theoretical prediction based on Allport's contact hypothesis is clearer: Diversity is expected to reduce inter-group discriminative trust and increase tolerance while segregation is expected to have the reverse effect.

Before presenting the results, it is important to note the potential endogeneity of these community heterogeneity variables. For instance, its is plausible that the observed religious diversity in the community was in fact the outcome of its more tolerant residents. On the one hand, these measures of community heterogeneity were derived from the national census dataset, which was collected eight years prior to the outcomes of interest. This reduces concerns of contemporaneous reverse causality. However, this does not solve the issue that potentially arises if both the persistence of both attitudes and the community compositions.

5.1   Does segregation matter?

Table 15 present the coefficients for the village and subdistrict heterogeneity variables.[33] On the left halves of these tables, we have the coefficients of the community diversity variables when the segregation variables are excluded. Meanwhile, on the right halves are the coefficients for both the community and the segregation variables. All estimates utilize the basic model of Equation 3 with the district fixed-effects specification.

In many cases, failing to include segregation in the regression often changes the inference on the link between diversity and attitudes. For helpfulness and trusting behaviors, the exclusion of segregation does not appear to significantly alter the coefficient on the diversity variable significantly. In the case of trust beliefs and inter-religious tolerance, however, the exclusion of segregation variables may have introduced biases. For instance, in case of trust

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[33]For the coefficients of other community variables, see Tables A.11 and A.12 in the appendix.

beliefs, the diversity coefficient in the trust-of-neighbors regression became negative when segregation is introduced for regressions with village-level heterogeneity variables. It became significant for the subdistrict regression. We observe similar adjustments in the village diversity coefficients for the regressions on the trust beliefs of strangers and the police. In the case of tolerance, the inclusions of the village segregation variable lead to increases in the magnitude of the village diversity coefficient in all cases except for the tolerance of having non-coreligionists live in the same village, and in all tolerance outcome for the regressions with subdistrict heterogeneity variables. In none of these cases did the sign change. In the following section, I will focus on the specification that includes the segregation variable.

[TABLE 15 APPROXIMATELY HERE]

5.2 Diversity and segregation

Religious diversity appears to be associated with lower trust of neighbors, strangers, and the police. The signs of the village and subdistrict diversity coefficients are negative for the willingness to entrust neighbors with their house or children, as well as trust beliefs of their neighbors. For the village diversity variable, the coefficients are significant for the trust beliefs outcome (albeit, weakly for those of neighbors and strangers). Meanwhile, for the coefficients of the subdistrict diversity variable are weakly significant for the willingness to entrust neighbors with children outcome, but strongly significant for trust belief of strangers. Interestingly, however, people living in more diverse subdistricts tend to find it safer to walk in their village at night.

Subdistrict diversity is associated with less discriminative trust with regards to religion. Furthermore, people living in more diverse villages and subdistricts are also more tolerant across all five measures of tolerance.

Meanwhile, those living in more religiously segregated villages tend to more willing to help their neighbors, but the opposite is true in segregated villages. Meanwhile, in both of the regressions utilizing the village and subdistrict heterogeneity variables, the segregation variables are positively associated with belief that one's neighbors are trustworthy. They are also associated with the belief that the police are trustworthy. In the case of the trust belief of strangers, the coefficient is only significant for the subdistrict segregation variable.

Segregation does not appear to be correlated with discriminative trust. However, people in segregated villages tend to be less tolerant of allowing people of different faiths in their neighborhood and home, as well as allowing non-coreligionists to build their house of

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worship in the village. People in more segregated subdistricts are also less willing to let non-coreligionists build their house of worship in their village.

Overall, the evidence, therefore, suggests some support for Allport's optimal contact hypothesis that intergroup contact can reduce prejudice. However, it does not appear that improved intergroup relations are able to compensate the negative overall effects of diversity on particularized and generalized trust, which in part might be attributable to network effects. At any rate, these results need to be interpreted carefully given the potential endogeneity of residential choices.

[TABLE 16 APPROXIMATELY HERE]
[TABLE 17 APPROXIMATELY HERE]

5.3 Individual religiosity and community heterogeneity

The analysis so far provides evidence of positive correlations between religiosity and in-group preferences. As such, individuals' behavioral and attitudinal responses to the religious compositions of their communities may vary with their level of religiosity. In other words, given the association between religiosity and in-group preferences, the religious may be less willing to cooperate in more religiously diverse communities and, conversely, more willing to cooperate in more segregated communities. To examine this possibility, we examine the coefficients of the interactions between religiosity and community diversity and segregation in our community fixed-effects specification.

The results in Table 16 support this hypothesis. The strength of the association between religiosity and the willingness to help neighbors and the willingness to entrust neighbors with their house is weaker in more religiously diverse villages, and stronger in more religiously segregated villages. The associations between religiosity and trust beliefs toward neighbors, strangers, and the police are also weaker in more diverse villages. We find similar results for the subdistrict diversity and segregation variables.

At the same time, diversity is also linked with weaker associations between religiosity and in-group preferences and intolerance. The magnitude of the positive correlations between religiosity and trusts of coethnics/coreligionists are weaker in more diverse villages and subdistricts. Similarly, the magnitude of the negative correlations between religiosity and all five measures of religious tolerance are also weaker in more diverse villages and subdistricts. In contrast, the magnitude of the negative association between religiosity and tolerance in allowing non-coreligionists live in the same house is larger in more segregated

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villages, and that between religiosity and tolerance in allowing non-coreligionists live in the same neighborhood is larger in more segregated subdistricts. For the negative association between religiosity and tolerance of allowing non-coreligionists to build the house of worship, this association tends to be weaker in both segregated villages and subdistricts.

I further decompose the analysis and separately examine differences between Muslims and non-Muslims (see Tables A.13-A.15 in the appendix). Most of the results in the pooled regressions appear in our results for the Muslim subset. Among Muslims, the associations between religiosity and measures of community cohesion as well as trust beliefs (except that of strangers) tend to be weaker in more diverse villages and subdisctricts. Here, however, village- and subdistrict-level segregations appear to play a more important role. The association between religiosity and the willingness to entrust neighbors to watch one's house is stronger in more segregated villages; meanwhile, the associations between religiosity and the willingness to entrust neighbors with one's children and house, as well as the trust belief of neighbors are also stronger in more segregated subdistricts.

With regards to in-group preferences and tolerance, given the across-the-board effects of both village and subdistrict diversities on the associations between religiosity and outcomes, I examine outcomes whose associations with religiosity are not affected by community diversities among Muslims. Two outcomes appear to be "immune" to the effect of diversity among Muslims, to wit, trust of coreligionists and tolerance of the inter-faith marriage of a relative. Meanwhile, village-level segregation is associated with a stronger association between religiosity and intolerance regarding having a non-coreligionists in the neighborhood and at home, as well as intolerance of non-coreligionists' house of worship.

In contrast, I find many of the effects of community diversity on the association between religiosity and outcomes to be absent among non-Muslims. Village and subdistrict diversities do not affect the association between religiosity and almost all measures of community cohesion, except for the willingness to entrust neighbors to watch one's children. In contrast to results from the Muslim subset, village and subdistrict diversities are associated with a weaker association between religiosity and trust of coreligionists and coethnics – although the coefficient on the $religiosity \times village\ diversity$ interaction is not significant for trust of coethnics. They are not associated with the association between religiosity and measures of tolerance, except for tolerance of non-coreligionists' house of worship.

Meanwhile, among non-Muslims, greater subdistrict segregation is associated with weaker links between religiosity and cooperative behaviors towards neighbors. The association between religiosity and helpfulness as well as their willingness to entrust neighbors to watch their house are weaker among non-Muslims living in more segregated subdistricts. Similarly, the association between religiosity and the sense of safety for non-Muslims are weaker in

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more segregated subdistricts. Village segregation does not affect the association between religiosity and any of the tolerance measures among non-Muslims; however, similar to the case for Muslims, subdistrict segregation is negatively associated with a weaker tolerance in letting non-coreligionists live at home or build their house of worship.

6   Religiosity and political preference

A natural extension to this analysis is to ask whether the effects of religion go beyond preferences regarding interpersonal interactions, into the political sphere. Using data on the characteristics that respondents find important in a political leader, I examine whether a stronger commitment to the religious identity is also positively associated with an in-group bias in politics. Upon finding a bias, I also examine the "cost" of such a bias by examining which other important characteristic(s) (if any) in a political leader gets "crowded out" by this in-group bias. Answers to these questions can help understand the implications of the use (and misuse) of religion in political discourse.

IFLS4 contains a set of questions that elicit each respondent's opinion regarding factors that are important when electing a district head or a mayor. The interviewer begins by asking a series of "Yes/No" questions to determine whether a particular factor is important to a respondent. Nine factors were considered, to wit, the candidate's appearance, popularity, program quality, similarity in political affiliation, similarity in religious affiliation, similarity in ethnicity, governing experience, gender, and the amount of money (or "campaign gifts") that the candidate gives out during his/her campaign stops. Once the respondent had answered all nine questions, he/she was asked to rank the most, second- and third-most important factors for his/her choice of a district head.

For each of the factors, I generated three binary outcome variables. The first is whether that factor is an important factor for the respondent. It is equal to one for a particular factor if the respondent answers "Yes" to it during the first series of the "Yes/No" questions. The second variable captures the notion of whether the respondents consider the factor to be among the top-three most important factors in a political candidate. It is equal to one for a factor if the respondent included it in his/her list of the three most important factors in a district head candidate. Finally, I generated a variable that is equal to one for a factor if it is listed as the respondent's most important factor in a district head candidate.

Table 18 presents the results from the base specification regressions with community fixed effects (Equation 3) for the religiosity variable. The first column suggests that religiosity is positively correlated with assigning importance on almost all factors except for program quality and the campaign-stop gifts. On the second column, as expected, we find that

religiosity is associated with a greater likelihood of putting the candidate's religion among the top three most important factors. However, religiosity is negative associated with the likelihood of including the candidate's popularity, program quality, or "gift money" as the three most important factors in a candidate. Finally, in the third column, religiosity is positively associated with the likelihood of considering the candidate's religion to be the most important criterion, and negatively with the likelihood of considering the candidate's program quality and campaign gifts to be the most important criteria.

Meanwhile, in Table 19, I investigate the correlations between the in-group political preferences and community heterogeneity. Similar to our results on discriminative trust and tolerance, we find that in-group-biased political preferences are negatively associated with village an subdistrict diversity. Meanwhile, subdistrict segregation is positively associated with assigning religion as the most important criteria in a district head. Similarly, the results on interactions between religiosity and community diversity and segregation variables (Table 20) suggest that a greater diversity (both at the village and subdistrict) is correlated with a weaker associations between religiosity and in-group biases in political preference. In contrast, in more segregated subdistricts, the associations between religiosity and in-group biases in political preference tend to be stronger. Meanwhile, in more segregated villages, the association between religiosity and the likelihood of assigning religion as the most important criteria of a district head is stronger.

7 Conclusion

The analysis provides evidence on the positive association between religion and in-group trust. Across religions, more religious people tend to trust neighbors and members of their communities more. Religiosity is also positively associated with in-group biases: It is positively associated with more ethnic- and religion-based discriminative trust, less religious tolerance, and a greater likelihood of assigning religion to be the most important criteria in a district head. At the same time, this in-group trust is not accompanied by out-group trust: there is no correlation between religiosity and trust beliefs toward strangers. Trust of strangers is typically understood to be the right measure of civic capital, as it allows cooperation across individuals from different groups (Glaeser et al., 2000; Guiso et al., 2011).

There are some inter-religion differences in cooperative attitudes, particularly on discriminative trust and tolerance. Meanwhile, in terms of inter-religion differences in how religiosity is correlated with cooperative attitudes, we find that in terms of discriminative trust, there is no significant inter-religion differences in the associations between religiosity and ethno-religious discrimination. However, we find inter-religion differences in the negative

associations between religiosity and tolerance – and in all cases, the negative associations between religiosity and tolerance are strongest among Muslims.

These findings illustrate the extent of the link between religion and parochial altruism in Indonesia. In a more benign form, the link appears to be present in all religions, as evidenced by the links between religiosity and community trust, discriminative trust, and altruism, but not generalized trust. However, religiosity appears to be negatively correlated with tolerance, and this manifestation of parochial altruism appears to be strongest for among the adherents of the country's majority religion, Islam.

Meanwhile, the results on community heterogeneity offer an interesting pattern consistent with previous literature that highlights the potentially opposite effects of diversity on inter- and intra-group cooperation. After controlling for segregation, I find religious diversity to be correlated with lower within-community trust while subdistrict segregation is positively correlated with community trust. Moreover, the association between religiosity and measures of community cohesion are weaker in more religiously diverse communities, and stronger in more segregated communities. Network effects that facilitate greater in-group transmission of information and better norm-enforcement may explain part of these results.

At the same time, I also find that religious diversity is positively associated with all measures tolerance, while segregation is negatively correlated with some of these measures. The associations between religiosity and in-group preferences as well as some of the intolerance measures tend to be weaker in more diverse communities, and stronger in more segregated communities. In addition, I also find that non-coreligionist educational background is associated with greater tolerance. Both results provide evidence in support of the inter-group contact hypothesis.

These results provide a clue for understanding the link between religion and development. In many developing countries, politicians often resort to religion as a means to garner support. Indonesia is a case in point. The fall of the secular, authoritarian, and centralized government in 1998 has allowed a more important role for religion in the public space. Moreover, decentralization without a clear political commitment to separate the state and the church/mosque has allowed regions to implement policies with distinctly religious flavor (Bush, 2008).[34] As suggested here, this greater political space for religion can potentially exacerbate existing tensions between adherents of different religions. The relevant follow-up question, then, is to examine the causal links from these attitudes to economic outcomes, particularly those that depend on inter-group cooperation.

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[34]As of 2008, Bush (2008) counted 78 district regulations in 52 districts/municipalities that are religion-based.

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Tables

<p align="center">TABLE 1: SUMMARY STATISTICS: WILLINGESS TO HELP, TRUST AND TOLERANCE</p>

	Num. of obs.	Mean	Std. dev.	Median	IQR	Min	Max
Community cohesion							
Willingness to help	29037	3.15	0.38	3	0	1	4
Village is [...]							
generally safe	29034	3.07	0.37	3	0	1	4
safe at night	29032	2.99	0.38	3	0	1	4
Trust neighbor to watch [...]							
children	21842	2.68	0.57	3	1	1	4
house	29035	2.87	0.46	3	0	1	4
Trust beliefs							
Trust [...] to return lost wallet							
neighbors	28425	3.03	0.94	3	1	1	4
strangers	27498	1.52	0.78	1	1	1	4
police	26916	2.81	0.99	3	2	1	4
Trust [...] more							
coreligionist	29036	2.80	0.58	3	1	1	4
coethnic	29036	2.65	0.58	3	1	1	4
Tolerance							
Tolerate non-coreligionist to live in [...]							
village.	29037	2.80	0.54	3	0	1	4
neighborhood.	29037	2.75	0.58	3	0	1	4
house.	29035	2.43	0.73	3	1	1	4
Tolerate non-coreligionist to [...]							
marry a relative.	29035	1.77	0.81	2	1	1	4
build house of worship.	29035	2.26	0.79	2	1	1	4

<p align="center">TABLE 2: DISTRIBUTION OF RELIGIOSITY</p>

	Degree of religiosity				Num. of obs.
	Not religious	Somewhat religious	Religious	Very religious	
All religions	0.03	0.19	0.73	0.06	28973
Islam	0.03	0.19	0.73	0.05	25890
Catholic	0.03	0.15	0.72	0.09	447
Protestant	0.02	0.15	0.76	0.07	1157
Hindu	0.01	0.05	0.77	0.17	1392
Buddhist	0	0.21	0.70	0.09	87

TABLE 3: SHARE OF PRACTICING INDIVIDUALS FOR A GIVEN RELIGIOSITY

	Not religious	Somewhat religious	Religious	Very religious	Refused to answer
Muslim					
How many times do you pray each day?					
$[\chi^2(9, 25856) = 8.9e+03, p = 0.00]^*$					
Do not practice	0.66	0.25	0.04	0.01	0.19
Between 0 and 5	0.25	0.43	0.11	0.09	0.07
5 times	0.08	0.29	0.73	0.65	0.47
More than 5	0.01	0.02	0.11	0.25	0.07
Refused to answer	0.00	0.00	0.00	0.00	0.21
Do you eat halal food?					
$[\chi^2(3, 25856) = 140.4, p = 0.00]^*$					
Yes	0.91	0.96	0.98	0.98	0.95
Num. of obs.	712	5034	18793	1352	58
Christian					
How often do you pray/read the bible?					
$[\chi^2(12, 1601) = 319.9, p = 0.00]^*$					
Do not practice	0.27	0.02	0.01	0.01	0.00
Sometimes	0.41	0.31	0.12	0.05	0.00
Morning and evening	0.10	0.20	0.08	0.05	0.00
Once a day	0.15	0.17	0.28	0.23	0.50
Before each activities	0.07	0.29	0.51	0.67	0.50
Refused to answer	0.00	0.00	0.00	0.00	0.00
Do you actively participate in religious activities?					
$[\chi^2(3, 1601) = 151.8, p = 0.00]^*$					
Yes	0.27	0.62	0.85	0.91	0.5
Num. of obs.	41	244	1205	120	2
Hindu					
Do you practice meditation in the temple?					
$[\chi^2(9, 1392) = 118.1, p = 0.00]^*$					
Do not practice	0.38	0.04	0.01	0.00	0.00
On holy days	0.25	0.41	0.28	0.19	0.33
During the full moon	0.38	0.17	0.25	0.20	0.67
Every day	0.00	0.38	0.46	0.61	0.00
Do you have religious-related dietary restrictions?					
$[\chi^2(9, 1392) = 27.1, p = 0.00]^*$					
No dietary restrictions	0.75	0.80	0.70	0.61	0.67
Some dietary restriction	0.13	0.01	0.02	0.00	0.00
No beef/red meat	0.13	0.17	0.27	0.36	0.33
Vegetarian/vegan diet	0.00	0.01	0.01	0.02	0.00
Num. of obs.	8	71	1068	242	3
Buddhist					
Do you practice meditation in the temple?					
$[\chi^2(4, 86) = 11.49, p = 0.02]^*$					
Do not practice	-	0.56	0.16	0.25	0.00
On 1st & 15th of each Chinese month	-	0.22	0.39	0.25	1.00
Every day	-	0.22	0.43	0.50	0.00
Are you a vegetarian?					
$[\chi^2(2, 86) = 3.93, p = 0.14]^*$					
Yes		0.00	0.13	0.25	1.00
Num. of obs.		18	61	8	1

$^*\chi^2$ calculations exclude respondents who refuse to answer the religiosity question.

TABLE 4: SHARE PARTICIPATING IN RELIGIOUS ACTIVITIES IN THE VILLAGE[†]

	Degree of religiosity				Statistics	
	Not religious	Somewhat religious	Religious	Very religious	Num. of obs.	P-val χ^2
All religions	0.29	0.41	0.61	0.70	25917	0.000
Muslims	0.28	0.40	0.59	0.66	23291	0.000
Catholics	0.27	0.57	0.80	0.76	383	0.000
Protestants	0.45	0.62	0.76	0.88	1016	0.000
Hindus	0.67	0.66	0.79	0.82	1173	0.053
Buddhists	-	0.00	0.26	0.57	54	0.035

[†] Responses to whether respondents participate in any religious activity held in the village in the past 12 months.

TABLE 5: SUMMARY STATISTICS: REGRESSORS

	Num. of obs.	Mean	Std. dev.	Median	IQR	Min	Max
Individual-level variables							
Basic specification							
Religiosity	28973	2.82	0.56	3	0	1	4
Male	29037	0.48	0.50	0	1	0	1
Age	29034	36.87	15.62	34	22	13	100
Years of education	29023	7.40	4.02	9	3	0	18
Risk aversion	29029	2.72	1.46	3	2	0	4
Patience	29020	1.48	0.93	1	1	0	4
Married	29037	0.70	0.46	1	1	0	1
Extended specification							
Received corlgn edu.	29037	0.33	0.47	0	1	0	1
Received non-corlgn edu.	29037	0.04	0.20	0	0	0	1
Household-level variables							
Monthly per-capita expenditure	29014	484193.48	706572.53	326482.3	348159.5	0	5.8e+07
Log (1 + PCE)	29014	12.74	0.79	12.7	1.00	0	18
Community-level variables							
Urban	29037	0.53	0.50	1	1	0	1
Topography:							
Plain	28362	0.80	0.40	1	0	0	1
Coast	28362	0.10	0.30	0	0	0	1
Valley	28362	0.01	0.09	0	0	0	1
Hill	28362	0.09	0.29	0	0	0	1
Population density (pop/ha)	28362	49.66	98.08	17.6	44.6	0.0089	1782
Receives broadcast of:							
Public TV station	28362	0.91	0.29	1	0	0	1
Private TV station	28362	0.84	0.37	1	0	0	1
Natural disaster in last 5 years	28869	0.54	0.50	1	1	0	1
Distance to:							
Subistrict capital (km)	28360	4.71	5.51	3	3.98	0.10	44
District capital (km)	28360	20.20	22.02	12	24	0.10	138
Village-level:							
Diversity	28362	0.22	0.27	0.10	0.33	0	1.3
Segregation	28362	0.04	0.06	0.018	0.055	0	.47
Subdistrict-level:							
Diversity	28894	0.26	0.27	0.17	0.35	0	1.3
Segregation	28894	0.04	0.06	0.014	0.031	0	.52
PCE Gini	28666	0.24	0.03	0.24	0.051	0.14	.36

TABLE 6: COMMUNITY COHESION & TRUST BELIEFS

	Willing to help	Village is safe [...]		Trust nbr. to watch		Trust [...] to return lost wallet		
		generally	at night	kid(s)	house	neighbors	strangers	police
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Religiosity	0.047***	0.054***	0.024***	0.025***	0.019***	0.102***	0.012	0.135***
	(8.56)	(9.78)	(4.16)	(2.96)	(3.17)	(7.92)	(1.23)	(10.08)
Male	0.047***	0.027***	0.111***	0.056***	0.053***	0.029***	0.031***	-0.117***
	(9.27)	(5.49)	(15.93)	(7.74)	(9.74)	(2.72)	(2.96)	(-8.68)
Age:								
$\geq$ 25 years old	-0.006	0.019***	0.052***	0.048***	0.028***	0.017	0.010	-0.088***
	(-0.94)	(3.16)	(7.04)	(3.80)	(3.64)	(1.07)	(0.77)	(-4.81)
$\geq$ 45 years old	-0.000	0.010	0.026***	0.068***	0.023***	0.020	0.043***	0.039**
	(-0.06)	(1.61)	(4.43)	(6.40)	(2.99)	(1.22)	(3.17)	(2.48)
$\geq$ 65 years old	-0.042***	-0.026***	-0.013	-0.024	-0.032***	-0.003	0.059***	-0.024
	(-4.09)	(-2.98)	(-1.49)	(-1.43)	(-2.59)	(-0.10)	(2.64)	(-0.87)
Education:								
Some junior high school	0.030***	-0.011	-0.020***	-0.049***	-0.024***	0.051***	0.028**	0.045***
	(4.20)	(-1.45)	(-2.69)	(-4.48)	(-3.02)	(3.02)	(1.98)	(2.60)
Some senior high school	0.016**	-0.009	-0.006	-0.046***	-0.018**	0.044**	0.046***	-0.003
	(2.17)	(-1.24)	(-0.96)	(-3.49)	(-2.08)	(2.57)	(3.13)	(-0.15)
Some college	0.015	0.002	0.018*	-0.051***	-0.004	0.076***	0.142***	-0.058**
	(1.50)	(0.26)	(1.95)	(-3.09)	(-0.37)	(3.56)	(6.82)	(-2.46)
Risk aversion	0.003	0.000	-0.001	-0.009***	-0.004*	-0.005	-0.005	0.001
	(1.42)	(0.14)	(-0.39)	(-2.72)	(-1.73)	(-1.00)	(-1.23)	(0.18)
Patience	0.014***	0.001	-0.007***	0.006	0.001	0.008	0.012**	0.042***
	(4.82)	(0.25)	(-2.79)	(1.18)	(0.23)	(1.30)	(1.98)	(5.34)
Married	0.006	0.004	0.005	-0.047***	-0.020***	0.008	-0.012	-0.015
	(1.05)	(0.78)	(0.78)	(-4.11)	(-2.83)	(0.58)	(-1.03)	(-0.97)
Log. (1 + PCE) Spline:								
Below median[†]	0.015**	0.004	0.005	0.004	0.003	0.020	0.027*	-0.005
	(1.97)	(0.59)	(0.62)	(0.31)	(0.32)	(1.07)	(1.83)	(-0.22)
Above median[†]	0.001	-0.010*	-0.004	-0.008	-0.022***	-0.038***	0.003	-0.014
	(0.19)	(-1.75)	(-0.63)	(-0.74)	(-2.84)	(-2.73)	(0.23)	(-0.88)
Constant	2.765***	2.844***	2.786***	2.584***	2.784***	2.417***	1.073***	2.526***
	(29.20)	(30.78)	(27.75)	(16.58)	(25.39)	(10.86)	(5.89)	(9.50)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	28932	28929	28927	21759	28930	28333	27411	26832
Adj. R^2	0.078	0.082	0.086	0.096	0.049	0.100	0.058	0.082

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
[†]Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE 7: DISCRIMINATIVE TRUST & TOLERANCE

	Trust [...] more		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	corelgn (1)	coethnics (2)	village (3)	neighbor (4)	house (5)	marry rltv. (6)	bld h. wrshp (7)
Religiosity	0.089***	0.053***	-0.038***	-0.052***	-0.096***	-0.115***	-0.083***
	(11.48)	(6.66)	(-5.06)	(-7.25)	(-10.91)	(-10.72)	(-9.35)
Male	-0.015**	-0.041***	0.014**	0.011	0.032***	0.058***	-0.001
	(-2.14)	(-6.36)	(2.31)	(1.64)	(4.01)	(6.76)	(-0.11)
Age:							
≥ 25 years old	0.005	-0.021**	-0.007	-0.016*	-0.037***	-0.058***	-0.023*
	(0.50)	(-2.17)	(-0.92)	(-1.95)	(-3.24)	(-4.30)	(-1.86)
≥ 45 years old	0.023**	0.007	-0.021***	-0.031***	-0.052***	-0.033**	0.004
	(2.34)	(0.79)	(-2.85)	(-3.54)	(-4.45)	(-2.46)	(0.34)
≥ 65 years old	-0.000	0.025*	-0.030**	-0.028**	-0.041**	0.041**	-0.008
	(-0.03)	(1.96)	(-2.21)	(-2.00)	(-2.34)	(2.18)	(-0.43)
Education:							
Some junior high school	-0.059***	-0.070***	0.072***	0.083***	0.057***	-0.013	0.023*
	(-5.56)	(-7.10)	(7.04)	(8.60)	(4.55)	(-0.89)	(1.70)
Some senior high school	-0.078***	-0.099***	0.027***	0.021**	0.008	-0.043***	0.029**
	(-7.81)	(-9.71)	(3.03)	(2.34)	(0.69)	(-3.20)	(2.22)
Some college	-0.081***	-0.119***	0.046***	0.038***	0.033**	-0.050***	0.049***
	(-5.59)	(-8.44)	(4.34)	(3.56)	(1.99)	(-2.75)	(2.84)
Risk aversion	0.012***	0.013***	0.000	0.000	-0.006*	0.007*	-0.002
	(4.10)	(4.59)	(0.11)	(0.11)	(-1.71)	(1.82)	(-0.58)
Patience	0.006	-0.012***	0.008**	0.006*	-0.011**	-0.011**	-0.007
	(1.26)	(-2.99)	(2.28)	(1.73)	(-2.51)	(-2.06)	(-1.35)
Married	-0.007	0.013	-0.017**	-0.008	-0.050***	-0.066***	-0.034***
	(-0.81)	(1.60)	(-2.30)	(-1.09)	(-5.17)	(-5.47)	(-3.19)
Log. (1 + PCE) Spline:							
Below median[†]	-0.002	-0.028***	0.028**	0.025**	0.018	-0.028*	0.017
	(-0.20)	(-2.96)	(2.57)	(2.15)	(1.33)	(-1.88)	(1.22)
Above median[†]	-0.018*	-0.019**	0.014*	0.016**	0.010	0.002	0.031***
	(-1.92)	(-2.10)	(1.79)	(2.05)	(0.86)	(0.15)	(2.75)
Constant	2.608***	2.950***	2.494***	2.537***	2.536***	2.538***	2.296***
	(21.29)	(24.81)	(18.07)	(17.78)	(15.08)	(13.75)	(12.89)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	28931	28931	28932	28932	28931	28931	28931
Adj. R^2	0.144	0.173	0.220	0.250	0.253	0.215	0.253

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

[†]Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE 8: RELIGIOSITY AND RELIGIOUS EDUCATION

	Basic	Extended		
	Religiosity	Religiosity	Corelgn. education	Non-corelgn. education
	(1)	(2)	(3)	(4)
Willing to help	0.047***	0.047***	-0.010*	-0.020
	(8.56)	(8.59)	(-1.88)	(-1.36)
Vilage is safe [...]				
generally	0.054***	0.054***	-0.003	-0.015
	(9.78)	(9.79)	(-0.55)	(-1.15)
at night	0.024***	0.024***	-0.001	0.022*
	(4.16)	(4.18)	(-0.27)	(1.81)
Trust neighbor to watch [...]				
kid(s)	0.025***	0.024***	0.021**	-0.030
	(2.96)	(2.90)	(2.27)	(-1.50)
house	0.019***	0.018***	0.007	-0.010
	(3.17)	(3.13)	(0.96)	(-0.71)
Trust [...] to return wallet				
neighbors	0.102***	0.102***	0.005	0.013
	(7.92)	(7.92)	(0.35)	(0.38)
strangers	0.012	0.012	0.003	0.006
	(1.23)	(1.23)	(0.25)	(0.18)
police	0.135***	0.135***	-0.016	-0.056*
	(10.08)	(10.07)	(-1.16)	(-1.67)
Trust [...] more				
coreligionists	0.089***	0.088***	0.026***	-0.094***
	(11.48)	(11.37)	(3.14)	(-4.36)
coethnics	0.053***	0.053***	0.020**	-0.029
	(6.66)	(6.60)	(2.44)	(-1.50)
Tolerate non-corlgn to live in [...]				
village	-0.038***	-0.037***	-0.039***	0.046***
	(-5.06)	(-4.93)	(-5.18)	(3.69)
neighborhood	-0.052***	-0.051***	-0.046***	0.062***
	(-7.25)	(-7.09)	(-6.07)	(4.76)
house	-0.096***	-0.094***	-0.061***	0.140***
	(-10.91)	(-10.70)	(-6.27)	(6.71)
Tolerate non-corlgn to [...]				
marry relative	-0.115***	-0.113***	-0.045***	0.227***
	(-10.72)	(-10.55)	(-3.78)	(6.79)
build house of worship	-0.083***	-0.081***	-0.064***	0.183***
	(-9.35)	(-9.14)	(-5.68)	(7.15)

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Each row presents results from separate regressions for the community fixed-effects model. Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant. Education institution dummies are relative to non-religious public and private education.

TABLE 9: SELECTION ON OBSERVABLES TO ASSESS POTENTIAL BIAS FROM UNOBSERVABLES

	Community FE		HH FE	
	(1)	(2)	(3)	(4)
Willing to help	-6.32	-6.23	-3.33	-3.34
Vilage is safe [...]				
generally	68.89	67.66	38.02	36.17
at night	-32.83	-27.61	-77.43	-37.25
Trust neighbor to watch [...]				
kid(s)	3.38	3.09	12.96	10.14
house	-25.39	-34.17	-17.49	-17.82
Trust [...] to return wallet				
neighbors	-61.52	-62.56	-8.15	-8.01
strangers	3.36	3.32	2.60	2.82
police	74.98	77.91	-101.66	-97.48
Trust [...] more				
coreligionists	10.44	9.24	2.84	2.80
coethnics	5.90	5.51	1.24	1.24
Tolerate non-coreligionist to live in [...]				
village	3.83	3.38	1.10	1.05
neighborhood	4.54	4.00	1.47	1.42
house	4.72	4.22	1.97	1.94
Tolerate non-coreligionist to [...]				
marry relative	6.56	5.76	3.62	3.56
build house of worship	16.92	11.32	3.62	3.40
Full-control specification includes:				
Religious education controls	No	Yes	No	Yes
Individual-level controls	Yes	Yes	Yes	Yes
Household-level controls	Yes	Yes	-	-

Each cell calculates the following measure: $\hat{\beta}_C/(\hat{\beta}_{NC} - \hat{\beta}_C)$ where $\hat{\beta}_C$ is the estimated religiosity coefficient in the full-control specification and $\hat{\beta}_{NC}$ is the coefficient in the no-control specification. Estimates are made using OLS and fixed effects are implemented in estimating both control and no-control specifications. The individual-level controls are sex, dummy variables for age and education categories, risk and time preference, married status. The household-level controls are the linear splines for log PCE.

TABLE 10: INTER-RELIGION DIFFERENCES IN COMMUNITY COHESION

	Willing to help (1)	Village is safe [...]		Trust nbr. to watch		Willing to help (6)	Village is safe [...]		Trust nbr. to watch	
		generally (2)	at night (3)	kid(s) (4)	house (5)		generally (7)	at night (8)	kid(s) (9)	house (10)
Catholic	-0.023	0.023	0.048**	0.016	-0.034	-0.056	-0.016	0.028	0.046	-0.026
	(-1.33)	(0.94)	(2.07)	(0.41)	(-1.16)	(-1.49)	(-0.41)	(0.55)	(0.69)	(-0.51)
Protestant	-0.031*	-0.012	0.008	0.037*	0.004	-0.092**	-0.099**	-0.045	0.036	-0.002
	(-1.84)	(-0.76)	(0.42)	(1.66)	(0.19)	(-2.57)	(-2.45)	(-0.94)	(0.53)	(-0.05)
Hindu	0.005	-0.034*	0.026	0.064	-0.033	-0.003	-0.062	-0.010	0.065	0.035
	(0.17)	(-1.83)	(1.11)	(1.33)	(-0.62)	(-0.09)	(-1.63)	(-0.23)	(0.70)	(0.56)
Buddhist	0.003	-0.072	-0.084	-0.213**	-0.208***	-0.049	-0.124	-0.120	-0.177	-0.207**
	(0.07)	(-0.90)	(-1.29)	(-2.39)	(-3.51)	(-0.95)	(-1.27)	(-1.50)	(-1.50)	(-2.39)
Majority religion in village						-0.036	-0.044	-0.022	0.027	0.004
						(-1.06)	(-1.13)	(-0.50)	(0.41)	(0.08)
... × Catholic						0.035	-0.015	-0.068	-0.633***	-0.494*
						(0.78)	(-0.21)	(-0.84)	(-7.39)	(-1.80)
... × Protestant						0.116**	0.170***	0.111*	0.041	0.027
						(1.98)	(2.98)	(1.80)	(0.51)	(0.45)
... × Hindu						0.015	0.058	0.076	0.000	-0.141
						(0.19)	(0.88)	(1.00)	(0.00)	(-1.56)
... × Buddhist						0.240**	0.177*	0.196**	-0.139	0.037
						(2.29)	(1.66)	(2.07)	(-0.96)	(0.51)
Constant	2.979***	3.004***	2.887***	2.754***	2.971***	3.008***	3.037***	2.902***	2.721***	2.965***
	(21.52)	(25.39)	(25.39)	(15.21)	(22.98)	(21.27)	(24.96)	(24.16)	(14.04)	(21.30)
Province fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.357	0.181	0.227	0.054	0.005	0.031	0.036	0.050	0.218	0.014
Majority status & int.						0.056	0.011	0.019	0.320	0.030
Religions × majority status						0.033	0.009	0.139	0.377	0.045
N	27751	27748	27746	20912	27749	27751	27748	27746	20912	27749
Adj. R^2	0.049	0.042	0.052	0.069	0.033	0.049	0.043	0.052	0.069	0.033

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE 11: INTER-RELIGION DIFFERENCES IN TRUST BELIEFS

	Trust [...] to return lost wallet			Trust [...] more		Trust [...] to return lost wallet			Trust [...] more	
	neighbors (1)	strangers (2)	police (3)	corelgn. (4)	coethnics (5)	neighbors (6)	strangers (7)	police (8)	corelgn. (9)	coethnics (10)
Catholic	-0.020	0.045	-0.048	-0.302***	-0.064*	-0.095	-0.043	-0.167	-0.251***	-0.046
	(-0.33)	(1.01)	(-0.62)	(-7.50)	(-1.80)	(-0.62)	(-0.53)	(-1.62)	(-3.31)	(-0.65)
Protestant	-0.074	-0.007	-0.019	-0.196***	-0.031	-0.196	-0.121	-0.170*	-0.176***	-0.091
	(-1.25)	(-0.21)	(-0.63)	(-4.95)	(-0.82)	(-1.48)	(-1.61)	(-1.88)	(-2.78)	(-1.30)
Hindu	0.027	-0.008	0.086	-0.147***	-0.031	-0.033	-0.132*	0.003	-0.172**	-0.032
	(0.24)	(-0.14)	(1.34)	(-3.50)	(-0.90)	(-0.21)	(-1.69)	(0.02)	(-2.05)	(-0.40)
Buddhist	-0.055	-0.069	-0.138	-0.301***	-0.175***	-0.137	-0.125	-0.255*	-0.210**	-0.141
	(-0.48)	(-0.82)	(-1.46)	(-3.32)	(-2.72)	(-0.85)	(-1.11)	(-1.92)	(-2.06)	(-1.54)
Majority religion in village						-0.077	-0.095	-0.128	0.057	0.015
						(-0.58)	(-1.34)	(-1.61)	(0.89)	(0.22)
... × Catholic						0.652**	-0.240**	0.062	0.448***	-0.296
						(2.44)	(-2.04)	(0.27)	(4.66)	(-0.92)
... × Protestant						0.216	0.160	0.216*	0.025	0.183
						(1.00)	(1.23)	(1.72)	(0.22)	(1.57)
... × Hindu						0.121	0.243*	0.156	0.069	0.018
						(0.30)	(1.69)	(0.87)	(0.45)	(0.13)
... × Buddhist						0.191	-0.308***	0.098	-0.462***	-0.217*
						(0.94)	(-2.66)	(0.58)	(-2.83)	(-1.67)
Constant	2.970***	1.023***	2.898***	2.889***	3.226***	3.034***	1.106***	3.013***	2.830***	3.198***
	(12.09)	(5.11)	(9.37)	(17.16)	(16.92)	(11.32)	(5.31)	(9.50)	(15.74)	(15.94)
Province fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.704	0.740	0.360	0.000	0.041	0.253	0.148	0.192	0.019	0.399
Majority status & int.						0.825	0.000	0.543	0.003	0.025
Religions × majority status						0.712	0.000	0.396	0.011	0.048
N	27178	26278	25690	27750	27750	27178	26278	25690	27750	27750
Adj. R^2	0.075	0.041	0.062	0.107	0.134	0.075	0.041	0.062	0.107	0.135

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE 12: INTER-RELIGION DIFFERENCES IN TOLERANCE

	Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	village (1)	neighbor (2)	house (3)	marry reltv. (4)	bld h. wrshp (5)	village (6)	neighbor (7)	house (8)	marry reltv. (9)	bld h. wrshp (10)
Catholic	0.129***	0.160***	0.420***	0.776***	0.555***	0.047	0.033	0.270***	0.582***	0.285***
	(5.50)	(6.33)	(12.93)	(16.28)	(14.92)	(1.02)	(0.68)	(3.18)	(6.51)	(2.83)
Protestant	0.117***	0.159***	0.411***	0.687***	0.459***	0.013	0.007	0.239***	0.423***	0.216**
	(5.94)	(6.47)	(11.25)	(15.25)	(9.54)	(0.31)	(0.16)	(2.87)	(5.25)	(2.17)
Hindu	0.120***	0.161***	0.320***	0.706***	0.210*	0.096	0.058	0.175	0.500***	0.156
	(3.25)	(3.77)	(5.19)	(8.53)	(1.86)	(1.40)	(0.78)	(1.42)	(3.35)	(1.35)
Buddhist	0.176***	0.227***	0.402***	0.993***	0.566***	0.088	0.093	0.245**	0.767***	0.311***
	(3.98)	(4.54)	(5.95)	(11.22)	(7.76)	(1.53)	(1.46)	(2.31)	(6.45)	(2.75)
Majority religion in village						-0.088**	-0.136***	-0.161**	-0.210**	-0.288***
						(-2.00)	(-2.82)	(-2.00)	(-2.60)	(-2.76)
... × Catholic						0.005	0.042	0.006	-0.230	0.010
						(0.06)	(0.42)	(0.04)	(-0.66)	(0.07)
... × Protestant						0.152**	0.208***	0.224*	0.399***	0.239*
						(2.22)	(2.72)	(1.90)	(3.07)	(1.69)
... × Hindu						0.037	0.192**	0.274*	0.399*	0.054
						(0.38)	(2.00)	(1.67)	(1.71)	(0.28)
... × Buddhist						0.160*	0.206**	0.230	0.523***	0.168
						(1.70)	(2.17)	(1.59)	(3.85)	(1.21)
Constant	2.023***	1.902***	1.982***	2.061***	1.851***	2.103***	2.025***	2.130***	2.247***	2.128***
	(8.83)	(8.21)	(6.73)	(7.82)	(6.78)	(9.01)	(8.55)	(7.01)	(7.97)	(7.22)
Province fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.000	0.000	0.000	0.000	0.000	0.272	0.444	0.039	0.000	0.024
Majority status & int.						0.100	0.056	0.352	0.002	0.000
Religions × majority status						0.089	0.033	0.235	0.001	0.228
N	27751	27751	27750	27750	27750	27751	27751	27750	27750	27750
Adj. R^2	0.172	0.199	0.222	0.206	0.202	0.172	0.200	0.222	0.207	0.203

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE 13: INTER-RELIGION DIFFERENCES IN THE ASSOCIATIONS BETWEEN RELIGIOSITY AND ATTITUDES

| | Religiosity | Religiosity × [...] | | | | Statistics | |
| | | Catholic | Protestant | Hindu | Buddhist | Num. of obs. | P-val of joint test: Religions |
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Willing to help	0.043***	0.021	0.010	0.078***	0.082	28932	0.003
	(7.58)	(0.71)	(0.58)	(3.78)	(1.53)		
Vilage is safe [...]							
generally	0.053***	0.012	-0.031	0.077**	-0.029	28929	0.082
	(9.30)	(0.48)	(-1.43)	(2.36)	(-0.22)		
at night	0.021***	0.009	-0.011	0.082**	-0.072	28927	0.141
	(3.62)	(0.22)	(-0.40)	(2.50)	(-0.69)		
Trust neighbor to watch [...]							
kid(s)	0.021**	-0.060	0.028	0.096*	0.222	21759	0.118
	(2.45)	(-1.19)	(0.65)	(1.87)	(1.47)		
house	0.016***	0.018	-0.014	0.064*	0.055	28930	0.381
	(2.66)	(0.47)	(-0.46)	(1.87)	(0.46)		
Trust [...] to return wallet							
neighbors	0.111***	-0.138**	-0.028	-0.096**	-0.195	28333	0.048
	(8.20)	(-1.97)	(-0.46)	(-2.39)	(-0.95)		
strangers	0.015	-0.029	0.039	-0.088**	-0.187*	27411	0.101
	(1.53)	(-0.48)	(0.74)	(-2.01)	(-1.75)		
police	0.139***	0.158**	-0.081	-0.070	0.070	26832	0.138
	(9.84)	(2.09)	(-1.05)	(-1.06)	(0.27)		
Trust [...] more							
coreligionists	0.095***	0.060	-0.053	-0.014	-0.119	28931	0.183
	(11.48)	(1.16)	(-1.52)	(-0.46)	(-1.06)		
coethnics	0.056***	-0.007	-0.082**	0.052*	0.058	28931	0.034
	(6.62)	(-0.14)	(-2.49)	(1.73)	(0.51)		
Tolerate non-corlgn to live in [...]							
village	-0.049***	0.147***	0.040**	0.131***	0.178**	28932	0.000
	(-6.30)	(4.20)	(2.01)	(5.07)	(1.98)		
neighborhood	-0.065***	0.157***	0.078***	0.111***	0.193**	28932	0.000
	(-8.61)	(4.68)	(3.49)	(4.95)	(2.16)		
house	-0.118***	0.173***	0.155***	0.161***	0.012	28931	0.000
	(-13.32)	(4.88)	(4.88)	(4.49)	(0.12)		
Tolerate non-corlgn to [...]							
marry relative	-0.140***	-0.002	0.124***	0.188***	0.254**	28931	0.000
	(-13.63)	(-0.03)	(2.59)	(4.79)	(2.30)		
build house of worship	-0.099***	0.073*	0.100***	0.063	0.233**	28931	0.005
	(-10.72)	(1.90)	(2.77)	(1.07)	(2.14)		

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

Each row presents results from separate regressions for model with community and religion fixed effects. Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE 14: RELIGIOSITY BY GENDER

	Male (1)	Female (2)
Willing to help	0.045***	0.047***
	(5.83)	(6.82)
Vilage is safe [...]		
generally	0.053***	0.055***
	(7.65)	(7.11)
at night	0.032***	0.022***
	(4.66)	(2.64)
Trust neighbor to watch [...]		
kid(s)	0.028**	0.018
	(2.48)	(1.51)
house	0.023***	0.009
	(3.27)	(1.01)
Trust [...] to return wallet		
neighbors	0.110***	0.087***
	(6.66)	(5.11)
strangers	0.028**	-0.009
	(2.03)	(-0.61)
police	0.140***	0.121***
	(7.66)	(6.66)
Trust [...] more		
coreligionists	0.097***	0.080***
	(9.61)	(7.71)
coethnics	0.065***	0.039***
	(6.61)	(3.61)
Tolerate non-corlgn to live in [...]		
village	-0.044***	-0.033***
	(-5.03)	(-3.21)
neighborhood	-0.062***	-0.045***
	(-6.65)	(-4.55)
house	-0.100***	-0.094***
	(-9.24)	(-7.80)
Tolerate non-corlgn to [...]		
marry relative	-0.120***	-0.114***
	(-9.22)	(-7.54)
build house of worship	-0.084***	-0.083***
	(-7.57)	(-6.59)

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

Each cell presents the religiosity coefficient from a separate regression for the community fixed-effects model. Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant. Education institution dummies are relative to non-religious public and private education.

TABLE 15: DIVERSITY, SEGREGATION AND ATTITUDES

	VILLAGE HETEROGENEITY				SUBDISTRICT HETEROGENEITY			
	Model 1	Model 2		Num.	Model 3	Model 4		Num.
	Diver-sity	Diver-sity	Segre-gation	of obs.	Diver-sity	Diver-sity	Segre-gation	of obs.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Willing to help	0.003	-0.027	0.136*	27751	-0.015	0.033	-0.199**	27824
	(0.17)	(-1.17)	(1.65)		(-0.70)	(1.06)	(-2.28)	
Vilage is safe [...]								
generally	-0.002	0.005	-0.031	27748	0.014	-0.006	0.085	27821
	(-0.09)	(0.19)	(-0.38)		(0.51)	(-0.19)	(0.74)	
at night	0.056***	0.050*	0.029	27746	0.092***	0.077**	0.063	27819
	(2.99)	(1.82)	(0.37)		(2.82)	(2.46)	(0.46)	
Trust neighbor to watch [...]								
kid(s)	-0.077**	-0.041	-0.157	20912	-0.046	-0.113*	0.275	20972
	(-2.27)	(-0.88)	(-0.96)		(-1.11)	(-1.90)	(1.51)	
house	-0.020	-0.038	0.079	27749	0.001	-0.007	0.033	27822
	(-1.07)	(-1.38)	(0.84)		(0.02)	(-0.19)	(0.28)	
Trust [...] to return wallet								
neighbors	0.008	-0.101*	0.500**	27178	0.012	-0.129	0.603**	27251
	(0.17)	(-1.75)	(2.49)		(0.20)	(-1.32)	(2.25)	
strangers	-0.044	-0.078*	0.153	26278	-0.074*	-0.161***	0.382**	26349
	(-1.57)	(-1.91)	(1.21)		(-1.88)	(-2.77)	(2.40)	
police	-0.029	-0.147**	0.542**	25690	0.041	-0.059	0.435*	25761
	(-0.65)	(-2.36)	(2.29)		(0.74)	(-0.73)	(1.95)	
Trust [...] more								
coreligionists	-0.067**	-0.051	-0.073	27750	-0.089**	-0.131**	0.180	27823
	(-2.24)	(-1.09)	(-0.54)		(-1.97)	(-2.31)	(1.26)	
coethnics	-0.115***	-0.078	-0.170	27750	-0.051	-0.066	0.062	27823
	(-3.74)	(-1.55)	(-1.17)		(-1.31)	(-1.18)	(0.43)	
Tolerate non-corlgn to live in [...]								
village	0.111***	0.105***	0.027	27751	0.112***	0.120***	-0.036	27824
	(4.23)	(2.84)	(0.23)		(3.06)	(3.00)	(-0.28)	
neighborhood	0.129***	0.154***	-0.118	27751	0.133***	0.158***	-0.104	27824
	(4.24)	(3.48)	(-0.79)		(3.01)	(3.48)	(-0.67)	
house	0.176***	0.263***	-0.399**	27750	0.172***	0.210***	-0.161	27823
	(4.37)	(4.51)	(-2.47)		(3.37)	(3.49)	(-0.90)	
Tolerate non-corlgn to [...]								
marry relative	0.189***	0.211***	-0.104	27750	0.197***	0.246***	-0.204	27823
	(4.81)	(3.70)	(-0.61)		(3.33)	(2.75)	(-1.01)	
build house of worship	0.338***	0.436***	-0.452**	27750	0.359***	0.500***	-0.595**	27823
	(6.31)	(5.71)	(-1.99)		(5.38)	(5.18)	(-2.40)	

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

Each row presents results from four models with district fixed effects. Standard errors are robust and clustered at the subdistrict level. Included variables not shown for all four models: religiosity, sex, dummy variables age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts, and a constant.

TABLE 16: DIVERSITY, SEGREGATION, AND COMMUNITY COHESION & TRUST BELIEFS

	Willing to help	Village is safe [...]		Trust nbr. to watch		Trust [...] to return lost wallet		
		generally	at night	kid(s)	house	neighbors	strangers	police
A. VILLAGE HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Religiosity	0.051***	0.058***	0.023***	0.038***	0.021***	0.110***	0.020*	0.148***
	(8.00)	(9.29)	(3.79)	(4.03)	(3.22)	(8.03)	(1.88)	(9.99)
... × vilage diversity	-0.038***	-0.010	-0.001	-0.055**	-0.025*	-0.068**	-0.045*	-0.052*
	(-3.21)	(-0.74)	(-0.05)	(-2.52)	(-1.83)	(-2.08)	(-1.87)	(-1.85)
... × village segregation	0.127***	0.011	0.041	-0.016	0.075*	0.146	0.070	0.071
	(3.37)	(0.26)	(0.92)	(-0.20)	(1.89)	(1.09)	(0.95)	(0.71)
P-val of joint test of:								
Village interactions	0.002	0.676	0.302	0.001	0.136	0.085	0.143	0.138
N	28287	28284	28282	21304	28285	27695	26777	26196
Adj. R^2	0.079	0.082	0.085	0.098	0.051	0.101	0.059	0.082
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Religiosity	0.051***	0.058***	0.026***	0.040***	0.023***	0.117***	0.025**	0.155***
	(7.36)	(8.46)	(3.81)	(4.12)	(3.48)	(7.93)	(2.22)	(10.21)
... × subdistrict diversity	-0.019	-0.016	-0.005	-0.083***	-0.029*	-0.090***	-0.055*	-0.069***
	(-1.20)	(-0.96)	(-0.32)	(-3.40)	(-1.91)	(-2.81)	(-1.87)	(-2.91)
... × subdistrict segregation	0.060	0.053	0.003	0.227***	0.103*	0.225	0.094	0.051
	(1.08)	(1.05)	(0.05)	(3.21)	(1.91)	(1.56)	(1.03)	(0.52)
P-val of joint test of:								
Subdistrict interactions	0.473	0.564	0.916	0.002	0.125	0.020	0.154	0.011
N	28561	28558	28556	21511	28559	27967	27048	26466
Adj. R^2	0.077	0.081	0.085	0.098	0.050	0.101	0.059	0.082
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE 17: DIVERSITY, SEGREGATION, AND DISCRIMINATIVE TRUST & TOLERANCE

	Trust [...] more		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	corelgn	coethnics	village	neighbor	house	marry rltv.	bld h. wrshp
A. VILLAGE HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Religiosity	0.099***	0.066***	-0.050***	-0.067***	-0.120***	-0.140***	-0.116***
	(11.19)	(7.17)	(-6.10)	(-8.47)	(-12.06)	(-11.78)	(-10.59)
... × vilage diversity	-0.061**	-0.051**	0.061***	0.076***	0.129***	0.096***	0.156***
	(-2.41)	(-2.09)	(4.23)	(5.23)	(6.05)	(4.03)	(5.61)
... × village segregation	0.106	-0.011	-0.061	-0.066	-0.172***	0.007	-0.151*
	(0.86)	(-0.08)	(-0.81)	(-1.01)	(-2.97)	(0.11)	(-1.73)
P-val of joint test of:							
Village interactions	0.013	0.001	0.000	0.000	0.000	0.000	0.000
N	28286	28286	28287	28287	28286	28286	28286
Adj. R^2	0.143	0.174	0.221	0.249	0.254	0.218	0.247
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Religiosity	0.102***	0.067***	-0.058***	-0.076***	-0.123***	-0.139***	-0.122***
	(10.06)	(6.96)	(-6.68)	(-9.08)	(-11.36)	(-10.73)	(-9.47)
... × subdistrict diversity	-0.063***	-0.056***	0.081***	0.100***	0.110***	0.080***	0.160***
	(-2.62)	(-2.84)	(5.69)	(6.95)	(4.90)	(3.01)	(5.16)
... × subdistrict segregation	0.166	0.049	-0.083	-0.127*	-0.136	0.035	-0.203*
	(1.42)	(0.46)	(-1.17)	(-1.88)	(-1.61)	(0.43)	(-1.95)
P-val of joint test of:							
Subdistrict interactions	0.032	0.003	0.000	0.000	0.000	0.001	0.000
N	28560	28560	28561	28561	28560	28560	28560
Adj. R^2	0.143	0.173	0.222	0.252	0.254	0.217	0.251
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE 18: RELIGIOSITY AND DISTRICT HEAD CRITERIA

	Characteristic is [...] in district head		
	Important (1)	Three-most Important (2)	Most Important (3)
Religion	0.039***	0.060***	0.051***
	(7.64)	(10.59)	(10.61)
Ethnicity	0.033***	-0.000	-0.001
	(5.44)	(-0.01)	(-0.61)
Appearance	0.027***	0.003	-0.003
	(4.58)	(0.52)	(-1.31)
Popularity	0.028***	-0.011**	-0.004
	(4.92)	(-2.14)	(-1.45)
Program quality	0.005	-0.019***	-0.026***
	(1.62)	(-3.91)	(-4.83)
Political Aff.	0.026***	0.003	0.001
	(4.26)	(0.82)	(0.36)
Experience	0.014***	0.001	-0.008
	(3.54)	(0.24)	(-1.41)
Gender	0.029***	0.002	0.000
	(4.70)	(0.51)	(0.29)
Gift	-0.003	-0.014***	-0.004**
	(-0.58)	(-4.12)	(-2.16)
Community FE	Yes	Yes	Yes

Each cell shows the estimate for the religiosity coefficient from a separate community fixed effects regression. Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE 19: DIVERSITY, SEGREGATION AND DISTRICT HEAD CRITERIA

	VILLAGE HETEROGENEITY			SUBDISTRICT HETEROGENEITY		
	Diversity (1)	Segregation (2)	Num. of obs. (3)	Diversity (4)	Segregation (5)	Num. of obs. (6)
Important:						
Religion	-0.086*	0.145	27717	-0.144***	0.144	27790
	(-1.75)	(1.12)		(-3.36)	(1.52)	
Ethnicity	-0.093*	0.068	27717	-0.108*	0.023	27790
	(-1.68)	(0.46)		(-1.94)	(0.19)	
Among three-most important:						
Religion	-0.099***	0.129	27717	-0.187***	0.383***	27790
	(-2.63)	(0.95)		(-3.60)	(2.85)	
Ethnicity	-0.041**	0.066	27717	-0.058***	0.134*	27790
	(-2.47)	(1.02)		(-2.60)	(1.86)	
The most important:						
Religion	-0.069***	0.141	27717	-0.133***	0.465***	27790
	(-2.75)	(0.98)		(-4.20)	(3.44)	
Ethnicity	-0.003	0.009	27717	-0.004	-0.004	27790
	(-0.65)	(0.40)		(-0.63)	(-0.18)	

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.

Each row presents results from two models: The left half is a model with the village heterogeneity variables, and the right half is a model with the subdistrict heterogeneity variables. Both models are estimated with district fixed effects. Standard errors are robust and clustered at the subdistrict level. Included variables not shown for all four models: religiosity, sex, dummy variables age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts, and a constant.

TABLE 20: COMMUNITY COMPOSITIONS, RELIGIOSITY, AND DISTRICT HEAD CRITERIA

	Important		Three-most Important		Most Important	
A. VILLAGE HETEROGENEITY	Religion (1)	Ethnicity (2)	Religion (3)	Ethnicity (4)	Religion (5)	Ethnicity (6)
Religiosity	0.053***	0.047***	0.076***	0.003	0.061***	-0.000
	(8.96)	(6.65)	(11.51)	(0.70)	(10.92)	(-0.06)
... × vilage diversity	-0.059***	-0.048***	-0.069***	-0.022***	-0.056***	-0.000
	(-3.96)	(-3.28)	(-4.18)	(-2.83)	(-4.84)	(-0.02)
... × village segregation	0.034	-0.000	0.059	0.036	0.091**	-0.003
	(0.82)	(-0.01)	(0.81)	(1.13)	(2.51)	(-0.54)
P-val of joint test of:						
Village interactions	0.000	0.000	0.000	0.010	0.000	0.783
N	28250	28250	28250	28250	28250	28250
Adj. R^2	0.149	0.165	0.149	0.083	0.117	0.015
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)
Religiosity	0.054***	0.047***	0.076***	0.004	0.062***	0.000
	(8.66)	(6.08)	(10.32)	(0.83)	(10.23)	(0.12)
... × subdistrict diversity	-0.055***	-0.059***	-0.074***	-0.024***	-0.061***	-0.000
	(-4.05)	(-3.07)	(-5.09)	(-2.90)	(-4.98)	(-0.00)
... × subdistrict segregation	0.032	0.102*	0.163**	0.064*	0.186***	-0.009
	(0.57)	(1.85)	(2.58)	(1.92)	(3.82)	(-0.81)
P-val of joint test of:						
Subdistrict interactions	0.000	0.008	0.000	0.015	0.000	0.645
N	28523	28523	28523	28523	28523	28523
Adj. R^2	0.148	0.164	0.148	0.083	0.117	0.015
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
Standard errors are robust and clustered at the community level. Included variables not shown: sex,
dummy variables for age and education categories, risk and time preference, married status, linear spline
for log PCE, and a constant.

A   Appendix Tables

TABLE A.1: COMMUNITY COHESION & TRUST BELIEFS

	Willing to help (1)	Village is safe [...] generally (2)	Village is safe [...] at night (3)	Trust nbr. to watch kid(s) (4)	Trust nbr. to watch house (5)	Trust [...] to return lost wallet neighbors (6)	Trust [...] to return lost wallet strangers (7)	Trust [...] to return lost wallet police (8)
Religiosity	0.044***	0.048***	0.015*	0.030*	0.019**	0.082***	-0.019	0.115***
	(5.51)	(5.81)	(1.89)	(1.89)	(1.97)	(4.30)	(-1.17)	(5.45)
Male	0.046***	0.025***	0.102***	0.050***	0.053***	0.031**	0.040***	-0.110***
	(7.26)	(4.05)	(16.51)	(4.43)	(6.92)	(2.03)	(2.96)	(-6.51)
Age:								
≥ 25 years old	-0.010	0.012	0.051***	0.029	0.032**	0.030	-0.001	-0.094***
	(-0.88)	(1.09)	(4.38)	(1.14)	(2.26)	(1.09)	(-0.04)	(-2.96)
≥ 45 years old	-0.002	0.012	0.022**	0.060***	0.018	-0.008	0.035	-0.000
	(-0.18)	(1.18)	(2.12)	(3.00)	(1.34)	(-0.30)	(1.46)	(-0.01)
≥ 65 years old	-0.036**	-0.028*	-0.024	-0.009	-0.016	0.006	0.046	0.022
	(-2.15)	(-1.78)	(-1.50)	(-0.30)	(-0.82)	(0.14)	(1.05)	(0.43)
Education:								
Some junior high school	0.040***	-0.006	-0.025**	-0.021	-0.011	0.064**	0.028	0.040
	(3.41)	(-0.52)	(-2.18)	(-0.97)	(-0.82)	(2.39)	(1.14)	(1.29)
Some senior high school	0.022*	-0.005	-0.004	-0.021	-0.004	0.017	0.032	0.015
	(1.86)	(-0.42)	(-0.35)	(-0.90)	(-0.32)	(0.62)	(1.27)	(0.48)
Some college	0.025	0.011	0.026	-0.038	0.011	0.031	0.082**	-0.116***
	(1.49)	(0.69)	(1.58)	(-1.21)	(0.56)	(0.85)	(2.26)	(-2.85)
Risk aversion	0.003	0.002	0.002	-0.010*	-0.002	-0.004	-0.010*	-0.003
	(1.12)	(0.76)	(0.86)	(-1.92)	(-0.54)	(-0.59)	(-1.68)	(-0.45)
Patience	0.009*	-0.003	-0.005	0.002	0.000	-0.005	0.004	0.011
	(1.95)	(-0.69)	(-1.17)	(0.25)	(0.08)	(-0.51)	(0.45)	(0.89)
Married	0.012	0.007	0.013	-0.036	-0.012	-0.003	-0.000	0.004
	(1.14)	(0.66)	(1.12)	(-1.47)	(-0.87)	(-0.09)	(-0.01)	(0.14)
Constant	2.950***	2.910***	2.861***	2.609***	2.784***	2.733***	1.531***	2.577***
	(107.60)	(105.64)	(102.33)	(46.07)	(83.08)	(41.78)	(26.86)	(35.43)
Household fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	28932	28929	28927	21759	28930	28333	27411	26832
Adj. R^2	0.170	0.197	0.176	0.243	0.170	0.255	0.161	0.221

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

†Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the household level.

TABLE A.2: DISCRIMINATIVE TRUST & TOLERANCE

	Trust [. . .] more		Tolerate non-corlgn living in [. . .]			Tolerate non-corlgn to [. . .]	
	corelgn (1)	coethnics (2)	village (3)	neighbor (4)	house (5)	marry rltv. (6)	bld h. wrshp (7)
Religiosity	0.059***	0.031***	-0.022**	-0.035***	-0.064***	-0.084***	-0.054***
	(5.05)	(2.72)	(-2.09)	(-3.25)	(-5.09)	(-5.66)	(-3.94)
Male	-0.032***	-0.055***	0.020**	0.016*	0.033***	0.047***	0.006
	(-3.55)	(-6.16)	(2.53)	(1.89)	(3.21)	(4.05)	(0.57)
Age:							
$\geq$ 25 years old	0.009	-0.016	-0.016	-0.035**	-0.036*	-0.054**	-0.030
	(0.53)	(-0.93)	(-1.10)	(-2.28)	(-1.89)	(-2.49)	(-1.42)
$\geq$ 45 years old	0.049***	0.032**	-0.023*	-0.041***	-0.052***	-0.010	-0.029
	(3.11)	(2.05)	(-1.66)	(-2.72)	(-2.82)	(-0.49)	(-1.49)
$\geq$ 65 years old	-0.005	0.017	-0.031	-0.024	-0.049	-0.023	0.007
	(-0.22)	(0.70)	(-1.31)	(-0.95)	(-1.63)	(-0.68)	(0.22)
Education:							
Some junior high school	-0.026	-0.038**	0.062***	0.070***	0.047**	-0.005	0.002
	(-1.59)	(-2.29)	(4.20)	(4.45)	(2.46)	(-0.23)	(0.10)
Some senior high school	-0.079***	-0.086***	0.022	0.012	0.015	-0.042**	0.018
	(-4.64)	(-4.96)	(1.57)	(0.79)	(0.79)	(-1.99)	(0.88)
Some college	-0.072***	-0.092***	0.027	0.028	0.058**	-0.021	0.018
	(-3.02)	(-3.98)	(1.45)	(1.42)	(2.36)	(-0.76)	(0.63)
Risk aversion	0.008**	0.012***	-0.002	-0.004	-0.005	0.005	-0.006
	(1.98)	(2.95)	(-0.67)	(-0.99)	(-1.04)	(1.01)	(-1.11)
Patience	0.004	-0.012*	0.003	0.002	-0.003	-0.004	-0.008
	(0.58)	(-1.78)	(0.59)	(0.28)	(-0.35)	(-0.53)	(-1.07)
Married	-0.017	0.009	-0.020	-0.016	-0.069***	-0.113***	-0.037*
	(-1.05)	(0.56)	(-1.33)	(-1.05)	(-3.69)	(-5.32)	(-1.83)
Constant	2.661***	2.639***	2.835***	2.848***	2.665***	2.126***	2.480***
	(65.32)	(67.12)	(83.06)	(78.33)	(60.55)	(42.49)	(51.31)
Household fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	28931	28931	28932	28932	28931	28931	28931
Adj. R^2	0.259	0.269	0.333	0.351	0.389	0.376	0.374

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

[†]Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the household level.

Table A.3: Inter-religion Differences in Community Cohesion

	Willing to help (1)	Village is safe [...]		Trust nbr. to watch		Willing to help (6)	Village is safe [...]		Trust nbr. to watch	
		generally (2)	at night (3)	kid(s) (4)	house (5)		generally (7)	at night (8)	kid(s) (9)	house (10)
Catholic	-0.029*	0.003	0.042	0.010	-0.032	0.007	0.014	0.033	0.114	0.022
	(-1.69)	(0.12)	(1.62)	(0.26)	(-1.10)	(0.23)	(0.31)	(0.65)	(1.53)	(0.41)
Protestant	-0.049***	-0.047***	-0.008	0.022	-0.013	-0.024	-0.056	-0.045	0.123*	0.049
	(-3.63)	(-3.11)	(-0.48)	(0.87)	(-0.61)	(-0.81)	(-1.36)	(-0.91)	(1.67)	(0.95)
Hindu	0.039	-0.019	0.024	-0.023	-0.101*	0.075	-0.008	-0.016	0.009	0.034
	(1.24)	(-0.82)	(0.66)	(-0.41)	(-1.93)	(1.54)	(-0.19)	(-0.40)	(0.10)	(0.44)
Buddhist	0.018	-0.040	-0.057	-0.172	-0.182***	0.035	-0.047	-0.087	-0.061	-0.137
	(0.43)	(-0.50)	(-0.93)	(-1.63)	(-2.94)	(0.71)	(-0.48)	(-1.10)	(-0.46)	(-1.58)
Majority religion in village						0.036	0.005	-0.018	0.110	0.059
						(1.28)	(0.13)	(-0.38)	(1.49)	(1.12)
. . . × Catholic						-0.166**	-0.131	-0.051	-0.793***	-0.663**
						(-2.25)	(-1.29)	(-0.59)	(-7.58)	(-2.26)
. . . × Protestant						-0.006	0.062	0.120*	-0.140	-0.120
						(-0.11)	(0.82)	(1.90)	(-1.36)	(-1.65)
. . . × Hindu						-0.071	-0.020	0.067	-0.088	-0.231**
						(-0.83)	(-0.29)	(0.92)	(-0.68)	(-2.44)
. . . × Buddhist						0.136	0.119	0.161*	-0.211	0.029
						(1.36)	(1.16)	(1.79)	(-1.26)	(0.39)
Constant	2.767***	2.823***	2.786***	2.587***	2.840***	2.729***	2.810***	2.792***	2.478***	2.789***
	(23.25)	(26.62)	(24.67)	(13.40)	(23.57)	(22.24)	(24.69)	(23.24)	(12.01)	(21.37)
District fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.002	0.026	0.393	0.442	0.007	0.234	0.097	0.085	0.237	0.027
Majority status & int.						0.098	0.284	0.002	0.447	0.021
Religions × majority status						0.330	0.300	0.188	0.427	0.071
N	27751	27748	27746	20912	27749	27751	27748	27746	20912	27749
Adj. R^2	0.077	0.073	0.072	0.092	0.047	0.077	0.073	0.073	0.093	0.047

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE A.4: INTER-RELIGION DIFFERENCES IN TRUST BELIEFS

	Trust [. . .] to return lost wallet			Trust [. . .] more		Trust [. . .] to return lost wallet			Trust [. . .] more	
	neighbors (1)	strangers (2)	police (3)	corelgn. (4)	coethnics (5)	neighbors (6)	strangers (7)	police (8)	corelgn. (9)	coethnics (10)
Catholic	-0.011	0.050	-0.092	-0.297***	-0.074**	-0.162	0.010	-0.162	-0.193***	-0.003
	(-0.16)	(0.99)	(-1.36)	(-6.86)	(-2.19)	(-1.13)	(0.13)	(-1.53)	(-2.63)	(-0.04)
Protestant	-0.091*	-0.038	-0.079**	-0.210***	-0.075**	-0.317**	-0.075	-0.148	-0.120*	-0.054
	(-1.77)	(-1.26)	(-2.27)	(-6.51)	(-2.37)	(-2.37)	(-1.04)	(-1.45)	(-1.90)	(-0.72)
Hindu	-0.026	-0.032	0.028	-0.145***	-0.047	-0.143	-0.058	0.140	-0.128	-0.041
	(-0.18)	(-0.42)	(0.39)	(-3.44)	(-0.99)	(-0.79)	(-0.64)	(0.99)	(-1.24)	(-0.42)
Buddhist	0.011	-0.043	-0.112	-0.313***	-0.187***	-0.165	-0.055	-0.171	-0.170	-0.115
	(0.11)	(-0.50)	(-1.40)	(-3.36)	(-2.96)	(-1.10)	(-0.50)	(-1.34)	(-1.62)	(-1.20)
Majority religion in village						-0.183	-0.044	-0.076	0.112*	0.062
						(-1.42)	(-0.65)	(-0.81)	(1.72)	(0.82)
. . . × Catholic						0.882***	-0.356**	-0.052	0.337***	-0.302
						(3.24)	(-2.37)	(-0.20)	(3.28)	(-0.92)
. . . × Protestant						0.513**	0.025	0.084	-0.071	0.101
						(2.16)	(0.24)	(0.61)	(-0.68)	(0.85)
. . . × Hindu						0.246	0.059	-0.142	-0.068	-0.035
						(0.59)	(0.39)	(-0.75)	(-0.43)	(-0.22)
. . . × Buddhist						0.270	-0.284***	-0.051	-0.516***	-0.218*
						(1.49)	(-2.64)	(-0.36)	(-2.81)	(-1.75)
Constant	2.666***	1.023***	2.611***	2.724***	3.095***	2.812***	1.068***	2.687***	2.610***	3.016***
	(9.49)	(4.75)	(8.90)	(18.28)	(20.24)	(9.56)	(4.77)	(8.90)	(16.37)	(17.79)
District fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.510	0.182	0.062	0.000	0.002	0.089	0.406	0.124	0.137	0.444
Majority status & int.						0.261	0.002	0.287	0.014	0.021
Religions × majority status						0.162	0.013	0.586	0.048	0.097
N	27178	26278	25690	27750	27750	27178	26278	25690	27750	27750
Adj. R²	0.095	0.059	0.078	0.142	0.170	0.095	0.059	0.078	0.143	0.171

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE A.5: INTER-RELIGION DIFFERENCES IN TOLERANCE

	Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	village (1)	neighbor (2)	house (3)	marry reltv. (4)	bld h. wrshp (5)	village (6)	neighbor (7)	house (8)	marry reltv. (9)	bld h. wrshp (10)
Catholic	0.095***	0.119***	0.361***	0.700***	0.464***	0.045	0.039	0.206**	0.498***	0.192**
	(3.74)	(4.38)	(9.09)	(10.06)	(8.78)	(1.03)	(0.84)	(2.33)	(5.04)	(2.42)
Protestant	0.091***	0.113***	0.357***	0.616***	0.443***	0.060	0.066	0.240***	0.403***	0.253***
	(5.58)	(5.50)	(11.73)	(17.29)	(9.04)	(1.51)	(1.63)	(2.71)	(4.45)	(3.31)
Hindu	0.140***	0.191***	0.343***	0.783***	0.155	0.198**	0.185**	0.290**	0.628***	0.205
	(3.30)	(4.09)	(5.83)	(8.56)	(1.52)	(2.35)	(2.18)	(2.08)	(3.52)	(1.59)
Buddhist	0.183***	0.222***	0.376***	0.997***	0.601***	0.125**	0.136**	0.206*	0.746***	0.337***
	(4.47)	(4.95)	(5.91)	(11.18)	(8.22)	(2.21)	(2.34)	(1.92)	(6.00)	(3.47)
Majority religion in village						-0.049	-0.078*	-0.159*	-0.226**	-0.274***
						(-1.20)	(-1.83)	(-1.89)	(-2.51)	(-3.70)
... × Catholic						-0.103	-0.112	0.004	-0.243	-0.038
						(-1.40)	(-1.42)	(0.03)	(-0.67)	(-0.30)
... × Protestant						-0.013	-0.028	0.044	0.293*	0.019
						(-0.19)	(-0.41)	(0.37)	(1.93)	(0.18)
... × Hindu						-0.071	0.040	0.144	0.324	0.029
						(-0.67)	(0.39)	(0.80)	(1.27)	(0.19)
... × Buddhist						0.184*	0.216**	0.397***	0.667***	0.376**
						(1.80)	(2.27)	(3.07)	(4.61)	(2.42)
Constant	2.300***	2.237***	2.321***	2.381***	2.129***	2.356***	2.325***	2.489***	2.593***	2.428***
	(13.22)	(13.36)	(13.16)	(11.31)	(10.04)	(13.47)	(13.83)	(13.36)	(11.03)	(10.81)
District fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test on:										
Religions	0.000	0.000	0.000	0.000	0.000	0.066	0.070	0.089	0.000	0.004
Majority status & int.						0.002	0.004	0.001	0.000	0.000
Religions × majority status						0.044	0.018	0.002	0.000	0.102
N	27751	27751	27750	27750	27750	27751	27751	27750	27750	27750
Adj. R^2	0.211	0.239	0.257	0.236	0.241	0.211	0.239	0.257	0.236	0.243

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: religiosity, sex, dummy variables for age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts. "Muslim" is the omitted category.

TABLE A.6: POOLING TEST: INTER-GENDER DIFFERENCES IN COMMUNITY COHESION & TRUST BELIEFS

	Willing to help (1)	Village is safe [...]		Trust nbr. to watch		Trust [...] to return lost wallet		
		generally (2)	at night (3)	kid(s) (4)	house (5)	neighbors (6)	strangers (7)	police (8)
Male	0.022	0.174	0.174	-0.308	-0.349**	-0.110	-0.498*	-0.829*
	(0.16)	(1.00)	(1.03)	(-1.34)	(-2.14)	(-0.30)	(-1.67)	(-1.96)
Religiosity	0.044***	0.055***	0.024***	0.019*	0.012	0.089***	-0.004	0.129***
	(6.55)	(7.33)	(3.00)	(1.67)	(1.40)	(5.29)	(-0.30)	(7.14)
...× Male	0.005	-0.002	0.003	0.011	0.012	0.024	0.028	0.008
	(0.54)	(-0.25)	(0.31)	(0.73)	(1.11)	(1.16)	(1.42)	(0.36)
Age:								
≥ 25 years old	-0.016**	0.015*	0.070***	0.057***	0.034***	0.013	-0.026	-0.087***
	(-2.02)	(1.96)	(6.94)	(3.57)	(3.21)	(0.68)	(-1.60)	(-3.75)
...× Male	0.025*	0.008	-0.048***	-0.024	-0.018	0.005	0.076***	0.013
	(1.80)	(0.56)	(-3.64)	(-0.86)	(-1.20)	(0.17)	(2.73)	(0.35)
≥ 45 years old	-0.004	0.004	0.044***	0.056***	0.014	0.024	0.043**	0.008
	(-0.43)	(0.53)	(5.00)	(3.88)	(1.26)	(1.15)	(2.37)	(0.35)
...× Male	0.006	0.012	-0.029**	0.026	0.016	-0.011	-0.008	0.053
	(0.47)	(1.03)	(-2.38)	(1.36)	(1.00)	(-0.36)	(-0.29)	(1.64)
≥ 65 years old	-0.042***	-0.009	0.012	-0.023	-0.033**	-0.016	0.043	-0.108***
	(-3.26)	(-0.79)	(1.09)	(-1.06)	(-1.97)	(-0.45)	(1.41)	(-2.79)
...× Male	-0.003	-0.035**	-0.038**	-0.000	0.001	0.029	0.027	0.159***
	(-0.15)	(-2.18)	(-2.36)	(-0.01)	(0.03)	(0.59)	(0.65)	(2.97)
Education:								
Some junior high school	0.023***	-0.026***	-0.036***	-0.045***	-0.029***	0.038*	0.021	0.062**
	(2.64)	(-2.88)	(-3.41)	(-2.98)	(-2.74)	(1.71)	(1.10)	(2.49)
...× Male	0.013	0.030**	0.037***	-0.010	0.013	0.028	0.014	-0.039
	(0.99)	(2.47)	(2.89)	(-0.46)	(0.83)	(0.89)	(0.55)	(-1.09)
Some senior high school	0.032***	-0.004	-0.006	-0.081***	-0.019*	0.048**	0.028	0.001
	(3.39)	(-0.44)	(-0.58)	(-4.73)	(-1.68)	(2.15)	(1.48)	(0.03)
...× Male	-0.032**	-0.009	0.004	0.072***	0.001	-0.011	0.029	-0.014
	(-2.44)	(-0.69)	(0.24)	(3.05)	(0.07)	(-0.36)	(1.09)	(-0.40)
Some college	0.004	-0.001	0.032**	-0.020	0.011	0.067**	0.145***	-0.053*
	(0.33)	(-0.06)	(2.38)	(-0.84)	(0.72)	(2.28)	(4.93)	(-1.70)
...× Male	0.020	0.007	-0.025	-0.060**	-0.031	0.016	-0.006	-0.017
	(1.15)	(0.43)	(-1.47)	(-1.99)	(-1.53)	(0.42)	(-0.17)	(-0.40)
Risk aversion	0.002	0.001	-0.001	-0.010**	-0.004	0.004	-0.003	-0.000
	(0.67)	(0.28)	(-0.42)	(-2.37)	(-1.34)	(0.57)	(-0.46)	(-0.03)
...× Male	0.002	-0.001	0.001	0.002	-0.000	-0.016**	-0.004	0.002
	(0.62)	(-0.19)	(0.32)	(0.35)	(-0.03)	(-2.08)	(-0.57)	(0.19)
Patience	0.010***	0.004	-0.014***	0.004	-0.003	0.001	0.010	0.049***
	(2.80)	(1.11)	(-3.68)	(0.70)	(-0.65)	(0.12)	(1.40)	(5.19)
...× Male	0.009*	-0.007	0.015***	0.003	0.008	0.016	0.004	-0.016
	(1.86)	(-1.50)	(2.92)	(0.33)	(1.32)	(1.40)	(0.39)	(-1.24)
Married	0.000	0.007	0.043***	-0.044***	-0.026***	0.010	-0.033**	-0.060***
	(0.07)	(0.98)	(4.88)	(-3.11)	(-2.69)	(0.54)	(-2.02)	(-3.04)
...× Male	0.004	-0.005	-0.054***	-0.007	0.017	-0.002	0.030	0.057*
	(0.32)	(-0.40)	(-4.70)	(-0.29)	(1.31)	(-0.08)	(1.12)	(1.66)
Log. (1 + PCE) Spline:								
Below median†	0.015*	0.010	0.007	-0.008	-0.010	0.017	0.013	-0.029
	(1.80)	(1.21)	(0.69)	(-0.53)	(-1.02)	(0.74)	(0.67)	(-1.09)
...× Male	-0.002	-0.012	-0.004	0.026	0.028**	0.006	0.029	0.052
	(-0.16)	(-0.82)	(-0.26)	(1.46)	(2.16)	(0.20)	(1.20)	(1.53)
Above median†	0.006	-0.008	-0.022**	-0.007	-0.027***	-0.042**	0.009	-0.031
	(0.96)	(-1.09)	(-2.49)	(-0.49)	(-2.60)	(-2.43)	(0.54)	(-1.54)
...× Male	-0.010	-0.004	0.035***	-0.002	0.011	0.011	-0.010	0.036
	(-1.03)	(-0.41)	(3.15)	(-0.11)	(0.87)	(0.45)	(-0.49)	(1.44)
Constant	2.782***	2.772***	2.741***	2.756***	2.978***	2.482***	1.340***	2.878***
	(25.65)	(27.31)	(22.40)	(13.68)	(23.14)	(8.76)	(5.69)	(8.70)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test of:								
Pooling hypothesis	0.000	0.000	0.000	0.000	0.000	0.016	0.002	0.000
N	28932	28929	28927	21759	28930	28333	27411	26832
Adj. R²	0.078	0.082	0.092	0.097	0.049	0.100	0.059	0.083

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
† Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE A.7: POOLING TEST: INTER-GENDER DIFFERENCES IN DISCRIMINATIVE TRUST & TOLERANCE

	Trust [...] more		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	corelgn (1)	coethnics (2)	village (3)	neighbor (4)	house (5)	marry rltv. (6)	bld h. wrshp (7)
Male	-0.035	-0.024	-0.086	-0.130	-0.637***	-0.320	-0.246
	(-0.17)	(-0.13)	(-0.41)	(-0.61)	(-2.66)	(-1.30)	(-0.90)
Religiosity	0.080***	0.041***	-0.032***	-0.043***	-0.087***	-0.108***	-0.081***
	(7.69)	(3.76)	(-3.03)	(-4.24)	(-7.18)	(-7.42)	(-6.49)
... × Male	0.019	0.025**	-0.011	-0.018	-0.018	-0.012	-0.006
	(1.47)	(1.98)	(-0.96)	(-1.54)	(-1.33)	(-0.75)	(-0.37)
Age:							
≥ 25 years old	0.024*	-0.000	0.003	-0.020*	-0.055***	-0.072***	-0.030*
	(1.78)	(-0.03)	(0.31)	(-1.76)	(-3.73)	(-4.28)	(-1.85)
... × Male	-0.041**	-0.045**	-0.016	0.022	0.050**	0.047*	0.017
	(-2.00)	(-2.32)	(-0.91)	(1.28)	(2.30)	(1.95)	(0.74)
≥ 45 years old	0.023*	0.002	-0.038***	-0.050***	-0.059***	-0.028	-0.010
	(1.95)	(0.14)	(-3.45)	(-3.95)	(-3.79)	(-1.63)	(-0.64)
... × Male	0.003	0.015	0.033**	0.040***	0.013	-0.003	0.024
	(0.17)	(0.89)	(2.17)	(2.61)	(0.63)	(-0.12)	(1.12)
≥ 65 years old	0.004	0.037**	-0.051***	-0.030*	-0.062**	0.021	-0.041
	(0.23)	(2.24)	(-2.86)	(-1.69)	(-2.57)	(0.81)	(-1.65)
... × Male	-0.006	-0.021	0.038	0.000	0.041	0.050	0.064*
	(-0.22)	(-0.85)	(1.64)	(0.01)	(1.22)	(1.29)	(1.92)
Education:							
Some junior high school	-0.071***	-0.089***	0.096***	0.104***	0.057***	-0.006	0.024
	(-5.09)	(-6.65)	(7.15)	(7.98)	(3.32)	(-0.32)	(1.25)
... × Male	0.025	0.040**	-0.051***	-0.045**	-0.000	-0.015	-0.002
	(1.31)	(2.04)	(-3.16)	(-2.48)	(-0.01)	(-0.63)	(-0.08)
Some senior high school	-0.055***	-0.075***	0.009	0.008	0.009	-0.061***	0.005
	(-3.92)	(-5.56)	(0.71)	(0.58)	(0.54)	(-3.19)	(0.27)
... × Male	-0.044**	-0.048**	0.035**	0.027	-0.005	0.037	0.045*
	(-2.13)	(-2.54)	(2.07)	(1.46)	(-0.20)	(1.44)	(1.79)
Some college	-0.081***	-0.098***	0.050***	0.045***	0.032	-0.042*	0.054**
	(-4.46)	(-5.29)	(3.92)	(3.55)	(1.55)	(-1.80)	(2.47)
... × Male	0.001	-0.042*	-0.009	-0.016	-0.000	-0.016	-0.011
	(0.04)	(-1.79)	(-0.48)	(-0.86)	(-0.01)	(-0.51)	(-0.39)
Risk aversion	0.013***	0.012***	-0.004	-0.006	-0.011**	0.003	-0.004
	(3.59)	(3.43)	(-1.19)	(-1.48)	(-2.38)	(0.65)	(-0.82)
... × Male	-0.002	0.001	0.008*	0.012**	0.011*	0.007	0.004
	(-0.49)	(0.20)	(1.86)	(2.40)	(1.77)	(1.23)	(0.63)
Patience	0.007	-0.010**	0.006	0.002	-0.013**	-0.006	-0.009
	(1.30)	(-2.15)	(1.23)	(0.46)	(-1.99)	(-0.91)	(-1.49)
... × Male	-0.004	-0.005	0.005	0.009	0.003	-0.010	0.005
	(-0.57)	(-0.75)	(0.81)	(1.42)	(0.30)	(-1.10)	(0.61)
Married	0.005	0.025**	-0.033***	-0.013	-0.054***	-0.039***	-0.050***
	(0.44)	(2.37)	(-3.62)	(-1.49)	(-4.51)	(-2.75)	(-3.50)
... × Male	-0.017	-0.017	0.022	-0.009	-0.007	-0.075***	0.022
	(-0.94)	(-0.95)	(1.53)	(-0.59)	(-0.38)	(-3.41)	(1.00)
Log. (1 + PCE) Spline:							
Below median†	-0.003	-0.025**	0.024*	0.019	-0.007	-0.043**	0.010
	(-0.22)	(-2.27)	(1.76)	(1.42)	(-0.46)	(-2.52)	(0.58)
... × Male	0.002	-0.004	0.009	0.011	0.052***	0.033	0.015
	(0.13)	(-0.27)	(0.51)	(0.65)	(2.70)	(1.64)	(0.67)
Above median†	-0.015	-0.036***	0.018*	0.010	0.005	-0.014	0.026*
	(-1.33)	(-3.07)	(1.80)	(1.04)	(0.38)	(-0.94)	(1.86)
... × Male	-0.005	0.035**	-0.010	0.011	0.009	0.032*	0.011
	(-0.35)	(2.38)	(-0.83)	(0.85)	(0.56)	(1.70)	(0.64)
Constant	2.616***	2.936***	2.550***	2.607***	2.856***	2.709***	2.416***
	(16.68)	(20.79)	(14.92)	(15.51)	(14.06)	(12.93)	(10.78)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes
P-val of joint test of:							
Pooling hypothesis	0.139	0.000	0.000	0.000	0.000	0.000	0.264
N	28931	28931	28932	28932	28931	28931	28931
Adj. R²	0.144	0.173	0.221	0.250	0.253	0.215	0.253

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
†Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school".
The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE A.8: RELIGIOSITY AND COMMUNITY COHESION BY GENDER

	MALE					FEMALE				
	Willing to help	Village is safe [...]		Trust nbr. to watch		Willing to help	Village is safe [...]		Trust nbr. to watch	
		generally	at night	kid(s)	house		generally	at night	kid(s)	house
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Religiosity	0.045***	0.053***	0.032***	0.028**	0.023***	0.047***	0.055***	0.022***	0.018	0.009
	(5.83)	(7.65)	(4.66)	(2.48)	(3.27)	(6.82)	(7.11)	(2.64)	(1.51)	(1.01)
Age:										
≥ 25 years old	0.007	0.019*	0.021**	0.042*	0.018	-0.015*	0.016**	0.071***	0.060***	0.035***
	(0.60)	(1.74)	(2.13)	(1.81)	(1.61)	(-1.85)	(2.12)	(7.13)	(3.64)	(3.20)
≥ 45 years old	0.001	0.016*	0.011	0.081***	0.031***	-0.002	0.005	0.049***	0.056***	0.013
	(0.09)	(1.69)	(1.32)	(5.61)	(2.77)	(-0.28)	(0.67)	(5.45)	(3.85)	(1.13)
≥ 65 years old	-0.045***	-0.046***	-0.025**	-0.020	-0.032*	-0.042***	-0.009	0.011	-0.025	-0.035**
	(-3.05)	(-3.62)	(-2.04)	(-0.89)	(-1.78)	(-3.22)	(-0.78)	(0.94)	(-1.15)	(-2.02)
Education:										
Some junior high school	0.038***	0.003	-0.002	-0.054***	-0.011	0.021**	-0.027***	-0.036***	-0.044***	-0.032***
	(3.53)	(0.27)	(-0.21)	(-3.17)	(-0.98)	(2.40)	(-2.93)	(-3.42)	(-2.94)	(-2.95)
Some senior high school	0.001	-0.014	-0.003	-0.009	-0.016	0.030***	-0.003	-0.003	-0.084***	-0.022*
	(0.10)	(-1.37)	(-0.32)	(-0.48)	(-1.36)	(3.17)	(-0.34)	(-0.25)	(-4.75)	(-1.93)
Some college	0.021	0.006	0.008	-0.076***	-0.022	0.006	0.000	0.031**	-0.024	0.012
	(1.61)	(0.45)	(0.71)	(-3.59)	(-1.53)	(0.45)	(0.03)	(2.32)	(-0.99)	(0.78)
Risk aversion	0.002	-0.002	-0.002	-0.010**	-0.007**	0.002	0.002	-0.001	-0.010**	-0.003
	(0.71)	(-0.89)	(-0.85)	(-2.13)	(-2.11)	(0.85)	(0.96)	(-0.23)	(-2.21)	(-0.85)
Patience	0.016***	-0.004	-0.001	0.004	0.004	0.013***	0.005	-0.010**	0.006	-0.001
	(4.04)	(-0.96)	(-0.35)	(0.64)	(0.86)	(3.46)	(1.50)	(-2.55)	(0.88)	(-0.27)
Married	0.008	0.004	-0.008	-0.056***	-0.010	0.001	0.008	0.043***	-0.047***	-0.025**
	(0.75)	(0.41)	(-0.91)	(-2.61)	(-1.00)	(0.17)	(1.10)	(4.94)	(-3.30)	(-2.55)
Log. (1 + PCE) Spline:										
Below median†	0.009	-0.002	-0.005	0.017	0.016	0.020**	0.014*	0.017*	-0.007	-0.008
	(0.85)	(-0.18)	(-0.39)	(1.16)	(1.39)	(2.25)	(1.71)	(1.66)	(-0.43)	(-0.76)
Above median†	-0.004	-0.016*	0.002	-0.020	-0.018*	0.008	-0.006	-0.014	0.001	-0.026**
	(-0.42)	(-1.93)	(0.26)	(-1.36)	(-1.87)	(1.13)	(-0.81)	(-1.62)	(0.09)	(-2.44)
Constant	2.879***	2.962***	3.012***	2.469***	2.651***	2.705***	2.716***	2.609***	2.739***	2.957***
	(22.57)	(19.25)	(20.62)	(13.59)	(18.09)	(23.32)	(27.13)	(20.65)	(13.12)	(20.96)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	13761	13760	13759	9866	13760	15171	15169	15168	11893	15170
Adj. R²	0.082	0.084	0.055	0.084	0.044	0.073	0.087	0.110	0.103	0.049

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

†Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE A.9: RELIGIOSITY AND TRUST BELIEFS BY GENDER

	MALE					FEMALE				
	Trust [...] to return lost wallet			Trust [...] more		Trust [...] to return lost wallet			Trust [...] more	
	neighbors (1)	strangers (2)	police (3)	corelgn. (4)	coethnics (5)	neighbors (6)	strangers (7)	police (8)	corelgn. (9)	coethnics (10)
Religiosity	0.110***	0.028**	0.140***	0.097***	0.065***	0.087***	-0.009	0.121***	0.080***	0.039***
	(6.66)	(2.03)	(7.66)	(9.61)	(6.61)	(5.11)	(-0.61)	(6.66)	(7.71)	(3.61)
Age:										
≥ 25 years old	0.023	0.050**	-0.073**	-0.018	-0.044***	0.011	-0.023	-0.086***	0.019	-0.002
	(0.90)	(2.19)	(-2.34)	(-1.14)	(-2.80)	(0.53)	(-1.42)	(-3.61)	(1.41)	(-0.13)
≥ 45 years old	0.006	0.032	0.067***	0.025*	0.017	0.026	0.050***	0.006	0.021*	-0.001
	(0.27)	(1.55)	(2.86)	(1.78)	(1.20)	(1.24)	(2.75)	(0.28)	(1.69)	(-0.08)
≥ 65 years old	0.026	0.072**	0.050	-0.003	0.012	-0.027	0.038	-0.112***	0.005	0.038**
	(0.71)	(2.23)	(1.32)	(-0.14)	(0.63)	(-0.77)	(1.24)	(-2.91)	(0.25)	(2.32)
Education:										
Some junior high school	0.065***	0.030	0.029	-0.043***	-0.044***	0.031	0.029	0.056**	-0.076***	-0.092***
	(2.64)	(1.55)	(1.16)	(-2.84)	(-2.98)	(1.37)	(1.50)	(2.22)	(-5.37)	(-6.63)
Some senior high school	0.039	0.053**	-0.007	-0.098***	-0.124***	0.045*	0.031	-0.001	-0.056***	-0.074***
	(1.64)	(2.53)	(-0.27)	(-6.72)	(-8.44)	(1.96)	(1.56)	(-0.03)	(-3.91)	(-5.56)
Some college	0.091***	0.139***	-0.066**	-0.079***	-0.138***	0.057*	0.150***	-0.059*	-0.081***	-0.098***
	(3.21)	(5.21)	(-2.04)	(-3.83)	(-7.31)	(1.86)	(4.92)	(-1.85)	(-4.35)	(-5.20)
Risk aversion	-0.016**	-0.010**	-0.004	0.012***	0.014***	0.003	0.001	0.005	0.010***	0.010***
	(-2.56)	(-1.97)	(-0.66)	(3.05)	(3.72)	(0.43)	(0.13)	(0.69)	(2.77)	(2.82)
Patience	0.014	0.016*	0.034***	0.003	-0.015**	0.003	0.010	0.049***	0.006	-0.010**
	(1.52)	(1.71)	(3.08)	(0.59)	(-2.34)	(0.33)	(1.32)	(5.13)	(1.16)	(-2.09)
Married	0.009	-0.005	-0.005	-0.009	0.010	0.007	-0.031*	-0.062***	0.008	0.025**
	(0.37)	(-0.25)	(-0.19)	(-0.64)	(0.67)	(0.36)	(-1.90)	(-3.04)	(0.72)	(2.34)
Log. (1 + PCE) Spline:										
Below median†	0.035	0.039*	0.009	-0.003	-0.032**	0.007	0.014	-0.014	0.001	-0.024**
	(1.45)	(1.95)	(0.34)	(-0.21)	(-2.44)	(0.29)	(0.70)	(-0.52)	(0.05)	(-2.11)
Above median†	-0.032	-0.004	-0.006	-0.023*	-0.001	-0.038**	0.010	-0.025	-0.013	-0.037***
	(-1.62)	(-0.23)	(-0.29)	(-1.91)	(-0.09)	(-2.16)	(0.59)	(-1.25)	(-1.13)	(-2.96)
Constant	2.230***	0.885***	2.220***	2.601***	2.943***	2.623***	1.325***	2.704***	2.587***	2.938***
	(7.56)	(3.59)	(6.36)	(16.28)	(17.98)	(9.01)	(5.47)	(8.34)	(16.45)	(20.06)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	13520	13140	12894	13760	13761	14813	14271	13938	15171	15170
Adj. R²	0.099	0.063	0.084	0.145	0.173	0.101	0.059	0.077	0.144	0.168

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

†Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE A.10: RELIGIOSITY AND TOLERANCE BY GENDER

	MALE					FEMALE				
	Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	village (1)	neighbor (2)	house (3)	marry reltv. (4)	bld h. wrshp (5)	village (6)	neighbor (7)	house (8)	marry reltv. (9)	bld h. wrshp (10)
Religiosity	-0.044***	-0.062***	-0.100***	-0.120***	-0.084***	-0.033***	-0.045***	-0.094***	-0.114***	-0.083***
	(-5.03)	(-6.65)	(-9.24)	(-9.22)	(-7.57)	(-3.21)	(-4.55)	(-7.80)	(-7.54)	(-6.59)
Age:										
$\geq$ 25 years old	-0.016	-0.003	-0.011	-0.028	-0.016	0.006	-0.016	-0.052***	-0.069***	-0.031*
	(-1.27)	(-0.24)	(-0.63)	(-1.36)	(-0.83)	(0.54)	(-1.40)	(-3.50)	(-4.08)	(-1.88)
$\geq$ 45 years old	-0.006	-0.011	-0.045***	-0.030*	0.012	-0.038***	-0.049***	-0.057***	-0.024	-0.004
	(-0.60)	(-0.99)	(-2.89)	(-1.66)	(0.68)	(-3.37)	(-3.80)	(-3.64)	(-1.39)	(-0.25)
$\geq$ 65 years old	-0.013	-0.029	-0.018	0.068**	0.022	-0.050***	-0.029	-0.061**	0.023	-0.041
	(-0.71)	(-1.42)	(-0.71)	(2.42)	(0.79)	(-2.77)	(-1.62)	(-2.48)	(0.86)	(-1.63)
Education:										
Some junior high school	0.041***	0.056***	0.052***	-0.027	0.013	0.099***	0.105***	0.062***	0.001	0.028
	(3.14)	(3.94)	(3.08)	(-1.32)	(0.72)	(7.20)	(7.95)	(3.62)	(0.08)	(1.45)
Some senior high school	0.041***	0.029**	-0.002	-0.035*	0.048**	0.012	0.013	0.014	-0.058***	0.008
	(3.29)	(2.26)	(-0.12)	(-1.87)	(2.53)	(0.95)	(0.99)	(0.78)	(-3.00)	(0.45)
Some college	0.042***	0.028*	0.033	-0.051**	0.042*	0.050***	0.046***	0.032	-0.044*	0.053**
	(2.67)	(1.73)	(1.46)	(-2.02)	(1.75)	(3.83)	(3.52)	(1.54)	(-1.86)	(2.36)
Risk aversion	0.002	0.003	-0.002	0.008	-0.004	-0.002	-0.002	-0.007	0.005	-0.001
	(0.61)	(0.66)	(-0.48)	(1.56)	(-0.80)	(-0.67)	(-0.64)	(-1.57)	(0.98)	(-0.14)
Patience	0.013***	0.014***	-0.007	-0.017**	-0.002	0.006	0.003	-0.013**	-0.005	-0.008
	(2.79)	(2.74)	(-1.06)	(-2.16)	(-0.30)	(1.19)	(0.55)	(-1.97)	(-0.70)	(-1.38)
Married	-0.009	-0.018	-0.064***	-0.115***	-0.032*	-0.035***	-0.016*	-0.056***	-0.039***	-0.048***
	(-0.76)	(-1.48)	(-3.99)	(-5.99)	(-1.81)	(-3.75)	(-1.73)	(-4.48)	(-2.64)	(-3.35)
Log. (1 + PCE) Spline:										
Below median†	0.032**	0.022	0.034*	-0.014	0.017	0.026*	0.028**	0.005	-0.039**	0.019
	(2.24)	(1.43)	(1.96)	(-0.75)	(0.90)	(1.88)	(2.09)	(0.30)	(-2.20)	(1.04)
Above median†	0.008	0.022**	0.013	0.015	0.032**	0.019*	0.010	0.005	-0.012	0.030**
	(0.86)	(2.01)	(0.94)	(0.83)	(2.08)	(1.76)	(1.01)	(0.33)	(-0.77)	(2.04)
Constant	2.484***	2.595***	2.349***	2.459***	2.288***	2.514***	2.485***	2.710***	2.662***	2.297***
	(14.17)	(13.69)	(10.77)	(10.30)	(9.99)	(14.30)	(14.74)	(13.29)	(12.07)	(9.92)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	13761	13761	13760	13761	13761	15171	15171	15171	15170	15170
Adj. R^2	0.218	0.255	0.252	0.221	0.265	0.222	0.247	0.254	0.206	0.245

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

†Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.

TABLE A.11: COMMUNITY CHARACTERISTICS & COMMUNITY COHESION & TRUST BELIEFS

| | Willing to help (1) | Village is safe [...] | | Trust nbr. to watch | | Trust [...] to return lost wallet | | |
		generally (2)	at night (3)	kid(s) (4)	house (5)	neighbors (6)	strangers (7)	police (8)
Urban	-0.016	-0.013	-0.007	-0.017	-0.029**	-0.039	0.045**	-0.017
	(-1.30)	(-0.92)	(-0.51)	(-0.98)	(-2.44)	(-1.32)	(2.19)	(-0.71)
Coast	0.018	0.019	0.022	0.008	0.003	-0.084**	-0.096***	-0.045
	(0.93)	(0.84)	(0.99)	(0.28)	(0.16)	(-2.19)	(-3.70)	(-1.20)
Valley	0.080***	-0.056*	0.007	0.060	0.030	0.170***	-0.002	0.023
	(2.60)	(-1.90)	(0.37)	(0.96)	(1.00)	(3.27)	(-0.06)	(0.25)
Hill	-0.008	0.003	0.021	-0.006	-0.014	0.012	0.022	-0.015
	(-0.67)	(0.11)	(0.80)	(-0.26)	(-0.85)	(0.34)	(0.73)	(-0.55)
Log population density	0.003	0.003	-0.001	-0.015*	0.001	0.004	-0.013	-0.005
	(0.78)	(0.61)	(-0.11)	(-1.89)	(0.32)	(0.33)	(-1.59)	(-0.50)
Receive public TV broadcast	0.011	0.015	-0.001	-0.014	-0.025	0.007	-0.003	0.011
	(0.73)	(0.67)	(-0.08)	(-0.56)	(-1.45)	(0.17)	(-0.09)	(0.24)
Receive private TV broadcast	0.020	0.006	0.037*	0.043	0.014	-0.107	-0.006	-0.048
	(1.16)	(0.29)	(1.70)	(1.55)	(0.77)	(-1.43)	(-0.14)	(-1.12)
Natural disaster in last 5 years	-0.001	-0.014	-0.011	0.009	-0.011	-0.008	-0.014	0.008
	(-0.09)	(-1.64)	(-1.49)	(0.75)	(-1.29)	(-0.44)	(-1.05)	(0.42)
Distance to subdistrict capital	-0.000	0.001	0.001	0.002*	-0.000	0.003**	0.004***	-0.002
	(-0.07)	(1.00)	(0.92)	(1.86)	(-0.72)	(2.30)	(4.70)	(-1.33)
Distance to district capital	-0.000	-0.000	-0.000	-0.000	-0.000	0.001	-0.000	-0.000
	(-0.48)	(-1.01)	(-0.88)	(-0.73)	(-0.58)	(0.86)	(-0.36)	(-0.35)
Subdistrict PCE Gini	-0.495***	-0.332*	-0.287	-0.098	-0.115	-0.783	0.435	-0.469
	(-2.68)	(-1.71)	(-1.55)	(-0.28)	(-0.54)	(-1.56)	(1.01)	(-0.90)
District fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	27751	27748	27746	20912	27749	27178	26278	25690
Adj. R^2	0.077	0.073	0.072	0.092	0.047	0.095	0.059	0.078

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$
Standard errors are robust and clustered at the subdistrict level. Included variables not shown: religiosity, sex, dummy variables age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts, and a constant.

TABLE A.12: COMMUNITY CHARACTERISTICS & DISCRIMINATIVE TRUST & TOLERANCE

	Trust [...] more		Tolerate non-corlgn living in [...]			Tolerate non-corlgn to [...]	
	corelgn (1)	coethnics (2)	village (3)	neighbor (4)	house (5)	marry rltv. (6)	bld h. wrshp (7)
Urban	0.003	-0.008	-0.001	0.009	0.006	-0.012	0.042
	(0.16)	(-0.48)	(-0.08)	(0.49)	(0.24)	(-0.49)	(1.57)
Coast	-0.008	-0.018	0.019	0.039	0.111***	0.085***	0.081**
	(-0.29)	(-0.81)	(0.90)	(1.52)	(3.82)	(2.93)	(2.11)
Valley	-0.015	-0.003	0.009	0.006	-0.022	-0.047	-0.012
	(-0.37)	(-0.07)	(0.13)	(0.09)	(-0.29)	(-1.12)	(-0.21)
Hill	-0.003	-0.037**	-0.032	-0.030	0.029	0.012	-0.017
	(-0.16)	(-2.09)	(-1.33)	(-1.14)	(1.07)	(0.43)	(-0.54)
Log population density	-0.014**	-0.005	0.019***	0.020***	0.017*	-0.002	0.014
	(-2.04)	(-0.85)	(2.63)	(2.61)	(1.87)	(-0.23)	(1.32)
Receive public TV broadcast	0.029	0.053**	-0.031	-0.012	-0.022	-0.082***	-0.033
	(1.48)	(1.99)	(-1.48)	(-0.48)	(-0.75)	(-2.78)	(-1.18)
Receive private TV broadcast	0.018	-0.057**	-0.014	-0.017	0.040	0.069	0.061*
	(0.69)	(-1.98)	(-0.58)	(-0.62)	(1.16)	(1.55)	(1.91)
Natural disaster in last 5 years	0.006	0.010	-0.039***	-0.039***	-0.045***	-0.040**	-0.042**
	(0.48)	(0.83)	(-3.08)	(-2.78)	(-3.14)	(-2.46)	(-2.19)
Distance to subdistrict capital	0.000	0.002	-0.000	0.000	-0.000	-0.002	-0.001
	(0.47)	(1.61)	(-0.20)	(0.38)	(-0.18)	(-1.50)	(-0.97)
Distance to district capital	-0.000	0.000	0.001*	0.001	0.001***	0.001*	0.000
	(-0.50)	(0.55)	(1.82)	(1.55)	(2.61)	(1.94)	(0.93)
Subdistrict PCE Gini	-0.426	-0.268	0.494	0.548*	0.390	0.364	0.162
	(-1.41)	(-1.03)	(1.64)	(1.70)	(1.13)	(0.96)	(0.34)
District fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	27750	27750	27751	27751	27750	27750	27750
Adj. R^2	0.142	0.170	0.211	0.239	0.257	0.236	0.241

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the subdistrict level. Included variables not shown: religiosity, sex, dummy variables age and education categories, risk and time preference, linear spline for log PCE, urban/rural status, log population density, dummy variables for topography, whether village is natural disaster prone, and recently experienced natural disaster, receipt of public and local television signals, the number of private television signals, distance from subdistricts and districts, and a constant.

TABLE A.13: COMMUNITY COMPOSITIONS, RELIGIOSITY AND COMMUNITY COHESION BY MUSLIM/NON-MUSLIM

	MUSLIM					NON-MUSLIM				
	Willing to help	Village is safe [...]		Trust nbr. to watch		Willing to help	Village is safe [...]		Trust nbr. to watch	
		generally	at night	kid(s)	house		generally	at night	kid(s)	house
A. VILLAGE HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Religiosity	0.046***	0.055***	0.019***	0.027***	0.019***	0.093***	0.083***	0.064**	0.120***	0.037
	(7.02)	(8.45)	(2.99)	(2.92)	(2.87)	(4.77)	(3.20)	(2.60)	(3.37)	(1.48)
... × vilage diversity	-0.047***	-0.016	0.001	-0.046**	-0.038***	-0.009	0.022	-0.030	-0.084	0.020
	(-3.88)	(-1.04)	(0.06)	(-2.17)	(-2.70)	(-0.33)	(0.67)	(-0.92)	(-1.60)	(0.71)
... × village segregation	0.145***	0.052	0.053	0.011	0.090**	0.070	-0.178*	0.069	-0.241	0.000
	(4.11)	(1.19)	(1.44)	(0.14)	(2.14)	(0.83)	(-1.74)	(0.68)	(-1.49)	(0.00)
P-val of joint test of:										
Village interactions	0.000	0.484	0.090	0.022	0.025	0.710	0.213	0.657	0.008	0.693
N	25249	25246	25244	19090	25247	3038	3038	3038	2214	3038
Adj. R^2	0.076	0.082	0.089	0.100	0.051	0.113	0.105	0.062	0.114	0.083
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Religiosity	0.048***	0.056***	0.022***	0.030***	0.021***	0.087***	0.080***	0.068**	0.124***	0.054**
	(6.86)	(7.75)	(3.12)	(3.08)	(3.03)	(4.14)	(2.72)	(2.39)	(3.14)	(2.51)
... × subdistrict diversity	-0.041***	-0.025	-0.014	-0.069***	-0.043***	0.037	0.033	0.014	-0.144**	0.022
	(-2.64)	(-1.39)	(-0.79)	(-2.77)	(-2.80)	(1.55)	(0.79)	(0.36)	(-2.17)	(0.69)
... × subdistrict segregation	0.142**	0.104*	0.072	0.206***	0.168***	-0.185**	-0.269*	-0.293**	0.143	-0.277**
	(2.56)	(1.86)	(1.00)	(2.73)	(2.98)	(-1.99)	(-1.76)	(-2.34)	(1.02)	(-2.55)
P-val of joint test of:										
Subdistrict interactions	0.022	0.179	0.603	0.012	0.008	0.077	0.189	0.007	0.085	0.007
N	25514	25511	25509	19291	25512	3047	3047	3047	2220	3047
Adj. R^2	0.075	0.081	0.089	0.100	0.051	0.113	0.105	0.064	0.111	0.084
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE A.14: COMMUNITY COMPOSITIONS, RELIGIOSITY AND TRUST BELIEFS BY MUSLIM/NON-MUSLIM

| | MUSLIM | | | | | NON-MUSLIM | | | | |
| | Trust [...] to return lost wallet | | | Trust [...] more | | Trust [...] to return lost wallet | | | Trust [...] more | |
A. VILLAGE HETEROGENEITY	neighbors (1)	strangers (2)	police (3)	corelgn. (4)	coethnics (5)	neighbors (6)	strangers (7)	police (8)	corelgn. (9)	coethnics (10)
Religiosity	0.116***	0.018*	0.149***	0.095***	0.062***	0.012	0.017	0.086	0.114***	0.092***
	(8.09)	(1.65)	(9.65)	(10.46)	(6.57)	(0.29)	(0.36)	(1.38)	(5.32)	(3.53)
. . . × vilage diversity	-0.073*	-0.024	-0.029	-0.033	-0.048*	-0.004	-0.096	-0.045	-0.076**	-0.063
	(-1.91)	(-0.93)	(-0.84)	(-1.07)	(-1.71)	(-0.06)	(-1.41)	(-0.58)	(-2.60)	(-1.62)
. . . × village segregation	0.194	0.043	-0.043	0.103	0.032	-0.125	0.118	0.350	-0.058	-0.122
	(1.22)	(0.54)	(-0.37)	(0.68)	(0.20)	(-0.71)	(0.54)	(1.61)	(-0.66)	(-1.22)
P-val of joint test of:										
Village interactions	0.148	0.632	0.238	0.526	0.014	0.580	0.345	0.206	0.000	0.017
N	24728	23854	23356	25248	25248	2967	2923	2840	3038	3038
Adj. R²	0.102	0.063	0.080	0.134	0.176	0.121	0.042	0.108	0.188	0.182
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Religiosity	0.123***	0.023**	0.154***	0.098***	0.063***	0.005	0.016	0.119**	0.125***	0.102***
	(7.88)	(2.05)	(9.56)	(9.28)	(6.38)	(0.12)	(0.31)	(2.20)	(5.02)	(4.36)
. . . × subdistrict diversity	-0.100***	-0.042	-0.066**	-0.039	-0.051**	-0.010	-0.099	-0.054	-0.086***	-0.055*
	(-2.68)	(-1.33)	(-2.20)	(-1.39)	(-2.31)	(-0.15)	(-1.34)	(-0.92)	(-2.61)	(-1.87)
. . . × subdistrict segregation	0.312*	0.071	0.057	0.169	0.084	0.028	0.230	0.030	-0.074	-0.274*
	(1.94)	(0.70)	(0.49)	(1.24)	(0.72)	(0.12)	(1.10)	(0.11)	(-0.57)	(-1.78)
P-val of joint test of:										
Subdistrict interactions	0.026	0.395	0.069	0.338	0.044	0.988	0.383	0.637	0.011	0.001
N	24991	24116	23617	25513	25513	2976	2932	2849	3047	3047
Adj. R²	0.102	0.063	0.080	0.135	0.175	0.120	0.041	0.107	0.187	0.181
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE A.15: COMMUNITY COMPOSITIONS, RELIGIOSITY AND TOLERANCE BY MUSLIM/NON-MUSLIM

| | MUSLIM | | | | | NON-MUSLIM | | | | |
| | Tolerate non-corlgn living in [...] | | | Tolerate non-corlgn to [...] | | Tolerate non-corlgn living in [...] | | | Tolerate non-corlgn to [...] | |
A. VILLAGE HETEROGENEITY	village (1)	neighbor (2)	house (3)	marry reltv. (4)	bld h. wrshp (5)	village (6)	neighbor (7)	house (8)	marry reltv. (9)	bld h. wrshp (10)
Religiosity	-0.058***	-0.075***	-0.132***	-0.151***	-0.119***	0.051***	0.029**	0.024	-0.006	-0.050
	(-6.64)	(-8.95)	(-12.90)	(-12.98)	(-10.34)	(2.93)	(2.11)	(1.08)	(-0.19)	(-1.40)
... × vilage diversity	0.062***	0.079***	0.099***	0.034	0.135***	0.006	0.015	0.032	-0.006	0.079**
	(3.50)	(4.77)	(4.02)	(1.47)	(4.05)	(0.30)	(0.61)	(0.96)	(-0.12)	(2.13)
... × village segregation	-0.106	-0.126**	-0.147**	0.074	-0.191**	0.039	0.100	-0.109	-0.011	-0.060
	(-1.31)	(-2.06)	(-2.36)	(1.20)	(-2.09)	(0.68)	(1.43)	(-1.23)	(-0.07)	(-0.66)
P-val of joint test of:										
Village interactions	0.000	0.000	0.000	0.010	0.000	0.607	0.053	0.451	0.983	0.030
N	25249	25249	25248	25248	25248	3038	3038	3038	3038	3038
Adj. R²	0.219	0.246	0.239	0.150	0.222	0.082	0.079	0.073	0.108	0.169
B. SUBDISTRICT HETEROGENEITY	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Religiosity	-0.068***	-0.087***	-0.137***	-0.151***	-0.127***	0.058***	0.034**	0.029	-0.001	-0.060
	(-7.51)	(-9.96)	(-12.18)	(-11.98)	(-9.12)	(3.07)	(2.13)	(1.30)	(-0.04)	(-1.62)
... × subdistrict diversity	0.089***	0.104***	0.082***	0.034	0.134***	-0.000	0.030	0.047	-0.024	0.113***
	(5.27)	(6.43)	(2.95)	(1.24)	(3.44)	(-0.02)	(1.32)	(1.29)	(-0.30)	(3.78)
... × subdistrict segregation	-0.095	-0.122	-0.048	0.097	-0.160	-0.018	-0.090	-0.327**	0.058	-0.257**
	(-1.10)	(-1.53)	(-0.49)	(1.21)	(-1.35)	(-0.28)	(-1.31)	(-2.12)	(0.23)	(-2.11)
P-val of joint test of:										
Subdistrict interactions	0.000	0.000	0.005	0.031	0.002	0.923	0.301	0.104	0.955	0.001
N	25514	25514	25513	25513	25513	3047	3047	3047	3047	3047
Adj. R²	0.220	0.249	0.240	0.149	0.226	0.081	0.077	0.077	0.108	0.169
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Standard errors are robust and clustered at the community level. Included variables not shown: sex, dummy variables for age and education categories, risk and time preference, married status, linear spline for log PCE, and a constant.

TABLE A.16: DISTRICT HEAD CRITERIA

	Important		Three-most Important		Most Important	
	Religion (1)	Ethnicity (2)	Religion (3)	Ethnicity (4)	Religion (5)	Ethnicity (6)
Religiosity	0.039***	0.033***	0.060***	-0.000	0.051***	-0.001
	(7.64)	(5.44)	(10.59)	(-0.01)	(10.61)	(-0.61)
Male	-0.035***	-0.028***	-0.056***	-0.025***	-0.057***	-0.002
	(-7.20)	(-4.42)	(-10.01)	(-5.49)	(-11.15)	(-1.55)
Age:						
$\geq$ 25 years old	0.012*	-0.009	0.011	-0.004	0.009	-0.001
	(1.83)	(-1.15)	(1.29)	(-0.75)	(1.29)	(-0.32)
$\geq$ 45 years old	0.016**	0.018**	0.029***	0.003	0.042***	0.000
	(2.32)	(2.23)	(3.58)	(0.52)	(5.56)	(0.09)
$\geq$ 65 years old	0.005	0.005	0.033***	0.036***	0.074***	0.001
	(0.49)	(0.42)	(2.79)	(3.83)	(5.81)	(0.23)
Education:						
Some junior high school	-0.040***	-0.069***	-0.052***	-0.041***	-0.076***	-0.006***
	(-5.42)	(-7.64)	(-5.69)	(-7.03)	(-9.67)	(-2.72)
Some senior high school	-0.035***	-0.084***	-0.035***	-0.037***	-0.026***	-0.004**
	(-4.65)	(-9.39)	(-4.13)	(-6.27)	(-3.78)	(-2.54)
Some college	-0.011	-0.058***	-0.021*	-0.017***	-0.018**	-0.000
	(-1.02)	(-4.84)	(-1.92)	(-2.90)	(-2.07)	(-0.28)
Risk aversion	-0.004**	0.001	-0.008***	-0.002	-0.009***	0.000
	(-2.45)	(0.58)	(-3.72)	(-1.50)	(-4.32)	(0.69)
Patience	0.000	-0.008**	0.005	-0.003	0.003	-0.001
	(0.17)	(-2.25)	(1.59)	(-1.35)	(1.10)	(-1.47)
Married	0.023***	0.018**	0.016**	-0.008	-0.003	0.001
	(3.53)	(2.35)	(2.29)	(-1.63)	(-0.42)	(0.77)
Log. (1 + PCE) Spline:						
Below median[†]	-0.000	-0.013	-0.002	-0.009	-0.009	0.002
	(-0.03)	(-1.32)	(-0.20)	(-1.38)	(-1.12)	(1.20)
Above median[†]	-0.021***	-0.019***	-0.026***	-0.011***	-0.012*	-0.002
	(-3.25)	(-2.82)	(-3.43)	(-3.07)	(-1.95)	(-1.50)
Constant	0.712***	0.669***	0.510***	0.297***	0.298***	-0.009
	(7.70)	(5.64)	(4.82)	(3.67)	(2.97)	(-0.39)
Community fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
N	28893	28893	28893	28893	28893	28893
Adj. R^2	0.147	0.163	0.147	0.083	0.116	0.014

t statistics in parentheses. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

[†]Spline coefficients are for the slope of the interval. The omitted education category is "Some primary or no school". The omitted age category is "15-24 years old". Standard errors are robust and clustered at the community level.