



## Religious beliefs and religiosity in divorced and non-divorced bank staffs

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### Abstract

**Introduction:** The purpose of this study is to examine the relationship between religious beliefs and religiosity in divorce and non-divorced bank staffs in north Khorasan banks.

**Materials and method:** employing multistep cluster sampling method 20 divorced and 20 non divorced staffs were selected through self-report questionnaire. Religious Attitude Questionnaire and Religious Commitment Test were used to measure variables of the study. The data was analyzed using step by step regression, bivariate analysis and intra-subject effect test.

**Results:** The results showed that religious belief, religiosity and their sub variables were strong and significant predictors for no divorced staffs. The results also showed that there is a significant relationship between divorce, religious beliefs and religiosity. In addition, religious beliefs and religiosity were significantly higher in non-divorced staffs compared to divorced staffs.

**Conclusion:** religiosity and religious beliefs plays important role in confronting with stress and higher resistance and tolerance against severe crises in one's life and modifies their severity. religious beliefs and religiosity decreased for pious people and so it can prevent divorce phenomenon.

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## **1. Introduction**

Religiosity and religious beliefs are main interesting topics for psychologists who have analyzed different aspects of family life such as divorce event. Many Researchers (Greeff & Loubser, 2007) Exploring cause and effect of conforming religious beliefs and religiosity and their indicators such as mystic experience, virtue and praying related to family life such as divorce event. Other findings (Lambert & Dollahite, 2008; Walsh, 2009) showed that different aspects of religiosity and religious beliefs result in preventing many family problems including divorce. The different aspects of religiosity and religious beliefs include worship, pray, reliance, meditation, awareness diverse states, sin confession, forgiveness, using medicine for inducing religious experience and religious concerns in psychopathology.

On the other hand LeRoy (2009) Told that religiosity is an extensive phenomenon (that is, it encompasses diverse cultures, diverse people in diverse age, social status, economic and education levels) and has very stable effect. Religiosity began with primal human being and this challenges with Freud's assumption that religiosity is related to feeling guilty and sexual momentum. McGoldrick, Giordano and Garcia-Preto (2005) told that recent studies have discarded exploration about historical origin of religion and instead they focus on psychological origin of religion in modern human being.

Some of these origins include social effects (such as early experiences, communication with religious people, responding to inducement), meeting the needs (this view holds that religion helps believers to deal with things such as security, meaningful life, personal dignity, power for critical time and to find goal for their lives) and nature effect (believing that God has created beauty and order) and verbal bases (this belief that probably all people are directed to super-nature by supernatural powers). It has been often referred to religion in the studies on psychological health in personal life as a specific requirement for acceptable health (Francis & Wilcox, 1996).

Walsh (2002) reported that they have studied on 155 men and found that internal religious activities

such as praying and reading the Holy book are significantly and positively related to life satisfaction and lower divorce event. The relationship between religious beliefs and general healthy mentality in human aging process has been established. Huber, Navarro, Womble, and Mumme (2010) emphasized on religion importance for older people and they insisted that more religious awareness is required for older people's health improvement. Other studies found that Christian and Jewish beliefs in their traditional behaviors and canons probably are effective in lacking divorce event in their future lives (Baldwin, Jackson, Okoh, & Cannon, 2010).

The relationship between religious beliefs and religiosity and healthy family live in terms of divorce prevention in diverse societal contexts has been reported. These findings show that church attendance frequency has negative (inverse) relationship with divorce such that divorce event in people who attend regularly church in almost half compared to those who don't attend church (Colby & Damon, 1992; Coyle, Nochajski, Maguin, Safyer, DeWit & Macdonald, 2009) report that they have used religion excessively for two separate HIV patients groups and the findings indicated that their depression and anxiety lowered.

Another study (Miller, Ryan, Keitner, Bishop, & Epstein, 2000) Proposed that religion can impact positively (encouragement to social coherence, helping to enjoy meaningful life) or negatively (feeling guilty or excessive humiliation in one's mind, using religion for problem alleviation in one's life) on people's mental health and healthy family life. The same study also reported that highly religious and pious people have less depression and anxiety with less attempts for divorce and having higher quality life with more empathy and coherent social lives.

Payne (2010) studied on religion and reported mental health and positive impact of religiosity on mental health in terms of its relationship with family variables, self-respect, personal consistency and social behavior. Furthermore, Gottman and Notarius (2000) pointed out that less value behavior had relationship with uncontrolled moment in family life and it leads to divorce.

Religion as a social institution with individual or

social specificity supports social values and rules, directs man, symbolizes social power, paves the way for human relations and induces stability, sustainability and social coherence. On the other hand, religion creates values and shapes norms, treats stable moral values as sacred values, gives meaning to human life and effectively directs humans toward happiness in this world and after Last Day. Religion performs many functions for society and individual. Religion creates a meaning of comprehensiveness for society and establishes it. Religion prohibits antisocial behaviors and offers new ways for reintegration of those who have breached the norms (Haddadi & Besharat, 2010).

Measuring religiosity and religious values is a challenge for investigators in religion field and diversity of existing religions has increased this challenge since there are different scales (Hamlin-Glover, 2009). It is important to explore religion and social values since our society is in transitional stage to industrialization and people's lives suffer double standards impacting on people's value system specifically the young. On the other hand religion involves in diverse aspects of people lives in our society and it can be observed in all aspects since religious government dominates in our country and combination of religion, values and politics can influence in different aspects of people's lives specifically the young.

Therefore, the impact of religious beliefs and religiosity on family relations especially divorce event have been investigated by many scholars such as Lazarescu (2012) and Sibley and Bulbulia (2012). These studies focused more on families who have referred to clinics rather than bank staffs as their subjects. So it seems essential to focus on this social group and to discover their untold issues.

On the other hand, investigation in religion and religious beliefs among married bank staffs increasingly seems important in conceptual term to help existing knowledge about relationship between religion and psychology. There is individual diversity among bank staffs community in terms of their religious beliefs relationship with divorce event. The findings of the present study can be helpful for consultants, university professors, parents and for those who involve in effective interaction with bank

staffs and it would be an effective step in religion-centered psychology and family life fields of study. Given the above findings, the present study attempts to give an answer to following question: "Is there a relationship between divorce and non-divorced bank staffs' religious beliefs and religiosity in north Khorasan banks?"

## 2. Method

The present study method is descriptive and correlative as well as it is a fundamental research in term of its goal.

### 2.1. Participants

The statistical population includes all divorced bank staffs with and non-divorced staffs. The multistep cluster method was used for sampling from non-divorced staffs with. First all bank staffs of seven cities were regarded as statistical population. Then among all bank branches four banks (Meli, Sepah, Tejarat and Melat) from three cities (Shrivan, Farouj & Bojnourd) were selected randomly. Then all volunteer bank staffs were selected and were received the questionnaires. They filled the questionnaire based on self-report method. Some failed to answer the questionnaire completely and there remained 120 healthy received questionnaires. With purpose of meeting ethical rules, divorced staffs with unhealthy marriage ( $n=60$ ) were selected from those who referred to Consult Center in the university in a two-year period of the study.

### 2.2 Measurement

Self-Identification Questionnaire was developed by Azerbaijani in University and Hozeh Research Center based on Islamic attitude to measure religiosity variable. It containing 70 items with 4-point scoring system (completely disagrees, almost disagree, almost agree and completely agree) and two subscales: Attendance and adherence attitude with 43 praying and moral-related items and With 27 items. Azerbaijani reported Cronbach's alpha coefficients 0.94, 0.79 and 0.94 for (attendance and adherence practice, morality subscales scores and total score respectively. Reliability of the questionnaire in the present study was 0.72 based on Cronbach's alpha method.

Worthington et al. (2003) developed religious

commitment questionnaire to measure religious beliefs. It included extra-personal commitment and intrapersonal commitment items. Intrapersonal commitment means a person values religious beliefs and adherence to religious sacred while extra-personal commitment implies religious practices such as attendance in religious activities. Hence, this questionnaire has two subscales: intrapersonal commitment subscale and extra-personal subscale. The present questionnaire contains 32 items with a 5-point scale (completely disagree, almost disagree, almost agree, completely agree). Each subscale has 16 items with 0-48 scores so the total for the two subscales is 96. They reported Cronbach's alpha coefficient 0.91 for whole questionnaire and 0.78

and 0.90 for intrapersonal commitment subscale and extra-personal subscale, respectively. The reliability rate for the present study was measured 0.78 based on Cronbach's alpha method.

### 3. Results

Descriptive findings of the study reveals that 65 percent of participants were male and 45 percent of them were female and 70 percent of them married and 30 percent of them were single. The maximum age frequency of participants was between 50-56 years (0.32) and the minimum frequency encompasses the age of 25-35 years (0.8). Other Descriptive statistics displayed in table 1.

**Table1.** Descriptive statistics for religious beliefs and religiosity

Variable and sub variable	Number	SD	Mean	Z	alpha
religiosity	120	3.68	210	1.24	0.71
Religious beliefs	120	3.74	121	0.19	0.87
extra-personal commitment	120	3.75	64	1.12	0.78
Intrapersonal commitment	120	3.50	56	1.93	0.87
attendance	120	3.53	43	1.94	0.74
adherence practice	120	3.50	45	1.93	0.87
morality	120	3.53	55	1.94	0.74

**Note:** SD stands for standard deviation and Z stands Kolmogorov –Smirnov Test

Table one display Number (120), standard deviation, Mean, Kolmogorov –Smirnov and alpha for all bank staffs in religious beliefs and religiosity in all variable and sub variables. Findings of table one according to Z test and alpha score reveals that variable and sub variables distributions are normal

and reliable. According to this data, the average score is higher than the cutting point mentioned in the questionnaire. It means that the respondents were normal in terms of religious beliefs and religiosity.

**Table2.** The result of Levine test for homogeneity of error variance

Variables	F	df1	df2	significant
religiosity	0.67	1	118	0.41
Religious beliefs	0.01	1	118	0.91

**Note:** F stands for f test and df stands for degree of freedom

According to f test and significant rate in Table 2 there is not a significant difference between two groups (divorced and non-divorced bank staffs) in error variance. So they are comparable. So the prerequisite for employing multivariate variance

analysis is met. Table 3 shows Multivariate test results for finding the difference between divorced and non-divorced bank staffs.

**Table3.** Multivariate test results for finding the difference between divorced and non-divorced bank staffs

Multivariate test	P	F	Df 1	df error	Sig	effect size
Pillai's trace	0.910	7.493	5	114	0.001	0.090
Wilkes's lambda	0.910	7.493	5	114	0.001	0.090
Hotelling's trace	0.910	7.493	5	114	0.001	0.090
Roy's maximum root	0.910	7.493	5	114	0.001	0.090

**Note:** p, F, df and sig stands for p value, f test degree of freedom and significance

All Multivariate test result in Table3 such as Pillai's trace, Wilkes's lambda, Hotelling's effect, Roy's maximum root shows that the difference between divorced and non-divorced bank staffs is

significant at 0.001 levels. In order to find the differences in sub variables step detection analysis is employed.

**Table4.** Step detection analysis for non-divorced bank staffs with healthy marriage

Step		tolerance	F	Wilkes's Lambda
1	religiosity	1.00	175.09	
2	religiosity	0.47	18.42	0.54
	Religious beliefs	0.47	10.48	0.51
3	religiosity	0.40	26.61	0.53
	Religious beliefs	0.45	14.26	0.50
	Intra-commitment	0.58	9.56	0.49
4	religiosity	0.40	27.70	0.52
	Religious beliefs	0.44	16.09	0.49
	Intra-commitment	0.40	15.86	0.49
	morals	0.66	6.24	0.46
5	religiosity	0.40	24.44	0.49
	Religious beliefs	0.44	16.80	0.48
	Intra commitment	0.40	16.88	0.47
	morals	0.66	5.71	0.45
	attendance	0.96	5.34	0.43

Above table shows that religiosity is most effective variable among all variable and sub variables and it is involved in first step of the model and can explain 0/54 of divorce variance with healthy marriage. At second step, religious beliefs can explain 0/53 of divorce variance. In model 3, religiosity, religious beliefs and intra commitment can explain 0/53, 0/55 and 0/49 of divorce variance, respectively. In model 4, morality can explain 0/46 of divorce and it lowers the shares of the other variables. In model 5, religiosity, religiositybeliefs and practices can explain 0/45 of -divorce variance for married staffs with healthy

marriage. In final model the results show that religiosity share for explain healthy marriage of

Non-divorced staffs are 49% and shares of religious beliefs, intra-commitment, morality and attendance are 48, 47, 45 and 43, respectively. The results showed extra-commitment and adherence practice sub-variables are not significant for explaining non-divorce variance in bank staffs.

Step detection analysis was also used to predict whether religious beliefs and religiosity and their sub-variables can explain divorce in divorced staffs with unhealthy marriage or not. The results showed that Wilkes's lambda is not significant for any

variable and variables and sub-variables were not entered the model. So there is a significant difference between divorced and non-divorced bank staffs. It means that religiosity and belief can predict healthy life which avoids divorce.

#### **4. Discussion**

The findings in the present study are in line with the finding of different researches (Khosravi, Zarabiha & Nematic, 2011; Clipa & Iorga, 2013; Seyrdowleh, Barmas & Asadzadeh, 2014; Alamin, karimzadeh & Bakhtiyari, 2014) most of these finding in line with the present findings believes that religiosity and religious beliefs and adherence have a high impact on many aspects of human life specifically emotional and spiritually issues and physical health (Mahdian, Tanhaye Reshvanloo, Zahmatkesh & Javidi, 2014). In the other word, lacking religiosity and religious beliefs can lead to hardship and divorce in family life.

Goodwin and Gaines (2004) in line with the present study findings stated that divorce can be predicted by religiosity and religious beliefs of the family because family is the core basis of many moral properties and family background which impacts on personal moralities. Parent's religious beliefs and ethical behavior impact their children through many ways including their own action as a model. So, family of origin as well as parents can positively influence in children judgment and their future behavior through religious training inside family construct.

In addition Divorce has concrete reasons which make the maintenance of the shared life almost impossible. Perhaps this situation is a consequence of the cultural norms governing on the Iranian society which reserves a lot of value for preserving the institution of family, and divorce is often deemed as an unacceptable affair except in extremely dire situations. In addition, in the cultural context of Iran, marriage is viewed as a lifelong obligation and there are serious legal-economical obstacles toward putting an end to connubial life (Mohsenzade & Nazari, 2014).

On the other hand, the results of present study are compatible to Aronfreed (1976) who showed that religious attitude can be helpful in terms of

confronting to challenges in one's life through guidance, support and suggesting hope in one's life. SalehiNezhad and Baccarat (2010) showed also that religion performs three roles in challenge of disasters and problems: 1. Meaningful life 2. Feeling of control specifically when challenging to different issues 3. Self-confidence for people.

Blasi (2007) told that since people with internal drive for religion have strong and deep religious beliefs and they genuinely believe in God, they show cognitive functions and rational values when confronting with stressful events in their lives.

Concerning the following notions Mohsenzade and Nazari (2014) believed that financial problems were among the issues which had led to dissatisfaction and connubial conflicts through different mechanisms. The first such mechanism was blaming the spouse for not being able to financially support the family. Addiction was one of the reported factors that had led to marriage breakup, esp. opting for divorce. Among the 28 studied couples, except for 5 couples, addiction contributed to the breakup of all marriages. The point that needs to be taken into account is that addiction had a sexual basis and it was just a men's problem. None of the women had addiction problem from among the couples who were studied. In addition, in some cases, the already formed connubial conflicts emanating from addiction had resulted in consequences which had hastened the breakup procedure, like connubial aggression and the engagement of families of origin in conflicts.

According to Walsh (2009); Lazarescu (2012); LeRoy (2009); Schminke, Ambrose and Neubaum (2005); Zapf (2005) and Zautra, Johnson and Davies (2005) religious people benefit from social support network and higher mental health and then they do not confront with phenomenon of divorce because as Hosseini and Besharat (2010) showed, social support impacts strongly and positively on people's competency to challenge with severe diseases and they get soon improved.

Many other researchers (James & Wells, 2003; Schminke, Ambrose & Niobium, 2005; Seyrdowleh, Barmas & Asadzadeh, 2014; Harenskia, Harenskia, Shanea & Kiehl, 2012) believes that religiosity plays important role in confronting with stress and higher



resistance and tolerance against severe crises in one's life and modifies their severity. According to him, people are able to use religion against mental stress skillfully through two types of evaluation: in type1, they ask themselves "Is this event potentially dangerous?" in type 2, they ask "Can I challenge this event?" since their reaction to mental stress is affected by factors such as social support, personal effort, style of solving problem and so on. The mental stress in this situation is decreased for religious and pious people and so it can prevent divorce phenomenon.

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