Religious Beliefs and Disaster Risk Perception: The Moderating Role of Education among Residents of Buner, Pakistan

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This research study shows the relationship between religious beliefs and disaster risk perception among residents of District Buner, Khyber Pakhtunkhwa, Pakistan, with particular emphasis on the moderating role of education. For a sample of 104 respondents, descriptive statistics and correlation analysis techniques were employed to assess the prevailing patterns and associations among key variables. Religious beliefs and disaster risk perception were measured using a five-point Likert scale, and composite indices were constructed to capture mean religious beliefs (MRB) and mean disaster risk perception (MDRP). A sample of 45 males and 59 females reveals that respondents generally exhibit strong religious beliefs alongside moderate to high levels of disaster risk perception. The study finds weak and negative associations between ROS and the core dimensions of disaster risk perception. ROS is negatively correlated with Exposure ($r = -0.1781$), Uncontrollability ($r = -0.1356$), and Vulnerability ($r = -0.0652$). Descriptive results indicate that disaster risk perception is multidimensional, encompassing exposure, perceived possibility, uncontrollability, worry/fear, and vulnerability, with strong interrelationships among these components. The study underscores the need for integrated disaster risk reduction strategies that incorporate religious institutions and educational interventions to enhance community resilience in hazard-prone regions such as Buner.

Keywords: Religious Beliefs, Buner, Disaster Risk, Climate Change, Correlation

Introduction:

Background:

Religion and belief remain a key focus of sociological inquiry [1]. Religious beliefs significantly influence human behavior and actions [2]. It highlights the potential role of religious orientation in shaping risk awareness, coping mechanisms, and psychological resilience among individuals with and without prior experience of a natural disaster [3]. Natural disasters pose a ubiquitous threat to communities around the world. Among these, climate change is one of the most devastating challenges faced by the modern world. Climate change consists of changed weather patterns including changes in average temperature, extreme weather events and changes in rainfall pattern. Pakistan is one of the country's most profoundly affected by natural disasters such as severe floods, prolonged droughts, earthquakes and extreme weather events, with notable flood of 2010, 2022 and recent flood in August 2025. The province of Khyber Pakhtunkhwa is no exception to such undesirable situations and was badly affected by the floods in recent past and 2025.

Communities perceive, understand, anticipate, and make meaning of disaster risks through the lens of their worldview. In many regions of the world, religious beliefs and practices contribute to the shaping of worldview, hence affecting the attitudes, decisions, and behaviors of a particular community. The influence of religion and religious worldviews on natural disaster adaptation strategies in communities is of great importance in the world and particularly in Muslim countries. Religion is essential to understanding the development of human history, civilizations, and modern societies. Most of the Muslim population interpret and respond to disasters and disaster risks through their particular worldview.

Religious values and practices have an important role in supporting the social networks that sustain civil society and shape the behavior and practices of individuals and peoples. The religion of Islam also emphasizes the environment, sustainability, and cleanliness. A Muslim ecological worldview, therefore, is the system of beliefs and assumptions about the relationships that exist within and between the divine, human, and natural realms of existence. As the Prophet of Islam, whose religion was founded in the environmental context of desert scarcity, the Prophet Muhammad was sensitive to the delicate natural balance of water and animals' lives. It is no surprise, therefore, that the Qur'an and Hadith offer a basis for environmental understanding and stewardship.

The Pew Research Center reports that climate change beliefs vary significantly across religious affiliations. For example, evangelical Protestants in the United States are generally less likely than other religious groups or the non-religious to attribute global warming to human activities. However, many adherents across traditions still see climate change as a serious issue. Political and cultural factors often interact with religion, influencing climate change beliefs beyond theology alone.

Due to a lack of knowledge, the majority of people are unaware of the teachings of the Quran and Prophet Muhammad, and therefore misinterpreting it. The concept of the most of the people about climate change and other natural disaster is that these are the rewards of their sins. All these misinterpretations lead to violation of the basic principles of saving and protecting the environment. People do not give priority to activities that contribute to climate change and other disasters due to which no proper mitigation and adaptation strategies have been developed. To minimize the adverse impacts of climate change proper adaptation and mitigation strategies are to be developed. The role of religious leaders in this regard is mandatory as they can easily convince people. But before this it is also important to aware the religious leaders on actual climate change factors.

Therefore, a comprehensive research study is required to assess the level of unawareness and misconception about the causes of climate change. Similarly, climate change education can also play an important role in avoiding the misconception about climate change. The aim of this study is to assess the level of religious beliefs and disaster perception among the residents of District Buner and to assess the role of education in understanding the actual causes and consequences of climate change.

Research Gap and Novelty of the Study:

Previous research on disaster risk perception in Pakistan has primarily examined flood-risk awareness, socioeconomic determinants, household vulnerability, evacuation decisions, and disaster preparedness. Although these studies provide valuable insights into how communities perceive and respond to natural hazards, the relationship between religious beliefs and disaster risk perception remains insufficiently examined in the specific sociocultural context of District Buner. The novelty of the present study lies in its integrated examination of religious beliefs, multidimensional disaster risk perception, and education within a single empirical framework. Furthermore, the proposed moderation analysis recognizes that the association between religious beliefs and disaster risk perception may differ according to educational attainment.

The scientific contribution of this study is therefore twofold. First, it provides context-specific evidence from District Buner, a setting that merits investigation because of its exposure to natural hazards and its distinctive sociocultural environment. Second, it evaluates whether education conditions the relationship between religious beliefs and disaster risk perception, thereby moving beyond a purely descriptive or bivariate analysis.

Literature Review:

This chapter provide a detailed review of the previous literature about climate change, religious beliefs and role of education. These studies have been mostly conducted in other countries and difficultly a study is available for Pakistan. Climate change is a threat multiplier, magnifying and exacerbating existing social, economic, political, and environmental trends, problems, tensions, and challenges.

A framework that systematically analyzes how individuals respond to crises, by examining the factors that drive risk behavior and by relating individual behavior to aggregate behavior, may be helpful when developing policies [4]. Natural hazards are primarily the result of the action of natural forces, but an increasing share in their generation nowadays is also attributed to the human factor. Disaster risk perception is a multidimensional concept for understanding which information on how to interpret disaster misunderstanding conditions is imperative.

Natural disasters do not instantly appear and disappear, but they have a life cycle of development. The majority of previous studies of protective behaviors focused on preparedness before a disaster, and relatively few studies investigated people's emergency responses during the disaster. Disasters are events that cause economic, social and human losses, on top of natural resource losses, which are a fundamental factor in the stress process and its relation to mental health [5].

[6] examined religious fatalism among Turkish Muslims and their findings demonstrated that religious fatalism significantly weakened the positive relationship between earthquake risk perception and preparedness behavior. More specifically, even when individuals recognize the dangers of a disaster, fatalistic religious interpretations may discourage them from adopting preventive measures. This finding highlights the importance of distinguishing between constructive religious beliefs and fatalistic attitudes when examining disaster preparedness.

[3] investigated the relationship between earthquake risk perceptions, religious orientation, and spiritual well-being among individuals with and without previous earthquake experience in Türkiye. The study finds that religious orientation significantly predicted earthquake risk perception, explaining approximately 7.8% of its variation. These findings suggest that religious orientation and spiritual well-being are relevant to understanding disaster risk perceptions, although they do not necessarily establish a direct relationship with preparedness behavior.

Pakistan is ranked the 5th most vulnerable country to climate change, even though its global contribution to carbon emissions is negligible. The rapidly changing climate exacerbates the risks of exposure to multiple natural hazards. The Intergovernmental Panel on Climate Change (IPCC) has predicted extreme climate events across Asia [7].

Risk perception refers to people's judgments and evaluations of hazards they are or might be exposed to. Such perceptions steer decisions about the acceptability of risks and are a core influence on behaviors before, during and after a disaster. People's risk appraisals are a complex result of hazard features and personal philosophies [8]. In similar study of [9] investigated how evangelical Christian beliefs shape views on climate change. Their study revealed that religious doctrines such as biblical inerrancy, God's sovereignty, and eschatological interpretations contributed to both skepticism and acceptance of anthropogenic climate change.

As discussed earlier, Pakistan has become a highly vulnerable country with considerable exposure to climate change. Over the past few decades, Pakistan has endured many severe floods, droughts, and storms. Climate change has impacted agriculture, food security, and other aspects of life in the last few decades. The floods between 2010 and 2014, heatwaves in Karachi, and the prolonged drought from 1999 to 2003 are two of Pakistan's most recurrent climatic events. The ability to respond to such threats would ultimately determine the effects of climate change and its devastating consequences. There has been an increase in the incidence and severity of natural disasters, including severe temperatures, flooding, and droughts [10].

In all climate change mitigation and adaptation strategies education plays a significant role in shaping preparatory behavior, serving as both a core predictive indicator and a potential contextual factor. Therefore, this study attempts to analyze the role of education in climate change perception in district Buner which was badly affected by the flood in 2025.

Objectives of the Study:

To assess the level and distribution of religious beliefs and disaster risk perception among residents of District Buner, Khyber Pakhtunkhwa, Pakistan.

To examine the direction, strength, and statistical significance of the relationships between religious beliefs and the different dimensions of disaster risk perception, including perceived exposure, possibility, uncontrollability, worry or fear, and vulnerability.

To determine whether education moderates the relationship between religious beliefs and disaster risk perception among residents of District Buner.

Hypothesis of the Study:

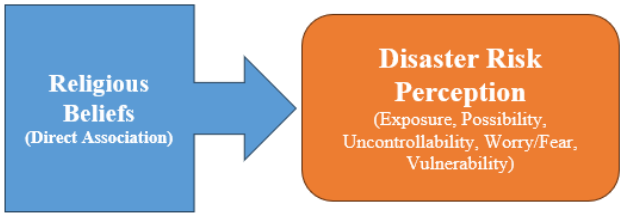
H1: Religious beliefs are significantly associated with disaster risk perception among residents of District Buner.

H2: Religious beliefs are significantly associated with perceived uncontrollability of disasters.

H3: Education significantly moderates the relationship between religious beliefs and disaster risk perception, such that the strength or direction of the relationship varies across levels of education.

Conceptual Framework:

Figure 1. Conceptual Framework of the Study Variables



Methodology:

This chapter describes the research objectives, research design, population, sampling techniques, data collection methods, research instruments, reliability and validity tests, and analytical techniques used to analyze the research objectives.

Research Design: A quantitative research design was adopted. The study used a cross-sectional survey method to collect primary data from respondents residing in District Buner. This design is appropriate for assessing perceptions, beliefs, and relationships among variables at a single point in time.

Target Population: District Buner is our target population, located in the Malakand Division of Khyber Pakhtunkhwa, Pakistan. The district is characterized by mountainous terrain, rural settlements, strong religious and cultural values, and limited infrastructural development. Buner is vulnerable to a range of natural hazards, including floods, earthquakes, landslides, and extreme weather events. These risks are further exacerbated by geographical isolation and limited access to disaster preparedness resources. This socio-religious environment makes

Buner a particularly relevant setting for examining how religious beliefs influence disaster risk perception and how education may moderate this relationship.

The target population includes adult residents of District Buner aged 18 years and above. Both male and female respondents were included without discrimination on the basis of profession or socioeconomic background.

Sampling Technique and Sample Size:

A simple random sampling technique was employed to collect primary data from 104 sample respondents through structured questionnaire. The sample size 104 was selected on the basis of convenience, available budget and time constraint. Mostly educated respondents were selected for interviews because they were familiar with the causes of climate change, earthquakes, and other natural disasters.

In the first stage, four major tehsils of District Buner were selected. In the second stage, villages/urban neighborhoods were randomly chosen. In the final stage, households were selected using systematic sampling, and respondents were chosen based on availability and willingness. The questionnaire includes the following sections.

Demographic section (age, gender, education, occupation, etc.)

Religious belief scale toward climate change

Climate change understanding scale

Responses were recorded using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Research Instruments:

A structured questionnaire was developed based on existing validated climate change perception and religious belief instruments, with modifications to suit the local context. Questions were translated into Pashto/Urdu for clarity. Perceptions of the respondents were measured through Likert scale questions and internal consistency of the questionnaire was assessed using Cronbach's alpha and composite reliability, with values of 0.70 or above considered acceptable.

Data Analysis Techniques:

Data were coded and analyzed using Microsoft Excel. For analysis descriptive statistics techniques was employed to assess the level of religious beliefs toward climate change and to assess the moderating role of education in understanding climate change.

To understand the relationship between the study variables, we used Pearson's correlation matrix.

Results:

The chapter focuses on two main constructs: Religious Beliefs and Disaster Risk Perception. These variables are analyzed using frequency distributions, composite scores, and summary statistics to highlight prevailing trends and patterns among residents of District Buner.

Overview of the Data:

A total of 104 valid responses were included in the final analysis after data screening and cleaning. The questionnaire consisted of multiple items measuring Religious Beliefs and Disaster Risk Perception. To facilitate analysis, composite indices were constructed by summing individual item scores for each construct. These composite scores were labeled as:

MRB: Mean Religious Beliefs

MDRP: Mean Disaster Risk Perception

The use of composite indices allows for a more comprehensive assessment of each construct and enhances the reliability of the analysis.

Descriptive Statistics of Study Variables:

The study analyzed data collected from 104 respondents in District Buner, Khyber Pakhtunkhwa. The demographic results indicate that 59 respondents (56.7%) were female,

while 45 (43.3%) were male. Regarding educational attainment, 89 respondents (85.6%) were classified as educated, whereas 15 (14.4%) were illiterate. The average age of respondents was 27.6 years, with a standard deviation of 7.95 years, indicating some variation in the age distribution. These characteristics provide an overview of the respondents included in the analysis.

Table 1. Age, Education and Gender of the Sample Respondents

Age		Education		Gender	
Mean	27.60	Educated	89	Male	45
SD	7.950	Illiterate	15	Female	59
Mode	23.00	Total	104	Total	104

Religious Beliefs:

The Religious Beliefs scale captures respondents' faith-based orientations, religious practices, and reliance on religious teachings in daily life and during times of difficulty. The descriptive analysis indicates a high mean score for Religious Beliefs, suggesting that the majority of respondents possess strong religious convictions.

The relatively high mean value reflects the deeply rooted religious culture of District Buner, where religious beliefs significantly influence social norms, moral values, and individual behavior. The observed variation in scores indicates that, although religious commitment is generally strong, differences exist among respondents, potentially due to variations in education, age, and personal experiences. The standard deviation suggests moderate dispersion, implying that while strong religious beliefs are prevalent, respondents differ in the intensity of these beliefs. Overall, the findings confirm that religion remains a dominant force in shaping attitudes and perceptions among residents of Buner.

Disaster Risk Perception:

The Disaster Risk Perception scale measures respondents' awareness of potential hazards, perceived vulnerability, and concern regarding disasters. The descriptive results show a moderate to high mean score for disaster risk perception, indicating that respondents generally recognize the risks posed by natural disasters. This level of awareness may be attributed to the district's historical exposure to natural hazards, media coverage of disasters, and community discussions regarding environmental risks. However, the variation in responses suggests that disaster risk perception is not uniform across the population.

Differences in education levels, access to information, and personal experience with disasters may contribute to this variation. Respondents with higher educational attainment may demonstrate greater awareness and understanding of disaster risks, highlighting the potential moderating role of education.

Likert Scale Response Distribution:

An overall analysis of Likert-scale responses across all questionnaire items reveals a clear pattern. The majority of responses fall within the "Agree" and "Strongly Agree" categories. This indicates strong endorsement of statements related to religious beliefs and disaster risk perception. A considerable proportion of respondents selected the "Neutral" option, suggesting uncertainty or balanced views on certain statements. This may reflect limited exposure to disaster education or varying interpretations of religious teachings related to disasters.

Responses in the "Disagree" and "Strongly Disagree" categories were relatively few, indicating minimal rejection of the study constructs. Overall, the response distribution supports the presence of strong religious beliefs and a generally high level of disaster risk awareness among the study population.

Hypothesis Testing:

This study examined the relationship between religious beliefs and disaster risk perception among residents of District Buner, with particular attention to the perceived

uncontrollability of disasters and the moderating role of education. Three hypotheses were developed and assessed using correlation and regression analysis. The findings are presented below.

The first hypothesis was examined through correlation analysis, and the results indicate that religious beliefs have weak and statistically insignificant correlations with the different dimensions of disaster risk perception. Specifically, religious beliefs were negatively correlated with perceived exposure to disasters ($r = -0.18$) and perceived uncontrollability ($r = -0.14$), while the correlations with perceived possibility of disasters ($r=0.1120$), worry/fear ($r =0.09$), and perceived vulnerability ($r = -0.06$) were also weak. None of these correlations was statistically significant at the 5% level. These findings suggest that religious beliefs do not have a statistically significant association with the measured dimensions of disaster risk perception among the surveyed residents of District Buner.

The second hypothesis specifically examined the relationship between religious beliefs and perceived uncontrollability of disasters. The correlation analysis revealed a negative relationship between religious beliefs and perceived uncontrollability ($r = -0.1356$). However, this relationship was statistically insignificant ($p \approx 0.170$). Although the negative coefficient indicates a weak inverse association, the result does not provide sufficient statistical evidence to establish a significant relationship between religious beliefs and the perception that disasters are uncontrollable. Therefore, the findings do not support the proposed hypothesis.

Discussion of Descriptive Findings:

The descriptive findings of this study reveal that religious beliefs are deeply embedded in the lives of residents of District Buner. Religion influences daily practices, decision-making, and coping strategies, particularly in the context of uncertainty and adversity. At the same time, respondents exhibit a meaningful level of disaster risk perception. This suggests that residents are aware of environmental hazards and acknowledge the potential impacts of disasters. However, the variation in disaster risk perception indicates that awareness is not evenly distributed across all segments of the population.

The coexistence of strong religious beliefs and moderate to high disaster risk perception underscores the importance of examining the moderating role of education. Education may shape how individuals interpret religious beliefs in relation to disaster risks, potentially encouraging proactive preparedness rather than fatalistic attitudes.

Implications of Results:

The descriptive results have important practical implications. Strong religious beliefs may influence disaster-related coping mechanisms, including reliance on prayer, faith-based explanations, and community support through religious institutions. These mechanisms can provide psychological resilience but may also affect preparedness behavior.

The observed level of disaster risk perception suggests that residents may be receptive to disaster preparedness and risk reduction initiatives. Integrating disaster education with religious teachings and community-based religious platforms may enhance the effectiveness of such programs. Education emerges as a critical factor that may bridge religious beliefs and scientific understanding of disasters, promoting informed and proactive responses to environmental risks.

The findings can be compared with those of[9], who demonstrated that religious beliefs can produce different interpretations of environmental and climate-related issues. Their study found that religious doctrines may contribute to both skepticism and environmental concern, depending on how individuals interpret religious teachings. Similarly, [11] examined religious explanations of natural hazards and highlighted the importance of cultural and religious interpretations in understanding disaster risk perception. These studies support the argument that religious beliefs do not have a uniform influence on disaster-related attitudes and behaviours.

The weak correlations observed in the present study may be explained by several factors. First, religious commitment and disaster risk perception represent different dimensions of human attitudes. Individuals may possess strong religious convictions while simultaneously recognizing the scientific causes and potential consequences of natural disasters. Second, previous exposure to floods, earthquakes, and landslides, access to information, socioeconomic characteristics, and educational attainment may influence disaster risk perception independently of religious orientation. Third, the relatively small sample of 104 respondents and the limited variation in religious beliefs may have reduced the ability to identify statistically significant associations.

The findings also demonstrate the importance of education in shaping disaster risk perception. The regression analysis reports a positive and statistically significant relationship between education and disaster risk perception ($\beta = 0.9879$, p less than 0.001). This suggests that educated respondents tend to demonstrate higher disaster risk perception than less-educated respondents, although the existing model does not establish that education moderates the relationship between religion and disaster perception.

This finding is consistent with[11], who examined the role of education in climate change risk perception and demonstrated the relevance of educational and contextual factors in shaping environmental risk perceptions. Similarly, [10], in their study of flood risk perception among rural households in Pakistan, identified education as an important socioeconomic determinant of perceived flood risk. These findings reinforce the importance of education in improving public awareness and understanding of natural hazards.

Table 2. Correlation Matrix

	Exposure	**Possibility**	**Uncontrollable**	**Worry/Fear**	**Vulnerability**	**ROS**
Exposure	1					
Possibility	0.3734	1				
Uncontrollable	0.7304	0.4981	1			
Worry/Fear	0.3780	0.4396	0.5082	1		
Vulnerability	0.4239	0.3601	0.5060	0.2640	1	
ROS	-0.1781	0.1120	-0.1356	0.0974	-0.0652	1

Conclusion:

This chapter examined the level and distribution of religious beliefs and disaster risk perception among residents of District Buner, Khyber Pakhtunkhwa, Pakistan. It also explored the relationships between religious beliefs and the different dimensions of disaster risk perception, including perceived exposure, possibility, uncontrollability, worry or fear, and vulnerability. The findings provide an overview of respondents' religious beliefs and their perceptions of disaster-related risks.The correlation analysis revealed weak and statistically insignificant relationships between religious beliefs and all five dimensions of disaster risk perception. In particular, the relationship between religious beliefs and perceived uncontrollability was also negative and statistically insignificant. These findings suggest that religious beliefs were not significantly associated with the measured dimensions of disaster risk perception among the surveyed residents.

Furthermore, the study considered the potential moderating role of education in the relationship between religious beliefs and disaster risk perception. However, the regression analysis presented in this chapter examined only the direct association between education and disaster risk perception and did not include an interaction term between religious beliefs and education. Therefore, the moderating effect of education could not be established from the available results, and further analysis is required to determine whether the relationship between religious beliefs and disaster risk perception varies across education levels.

Overall, the findings contribute to understanding how religious beliefs and education relate to disaster risk perception in District Buner. They also highlight the importance of considering both religious and educational factors when developing culturally appropriate disaster risk reduction policies and awareness programmes. Such initiatives may help improve public understanding of disaster risks and encourage informed preparedness practices among local communities.

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