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the 'Spiritual'

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Misunderstanding Faith: When ‘Capital’ does not fit the ‘Spiritual’

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Abstract: In the past decade, UK government policy and academic research have inserted faith based organisations (FBOs) within the discourse of community cohesion and regeneration. This has been articulated primarily within a social capital framework which understands FBOs as ‘repositories’ of resources to tap into (Home Office 2004). The present paper outlines a critique of social capital as framework for the understanding of FBOs, and of the emerging concept of spiritual capital as the ‘social capital of faith organisations’ (Stark and Finke 2000). The paper will also sketch an alternative theoretical framework inspired by the work of Georg Simmel on religion. Robert Putnam’s version of social capital has been spectacularly successful; yet it has been shown to be utopian and fraught with inconsistencies. This paper argues that social capital has become a highly moralised notion and, as such, it cannot be applied productively. Further, I shall maintain that the economic analogy, made by the terminology of capital, is particularly ill-suited to faith organisations, and that the resulting concept of ‘spiritual capital’ leads to a fundamental misunderstanding of what is distinctive of faith. Drawing on Georg Simmel’s sociology of religion, the paper will provide an initial sketch of an alternative conceptualisation of faith for a deeper understanding of individual religiosity and the relationship between the individual and the community. Simmel’s insights on the relational nature of religiosity shed light onto the distinctiveness of religiosity offering better grounding for researching faith communities.

Keywords: Social Capital, Spiritual Capital, Religion, Community, Individual, Georg Simmel, Psychology

Introduction

IN THE PAST decade, public policy in the UK has been characterised by the idea of local communities as the primary *locus* of social relations and the key to generate social resources for its members. Faith based organisations (FBOs) have been inscribed in the twenty-first century “networked community governance” of active communities where citizens, organisations and government agencies work alongside to improve economic development, social inclusion and cohesion. Consequently, FBOs are now recognised as “repositories” of resources to tap into (Home Office 2004), and contributors towards “community empowerment and engagement” through their networks, organisational capacity and resources, local knowledge and voluntary action (Communities 2008b: 28).

This notion of community and association is reliant on the framework of social capital, as formulated by Robert Putnam (1995, 2000, Putnam et al. 1993), which is defined as networks connecting people and bridging communities and, thus, fostering trust. Although highly controversial (Portes 1998, 2000, DeFilippis 2001, Bryson and Mowbray 2005, Kearns 2003, Mayer 2003, Sobel 2002), it is by far the most dominant framework for the understanding of community development and regeneration in governmental policy (Commission of

Inquiry 2010, Communities and Local Government 2008a, 2008b, 2008c, Commission on Integration and Cohesion 2007, Community Cohesion Panel 2004), and, albeit with some reservations, in academic research (Dinham et al. 2009, Lowndes and Smith 2006, Smith 2002, Farnell 2001, 2009, Farnell et al. 2003, Furbey et al. 2006, Furbey 2009, Furbey and Macey 2005, Jochum et al. 2007, Jamoul and Wills 2008, Dinham 2008, Chapman and Lowndes 2008, Chapman 2009).

The extraordinary success of the concept of social capital and its application in a wide range of contexts has led to the emergence of the term ‘spiritual capital’ (Finke 2003; Commission on Urban Life and Faith 2006, Guest 2007, Baker and Skinner 2006, Baker 2009, Graham and Baker 2004). Notwithstanding alternative conceptualisations, spiritual capital is generally interpreted as a resource, in the form of knowledge and familiarity, which individuals accumulate by virtue of being part of a religious community (Iannaccone 1990, 2003, Finke 2003). Stark and Finke have differentiated between spiritual capital, which derives from participation in a religious organisation, and social capital, which is to be found in secular organisations. However, spiritual capital originates in the concept of religious capital developed by Iannaccone. In the present paper, I shall confine my analysis to concept of religious capital, as theorised by Iannaccone, Stark and Finke for it presents a more comprehensive elaboration of spiritual capital and for it claims explicitly to present a ‘paradigm shift’ (Warner 1993: 1044, Finke and Stark 2003: 96) by reframing religious behaviour within the schema of Rational Choice Theory (RCT).

I shall leave the extensive and detailed analysis of RCT to previous critiques (Bruce 1993, Demerath 1995, Ellison 1995, Boudon 1998, Chaves 1995, Spickard 1998, Sharot 2002), to concentrate on the effect the religious capital’s framework has on the understanding of religious behaviour. The paper argues that the lack of a fully fledged economic theory behind religious capital fails to account for the subjective and intra-subjective processes of value formation. This, in turn, fails to establish, with any degree of clarity, the actors’ preferences and how their choices impact on their social and economic status. Further, religious capital encompasses familiarity with the norms of a religious tradition, however it is not clear why it is different from other forms of knowledge and whether it could be seen as ‘cultural capital’ (Bourdieu 1986). Thus, the term is employed without an explanation of what is distinctive of faith.

The paper also argues that the use of the term ‘capital’, by referring to a utilitarian mindset, mystifies the idea of rationality and objectivity. It denies the agents’ subjective and collective motivations and it imposes an alien schema on their meaning-making processes. Thus, ‘capital’ does not fit the ‘spiritual’. In contrast with the instrumentality of religious capital and Rational Choice Theory, I shall sketch an alternative framework for the understanding of religion based on Georg Simmel’s sociology, which encompasses the individual’s psychology and social relations.

Religious Capital

In the 1990s, Lawrence Iannaccone formulated the notion of religious capital as a product of religious activity (Iannaccone 1990) drawing from Gary Becker’s use of Rational Choice Theory (1976). Accordingly, religious capital includes “familiarity with a religion’s doctrines, rituals, traditions, and members”, which, in turn, “enhances the satisfaction one receives from participation in that religion and so increases the likelihood and probable level of one’s

religious participation.” (Iannaccone 1990: 299). For Iannaccone, familiarity with and knowledge of religious practices, and friendship with fellow worshippers, increase “religious capital accumulation”. The core characteristic of religious capital is the benefit, or perceived benefit, the agent receives by participating in religious activity. The agent is thus willing to invest time and money to pursue religious activity and increase his/her religious capital.

It is clear from this definition that the knowledge and familiarity gained in a religious context are assumed to be positive. This is, however, arbitrary and excludes negative experiences of one’s religious background and how these affect one’s religious identity or rejection of religion. Further, there is no reflection on individual and communal processes which ascribe value to certain religious ‘goods’ more than to others. In short, there is no reflection on the dynamics of value formation. This makes it impossible to identify a set of criteria individuals and groups apply to calculate the costs and benefits of religious participation. Indeed, in Iannaccone’s schema, the individual is understood as choosing freely and rationally with a view to maximising self-interest. This formulation of religious capital rests on narrow rationalistic and utilitarian premises that presume self-interest as the main motivation to action. This, however, ignores the complexity of human psychology in decision making, which is not solely the result of a cost and benefit analysis; and the effect of group dynamics on decision-making. The following critique highlights the inherent problems of applying a narrow economic approach to the study of religion.

Quantifying the Unquantifiable

Iannaccone set out to provide a new framework for the understanding of religion (1997) through the eyes of economics. Accordingly, religious goods are accumulated and consumed by freely choosing individuals:

“any economic theory of religion is the notion of religion as a commodity, an object of choice. ... Consumers *choose* what religion they will accept and how extensively they will participate in it.” .

Iannaccone presumes choice, yet the cultural ascendancy of religious practices still exercises its sway on life choices even in the consumer societies of the West. Whilst, today, the ability to choose one’s religion and involvement in its practices is certainly much more present in people’s lives, choices are mediated by socialisation and human interaction. To ignore the role of the social environment and its effects on individual consciousness is to neglect a core part of human decision making. Nevertheless, it is precisely this relative simplicity of decision-making that Iannaccone finds compelling (Iannaccone 1995: 79). His framework rests on three assumptions. Firstly, Iannaccone postulates that “*Individuals act rationally, weighing the costs and benefits of potential actions, and choosing those actions that maximise their net benefits.*” (Iannaccone 1997: 3, emphasis in the original). As mentioned, choice is taken as a given and assumed to be the result of a rational thinking process common to all. This assumption fails to explore the dynamics of choice, its relation to culture, personal and group identity, but also to value formation. We cannot understand an actor’s choices adequately without revealing how value is formed and interpreted within the actor’s environment.

Secondly, such disregard for the process of value formation becomes apparent in Iannaccone’s assumption of “stable preferences”, as fundamental unchanging human needs, guiding

behaviour (Iannaccone 1995: 77, Iannaccone 1997: 6). He states that the “*ultimate preferences (or ‘needs’) that individuals use to assess costs and benefits tend not to vary much from person to person or time to time.*” (Iannaccone 1997: 3, emphasis in the original). However, this is certainly not the case. Preferences and needs change throughout one’s life and are dependent, in varying degrees, on factors such as one’s culture, gender, age, and socio-economic status. Iannaccone does not analyse how people ascribe value to different practices and find them worth pursuing, nor does he consider in any depth how value is mediated by culture, human relationships, and subjective processes. It may, in fact, be argued that the role of one’s community and upbringing is far more determinant on the choice of religious lifestyle than the perceived costs that lifestyle entails.

Thirdly, Iannaccone affirms that “*Social outcomes constitute the equilibria that emerge from the aggregation and interaction of individual actions*” (Iannaccone 1997: 3, emphasis in the original). However, this statement does not put forward a model which would explain the dynamics of decision making. Instead, it suggests that different choices are the outcome of the coming together and interacting of a set of variables. Subjective experiences are, thus, reduced to a series of variables, such as what is most valued within a culture. Consequently, by postulating preferences common to all, religious capital objectifies individual experience.

Finally, Rational Choice Theory (RCT), which underpins the concept of religious capital, does not offer a theory of value, only a utilitarian understanding of human behaviour. Such utilitarian outlook neglects the disinterested and altruistic nature of many human actions and betrays tacit bias in favour of “strict churches”, namely socially conservative churches that, for Iannaccone, but also for his colleagues Stark and Finke, demand a higher level of commitment and investment of time, and, therefore, according to their logic, are more successful. However, a ‘strict’ church does not necessarily demand personal commitment and a higher involvement level. This, of course, is not to deny that there are elements of utilitarian decision-making in people’s lives, including religious life. On the contrary, calculations of costs and benefits play a part in, perhaps, most of the decisions people take. However, RCT takes the ends as a given preventing an investigation of how human behaviour is affected by social relationships, and, specifically, what makes something worth pursuing, in what context and under which circumstances, especially if it is pursued despite clear personal losses, be they financial, emotional or of other nature.

Consequently, RCT neglects the dynamics of human interactions and how these are processed by individual consciousness in the construction of religious identity. The person’s psychology and his/her relationships with others are taken as a given and in an unproblematic fashion. Paradoxically for an individualistic account of behaviour, Rational Choice Theory simplifies people’s psychology to a basic make-up common to all human beings where differences are considered only in quantitative terms. This is particularly evident in Iannaccone’s conceptualisation of rationality, as expressed in his first assumption mentioned above.

As Demerath points out, Iannaccone, following “the microtraditions of econometrics and exchange theory”, adopts an idea of rationality which “involves only a self-consciously utilitarian consideration of alternative costs and benefits”. Iannaccone, with Stark and Finke, pursue the idea of a ‘neutral’ and objective rationality, a cool way of thinking and processing information that excludes emotions, a rationality that is the result of a mechanical understanding of cognitive functions and that is completely detached from lived experience.

As such, the outlook is necessarily reductionist, failing to take into account the meanings attached to religious life, and it effectively abstracts the individual from the social and cultural context in which they live. Iannaccone does not dismiss completely culture and personal psychology. In fact, he acknowledges the “presence of social constraints and psychological leanings” (Stark et al. 1997: 25). However, this only pays lip service to a whole web of complex phenomena and relationships, and how these affect choice. Thus, cultural and psychological variations are ‘quantified’ in the accumulation of religious capital with no reflection on their dynamics. One’s experience of religious activity is merely incremental to religious capital. Religious life is, thus, merely the building block of familiarity with one’s religion. The congregational reality is the result of the “aggregation and interaction of individuals’ actions” (Iannaccone 1997: 3). However, this gives no insight into the internal and external dynamics of the group.

In conclusion, religious capital refers simply to the accumulation of knowledge of one’s religion and is detached from economic theory. It is, therefore, not clear why the analogy of ‘capital’ is being used at all. Mere accumulation of intangible matters is not similar to ‘hoarding’ and its subsequent relation to capital. Arguably, religious knowledge is also not exchanged, but shared. Thus, familiarity with one’s religion does not necessarily produce religious ‘wealth’, be this an increase in religious belonging or intergroup bonds. The analogy with capital is thus forced and contradictory. More importantly, it discounts altruistic behaviour and ethical concerns, which become just another ‘commodity’ to be pursued out of self-interest. Thus, it is argued that this economic approach is but the product of the modern economy, which raises money to be the measure of all things and engenders a ‘calculative’ mentality (Simmel 1900/2004). The calculative mind is the result of an economic logic, which sees phenomena through utilitarian lenses, and thus mystifies other aspects of reality.

A Response to Religious Capital

The framework of religious capital is heavily reliant on a conception of human life and behaviour that is, at best, reductive, where religious behaviour is simply the result of a cost and benefit analysis based on stable preferences. Such framework does not provide a theory of value to explain how actors ascribe value and judge self-interest; how being part of a group affects value formation; it also neglects altruistic motivations and the role of emotions in forming value and affecting behaviour. The choice of an economic outlook seems to be motivated by the perception of economics as objective and rational. Nevertheless, as argued by Georg Simmel, this perceptive is but the by-product of the money economy on human psychology. By contrast, Simmel’s contribution to the sociology of religion offers a framework for the understanding of religion as a distinctive phenomenon at the individual and societal level. However, for reasons of space, it will only be possible to outline briefly an analytical framework based on Simmel’s sociology, which is currently under development.

In the theoretical framework used for my current research, I draw on Georg Simmel’s sociology to analyse and interpret the church under observation. Simmel, by using psychology, provides valuable insights into individual religiosity and the mentality engendered by the modern city and the money economy. In his *Philosophy of Money* (1900/2004), Georg Simmel argues that the money economy has both positive and negative effects on the value of human beings. It allows independence from the close ties present in traditional production, “freedom increases with the objectivation and depersonalization of the economic universe”

(Simmel 1900/2004: 303). However, to this individual autonomy corresponds anonymity and depersonalisation. Further, the value of the individual is dependent on his/her ability to produce and on his/her 'market value', rather than on the individual's being.

For Simmel, money and the modern city engender a calculatory mentality which discounts emotional and moral values. As argued above, religious capital seems to be the product of such mentality, which mystifies the notion of rationality as instrumental reason and as paramount in driving human decision-making. In contrast, Simmel's work on religion offers a response to the excessive rationalism and utilitarian frame of mind behind religious capital. Simmel's notion of religiosity highlights the distinctiveness of faith as a meaning system and identifies a relational pull as its key feature. This understanding allows us to comprehend how faith interacts with both individual and communal psychological processes. I shall limit the account of Simmel's conceptualisation of religiosity to two key concepts: the idea of faith as a meaning system that makes life 'sacred'; and religiosity as inherently relational in character. I shall refer to initial findings from my own research in order to elucidate these concepts.

Making Life Sacred

In Georg Simmel's study of religion 'religiosity' is a state of being, "the fundamental quality of being of the religious soul", deeply present in some individuals and only superficially in others. Simmel applies a quasi-Kantian ontology where religiosity assumes an abstract *a priori* form, the religious form (die religiöse form), which is "a form according to which the human soul experiences life and comprehends its existence". In turn, the religious form acquires 'content' in the 'objective' plane of existence. Religious beliefs, rituals and symbols are the 'content' of the religious form, the concrete phenomenon of religion. As such, religiosity provides a particular lens through which one understands oneself and the world around.

A very similar understanding of faith is supported by recent developments in psychology of religion, where faith is characterised by the pursuit of purpose and meaning in life, which is found in the sacred. The quest for the sacred, originating in the religious soul, is the mechanism generating religion as a "schema", a paradigm through which believers make sense of the world. Faith, by encapsulating the way in which people seek the sacred, gives rise to religion as an all-encompassing meaning system. This system orients the religious person in how to understand life and organise values. The meaning system of faith is moulded by one's personality and the situations the individual confronts. It is also shaped by many aspects of religion, such as religious beliefs and ethics, but also religious groups' social relations and their deriving constructions of identity. At its core, however, there is a search for the sacred and significance, which is the "unique" characteristic of religiosity (Pargament 1997, Pargament et al. 2005a).

The meaning system of faith is a compass for people to reorient themselves in the midst of what may seem as the chaos and absurdity of life. Faith attributes 'sacredness' to the religious person's life and her pursuits, and, thus, transforms how life is understood by the religious person. Pargament calls this process sanctification, where the perception of an aspect of life assumes spiritual character and significance (Pargament et al. 2005b).

When personal goals, or strivings, are sanctified, there seems to be a greater sense of life purpose and meaning (Pargament et al. 2005a, Emmons 2003 and 2005). There is disagreement on whether 'sanctification' applies to all aspects of life, including objects, or whether

it ought to be confined to “an inner process of transformation” . It is felt that the latter is heavily influenced by Christian theology where sanctification corresponds to “a striving towards perfection or self-actualization” (Emmons and Crumpler 1999: 19), thus not applicable to other contexts. I propose the term ‘sacralisation’, instead of sanctification, to mean the process of investing all aspects of life, including personal transformation, with the sacred.

The term ‘sacralisation’ has also the advantage of evoking the sacred without implying a character of moral purity. Whilst there might be instances where rituals, such as prayer and confession, are lived as a sanctifying and cleansing experience, this is a deeply personal response to an encounter with the sacred. Sacralisation refers to the wider phenomenon of seeing oneself and one’s activities as ‘sacred’. This framework explains why activities, such as teaching or giving food, when performed for a higher purpose, become ‘ministering’.

“The term ‘minister’ is important here, for service to others is not understood as a secular task, but as a form of spiritual service – a way of sharing God’s presence with those in distress.” .

Spiritual Gifts: An Example of Sacralisation

Findings from my own research (Montemaggi 2009) into an evangelical Christian church lend support to the notion of sacralisation, whereby believers ascribe sacred character to every day activities which become ‘serving’ or ‘ministering’. This is particularly evident in the idea of the ‘spiritual gifts’ of the Holy Spirit, which is present in Protestant evangelical theology. Spiritual gifts are talents or abilities a person has been given by the Holy Spirit to serve God. Thus, the person is called to use her gifts to fulfil her ministry. The framework of spiritual gifts has two important effects: it sacralises the conception of the individual and the community, and how relationships among people are to be understood; and inserts one’s religious identity within the transcendent perspective. Thus, the discovery and use of spiritual gifts becomes a way to be in relationship with God and of infusing every day life with metaphysical meaning. A case in point is Sarah remembering her personal transformation.

After a couple of years in the church, somebody mentioned the Alpha course. She went. It was interesting and pleasant so she went back. After some time, her family began noticing that she had changed. She used to get really irritated. She used to swear and shout, especially in the car. That stopped. She thought she was getting brainwashed. In the past, she had regarded religious people as “loonies”. Now, she had a deep sense of calm. She was happy. Looking after her children was no longer a burden, but a privilege. She realised that they were not her “possessions”, she did not have “ownership” of them; rather she had been “tasked” to bring them up. It was no longer a job, but a significant life event.

Serving God implies seeing one’s action in the world in a different light. It is about inscribing one’s life and actions within the faith parameters. The process of sacralisation effects a transformation of the individual by providing a meaning system, or, in Simmelian terms, by bridging the subjective with the objective. Most importantly, it unifies opposing realities and unites the believer with the transcendent.

Religiosity as Relational

The second aspect of Simmel's conceptualisation of religiosity is its relational nature. Religiosity expresses a desire, which can never be satisfied, between subject and object, and between subjects. Thus, the "subject is defined in terms of *desire*: he who desires an object is a subject; and the object is that which is desired by the subject" (Morris-Reich 2005: 107, emphasis in the original). This relationship is paralleled by the *I* and *Thou* relationship, which embodies the primary relational nature of human beings. Indeed, Simmel's religiosity is a form of yearning (Simmel 1911/1997: 9) of the individual towards the *Thou*, which defines the idea of God. Religion reflects the soul's yearning, the fundamental characteristic of the individual psyche, which is the basis of social relations.

".. it is relations between people that find their substantial and ideal expression in the idea of the divine."

Interdependence': A Relational Religiosity

The rationale of the 'spiritual gifts' described above relies on the notion of 'interdependence', according to which human beings need to go beyond the dichotomy between dependence and independence to build a community of believers in relation to one another.

"Interdependent means: committing who we are and what we have to serve others; knowing what we can offer to, and what we need from, others; enjoying the fruit of diverse gifts operating in unison ('mutually dependent')." (Bugbee et al. 2005: 37).

The individual is, thus, firmly inserted in the reality of the church community, which is where relationships are formed. Spiritual gifts are not only a way to sacralise one's activities but also one's relationships with others. Participants seemed to share the idea of gifts and felt it went beyond playing a role in the community by using their capacities, character and passions. The spiritual gifts are a framework through which to construct individuality and interdependence understood as part of God's design.

"When we all do what we were created to do and we do it together, we will be a healthy, interdependent, and harmonious church." (Bugbee et al. 2005: 38).

The idea of interdependence of human beings plays an important role in the identity formation of the church. In stark contrast with Rational Choice Theory's understanding of human beings as free-standing individuals pursuing self-interest; participants affirm the value of altruism and compassion, and envisage the church as the physical and emotional place where meaningful relationships are formed. The church leadership and its members perceive the wider society as driven by economics and, thus, a hostile place where material success and instrumental reason are prized above all else. Consequently, for research participants, the church becomes a refuge from the harsh and cut-throat world outside, which is dominated by money-making. The church is therefore "countercultural": it is in opposition to the materialist world 'out there', where the worth of a person is dependent on possessions rather than moral qualities, where one is instigated to compete with others rather than care about them.

It is beyond the remit of this paper to explore any further the complex identity of the church and the mechanisms that shape it. ‘Spiritual gifts’ are but one example of a theological notion, specific to evangelical Christianity, that is used to construct the identity of the believers and of the church community, and to ‘sacralise’ their self-understanding and practice. Further research is needed into the mechanisms behind the translation of theological ideas into specific social practices.

Conclusions

This brief sketch presents an understanding of faith that identifies the subjective and intra-subjective processes of the formation of religious identity. Simmel conceives faith as a subjective process, a form of existence. He uncovers the human psychological disposition to faith, which ‘sublimates’ other dispositions. Thus, in the religious existence it is possible to see psychological phenomena in their “clearest and most highly developed” form. Understanding faith means discovering human consciousness. Simmel sees faith as the human soul wanting to transcend the fragmentary nature of human life and searching for an ultimate relationship and unity with the sacred. God is, as put by Nicolò di Cusa, *coincidentia oppositorum*, “the coincidence of opposites, the unification of that which has been torn asunder.” (Simmel 1904/1997: 36). The “achievement” of religion is the “unifying of the fragments and contradictions of our view of the world by attributing to them one common, all-embracing source” (Simmel 1904/1997: 36).

By going back to Simmel’s study of religion, we can grasp at the inner reality of faith, and at faith as a multi-dimensional process, whose dynamics are determined by the individual’s personality, but also gender, culture and life history. Accordingly, faith provides an all-encompassing meaning system through which believers understand the world. As a process, it invests life with the sacred, which, in turn, gives it meaning and purpose. Faith expresses the deep human need for the sacred, which requires one to transcend oneself, and to be in relationship with others. Relationships thus become the primary *locus* for faith’s search for wholeness. This inextricable yarn of the *I* and *Thou* and, hence, of the individual and the community is where the religious quest for meaning is located.

This conceptualisation of the religious process offers a multi-dimensional understanding of religion and identifies the distinctive character of faith. It enables us to identify how faith reframes the believer’s individuality and actions within the religious community, and explore the internal meaning-making processes of individuals with the social reality individuals inhabit. Simmel’s insights let us grasp the deepest nature of the human soul and its interaction with the outside world. This is further confirmed by Pargament’s work, where he concludes, in almost Simmelian language, that:

“Many people look at life in part or in toto through a sacred lens; this visual field includes not only people as individuals but their relationships, their institutions, and their communities. ... this phenomenon simply reflects a basic and irreducible human yearning for a relationship with something that transcends ourselves, that extends beyond the limits of time and space, and that speaks to something that is ultimately true and real.” (Pargament 2008: 26).

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Born and raised in northern Italy, Francesca Montemaggi moved to the UK to study law at the University of Kent at Canterbury. She has an MSc in Nationalism Studies from the University of Edinburgh and has extensive experience in politics and public affairs. She has worked for elected representatives in the UK and Europe, analysed and developed policy in the third sector. She is currently a local government councillor and a PhD researcher at Cardiff University. Her research focuses on the construction of community and individual religious identity within faith-based organisations.

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