

# Religiosity and Social Capital in Mediterranean and Continental Croatia\*

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**ABSTRACT** This article attempts to assess differences in social capital of religious and nonreligious respondents in Mediterranean and Continental Croatia, based on the results of a 2018 nationally representative survey. The approach to analysis is based primarily on Bourdieu's concept of social capital, but in addition to "structural" (networks of relationships and reliance), it also includes "cultural" (different forms of trust) indicators. The results of the analysis reveal that religiosity of the respondents and the types of their social capital are differently distributed in Mediterranean and Continental Croatia, as well as in the capital city of Zagreb, which was analysed separately, since previous research suggested that numerous indicators for that city differ significantly from those of the general sample. The analysis also revealed differences in the levels of "generalized trust" and trust in institutions, which were included to complement insights gained by the application of Bourdieu's (structural) analytical categories. The religiosity of the respondents has been shown to be related to their social capital in all the analysed geographical regions (both in its "structural" and "cultural" aspects), yet in somewhat different ways. These differences can be partly explained by different histories of the interpenetration of religiosity and culture in different regions. However, the results suggest that the position of the respondents in the space of social inequalities should also be further researched.

*Key words:* social capital, networks of reliance, trust, religiosity, regional distribution, Croatia.

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## 1. Introduction

This paper attempts to assess differences in social capital of religious and nonreligious respondents in Mediterranean and Continental Croatia, as well as the capital city of Zagreb,<sup>1</sup> based on the results of a 2017/2018 stratified, multistage probability survey of Croatian adults. The analysis is based on sociological conceptualizations of social capital. Since the most prominent among them (Bourdieu's)<sup>2</sup> is "deeply reliant on the context of a particular social space" (Claridge, 2015), its analytical application promises insights important for a better understanding of wider social trends in Croatia. This is especially true when the analysis concerns respondents' religiosity, due to its increased public prominence in post-socialist Croatia, as well as its different cultural embeddedness in different Croatian regions.

In the text that follows we first outline the theoretical framework of the analysis. After that, we present a brief overview of data and methods. This is followed by the presentation of research results, discussion, and concluding remarks.

## 2. Theoretical framework

At the outset, it should be made clear that the primary focus of our paper is not religiosity per se, but what the connection between respondents' social capital and their religiosity can reveal about wider social trends in different Croatian regions. Likewise, while a large number of papers discusses the role of the type of religiosity in increasing or decreasing social capital, conceived as "networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit" (Putnam, 1995: 67), in this paper we approach the connection between religiosity and social capital from a sociological point of view, which – in its fundamental guises (Bourdieu's and Coleman's) – conceptualizes social capital as an individual resource.

In our analysis, we rely primarily on Bourdieu's definition of social capital, which views it as "... the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition" (Bourdieu 1986: 248-249). These relationships can be used to benefit the holder of social capital, by being converted into other forms of capital (economic, cultural, symbolic, and political). We are interested in finding out (1) whether religious respondents in different Croatian regions have more (or less)

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<sup>1</sup> The capital city of Zagreb was analysed separately, since previous research on the same dataset suggests that numerous indicators for that city differ significantly from those of the general sample (Tomić-Koludrović et al., 2018).

<sup>2</sup> According to Claridge's (2020) review, Bourdieu's was the most frequently cited sociological definition of social capital. Among general definitions, it was second only to Putnam's.

of this “capital of alliances” (Bourdieu, 2000: 167) than nonreligious ones, and (2) which categories of persons appear in their networks.

Following this step, we also wanted to include in our analysis the notion of trust, which some authors see as being at the heart of the entire social capital theory (Stolle, 1998: 506), and which is frequently used as a proxy for more comprehensive indices of social capital. However, we wanted to avoid national level estimates of social capital based on interpreting one proxy variable (most frequently that of generalized trust). Namely, we wanted to go beyond reduced interpretations such estimates often lead to, claiming essentially that if in a specific national container generalized trust is low, social capital will consequently be low as well, which is in turn automatically seen as an obstacle to democratization and development. Instead, we researched different kinds of trust (generalized trust, institutional trust, trust into familiar others), paying attention to different “compositions of trusts” within the researched groups (religious and nonreligious respondents) and regions.<sup>3</sup>

In sum, our analysis includes what can be referred to as “structural” (networks of relationships and reliance) and “cultural” (different forms of trust) indicators of social capital (Jungbauer-Gans, 2006: p. 25). It should also be mentioned that the fact that social capital is viewed here primarily as an individual resource does not preclude discussions of structural processes (taking place at the level of institutions, regions, and Croatian society as a whole). Namely, as in Bourdieu’s approach, our respondents are viewed as “focal actors” (Jungbauer-Gans, 2006: 19), embedded in social space in reciprocal relations.

### 3. Data and methods

Our paper is based on data obtained by a nationally representative survey of Croatian adults, carried out within the project Relational Gender Identities in Croatia: Modernization and Development Perspectives (GENMOD). Data collection took place between December 2017 and January 2018, on a stratified multistage probability sample, using CAPI (Computer-Assisted Personal Interviewing).

#### 3.1. Measures of social capital

In accordance with the conceptualizations outlined above, social capital was measured in two ways. Firstly, as a measure of “*structural*” social capital, participants were asked about the number of persons they could count on, coming from different categories. The categories were (1) cousins, (2) godparents, (3) countrymen/countrywomen, (4)

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<sup>3</sup> We would like to point out that such a “cultural” approach is not necessarily incompatible with Bourdieu’s “structural” view of social capital as an individual resource. Namely, the structure of networks can be perceived as compatible with the “composition of trusts”, since it can be realistically assumed that respondents trust more those who they can rely on in need.

neighbours, (5) childhood friends, (6) school friends, (7) work colleagues/business acquaintances, (8) supporters of the same political party, (9) people from their religious community, and (10) other. As individual's measures of structural social capital we investigated the number of people listed in each group separately.

Secondly, as a measure of “*cultural*” *social capital*, we used six items measuring trust. We measured trust toward (1) most people in general, (2) state institutions in respondent's country (government, parliament, police, etc.), (3) family members, (4) friends, and (5) colleagues. All items were on a scale from 1 to 10, higher values indicating higher level of trust.

### **3.2. Regions**

To investigate the possible differences of believers and nonbelievers by region, we divided the 21 Croatian counties into three groups: Continental Croatia, Zagreb (the capital city), and Adriatic Croatia (see Table 1). Adriatic Croatia and Continental Croatia were defined overall in accordance with the NUTS-2 regions classification in force from 2012 to 2020.<sup>4</sup> The exception was that, in the present research, the city of Zagreb was not assigned to Continental Croatia but was treated as a separate unit. This was done because our previous research suggested that numerous indicators for that city differ significantly from those of the general sample.

### **3.3. Religiousness**

Finally, the classification of participants into religious believers and nonbelievers was based on the question “Regardless of your confessional affiliation, how would you describe yourself?”, with the possible answers being (1) a religious person, (2) a non-religious person, (3) a person inclined to alternative spirituality, and (4) a convinced atheist. Based on this question, respondents were divided into two groups: religious believers (those who self-defined as “a religious person”) and nonbelievers (those self-defining as “a nonreligious person” or “a convinced atheist”). Those self-defining as “a person inclined to alternative spirituality” were not included in the present analyses. The structure of the sample by religiosity and region is presented in Table 2.

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<sup>4</sup> The classification used was defined in the 2012 *National classification of territorial units for statistics* (Državni zavod za statistiku, 2012).

**Table 1**

Division of the counties of Croatia into three regions (Continental Croatia, Zagreb, and Adriatic Croatia)

Counties	Zagreb	Continental Croatia	Adriatic Croatia	Total
The City of Zagreb	227	0	0	227
Međimurje	0	28	0	28
Dubrovnik-Neretva	0	0	20	20
Istria	0	0	62	62
Split-Dalmatia	0	0	129	129
Vukovar-Syrmia	0	51	0	51
Šibenik-Knin	0	0	34	34
Osijek-Baranja	0	84	0	84
Zadar	0	0	54	54
Brod-Posavina	0	45	0	45
Požega-Slavonia	0	18	0	18
Virovitica-Podravina	0	19	0	19
Lika-Senj	0	0	16	16
Primorje-Gorski Kotar	0	0	84	84
Bjelovar-Bilogora	0	38	0	38
Koprivnica-Križevci	0	29	0	29
Varaždin	0	49	0	49
Karlovac	0	34	0	34
Sisak-Moslavina	0	50	0	50
Krapina-Zagorje	0	37	0	37
Zagreb County	0	102	0	102
Total	227	584	399	1210

Table 2

Cross-tabulation of religious believers and nonbelievers by region

	Zagreb	Continental Croatia	Adriatic Croatia	Total
Nonreligious	66	113	95	274
Religious	140	424	266	830
Total	206	537	361	1104

#### 4. Results

To investigate the research questions, we conducted a series of *t*-tests comparing religious and nonreligious people in different Croatian regions in structural (Table 3) and cultural (Table 4) social capital. We report the *t*-test and *p* values depending on the results of Levene's test of equality of variances (the cutoff point for Levene's test was  $p < .100$ ; this liberal cutoff was applied in other statistical analyses too, because of the exploratory nature of this research, the main aim of which was to generate new research).

Furthermore, due to the structural social capital being measured as an open-ended count (respondents were able to name any number within each category), arithmetic means might be at times misleading (e.g., when there are a few respondents who listed an unusually high number of people on which they could count). This was the reason why we (1) report medians additionally to the means in Table 3, and (2) additionally to *t*-tests, we conducted non-parametric Mann-Whitney *U* tests on the structural social capital. Mann-Whitney *U* tests overall gave similar results to *t*-tests, so we report only the latter in the text, and occasional differences, where relevant, in the footnotes.

Table 3

Number of people from different categories that respondents can count on, by religious self-identification

Number of	Nonreligious	Religious	Comparisons	
	<i>M (SD), median</i>	<i>M (SD), median</i>	<i>t-test</i>	<i>p</i>
Zagreb				
Cousins	1.88 (1.72), 2	2.38 (2.45), 2	-1.41	.159
Godparents	0.86 (1.14), 0	1.11 (1.17), 1	-1.42	.159
Countrymen/women	1.73 (2.54), 0	1.73 (2.85), 0	0.00	.997
Neighbours	1.10 (1.71), 0	1.48 (1.85), 1	-1.38	.169 <sup>5</sup>
Childhood friends	1.55 (1.96), 1	1.69 (1.96), 1	-0.47	.641
School friends	0.85 (1.54), 0	1.33 (1.97), 0	-1.82	.071 <sup>6</sup>
Colleagues/business associates	1.52 (3.22), 0	1.57 (2.94), 0	-0.10	.920
Supporters of the same political party	0.00 (0.00), 0	0.30 (1.03), 0	-3.29	.001
People you know from your religious community	0.03 (0.25), 0	0.55 (1.72), 0	-3.31	.001
Other people	0.30 (1.57), 0	0.26 (1.23), 0	0.19	.851
Continental Croatia				
Cousins	1.87 (1.79), 2	3.20 (3.24), 2	-5.79	.000
Godparents	1.04 (1.50), 0	1.49 (1.92), 1	-2.35	.019
Countrymen/women	1.89 (3.00), 1	3.16 (6.25), 2	-3.03	.003
Neighbours	1.71 (2.20), 1	2.32 (3.42), 2	-2.30	.022
Childhood friends	1.18 (1.69), 0	1.37 (2.36), 0	-0.80	.425
School friends	0.80 (1.71), 0	1.05 (2.21), 0	-1.10	.272
Colleagues/business associates	1.08 (1.85), 0	1.51 (4.25), 0	-1.04	.298
Supporters of the same political party	0.21 (0.81), 0	0.35 (2.66), 0	-0.56	.573
People you know from your religious community	0.50 (1.52), 0	1.51 (6.15), 0	-3.05	.002
Other people	0.23 (1.20), 0	0.26 (2.30), 0	-0.16	.871
Adriatic Croatia				
Cousins	2.96 (2.76), 3	2.75 (2.83), 2	0.62	.533
Godparents	1.19 (1.43), 1	1.24 (1.43), 1	-0.28	.782
Countrymen/women	2.82 (4.25), 1	3.19 (4.78), 2	-0.67	.504
Neighbours	2.13 (2.75), 2	1.99 (2.32), 2	0.47	.637
Childhood friends	1.74 (1.82), 1	1.53 (2.14), 1	0.85	.394
School friends	1.49 (1.99), 0	1.29 (2.08), 0	0.85	.398
Colleagues/business associates	1.73 (2.71), 1	1.24 (2.02), 0	1.82	.069
Supporters of the same political party	0.61 (3.27), 0	0.20 (1.18), 0	1.19	.235
People you know from your religious community	0.10 (0.53), 0	1.57 (6.72), 0	-3.54	.000
Other people	0.15 (0.77), 0	0.31 (1.52), 0	-1.27	.207

<sup>5</sup> The results of Mann-Whitney *U* test indicated that the difference was significant ( $U = 3114.50$ ,  $z = -2.21$ ,  $p = .027$ ) in favor of the religious.

<sup>6</sup> The results of Mann-Whitney *U* test were not significant (although showing the same trend;  $U = 3208.00$ ,  $z = -1.62$ ,  $p = .104$ )

In Zagreb, believers reported having more supporters of the same political party and people from their religious communities, and, to a limited extent, more school friends. In Continental Croatia, believers reported having more cousins, godparents, countrymen/women, and neighbours, as well as people from their religious communities. In Adriatic Croatia, believers, consistently to the other parts of Croatia, reported having more people they could count on from their religious community. However, nonbelievers tended to report having more work colleagues, compared to believers. As visible in Table 3, the median differences, when occurring, were generally in a similar direction as the arithmetic means.

Table 4  
Trust and religious self-identification

Trust in...	Nonreligious	Religious	Comparisons	
	<i>M (SD)</i>	<i>M (SD)</i>	<i>t-test</i>	<i>P</i>
Zagreb				
people in general	3.64 (2.87)	4.06 (2.97)	-0.96	.338
state institutions	2.65 (1.93)	4.15 (2.51)	-4.70	.000
family members	8.35 (1.95)	8.56 (1.74)	-0.77	.441
friends	7.26 (1.94)	7.64 (2.04)	-1.26	.209
neighbours	4.97 (2.93)	6.33 (2.53)	-3.22	.002
colleagues	5.53 (2.51)	6.40 (2.60)	-2.23	.027
Continental Croatia				
people in general	3.72 (2.39)	3.48 (2.34)	0.95	.344
state institutions	3.16 (2.14)	3.67 (2.08)	-2.28	.023
family members	8.29 (2.30)	9.13 (1.48)	-3.65	.000
friends	6.96 (2.39)	7.32 (2.19)	-1.50	.134
neighbours	5.54 (2.51)	6.06 (2.37)	-2.04	.041
colleagues	5.88 (2.52)	6.07 (2.32)	-0.73	.468
Adriatic Croatia				
people in general	3.86 (2.55)	3.11 (2.25)	2.57	.011
state institutions	3.02 (2.08)	3.58 (2.10)	-2.25	.025
family members	8.74 (1.85)	8.69 (1.87)	0.22	.823
friends	7.48 (1.82)	7.13 (2.22)	1.51	.133
neighbours	5.41 (2.21)	5.43 (2.33)	-0.07	.943
colleagues	5.36 (2.32)	5.44 (2.50)	-0.25	.802

*Note.* Higher values indicate higher degree of trust

In all three parts of Croatia, religious believers showed higher trust in institutions compared to nonbelievers. In Continental Croatia and Zagreb, they also showed higher trust in familiar others: neighbours (in both Continental Croatia and Zagreb),



family members (Continental Croatia), and colleagues (Zagreb). In Adriatic Croatia, nonbelievers showed higher trust in people in general (i.e., unknown others) compared to religious believers.

## 5. Discussion

In this section, we first discuss results related to the structural aspect of respondents' social capital (i.e., categories of persons they count on), and then address its cultural aspects (measured by indicators of different forms of trust).

### 5.1. Structural aspects of respondents' social capital

At the level of the sample, religious respondents had more structural social capital than nonreligious ones. In Bourdieu's original conceptualization, as interpreted by Müller (2014: 49), this would imply that they have more economic capital as well, and consequently a higher position in the social hierarchy. However, given the structure of the social space in Croatia,<sup>7</sup> such an interpretation would be highly unlikely.

What seems more promising is the application of a refined Bourdieusian analytical framework, proposed by Cvetičanin and Popescu (2011), and specially adapted for the analysis of post-socialist South-East European societies. According to the quoted authors, in these societies, Bourdieusian social capital comes in two distinct forms: on the one hand, as "social capital of solidarity", which helps the underprivileged survive, and on the other hand, as "political social capital", which enables the use of public resources (goods and services) "to satisfy the private needs of other members of these networks and in this way accumulate power" (Cvetičanin and Popescu, 2011: 447).

It is important to note that the social capital of solidarity is "based on the existence of 'primary ties' – social networks of solidarity among neighbors, friends, relatives, or 'countrymen' who can pitch in to help with money, goods, services or emotional support", while political social capital is more impersonal and straightforwardly instrumental, since it "requires a trade-off in the form of access to previously unavailable resources" (Cvetičanin & Popescu, 2011: 447).

It should also be kept in mind that religion plays an important role in post-socialist societies, both in facilitating social integration (Zrinščak, 1998) and in political pro-

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<sup>7</sup> The structure of the social space in Croatia, obtained by the analysis of the same data set (Tomić-Koludrović et al., 2018), indicates that 62% of the population – among whom many are religious – belong to the fractions of the "capital poor class". What is more, it is also evident that social capital is the dominant capital of urban precarious members of this class (45% of the sample).

cesses (Tomić-Koludrović and Petrić, 2007: 880-883). Especially at the outset of the transition process, religion performed an important ideological and legitimation function in Croatian politics, to such a degree that some researchers felt compelled to investigate whether confessional affiliation was a religious or political characteristic (Šundalić, 1995). In such a context, it is easy to understand why one's religiosity can become part of political social capital described by Cvetičanin and Popescu (2011).

Furthermore, bearing in mind the quoted authors' differentiation between two forms of Bourdieusian social capital in South-East European societies, it is possible to interpret some potentially confusing results yielded by the survey. Namely, from the mentioned Müller's interpretation of Bourdieusian conceptualization of social capital, it would follow that those who have more social capital should be expected to have more economic capital as well. In the case at hand, this is not so: although survey results indicate that religious respondents have more structural social capital than nonreligious ones (in terms of having more people from different categories they can count on), this does not translate into them having more economic capital.

Such a situation can be explained by reference to Cvetičanin and Popescu's insight, according to which – in the South-East European context – the holders of different forms of social capital occupy different regions of social space: those who possess social capital of solidarity are found in its lower regions, while those who have more political social capital are more highly placed in the hierarchy. That is why it is possible that those possessing more social capital (but based on “primary ties”) in the final analysis end up with less economic capital.

In other words, only by analysing specific compositions of categories of people represented in respondents' networks can we gain a valid understanding of their position in the social hierarchy. Similarly, only by analysing specific compositions of respondents' networks at an aggregate level can we begin to understand socio-economic profiles and development potential of different Croatian regions.

For example, in the capital city of Zagreb, religious respondents, compared to non-religious ones, reported significantly more supporters of the same political party and people from their religious communities as categories of people important in their networks. This suggests three possible interpretations. Firstly, it can be safely concluded that both categories are important as channels of provision, and that consequently the mechanisms of (Bourdieusian) social capital building are developed accordingly. Secondly, it can realistically be expected that – in the context of the capital city – the two discussed categories partly overlap as tools of provision enabled by what Bourdieu referred to as “capital of alliances”. And thirdly, it can be hypothesized that the mentioned channels of provision (based on party allegiance and belonging to a formally organized religious community) have more importance in a more impersonal and

dynamic large city context,<sup>8</sup> in which one is – at least partly – forced to rely on formal organizations and, implicitly, on unknown others.<sup>9</sup>

Concerning the latter hypothesis, it is also worthwhile noting that religious respondents in the city of Zagreb, compared to nonreligious ones, reported more school friends as persons they can count on. Such reliance on school friends also suggests an urban context in which alliances can be forged not only with previously known but also with previously unknown others. Namely, in the capital city, with its concentration of national political institutions, as well as business opportunities in a variety of sectors, both types of alliances obviously have a higher potential for building political social capital than elsewhere.

Without entering the discussion on “religious structures as a source of social capital” (Greely, 1997), the fact that religious respondents have more supporters of the same political party, people from their religious communities and school friends in their networks, could be taken to indicate that religiosity has become part of mainstream society in the post-socialist period. Furthermore, it could be hypothesized that the current social position of nonreligious respondents in some ways replicates relative social isolation of religious people during the socialist period, when they were largely excluded from social contexts conducive to increasing political social capital.

In contrast to the economically and politically dynamic urban context of the capital city, religious respondents from Continental Croatia reported having more cousins, godparents, and countrymen/women as resources they can mobilize in case of need. This suggests a rural context in which being a blood relative or a symbolical “second parent”, as well as coming from the same place of origin, are expected to represent sufficient grounds for resource mobilization.

Regarding this, it should be remarked that the first two categories (cousins and godparents) obviously refer to known others, while the third one (countrymen/women) can refer to both known and unknown others. An explanation for the latter also figuring in the set of categories otherwise based on “primary ties” could be that – coming from the same geographical area – they are expected to share a sense of belonging. In other words, the presumed willingness of unknown others to help their fellow country

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<sup>8</sup> This does not exclude the possibility of replication of the mentioned channels of provision in cities of smaller scale and even in the rural environment. However, it is quite clear that they contain the component of dealing with unknown others and are as such not based primarily on “primary ties”, usually considered to be more important in small-scale social environments.

<sup>9</sup> Further investigation, both quantitative and qualitative, is needed to describe the modes of utilization of social capital based on party allegiance and religious belonging. Namely, they could potentially be functional in different regions of social space and even as hybridized parts of different forms of social capital (in Cvetičanin and Popescu's sense).

people could be interpreted as being based on a shared “structure of feeling”.<sup>10</sup> On the other hand, reliance on neighbours and people from one’s religious community is somewhat weaker, presumably because they need not necessarily be closely bonded with respondents.

In terms of Cvetičanin and Popescu’s refinement of Bourdieu’s notion of social capital, exchanges based on a shared “structure of feeling” could be expected to be a good foundation for building “social capital of solidarity”. However, they could potentially also figure as generators of “political social capital”.<sup>11</sup>

The specificity of the region of Adriatic Croatia is that religious and nonreligious respondents there obviously rely on different mechanisms of social capital building, and consequently count on mobilizing resources from largely disparate networks. Namely, in the capital city, religious respondents reported that they can count on both supporters of the same political party and members of their religious community. In contrast, in Adriatic Croatia religious respondents reported counting on people from their religious community, while nonreligious respondents tended to report having more work colleagues and supporters of the same political party they can count on. An explanation for such differences in expectations and social capital investments could be the variation in the percentages of religious respondents in different parts of Adriatic Croatia. Namely, this region comprises the subregion with the highest percentage of nonreligious respondents in our data set (30% in Croatian Littoral and Istria) as well as the subregion with the lowest percentage of nonreligious respondents (11% in Dalmatia). In a subregion with almost a third of nonreligious respondents, it can only be expected that the percentage of those not relying on social capital resources in the religious community will be higher than elsewhere.

## 5.2. Cultural aspects of respondents’ social capital

As regards the cultural aspects of respondents’ social capital, our discussion needs to address variations related to their religiosity, as well as to the regional distribution of the types of trust measured in the survey.

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<sup>10</sup> We refer here to Williams’s 1970s re-elaboration of his original conceptualization of this mode of “articulation of presence” (Williams, 1977: 135), in which it was posited “as the drive for ‘the emergent’ in the inarticulate experience of the pre-stage of consciousness”, not only for the working classes but also for “the whole range of the marginalized of the society” (Jung, 2011: 607). With it, Williams defined “affective elements of consciousness and relationships”, “a social experience which is still in progress, often not yet recognized as social but taken to be private, idiosyncratic, and even isolating, but which in analysis (although rarely otherwise) has its emergent, connecting, and dominant characteristics, indeed its specific hierarchies” (Williams, 1977: 132).

<sup>11</sup> The role and modes of functioning of the “structure of feeling” as a potentially bivalent generator of social capital (of “solidarity” as well as “political”) should be further researched, especially qualitatively.

The notion of “composition of trusts”, applied in our analysis, rests on the premise that prominence of a given trust in the mix is essentially analogous to prominence of the type of respondents’ networks. In other words, if respondents’ networks based on “primary ties” are more prominent, trust (in this case, trust in “familiar others”) would follow the same pattern. In contrast, trust in “unknown others” would suggest more readiness for transactions outside of the network predominantly based on “primary ties”.

Approached in this way, analysis of trusts could be seen as simply a proxy for analysis of networks. However, the added value here is that interpretations from previous literature on trusts can be combined with insights gained by the application of the refinement of Bourdieusian instruments of analysis (such as those developed by Cvetičanin and Popescu).<sup>12</sup>

Our conception of the “composition of trusts” is based on the premise that what individual types of trust are represented in it is indicative of respondents’ networks of reliance and/or connections. For example, if networks based on primary ties are more prominent, the trust will follow the same pattern.

At the level of the sample, religious respondents showed higher levels of trust in institutions and familiar others than nonreligious ones. However, they did not show higher generalized trust. Routinely, this could be explained by higher generalized trust being usually connected with higher income and educational levels (both are indeed higher in the capital city than elsewhere in Croatia). Furthermore, interactions in a highly urbanized environment necessarily lead to more contact with unknown persons, which need to proceed according to accepted social norms (different from those relating to interactions with familiar others, based on particularized trust). Finally, higher levels of economic development and business competitiveness do not limit but strengthen orientation to unknown others and need to cooperate.

It could be hypothesized that the described metropolitan urban environment leads to higher generalized trust of both religious and nonreligious respondents, but this requires further study. Namely, like elsewhere in Croatia, religious respondents in Zagreb also show somewhat higher trust in institutions and much higher trust in familiar others than is their generalized trust.

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<sup>12</sup> For example, in the case at hand, the mentioned social capital of solidarity, evidenced by large networks based on “primary ties”, corresponds to “trust in familiar others”. While it is obvious that this type of network (and trust) helps the underprivileged survive (as rightly claimed by Cvetičanin and Popescu), approaching them from a non-Bourdieusian perspective adds the possibility of discussing “downsides of social capital” (Portes, 2014), in this case “the negative consequences of [...] excessive reliance on community and trust.” In contrast, “generalized trust” (i.e., trust into unknown others) can be interpreted as consistent with the tradition that “made impersonality and universalistic rules in market transaction the key defining characteristics of modern rational capitalism, as opposed to earlier particularistic forms” (Portes, 2014: 18407).

High levels of trust in family members and friends in both Continental and Adriatic Croatia could theoretically be consistent with their lower levels of economic development, but one should keep in mind that they are relatively high in Zagreb as well. Finally, Adriatic Croatia differs from other two regions in that nonreligious respondents show higher generalized trust than religious ones, but also show high trust in family members and friends. In addition to traditional importance of family and friends in the Mediterranean context, this could again be interpreted as due to relatively low religiosity in one of the subregions of Adriatic Croatia, potentially conducive to the perception of being isolated from the national mainstream, in which religion has played a prominent role throughout the post-socialist period. The consistently lower institutional trust of nonreligious respondents could be a further indication of their isolation from mainstream society.

## **6. Concluding remarks**

In his overview of social capital research in Croatia, Šalaj (2007: 186) stated the need for the research of its regional distribution in the country. This text is an attempt to respond to this call. The presented results confirm the importance of such research, since regional differences that were established not only help us to better understand the researched sociocultural contexts, but can also serve as orientation in development policy discussions.

Furthermore, respondents' religiosity or non-religiosity proved to be the relevant criteria of social capital analysis in Croatia. Namely, in contrast with the results of research (carried out between 1993 and 2003) quoted by Šalaj (2007: 184), which did not establish significant differences in this regard, our research results suggest that there are differences worthy of attention in both structural and cultural aspects of respondents' social capital, depending on whether they are religious or not.

At the level of data set, religious respondents in Croatia, compared with nonreligious ones, have a larger social capital in terms of the number of people they can count on, as well as higher institutional trust and trust in certain categories of familiar others.

Regionally, on the other hand, it has been established that the nonreligious respondents in Adriatic Croatia have higher generalized trust, which according to Putnam's (1993) classical study is a better predictor of economic development. However, as has already been mentioned, a high reliance on family members and friends of non-religious respondents in this region suggests their relative isolation from mainstream society. Findings such as these, as well as the established generally high reliance on familiar others throughout Croatia, should be addressed in future development policy discussions.

Based on the results of our analysis, we are convinced that it would be productive to continue research on both structural and cultural aspects of social capital in different Croatian regions. Namely, social capital is a highly complex concept, and previous research in Croatia also reminds us that it changes over time. Following a period in which social capital was researched at the national level or with reference to special groups (such as young people or students, religious people), the time has obviously come to intensify regional research. Likewise, the results of both the “structural” and “cultural” aspects of our social capital analysis suggest that the position of the respondents in the space of social inequalities should be further researched.

Finally, it should be said that, given the relatively low number of nonbelievers in some regions (Table 2), the results presented and discussed in this paper should be considered only as tentative and preliminary, and need to be confirmed by future research.

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## **Religioznost i socijalni kapital u mediteranskoj i kontinentalnoj Hrvatskoj**

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### **Sažetak**

U članku se pokušavaju razmotriti razlike socijalnog kapitala religioznih i nereligioznih ispitanika/ca u mediteranskoj i kontinentalnoj Hrvatskoj, na temelju nacionalno reprezentativnog anketnog ispitivanja provedenog 2018 godine. Pristup analizi zasnovan je prvenstveno na Bourdieuovom konceptu socijalnog kapitala, ali uz „strukturne“ (mreže odnosa i oslonaca) uključuje i „kulturne“ (različite oblike povjerenja) indikatore. Rezultati analize pokazuju da su religioznost ispitanika/ca i tipovi njihova socijalnog kapitala različito distribuirani u mediteranskoj i kontinentalnoj Hrvatskoj, kao i u glavnom gradu Zagrebu, koji je analiziran zasebno, s obzirom na to da prethodna istraživanja pokazuju da se brojni indikatori za taj grad značajno razlikuju od onih u općem uzorku. Analiza je također pokazala razlike u razinama „generaliziranog povjerenja“ i povjerenja u institucije, koje su uvrštene kao nadopuna spoznaja stečenim primjenom Bourdieuovih (strukturnih) analitičkih kategorija. Pokazalo se da je religioznost ispitanika/ca povezana s njihovim socijalnim kapitalom u svim analiziranim geografskim regijama (i u njegovim „strukturnim“ i u „kulturnim“ aspektima), premda na ponešto drukčiji način. Utvrđene razlike mogu se djelomično objasniti različitim povijestima interpenetracije religioznosti i kulture u različitim regijama. Međutim, rezultati upućuju na to da bi trebalo dalje istražiti i položaj ispitanika/ca u prostoru društvenih nejednakosti.

*Ključne riječi:* socijalni kapital, mreže oslonca, povjerenje, religioznost, regionalna distribucija, Hrvatska.