

EEMR

Economics, Entrepreneurship and Management Research

Vol. 1 No. 2. 2022.

e-ISSN:2955-9014 pp. 24-43

Jagoda Petrovic¹

Vanja Nišić Erceg²

Biljana Kovacevic³

Original scientific paper

UDC 316.472.4-055.2

316.662-055.2(497.6)

COBISS.SR-ID 109718025

DOI: <https://doi.org/10.62907/eemr220102024p>

Social trust among young women in Bosnia and Herzegovina

Abstract: *This paper examines the level of social trust and its impact on the development of social capital among young women in Bosnia and Herzegovina. In the first part of the paper, we provide an initial theoretical overview that serves as a framework for research. In the second part of the paper we present our research conducted during 2020 on a sample of 853 young women aged 20 to 35 years. We have opted for this age group because of their gender sensibility and assumed social potential and importance. The aim of the study is to investigate and examine whether religious and national identities determine the degree of trust of young women in Bosnia and Herzegovina, as well as the relationship between generalized and particular trust. The survey shows a general lack of trust among young women in Bosnia and Herzegovina and its negative impact on the development of society.*

Keywords: Social trust, young women, generalized trust, particular trust.

¹ Professor at the Faculty of Political Sciences, University of Banja Luka, Department of Social work, Majke Jugovića 24/3, 78000 Banja Luka, Bosnia and Herzegovina. E-mail jagodapetrovic@yahoo.com

² Ph.D. student at the Faculty of Philosophy, Department of Sociology in Belgrade. E-mail vanjanisic@gmail.com

³ Ph.D. of sociology, independent researcher, Banja Luka, Bosnia and Herzegovina. E-mail bilja.kovac@gmail.com

Introduction

When it comes to trust, we have to bear in mind that it can be viewed from two aspects: first, trust in psychological, personal, individual sense and second, trust in the collective, group, social sense. In psychological terms, trust is "to rely on someone or something to take care of our interests" (Ward and Smith, 2003:8). Trust is an act that implies (includes) trustworthiness and risk at the same time. According to Ward and Smith, "trust in someone allows us to extend our awareness to things that person can see that we cannot" (p.9). Hardin (2002) believes that trust is relational and that it is always based on interest. "I trust you because your interest encapsulates mine, which is to say that you have an interest in fulfilling my trust. It is this fact that makes my trust more than merely expectations about your behavior" (Hardin, 2002: 3). According to Heimer, people can be trusted for two reasons: first, because of love, respect, or closeness, which they have towards you and second, because of personal moral values. "I may trust you because I know that you have strong moral commitments to fulfill certain kinds of trust placed in you" (Heimer, 2001: 43).

Viewed from a social standpoint, trust is the "property of collective units (ongoing dyads, groups, and collectivities), not of isolated individuals. Being a collective attribute, trust is applicable to the relations among people rather than to their psychological states taken individually" (Lewis and Weigert, 1985: 968). Social trust is a belief that others will not knowingly or willingly harm us, because "trust is built upon imperfect knowledge"(Valenzuela et. al., 2009). Social trust includes many elements, such as economic and social development and the development of society, then culture and tradition, as well a tolerance towards different ethnic, religious and racial groups. If we take the criterion of how many people who believe that most other people in their society in general can be trusted, then we see that trust varies widely across nations. In Norway, Denmark, China and the Netherlands, around 60% of people believe most other people can be trusted. On the other side, such people make 4% in Colombia, 7% in Brazil, 16% in India, 19% in Palestine, 21% in Algeria, while in the Philippines, Zimbabwe and Turkey, around 10 percent trust others (WVS, 2010-2014). The high degree of trust is related to the economically richer countries, as well as to those societies in which the index of crime and corruption is at the lowest level. On the other

hand, the reduction of trust characterizes those societies that are ruled by ethnic divisions and conflicts, in which the political power is inefficient, and crime rate and corruption are extremely high.

The survey in this paper aims to show the degree of trust that young women of Bosnia and Herzegovina⁴ have in interpersonal relationships, institutions, organizations and different social groups. In our research, we are trying to discover what influences the development of social trust and what are the advantages or disadvantages that result in the overall relations in B&H.

Theoretical overview

Trust and development of social capital

Social trust is a positive expectation about the trustworthiness of the generalized, abstract other (Dinesen and Sønderskov, 2015). If people believe that most other people in their society in general can be trusted, then they will be more inclined to have a positive view of their democratic institutions, to participate more in politics, it will have a more developed economy and less corruption in society (Rothstein and Uslaner, 2006). Rothstein and Uslaner consider that there are two types of trust, generalized and particularized trust. Generalized trust links us to people who are different from ourselves, whether they belong to other communities, or are members of our community, but we do not know them, while particularized trust reflects the interests of own group and have a little trust in the good intentions of others (Rothstein and Uslaner, 2006: 45; Šalaj, 2009:36). We can also talk about horizontal trust, which implies trust in other people (mutual trust) and vertical trust, which relates to the trust of citizens in political and social institutions and organizations. According to Rothstein, in developed and democratic societies, there is a correlation between horizontal and vertical trust. "Even though all of these correlations are weak, they all point in the same positive direction. The more people trust other people, the more they tend to have confidence in the societal and political institutions" (Rothstein, 2000: 489). On the other side, it is necessary that "the causal link runs the other way around; the more you trust the institutions that are

⁴ In further text, we will occasionally use international abbreviation - B&H

supposed to keep law and order, the more reason you have to trust other people" (Rothstein, 2000: 490). Claus Offe points out that there are four areas in which trust is developing: first, trust of people in their fellow citizens; second, the trust of citizens in political elites, churches, media, police, government, the military and the medical profession; third, the trust in other sectoral elites, such as business, labor, religious, academic and military elites; fourth, the top-down vertical dimension of trust "where elites form beliefs about the behavioral dispositions of sectoral constituencies or entire mass publics" (Offe, 1999:44).

Social trust between people can be seen as a key component to communication, coordination and cooperation for mutual benefit. "Social trust is the product of past experiences and perceived trustworthiness. We constantly modify and upgrade our trust in other people based on our feelings in response to changing circumstances" (Zheng and Holtmanns, 2007: 4). According to Jennings and Stoker, social trust is a key element in discussions about social capital and civic engagement. That is because "individuals cannot work collectively for a common good unless they trust each other" (Jennings and Stoker, 2004: 347). "Collective memory" has a major influence on the development of social trust, because it contains three key questions: 1) "who are we"; 2) "who are the others"; 3) "and what can these others be expected to do, if we choose to trust them" (Rothstein, 2000: 493). Answering these questions requires an analysis of cultural, traditional, political and rational characteristics and actions of a community or group, as well as dominant ideas over a long historical period (Bates et al.,1998).

Woolcock and Narayan point out that the trust is one of the most important elements for the building of a social capital. For them social trust is not a social capital in itself, but rather the willingness to invest in networks and institutions that continue to generate social capital. Woolcock in a metaphorical way shows the focus of social capital: "that is not what you know, but who you know". As a result, "communities endowed with diverse stock of social networks and civic associations will be in a stronger position to confront poverty and vulnerability, resolve disputes and/or take advantage of new opportunities" (Woolcock and Narayan, 2000: 3). Woolcock and Narayan in their analysis showed the importance of social capital for the successful economic development of a community and whole society.

Trust (and distrust) may be defined according to the criteria of loyalty, commitment, experience, good intentions, habits, stereotypes, identity and environmental impacts. Sztompka points out to the three types of trust created by the commitment of those who express positive expectations (investing their belief in a positive outcome) toward the future activities of individual actors. The first type is "anticipatory trust" (when someone believes in "a choice of a right airline" or a computer firm because of its expected reliability, or going to court in expectation of its justness). Second type is the "responsive trust" (if you leave a child to babysitter, rent guards in the school yard, or give parents to a nursing home). The third kind of trust Sztompka calls "evocative trust". For example, parents will allow daughter to come back later from a party in order to encourage her development of a self-trust; the boss will give responsible and well paid job to his employee, "so as to be trusted as a good boss" (Sztompka, 2000: 27-28).

In this paper, we would like to propose the fourth type of trust that would be in line of Georg Simmel's idea of a trust as an a priori category. We will call that type of trust - a priori or proto trust. The main characteristic of proto trust is basic presupposition and general belief that no matter how demanding or challenging a position or a relation is, everything is going to work out well and secure for all the actors involved in it. It is a trust without any special experience, concepts, expectations, analysis, a trust that corresponds with the intuition, faith, emotion, abstraction and ontogenetic openness. A proto trust could be seen as a basic trust inherent in all cultural and scientific phenomena, religious or ethnic groups. A trust that someone will not misuse my existence, a trust that technology will not harm me, a trust that government will responsibly act in my name and above all a trust in life, humankind, love and goodness.

Social trust in Bosnia and Herzegovina

There is insufficient research on social trust and social capital in B&H, although it is a very important topic for understanding B&H relations. Among the few studies, we will look at two studies here. In UNDP⁵ Human Development Report from 2009 titled:

⁵ UNDP (United Nations Development Program)

The Ties That Bind - Social Capital in Bosnia and Herzegovina for the first time the focus of investigation were relations between social capital, social inclusion and human development in Bosnia and Herzegovina. Gathered data on evolving the subject of social trust, were compared to corresponding rates in other countries from the World Value Survey list, in the period from 2005 to 2008. Comparisons have shown that the rate of generalized trust in B&H compared to other countries in Europe and in the world, is extremely low, although not the lowest one (UNDP, 2009).

Berto Šalaj (2009) conducted a survey on social trust in B&H from one particular aspect, namely the trust between the members of different ethnic groups in B&H. Regarding generalized trust, Šalaj found that 16% of respondents (Bosniaks 18%; Croats 10%; Serbs 19%) believed that most other people could be trusted (Šalaj, 2009: 38). As we can see, this is far lower than in the Scandinavian countries or China, but also slightly higher than in Turkey, Colombia and the Philippines. In order to check the level of particular trust, Šalaj started by asking “would you have a relationship (marriage) with a member of another ethnic group?” and found that 51% of respondents would not do so. It is interesting to note that only 17% of Serbs would accept family relations with Bosniaks and only 22% of Bosniaks would accept them with Serbs. Added to this is the fact that 22% of Bosniaks, 20% of Croats and 16% of Serbs would not accept friendly relations with the other two national groups (Šalaj, 2009:42).

The methodological approach to research

Aim and research questions

The aim of this research is to determine the level of social trust among young women in B&H society. We want to emphasize the importance of theoretical study and understanding of trust as the central dimension of social capital. We want to examine shared values of young women in B&H and determine whether ethnic, religious and political structures block the construction of social trust and of social networks among young women in B&H.

For the purposes of this paper a set of research questions has been made:

1. Do young women in Bosnia and Herzegovina have a low level of general social trust?
2. Is the social trust of young women in B&H limited by national and religious relations in society?
3. What form of trust dominates among young women in B&H, if viewed through the prism of Sztopka's and Offe's classification of types of trust? Is there a direct correlation between the interest of young women for political participation and level of trust in social institutions (government, courts, police, military, health and educational institutions)?

Sample and data collection techniques

The survey of trust among young women in B&H was conducted in 2018. The survey was conducted on a stratified sample of 853 interviewed young women from 20 to 35 years of age. The survey was conducted in twelve cities / municipalities in Bosnia and Herzegovina. Young women are directly interviewed in cities and villages where they live. The interviews were conducted by students of the Master Studies of Sociology at the Faculty of Political Science in Banja Luka.

When defining the sample for this survey we took into the account the representation by age (respondents were divided into three groups: from 20 to 25 years, from 26 to 30 years and from 31 to 35 years), education level (high school - does not attend university, students, university degree, master and PhD), socio-professional status (students, employed, unemployed), residential status (city, village), marital status (single, married) and nationality (Serbs, Croats, Bosniaks, "others" - Jews, Roma, Montenegrins, as well as those who do not want to determine themselves nationally)

As a technique for data collection the questionnaire was used. The questionnaire consisted of closed questions and Likert scale, where the respondents rated their individual claims and categories by putting forward their level of agreement or disagreement with a particular statement or category in percentage. Each question in the questionnaire is a variable encoded with numbers 1 through 5 as follows: 1 – strongly disagree, 2 – partially disagree, 3 – neither agree nor disagree, 4 – partially agree, 5 –

strongly agree. Statistical analysis has been done in the statistical program SPSS (Statistical Package for the Social Sciences) version 17. The research results are presented as percentage values in tables.

Research results

Social trust among young women

In order to find out the overall level of trust we started from the assumption: "Most people can be trusted". The results showed that 28.65% of the young women in our survey supported this view (Table 1). The second assumption of our questionnaire: "One needs to be very careful with people," was supported by 63.45% of young women. 32.35% of respondents have shown full distrust in people. We can see that the views of national groups are uniform. Only the "others" group had significantly higher confidence in people (47.2%). If the confidence of young women in B&H is crossed by the education variable, then we observe that the lowest level of confidence is found in the respondents with secondary education (Table 2). Young female students have the highest confidence in men, while the confidence of those who have earned a bachelor's, master's or doctoral degree is falling. This presents a surprise for researchers, since in every society, citizens with the highest level of education are expected to have greater confidence in people (general trust). Trust is the generator of economic development and political stability of every human community or group. On the other hand, a deficit of trust impedes the development of particular groups or society as a whole. With that in mind, we wanted to find out how much trust young women have in friends, neighbors, colleagues from school, college, and work. Survey results show (Table 1) that 56.7% of young women in B&H believe in their friends of other nations and religions. The young women in the Croatian national group had the least confidence (48.0%), while the highest trust was with the members of the "others" group (64.0%). Young women have somewhat more confidence in neighbors of other national and religious backgrounds (58.9%). Here, again, young Croatian women have the least confidence in their neighbors (50.0%) and the members of the group "others" have the most (76.6%). If the

“others” group is left out, then the average confidence of young women in their neighbors is 53.0%, which is a very important indicator for relationships among people in B&H, because confidence in neighbors barely exceeding 50 percent is not a good basis for building tolerance, understanding, support and help among people.

"We wanted to determine what the level of trust was and how much it was conditioned by external factors, so we made the general statement that “generally, we should trust our colleagues at school, college and work,” and received a fairly high average degree of agreement of young women belonging to all ethnic groups (71.6%). However, when we added to this claim a national and religious component (“Need to have the most trust in friends from school/college/work of another nation or religion”), we noticed a significant decrease in confidence (57.75%). If the “others” group is omitted, then this drop in confidence is greater than 20 percent. Particularly significant was the drop in confidence in colleagues in the respondents from the Croatian and Serbian national groups. These data tell us that the confidence of young women in B&H is conditioned by national and religious affiliation as an external factor. Also, we can see here the dominance of particular confidence over general one. It can be said that, as expected, young women have the highest confidence in the family (88.15%). It is characteristic that members of the Croatian national group (94.4%) have the highest level of trust, while young Serbian women (85.0%) and members of the "others" group (82.2%) have a lower trust in family than the average of all young women in B&H.

Trust in neighbors, which is just over 50 percent, is the first signal of a lack of bridging capital, while relatively low trust in colleagues of other national and religious groups, can have negative effects on work and business efficiency.

Comparing the level of trust and age of the respondents, it was observed that women younger than 30 were dominated by their trust in friends, while women older than 30 years had a little more trust in their neighbors and colleagues at work (Table 3).

Institutions and trust

To find out the level of confidence of young women in B&H political and social institutions, we put the statement “Need have the trust in courts, police, ministries, government and other institutions of B&H” and found out that 42.35% of respondents supported the claim (Table 1). It should be noted here that there is a significant difference between members of national groups. Members of the Croatian national group had the lowest level of confidence in political institutions (27.0%), followed by young Serbian women (36.0%), while young members of the Bosniak ethnic group had the highest confidence in institutions (50.4%). When it comes to the factors that are slowing down the development of trust in institutions (“What are the factors causing your lack of trust in the institutions of B&H?”), we find out that 24.0% of respondents believe that it is inefficient and incompetent government that prevents them to build trust (Table 4), 21.2% of them believe that the crime and corruption are the main reasons why young women do not trust courts, police, ministries, government and other institutions. 17.2% of them identify unemployment as a factor that challenges the trust, 14.8% believe that it is poverty, 11.2% think that this is ethnic and religious differences, while 11.7% of respondents believe that this is nepotism. We see that young women perceive problem of inefficient and incompetent government at all levels (cantons, entities, federal state) as a main obstacle to the development of the trust in institutions. Right after that comes a high degree of crime and corruption in society. Adding to this it is nepotism; then we see that the perception of these three factors by young women indicates major obstacles to the development of vertical trust in B&H.

In addition, our respondents said that they were not interested in political participation, i.e. that they are not actively involved in political and civic organizations. 38.65% of the respondents answered positively that “Young women should be members of political and civic organizations”. If the opinion of the members of the “others” group is omitted, then the average positive response of the three largest ethnic groups is less than 30 percent (29.5%). This completes the image about the political and social passivity of young women in B&H. Causes for a small interest in monitoring political

events and political participation can be found in the structure of a political system in B&H, as well as in a politically conflictual and ideological relations.

A small percentage of those who are engaged in organizations that have a significant role in society, such as political organizations, or organizations and associations for the protection of human rights and the environment are the best indicator of the lack of civic participation and weak chances of young women in B&H to access resources of social capital.

Discussion

The research results show that the social trust of young women in B&H is constantly breaking through the prism of national, religious, linguistic and cultural patterns. Young women have been shown to have low levels of trust in people (28.65%). Also, most respondents pointed out that crime and corruption are one of the main reasons that young women do not trust the state institutions (courts, police, ministries, etc.). Other factors that cause distrust in institutions are: unemployment, ethnic and religious differences, incompetent government, poverty and nepotism. Most of these factors are characteristic of societies undergoing a difficult transition process.

Based on the results of the survey, we can conclude that young women in B&H have a low level of general social trust, since less than one third of respondents support the view that, in general, "most people can be trusted". On this basis, we conclude that there is an affirmative answer to our first research question ("Do young women in Bosnia and Herzegovina have a low level of general social trust?"). Also, the respondents gave a positive answer to our second research question ("Is the social trust of young women in B&H limited by national and religious relations in society?"), because they confirmed that the development of social trust was blocked by the national, religious and cultural structure of B&H society.

To answer our third research question ("What form of trust dominates among young women in B&H, if viewed through the prism of Sztompka's and Offe's classification of types of trust?"), we must begin by saying that strengthening primary social networks makes it difficult for young women to develop trust in secondary social

networks, especially in institutions and society. Observed through the prism of Sztompka's division of social trust, we can see that young women in B&H are dominated by "anticipatory trust", since our respondents confirmed the thesis of high levels of trust in the family, as well as in colleagues from school, from college and from work, if left out national and religious identity. On the other hand, we have noticed the presence of two types of trust Offe speaks of: the trust of people in their fellow citizens; and the trust of citizens in political elites, police and government. However, these trust levels in our respondents are lower than 50 percent, which can be considered as low confidence.

Our research has shown that young women in B&H do not have the desire and need to be members of political and civic organizations and associations (except for members of the ethnic group "others"). This is directly related to the relatively low level of trust in political and state institutions (our fourth research question), especially with members of the Croatian and Serbian national groups. The absence of a need for young women in B&H to participate in political institutions creates a significant problem in society. The problem is that young women, in the best creative period (20-35 years of age), "voluntarily" distance themselves from active participation in important political and social processes. In other words, our respondents indicated that there are numerous obstacles in society that prevent them from participating in political organizations and thus gain a greater degree of vertical social trust.

Conclusion

We decided to investigate the level of trust of young women (20-35 years) because they represent the important segment of society. They are in the period of gaining education, then entering and developing work and professional careers, family formation and overall gender emancipation. We consider it to be one of the most sensitive and gender sensitive social categories in any society, including Bosnia and Herzegovina.

This paper showed that a large number of young women in Bosnia and Herzegovina have a low level of general and vertical trust (trust in people in general, as well as trust in institutions), while they have a significantly higher level of particular

trust (their trust in family and close relatives, as well as trust in colleagues and friends of the same nation and religion). They only occasionally socialize with members of other religions and nations and would like to live in the same country only without major interference, except for economic cooperation.

B&H is a society in which all diversity is expressed. Divisions based on religious and ethnic differences strongly influence political, social and economic progress and impede the development of B&H society. Economic underdevelopment has a clearly negative impact on social capital and the development of trust among people. Such a situation in society also affects the level of trust of young women who are the subject of our research. However, the confidence of young women is higher than the confidence of other age categories in B&H (Šalaj, 2009).

B&H should strive for the establishment and expansion of bridging and inclusive social capital characterized by the establishment of a relationship of trust with people of different socio-cultural backgrounds. One possibility of strengthening this type of connection is greater involvement of young women in political and social institutions and volunteer work. Volunteer work develops the collaboration, tolerance and connection of different people, contributing to the creation of different social bonds and bridging social capital. Increasing the role, importance and benefits of volunteering can motivate young people to become more involved in social organizations and movements. However, according to the results of our research, we cannot expect such a process for young women in B&H in the following period.

Beside the lack of trust between individuals, the lack of social capital is also defined through disrespect for the institutions that carry out democratic procedures. Corrupted institutions that do not meet their obligations cannot increase credibility among the people and cannot promote the development of social capital and social trust. Extremely low trust of young women in political parties, parliaments and country's government is a result of continuing economic, social, political and moral destruction of society, started in the period of Bosnian war (1992-1995). Low trust in the institutions is an expected reaction of the citizens because they feel neglected by the political structures that ignore public interests, putting their own private or group interests on the first place. All of this

leads to higher levels of crime, corruption, nepotism, unemployment and poverty in B&H.

The survey also showed that the number of young women willing to participate in social life in general is extremely low. The lack of trust can be associated with the lack of civic engagement. A strong civil society, in which young people actively participate, signifies a developed society. However, without the participation of citizens in political processes it is difficult to expect a stable and effective democracy. It is therefore necessary to animate young women to get involved in various actions, groups, organizations and strengthen the inclusive social capital. In this way, it could be possible to overcome some of the opposing civil divisions that exist in B&H.

References

- BATES, Robert H. and Rui J. P. de Figueiredo Jr, and Barry Weingast. (1998) "The Politics of Interpretation: Rationality, Culture, and Transition," *Society*, No. 26., pp. 221-56 (Research Gate).
- DINESEN, Peter Thisted and Kim Mannemar Sønderskov, (2015). "Ethnic Diversity and Social Trust: Evidence from the Micro-Context". *American Sociological Review.*, Vol. 80(3): 550– 573.
- FUKUYAMA, F. (2001). *Social Capital, Civil Society and Development*, Third World Quarterly, 22, 1, 7-20.
- FLAP, H. D., (1991). "Social Capital in the Reproduction of Inequality." *Comparative Sociology of Family, Health and Education*. No.20.
- GAVRIĆ, S., BANOVIĆ, D. (2012). *Parlamentarizam u Bosni i Hercegovini*. Sarajevo. Sarajevski otvoreni centar, Fondacija Friedrich Ebert.
- GRANOVETTER, M. S. (1973). The strength of weak ties. *The American Journal of Sociology* 78(6): 1360-1380.
- HARDIN, Russell. *Trust and trustworthiness*. New York: Russell sage foundation. 2002.
- HARPER, R. (2001). *Social Capital: a review of the literature*, Office for National Statistics, London.
- HEIMER, Carol A. "Solving the Problem of Trust", in: Karen S. Cook (Editor), *Trust in society*. New York: Russell Sage Foundation. 2001.

- JENNINGS, M. Kent and Laura Stoker. (2004). "Social Trust and Civic Engagement across Time and Generations", *Acta Politica*, No. 39. (342–379). (Research Gate).
- KORPI, T. (2001). *Good Friends in Bad Times? Social networks and job search among the unemployed in Sweden*, *Acta Sociologica*, 33, 2, 157-70.
- KOSKA, V. (2006). *Socijalni kapital u Hrvatskoj: pogreška u konceptualizaciji*, broj 1. str 79-91. *Levijatan*. Zagreb. Fakultet političkih znanosti.
- LEWIS, J. David and Andrew Weigert (1985). "Trust as a Social Reality". *Social Forces*. Vol. 63. No.4: 967-985.
- LIN, N. (2001) *Social Capital. A Theory of Social Structure and Action*, Cambridge: University Press.
- LIN, N. (1999). Building a Network Theory of Social Capital, *INSNA: Connections Journal*, 22 (1).
- LIN, N., ENSEL, W. M., AND VAUGHN. J. C. (1981). "Social Resources and Strength of Ties: Structural Factors in Occupational Status Attainment." *American Sociological Review* 46(4, August):393–405.
- OFFE, Claus. (1999). How can we trust our fellow citizens? in: Mark E. Warren (Edit.) *Democracy and Trust*. Cambridge University Press.
- OSTROM, E. "What is social capital?" In: Bartkus, V.O. and Davis, J. H. (2009). *Social Capital. Reaching Out, Reaching In*. Cheltenham: Edward Elgar Publishing Limited.
- PATNAM, R. (2003). *Kako demokraciju učiniti djelotvornom*. Zagreb. Fakultet političkih znanosti.
- PATNAM, R. (2008). *Kuglati sam, Slom i obnova američke zajednice*. Novi Sad. Media Terran Publishing.
- PUTNAM, R. I GOSS, K. A. (2002). „Introduction“, u: Putnam, R. (ur.), *Democracies in Flux: The Evolution of Social Capital in Contemporary Society*, New York: Oxford University Press.
- PAVIĆEVIĆ, O., (2012). "Pozitivni i negativni aspekti društvenog kapitala - slučaj postkomunističkih društava", Beograd: *Sociologija*, Vol. LIV, No. 3.
- PORTES, A. (2000). "The Two Meanings of Social Capital", *Sociological Forum*, Vol. 15, No. 1, March,ss. 1-12.

- PORTES, A., (1998). "Social Capital: Its Origins and Applications in Modern Sociology", *Annual Review of Sociology*, Vol. 24. (1998), pp. 1-24.
- ROTHSTEIN, Bo (2000). "Trust, Social Dilemmas and Collective Memories", *Journal of Theoretical Politics*. Vol.12. No.4. pp. 477-501 (Google Scholar).
- ROTHSTEIN, Bo and Eric M. Uslaner, (2006). "All For All: Equality, Corruption and Social Trust", *World Politics*. Vol. 58. No. 3.
- SVENDSEN, H. (2001). *Bourdieu's Expanded Concept of Capital: Its Potential for Application with a Focus on Social Capital*, The Danish Institute of Border Region Studies.
- SLUŽBENI GLASNIK REPUBLIKE SRPSKE, (2008). Zakon o omladinskom organizovanju Republike Srpske. Vlada Republike Srpske. Dostupno na: <http://www.vladars.net/sr-sp-cyrl/Pages/default.aspx> (Pristup: 14.10.2015).
- SOKOLOVSKA, V. (2011). *Socijalne mreže, socijalni kapital i društveni status*. Novi Sad. Filozofski fakultet.
- SVJETSKA BANKA. (2002). Studija institucija lokalnog nivoa i društvenog kapitala, Vol. 1. Sarajevo.
- SZTOMPKA, P. (2000). *Trust, A Sociological Theory*, New York: Cambridge University Press.
- TZANAKIS, M., (2013). "Social capital in Bourdieu's, Coleman's and Putnam's theory: empirical evidence and emergent measurement issues", *Educate*, Vol. 13, No. 2, p. 2-23
- ŠALAJ, Berto. (2009). *Socijalno povjerenje u Bosni i Hercegovini*. Sarajevo. Freadrich Ebert Stiftung.
- UNDP, (2009). *Veze među nama – Društveni kapital u Bosni i Hercegovini*, Sarajevo. Razvojni program Ujedinjenih nacija.
- VALENZUELA, Sebastian, Namsu Park and Kerk F. Kee. (2009). "Is There Social Capital in a Social Network Site?: Facebook Use and College Students' Life Satisfaction, Trust, and Participation". *Journal of Computer-Mediated Communication*. No, 14.

- WARD Aidan and John Smith (2003). *Trust and Mistrust: Radical Risk Strategies in Business Relationships*, West Sussex: John Wiley & Sons Ltd.
- WOOD, R. L. (1997). *Social Capital and Political Culture*, *American Behavioral Scientist* (March–April) 40 (5):595–605
- WOOLCOCK, M. (2001). "The Place of Social Capital in Understanding Social and Economic Outcomes", *Isuma: Canadian Journal of Policy Research*, No.2, pp 1- 17.
- WOOLCOCK, M., DEEPA NARAYAN, D. (2000). "Social Capital: Implications for Development Theory, Research, and Policy", *World Bank Research Observer*, Vol. 15(2).
- WESTLUND, H., (2006). *Social Capital in the Knowledge Economy*, New York: Springer.
- WVS(World Values Survey Data analysis tool)
<http://www.worldvaluessurvey.org/WVSONline.jsp>
- ZEČEVIĆ, S. (2007). Privredna etika kao socijalni kapital. *Sociološka luča*. Dostupno na <http://www.socioloskaluca.ac.me/PDF/S.%20Zecevic%202007%20-%201.pdf>. (Pristup: 24.08.2015.).
- ZHENG Yan and Silke Holtmanns. (2007). *Trust Modeling and Management: from Social Trust to Digital Trust*. IGI Global (Google Scholar).
- ZULEJHIĆ, E. (2012). *Gorući problem mladih u BiH*. Asocijacija srednjoškolaca BiH. Dostupno na <http://asubih.ba/novosti/goruci-problemi-mladih-u-bih/> (Pristupljeno: 25.10.2015.).
- ŽIGA. J., TURČILO. L., OSMIĆ, A., BAŠIĆ, S., DŽANANOVIĆ (2015). *Studija o mladima u Bosni i Hercegovini*. Sarajevo: Fridrich Ebert Stiftung.

Addition

Table 1. *Trust between young women in B&H*

<i>Attitudes</i>	<i>National groups</i>	<i>Number of respondents</i>	<i>Min</i>	<i>Max</i>	<i>Arithmetic mean</i>	<i>Converted to percentages</i>	<i>General percent</i>
Most people can be trusted	Bosnians	325	1	5	1.17	23.4%	28.65%
	Croats	219	1	4	1.12	22.4%	
	Serbs	280	1	5	1.08	21.6%	
	Others	29	1	5	2,36	47.2%	
With people need to be very careful	Bosnians	325	2	5	3.20	64.0%	63.45%
	Croats	219	3	5	3.41	68.2%	
	Serbs	280	3	5	3.18	63.6%	
	Others	29	2	4	2.90	58.0%	
People can not be trusted at all	Bosnians	325	1	5	1.75	35.0%	32.35%
	Croats	219	2	5	1.82	36.4%	
	Serbs	280	1	5	1.60	32.0%	
	Others	29	1	4	1.30	26.0%	
Need have the trust in friends of another nation or religion	Bosnians	325	2	4	2.84	56.8%	56.7%
	Croats	219	1	4	2.40	48.0%	
	Serbs	280	1	5	2.90	58.0%	
	Others	29	2	5	3.20	64.0%	
Need have the most trust in neighbors of another nation or religion	Bosnians	325	1	5	2.75	55.0%	58.9%
	Croats	219	1	5	2.50	50.0%	
	Serbs	280	1	5	2.70	54.0%	
	Others	29	2	5	3.83	76.6%	
Need have the most trust in family	Bosnians	325	3	5	4.55	91,0%	88.15%
	Croats	219	3	5	4,72	94.4%	
	Serbs	280	2	5	4.25	85.0%	
	Others	29	2	5	4.11	82,2%	

Generally, need have the most trust in friends from school / college / work	Bosnians	325	2	5	3.45	69.0%	71.6%
	Croats	219	1	5	3.22	64.4%	
	Serbs	280	2	5	3.55	71.0%	
	Others	29	3	5	4.10	82.0%	
Need have the most trust in friends from school / college / work of another nation or religion	Bosnians	325	1	5	2.80	56.0%	57.75%
	Croats	219	1	5	2.30	46.0%	
	Serbs	280	1	5	2.45	49.0%	
	Others	29	3	5	4.00	80.0%	
Need have the trust in courts, police, ministries, government and other institutions of B&H.	Bosnians	325	1	5	2.52	50.4%	42.35%
	Croats	219	1	3	1.35	27.0%	
	Serbs	280	1	4	1.80	36.0%	
	Others	29	1	5	2.80	56.0%	
Young women should be members of political and civil organizations in BiH	Bosnians	325	1	4	1.51	30.2%	38.65%
	Croats	219	2	5	1.30	26.0%	
	Serbs	280	1	5	1.62	32.4%	
	Others	29	2	5	3.30	66.0%	

Table 2.. *Trust between young women in B&H , viewed through the prism of education*

Attitudes	National groups	High school	Students	University degree	Master	PhD
Most people can be trusted	Bosnians	19.3%	30.5%	22.0%	22.3%	23.0%
	Croats	16.0%	22.8%	24.2%	24.0%	25.0%
	Serbs	20.3%	23.4%	19,5%	22.5%	22.3%
	Others	/	52.0%	48.6%	44,0%	44.2%
With people need to be very careful	Bosnians	71.5%	60.2%	61.3%	63.2%	63.8%
	Croats	73.0%	62.4%	65.3%	71.2%	69.1%
	Serbs	64,8%	65,1%	63.5%	61.8%	62.8%
	Others	/	55,3%	60,3%	61.2	55.2%
People can not be trusted at all	Bosnians	39.3%	31.5%	33.2%	35,6%	33.0%
	Croats	41.2%	32,6%	35,5%	36.3%	36.4%

	Serbs	38.5%	33.3%	30.7%	28.4%	29.1%
	Others	/	22,0%	28.5%	25.2%	28.3%

Table 3. Trust between young women in B&H, viewed through the prism of old age.

<i>Attitudes</i>	<i>National groups</i>	<i>20-25 yares</i>	<i>26-30 yares</i>	<i>31-35 yares</i>	<i>General percent</i>
Need have the trust in friends of another nation or religion	Bosnians	59.3%	55.3%	55.8%	56.8%
	Croats	51,2%	46.8%	46.0%	48.0%
	Serbs	61.4%	55.2%	57.4%	58.0%
	Others	64.5%	63.8%	63.7%	64.0%
Need have the most trust in neighbors of another nation or religion	Bosnians	52.8%	55.3%	56.9%	55.0%
	Croats	49.3%	51.0%	49.7%	50.0%
	Serbs	50.2%	53.8%	58.0%	54.0%
	Others	74.5%	77.2%	78.1%	76.6%

Table 4. What are the factors causing your lack of trust in the institutions of B&H?

Factors	Bosnians	Croats	Serbs	Others	General percent
Ethnic and religious differences	11.0%	13,2%	11.2%	9.3%	11.2%
Unemployment	17.2%	14.5%	16.0%	21.0%	17.2%
Crime and corruption	19,3%	24.2%	22.0%	19.4%	21.2%
Inefficient and incompetent government	22.3%	25.6%	21.1%	27.0%	24.0%
Poverty	20.0%	11.0%	18.2%	10,1%	14.8%
Nepotism	10.2%	12.1%	11.5%	13.2%	11.7%
Total	100.0	100.0	100.0	100.0	100.0