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Generalized Trust in an English-Speaking Caribbean Nation

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Abstract: This paper aims to examine religiosity (or frequency of visits to church services outside of baptisms, christening, weddings, funerals or graduation) among other variables and their influence on generalized trust in an English-speaking Caribbean nation. Generalized Trust is measured based on surveyed responses to questions on interpersonal trust and organizational political trust (i.e. trust in government). The findings showed that generalized trust was very low in Jamaica (i.e. 5 out of 100 people trust each other or the government). Using data from the Centre of Leadership and Governance Survey, logistic regression was used to model generalized trust in Jamaica. Four primary variables explain 23.5% of the variance in generalized trusts. The variables are: (1) justice, (2) confidence in social and political institutions; (3) religiosity, and (4) sex. Justice is the most significant predictor of generalized trust (OR = 0.29, 95% CI = 0.15-0.58), followed by confidence in socio-political institutions (OR = 3.17, 95% CI = 1.54-6.52), high religiosity (OR = 0.30, 95% CI = 0.10-0.89) and sex of the individual (OR = 1.98, 95% CI = 1.00-3.92). Concurringly, males had a greater generalized trust than males. Males are twice more trusting of other persons and of the government than their female counterparts. Although this study does not claim to provide all the answers on the topic, it forms the basis upon which further work on trust in Jamaica can be researched by scholars. In addition to the aforementioned issue, we now have a model that can be used to predict trust, and furthermore it will assist in providing an understanding of trust in the society.

Keywords: Confidence in socio-political institution, distrust, interpersonal trust, generalised trust, justice, religiosity and trust

INTRODUCTION

The perception of widespread corruption and mismanagement in sociopolitical institutions in Jamaica (Waller *et al.*, 2007) coupled with the actions (or inactions) of governments and other organizations have produced a society in which trust in government or interpersonally is very low (Powell *et al.*, 2007). This is now affecting different areas within the lives of the populace.

Nonetheless distrust is not fostered only by mismanagement, graft, greed, misappropriation of funds, irregularities and police killings, but also it is culturally determined and there are variations in different cultures (Fukuyama, 1995). Religion is one of the tenets within the culture of a people that produces low trust in institutions or in other people. The major underpinnings in religion emphasize the importance of only trusting an 'Almighty God' and not simultaneously trusting men or the institutions they create. Furthermore, the teaching of religion is not about interpersonal trust or trust in

institutions, so low levels of trust in human kind or their institutions by the highly religious should come as no surprise. Morgan (2005) has shown that education is a predictor of generalized trust, and religious teachings are one way of educating people. The common theology of the Christian religion preaches a faith in God that should not coexist with faith in man. The stronger the faith in God the less accommodating will the belief system be to the believer having faith in mankind or its created institutions. This further explains the distrust of religious people. The theological trust in God is a bipolar opposite to interpersonal trust and a source in the development of lifelong distrust.

The issue of distrust is deep in the subculture of Jamaicans, but at the same time this phenomenon substantially lacks explicit empirical bases. Distrust is not singly an interpersonal matter but it is also commonly applied to government and other sociopolitical institutions, because of their actions (or inactions). Thus, this paper examines religiosity (or frequency of visits to church services outside of baptisms, christening,

weddings, funerals or graduation) among other variables as well as generalized trust in Jamaica. Thus, what are the tenets and scope of distrust (or trust)? Like Hardin (2004), there is a difficulty in ascertaining the composition of trust and this is primarily due to its definition. Hence, we are concerned about trust and its scope as well as what determines trust.

Distrust is a behavioural tradition in many subcultures. Hence, the question 'Whom shall I trust?' within the context of a wider society is popularized in freedom songs; by the media and in King James' version of the Holy Bible (Job 4:18; 2 Corinthians 1:9; Micah 7:5). In Micah 7 verse 5, the author wrote "Trust ye not in a friend, put ye not confidence in a guide..." This has become a general sentiment for countless Jamaicans, and in other societies as far as Bangladesh (Johansson-Stenman *et al.*, 2004). Thus, distrust is not only a phenomenon in developing countries or for that matter Jamaica, but it is also a reality in developed nations like Japan, Germany, and the United States (Blind, 2006; Transparency International, 2007) to name a few nations.

While trust is a necessary component for social capital and by extension development (Morgan, 2005; Zak and Knack, 2001), it is a vital ingredient for accepting vulnerability (Baier, 1985) and all other kinds of abuses. Trust opens the giver to the mercy of the receiver. Simply put, trust was the critical component upon which slavery was established, Nazi Germany was started, Fidel Castro governed Cuba, Christians believe in God, infants depends on their mothers to survive, patient care is provided and accepted, and the list goes on. Despite the seeming vulnerability that may arise due to trust, it fosters cooperation, social capital, civility, and development (Putnam, 1993; Putnam, 1995; Fukuyama, 1995; Zak and Knack, 2001; Beugelsdijk et al., 2004; Transparency International 2005; Bohnet et al, 2005; United Nations, 2007).

There have been many assertions, over the years by the public, that the Jamaican police have been involved in corrupted practices, illegal shootings and killings, and other practices. These practices have fostered the public's distrust in this agency. The matter has become even more complex when we include misconduct. Nevertheless, for some time the police have been arguing that the public's assertions are inappropriate, incorrect and false. Recently, the Jamaican police have produced a document, which concurs with some of the allegations made by the public, and the Jamaica Gleaner has published a perturbing event of corruption in the police force. The aforementioned issues are illustrated below:

- The Jamaica Constabulary has its fair share of problems with the perception and reality of corruption among its ranks. (Jamaica Constabulary Force, 2005)
- The multimillion dollar car-stealing ring involving the police, which led to the disappearance of

businessman Oliver Duncan, 35, and Kemar Walters, a 20-year -old mechanic apprentice, on December 23, 2004, began in the late 1990s, and continues today on a reduced scale (Jamaica Gleaner, 2008)

Among the fundamental challenges that face poor nations like Jamaica are distrust, corruption, personal graft, greed, low levels of detection of corrupt practices, state killings and misconduct practice by state institutions, poverty and underdevelopment (Jamaica Gleaner, 2008; Waller et al., 2007; Jamaica Constabulary Force, 2005). A study conducted by Powell et al. (2007) of some 1,300 respondents in a nationally representative survey in Jamaica, found that 83.5% of surveyed population (n=1338) reported that people cannot be trusted to keep their promises, 59.4% indicated that most people are not essentially good and cannot be trusted, with 84.8% believing that the government cannot be trusted. It is within this sociopolitical reality of distrust, corruption and state misconduct that is the rationale for this study, which is 'An examination of Generalized Trust in Jamaica.

Corruption, distrust: Corruption distorts the trust and public confidence (World Bank, 1997) that are the primary bases for achieving social capital. "The concept of social capital is defined by Banuri *et al.* (1994).

Social capital inheres in the structure of relations between and among actors... Unlike physical capital that is wholly intangible and human capital that is embodied in the skills and knowledge of an individual, social capital exists in the relation among persons. Most simply, it may be defined as voluntary forms of social regulations."

Social capital is analyzed "within the context of the key institutions, norms, and mores that provide the bedrock for the strengthening of society as a whole" (Charles, 2002). This is a functionalist look at society that requires the cooperation and trust of its various institutions and individuals within them to ensure the harmonious working of society. Within this context, the importance of trust as a main ingredient for societal harmony and equilibrium can be justified.

Grootaert (1998) shows some indicators of social capital. These are horizontal association which includes: Number and types of associations or local institutions; Extent of membership; Extent of participatory decision making; Extent of kin homogeneity within the association; Extent of trust in village members and households; Extent of trust in government; Extent of trust in trade unions; Perception of extent of community organization, and Reliance on networks of support. All these and other factors represent variables that are indicators of social capital. The importance of trust as a catalyst for these indicators cannot be overstated. The proper functioning of any collective will always depend

on the level of trust existing among the members of the collective. Community integration and effectiveness is dependent on trust among members of the community as well as the trust that members of the community have in the structures of government, law, and other institutions that are shared. Charles (2002) describes social capital as the glue that binds society together. He further opines, "that it represents the laws and regulations of social interaction as well as respect for and willingness to obey these laws" (Ibid).

If a society lacks trust because of whatever sociopolitical conditions that exists therein, the people are highly likely to suspicious of each other. Such a situation not only creates divides between and among people but also may contribute to open instances of civil disobedience. These include protest, rebellion, stick outs, strikes, roadblocks, physical conflicts and development. In Waller et al.'s work (2007), 87% of Jamaicans reported that corruption is a hindrance to development. What is the relationship between corruption and trust? Transparency International (2000) lists among the many tenets of corruption - cronyism, illegal surveillance, election tampering, fraud, bribery of public sector institutions, perversion of justice and tax evasion – which the public will interpret as injustice, thereby resulting in them not trusting various social and political institutions. We will also present a situation of corruption that may lead to distrust.

In a text titled 'Web of Deception: Misinformation on the Internet', the editor notes that:

Worse than that, even the press is being duped.
 According to the American Journalism Review ("The
 Real Computer" by Carl M. Cannon, May 2001), the
 mainstream press is beginning to publish stories with
 unchecked factoids that its staff found on the Internet
 that it accepted as facts. When journalists rely on
 unchecked information for source material
 republish[es] it in their own pieces, the erroneous
 information gets spread as fact (Mintz, 2002)

The case presented by Mintz (2002) may seem to be misinformation but it is more of deception than misinformation. If and when the public ascertains that this is the situation (vague) that the media is presenting, this may induce a massive distrust of other institutions. This may result in the perception by the public that this is not only the practice of the media houses but all organizations within the society. Why is this so? The media houses are not merely reporting information to the populace, but the public expects to be able to trust their expert opinion on matters that they report on. The acumen of a good media house is generally built on the trust that its listeners place in its reporting on various issues. The public having invested its trust in such media houses suspends its own version of events in deference to that portrayed by the particular media. This is the power of trust. Trust allows the individual to suspend his/her own rationality and defense for the oftentimes-unproven truth claims of the trusted.

Furthermore, Andvig (Transparency International, 2005), in a study of businessmen, shows how businessmen in the execution of some transactions use corruption and trust. Andvig writes that businessmen trust another actor in a situation of bribery if s/he stands to gain from the event. Here the other party must reciprocate trust in this corrupt activity, which is how Andvig displays the association between corruption and trust. But the other side to this activity is the perception of the actors in not trusting the general system as they are cognizant that particular players may be seeking to gain by exploiting them. According to Khan (United Nations, 2007):

Public trust in institutions, especially in government is key to achieving the triangle of freedom - stability, peace and development - in each and every nation. Trust enhances confidence in institutions and consequently, attracts cooperation of citizens to the agreed policies and programmes of the governments (p. 13).

If we accept the arguments of the United Nations that trust is imperative for cooperation, social relations, all forms of development, confidence in social and political organizations, peace, stability and clear the path for other relations, then with the high levels of distrust for government and the low degree of interpersonal trust in Jamaica, the nation's problems of distrust which began with slavery, has now become marbled throughout contemporary society -- in homes communities, villages and among individuals.

Conceptual Framework: Slavery was maintained because of the division created between the owners and the slaves. A part of the slave's implicit functions was to report on happenings within his community. Slaves could manumit by reporting on planned insurrection by fellow slaves. While slave owners built this type of cabal trust by offering incentives of freedom, it led to the breakdown of trust among slaves. Slavery may have been the beginning of distrust of social institutions. Colonialism with its imperialistic structures would have further exacerbated areas of distrust by the forced/subtle compliance to things European, as well as the divide and rule tactics that left most Caribbean democracies polarized, with distrust peaking between the poles. Such a situation was the building block for distrust among the different classes in Caribbean society. The people in Caribbean societies, therefore, like all other former slave nations are not accustomed to trust each other or the structures of government for that matter. Indeed, from the works of Transparency International (2000; 2005), without trust all societies are open to boundless miscooperation, corruption and social decay. Miscooperation and corruption have affected and still continue to haunt the development of countries within the region.

Among the many challenges of plantation societies are not only the distrust for government (or the political structure) but also the low degree of social cooperation between people of the same families, and the expansion of this among people outside of that boundary. One scholar argues that within each culture, people within the same space usually trust each other more so than those outside of this boundary (Fukuyama, 1995), which raises the question of 'Whom should I trust?' beyond my space of family or associates. Hence, it should not be surprising that there will always be conflict between different races, and ethnolinguistic groupings within a nation or world. Easterly and Levin (1997) observed why the organizational political trust (i.e. trust in government) might be low, when they observed that differences in progrowth policies and the degree of ethnic diversity are reasons for distrust and could therefore be used to explain political instability. Because minority groups, which could include the poor, are discriminated against by the mega structure, interpersonal distrust develops for the majority groups as well as for governments, which explains the lower degree of trust found among poor groups and communities (Alesina and Ferrara, 2002).

Johansson-Stenman et al. (2004) argue that trust must be studied, in Bangladesh, because of the high levels of corruption that exists within that society. In 2007, many developing societies such as Belize, Ecuador, Pakistan, Jamaica, Surname, Trinidad and Tobago, Vietnam, Haiti and Somalia, to name a few, suffer the same fate as Bangladesh, which is high corruption (Transparency International, 2007). Based on Transparency International's Corruption Index, in 2007, Jamaica was given a grade of 3.3 out of 10, which meant that the country was 84th out of 180 nations. The index ranges from 0 to 10, with 10 being the least corrupt and 0 represents the most corrupt. Corruption widens the gap of distrust. Interpersonal relationship will change because of distrust, and this further lessens cooperation between and among people and in the wider socio-political system affecting social and ultimately economic development.

Christians, Muslims, Hindus, Rastafarians, and Atheists are people who are a product of a distinct culture. Such persons within each culture must interface with the same set of opportunities, corruptions, deception, 'lip service by others and politicians' and anti-poor policies, discrimination, inequalities and unfairness. This would serve to reduce their trust in other persons and the public institutions over time. Trust is at the nub of the relations between governments and their people. Organizational political trust emanates from a socially centered political institution that is reactive and capable of articulating public needs through pro-poor policies and delivering necessary services in a transparent and accountable way

to all the citizenry. This synergy acts as a prerequisite for 'good' governance.

However, the low levels of organizational political trust in Jamaica are not atypical but it is increasingly becoming a significant issue on a global scale. This is influencing governments in both developing and developed regions because of the issue of low confidence levels existing in these societies. The findings from a survey conducted by Powell et al. (2007) have revealed that interpersonal and organizational political trust in Jamaica is very low. This has come as no surprise as the degree of corruption in the society is high (Transparency International 2007) as well as 'lip service', inequality, unfairness, poverty, socio-political misconduct, and injustice in judiciary and the administration of justice. Hence, based on the literature, it was expected that there would be a positive association between trust and confidence in socio-political organizations and wellbeing.

How is Trust Defined?

What is trust? Trust is a situation of willingness for unguarded interface with someone or something (which in this paper would be for social or political institutions). According to Fukuyama (1995), trust is "the expectation that arises within a community of regular, honest and cooperative behaviour based on commonly shared norms on the part of other members of that society". Embedded in the conceptualization of trust is the willingness to cooperate with others without the initial reservation of disbelief or suspicion (Blind, 2006), with the basic manifestation of confidence in other entities (Dogan, 2002; O'Neill, 2002). Trust is, therefore, based on positive expectations, which is a psychological state (Rousseau et al., 1998). Trust begins on the premise that fairness exists among the various parties. Hence, trust is eroded over time, if one party's expectation of fairness is not upheld. Thus, the lower degree of trust of government by its citizenry can be explained by the low confidence in political institutions brought about by corruption, deception, anti-poor policies, low transparency and accountability in public governance (United Nations, 2007).

Trust is categorized into two main areas, (1) interpersonal trust, and (2) organizational trust (or political trust) (Kramer and Tyler, 1995; Duck, 1997; Blind, 2006). The latter refers to citizenry's trust (or distrust) in politicians and/or politics due to satisfaction or dissatisfaction with credibility of the various agents and their policies (Miller, 1974). Organizational trust is people's belief in political actors (i.e. prime ministers, party presidents or leaders, and public officials) and political institutions (such as parliament, judiciary, political parties, army, civil service) to provide policies and programmes that will benefit them and protect their rights Organizational trust (i.e. political trust) is at the nexus of cooperation and a relationship between citizenry and those who represent them, whereas interpersonal trust

(or social trust) speaks to the confidence, cooperation, and that is shared between or among people (Putnam, 1993; 1995). 'Thy word is thy bond' is a critical property upon which social and political trust is based within various societies. There is another side to this discourse, as some degree of distrust stimulates fewer persons participating in socio-political institutions.

Boxill et al.'s work (2007), using linear regression modeling, found that age was positively related to interpersonal trust and so was area of residence (i.e. rural area). Of the seven variables used in the model (example, wealth, gender, area of residence, victimized by crime, corruption by victimization, education, and age), only age and area of residence were statistically significant. Whereas Boxill et al's (2007) research used a nationally representative sample of some 1,595 Jamaicans ages 18 years and older (Boxill et al., 2007); they did not utilize the explanatory power of the regression model. Therefore, we cannot state how much of variance in 'interpersonal trust' is explained by age and area of residence. From the standard 'beta' coefficients, age (β =0.140, P=0.001) contributed more to the model that area of residence $(\beta=0.107, P=0.001).$

Is there a relationship between trust and wellbeing, and what other factors? Catterberg and Moreno (2005), found a positive association between political trust, wellbeing, social capital, democratic attitudes, political interest, and external efficacy. Thus, the current study examines trust and religiosity in Jamaica; and trust and various socio-demographic conditions as well as political participation, wellbeing, and confidence in socio-political institutions in an attempt to compare different findings.

The religious groups and the degree of religiosity of people cannot be separated from this discourse as while religion has its own set of principles; fundamentally, people are by-products of their culture. In a study conducted by Johansson-Stenman *et al.* (2004) in Bangladesh, the authors found that distrust is high between the Muslims and the Hindus. The distrust that is happening in Bangladesh is not atypical as this is also the case between the Palestinians and the Israelis, which explains the continuous low development of Palestine due to wars. Interestingly, Alesina and Ferrara (2002) found that low trust and trustworthiness in public institution (in particular politics) by different religious sects also explain interpersonal distrust brought about by corruption.

MATERIALS AND METHODS

A descriptive cross-sectional study was conducted by the Centre of Leadership and Governance (CLGS), the University of the West Indies at Mona, during July and August 2006 to collect data on the political culture of Jamaicans along with their psychosocial state. Thus, a nationally representative sample of 1,338 people from the 14 parishes of Jamaica were interviewed with a 166-item questionnaire. The questionnaire constitutes questions on civic culture and orientation to democracy, generalized

trust which constitutes the following core variables -interpersonal trust, institutional trust - and confidence, perception of wellbeing, crime and corruption, and political participation as well as the standard demographic variables. Data were collected and stored using the Statistical Packages for the Social Sciences (SPSS). Dummy variables were created from some demographic and some other variables - sex, race, religiosity, area of residence, generalized trust, unemployed person, perceived social class and justice. Wellbeing and political participation were computed from a number of scale questions. Descriptive statistics were done to provide background information on the sample; tests were done for Cronbach alpha to examine the validity of the construct – i.e. wellbeing and political participation. Then, logistic regression was used to build a model. A goodness of fit statistics was done for on the model.

Operational definitions:

Sex: Sex is the biological makeup of males and females. This is a binary measure, where 1=male and 0=female.

Religiosity: This is the frequency with which an individual attends church outside of christening, baptism, wedding, funeral, or other special occasions.

Religiosity 1 1=higher religiosity 0=other Religiosity 1=moderate religiosity 0=other

Reference: Lower religiosity

Religiosity1: refers to high religiosity, which means attending church more than once per week

Religiosity2: implies to moderate religiosity, which denotes attending church between once per week and once per fortnight

Race: Race is people's perception of their ethnical background.

Race1 1=Caucasian (or white) Race2 1=Black and mixed

Reference: Other ethnicities such as Chinese, Indians

Area of residence: This means the geographic location of one's place of abode It is a dummy variable, 1=St. Andrew, Kingston and St. Catherine, 0=Other (Others constitute St. Thomas, Portland, St. Mary, St. Ann, Trelawny, St. James, Hanover, St. Elizabeth, Westmoreland, Manchester, and Clarendon.)

Trust in government. From the survey questionnaire that reads 'Would you say most persons in the Jamaican government can be trusted to keep their promises, or that you can never be too careful in dealing with people in government', was then dummy to 1 if can be trusted and 0 if otherwise.

Interpersonal Trust: The survey instrument asked the question 'Generally speaking would you say that most

people are essentially good and can be trusted, or that most people are not essentially good and cannot be trusted. The variable was then dummied, 1 if most people essential good and can be trusted, 0 if otherwise.

Generalized Trust (i.e. Organizational or political trust and interpersonal trust): General trust was computed from interpersonal trust and trust in government. The variable was computed by 1 if the person had answered can trust other person or the government, 0 if otherwise.

Wellbeing Index: $W = \Sigma O_1$ where O_2 is the selected value from each ladder of Maslow's Hierarchy of Need, with equal weight given to each response and each option (i.e. ladder). The Cronbach α =0.762 for the 5-item variables, which are used to constitute this Index. Why is Maslow's hierarchy used to measure wellbeing? As development studies have shifted its focus from purely an economic pursuit to a multi-disciplinary approach, so has wellbeing moved away from economic determinism to a multidimensional conceptualization? Within the neoteric scope since 2000, motivation is a 'good' measure of why individuals do things; needs and satisfaction are, therefore, multi-dimensional coverage of subjective wellbeing as it tenets are very broad. Thus, subjective psychosocial wellbeing, for this study include (1) selfreported state of health, basic (physiological) needs; recognition (affiliation) needs; self-fulfillment (achievement) needs; and the need for love and affection. Each question is a Likert scale ranging from 0 to 10, where 0 denotes lowest need-satisfaction to 10 being the highest. Thus, the W index is interpreted as from 0 to 3.9 is low; 4.0 to 6.9 is moderate; 7.0 to 8.9 is high and 9.0 to 10 is very high.

Age: Age is the total number of years, which have elapsed since birth (Demographic Statistics, 2005. This is a continuous time variable, which is expressed in years.

Unemployed: Individuals who reported that they are not working, self-employed or seasonally employed. This is a dummy variable, 1 if yes, and 0 if no.

Political Participation Index: 'PPI' Based on Trevor Munroe's work, 'political participation' "...the extent to which citizens use their rights, such as the right to protest, the right of free speech, the right to vote, to influence or to get involved in political activity" (Munroe, 2002:4), We use the construct forwarded by Munroe to formulate a PPI = Σb_i , $b_i \ge 0$. The b_i represents each response to a question on political behaviour - this constitutes a summative 19-item scale, such as voting, involvement in protest (see extended list in Appendix I); and $0 \le PPI \le 19$, with a Cronbach \hat{v} for the 19-item scale is 0.76.

Perceived Social class: This is based on people's perception of their social standing (or position) in the society.

socialcl1 1=middle, 0=other socialcl2 1=upper, 0=other

reference: lower class

Confidence in sociopolitical institutions: This is the summation of 22 likert scale questions, with each question on a scale of (4) a lot of confidence, (3) some confidence, (2) a little confidence, to (1) no confidence. The heading that precedes the question reads: I am going to read to you a list of major groups and institutions in our society. For each, tell me how much CONFIDENCE you have in that group or institution (Appendix II).

Confidence index = summation of 22 items, with each question being weighted equally; and $0 \le$ confidence index \le 88, with a Cronbach α for the 22-item scale being 0.896. The higher the scores, the more people have confidence in sociopolitical institutions within the society. Thus, the confidence index is interpreted as from 0 to 34 represents very little confidence; 35 to 61 is low confidence; 62 to 78 is moderate confidence and 79 to 88 is most confidence.

Justice: Justice relates to fairness and operational functioning of the political institutions, and how people believe that this favours all or the few affluent within the society. This is a dummy variable, 1=administration of justice favours rich, 0=other.

Models

We tested the function:

$$T_i = f(R_i, E_i, RA_i, PPI_i, S_i, SS_i, X_i, Ci, Wi, A_i, J_i, Zi)$$
(1)

where T_i is Generalized Trust of person i; R_i is religiosity of person i; education of individual i, E_i ; RA_i denotes race of individual; PPI_i means political participation index of individual i; S_i is sex of individual i; SS_i represents self-reported social class of individual i; X_i indicates employment status of person i; C_i , is the confidence level of person i; W_i is wellbeing of person i; A_i - age of person i; J_i this is justice of person I, area of residence, Z_i of person i.

Of the twelve primary predisposed factors in Eq. (1), four came out to be significant predictors of trust (p< 0.05). Based on the principle of parsimonious conditions, given that the non-statistically significant variables do not contribute to the model, the final model will be specified as one that only has those factors that contribute to the explanation of the dependent variable, trust in Jamaica. Thus, the simplified model is as follows:

$$T_i = f(R_i, C_i Ji, Si)$$
 (2)

Thus, using Eq. (2), the predicative model for this study is fitted by:

Log (pi/1-pi) =
$$\beta_0 + \beta_1$$
Confidence in socio-political
institutions + β_2 Religiosity4 + β_3 Justice + β_4 Sex (3)

where pi is the probability of trust for model one; β_i parameters estimates of confidence in social and political institutions, religiosity (once per month), justice, and sex (being male)

$$Log \{pi/1-pi\} = -4.978 - 1.228 + 1.154 + 0.685 - 1.191,$$

Therefore, pi = 0.51.

Thus, with a probability of 0.51, it follows that confidence in socio-political institutions in Jamaica, high religiosity, justice and sex are predictors of trust in government or interpersonal trust in Jamaica. Although race is not a predictor of Generalized Trust in Jamaica.

RESULTS

A total of 1,338 respondents were interviewed for the study. Approximately 56% are females (n=723) compared to 44.3% males (n=574), with a response rate of 96.7%. The average age of the sample is 35 years \pm 14 years. Substantially more of the sample classify themselves as being a part of the lower perceived social class (59.0%, n=766), 36.6% are of the middle class (n=476) compared to 4.4% who are in the upper class (n=57). The findings reveal that most of the respondents have attained the secondary level education (69.0%, n=892), 26.2% (n=339) have acquired post-secondary training, 3.1% (n=40) primary or preparatory level education compared to 1.5% have no formal education whatsoever. The results show that Trelawny is the parish with the least number of interviewees, 3.8% (n=50), with the other areas of residence showing a similar percentage of respondents (i.e. 7 - 8%). Another demographic variable of importance to this research is ethnicity/race, 90.0% of the interviewed are Blacks and Browns, with 8.0% being Whites (or Caucasians) compared to 2.0% who indicate others such as Chinese, Indians, and Other races.

Of the 1,338 respondents, the mean age for men $(35.76\pm13.7~\mathrm{yrs}:\mathrm{range}~16\text{-}85)$ is more than the sample mean age (34.95 ± 13.6) and less than the mean age for women (34.33 ± 13.4) . Some 96.2% of the sample population was of working age (15 to 64 years), and 3.8% were older than 65 years (i.e. elderly). Disaggregating the age group by gender revealed that 44.5% (n=531) of the working age group is male compared to 55.8% (n=662) female. With respect to the elderly, however, 53.2% (25) are men with 46.8% (22) being women. In general women in the study were more educated than their male counterparts, though they received less mean income.

The results found in the sampled respondents show that on an average Jamaicans have low confidences in sociopolitical institutions (mean of 57 out of 88 ± 11). When this general finding was disaggregated by gender,

we found that there is no statistical difference between how men and women view sociopolitical institutions (P =0.083> 0.05) (Table 1). More examination of the confidence in sociopolitical institutions reveals some interesting findings. Some 3.1% of the sample (n=1,289) had a very low confidence levels in sociopolitical institutions, 64.9% with a low confidence level, and 2.3% with moderate confidence level and the remainder had the most confidence in sociopolitical institution. Although there was no statistical association between confidence and gender, we found that 4% of the male sampled (n=568) had a very low confidence' level compared to 2.4% of the females of the female sampled population (n=721). On the other hand, males were 1.1 times more likely to have a moderate confidence level in sociopolitical institutions compared to their female counterparts, with 31.2% and 28.6% respectively. At the highest degree of confidence in sociopolitical institutions, men were 1.5 times likely to report the most confidence' in comparison to their female counterparts - 2.8% and 1.9% respectively. Generally Jamaicans have a higher interpersonal trust than organizational (i.e political) trust, which is 37.3% and 8.0% respectively.

The logistic regression revealed that males were approximately twice more trusting of each other and of government than females odds ratio = 1.98 (Table 3). The explanation here could be that men are generally the ones at the upper echelon of most of the institutions in society. The way that the males have handled the economy, government and other social institutions would affect the female's trust of these institutions. The level of emotional distrust that a woman develops due to unfaithful relationships, disappointment in children, spouse, society and other areas of significance to her would have fuelled her distrust over time. Leadership in organizations has not been favourable to women relative to men. This could also affect how females view organizations and social institutions.

The increase in female headed households points to an absence of men with whom the woman can build and develop some level of trust. Another interesting finding of this paper is that on average Jamaicans' political participation is very low (i.e. 4 out of 17), with political participation for men (4.6 ± 3.9) greater than that for females (3.6 ± 3.5) .

Commitment to religion and religiosity are activity areas substantially dominated by females. Based on Table 2, twice the number of males has never gone to church services compared to the number of females --females (31.0%), and male (19.4%). In excess of 50% of females attend church services at least once per week, with males' attendance for the corresponding event being 35.5%. Thus, there is a gender disparity in religiosity in Jamaica (χ^2 (7) =60.93, P=0.001). Furthermore, approximately 5% of the variance in religiosity can be explained by gender.

Results of the Multivariate Model: In addition to the description of explanatory powers of the model, a

Table 1: Socio-demographic characteristics of sample by Gender

Variable	Gender		P
	Male	Female	
	n=574	n = 723	
	% (n)	% (n)	
Unemployed			0.020
No	90.0 (515)	85.8 (614)	
Yes	10.0 (57)	14.2 (102)	
Occupation			> 0.05
Lower (tradesmen)	70.7 (366)	70.1 (459)	
Professional	29.3 (152)	29.9 (196)	
Educational level			0.173
No formal education	2.0 (11)	1.2 (8)	
Primary	3.8 (21)	2.6 (18)	
Secondary	51.7 (289)	49.6 (344)	
Post-secondary (ie vocational training)	19.0 (106)	18.4 (127)	
Tertiary	23.7 (132)	28.2 (195)	
Subjective social class		. ,	0.655
Working (or lower)	59.8 (336)	58.7 (409)	
Middle	35.2 (198)	37.2 (259)	
Upper	5.0 (28)	4.2 (29)	
Church attendance	,		0.008
No	5.4 (30)	2.5 (18)	
Yes	94.6 (528)	97.5 (695)	
Generalized trust	, ,		0.005
No	93.7 (519)	97.0 (672)	
Yes	6.3 (35)	3.0 (21)	
Interpersonal trust	,	,	0.608
No	62.0 (341)	63.4 (430)	
Yes	38.0 (209)	36.6 (248)	
Trust in government			0.005
No	89.5 (476)	93.7 (626)	
Yes	10.5 (56)	6.3 (42)	
Age Mean ± SD	$35.8 \pm 13.7 \text{ yrs}$	$34.3 \pm 13.4 \text{ yrs}$	0.591
Subjective wellbeing index Mean ± SD	6.9 ±1.8	6.8 ± 1.7	0.338
Confidence index Mean ± SD	56.7 ± 11.8	56.2 ± 10.8	0.083
Political participation index Mean ± SD	4.6 ± 3.9	3.6 ± 3.5	0.001

Table 2: Distribution of frequency of church visits (i.e. Religiosity) by Gender

Religiosity	Gender		Total
	Male	Female	
More than once per week	19.4 (108)	31.0 (221)	25.9(329)
Once per week	16.1 (90)	20.6 (147)	18.6 (237)
Once per fortnight	4.5 (25)	5.9 (42)	5.3 (67)
Once per month	9.5 (53)	6.9 (49)	8.0 (102)
Several times per year	20.3 (113)	20.9 (149)	20.6 (262)
Once or twice per year	16.3 (91)	9.1 (65)	12.3 (156)
Less than once per year	8.6 (48)	3.1 (22)	5.5 (70)
Never	5.4 (30)	2.5 (18)	3.8 (48)
Total	558	713	1271

 $\chi^2(7) = 60.93, P = 0.001$

discussion of adequacy of adopted model is necessary. Before the model can be discussed, there is need to address the scope and adequacy of the model. Thus, this section begins with the goodness of the fit of the model -- the classification values were used to compare the predicated to the observed outcomes (Table 3).

Table 3 reveals that forty-three respondents were incorrectly classified -- 42 who 'cannot be too careful' to trust and 1 who did not. Overall, 95.7% of the respondents were correctly classified -- 99.9% of those with 'composite trust' and 8.7% of those who 'cannot be too careful' to trust people. A model has been posited with the purpose of ascertaining the factors can predict Generalized Trust in Jamaica. These are presented below:

Predicting Generalized Trust from various primary conditions: Generalized Trust (i.e. organizational political trust and interpersonal trust) is a function of religiosity, confidence in socio-political institutions in the country, justice in administration and sex of the individual. The overall model (i.e. Eq. 2) can explain 23.5% (Nagelkerke R Square = 0.235, -2 Log likelihood is 296.7, Chi-square (44) = 75.62, p< 0.001) of the variance in organizational political trust or interpersonal trust.

Table 3 revealed that the association is between those who attend church at least once per month with reference to those who indicated none and trust. An individual who attends church frequently (i.e. high religiosity) is

Table 3: Logistic regression: Predictors of Generalized trust in Jamaica

Variable	Coefficient	Std Error	Wald statistic	Odds ratio	95% CI
Urban	0.701	0.373	3.542	2.016	0.971 -4.184
Religiosity1	-1.191	0.545	4.768	0.304	0.104 - 0.885*
Religiosity2	-0.374	0.409	0.835	0.688	0.309 - 1.534
†Low religiosity					
Wellbeing Index	0.021	0.030	0.521	1.022	0.964 - 1.083
Employed	-0.781	0.474	2.713	0.458	0.181 - 1.160
Unemployed	-1.240	0.744	2.779	0.289	0.067 - 1.244
†Other					
Secondary	-0.515	0.666	0.598	0.597	0.162 - 2.205
Tertiary	-0.543	0.686	0.627	0.581	0.151 - 2.227
†Primary or below					
Race1	-2.487	1.309	3.610	0.083	0.006 - 1.082
Race2	-0.739	0.799	0.856	0.477	0.100 - 2.286
†Chinese, etc					
Political participation index	0.037	0.044	0.683	1.037	0.951 - 1.131
Sex	0.685	0.347	3.885	1.983	1.004 - 3.917*
Socialc11	-0.215	0.367	0.343	0.807	0.393 - 1.656
Socialc12	-0.054	0.740	0.005	0.948	0.222 - 4.046
†Lower class					
Confidence Index	1.154	0.368	9.857	3.172	1.543 - 6.520**
Justice	-1.228	0.349	12.404	0.293	0.148 - 0.580***
Age	0.014	0.012	1.310	1.014	0.990 - 1.039
Constant	-4.978	1.860	7.161	0.007	-

Chi-square (44) = 75.62, P < 0.001

Nagelkerke R Square = 0.235,

Overall correct classification = 95.7%

Correct classification of cases of generalized trusted = 99.9%

Correct classification of cases of cannot trust = 8.7%

approximately 0.3 times Odds ratio= 03; Wald statistic = 4.768, p<0.05) less likely to trust government and other persons than someone who has never attended church (this excludes attending church for special occasions such as baptism, weddings, funerals, graduations, christenings etcetera). Embedded in the of types of religiosity is that those people with the most church attendance do not trust the government or other people more than those who have never attended religious services expect for weddings, funerals, christenings, and baptisms. Furthermore, with regard to those who attend church services less than once per month, these individuals do not trust government or others more or less than another person who has never done so except for the special circumstances that was mentioned earlier. It should be noted that religiosity is a positive predictor of Generalized Trust (i.e. organizational political trust or interpersonal trust)

The greater the degree of confidence that someone has in socio-political institutions in a country the more he/she will trust government or other people (B=1.154). The higher the extent of 'confidence in socio-political organizations' in the Jamaican society, the odds of trusting government or someone else will be 3 times more likely than if the individual has a lower degree of confidence in the socio-political institutions within the nation. Odds ratio=3.172; Wald statistic=9.857, P<0.01).

This result is also not surprising. Politics in the Caribbean and in particularly Jamaica affects almost every sphere of human existence. Many reasons could be offered for this phenomenon. Our small geographic size

along with our meager resources influences the need for a dependence on the polity for survival by a large section of the population. This influences negative political behaviours such as clientelism, nepotism and corruption. Those who benefit from the system disproportionately to the rest of the population would manifest more trust in such institutions. This would also in turn influence their perception of other social institutions. The major benefactors would, no doubt, be in a better position to exercise trust, given their socio-economic situation as a result of benefiting from the political system. This would influence their perception of trust in other areas of life.

Based on the logistic regression model, it was revealed that justice is associated with Generalized Trust (P<0.05). Furthermore, based on Table 3, the coefficients for justice and interpersonal or trust in government was (B=-1.228; Wald statistic=12.404, P<0.05) which means that the association between the two variables are inversely related and significant. In addition to direction of the relationship between the previous mentioned variables, the statistics also reveal that an individual who reported that justice system in Jamaica favours all is 0.29 times less likely to trust government or trust some people.

With regard to Generalized Trust and gender, men are approximately 2 times Odds ratio= 1.983) more trusting than their female counterparts (B= .685; Wald statistic=3.885, p< 0.05).

Using the Wald statistic test, justice (Wald statistic = 12.404) is the most significant predictor of Generalized Trust, followed by confidence in socio-political

⁻² Log likelihood = 296.7,

[†]Reference group

^{*}*P* < 0.05, ***P* < 0.01, ****P* < 0.001

institutions (Wald statistic=9.857), religiosity (Wald statistic=4.768) and sex (Wald statistic=3.885).

Limitation of the Model: The initial Model $(T_i = f(R_i, C_i, J_i, S_i))$ assumes that trust is continuous over time. But the dataset from which the Model is derived is at a static 'snapshot' moment in time and this does not take into consideration different time intervals. Trust is fluid. Therefore, any measure of this construct must include the fact that trust is continuously changing over the lifetime of trustor (the decision maker) or trustee (receiver of the trust); and this may even change over short periods of time. Hence, a modification must be made to the initial model to include time intervals, t, as an important factor: $t = f(R_i, C_i, J_i, S_i, t)$

DISCUSSION

The current study revealed that generalized trust is higher for males than females. Concurringly, males are more trusting of government than females while there is no significant statistical association between interpersonal trust and gender of respondents. On the other hand, females have a greater church attendance than males and this was also the case for unemployment. There are four predisposed predictors of generalized trust in Jamaica. The findings revealed that justice is the most significant statistical predictor of generalized trust in Jamaica, and that males had a two times more likeliness of generalized trust than their females' counterparts. In addition, people with high religiosity were 70% less likely to indicate a lower generalized trust than those with lower religiosity. On the other hand, people who have greater degree of confidence in socio-political institutions were 3.2 times more likely to indicate a greater generalized trust than those with lower confidence in socio-political institutions. Among the critical findings of this research are (1) only 8 out of every 100 Jamaicans trust political organizations including governments; (2) 37 out of every 100 trust each other, and that (3) the statistical association which was found between generalized trust and sex can be accounted for by political and not by interpersonal trust.

Some people may argue that the establishment of Caribbean societies was based on the premise of distrust, misinformation, deception and abuse of some races, people and cultures. Although this paper is not geared toward an historical framework of transition from Indians to Spanish to English within the geographical space of Caribbean territory, that period in our history may contribute to the explanation of aspects of the present distrust in authority and for each other. The structure of society then and today has created many of the distrust of the masses, which is an ingrown position for people to distrust the public sphere and other institutions.

It appears that corruption lowers people trust in public sphere as it creates a culture of distrust in others and the structures due to unfairness, inequalities, and injustices (Uslaner, 2007). This means that the bond between various groups in a society is based on trust without a group of researchers, using multivariate regression, found that people who are richer are more trusting as well as the well-educated, and that married couples are more trusting than their non-married counterparts. Their findings also reveal that males are marginally more trusting than females, with church attendees trusting each other more compared to non-church attendants (Glaeser et al., 2000). Zak and Knack (2001) say that interpersonal trust influence economic growth, through increased transactional cost of investment. Trust is not only personal but it is retardation to development

However those who are trustworthier are people who attend church at least once a month, with reference to those who do not attend except for special occasions. This may appear odd that highly religious people are less trusting compared to those who attend church less but such a situation can be explained by what is embedded in the principles, practices and epistemology on religion. Among the emphasis of religion is the fact that you should not put your trust in men (Micah 7:5; Job 4:18) or in yourself (2 Corinthians 1:9; Philippians 3:4). The rationale put forward for this low trust is that we cannot put our confidence in the flesh (or humans) because such a standpoint opens one to disappointment due to the high likeliness of failure in it.

Another important issue that arises as a critical explanation of this position is encapsulated in fact that the 'Bible' projects an image that the earth is not the home of Christians, and so they should not put their trust in the things of this world. An explanation of this seeming paradox is the fact that trusting other person is sharing ones trust in God. Hence, interpersonal trust or organization trust is not offering 'God' all our heart, and so you would be following the commands of God. This study did not concur with the findings of other studies with regard to the following variables – (1) richer people are more trusting; (2) well-educated person are more trusting; (3) men are slightly more trusting than women; (4) married people are more trusting.

Some of the reasons for the distrust in Jamaica, like in many other developing nations, are the expressed hopelessness of the citizenry, the 'lip services' payed by governments to the needs of the people, multiple-layered corruption, low confidence in socio-political institutions, fear, skepticism, poverty, escalating community conflicts, and general inequality.

According to Mackinnon (1992) "sexuality is the locus of male power and that men distinctive power over women in society arises from the pervasiveness of male sexual violence against women". Mackinnon (1992) went on to add that "sexuality itself has been constructed in such a way as to not only ensure male dominance and female submission, but also to present female submission to the male as being pleasurable, desirable, and to be

sought. This perceived dominance of women by men would no doubt result in a general distrust of men by women. The fact that institutions allowed this type of exploitation to continue for so long would only serve to reinforce greater distrust by women of social institutions. The length of this oppression of women by men and institutions is borne out in one of the tenets of radical feminist theory; women were historically, the first oppressed group (Mohammed and Rowley 2005).

The current study has shown that of the persons who trust (a small minority) men are marginally more trusting than females, but that gender is not a determinant of trust in Jamaican context. The issue of trust in Jamaica is important as the cost of corruption and the different kinds of distrusts. This severe lack of trust is retarding the nation's social capital as well as all forms of development. Thus, understanding trust is unveiling knowledge of certainty over future development. It seems necessary to find mechanisms that may quickly lead to a change from the high distrust levels manifested in Jamaica but like Uslaner (2002), we believe that trust is embedded in the culture and so for this to change to be effective there must be a focus on early childhood socialization. Among the important finding of this study is the direct association between confidence in sociopolitical institution and general trust. It follows that if people are less confidence in sociopolitical institution, they will have less Generalized Trust. The world of people will remain the same and cannot be modified due to desire for change as trust is ingrained in the psyche of the people and become difficult to change. Trust is not

constant. It is a shaped through life's experiences, and so life experiences have to be profoundly challenged in order to achieve positive changes among the more mature population.

CONCLUSION

In sum, generally males are more trusting that females. There is no significant statistical difference between the confidence levels in sociopolitical institutions between the sexes, but those with a greater confidence in social and political organizations were more likely to indicate a higher generalized trust than those with a lower confidence in those bodies. Concurringly, females had a greater degree of church attendance than males, and that those with higher religiosity were less likely to have a greater generalized trust compared to those with low religiosity. Clearly from the findings there are low levels of trust in Jamaica, and that this is even lower for political institutions. It was not anticipated that this study would provide all the answers on trust (or factors that affect trust), and so, as it turns out, future research is needed that (1) use the quasi-experimentation method and examine the trust levels of a panel cohort of respondents over the same time period; (2) examine trust in the police force, and simultaneously ascertain the factors that determine trust in this institution; (3) undertake a comparative study on trust in different Caribbean nations; (4) examine the effect of trust on profitability and migration; and (5) evaluate the impact of slavery on the genesis and embeddedness of levels of trust (or distrust) in Caribbean societies.

Appendix I

Political participation constitutes the summation of the following issues:

- Did you vote in the last general elections?
- Have you ever joined a political party?
- Worked for a party or a candidate in an election?
- Attended a political meeting or an election rally?
- Attempted to persuade other to vote?
- Written a letter to a newspaper on a political issue?
- Phoned in to contribute your comments to a radio or television talk show, on political issues?
- Contributed your comments to an internet "blog: on a political issue?
- Personally sent a letter or message of protest, or support, to a political leader?
- Contacted a local governmental official or politician, to seek help with a personal problem you or your family had?
- Contacted a central governmental official or politician, on some general community problem?
- Contacted a central governmental official or politician, to seek held with a personal problem you or your family had?
- Contacted a local governmental official or politician, to seek help on some general community problem?
- Signed a petition?
- Blocked traffic in protest?
- Participated in an organized 'strike'?
- Participated in an organized 'boycott'?
- Participated in a peaceful march or public demonstration?
- Were you enumerated to vote when the last national elections were held for Parliament back in December 2002?

Appendix II

Confidence in sociopolitical institutions

I am going to read to you a list of major groups and institutions in our society. For each, tell me how much CONFIDENCE you have in that group or institution. For each, do you have?

- (1)NO CONFIDENCE
- (2)A LITTLE CONFIDENCE
- (3) SOME CONFIDENCE
- (4)A LOT OF CONFIDENCE

Appendix II Continued

- Q121. "Police"
- Q12 2 . Would you say you have a lot, some a little or no confidence in "trade union"
- Q123.in "political in parties"...
- Q124.in "churches"
- Q125."large companies corporation"
- Q126."Government"
- Q127.school"
- Q128."families"
- Q129."Universities"
- Q130."Private sector"
- Q131."Bank"
- Q132."Prime minister"
- Q133."Judiciary Courts"
- Q134."Armed forces"
- O135."Parliament"
- Q136."Governor General
- Q137."Local government council"
- Q138."News paper"
- Q139"television'
- O140.radio'
- Q141.the people national party (PNP)
- Q142."The Jamaica labour party (JLP)

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