

Checking trust: observing social capital at the individual level

VASABJIT BANERJEE

Mississippi State University, Mississippi, USA

and

CAROLYN E. HOLMES

University of Pretoria, Pretoria, South Africa

Email: Ceh679@msstate.edu

ABSTRACT

Social capital research has measured the concept in two distinct ways: through direct reporting by participants in cross-national surveys and the presence of associative organisations. Both strategies raise difficulties: the former restricts comparability and assumes group stability; the latter relies on literal translation and uses direct questioning. We problematise these approaches and argue that the ratio of ‘check-points’ where individuals are asked to demonstrate adherence to rules, and ‘trust-points’ where such proofs are not required, can better measure social capital. Moreover, the unevenness of social capital between groups is perceptible by ‘fast-lanes’ that differentially treat individuals based on identity. Evidence from a field survey and observational evidence in South Africa is presented.

Keywords: Social capital, qualitative methods, South Africa, race, inequality.

Social trust research is fraught with conceptual difficulties, in part because of a fundamental disagreement regarding where trust is held or where it can be observed. Scholars from various disciplinary backgrounds often vest the phenomenon of social trust in different levels of analysis, dating to two major thinkers in the field: Robert Putnam and Pierre Bourdieu. While Bourdieu understood social trust as a collective asset, expressed or felt by individuals through conflict and social relationships, Putnam conceives of social capital as individually held, but expressed through collective institutions and decision making. This distinction is then manifested in the logical extensions of the utility of social trust: for Bourdieu, all forms of capital are reducible to their utility in terms of economic capital (Portes 1998), while Putnam explores the

implications of his concept of trust in their manifestations in the quality and character of governments (Putnam 1994).

Stemming from this central debate, the concept of social trust suffers from problems of inaccurate measurement and limited empirical utility. On the one hand, many studies of social capital are trying to measure a concept which is both individual and collective, and for which the connections between measurement and theory are often strained. On the other hand, individual empirical examples, like Coleman's (1988) Chicago diamond merchants, demonstrate both the utility of social trust and the costs of its absence effectively, but without broader applicability. Furthermore, larger-scale research aimed at capturing social trust has fallen into two distinct approaches: individual surveys and group-level analyses. While research that directly asks individual survey respondents about interpersonal trust suffers from problems of priming and interpretation, group-level research may be resting on assumptions about the ways that groups work in mediating relationships (Paxton 1999).

Because of these difficulties, scholars from a variety of disciplines, especially Sociology and Behavioural Economics, have called for more in-depth and contextually rich survey and interview approaches to understand the concept and its associated practices in the world. To address this call, we have devised a new interview protocol to observe social trust at the individual level, while also observing the costs of its absence to both individuals and institutions. Our method neither relies on the nature of pre-existing groups and organisations, nor on the subjective factors of asking individuals directly about levels of experienced or reported trust. We posit that by observing the ways that one-off social and economic transactions between individuals occur, it is possible to extrapolate information about the levels of social trust as well as the economic and social costs of low levels of trust. This approach, in being sensitive to individual-level variation, calls into question the utility of real aggregate social trust analysis, but retains validity by pointing to larger trends that shape the social trust landscape. By doing so, we combine the extensive ambitions of the Political Science conception of social trust—looking at institutional contexts and cross-national cases—with the in-context sensitivity of the Sociological approach, which focuses on within-case variation as the result of large-scale social prejudices.

We propose a definition of social capital that is based on three different categories of interactions between individuals: check-points, trust-points and fast-lanes. In check-points, all individuals are asked to present documentation, whether verbal or written, to prove their adherence to the institutional rules. In the machinations of individual economic and social transactions—such as ordering coffee, accessing a university campus, negotiating the process of getting a traffic ticket, or entering a shopping centre—an observer, through comparison, can see the ways in which social trust operates through the frequency with which individuals have to present proof of their status via a check-point. Think, for example, of boarding passes to get through airport security. Such check-points require that individuals prove their adherence to rules and right to occupy institutional space, as well as to proceed through a barrier.

They also impose costs, in terms of time and personnel, on the institution doing the checking. Trust-points are just the opposite. They are seen by the lack of a need for proof, while still proceeding through a given process. It is a trusting relationship that allows customers at a restaurant to give their credit card for processing of payment to a server out of their line of sight, for example. Trust-points allow individuals to pass through institutional space and achieve certain goals without providing documentation about their right to be there.

What we call fast-lanes are a hybrid of these two categories. While some individuals may be checked, others are allowed through, in large part because of their outward identity markers. Such fast-lanes can be seen in the experience of, for example, store clerks racially profiling individuals for closer scrutiny of purchases or monitoring behaviour while in stores. Alternatively, it can be observed in the higher levels of documentation needed for certain individuals to access lines of credit or secure spaces such as country clubs or gated communities. Fast-lanes are hybrid points of checking and trusting, but the characteristics for which individuals are trusted or stopped varies from place to place.

We propose that, through comparison of institutionally similar spaces, and the prevalence of check- and trust-points for individuals, it is possible to establish an understanding of the generalised levels of trust in a given society. The ubiquity of these points demonstrates the expected level of social capital. Through iterated interactions of citizens with varied institutions (and consequently check- and trust-points) their expectations of social capital are created and affirmed. Additionally, through comparing the prevalence of fast-lanes to absolute points, whether checking or trusting, it is possible to understand the range of experienced trust that different groups within a society encounter.

The approach to evaluating the presence of social trust presented here has three major advantages over extant strategies. First, this approach need not rely on large-N surveys, with their associated problems of priming and interpretation. Second, this approach does not require the evaluation of distinct organisations across different cultures in order to determine whether they contribute to or take away from social trust. Third, the observation of social trust through check-points and fast-lanes indicates aggregate levels of social trust, whilst fast-lanes reveal the evenness of this phenomenon across gender, racial, age, class and ethnic groups within societies.

This paper will begin by exploring the ways in which our proposed investigation strategy contributes to extant literature on social capital. While noting the importance ascribed to the concept of social capital, this section will delve into the ways in which current investigation strategies encounter problems with comparability, translation and assumed stability. The following sections will then outline the concepts and concrete manifestations of check-points, trust-points and fast-lanes. In order to do so, we examine results from structured interviews with 125 people, as well as 50 ethnographic field reports, from a fieldwork trip to South Africa in the summer of 2016. The interviews examine the various ways in which trust-points, check-points and fast-lanes are applied and the costs that

they impose. The observational evidence provides a basis for examining the implementation and enforcement of such stops as they are applied in practice. By way of conclusion, the paper summarises the contributions that this approach can make to the study of social capital.

OUR THEORY AND ITS CONTRIBUTION TO EXISTING RESEARCH

Existing research on social capital in Political Science can be classified into two different categories, based on the unit of analysis for examining the concept: the group or the individual. Group-level research posits that repeated interactions within associative organisations increase mutual trust, norms of reciprocity and altruistic tendencies that in turn lead to social goods such as political cooperation and government responsiveness (Putnam 2001; Varshney 2003: 362–98). Individual-level measures of social trust, often captured in survey data, focus on the orientations of individuals to broad social categories of ‘others’ and their expressed levels of trust (Stolle 2002; Freitag & Bauer 2013).

Group-level research is founded on studying the constellation of associational life, and the relationship between groups in a given social context. Putnam (1994, 2001), in studying associative organisations, posits that social capital arises through the interaction between members in stable relations. This conception of trust is then broken down into different types of capital, like *bonding* versus *bridging*¹ or *bracing*² which all have differential effects on aggregate trust, with bridging capital increasing overall trust and bonding capital decreasing it. The major difference in impact between these ‘types’ of capital are in the composition of the groups in which the trust is fostered (see e.g. Pena & Lindo-Fuentes 1998; Varshney 2001, 2003; Gacitua-Mario & Wodon 2002; Larsen *et al.* 2004).

Individual-level research, based on survey data, also makes distinctions among different kinds of trust, mostly focusing on *particularised* versus *generalised*³ trust (see e.g. Freitag & Traunmüller 2009; Newton & Zmerli 2011; Uslaner 2002). As with *bonding* and *bridging* group-level distinctions, there seems to be an inverse relationship in different kinds of individual level trust. *Particularised* social trust seems to undermine (or at least be correlated with lower levels of) *generalised* social trust at the individual level (Uslaner & Conley 2003). Studies examining individual-level social trust largely depend on survey instruments, asking either directly or indirectly about how much respondents trust people in their society. While direct questions are subject to significant heterogeneity in respondent interpretation based on the wording of the question (Sturgis & Smith 2010), indirect questions often confuse the indicators of social trust (such as tax compliance or rule-following) and the causes of social trust, in terms of individual orientation (Knack 2002). Additionally, survey instruments’ questions often evoke responses mirroring the generalised trust environment that people live in, rather than trust as an experienced phenomenon or a personal trait, which leads to high levels of volatility in responses, and

disconnection from other posited measures of social trust such as membership in voluntary organisations (Newton 2001).

Both group-level and individual-level research in Political Science share three common weaknesses in understanding trust: the contextual sensitivity required to interpret the critical distinctions between different forms of trust, the lack of sensitivity to individual diversity in experienced trust, and the need for static relationships within which to measure trust. In comparing *particularised trust* versus *generalised trust*, or *bonding* versus *bridging* organisations, context determines the differences. In other words, a *bonding* organisation in one society could be a *bridging* organisation in another, contingent on the salient social groupings (tribal vs. religious) and cleavages (ethnic vs. economic) (Narayan & Cassidy 2001). At the level of survey instruments, the ability to discern and compare different kinds of trust is obstructed by the necessity to translate specific terms from one language to another – such as ‘trust’ and ‘stranger’ – or even account for variations in cultural contexts, wherein respondents could implicitly assume that they share or differ in religious and ethnic identities with said strangers (Adam 2008; Torpe & Lolle 2011). The problem of individual-level survey instruments is further compounded by co-ethnicity effects and social desirability of responses to questions, depending on the perceived identities of researchers collecting data (Adida *et al.* 2016).

Even in conditions when social characteristics are similar, the interactions through which *generalised* trust develops are measured as occurring within stable and mutually recognised dyads of individuals, groups or entities like the state. For example, Putnam’s argument that the relationship between increasing diversity and generalised trust resembles a normal curve (Putnam 2007) assumes that repeated interactions and friendships occur between members of in-groups and/or between members of out-groups. Uslander’s counterargument based on American and British societies that inequality and residential segregation, *not* diversity, strengthens ‘in-group loyalty that works against trusting people who are different from yourself’, also assumes that repeated interactions occur between individuals of in-groups or out-groups (Uslander 2010). Both assume a stable social network of identities, and a single salient social cleavage.

The last major problem in the Political Science literature, the assumption of homogeneity of experienced trust, has been partially dealt with by scholars in neighbouring disciplines, especially in Sociology. Work from scholars such as Briggs (1998), Lin (2000) and Ferragina (2013) has examined the ways in which social inequalities affect the level of experienced social capital in both theoretical and empirical ways. Yet, the literature in Political Science has been largely silent on this measure.

While our method draws insights from both sociology and economics, this protocol seeks to inform the ways in which social trust has been used as a monolith primarily in political science. In the vein of Putnam, we are seeking to understand social trust stemming from the individual and manifesting in institutions without succumbing to the problems of either survey or group-based

research as they stand in political science. By providing a less context-specific measurement than associative organisations, our theory provides a more general strategy for observing social capital and one that implies how social capital can be measured via individual-level interactions. We test our theory through data collected in South Africa, though it could be applied in almost any context, and compared by using institutionally similar circumstances.

WHAT IS A CHECK-POINT?

While moving through a regulated space, whether in commercial exchange or interaction with state institutions, there are times and places in which individuals are asked to demonstrate with documentation or proof that they have adhered, or are currently adhering, to the rules. Proof, constituted through individual or combined verbal signalling, written documents, or physical actions whose legitimacy are recognised by the institution, is the basis on which access is granted. Such proof may or may not be created by these institutions.

From a practical standpoint, such interactions can encompass a wide variety of exchanges, including everything from demonstrating proof of payment to get coffee from the barista, to showing documentation at a border in order to gain access to a country. Proof can be in the form of receipts of sale, passports or visas, or verbal affirmations to demonstrate familiarity. But such exchanges also frequently happen to gain entrance to membership spaces, such as gated communities or country clubs, accessing universities through security perimeters, going through roadblocks, or through airports which demand proof that you are a paying customer with an impending departure in order to get through layers of security. Proof is demanded in order to move forward. Check-points, in their essence, are an exchange of proof for access.

If one imagines, for example, the act of buying a coffee at a shop, then there are multiple stages through which you will progress. When you approach the till and communicate your order, two different processes are set in motion. The cashier calculates the total that you owe, and the barista begins to prepare your order. Between the transfer of money from the customer to the cashier and the transfer of the beverage from barista to customer, how often are you asked to demonstrate the rightness of your place within the shop? Are you asked to give proof of your order or payment to remain in the café, or in order to pick up your drink? Is such proof required of all customers, or only some?

WHAT IS A TRUST-POINT?

Trust-points are, in many ways, the opposite of check-points. They are the roadblocks that do not exist, the policemen not asking for citizenship or residency proofs at a routine traffic stop, or the fact of picking up a coffee without showing a receipt or identification. Within a given institutional space, a trust-point is when a check-point could exist, but does not: in other words, when

individuals are permitted to move into the institutional space without documentation. In individual contexts, it is exceedingly difficult to identify trust-points as such, since they are characterised by their absence. They are visible mostly in comparison of similar spaces in different contexts, or with different people in a given space.

In the example of a coffee shop, what are the differences in experience ordering a coffee from the same chain in an affluent neighbourhood versus an underprivileged one? Or, ordering coffee in a town-centre versus an airport? There are routinely places where, despite an overall similarity of governing rules, different contexts provide the opportunity for the creation of trust-points, such as not showing proof of purchase to pick up goods, like dry cleaning or coffee.

Such trust-points, as noted above, are largely visible through comparison. For example, in the USA, we implicitly trust restaurant staff to correctly charge our credit cards out of our sight. However, in South Africa, because of rampant credit card fraud, regulations were enacted which dictate that machines must be brought to customers so that such cards never leave their direct line of sight, at the recommendation of both foreign governments and major financial institutions (Deloitte 2014; Overseas Security Advisory Council 2019). Although not clear by only examining the experience of dining in the USA, it becomes clear through comparison that an enormous bond of (financial) trust is depended upon in the course of the average experience of eating at a restaurant. The absence of this trust imposes costs – in terms of restaurant internet infrastructure, staff training and equipment, as well as time – on the establishments who adopt such innovations.

WHAT IS A FAST-LANE?

Several questions can be asked about how check-points and trust-points operate. How often are individuals asked to demonstrate adherence to rules, and how often is proof not required? Who is asked to demonstrate proof, and are the demands for proof applied regardless of the individuals' identity characteristics? These points of inquiry are the basis on which check-points and trust-points can be used to demonstrate the presence of social capital in a given society.

There are some check-points that are only checks for some individuals, but points of trust for others, based on their ascriptive identities. In other words, individuals' interactions with the established – ostensibly neutral – check-points and trust-points are contingent on their race, ethnicity and language, among other identities. Compared with check-points and trust-points that measure aggregate social capital, the presence of fast-lanes helps to ascertain their differential impact on distinct social groups. As a result, societies characterised by trust-points rather than check-points could also have many fast-lanes: revealing that although such societies have high social trust, certain groups continue to face barriers and experience observably lower levels of social trust. Conversely, in societies characterised by check-points, the prevalence of fast-lanes would reveal that certain groups enjoy economic and social

advantages denied to others. In this way, the presence of fast-lanes is indicative of the very real costs imposed by discrimination and the ways in which prejudice can be manifested within the context of interactions with the state and with private institutions. It is certainly true that the selective application of surveillance is often rooted in institutional and individual prejudice. By understanding it in terms of social trust, and the costs imposed by its absence, we are trying to illustrate how social trust environments are conditioned by prejudice and identity, in ways previously overlooked in empirical studies.

The proliferation of 'Show Me Your Papers' laws in states such as Arizona (SB 1070) in 2010, and Utah (HB 497) in 2011, or the application of stop and frisk laws in places such as New York City, provide good examples of the ways in which check-points can be selectively applied, based on individuals' ascriptive identity. When challenged in the court, critics of such laws suggested that the only people from whom authorities were demanding proof of residency or citizenship were those perceived as Latino, or as threats, by law enforcement officials.

Our anecdotal observations regarding the University of Pretoria in South Africa also demonstrate how race continues to play a major role in access to the campus. Frequently students forget to bring their identification cards that must be swiped at the turnstile gates, in order to enter the campus on foot. The same needs to be done by drivers of vehicles at the proximate traffic booms manned by (black African) guards in a small guardhouse. Students who have forgotten their identification cards usually go up to the guardhouse and negotiate access into the campus. The official method is to register oneself in a logbook, including contact details, National Identification number and particulars of purpose.

However, in reality, race, class and gender determine the ease of access into campus under such conditions. For white women, such access is easy, and always with a sense of deference. The guards usually smile and wave them through. Similar conditions exist for black African women, but accompanied by light banter and cheerful warnings about carrying their cards. For white men, however, the experience can be dichotomous. There are instances when they are treated similar to white women. If they choose to engage in conversation, then a warm exchange is undertaken, and cheerful warnings about carrying cards are also delivered by the guards. At other times, if they choose to be belligerent or are perceived as such, then verbal confrontations arise. The result, however, is nearly always that the white men are permitted inside. In terms of black African men, the guards are the sternest. Detailed questions are asked and some are turned away. There are some other social variations within the category of African men that affect such interaction. On the one hand, the guards frequently take pleasure, as evidenced by smiles and jibes, in turning away young African men in expensive cars. This may signify class animosities between the relatively lower-income guards and the young affluent students. On the other hand, older African men dressed in conservative western clothes are allowed in, which may reflect the still hierarchical and patriarchal nature of South African society.

Methodology

The empirical investigation of our key concepts involved a two-pronged strategy for data collection. The first arm was a short, structured interview, conducted by research assistants, in and around Pretoria and Johannesburg. The research assistants were five South African and foreign-national students of the University of Pretoria and the University of the Witwatersrand in Johannesburg. The research assistants were selected because of their backgrounds in Sociology, Political Science and Anthropology, with an emphasis on qualitative research, and based on completion of a research ethics training.

The participation in interviews was open to individuals over the age of 18 who were South African citizens, or who had been residents of the country (either documented or undocumented) for at least one year. The population of interview participants was roughly representative of the city in terms of gender balance, racial background and employment status, but working age adults (18–60) were over-represented because of the public nature of the interviews. Participants were recruited using snowball sampling, which limits generalisability of the sample, but increased the size of the sample and helped to reach the population of non-South African residents and undocumented migrants.

Interview questions were aimed at ascertaining the extent to which individuals had been checked in the course of the previous 3 months, and by which authorities. In addition to basic demographic questions, regarding age, citizenship and employment, participants were asked about stops by police, private security and employees of businesses in public places and while conducting daily activities. If a respondent reported having been stopped, they were asked follow-up questions to determine the frequency of such stops, who the authority figure was who was stopping them, why they thought they had been stopped, what documentation was asked for, how long the stops took, and the perceived threat level experienced by the respondent in the course of the interaction. The interviewer then asked five, open-ended questions to each participant about whether they believed they were stopped more or less than other people, whether they felt that authorities trusted them, whether stops were more difficult for them or others, whether they felt they could ‘talk their way out’ of showing documentation during a stop, and what characteristics about them might engender trust or undermine it. Research assistants collected 125 complete interviews from South Africans and foreign residents of South Africa in and around the cities of Pretoria and Johannesburg, in the province of Gauteng.

The second arm of the research protocol involved research assistants conducting structured observations around the cities. Observational analysis was done by the same research assistants who conducted the interviews. The observations were taken in the form of field notes, recorded at various public places around the cities of Pretoria and Johannesburg, such as cafes, public parks and transit stations, in addition to semi-public spaces, such as college campuses. The

research assistants were tasked with visiting sites they were familiar with around the city, and responding to a variety of questions, such as, 'Who could come in to this place, and who would be excluded? On what grounds, and by whom?'

Findings from interview and observational studies in the South African province of Gauteng both confirm and extend our conceptual investigation. The presence of check-points is noticeable in all areas of social and economic interactions, be it via police-checks of pedestrians or cars at roadblocks or the presence of private security guards and police at malls, restaurants and stores. Although trust-points exist, they are limited to spaces accessed by specific demographic groups, often with strong social norms, or official check-points such as perimeter security, enforcing who can enter such spaces. The most prominent finding is the preponderance of fast-lanes, wherein the differential application of ostensibly universal criteria at check-points generally benefits whites, the affluent, and speakers of South African languages, and discriminates against poor blacks and foreign nationals, especially young men. Such discrepancies in application become reinforced with internalised norms and knowledge of certain goods that allow individuals to distinguish themselves—in a society where whiteness and affluence generally overlap, this should primarily affect blacks—from their assumed identity in order to acquire ease of access. Language skills were also referenced frequently in interviews as a vehicle for avoiding confrontations with authorities or creating fast-lanes in check-point situations: most often, this came in the form of demonstrating in-group solidarity with authorities through speaking local languages.

This finding is perhaps not surprising, but it is noteworthy. By giving a way to directly observe the differences in social trust as they are experienced, and the costs that the lack of trust entails, our measure substantially improves upon extant conceptions of social trust. The differences between the social trust of one individual based on race, gender or nationality, and the lack of trust of another, are not simply an inconvenience. They are a profound cost, in terms of time and resources. By giving directly comparable measures, which highlight the ways in which different levels of trust are manifested in individual interactions that are comparable across context, this measurement of social trust can capture the texture of social trust within a society in ways that extant group- or individual-level responses do not.

South African case selection

We carried out the interviews and observations in South Africa's Gauteng province, particularly centred on the cities of Pretoria and Johannesburg. Gauteng is South Africa's wealthiest, most populous, highly urbanised province. Although characterised by median levels of inequality of wealth as compared with the other provinces (GINI coefficient of 0.6), it has the largest absolute number of people living in poverty with the highest proportion of poor households living in informal dwellings and the second lowest levels of poor households receiving publicly funded housing. Its society has also been characterised by

historically racially exclusive policies and recently by political violence centred on local elections. Furthermore, residents of Gauteng come into contact with government officials more often than their counterparts in other provinces because of its heightened proximity with the central state administration and the security services.

Thus, South Africa's history of racial intolerance paired with the location of Gauteng present a rich case for the study of social trust. The post-apartheid compact forged in 1994 has recently come under strain due to increased protests and violence by citizens critical of the African National Congress-led national government. Additionally, college campuses have witnessed student-led protests against issues of representation and economic access to higher education. As such South Africa is not only a generally interesting case in which to study social trust, but in the summer of 2016 it also provided a unique opportunity to study a highly mobilised young democratic society actively questioning the role of state, security and public educational institutions.

INTERVIEW FINDINGS

Different interview participants did report some check-points that were largely consistent across all different demographic considerations. For example, the vast majority of respondents reported being stopped at least twice a month while exiting a grocery or chain general store, and being asked to present proof of purchase, generally in the form of a receipt, to private security guards before exiting. No respondents reported that the interaction was threatening, and many of them explained the stop as procedural, non-targeted, or by explaining that security guards were 'doing their jobs'. About 20% of respondents attributed such stops to high levels of petty crime in South Africa, which is borne out by official statistics of crime in the country that are significantly higher than comparable countries in the region or globally (Statistics South Africa 2015).

Despite the consistency of reporting such stops, however, there were vast differences in the levels of time and intrusion that were reported. While two different young, white men reported that the interaction took less than a minute,⁴ others, for example a young black woman⁵ and a young black man,⁶ reported that the stop regularly took between 5 and 15 minutes each time. Thus, even though this checkpoint seems to be consistently applied, regardless of the ascriptive characteristics of the person being stopped, the application of scrutiny varies significantly, in ways that are broadly connected with both race and class.

Other stops were more obviously fast-lanes, where certain individuals reported being stopped frequently by the police while driving or conducting daily activities. While race and class did seem to condition the frequency and intensity of fast-lane stops, the respondent's status as either a citizen or a foreign resident was most often reported as the reason for suspicion by authorities. This condition seemed to apply almost exclusively to those people perceived to be, or who were actually from, other African countries. Actual or

perceived foreignness was an important reason for explaining stops by police and in public places by both men⁷ and women.⁸ Those South African citizens who reported being 'seen as foreign' reported that they stressed their accents⁹ or facility with local languages,¹⁰ as ways to avoid escalating confrontations with officials, and part of their repertoire of evidence that allowed them to proceed through the interaction. Foreign residents of South Africa from other African countries often reported that their status as foreign nationals made them immediately suspicious to authorities,¹¹ and often made the interactions more contentious or expensive in the form of necessitating the payment of bribes.¹²

Perceived class identity was another justification for the fast-lanes that were reported by participants. While many respondents reported that their external indicators of affluence allowed them to pass through barriers unscrutinised,¹³ the opposite was also true.¹⁴ Indicators of class, in the form of car models or sense of dress were the most second most frequently offered justifications for stops that were targeted at particular segments of the population.¹⁵

Although interviews did not include questions about the effects of co-ethnicity, some interview participants did note that shared racial identities could promote trust, or increase distrust,¹⁶ with officials. While some black South African respondents noted that it was often more difficult to bribe white police officers when seeking to avoid censure,¹⁷ others noted that trust was greater with black officials.¹⁸ Whether this constitutes the creation of fast-lanes because of co-ethnicity – insofar as black officials create opportunities for some people to avoid censure based on racial identity – or whether this is a stop which only people read as black by the officers have to abide, is unclear from the data.

While co-ethnicity was not often cited as a conditioning factor by white South African interview participants dealing with white officials, there were several who brought up the idea that there existed tensions in cross-racial interactions. Where referenced, however, such effects were often seen as minimally important, or peripheral.¹⁹ Interview participants who identified themselves as white reported that race was only a significant contributor in the context that their racial identity promoted trust with officials.²⁰

The last major category of fast-lanes conditioned by identity were created by differences in gender. Women interview participants regularly noted that their gender helped to create fast-lanes with male officials, both because of inherent sympathies and because the women could draw on conditions – like pregnancy or menstruation, whether actual or fictionalised – to avoid being detained or showing identification.²¹ In one particularly telling set of interviews, two Nigerian respondents, both in their mid-20s, but of different genders, tell vastly different stories of their levels of experienced trust with officials. The Nigerian woman reported that she did not regularly face problems with the male police officers and was able to use her gender to avoid checkpoints.

People like me as a woman are less likely to face problems when asked for identification because we are harmless. Men are more likely to experience problems than us

... It's always a challenge talking your way out with women officials, but it is relatively easy with men. I have done that several times. Once like that, I was on my periods when I had been arrested for lacking documents in Johannesburg. They did not arrest me. (26-year-old Nigerian woman 059)

Her male counterpart reported that, not only was he was regularly stopped, but that the only way to avoid such detentions was to pay bribes to officials.

It's always difficult to talk your way out when you are a Nigerian, because you are easily judged as a liar. Instead, I have to make sure that I keep or move around with some cash 'to make a plan' when officials, especially police, ask me for identification. (24-year-old Nigerian man 054)

Such differences in experience, both from foreign nationals from the same country, of the same age belie the strength of gender as a conditioning factor in determining the differences between fast-lanes and checkpoints.

What is evident from the range of responses about the presence of fast-lanes and check-points, however, is that such ascriptive characteristics are intersectional in their effects. Nationality, class, gender, race and other identities compound to create the experienced trust landscape of individual respondents.

Observational results

The research assistants' reports implicitly and explicitly reveal multiple layers of check-points at their observational sites. Sometimes these are implicit, such as their identification of a café or restaurant being located within a mall, entry into which is contingent on crossing check-points, and which are spaces patrolled by private security guards.²² One observation further notes the highly armed and bullet-proof jacketed policemen patrolling the area.²³ Moreover, even private security guards are distrusted by their superiors, and have embedded check-points of their own, such as electronically 'tagging' (registering) onto a receiver to verify that they are doing their rounds.²⁴

A pizzeria without visible security guards, instead has 'security cameras in front of the shop just above the counter' and 'at least three cameras that cover the whole shop including the entrance and the queue for people placing orders', and the toilet has a 'locked screen/security door' that customers request staff to open, and which staff lock once customers exit.²⁵ Customers get receipts upon order, and are delivered their order after handing over these receipts for confirmation by employees who match it with corresponding order slips.²⁶

Despite the ubiquitous presence of check-points, represented by private security guards and policemen, *none* of the observers required identification cards or other documentation to enter either upscale or affordable restaurants and cafes, unless these were located in university campuses that require identification cards to enter. Thus, indicating that trust-points do exist parallel to check-points.

The presence of fast-lanes, however, were most apparent in the observations. Fast-lanes could be contingent upon racial identity, such as when a black female

observer notes the higher speed and greater attention paid by the wait-staff to white rather than black customers at a Nando's restaurant.²⁷ However, they also depend on a combination of racial, national, gender and class identities or a combination of such identities thereof.

Differential treatment centred on race and nationality characterised interactions at various sites. A black male observer notes that in a bar frequented by non-white foreigners—Somalis, Pakistanis and Bangladeshis—young black men from South Africa and other southern African countries are not trusted: the staff asks to verify their receipts more frequently than their foreign counterparts, in order to deliver drinks previously paid for at the bar counter.²⁸ In a taxi rank, which is a privately managed mass transit station, language barriers distinguish foreigners, implicitly making them targets of both 'rank marshals' and criminals.²⁹

Whereas white tourists arriving from the expensive Gautrain Station approached the police to ask for directions, and were escorted by them to an enquiry counter, 'very dark skinned men [implying immigrants] were targeted and questioned the most whether they were travelling' or exiting the station.³⁰ A black male observer notes that police at a Metrorail station, primarily used by poor and working class blacks, were 'stopping and questioning whoever they suspected of either being a criminal or a foreigner'.³¹ On one occasion, the same observer witnessed a black man from a neighbouring South African province of Limpopo being stopped for questioning by the police because they assumed he was a foreigner due to his dark skin and mode of dress, but they released the man after he responded in a local South African language.³²

Fast-lanes based on racial and gender identities were also apparent. One black male observer notes that young black men's bags are checked more frequently upon entering and exiting a Johannesburg Pick 'n Pay, a chain general store, than black females and whites of both genders.³³ Another black male observer writes that even in predominantly black high-trust environments such as mini-bus taxis, young black men are less trusted than their female and less respected than their older male counterparts.³⁴ Specifically, tasks like collecting fares from passengers and returning change that are traditionally done by a designated passenger, are given to black females rather than young men.³⁵

According to a black male observer, policemen at Park Station, the central train and bus station in Johannesburg, stopped and questioned 'cross-border women traders' less than 'male migrants' even when the former were carrying large bags, the implicit criteria that the observer noted as drawing the officials' attention.³⁶ Similarly, at a Supabets 'betting centre' patronised primarily by black men, entering women only went through the scanner to detect electronic objects, rather than the full physical inspection faced by men.³⁷

In terms of differential treatment based on racial and class identities, at affordable restaurants, such as Kentucky Fried Chicken³⁸ and Steers,³⁹ observers note that the wait staff treat South African whites and blacks, and foreign whites and non-whites similarly. A black female observer also notes that at Spur's, an upscale restaurant, customers are treated similarly regardless of their racial identity.⁴⁰

However, the overlap in racial identity and wealth makes upmarket commercial areas primarily non-black, thus making black South Africans' presence more unexpected, and sometimes implicitly unwelcome. A black observer notes the predominance of whites, Indians and mixed-race customers in the artisanal and organic Neighbourgoods Market in Johannesburg and of white customers at the expensive Smokehouse Restaurant.⁴¹ A white observer remarks that a Pretoria pub with a predominantly white male clientele would be uncomfortable for blacks across-classes: noting that a section of the bar called 'chopped corner' is 'decorated by framed pictures of military helicopters', which indicates the establishment's fondness for the apartheid-era defence forces.⁴²

However, the observations also indicate that such discrimination may be more nuanced, in terms of how it is imposed and on whom, than on *apparent* race and class markers. Specifically, that differential access to goods and services also depends on individuals' knowledge of certain cultural registers, which in turn indicate their race and class identities. A white research assistant notes that norms of 'whiteness' are required (albeit implicitly) in order to enter and be accepted in certain cafes and restaurants. While observing at Roastmasters, an expensive café in an upper-class neighbourhood in Pretoria, he notes that:

Anyone not socialised into whiteness, the [black] workers, car guards, nannies and security guards walking by on the pavement, would most probably not feel comfortable in this space. Since there are certain ways of conducting oneself, how one is dressed and how a body is comported that establishes belonging and feeling comfortable or not ... norms keep people out, rather than a security guard or official.⁴³

Moreover, the implicit expectations of adherence to such norms, and therefore access to such spaces, occurs despite the variegated racial nature of the workforce, that is, primarily black staff and white managers.⁴⁴ Thus implying a form of internalisation of the norms of fast-lanes.

In essence, whereas the predominance of check-points is noticeable to most observers, not all South Africans are equally affected by them. Fast-lanes exist to create social environments of greater trust among whites and the affluent, while check-points are imposed on poorer black Africans, especially young men. Thus, the differential imposition of check-points and adherence to them during interactions creates a variegated landscape of social trust contingent on racial, national, gender and class identities.

LIMITATIONS OF THE STUDY

The limitations of this study fall into three broad categories – case selection, interviewer effects and sample size – and should be addressed before proceeding to a discussion of the findings. The authors recognise that a single province of South Africa is not necessarily indicative of either the country as a whole, or indeed other contexts. However, in this study, we were seeking to explore a new measurement and implementation to study social capital, and while the sample

size of the study and the geographic reach of it were small, the results remain compelling as a way to demonstrate the variation of social trust within a given context, and the costs of its absence.

Structurally, we did attempt to limit the within-study interviewer effects (Adida *et al.* 2016), to maximise internal validity and proof of concept. The research assistants themselves were a mix of South African citizens and foreign nationals, from multiple (self-identified) racial backgrounds, in order to try to minimise interviewer effects. While all interviewed participants were from both within and outside of their own status groups, the majority of the interviews were within shared-status groups. Additionally, there were limited social desirability effects because of the lack of overtly partisan or political content in the interview questions (Adida *et al.*, 2016). Additionally, our observational data, which confirm many of the findings from the interviews, overcomes the challenges of interviewer effects because of the relatively more passive nature of data collection. However, future and larger studies will need to build in additional protections against distortions introduced by co-ethnicity, including larger research teams, larger samples, and more attention to the shared and dissonant identities of interviewers and participants.

Lastly, as noted above, this project was largely exploratory in nature, and given the relatively small sample size, the data themselves are not very amenable to quantitative content analysis or coding. We hope that future, larger studies will allow for more splicing of the data into categories, and quantitative content analysis of responses, including coding and word frequency counts. We anticipate these approaches being especially fruitful in analysing interview data.

EXPLORING THE TRANSPORTABILITY OF THIS APPROACH: ACCRA, GHANA AND DELHI, INDIA

The proposed measures for social capital appear to receive support – after contextualisation – in other urban settings within developing societies. Exploratory observations by the authors in 2015 and 2016 provide anecdotal evidence that Accra, Ghana and Delhi, India are sites where similar trust-points, check-points and fast-lanes exist. Although in Accra the trust-points and check-points function akin to those of Gauteng, they are notable by their absence, thus indicating high levels of social trust. In contrast, check-points and trust-points in Delhi indicate variance in social expectations of trust across income groups, indicating low levels of overall social trust.

Accra's coffee shops and informal bars do not ask for the presentation of receipts before serving drinks. More strikingly, Accra's roadside restaurants and bars seldom ask for pre-payment. For example, behind a shopping centre in the Osu area of Accra, an informal restaurant set up in the evenings served Ivorian cuisine to clients seated at plastic tables placed on the unpaved road. The diners bought their drinks from a liquor shop across the lane, in what appeared to be one-half of a garage.

There was an intricate process of ordering the meal. Customers asked for the prices of the tilapia fish entrée, which depended on the size of fish, and then ordered the fish and side dishes such as Ivorian couscous and avocado salad. Subsequently, customers went to the liquor shop and ordered their drinks, which extended from local beer to Scotch whisky. The drinks and dinner were served, and customers paid in cash afterwards. There was no method or means of restricting customers' exit from either the liquor store or the restaurant: even using the facilities required going to a nearby lane. The authors' observations in similar establishments in other urban settings in Ghana, specifically Cape Coast and Tamale, suggest that such trust-points are widespread. In the University of Ghana in Accra, although a security infrastructure akin to that of South Africa's University of Pretoria and University of Witwatersrand exists, identification cards or registration in a log-book were not required and entry and exit were generally unhindered. The presence of security guards within the campus was also minimal.

In a more complex instantiation of the check-point, our cursory observations in Delhi, India revealed that the treatment of customers by employees is contingent on the income segments of the populations that the coffee shops target. Nevertheless, the number of check-points is similar across companies serving the same or distinct income groups.

In one popular coffee chain, where a standard cup of coffee cost approximately US\$1: customers ordered a meal or beverage from a server, while seated at a table; were served the beverages at the table; the customer then asked for a bill, which was brought by the server; and, the customer paid the server. Thus, check-points where customers could be asked for their capacity to purchase beverages did not exist. Customers paid after consuming the products. Also, most transactions were in cash because the amounts were deemed too low for credit cards.

However, the transaction process differed in the middle segment of cafes where coffee cost approximately US\$2. In a partially self-service system, customers ordered at the counter; they paid while ordering; customers then proceeded to occupy a table; and were subsequently served at their table either by face recognition, or internal memos indicating table numbers for servers, or even by signalling to servers. Here, a significant checkpoint – paying at the till – existed prior to the consumption of the beverage, but no proof of purchase was required to acquire the product. Also, unlike its cheaper counterpart, credit and debit cards were used more often in these cafes.

The higher-end coffee shops represented by popular international coffee chains, where a cup of coffee cost approximately US\$3, followed a procedure similar to its self-service counterpart in the USA. Customers ordered at the counter; they paid while ordering; their names were announced; and they picked up their drinks. Patrons were not asked to produce a receipt. A significant number of customers used credit cards. Consequently, whereas customers were *not* treated equally in the different types of coffee shops, the numbers of check-points did not differ significantly. Customers at the full service, cheaper

cafes were not asked to present proof of purchase before being served, but neither were their more expensive partial and self-service counterparts.

The benefits of this approach to studying social capital, as outlined above in the literature review, are that these contexts are comparable, within capital cities in developing countries, without the need for translation or for significant contextual knowledge of associational culture. The contexts of Accra and Delhi, as large urban areas in developing countries, prove fruitful comparative sights, in part because of the fact that they reveal the texture of social trust landscapes, the manifestations of institutional and individual prejudices, and the ways in which social trust varies. While not infinitely transportable, this approach to studying and measuring social trust allows for more comparison both within and between contexts.

CONCLUSION

Social trust, which has been credited with the underpinning of a variety of different social goods, remains an amorphous and difficult to operationalise concept in political science. The definition that we propose in this paper seeks to provide the basis on which scholars can compare, both cross-contextually and over time, the presence and absence of social capital. The strength of our conceptual strategy is also in the ways in which social capital can vary based on individual, identity-based characteristics. Because extant research on social capital depends on organisations, it is unable to account for internal inconsistencies. The proposed strategy allows for a greater degree of sensitivity to variation. It calls into question the ability of the social science disciplines to make blanket statements about social trust environments, and in itself this is a valuable contribution to the discipline.

Such sensitivity is important because it comes as no surprise to keen observers of the social world that although policies of scrutiny may be constant, their application is far from impartial. These differences have been expressed as a function of race, class or (cis)gender privilege. However, the existing literature on social trust does not account for these kinds of social variations. But, we argue, these different levels of trust and checking that individuals experience because of who they are can also demonstrate the ways that social capital is individually experienced and conditioned. Consequently, our definition bridges the hitherto divided understanding of individual trust as either rationally engendered by expectations arising from repeated interactions (Hardin 2004: 113; Cook & Hardin 2005) or a socio-psychological worldview (Uslaner 2002). By having a grounded way to capture these differences in the experienced social trust landscape, these measures can capture the extent to which the uneven trust landscape imposes costs on individuals based on their ascriptive identities. Our data also suggest that the experienced social trust landscape shapes in-group and out-group perceptions, and has implications for other kinds of trust, like trust of policing institutions or governmental officials.

Our definition of and inquiry into social capital, then, is neither vested in groups nor in institutions, which helps divorce the research of social capital

from the particulars of context, as well as incorporating the socially liminal into the conversation on experienced trust. By separating social capital from institutions, we can more accurately understand the ways in which social trust operates. By observing social trust in this way, we can capture both its dynamics and effects in ways that are more responsive to the individually conditioned experience of social trust. Additionally, as our field study results demonstrate, experienced levels of trust are vastly uneven. By vesting our definition of social trust in individuals, rather than institutions, as well as being able to capture the dimensions of time, threat and demography that shape it, it is possible to observe a much more nuanced and context-sensitive trust landscape.

Social trust accrues benefits, and the lack thereof incurs costs, but often those are difficult to compare. We contend that by evaluating how often individuals are asked to demonstrate their adherence to institutional rules and how often such interactions are conditioned by the identities of individuals, we can more accurately and more richly discuss social trust as well as the costs incurred by individuals and society at large when such trust is lacking. Additionally, by looking at the ways in which policies of checking and trusting are contingent on identities, it is possible to map out the contours of the social capital landscape, which reveal the ways in which experienced levels of social trust differ within a society.

Indeed, what our data suggest is that variation (in the form of fast-lanes) within a context is more telling about the way social trust works than measures of aggregate trust (as with checkpoints and trust points). Yet, we believe that cross-context comparison is still important and possible with this approach. It can be used to measure the salience and costs associated with prejudice, regardless of the content of that bias, and in ways that do not assume the salience of any particular cleavage.

Our approach, then, is an effort at bridging the most useful parts of both the sociological and political studies of social trust in the form of an empirical approach that can be applied across contexts. The observation and interview methods described above yielded rich empirical data in our initial field study which point to the utility of this approach. Trust points, check points and fast-lanes are sites at which social capital, and the costs of its absence, can be observed in ways that are sensitive to variation, but also broadly comparable.

NOTES

1. Bonding social capital increases trust within ascriptive groups and consequently decreases aggregate social capital. Bridging social capital builds coalitions across social cleavages that increases aggregate trust (Putnam 2001).

2. Social capital created by networks that link bonding and bridging organisations (Rydin & Holman 2004: 122).

3. Particularised trust is trust in people with whom the subject is directly related or in contact. Generalised trust, by contrast is an 'abstract attitude toward people in general, encompassing people beyond one's immediate familiarity, including strangers ... in that it deals with unknown groups and/or strangers and does not predominantly depend upon specific situations' (Freitag & Bauer 2013: 26).

4. '5 seconds; it was super-fast. The people seem to barely check. I can't recall that there has ever been a discrepancy, or that the goods in the packet were questioned' (23-year-old, white man, South African

Citizen, 001). '10–20 seconds, really as long as it takes to rip or sign the receipt ... [They check to] see if everything in my bag was bought, but it doesn't make sense because they don't even have a close look' (19-year-old, white man, foreign resident 016).

5. '15 minutes. It happens every day, where I am working at Shoprite shop. They go further to even search my clothes ... It is to stop shop theft, especially by employees' (24-year-old, black woman, South African citizen 025).

6. '5–10 minutes, because they check the goods one-by-one. It happens 4 times a month ... Maybe because of the clothes I'm wearing, street kids-like clothes, thinking that I'm a criminal' (35-year-old, black man, South African citizen 029).

7. 'I've been stopped two times by the police, along the road near Park Station [bus station in Central Johannesburg]. It's because I look like a foreigner ... They think that I am a foreigner from my looks, and if I don't have my ID, they take a "remedy fee" (a bribe) ... if you look more like a foreigner, you are always placed within the category of foreigners, so the stops are always more ... If they think you are a foreigner, they will always suspect that you are staying illegally and doing shady deals ... I face challenges, because of the way I look I am questioned several questions until they are satisfied that I am a local' (28-year-old black man, South African citizen 038).

8. '[The police] don't usually stop me. Maybe it's the way I dress. When I am walking with my aunts, they always stop us because my aunts dress like Zimbabweans ... but people like me also speak in a particular way. I am a Zimbabwean, and I speak Shona. Even if I try to speak the local language, they can tell that I am not a South African, and it is hard' (35-year-old black woman, foreign citizen, 009).

9. 'I was stopped once by a police officer in Sunnyside. I think it was because they thought I was a foreigner, but then they heard me speaking, they realized I was South African and they let me go. It took about 3 minutes ... I use my accent when officials think I am foreign, and I do it on purpose' (23-year-old, mixed race man, South African citizen 004).

10. 'Around town, yes [you can talk your way out of showing identification]. I just tell them that I am South African, and speak Zulu or another local language' (25-year-old black man, South African citizen 017). 'People like me won't face any challenges because I am a citizen of this country. I think foreigners can face problems more than us. They cannot speak our local languages and they have their own culture. [Can you talk your way out?] And why not? I can talk my way out without showing any documentation because I know a number of local languages and I am a South African' (47-year-old black man, South African citizen, 055).

11. 'Because we are foreigners, they will always ask us if we have legal papers to work or stay in South Africa. I feel that they don't trust us. Look at the way they treat us when we are asked for papers of identification. It shows that they don't trust foreigners in South Africa ... These officials have never trusted foreigners, mainly Zimbabweans, they don't even give you a chance to explain yourself' (31-year-old black woman, foreign national, 034).

12. 'I think yes [that I am stopped more often]. Foreigners are always targeted. They think we are all illegal immigrants ... As foreigners, we encounter more difficulties. Sometimes all they need is a bribe. Even if you show your documents, they will still hold you until they get a bribe' (46-year-old black woman, foreign national 006).

13. 'I look middle class and therefore trustworthy, especially because I am small and female. I dress quite respectably, which is linked to the middle class idea, and I don't look like I'm here to cause trouble' (26-year-old white woman, South African citizen 003). 'I think they trust me ... I'm white, upper-middle class, driving new-ish model cars. I'm well-dressed, clean, well-kept and presentable ... It's easy, because you look respectable; you're clean, well-dressed ... thus they respect you and trust you, because they're not given any reason not to' (23-year-old white man, South African citizen 001).

14. 'I haven't even been stopped once [by the police]. Maybe it is because of the type of car I drive. It is a Mercedes-Benz ... A year back, while driving a Golf GTI (VW), almost every roadblock I was stopped' (26-year-old black man, South African citizen 011). 'Yes, they trust me because I drive a high speed car. The police always stop VW GTI vehicles' (41-year-old black woman, South African citizen 023).

15. 'I don't get stopped often. I think they stop foreigners and people who don't dress well, poor people. I am trusted because of the way that I dress and walk and carry myself and the way that I speak ... Depending on how you look, is how they judge you. How you're dressed and how you carry yourself means that you are more or less likely to be searched. If you put me next to a Rasta, who are they going to search?' (23-year-old, mixed-race man, South African citizen 004).

16. 'Because I am an African, black in race, I don't think there will be trust especially in areas where white people are in authority, it's very hard to earn trust from such people' (25–30-year-old, black man, Zimbabwean citizen, 044).

17. 'It depends with the officials that you come across with. If you are stopped by black police, you can negotiate if you don't have a licence. But this may not be the case if you are stopped by the whites. They do

not take chances and they make sure that you face the consequences. You cannot even bribe them' (25-year-old black man, South African, 086).

18. 'In general, blacks with power can trust us I think, more than whites here in South Africa' (36-year-old black man, South African, 093).

19. 'If they don't trust people like me, then who are they supposed to trust? I am not a criminal, I am a university student, wise and white. But, people like me may not be trusted, I am sorry to say this but it's true, by black people in positions of authority' (19-year old white woman, South African 051).

20. 'I have just come to realise that blacks are stopped and questioned more than whites' (19-year-old white woman, South African 085).

21. 'As a woman I can provide a number of excuses like telling officials that I am pregnant. Officials have a soft heart for pregnant women' (26-year-old black South African Woman, 060).

22. Observations in malls: 1 at Mugg and Bean at Brooklyn Mall in Pretoria; 1 at Seattle Coffee Company at same mall; 1 at Nando's restaurant at Village Square Mall in Randfontein Mall; 1 at Checkers Store at Sandton City Mall in Johannesburg; 1 at Wimpy's restaurant at same mall.

23. Observer: NT; Location: Roastmaster's Coffee Shop on 13th Street, Menlo Park, Pretoria; Date: 14.6.2016; Time: 12:00.

24. Observer: NT; Location: Roastmaster's Coffee Shop on 13th Street, Menlo Park, Pretoria; Date: 14.6.2016; Time: 12:00.

25. Observer: SC; Location: Roman's Pizza, Sunnyside, Pretoria; Date: 15.6.2016; Time: 12:00.

26. Observer: SC; Location: Roman's Pizza, Sunnyside, Pretoria; Date: 15.6.2016; Time: 12:00.

27. Observer: LMM; Location: Nando's Restaurant, Randfontein, Johannesburg; Date: 14.6.2016; Time: 12:50–13:30.

28. Observer: BM; Location: Farm Drieziek 3 Pub, Johannesburg; Date: 18.6.2016; Time: 18:30–19:20.

29. Observer: GM; Location: Bree Taxi Rank, Johannesburg; Date: 19.6.2016; Time: 10:00–10:30.

30. Observer: BM; Location: Park Station, Johannesburg; Date: 18.6.2016; Time: not given.

31. Observer: BM; Location: Metrorail Train Station, Johannesburg; Date: 13.6.2016; Time 18:30.

32. Observer: BM; Location: MTN Taxi Ranks, Johannesburg; Date: 13.6.2016; Time: 10:00–10:35.

33. Observer: BM; Location: Pick 'n Pay, Braamfontein, Johannesburg; Date: 16.5.2016; Time: 14:00–15:00.

34. Observer: BM; Location: Trip to and from Orange Farm from Johannesburg; Date: 18.6.2016; Time: 12:30–13:10 and 15:00–15:45.

35. Observer: BM; Location: Trip to and from Orange Farm from Johannesburg; Date: 18.6.2016; Time: 12:30–13:10 and 15:00–15:45.

36. Observer: BM; Location: Park Station, Johannesburg; Date: 18.6.2016; Time: Not Given. Observer: BM; Location: MTN Taxi Ranks, Johannesburg; Date: 13.6.2016; Time: 10:00–10:35.

37. Observer: BM; Location: Supabets Sports Betting Center, Hillbrow, Johannesburg; Date: 12.6.2016; Time: 18:30–19:20.

38. Observer: NT; Location: KFC, Hillcrest Boulevard, Pretoria; Date: 15.6.2016; Time 12:30. Observer: NT; Location: KFC, The Fields, Pretoria; Date: 15. 6.2016; Time: 13:45.

39. Observer: SC; Location: Steers, University of Pretoria, Pretoria; Date: 14.6.2016; Time: 12:30–13:05.

40. Observer: LMM; Location: Spur's, Randfontein, Johannesburg; Date: 14.6.2016; Time: 12:50–13:30.

41. Observer: GM; Location: The Neighbourgoods Market, Braamfontein, Johannesburg; Date: 18.6.2016; Time: 15:30–16:25. Observer: GM; Location: The Smokehouse Restaurant, Johannesburg; Date: 18.6.2016; Time: 17:00–17:30.

42. Observer: NT; Location: LM in the East, Pub and Restaurant, Lynwood, Pretoria; Date: 15.6.2016; Time: 17:30.

43. Observer: NT; Location: Roastmasters Coffee Shop; 13th Street, Menlo Park, Pretoria; Date: 14.6.2016; Time: 12:00. Observer: NT; Location: Tribeca, Lynnwood Bridge, Pretoria; Date: 19.6.2016; Time: 12:45.

44. Observer: NT; Location: Seattle Coffee Company, Brooklyn, Pretoria; Date: 14.6.2016; Time: 14:15.

REFERENCES

- Adam, F. 2008. 'Mapping social capital across Europe: findings, trends and methodological shortcomings of cross-national surveys', *Social Science Information* 47: 159–86.
- Adida, C.L., K.E. Ferree, D.N. Posner & A.L. Robinson. 2016. 'Who's asking? Interviewer coethnicity effects in African survey data', *Comparative Political Studies* 49: 1630–60.

- Briggs, X. de S. 1998. Brown kids in white suburbs: Housing mobility and the many faces of social capital. *Housing Policy Debate* 9: 177–221.
- Coleman, J.S. 1988. 'Social capital in the creation of human capital', *American Journal of Sociology* 94: S95–120.
- Cook, K.S. & R. Hardin. 2005. 'Norms of cooperativeness and networks of trust', in M. Hechter & K.-D. Opp, eds. *Social Norms*. New York, NY: Russell Sage Foundation, pp. 327–47.
- Deloitte. 2014. *Reading the Global Payments Radar: scanning for opportunities and potential threats in the payments market*. New York, NY: Deloitte Touche Tohmatsu.
- Ferragina, E. 2013. 'The socio-economic determinants of social capital and the mediating effect of history: *Making Democracy Work* revisited', *International Journal of Comparative Sociology* 54: 48–73.
- Freitag, M. & P.C. Bauer. 2013. 'Testing for measurement equivalence in surveys: dimensions of social trust across cultural contexts', *Public Opinion Quarterly* 77: 24–44.
- Freitag, M. & R. Traummüller. 2009. 'Spheres of trust: an empirical analysis of the foundations of particularised and generalised trust', *European Journal of Political Research* 48: 782–803.
- Gacitua-Mario, E. & Q. Wodon. 2002. 'Measurement and meaning.' World Bank Technical Papers No. 518. Washington, DC: The World Bank.
- Hardin, R. 2004. *Trust and Trustworthiness*. New York, NY: Russell Sage Foundation.
- Knack, S. 2002. 'Social capital and the quality of government: evidence from the States', *American Journal of Political Science* 46: 772–85.
- Larsen, L., S.L. Harlan, B. Bolin, E.J. Hackett, D. Hope, A. Kirby, A. Nelson, T.R. Rex & S. Wolf. 2004. 'Bonding and bridging: understanding the relationship between social capital and civic action', *Journal of Planning Education and Research* 24: 64–77.
- Lin, N. 2000. 'Inequality in social capital', *Contemporary Sociology* 29: 785–95.
- Narayan, D. & M.F. Cassidy. 2001. 'A dimensional approach to measuring social capital: development and validation of a social capital inventory', *Current Sociology* 49: 59–102.
- Newton, K. 2001. 'Trust, social capital, civil society, and democracy', *International Political Science Review* 22: 201–14.
- Newton, K. & S. Zmerli. 2011. 'Three forms of trust and their association', *European Political Science Review* 3: 169–200.
- Overseas Security Advisory Council. 2019. *South Africa 2019 Crime & Safety Report*. Washington, DC: United States Department of State.
- Paxton, P. 1999. 'Is social capital declining in the United States? A multiple indicator assessment', *American Journal of Sociology* 105: 88–127.
- Pena, M.-V.J. & H. Lindo-Fuentes. 1998. 'Community organization, values and social capital in Panama.' Economic Note No. 17893. Washington, DC: The World Bank.
- Portes, A. 1998. 'Social capital: its origins and applications in modern sociology', *Annual Review of Sociology* 24: 1–24.
- Putnam, R.D. 1994. *Making Democracy Work: civic traditions in modern Italy*. Princeton, NJ: Princeton University Press.
- Putnam, R.D. 2001. *Bowling Alone: the collapse and revival of American community*. First edition. New York, NY: Touchstone Books, Simon & Schuster.
- Putnam, R.D. 2007. 'E Pluribus Unum: diversity and community in the twenty-first century', *Scandinavian Political Studies* 30: 137–74.
- Rydin, Y. & N. Holman. 2004. 'Re-evaluating the contribution of social capital in achieving sustainable development', *Local Environment* 9: 117–33.
- Statistics South Africa. 2015. *Victims of Crime Survey 2014/2015*. Statistical Release No. P0341. Pretoria: Statistics South Africa.
- Stolle, D. 2002. Trusting strangers – the concept of generalized trust in perspective. *Österreichische Zeitschrift für Politikwissenschaft* 31: 397–412.
- Sturgis, P. & P. Smith. 2010. 'Assessing the validity of generalized trust questions: what kind of trust are we measuring?', *International Journal of Public Opinion Research* 22: 74–92.
- Torpe, L. & H. Lolle. 2011. 'Identifying social trust in cross-country analysis: do we really measure the same?', *Social Indicators Research* 103: 481–500.
- Uslaner, E.M. 2002. *The Moral Foundations of Trust*. New York, NY: Cambridge University Press.
- Uslaner, E.M. 2010. 'Segregation, mistrust and minorities', *Ethnicities* 10: 415–34.
- Uslaner, E.M. & R.S. Conley. 2003. 'Civic engagement and particularized trust: the ties that bind people to their ethnic communities', *American Politics Research* 31: 331–60.
- Varshney, A. 2001. 'Ethnic conflict and civil society: India and beyond', *World Politics* 53: 362–98.
- Varshney, A. 2003. 'Nationalism, ethnic conflict, and rationality', *Perspectives on Politics* 1: 85–99.