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Sustainable Development: Social and Economic Changes



Edited by dr Wojciech Duczmal
dr Tadeusz Pokusa
dr Larysa Stepanenko

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1.6. Trust as an economic factor of sustainable development

A human being can live out without the air and oxygen no more than a few minutes. Nevertheless, the human begins to take notice of the importance of this fundamental factor only under conditions, when there are not enough air and oxygen. The human pays attention to the confidence in the same manner. However, the confidence is at the heart of existence of the human society, people pay attention to it only in a case, when the confidence disappears and a crisis arises. The significant growth of the interest in a matter of confidence under conditions of the global crisis is a confirmation of the mentioned fact.

This concept is found in official documents, scientific monographs and articles, various publications and speeches more and more frequently [1, 2, 3]. There are applied researches aimed at determination of a confidence level of different population groups to one or another legal entities and organizations. Nevertheless, matters of studying the sense of confidence, its internal structure, and the influence on the main parameters of the economic development are not sufficiently examined.

The confidence is far from being only a social and humanitarian phenomenon. It runs through the entire economy. It is clear that the current monetary and credit system constitutes neither more nor less than a branched network of confidence forms. Let us consider the reserves of foreign exchange and gold. The social mind perceives them as a certain reserve of values, which is not subject to the influence of conjuncture factors and can succor in a case of emergency. However, this reserve predominantly constitutes foreign currencies (mainly, the USA dollars and euros), which are deposited in foreign banks or invested in reliable short-term securities of countries with stable economic and financial systems.

The foreign exchange reserves (except gold, which is also kept in foreign banks) are not real values at all. They are simple records in accounts or securities enabling to receive the foreign currency (in the form of records in accounts). In exchange for the

foreign exchange reserves, the government can receive real values. In effect, the foreign currency reserves are the confidence to countries with stable financial system and the financial order existing in the world. Besides, the confidence is mutual. For instance, a certain country keeps its foreign currency reserves in the form of treasury obligations of the USA (which is very widespread). If the USA, because of some reasons, considers this country as that wondering from proper conduct in the international arena and arrest its assets, the reserves will cease to be recognized as such. The loss of confidence is the loss of the currency reserves.

Not only do the reserves constitute the confidence. Credit is also the confidence. Properly speaking, the concept of credit, which comes from Latin, means the confidence. Deposit is also the confidence (a depositor entrusts a bank with his money). Money is also the confidence. When an employer receives paper banknotes in the form of salary, he trusts the financial order existing in the country (as he can purchase real values in exchange for these banknotes). Consequently, all the monetary and credit and financial systems are a pyramid of confidence forms. The very confidence constitutes a particular norm of social being, a system of rules of individual's behavior (in our case, in the monetary and financial world). The confidence functions as an institution in such a capacity. Therefore, the confidence is a basic institution of the modern monetary and credit and financial systems.

The confidence as a fundamental mega institution of a society emerges owing to instinctive basic trust of a child to a mother. It is the first social relation of the child and an environment, which enables to perceive the social world as safe, sustainable, and stable one. The entire subsequent attitude to the world is based on trust to other people, institutions, and the power. Initial reasons of the confidence may be explained in the context of *co-operative and divided labor*. Properties of co-operation and division are inherent to the human activity in nature. The very co-operative and divided activity is that social attitude, which affects a human and a society. Psychological and sociological researches of I. Sokolianskyi and A. Meshcheriakova confirm this assumption. These scientists developed and implemented a method for socialization of deaf, dumb, and blind children in a society. These children had never become full-fledged members of a society, their consciousness, thinking, capacities had not formed and they had remained disable human beings before this method was implemented [4].

Having considering these facts, we may assert that the co-operative divided labor was an initial form of the human activity. A. A. Hrytsenko developed theoretical basics of the co-operative divided labor in his papers [5]. All the members of the society participated in the labor process and jointly obtained means of living. Their labor constituted co-operative labor from the very beginning. Nevertheless, each person performed only a share of this labor. Such labor is that cell, which initiates

historical development of the entire system of social relations: social division and isolation of labor types, cooperation and socialization of labor.

As the division of labor develops and different activity types socialize, inclusion in the general process of the achievement of individual goals is attained because of exchange and the market. Therefore, a reason of confidence is transferred from a subject to a depersonalized market, which enables to achieve the goal. Obtaining an essential commodity in the market is mediated by receiving money for the sold commodity. As money emerges, this order is complicated. While money is a real commodity (silver, gold), relations of confidence are embodied in acts of exchange in the concealed form and are not revealed in their own form. Nevertheless, when instead of real commodity money a government put into circulation representatives of money (banknotes, ideal money), the problem of confidence arises as the separate reality.

A subject, who substituted the real value for a banknote called money, which contains no value in itself, should be confident that he could exchange this banknote for the real value without hindrance and at proper time. He should trust a subject, who bought the commodity (for instance, regarding non-counterfeitness of money), and the existing social order (under conditions of which, banknotes are accepted for paying commodities and will not lose their value until a purchase moment), that is to say, institutes.

Market conditions initiate formation of the trust structure, which consists of a set of elements. *The first element* is transferring rights to certain activities to other subjects. For example, having voted at elections, the people entrust authorities with performing certain functions. *The second element* is saving the framework of transferred functions in consciousness of the subject. The people, who transferred the functions to others, maintain an ideal image of exercising the authority. *The third element* is adherence of real actions (behavior) to their images in the consciousness of the subjects. The people consider whether real actions of the authorities correspond with those images. If they do not correspond with, the authority does not justify the confidence. Thus, the people cease to trust the authority. At first, this occurs ideally and then, during the next elections, this occurs really. *The fourth element* is adherence of the real actions image to knowledge. Such a property imparts the confidence in actions of other subjects to behavior. If the subject knows how it will happen or make sure that all will be the right way, decisions of the subject is based on knowledge. The confidence appears, when knowledge is not relevance, i.e., it is present, but is not visible. For instance, a human, having deposited money in a bank, entrust the bank with money. However, he would not examine how the bank will dispose this money, whether a borrower, who obtains this money in the form of credit, is reliable, whether the credit collateral is sufficient. This knowledge about such behavior of the bank is supposed, but it is not relevant. *The fifth element* is faith based on knowledge, which engenders the confidence in actions of other subjects. An extant of

confidence encompasses a degree of anticipations of honest and well-wishing actions of other persons.

Although each element of the internal structure is essential, it is not the confidence in itself. The confidence emerges only owing to the complicated interaction and synthesis of internal elements.

Concluding the above-mentioned facts, we can define *the trust in the economic field* as a relation to subjects and institutions expressing *an extent of assurance of conformity* of their *behavior* with assumptions on their *manner of actions*, which are included through various forms of *the co-operative and divided activity* in the process of achieving a goal *without actualization of reasons for reimbursement of costs, equivalence, and profitability*.

Basing on the historical experience (historical memory), each society forms a peculiar degree of confidence. Nevertheless, development of a society always consists in ambivalence (splitting) of the trust and distrust (sensation of danger, uncertainty of other persons' actions). Transition from trust to distrust, and vice versa, occurs during a certain period of time, which can be defined as a social and time lag of confidence, i.e., a time interval between anticipated consequences and their realization. Determination of the confidence lag is an important term of decision-making for a human as well as all the social authorities. Formation of an effective legal system is possible only owing to the existing confidence. The more durable the social and time lag of confidence is, the higher possibility of formation of confidence capital (a key element of social capital) is. Contents of the letter (social relations, contacts, norms) are formed only because of the confidence. The capital of confidence determines the ability of a society to act collectively for the sake of attaining a social goal. The effect of confidence as part of the social capital is presented in many applied economic researches. They have precisely revealed the impact of the capital of confidence on economic growth, the increase of an investment share in the GDP, decrease of inequality of incomes, and growth of entrepreneurial activeness [6, 7, 8]. The confidence forms more rational consumer consumption, since it enables to form a family budget and personal savings more predictably. A low level of confidence to some persons or institutions leads to restriction of long-term relations, the dramatic increase of costs concerned with protection of contracts.

The financial civilization crisis, which runs through the modern world, occurs together with the crisis of contemporary monetary and financial forms of the confidence. In the modern monetary and credit policy, targeting the inflation is referred to as the most progressive technology of providing stability of a monetary unit. However, this technology is also corrected under the influence of the changing reality and the crisis. Thus, there is a need to apply a broader approach – providing financial stability. Targeting the confidence, which underlies the entire monetary and financial system, is the most mature result of these transformations.

The practical mechanism of the confidence realization should be based on *social engineering* and *institutional projecting* of social relations. In the process of social engineering, an image of future transformation forms (a strategy and a direction of development). This image should be inspected for trust through conducting applied sociological researches. The best conditions of social engineering are formed in solidary societies functioning on the basis of unity of interests, joint sight of the future, and mutual understanding logics of actions of authorities. Owing to social engineering, scientists can choose an institutional project, i.e., ways, standards, rules, and norms of realization of an appropriate image of the future. There are three types of social engineering: a) transplantation (import) of institutions from a more developed social system; b) evolutionary growing institutions inland; c) revolutionary substitution of old institutions for new ones.

Prerequisites of the choice of an institutional projecting type encompass conformity, strictness of understanding, and anticipations of those groups of people, interests of which will be formed in a corresponding institutional and legal environment. Effectiveness of the institutional project will mainly depend on the social and time lag of confidence.

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