

# THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

## Social Capital and Household Welfare: A Review of Contemporary Empirical Literature

Dr. Chris 'E Onyemenam

Teacher, Department of Sociology and Anthropology, Baze University, Abuja, Nigeria

### Abstract:

*Most studies on social capital especially in Africa, have adopted econometric models in explaining its role in the different developmental paths of societies with similar endowments. From a historical perspective, relying on aggregative national survey data on social welfare, 'wellbeing', 'national happiness index' to an examination using increasingly structured proximate measures of formal community organisational activities, in particular, membership participation and benefits and their impact on the rural household welfare, almost to the exclusion of informal social capital. Although the influence of technology, especially with the increasing penetration, access and massive impact of the social media have stimulated further research interest in social capital, particularly in Europe and America, econometric modeling and analytical techniques still dominates, while most African researchers have been more interested in how formal social capital impact the welfare of the poor rural farming households as a way to develop rural communities. This paper argues, following an extensive review of the literature that the fixation with 'econometric analysis' and 'formal social capital', presents only a partial view - it does not explain the significant role of informal social capital - resources that inhere in informal, yet durable social networks and relations that characterise the community social structure and are encapsulated in its social history. The paper further opines that greater attention should be given to the role of informal social capital in rural household welfare enhancement towards creating a structured role for kinship based groups in the development process, stripping them of the 'negative', 'anti-development' toga and optimise their potential capacity for mobilisation of rural poor households for active participation in the design and implementation of pro-poor policies and schemes. It would also help redirect research efforts and provide the much-needed evidence for realistic policies especially on 'bottom-up', community participatory implementation strategy for developing rural communities.*

**Keywords:** Social capital research, formal social capital, informal networks and relations, community social structure, social history, community development

### 1. Introduction

Since the concept 'social capital' gained prominence in the 1990's as a useful heuristic device in explaining the differences in economic development outcomes of similarly endowed societies, researchers have continued to investigate its role in enhancing the welfare of the rural poor, especially from an economic perspective. In contemporary times, this interest has been given a tremendous boost by the Millennium Development Goals (MDGs) project, which ended in 2015, and the successor programme, Sustainable Development Goals (SDGs), which have led to an increased focus on poverty reduction as a primary national development goal, even though the prevalence of poverty has continued to pose a difficult challenge (UNDP, 2015, NBS, 2016). In Nigeria, as in many other African countries, researchers from various disciplinary backgrounds have turned their attention to how the types and dimensions of social capital impact several developmental issues. In particular, how the rural poor households and communities take advantage of resources they can access from membership of community-level organizations by becoming actively engaged in, and influence the processes that shape their lives and efforts at helping them out of poverty in ways that results in improved quality of life, deepened trust, social bonding, social cohesion and inclusion, preservation of their valued cultural heritage and social history.

This thematic evaluation of recent empirical evidence on the impact of social capital on household welfare and therefore the development process is aimed at highlighting the dominant discourse and perspectives towards redirecting research efforts at hitherto largely ignored and untapped but equally important area of social capital – informal social capital. It is suggested that the interest generated by the acceptance that social capital plays a significant role in the development process has caused it to suffer the same or similar fate in terms of pattern of evolution, as the concept of development: first as a purely economic phenomenon, to a multi-disciplinary issue. It is proposed that for a proper evaluation of the role of social capital in the development process, a multi-disciplinary, multi-layered, analytical approach is imperative, in view of the convergence in perspective, of social and economic thinking about how sustainable social development can be achieved. This cannot be over emphasized, given the global attention towards the achievement of the SDGs, the growing economic and social problems in less developed economies, especially in African and its attendant consequences - in particular, the inhuman treatment of victims of modern day slavery and human trafficking merchants and the wanton loss of lives in the quest by Africans to migrate to Europe for greener pasture/better life.

The rest of the paper is divided into three parts: a brief overview of the evolution and definitional issues around social capital, the contemporary methodological and conceptual issues and the gaps that researchers have unwittingly created in their skewed attention and quest to theorize and model some aspects of social capital. The rationale is to justify the need for a new perspective, against the background of the contemporaneous nature of factors in the development process and the search for a sustainable development strategy evident in the SDGs project targets (UNDP, 2016).

## 2. Development of the Concept of Social Capital

The concept 'social capital' can be traced back to the history of socioeconomic thought, especially in the works of Durkheim, Marx and De Tocqueville (Halpern, 2005, Putnam, 2001). As Portes (1998) argued, the concept behind social capital is nothing new in sociological terms, considering Durkheim's emphasis on being connected in a community as an 'antidote to anomie and self-destruction'. Hanifan (1916, 1920), used it to describe those 'tangible assets that count for most in daily lives of people...I make no reference to the usual acceptation of the term capital, except in a figurative sense. I do not refer to real estate, or to personal property or to cold cash, but rather to that in life, which tends to make these tangible substances count for most in the daily lives of a people, namely, goodwill, fellowship, mutual sympathy and social intercourse among a group of individuals and families who make up a social unit, the rural community...' (Hanifan, 1916: 130).

The basic idea of 'social capital' is that one's family, friends, and associates, membership of groups/networks, (by birth or admission) constitute an important asset, that can be called upon in a crisis, enjoyed for its own sake, and/or leveraged for material gain (Woolcock & Narayan, 2002). It is about the norms, obligations, communal values, rules and trust embedded in both formal and informal (but durable) networks and social relations – the totality of a community's social structure and institutional arrangements – that enable its members to pursue and achieve their individual and or collective goals through which their welfare is enhanced and yet communal and community life is preserved. As noted by the World Bank (2000) 'social norms and networks are a key form of capital that people can use to move out of poverty'. The nature of their informal and or civic engagements may be determined by their immediate need or situation, personal or collective interest and or circumstances of social history, ethnic antecedents or sentiments, which define how the perceived membership or indigene benefits and privileges built during interactions that occur for several reasons, are appropriated (Durston, 1999, 2004, Levien, 2015, Onyemenam, 2017). Most studies have been influenced by this approach to the conceptualization and characterization of social capital.

Efforts of recent researchers have also been influenced by definitions of social capital proffered by scholars from various disciplinary backgrounds and perspectives. For example, while Portes (1998), defined social capital as 'the ability of actors to secure benefits by virtue of membership in social networks or other social structures', Loury (1976), espoused the view that '...an individual's social origin has an obvious and important effect on the amount of resources, which are ultimately invested in his development ...concept of 'social capital' to represent the consequences of social position in facilitating individual acquisition ...this idea has the advantage of forcing the analyst to consider the extent to which individual earnings are accounted for by social forces outside the individual's control... (Loury, 1976: 46). Bourdieu (1986a:249) posited three categories of 'capital including social which he defined as '...the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition - or in other words to membership in a group - which provides each of its members with the backing of the collectively-owned capital, a credential which entitles them to 'credit' in the various senses of the word...' while Woolcock (1998) defined it as '...the social relationships that give rise to the outcomes of trust, reciprocity, and social norms, which facilitate collective action and may be of two types: community social relationships, and institutional/governmental relationships(Woolcock, 1998: 108).

Central to the concept of social capital are the connections among individuals in terms of *social network, reciprocity and trust* that arise from them and the network and relationships represented in societies' institutions and groups. Researchers seem to accept the view that both webs of networks and social relations (formal and/or informal) provide the context - 'social milieu' - within which social capital, though not tangible, can be built, appropriated and/or experienced in a consequential manner by an individual, or family/household and by extension, the community or State. In this sense, most studies have perceived social capital as capturing the idea of social norms, networks, trust, shared values, spiritual wellbeing, social status, prestige, honour, social identity, belonging and social bonding, which are considered to be significant aspects of the community's social structure and social history(Narayan, 1997, Osia, 2012).

Earlier studies validated the notion that all networks and social relations embodying social capital have a certain level of trust, which can be smaller or larger than members of the group, and which determines the extent to which people are willing to *invest or divest* themselves in social relationships with one another. Increased attention on formal, organizational features have led to a neglect of the unique 'trust level' in informal networks and kinship groups. However, the idea that high stocks of trust invariably lead to higher levels of social capital that in turn, promotes the emergence of denser social networks and progressively stronger norms of reciprocity have been validated by researchers ((Fukuyama, 1999, Serageldin & Grootaert, 2000, Serageldin, 1996).

In the literature, contemporary definitions of social capital have been influenced by the works of different developers, like Loury (1976, 1981), Bourdieu (1986b), Coleman (1988, 1990) and Putnam (1993b) among others. Coleman (1990) conceived of social capital as a tool for explaining how social organisations affect the actions of individuals under the assumptions of a rational-choice theory, (following from Loury (1981). His construct of the individual-level theory of action is, which is premised on the notion that all social systems (of norms, trust, authority and

exchange) arise from the interactions between individuals who engage with each other in a purposive manner to obtain those resources they lack which are of interest to them fuelled significant research interest in the analysis of 'levels of participation in groups and associations. This 'social context' or the resultant 'social milieu' is seen as important because it impacts the actions of the individual, either in terms of cost-benefit or facilitating the achievement of the goal in an efficient manner. These resources are 'social capital' and '...defined by its functions', with two elements in common: they all consist of some aspects of social structures, and they facilitate certain actions of actors - whether persons or corporate actors - within the social structure (Coleman, 1988).

Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible... (Coleman, 1988: 98). This conceptual distinction has led to various refinements that created the strong interest in 'components of formal social capital'. Although Coleman's definition (which transcended the fields of sociology and education, at least) suggests a level of flexibility in the sense that social capital becomes evident only by the benefits it generates, the extra structural properties of the group underscores the benefits embedded in networks and social relations where social capital inheres and lends it to a description as a 'public good'. This strikes a familiar tune with Economists who have tactfully adopted this perspective in their study of social capital.

Putnam (1995a), on the other hand, focused essentially on the communitarian perspective from a political science cum institutional context, when he used the concept to explain how traditions of civic engagements flourished in certain regions of Italy and became institutionalised over time, leading to the development of more efficient political and economic institutions. He described civic engagement in terms of 'associational activity, electoral turnout, the use of preferential voting and newspaper readership and argued that voluntary cooperation '...is easier in a community that has inherited a substantial stock of social capital. Social capital here refers to features of social organization, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions...' (Putnam, 1993b: 167).

Putnam's seminal work itself helped to popularise the concept of social capital and focused attention on co-operation for mutual benefit and collective generation of public goods. He noted further that 'stocks of social capital' tend to be self-reinforcing and cumulative and thus defined 'social capital' as 'connections among individuals and the social networks and norms of reciprocity and trustworthiness that arise from them', social capital, in short, refers to social connections and the attendant norms and trust... (Putnam, 1995b: 664-665), and the beneficial effects on economic and political development are not direct. Instead, they are mediated by social capital's direct outcome - civic vitality - 'social capital' embodied in norms and networks of civic engagement - that seem to be a pre-condition for economic development as well as for effective government' (Putnam, 1993b: 38, Vitolas, 2011). Putnam's work represented the most persuasive attempt to justify the role of social capital in the economic development process from a no-economic perspective. This has influenced most researchers into evaluating social capital from the associational and civic group (formal organisational) perspective, almost to the exclusion of informal aspects. Where informal aspects are considered, they are often reduced to equations and incorporated into econometric models that deny any significant role even if they admit its presence by recognising and assigning values to them.

In spite of the rapid development of the concept of social capital and its analytical value, contemporary discourse has noted the lack of a clear-cut definition of social capital (Vitolas, 2011, Portes, 1998). For example, Coleman's functional definition was unclear whether social capital referred to the social structures that individuals participate in or the benefits that flow through those structures (Edwards & Foley 1997, Portes, 1998, Vitolas, 2011). On the other hand, Researchers believe that Putnam's (1995b) understanding and use of the concepts of 'reciprocity,' 'norms,' 'trust,' 'networks of civic engagement' and 'social organisations', as mutually reinforcing and closely related to each other, blurred the distinction between them since they were treated as interchangeable terms (Portes, 1998, Edwards & Foley, 1998a). Secondly, both perspectives saw social capital, initially, in a positive light. While Coleman's (1988, 1990) conception saw social capital as those features of social organisations that helped individuals achieve their goals and did not talk of what it may prevent them from doing, Putnam saw it as those community features that facilitate action and cooperation for mutual benefits (Putnam, 1993: 35, Vitolas, 2011:34) without also mentioning those things that could not be possible. So, communities could be considered blessed if they had a significant stock of social capital (Putnam 1993b).

Finally, the issue of lack of clarity between the levels of analysis in which social capital operates - a structural property of groups appropriated individually, for Coleman (1988, 1990), and a feature of communities and societies that shape the performance and trajectories of economic and political institutions, for Putnam (Putnam, 1993b, 2001, Vitolas, 2011). The implication was a succession of alternative approaches and interpretations of the concept, one of which came from Portes (1998), who rather than adopt the multi-level definition, canvassed a micro-level approach and defined social capital as 'the ability of actors to secure benefits by virtue of memberships in social networks or other social structure' (Portes, 1998: 6). He further noted that social capital was not an inherently beneficial trait that emerged from group cohesion but it is a context-dependent resource that could be positive or negative depending on the presence or absence of certain structures, like 'internalised norms of obligations to other members, bonded solidarity, etc' (Vitolas, 2011: 35). Indeed, Foley & Edwards (1999) have explained that Bourdieu (1985), Coleman (1988) and Putnam (1992) represent three 'relatively distinct tributaries' in the social capital literature.

In summing up the evolution of the concept of social capital, Edwards (2006) categorised researchers' perspectives into three, namely, those that are 'enthusiasts,' the 'tacticians' and the 'sceptics.' The sceptics reject it as no more than a ragbag term for other theoretical constructs like 'networks,' 'institutions,' etc., that offer stronger socioeconomic analytical depth (Meagher, 2006, Vitolas, 2011). Some other sceptics argue that it does not compare strictly with other forms of capital, such as financial, physical and human capital and is therefore, not suitable for economic analysis (Arrow, 1999, Meagher, 2006). The enthusiasts, on the other hand, see the emergence of the 'social capital

paradigm,' as the 'missing link' that helps in understanding and explaining why individual households, communities and countries with similar endowments of economic, physical and human capital end up with different levels of prosperity. This is due to their different social capital levels. It has come to be seen as the 'missing link' that explains these differences and provides a deeper understanding of poverty and how to design strategies to deal with it (Grootaert, 1998, Robinson, Siles & Schmid, 2004).

The 'tacticians' see social capital as a useful analytical tool that serves to better understand the processes and factors in economic development. Even though this is not yet well theorised (Woolcock & Narayan, 2000, Krishna, 1999). In spite of the foregoing, social capital is an important and useful heuristic device in the analysis of social, political and economic phenomena. The dialectics around social capital emanated from the skewed focus on the characteristics of civil society and community level organizations as primary context of formation and appropriation of different types of social capital, to the exclusion of informal/kinship groups and often without regard to the wider socioeconomic and, political milieu or differences in their characteristics. (Cleaver 2005, Rankin, 2002, Aker, 2007). As a vital explanatory tool, however, there is a growing consensus around the core elements of voluntarism, network, trust and bonded solidarity even though there is no unanimity on its definition and theory.

### 3. Conceptual Perspectives and Issues in Social Capital

The literature on social capital reflects a variety of conceptualisations informed by the theoretical, analytical and disciplinary background or research interest of the person providing the definition, the research scope, context and unit of analysis - national, community, family/household or the individual, whether empirical or theoretical and methodological tools employed in the study become crucial. Interestingly, contemporary conceptualisations that sought to narrow down or eliminate the 'contesting divergent views' unwittingly deepened the 'fault lines' of difference in conceptualisation and created a trend towards a social capital prism that prescribe a 'composite index' as a panacea to measurement problems and essentially as a phenomenon common to only the (rural) poor. Some studies have argued that it may well be in the purview of class interest that transcends the poverty threshold discourse (Vitolas, 2011, Kumar, 2015).

Most studies have failed to treat 'social capital' as 'capital' for various reasons, which have affected the analytical value and role given to social capital in the development process. The view that social capital does not qualify to be treated as 'capital' significantly influenced its path of conceptual development, and as Portes (1998) puts it, whereas economic capital is in people's bank accounts and human capital is inside their heads, social capital inheres in the structure of their relationships...'(Portes, 1998: 7).

However, 'social capital' is similar to other forms of 'capital' because it can be invested in, for future returns. It is appropriable, although it requires maintenance because it depletes when it is not in use, but it is convertible (Bourdieu, 1986a). Social capital is different from other forms of capital, essentially because it inheres in networks and social relationships alone, it is seen as the core of communal assets (Lin, 2002, Bourdieu, 1985a) and unlike other forms of 'capital', social capital does not 'reside' in the individual, it is difficult to trade it and it is typically embedded in the group/network in which the individual is a member (Glaeser, Laibson, & Sacerdote, 2002). The lack of consensus on a definition of social capital, the variety of empirical focal points, unclear levels of analysis and the growing diverse research interest have all led to a wide spectrum of perspectives and interpretations (Vitolas, 2011, Halpern, 2005, Onyemenam, 2017).

In the development and policy literature, the diversity of conceptualisations traversed two extremes of an analytical continuum: one, around the individual relationships and networks and the other, focused on societies' formal and informal institutions (Halpern, 2005, Portes, 2000, Woolcock & Narayan, 2000). An interesting prognosis of this 'social capital continuum' is the emphasis on social relations and resources in the context of 'trust', 'networks', 'benefits', bonded solidarity and level or unit of analysis. This is a common trend in earliest and contemporary studies (Coleman, 1990, Putnam, 1995b, Arinyo, 2015, Baiyegunhi, 2013, Kumar 2015).

Also, social capital is discussed along two related perspectives. The first, primarily associated with Burt (2005), Lin (2002, 2005), and Portes (1998), refers to the resources that individuals are able to procure by virtue of their relationships with other people. These 'resources' (capital) are 'social' in that they are only accessible in and through these relationships, unlike physical (exogenous - tools, technology) or human (endogenous - education, skills) capital, for example, which are essentially the property of individuals. The second approach looks at the individual's involvement and participation in formal and informal networks like community associations, civic groups, peer groups and kinship groups and this has influenced most contemporary measures of social capital, in particular, their statistical treatment - based on components of formal organizations (Putnam, 1995c, Burt, 2005, Woolcock & Narayan, 2000, Grootaert, 2002, Hu & Jones, 2004, Onyemenam, 2017).

Consequently, even though the applications and interpretations of these concepts differed, a cursory review of recent empirical studies, using the 'unit of analysis' adopted, the numerous conceptualizations can be categorised into three, even though most studies have tended to use more than one of the categories): those predicated on the individual/family/household level, those focused on the community organisational level and those that are focused on the state/aggregate level. Onyx & Bullen aptly captured this in their schema reproduced below as Figure 1 by Onyx & Bullen, (2000).

The first, 'micro level', covers conceptualisations of social capital as 'resources' that inheres in and can be accessed through social relationships - often seen as the networks and norms that govern interactions among individuals, households and communities -and these 'social resources' are valued and understood in relation to the volume, quality and type that actors can access through their relationships. It may be at the individual or group level and embedded in

commitments of cooperation, reciprocity and trust (Fulkerson & Thompson, 2008).

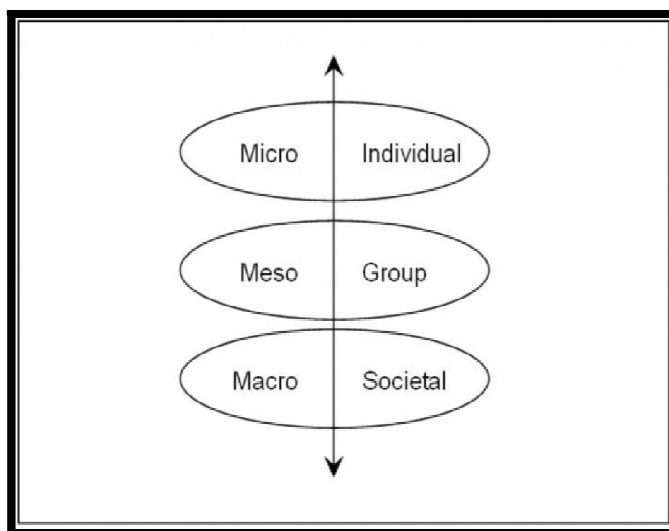


Figure 1: Interaction Levels at Which Social Capital Exists  
Source: Onyx, Jenny & Bullen (2000)

The second category is the 'meso level' social capital, which comes close to Putnam's (2001) communitarian and Coleman's (1990) notion of rational-choice behaviour perspectives and is understood as a 'collective feature' arising from social cohesion, inclusion and civic engagement that facilitates the generation of mutually beneficial collective energies towards a common action or goal. The emphasis here is on the presence of mechanisms of social organisations and normative structures that promote cooperative actions in a given community or society. The empirical referent, typically, is in the form of cultural traditions of consensus building, decision-making and collective action, forms of group (social) identity or institutionalised forms of social organisation (Vitolas, 2011, Halpern, 2005, Woolcock & Narayan, 2000). Various perspectives that come under this category have been severally captioned: 'community social capital,' (Durstun, 2004, Lin, 2001) 'structural social capital,' (Uphoff, 1999) 'institutional social capital,' (Krishna, 1999, 2001) and 'normative social capital,' (Fulkerson and Thompson, 2008). Unfortunately the distinction is not made between those durable yet informal networks that govern social interaction at the community level that are rooted in the kinship system and therefore the community social structure, which can be traced to their social history and which differentiates one community from the other community - something Lin (2001) often referred to as the core of 'community (asset) social capital.

The third category is the 'macro level', which sees social capital as inherently linked to the features of the political system that enables norms to develop and shape social structures, the rule of law, recognised civil and political liberties (Halpern, 2005, Woolcock & Narayan, 2000), the institutional and legal context in which organisations operate, and other formal relationships such as the political regimes, level of decentralisation, level of participation in the political process and policy formulation process (Krishna, Anirudh & Shradar, 1999). This category sees political institutions as social capital and includes Collier (1998: 15) that talked about 'governmental social capital' in terms of the capacity of public institutions to solve problems of collective actions for public good. Analysis of social capital here proceeds from the notion that the presence and observance of the rule of law, good political and economic governance including the enforceability of contracts, are important features of a society where the governmental social capital fosters the right relationships between individuals and at the level of the community. Furthermore, they argue to enhance household welfare, access to financial capital and institutional interlinks should be central to any intervention programmes designed to assist the poor to fight poverty (Knack, 1999, Collier & Gunning, 1999).

Other attempts to conceptualise social capital resulted in different typologies and characterisations, the most common being the distinction between 'structural' and 'cognitive', as well as 'bonding', 'bridging' and 'linking' social capital. Halpern (2005) described 'bonding' social capital as horizontal, among equals and within a community while 'bridging' social capital is between communities (Narayan, 2002, Narayan & Pritchett, 1999a). Anheier & Kendall (2002), see 'bridging' social capital as being closely related to '*thin trust*' while bonding social capital talks of '*thick trust*'. Also, the distinction is made between 'structural' social capital that facilitates mutually beneficial collective action through established roles and social networks supplemented by rules, procedures and precedents and 'cognitive' social capital, where shared norms, values, attitudes and beliefs predispose people towards mutually beneficial collective action (Krishna & Uphoff, 2002). Often the term 'network perspective', is used to refer to 'bonding', 'bridging' and 'linking' forms of social capital under one umbrella, while 'social structural perspective', is used to refer to 'structural', 'cognitive', and 'relational' forms of social capital together. The 'relational' social capital focuses on the characteristics of social relations between individuals and is commonly described as including trust and trustworthiness (Claridge, 2013).

Woolcock (1998) and Narayan & Cassidy (2001) offered conceptualizations that have useful implications for the measurement of social capital. In the development literature, the dimensions of social capital are typically identified and commonly used concepts in sociology, like 'trust,' variously discussed in the works of Coleman (1988), Collier (1998a),

Putnam, (1993b), Serageldin (1999, 1996), and Fukuyama (2001), 'rules' and 'norms' that govern social action - Coleman (1988), Fukuyama (1995b), Collier (1998a), Portes & Sensenbrenner, (1993), 'types of social interaction' - Collier (1998a), Snijders (1999), 'network resources' - Snijders (1999), Kilpatrick (2000), and other network characteristics - Burt (1997), Putnam (1995b), Kilpatrick (2000), to mention a few. These divergent presentations formed the basis for a more coherent effort at conceptualisation, resulting in the robust codification of the dimensions of social capital propounded by Narayan & Cassidy (2001) depicted in Figure 2, below. Their codification is most relevant in addressing the measurement challenges, especially during fieldwork as it sought to codify the various ways by which social capital was viewed in the literature, which informed the development of the components or dimensions by which it can be measured in the field with some degree of clarity on the required information and how to obtain it.

Woolcock & Narayan (2000) identified four distinct approaches that have also had significant impact on research in social capital in recent times: the communitarian, networks, institutional, and synergy approaches as depicted in figure 4 below, showing the 'perspectives', 'key actors' and implications for 'policy prescriptions' for each approach – a deliberate effort at linking definitions to predictable outcomes to guide further research, policy formulation efforts and to help resolve the conceptual issues around social capital.

The communitarian approach assumes that communities are homogenous entities that automatically include and benefit all members and as such does not make the important distinction between productive social capital and perverse social capital (pioneered by Putnam 1993b, 1995c and Fukuyama, 1995b). However, Narayan & Nyamwaya (1996) found evidence from the developing world that demonstrates that 'high levels of social solidarity or informal groups do not necessarily lead to economic prosperity' (Woolcock & Narayan, 2000: 230).

The institutional approach argues that the vitality of community networks and civil society is largely the product of the political, legal and institutional environment and that social capital is a dependent variable whereas the communitarian and networks perspectives largely treat social capital as an independent variable giving rise to various outcomes. Woolcock & Narayan (2000) noted that proponents of this view include Knack (1999), Knack & Keefer (1997) and Collier (1998b, 2002), who canvassed the strength of the institutional view in addressing macroeconomic policy concerns but admit as a weakness, that it lacks a microeconomic component (Woolcock & Narayan 2000: 235), the context where individual preferences and informal social milieu holds sway.

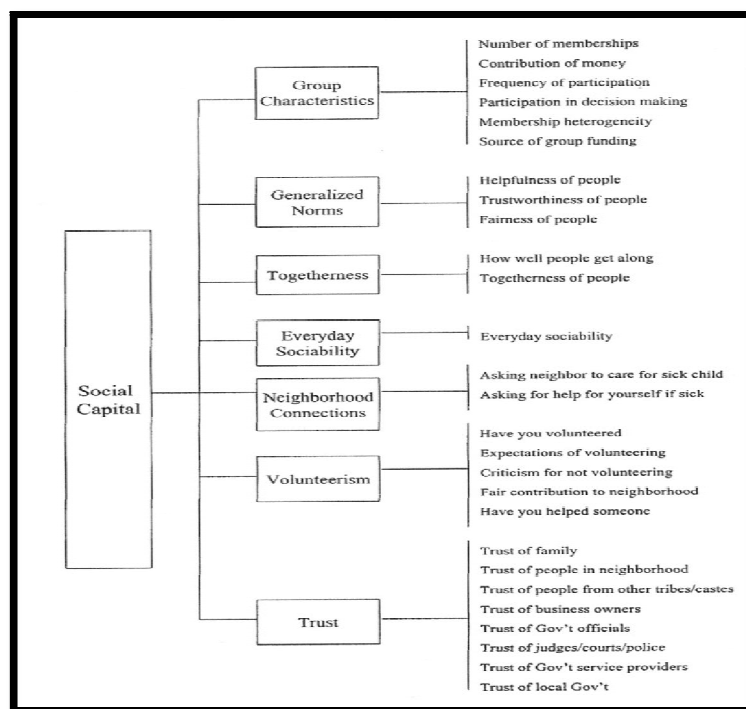


Figure 2: The Dimensions of Social Capital  
Source: Narayan & Cassidy (2001)

The third, the 'network approach' according to Woolcock & Narayan (2000) recognises that social capital has an upside and downside and stresses the importance of vertical as well as horizontal associations between people and of relations within and among such organisational entities as community groups and firms (Woolcock & Narayan, 2000) in the author's view, informal but durable kin groups and. Sandefur & Laumann (1998) provided a useful description of the network approach thus: '...an individual's potential stock of social capital consists of the connection to and pattern of relationships in which she is involved and to which she has access, and further to the location and patterning of her associations in the larger social space... (Sandefur & Lauman, 1998: 484). Recent researchers have included in this view the idea of 'bonding' and 'bridging' and 'linking' dimensions of social capital (Granovetter, 1973, Burt 1997, Lin, 1999a).

The fourth, the 'synergy perspective' as the term suggests, sought to integrate the compelling views canvassed by the 'networks' and 'institutional' approaches. Woolcock & Narayan (2000) identified its three key propositions as to

'identify the nature and extent of a community's social relationships and formal institutions', the 'interaction between them', and the 'development of institutional strategies based on these social relations'. Particularly, the extent of 'bonding' and 'bridging' social capital, determination of how the positive manifestations of social capital, that is, cooperation, trust and institutional efficiency, can offset sectarianism, isolationism, and corruption towards enhancement of economic welfare and hence development. They then concluded that '...the evidence suggests that the synergy view, with its emphasis on incorporating different levels and dimensions of social capital and its recognition of the positive and negative outcomes that social capital can generate, has the greatest empirical support and lends itself most, to comprehensive and coherent policy prescriptions...' (Woolcock & Narayan, 2000: 225). The social capital conceptual diversity resonates expectedly in terms of measurement issues, discussed in the next section.

#### 4. Measurement of Social Capital

The importance of adopting a generally acceptable way to measure social capital is because of the complex nature of social inter-relationships that enable people to coordinate actions to accomplish desired goals (Putnam, 1993a). Measurement problems have arisen largely from the conceptual diversity such that it has become difficult to measure social capital with some degree of uniformity, across theoretical backgrounds, samples and research interests. When a conceptual tool defies a commonly accepted definition, its measurement becomes difficult and to construct a measurement index becomes even a more difficult task and this obscures its characteristics and potential as a useful heuristic device (Durlauf, 2002, Falk & Lesley, 1998, Vitolas, 2011, Narayan & Cassidy, 2001, Onyemenam, 2017)).

A cursory review of recent literature shows that efforts at providing a suitable measurement approach have been largely constrained by two things: the observable dichotomy between definition and application of the concept and the consequent separation of 'form,' 'source,' and 'consequences'. Second, the fact that social capital as a theory, consists of 'constructs' that are inherently abstract and require subjective clarification when they are being used as operational measures (Adam & Roncevic, 2003, Onyx & Bullen 2000, Narayan & Cassidy, 2001, Vitolas, 2011). A typical example is 'trust,' commonly seen as an element of social capital. Fukuyama (1995b, 1999), equates 'trust' with social capital. Putnam, Leonardi & Nanetti (1993) see it as a 'source' of social capital. Coleman (1988) also saw it as a 'form' of social capital. Lin (1999b) sees it as a collective (community) asset resulting from its being construed as a relational asset. Collier (2002) suggested that direct measurement was difficult, if not impossible, and that for empirical purposes the use of proxy indicators was necessary. These constructs often lead to a subordination of an element of social capital that blurs the essence of the abstraction (Narayan & Cassidy 2001, Vitolas, 2011, Onyemenam, 2017).

The choice of indicators to measure social capital is also guided by the conceptual scope and breadth of the unit of observation applied by the researcher (Collier, 2002). Evidence from recent studies show that the trend has been to conceive of social capital increasingly as constitutive of 'dimensions' or 'components', as researchers seek to incorporate their disciplinary backgrounds and theoretical preferences. However, the multiple dimensions of social capital means that it requires a set of indicators to be able to effectively measure it and the choice of indicators often reflects the debates about social capital itself, in particular, 'whether social capital can be measured at an individual, community or societal level' (Cox & Caldwell, 2000 Baum & Ziersch, 2003).

Also, researchers often define the terms differently because it is difficult to develop concrete and tangible evidence of social capital that lends itself to quantitative analysis. Durlauf (2002) supported this view when he posited that many definitions mix the 'functional' and 'causal' conceptions of social capital and that causal definitions of social capital are necessary for successful empirical analysis. Most econometric analyses of social capital have suffered this kind of effusion, often adopting components of organisational dynamics as indices of social capital and reducing such concepts like trust, norms, peer groups, into equations in their econometric models –to accommodate plausible claims to being 'capital' of some sort. Expectedly, the quintessential social aspects of these resources, embedded in the community social structure and history, sometimes referred to as the collective assets of the community (Lin 2001) are benevolently ignored or given inadequate treatment.

In spite of the divergent views on what constitutes social capital in the literature and disagreement on how it should be measured, at least two proximate 'composite' measurement approaches have been commonly used. Grootaert, Narayan, Jones & Woolcock (2003) developed the Integrated Questionnaire (Grootaert & Van Bastelaer earlier developed one in 2002) for the Measurement of Social Capital (SC-IQ), which has six components namely, 'Groups and Networks', 'Trust and Solidarity', 'Collective Action and Cooperation', 'Information and Communication', 'Social Cohesion and Inclusion', 'Empowerment and Political Action'. The second approach is the seven-component index by Narayan & Pritchett (1997, 1999a) and with Grootaert, Swamy & Oh (1999), each of the separate measures of this aggregative index of organisational social capital contains an argument concerning the relationship between organisational social capital and household welfare (Hu & Jones, 2004). The seven measures are *density of membership* (how many organisations you belong to); *meeting attendance* (whether you actively participate in the organisation); *decision-making* (whether you have a say in the affairs of the organisation); *heterogeneity* (whether you belong to an organisation which has very different members); *effectiveness* (whether you think the organisation does a good job); *benefits* (whether you think that you and your community have benefited from the activities of the organisation); and *contributions* (the extent to which you contribute to the organisation, in cash or in kind) (Narayan & Pritchett, 1997, Hu & Jones, 2004). Putnam (1993) had used the 'civic community index' (CCI) approach, which has four indicators namely 'associational membership', 'newspaper readership', 'referenda turnout', and 'preference voting' in his study.

Each of the measures had a set of specific questions and assigned weight so that a high score in any (or all) of these measures indicates a higher amount of that aspect of organisational social capital –an emphasis on the

'organisational dynamics' as the medium through which household welfare is influenced. The consequence has been the 'growth' in the number of variants of 'composite index' of social capital that suits the researcher's predilection. Unfortunately, however, these approaches ascribe much importance to the 'organisation' and reduces a household/community's experience, perception or 'reality' to the responses of an individual. But without the individual, the notion that society is dynamic and human beings are situational will be difficult to comprehend and or properly contextualised. This defect can be 'addressed' by using the qualitative approaches including focused group discussions, key informant interviews and, as demonstrated in arecent study, the use of social history through the incorporation of ethnographic and anthropological data to establish the quintessential 'social' and 'community' aspects (Onyemenam, 2017).

## 5. Measurement of Household Welfare

Although researchers have typically given more attention to the concept of social capital, earliest studies began with interest in how 'social capital' provided the 'glue that lubricated' the other forms of social capital to produce their best in improving the lot of the individual (Hanifa, 1920). Mostly aggregate data – national household survey data and economic statistical data - especially in developed economies, and a series of positive relationships were found particularly in relation to such factors as health and well-being (Rose, 1999), good governance (Couto & Gutherie, 1999), household welfare (Grootaert, 1999a) and economic growth and prosperity (Knack & Keefer 1997), to mention a few.

The debate over the role of the state and civil society in the economic development process has further expanded the scope of measurement indices adopted especially by international agencies notably the World Bank (2001) and the Organisation for Economic Cooperation and Development (OECD, 2001) as they sought to explain and justify the factors that impede development, including eradication of absolute poverty, reduction in inequality and improvement in quality of life. This is particularly so in developing and transitional economies where ideas of how social capital can foster development have been evaluated against an aggregate measure of 'local participation' at the community level - a broader index of assessment that is conceived of two sub-indices, namely 'community-centred' and 'participatory driven' (Putnam, 1985, Knack & Keefer 1997. There is also the issue of how to measure the impact on household welfare, of the use of the dynamics of 'family/kinship groups' to mobilise local population and utilise their collective efforts to develop common services. (Brown & Ashman, 1996, Uph off, 2004, Vitolas, 2011, Onyemenam, 2017). Contemporary studies have increasingly used this measurement approach in addressing issues related to people-focused and community-based development outcomes.

Various studies have shown that household welfare has been relatively contextually defined, most focusing on the rural poor and from the perspective of income, consumption and expenditure of the individual, (family and or household), community or State, depending on the unit of analysis of interest to the researcher. The index had always been how the individual, on his own and or as a representative of the household, family or community takes part in the activities of the group or association relevant to the researcher's investigation. Where communities have been investigated as a case study, the approach had been to see in what ways the identified 'channels of social capital' had impacted the welfare of the members of the community (Vitolas, 2011).

Researchers in most developed economies have increasing focused on the role of social capital on improvement of social wellbeing, preferring to measure its impact that way rather than individual/household welfare, partly due to the existence of elaborate welfare schemes, better articulated methodologies for measuring well-being and unambiguous links between these in terms of evidence based public policy practices (like in Australia, the UK, National Household Well-being survey data exist). The focus in most developing countries (especially in Africa, Nigeria inclusive) is to link social capital with household welfare of the rural poor and seek how these can be used as evidence in crafting poverty intervention schemes – even though such policies more often than not, ignore the very 'enablers' of social capital necessary for effective delivery of government poverty intervention programmes.

Most researchers are however decided on the need for a composite index for household welfare perhaps due to a strong influence of the way social capital is defined. Thus, the impact on household welfare is determined by how much, for examples, participation of individuals or households in group dynamics have contributed extra benefits either in cash and or kind. The 'benefits in kind' range from easier access to credit, government services, provision of sanitary and water, access to education – free or subsidised, provision of health services, agricultural factor inputs, safety and security, participation in activities that define the community, other social benefits, etc. Accordingly, most studies have developed peculiar 'benefits' to use to determine a 'composite index' on household welfare.

In a recent study (Onyemenam, 2017), the sub-indices included education (apprenticeship, training, scholarship), health services, water supply and sanitation, credit /savings schemes, agricultural/technology & services, travelling opportunities, family support. What seemed overwhelmingly clear is the diversity in the range of components of household welfare index – ranging from the single component economic index like access to credit (Arinyo, 2015, Ijeoma & Osondu, 2015) to wholly economic components (Baiyeginhi, 2013, Kumar 2015, Oladele & Oladele, 2015), to an admixture of the economic, religious and social – even though the political continue to be given little attention (Onyemenam, 2017, Hu & Jones 2004, Apkabio, 2008).

What is very clear is that most researchers with Economics background have adopted the household utility maximisation approach (Narayan & Prtichett, 1999, Grootaert, 1999, Yusuf, 2008) and often household measures adopted included 'monthly household expenditure per capita', 'consumer durable goods', credit access index' 'monthly household savings per capita', life enjoyment, social support, etc. Unfortunately, most studies focused on the rural poor household's welfare as if the urban poor and indeed the rich do not have interests that can be met by (urban type) social capital. Some



studies though argue that most times, as propounded by Marx, the governmental social capital are tailored to meet the needs of the affluent urban residents which filtrates enough (though inadequately) to cater for the urban poor (Ninalowo, 2010, Adeyemi, 2010).

## 6. Recent Empirical and Theoretical Approaches on Social Capital and Household Welfare

The fundamental reason for the increasing importance of 'social capital' in explaining differences in economic development outcomes between similarly endowed economies lies in the relationship between social capital, poverty and development. As noted by Baiyegunhi (2013), Atemnkeng, (2009) and Grootaert (1999b), the rationale for the empirical investigation stems from the view that economic differences at the individual, household and national levels can no longer be conveniently justified by the differences in the traditional factor inputs. As a result, social capital is important in understanding the differences. The traditional view of the relationship between social capital and household welfare is informed by the assumption that the individual/household has an 'asset endowment'. This had hitherto been seen as constitutive of natural, physical, human, financial and even entrepreneurial capital (until recently, social capital was not included). These are combined in the productive activities to generate income and other benefits that impact its income or expenditure and consumption. Social capital is now seen as an important factor in the 'endowment' that complements other forms of capital for the full benefits of the productive activities of the household. It can, in fact, be a determinant of the success of a household's productive efforts and ultimately the income and expenditure pattern or success of a development project, when viewed against the extent of the integration or otherwise of the 'local social capital' (Baiyegunhi, 2013).

Consequently, earlier studies did not consider it to be 'capital' enough to merit any significant mention or consideration. However, historical data on related or incidental phenomena, like voluntary associations, community groups, cult-like groups, (De Tocqueville, 1954, Knack and Keefer, 1997) features of the quality of life in communities (Hanifan, 1916), performance of the economy and the impact of poverty reduction strategies (Tendler, 1998, World Bank 1997), were used to assess the role of social capital. Data from national surveys and statistical analysis of household surveys of different types were also employed. Subsequently, researchers began to use small samples and country surveys.

Most studies, especially by Economists and those with economic background, have used econometric models to establish empirically, the relationship between social capital and household welfare through its effect on the household income or expenditure and consumption (Yusuf, 2008, Grootaert, 1999a, 1999b, Olawuyi & Olawuyi, 2015). Accordingly, understanding and analysing the role of social capital (both formal and informal) in enhancing household welfare is predicated on the perspective that individual households leverage their 'asset endowments'. This helps them to generate income and other benefits that impact their income, expenditure and consumption through various productive activities or enterprises within and outside of the household, including the external labour market (Atemnkeng, 2009, Akinleye & Majekodunmi, 2012, Idris & Agbim, 2015).

It is from this simple conceptualisation that a model is formalised, often, as a set of structural equations that make up the conventional model of a household's economic behaviour under constrained utility maximization. This also occurs in the context of those exogenous characteristics (endogenous is often excluded) and economic environment within which households make their decision (Narayan & Pritchett, 1999, Grootaert, 1999a, 2002, Atemnkeng, 2009). This conventional model is then adjusted to reflect the role of social capital and the economic setting of household decision making, in terms of poverty reduction and sustainable human and economic development covering all aspects and levels of welfare, especially the quality of life or well-being (UN, 2016, UNDP, 2016, Yusuf, 2008, Grootaert, 2002, World Bank, 2002, Baiyegunhi, 2013, Idris & Agbim, 2015).

This is the social capital-poverty nexus, the context that gives social capital its importance and relevance in explaining the differences in welfare between individuals/households or economic development outcomes between communities and nations, especially, in similarly endowed economies. Following this approach, several studies have attempted to empirically validate the relationship by examining various dimensions of (organisational) social capital and household welfare. Much of the literature showed that researchers investigated organisational social capital using different econometric analytical models that included the Probit Regression Analysis (PRA), Linear Probability Analysis (LPA), Ordinary Least Square Estimation Technique (OLS), the Logistic (Logit) Regression Analysis (LRM), etc. based mostly on different household measures that used either income, expenditure or consumption. These included the (Hu & Jones, 2004, Yusuf, 2008, Baiyegunhi, 2013, Ijioma & Osondu, 2015, Adi, 2006, Kumar, 2015).

The significance of this trend is the benevolent relegation to the background of the intellectual foundation and relevance of the socio-cultural context in social capital literature and development policy discourse. The inconclusive explanations of the impact of social capital from a 'formal organisational perspective', especially the various econometric models, have only strengthened the argument for a 'return' to very insightful treatise of classical socio-economic thinks represented by the works of theorists like 'Durkheim when he emphasised on group life as the 'antidote to anomie' and Marx had distinguished between atomised and mobilised classes' (Portes, 1998). Both scholars had stressed 'collectivism' as essential to maintaining moral standards of the society, prevent an individual state of isolation and anxiety within a society, and more importantly maintain a totality of society. The concepts of 'groups,' 'trust', 'collectivism,' and 'bonding,' are rooted in this intellectual foundation.

Classical social theorists had then classified societies in terms of their level of social bonding, trust, norms or reciprocity, exchange, communal and associational life, orchestrated by their age-old traditional process of socialisation, cultural values and kinship system, which is reflected in their social history and has remained relatively and functionally relevant for the stable and orderly development of societies even in modern times. It is in this context that various

typologies of societies into 'organic' and 'mechanical' solidarity (Durkheim), 'Gemeinschaft' and 'Gesellschaft' (Tonnes), 'rational authority' and 'traditional authority' (Weber), 'Capitalist' and 'Communist' (Marx), etc. become relevant. In particular, because the 'resources' embedded in the community social structure whose economic dimensions were not given adequate attention then, have come to be seen as a form of social capital and possible enablers in the development process, contrary to the 'anti-development' view canvassed by modernisation theorists.

Here again the cultural theory of development finds relevance exactly for the same reasons and brings to the fore two key points. First is that, mainstream social capital literature seems to assume that all actors possess a similar capacity to benefit from their membership and relationships and secondly, 'inclusion' constitutes a positive process (Krishna, 2001, Woolcock & Narayan, 2000, Lin 2001, Vitolas, 2011, Onyemenam). Clearly, the material conditions of individual households not only affect the extent and quality of connections they possess, but also the terms of inclusion upon which such relationships are based (Bourdieu, 1986a Cleaver, 2005, Mosse, 2005, Vitolas, 2011). Thus, social capital cannot be identified as an exclusive or typical asset of the subordinated classes - "the capital of the poor" (Woolcock & Narayan, 2000), because it can be used and mobilised by different groups according to their respective class-based 'interests' (Bourdieu, 1986a, Vitolas, 2011). These lopsided conceptualisations continue to plague research in social capital with the unintended consequence of a narrower focus on 'social capital of the (rural) poor, especially in developing countries.

Estes (2004) sought to address this fault-line by proposing the socio-cultural, relational schema, taking a cue from Evers & Winterberger (1988) conceptual framework for analysing the third (voluntary) sector as a part of a mixed welfare system, in his 'social capital mix' (SCM) construct, used to typify the relationships between the core institutions of society – the State, Market and Family/Household (and civil society organizations), the various components, levels and types of social capital generated and appropriated within the dense web of networks and social relations. An expanded version of this approach, incorporating the use of ethnographic data, was recently used to study informal social capital among the rural poor in Delta State, Nigeria. This underscores the growing tendency to adopt a multi-dimensional or integrated conceptual approach to the study of social capital and a growing attention to resources embedded in informal but durable networks and social relations.

Invariably, the cultural perspective offers a historical framework for analyzing the relationship between cultural beliefs, trust and solidarity and the way society is organised. It demonstrates the importance of the 'collective' and 'individual' aspects of a society's culture over time and how this has helped in determining the institutions and organizations that shape the social structure, their path to dependence and in preventing or facilitating effective intersociety acceptance of institutions. The importance of the theory of cultural determinism lies in the influence of less institutionalized networks and social relations and how such concepts like 'peer group', 'civic group', 'interpersonal trust', 'solidarity', 'norms', 'interpersonal relations' and 'reciprocity', amongst others, are considered in the analysis of the relationship between social capital and household welfare. It provides the context for incorporating the social history, especially the ethnographic data in understanding the relationship between social capital and household welfare (Greif 1994, Hu and Jones 2006, Onyemenam, 2017).

Ultimately, the difficulty in the field measurement of such concepts as 'norms,' 'trust', 'peer group', 'interpersonal trust', 'collective actions', and 'civic engagement', etc. can be addressed through giving more attention to the social history and community's social structure by the use of ethnographic data, especially where they exist. Accordingly, the consequences of econometric modelling approach had been the benevolent abandonment of the 'centrality of culture' and hence, the social history of the community in the process of formation and appropriation of social capital (Greif, 1994).

### 6.1. Social Capital and the State

Fundamental to the role of civic groups and social networks as springboards for development is the historical nexus between the State and the Citizen. This social contract imposes on the State certain *raison d'être* functions of general welfare and economic wellbeing (governmental social capital) within a defined historical mandate. It is a pre-requisite for individuals to attain the quality of life they can and aspire to (Ninalowo: 2004, 2007, 2010b, 2011). The failure by the State to meet these pre-conditions induces the citizen's resort to other ways to 'fill the gap', including the exploitation of social relations, networks and participation in community organizations that provide the needed social capital with resultant effect on the individual/household's welfare. This 'failed State theorem', has significantly influenced contemporary research in terms of the conceptualization of 'governmental social capital' and elevated discourse to the point where 'social contract and the rule of law' are seen as important guiding principles that define the legitimation-producing processes, stipulates the rights and privileges of various actors, state the nature of association, rights, obligations of state to individuals and groups and such omnibus provisions of safety and security of life and properties as well as basic necessities of life.

Other studies have demonstrated how the failure of the State and the emergent crisis of development it has generated, in terms of the failure to foster popular empowerment of the citizens as a factor in the increased relevance of social capital – resources embedded in the community social structure and exploited on the basis of enduring social relations and networks founded on trust and age-old bonding (Ninalowo, 2007, 2010a, Onyemenam, 2017). Collier's (1998) view that where governmental social capital - the enforceability of social contracts, rule of law, and the extent of civil liberties is limited, a large proportion of societal contracts may depend on trust and civil social capital, that is, common values, shared traditions, norms, informal networks and associational membership. The unintended role of the State in fostering this reliance on the network of relationships and community organisations is a measure of the (peripheral) character and failure of the State (Ninalowo, 2010b, Akinyemi, 2010). One of the 'gap-filling' mechanisms is

the exploitation of more or less enduring networks of social relationships and participation in community and voluntary organisations (Ninalowo, 2010a, 2010b, Rudolph, 2000, De Tocqueville, 1994).

This conceptual approach has been used to evaluate government's pro-poor intervention programmes, which have focused on helping the poor especially in the rural areas, as an extension of governmental social capital. For example, Okunmadewa, Yusuf & Omonona (2005) noted that '...while the emphasis in most of the interventions is on the provision of physical infrastructure to support the poor and the acquisition of human capital, there has been little or no consideration for the institutional development of local level institutions or mechanisms to ensure delivery of support to the poor. The absence of such institutions and the weakness of existing ones largely disenfranchise the poor from participating in the decision-making process of interventions and issues that affect their welfare...' (Okunmadewa, Yusuf & Omonona 2005: 533). Studies have shown that the limitation in governmental social capital in Africa (Ninalowo, 2004, 2007, 2010a, 2010b, Akinyemi, 2010, Collier, 1998) has led to a huge dependence on civil social capital among the people, thus, justifying the growing interest in investigating the interconnection between this form of social capital and household welfare, and its implications for poverty reduction and socioeconomic development Rustiadi & Nasution (2017).

## 6.2. Social Network and Household Welfare

Recent studies have sought to demonstrate the relationship between social network and household welfare, by looking at how collective action and cooperation is engendered and the benefits appropriated, for example, Atemnkeng & Vukenkeng (2016), Anyiro's (2015), Baiyegunhi, 2013) and Adepoju & Oni (2012) who found a positive relationship in their respective studies of different types of networks that respondents held membership. As exemplified by Yusuf (2008), Olawuyi & Oladele (2012), Idris & Agbim (2015), Anyiro & Ajuka (2014), most studies used the single structural social capital index consisting of six measures of organisational social capital: density of membership, internal heterogeneity of associations, meeting attendance, payment of membership due, labour contribution, and decision-making to evaluate the influence on per capita expenditure of households and thus their level of welfare.

Other studies highlighted the importance of the community characteristics and the nature of the collective goal, as exemplified in the study by Anyiro, Ezeh & Emerole (2014) on one of the major problems of a typical farmer in Nigeria - how to obtain credit, social history of the people (Emerole, Anyiro & Osondu, 2013), active participation in specific associations Anyiro, Ajuka, Emerole, & Orji, 2014). Sama, Chiatii, Aquilas & Abit (2016) and informal rural food security networks, (Dzanjal, Christie, Fazey & Hyde, 2013, Digo, Koros & Everlyne 2014). Some other studies specifically looked at how membership in groups and associations have helped in securing credit, most times, without formal collateral (Balogun, Yusuf, Omonona & Okoruwa, 2011, Iyanda, Afolami, Obayelu & Ladebo, 2014, Anyiro, 2015). Also, Knack & Keefer (1997) found that trust, civic norms, and group associations were among the high-ranking primary indicators of social capital in their study of 29 market economies. Their 'World Value Survey' provided one of the strongest empirical evidence that trust and civic cooperation strengthens economic performance.

Similarly in a longitudinal study of the rural poor in two villages in Northern Peru, Vitolas (2011), found that residents make extensive use of their relationships for economic purposes in the rural poor's efforts to cope with and move out of poverty, which should be analysed in the context of the dual understanding of social structure, as both the medium and the outcome of social action. Not all social actors exploit the same social space fully for various reasons including their ability to 'make the networks work for them' (Vitolas, 2011). Some other studies revealed the extent to which 'collectivism' plays a stronger role in galvanising members into achieving common goals to meet common needs (Levien, 2015, Walkerden, 2017). Using the sub-components of the 'Groups and Networks' index - which refers to the effectiveness of social capital in reducing unscrupulous behaviour, to broadcast information, and to accelerate collective decision making - like group membership, working with others in the community and an overall assessment of the extent of willingness to cooperate and participate in different types of activities undertaken collectively like maintenance of educational institution, hospital, sewerage, drainage, roads, community hall, plantation, sports and religious ceremonies, the impact on household welfare have been deeply investigated (Reji, 2009, Kumar, 2015, Onyemenam, 2017).

Groups and networks here covered formal and informal organisations, at the kinship, village, community, professional and business groups and includes cooperative societies, agricultural/farmers groups, self-help, savings/credit schemes, artisans and other occupational groups. The social capital component of 'Trust and Solidarity', which covers such things as the transactional and cognitive cost of interacting with people you trust (usually lower than the price of dealing with those you do not trust or distrust), have deepened the investigation of the role of trust in galvanizing group effort and therefore impact of (especially informal) social capital on household welfare (Narayan, 1997, Onyemenam, 2017, Idris & Agbim, 2015, Ijioma & Osondu, 2015, Oladele & Oladele, 2015).

Similarly, the function of 'information and Communication' - within the groups and networks makes for easier information dissemination has been used to ascertain how social capital of formal and informal organizations have impacted household welfare - from information sharing about opportunities, to contacts to enable access to some benefits not available to non-members, etc, it has been shown by researchers that that network ties have had positive impact through helping members and even non-members to a great extent, gain access to information about job opportunities and other sundry issues like source of information for agricultural or productive activities, market activities, other income and for non-monetary aspects of household well-being (Burt, 1992; Fernandez & Weinberg, 1997; Granovetter, 1973; Lin, 2001, Meverson, 1994, Vitolas, 2011, Kumar, 2015, Onyemenam, 2017).

Other significant findings from the review include: the preference for econometric analytical approaches, limited or inadequate attention to informal networks and social relations, social networks could hinder development where there is a negative consequence of its deployment especially by a 'click', no deliberate efforts were made to put these 'networks'

and 'social relationships' in the wider socio-economic context (actor's social milieu) of the organisations and the households. What this implies is that there is, if at all, a partial evaluation of the impact of the wider social milieu because the community's social structure, the kinship system, traditions, values and cultural factors might not have been properly considered in the analyses. Hu & Jones (2004), in their study of the Iteso rural households in Eastern Uganda, provided an important basis for this conclusion when they found no significant relationship between organisational social networks and household welfare but for reasons that were embedded in the social characteristics of the people they found that the social capital of informal (less institutionalised but durable) networks and social relations were significantly related to household welfare, even though an econometric analysis was still employed.

### 6.3. *Social Capital and Socio-Economic Characteristics*

Researchers have established that some demographic and socioeconomic characteristics were found to be positively related to aspects of social capital, in particular age, household size, level of educational attainment, income and number of those in the household who are working. However, sex (gender) of the head of household was not significantly related to social capital (Olawuyi and Oladele 2012, Ijioma & Osondu, 2015, Argyle, 1987, Akpabio, 2008). The study by Olawuyi & Oladele (2012) built three models of the relationship and in each case the results were confirmed to be the same - gender, age, household size and type of enterprise were negatively related to household welfare and that years spent in school (and not 'level of educational attainment') - human capital, can complement social capital.

Although Yusuf (2008) study, which focused on households' membership of local level institutions, found a positive relationship between social capital and household welfare, Mok, Maclean & Dalziel (2011) found a strong negative correlation between household size, and consumption per capita, while Adepoju & Oni (2012), Olawuyi and Oladele (2012) and Abdul-Hakim, Ismail & Abdul-Razak (2010) found that age, sex, education (defined as the level of educational attainment) marital status, household size and farming status made a significant contribution to changes in household welfare. Hu & Jones (2004) found that sex gender did not affect access even though there was no significant relationship between formal (organisational) social capital and household welfare as well. Similarly, the study by Asa & Archibong (2016), reached similar conclusions as well Olawuyi & Olawuyi, (2015), while Ferguson's (2015) study, used family/community social capital (especially family structure, adult interest and parents monitoring of child) to explain how children's street work phenomenon is indigenized in Mexican communities. The study by Akinbode & Hamzat (2017) examined structural causes and constraints to poverty found that education, marital status and income were significant determinants of poverty status in the study area.

In what perhaps represents an important contribution to the development of the concept, using a community-based study, Dorji, Jamtsho, Gyeltshen & Dorji (2013) adopted a combined methodological and analytical approach to study the relationship between social capital, household welfare and wellbeing among the Bhutanese. It must be pointed out though that the study admitted that informal institutions were not well covered in that study, which provided 'a unique body of evidence on the importance of social capital for socioeconomic development'. In particular it demonstrated how social capital can be used as an important (social policy) tool for improvements in a development-driven Gross National Happiness (GNH). Consequently, it offers refreshing thoughts and insights from the social domain, for integrating the social and economic components of development towards achieving sustainable social development in a given society. Indeed, the Siegler (2015) baseline study highlighted the significant role of social capital in enhancing national well-being. Similarly, some studies have sought to validate the relationship between social capital and economic growth opportunities especially among rural dwellers (Ebi & Ubi, 2103).

### 6.4. *Social Cohesion and Inclusion and Household Welfare*

Social cohesion and inclusion, as a proximate measure has been shown to impact household welfare positively (Baiyegunhi, 2013, Abdul-Hakim, Ismail & Abdul-Raszak, 2010, Grootaert, Oh & Swamy, 2002). Researchers established that individuals/households tended to favour participation in groups and social engagements with others from their communities more, almost instinctively (Burns, 2009) although for a variety of other complementing reasons and communities that are stable, have a strong sense of civic engagement, with individuals participating in local associations, are likely to be more cohesive, more adept at solving collective action dilemmas especially where individuals feel they have some hope of positive economic mobility over time.

Chowdhury's (2011) study raised concern over the assertion that perceived inequality can serve to undermine social cohesion - individuals may be more prone to cooperate when others in their group or community are similar to them, since this fosters a strong sense of group identity - consequently, communities characterised by greater inequality, be it real or perceived, may be less successful in resolving collective action dilemmas. Ecker's (2014) study in a related but slightly different 'food and nutrition security' context of civil conflict in Yemen showed that the alleviation of grievances within project area by adopting a participatory, demand-driven approach that engendered social cohesion and inclusion were among the ways development projects can contribute to reducing the risk of civil conflict, invariably enhance household welfare and choke conditions of severe social, economic and political instability and insecurity.

Social capital was measured and analysed using a composite social capital index. Conclusions were reached on that basis with little or no consideration given to the role of the less institutionalised but durable networks and social relations. These are an inherent part of the community's social structure, which strongly captures the impact of the kinship system, values and socio-cultural characteristics of the community. Community-level associations are analysed and evaluated as if these institutions or organisations constitutes 'social capital' in themselves or exist outside of the wider

and/or local political, economic, and social circumstances, some kind of island that is not affected by the wider social milieu.

As the study by Hu & Jones (2004) showed, the social capital of less institutionalised networks and social relations is positively related to household welfare and played an important role in community development. The study reported that among the Iteso rural dwellers, in Eastern Uganda, no significant relationship between organisational social capital and household welfare were found. However, relying on ethnographic data, they explained the reason for the absence of such a relationship and further demonstrated the relationship between social capital of less institutionalised networks and social relations and household welfare, an important explanatory justification of the impact of social history on community development.

#### *6.5. Per Capita Income and Household Welfare*

Different approaches to the estimation of income and expenditure were used by different researchers in the study on the relationship between social capital and household welfare. Notably, monthly estimates from survey data were adopted whilst social capital was measured using the six or seven component approach. For example, Baiyegunhi (2013) examined the effect of social capital on household welfare using consumption expenditure as household welfare indicator and showed that, among other factors, access to social capital was very crucial for improved welfare and poverty reduction for rural households. His study revealed that social capital is important and capable of complementing human capital towards enhancing household welfare. Ebi, Emmanuel & Ubi (2013) study also used the household monthly income as a proximate measure for per capita income to establish a positive relationship between social capital and household welfare.

Kumar's (2015) study discovered that along with demographic variables, aggregate social capital significantly influenced the welfare status of households and that households with high social capital have higher expenditure per capita, better access to credit and higher savings – which fosters economic development. In another study, Akinleye & Majekodunmi (2012) showed that households with a higher number of working members were better off than those with a lesser number of working members. Income, along with other determinants such as membership of cooperative associations and membership of political associations were the important factors determining well-being. Access to (amount of) credit facilities (available) were shown to have positively impacted rural poor households' welfare through its income (Balogun, Yusuf, Omonona & Okoruwa, 2011) even though 'household size' and 'age' (squared) of household head increased poverty while credit from friends and relatives, large asset of household and active participation in decision-making process, (which is a component of social capital) reduced poverty. Similarly, Olawuyi & Oladele's (2012) study showed that social capital positively impacted per capita expenditure and improved household welfare.

Some studies that examined the effect of remittances on household structural social capital, particularly in urban areas (Caarl, Fransen & Ruben, 2013), found a significant relationship between remittances and social capital by examining the community organisational participation of remittance-receiving households. Gerber & Torosyan (2010), found a similar relationship especially with gift-giving practices of remittance-receiving households, Fransen & Mazzucato (2014), found that remittance-receiving households' welfare was higher because they had better stock of social capital and therefore, were generally wealthier. The remittances, a type of extra income, were found to flow through informal channels, like hand deliveries, couriering, which are then transferred within family networks based on trust and solidarity built over time (Fransen & Andersson, 2011), even helped build 'bridging' and 'investment' social capital in post-conflict communities, especially community-level organisations and similar activities, of remittance-receiving households than among non-remittance-receiving household (Fransen 2015).

Some studies investigated the positive impact of (sometimes deliberately orchestrated) migration (of a member of the household, periodic, relating to farming practices, or permanent) as a household's strategy to generate extra income through remittances that subsequently impacts its income and hence welfare positively. It also served as an insurance against financial shocks and other forms of disaster especially when all or part of such extra income, is invested by the remittance-receiving households in their community-level organisations. They can also be used to support other family members or friends (which is not unusual). It further serves to build (bonding) social capital as a form of insurance against any future adverse occurrences. However, most of these studies focused on the 'urban' end of the remittance value chain and adopted an econometric model in the analysis even when informal and family networks, trust and solidarity were acknowledged to play a significant role.

#### *6.6. Community Characteristics, Social Capital and Household Welfare*

Most studies have also shown that social capital can affect household welfare in a number of different ways. First, is that communities with stronger ties among their members stand a better chance to engage in positive cooperative action which can facilitate the attainment of common goals, including resolution of common tragedy. Often, individualism gives way to such a 'mobilised community's goal-driven action (Aker, 2007, Ijioma & Osondu, 2015, Adi, 2006, Kumar, 2015). This simplistic assumption may not always come true and has not been shown to be true for informal networks and social relations where the kinship system reflects a strong social history of individualism as some other studies have shown (Hu & Jones, 2004, Meagher, 2006).

Second, communities with a greater sense of trust and strong ties are more likely to share household risks and to develop informal means of insurance, which can allow households to pursue higher returns while mitigating the negative impacts of exogenous shocks (Townsend, 1994). In other words, the factors inducing such informal means of insurance have not been specified beyond the dimensions of organisational social capital. The implication is that using organisational social capital as a collateral for credits that will enhance household welfare is not examined in the informal context to see

what factors, if any at all, drive such a disposition, hence the need to investigate the role of kinship based groups - another aspect of interest to this study.

Furthermore, communities with a strong history of egalitarianism and ethnic bonding would readily reflect this tendency of using the informal means of insurance (social capital) as collateral for credits. Also, the depth of poverty may diminish social capital by limiting a household's ability to participate in associational life. Just as it can be an important intervening factor in constraining the enhancement of the household's welfare where, for example, communal values place an obligation on those who have more, to help those members who are in need of assistance. Consequently, while organisational social capital may not be available, for this and several other reasons, social capital of kinship groups might be, and hence the need to probe deeper into the role of informal networks and social relations in household welfare enhancement (Hu & Jones, 2004, Baiyegunhi, 2013).

Several studies have shown that households derive more benefits from their membership of local associations when compared with public organisations (Okunmadewa, Yusuf & Omonona, 2005, Balogun & Yusuf, 2011a, Ijioma & Osondu, 2015). Of particular importance to this study are three issues: first, the assumption that benefits 'may or may not flow' from membership. Second, is the type of organisation - whether horizontal, in which case such can be referred to as 'birds of a feather', reinforcing the bonding from common values, goals etc. or vertical, in which case heterogeneous (different background) membership, conferring opportunities for 'bridging social capital'. Finally, the question of overlap, the issue of the conceptual diversity and the difficulties in terms of the measurement of social capital in the fieldwork, with respect to what constitutes 'local' and 'public' organisations.

Where the definition of 'local organisation' and 'public organisation' is restricted to associations formed either by the people themselves, the private sector or the government, or where they come together to set it up, and it is at the 'village or community level', it does not pose any difficulties. But this set of 'local or public organisations' is conceptually distinct from those that are an inherent part of the community's social structure and based on the kinship system. These set of organisations or kinship groups have grown out of durable but less institutionalised networks and social relations that help define the associational life and social history of the people. They have become an integral part of the community's 'social anchorage' and 'socialisation process'. They are a source of (communal) social capital, an embodiment of the values, norms, traditions, culture, trust and history of the people, only membership by birth, initiation etc. confers access to the benefits. These kinship groups are typically based on age grade, sex groups, etc. - terms by which communal assets (Lin, 2001) are captured and through which cultural capital are preserved, sustained and 'passed on' from one generation to another. Sufficient distinction is usually not made in most research works between these two categories of organisations (Hu & Jones, 2004) and so the role of social capital of such informal but durable networks and social relations remain largely unexplained. This is an important gap in the literature that is of interest to this study.

Some studies have also shown that community characteristics that impact social capital could be inter-generational. Bongomin, Munene, Mpeera & Akol (2017), in their study found out that variations in components of social capital across generations significantly and positively affected financial inclusion of the poor in rural Uganda. They concluded that managers of financial institutions should, amongst other things, design social financial products and services that can boost collective action in order to promote financial inclusion of the poor, especially in rural Uganda.

Studies have also shown that there is a connection between local development projects and the social capital of households, which can be exploited by the individual/household. Park, Tsusaka, Pede & Kim (2017) in their study of 24 village farmers in Bohol, the Philippines, showed that engagement in community development projects, such as irrigation water management, enhanced the social relationship among farmers. It also improved their agricultural productivity. They opined that the behaviour of local farmers was influenced by the availability of canal irrigation due to the collective water management required in irrigated societies. Social capital has been utilized to evaluate the impact of the rapid pace of urbanization on smallholder semi-subsistence agriculture, productivity and food security, especially in developing countries in Africa including Nigeria (Liverpool-Tasie, Kuku, Ajibola, 2012). Most studies have focused on the organizational social capital of community organizations from the way membership in in such formal or informal organizations or associations, or by the access of individuals or associations to formal and informal sources of credit have led to improvements in several aspects of their welfare, particularly poverty reduction and technology adoption (Liverpool-Tasie, Kuku, Ajibola, 2012).

In what perhaps represents an important contribution to the development of the concept, using a community-based study, Dorji, Jamtsho, Gyeltshen & Dorji (2013) adopted a combined methodological and analytical approach to study the relationship between social capital, household welfare and wellbeing among the Bhutanese. It must be pointed out though that the study admitted that informal institutions were not well covered in that study. The study also provided 'a unique body of evidence on the importance of social capital for the socioeconomic development' and in particular demonstrated how social capital can be used as an important (social policy) tool for the Gross National Happiness (GNH) - based development and therefore offering refreshing thoughts and insights from the social domain for integrating the social and economic components of development towards achieving sustainable social development in a given society.

#### *6.7. Social Capital and Technology*

Researchers have turned their attention to the role of information and communication technology (ICT) in social capital formation and appropriation, especially the use of devices, social media and internet café, to access information, leverage opportunities, belong and or participate in various publics - 'online' and 'offline' environments, communities' and networks. Earlier studies investigated social capital without making the distinction between 'online' and 'offline' environments, communities, etc. especially due to the increasing digitisation and the global nature of its impact (Tonwley, 2002), as opposed to the less useful, though positive advantages of local-net (Hampton, 2001). Researchers have also

investigated how internet social capital has contributed to social inclusion or decline of social capital, 'liberated' or 'collapsed' local communities' ties and networks (Wellman, 1997, Castells, 2001, Steyaert, 2002, Nie, 2001). Even Putnam (2000) had argued that the 'digital divide' must be challenged if social capital is to be created, due to its 'public-utility nature'.

The impact of social capital of such technology-inspired sources as social media and single parenting, alienation/isolation (Rheingold, 1993, Lin, 2001). Indeed, studies have shown that while provision of internet access may encourage users to bypass local activities for more glamorous opportunities elsewhere (Doheny-Farina, 1996), mere provision of electronic access does not mean that it will be used and it would have the expected impact (Blanchard & Horan, 1998, Cisler, 1995) and that the internet constitutes an 'online social network' connected to other networks, resulting into a huge, dense web of networks with potential resources (Baym, 1995). Technology solutions have led researchers to investigate how due in part to the pervasive, global and borderless nature of the impact of such resources in the development process, (Marshall, 1998.). Some studies examined the internet social capital and community development (Ferlander, 2003).

#### 6.8. Social Capital and Socio-economic Development

In what perhaps represents an important contribution to the development of the concept, using a community-based study, Dorji, Jamtsho, Gyeltshen & Dorji (2013) adopted a combined methodological and analytical approach to study the relationship between social capital, household welfare and wellbeing among the Bhutanese. It must be pointed out though that the study admitted that informal institutions were not well covered in that study.

The study also provided 'a unique body of evidence on the importance of social capital for the socioeconomic development' and in particular demonstrated how social capital can be used as an important (social policy) tool for the Gross National Happiness (GNH) -based development and therefore offering refreshing thoughts and insights from the social domain for integrating the social and economic components of development towards achieving sustainable social development in a given society.

### 7. Conclusion

Since the concept 'social capital' gained ascendancy in the 1990's, most studies have focused on its role in the different developmental paths of societies with similar endowments, first from the perspectives of historical aggregative national survey data on social welfare, 'wellbeing', 'national happiness index', etc, to examination of increasingly structured proximate measures of community organisational activities, in particular, membership participation and benefits and their impact on the rural household welfare. The influence of technology, especially with the increasing penetration, access and massive impact of the social media, has stimulated further research interest in social capital. While Economists took the initiative, since the *locus classicus* of such social capital theorists as Bourdeu, Putnam, and the multi-disciplinary researchers, their efforts have largely devolved around developing econometric models on organisational social capital and household welfare while African researchers have focused on the impact on the poor rural farming households' welfare.

The view canvassed here, following the foregoing review of empirical studies, is that there has been a more than necessary focus on formal social capital and preoccupation with establishing relationship through an 'econometric analysis' approach. This presents only a partial view, as it does not explicate the significant role of informal social capital - resources that inhere in informal, yet durable social networks and relations that characterise community social structure and social history. The result is that the quintessential 'social aspects' are benevolently left out of the 'development equation' unwittingly. The view here is that more attention should be given to the role of informal social capital - beyond 'reducing sociological concepts' into equations in econometric models. This would help deepen research into the role of informal social capital and rural household welfare enhancement towards creating a structured role for kinship based groups in the development process, strip them of the 'negative', 'anti-development' toga and optimise their potential capacity for mobilisation of rural poor households for active participation in the design and implementation of pro-poor policies and schemes. It would also help redirect research efforts and provide the much-needed evidence for realistic policies especially on 'bottom-up', community participatory implementation strategy.

### 7. References

- i. Abdul-Hakim, R., Ismail, R. & Abdul-Razak, N. A. (2010). *"The Impact of Social Capital on Quality of Life: Evidence from Malaysia."* Ontario International Development Agency, Canada.
- ii. Adam, F. & Roncevic, B. (2003). "Social Capital: Recent Debates and Research Trends." *Social Science Information*, 42 (2): 155-185.
- iii. Adepoju, A.A. & Oni O.A. (2012). "Investigating Endogeneity: Effects of Social Capital on Household Welfare in Nigeria: A Control Function Approach." *Quarterly Journal of International Agriculture*, 51(1): 73-96.
- iv. Adi, A.B.C. (2006). *"The Organisational Social Capital of Community Development Organizations in South East Nigeria"*. Mimeo 267, Japan University of Tokyo.
- v. Aker, J. C. (2007). "Social Network and Household Welfare in Tanzania: Working Together to Get Out of Poverty" Retrieved April 23, 2014 <http://ssrn.com/abstract=995941>.
- vi. Akinbode S.O., Hamzat, S. G. (2017). "Women Asset Ownership and Household Poverty in Rural Nigeria". *Journal of Studies in Social Sciences*, 16, 1: 45-64

- vii. Akinleye, O. & Majekodunmi, A. (2012). "Determinants of Social Capital and Sundry Variables on Household Well-being in Southwestern Nigeria." *International Journal of Advanced Research in Management and Social Sciences* 1(1): 17- 34.
- viii. Akinyemi, I. R. (2010). *Social Capital, Social Contract and the Responsiveness of the State*. In Ninalowo, A.O., Badru; F.A., & Akinyemi A.I. (Eds.), *Africa in an Interdisciplinary Discourse on The Human Condition*. 216-261 Faculty of Social Sciences, University of Lagos: University of Lagos Press.
- ix. Akpabio, I. A. (2008). "Significant Predictors of Social Capital in Farmers Organisation in Akwa Ibom State Nigeria". *Journal of International Social Research* 1: 61-68.
- x. Aku, P. S., Ibrahim, M. J. & Bulus, Y.D. (1997). "*Perspective on Poverty Alleviation Strategies in Nigeria*". In Proceedings of the Nigerian Economic Society Annual Conference on Poverty Alleviation in Nigeria in 1997, Ibadan: NES: 41-54.
- xi. Anheier, H. & Kendall, J. (2002). "Interpersonal Trust and Voluntary Associations" *British Journal of Sociology* (53): 343-362.
- xii. Anyiro, C. O. (2015). "The Effect of Social Capital on Access to Micro Credit Among Rural Farming Households in Abia State, Nigeria". *Agrosearch*, 15, 1: 59 - 75
- xiii. Anyiro, C.O., Ajuka P.N., Emerole, C.O, & Orji, E.I. (2014). "Determinants of Women's Participation in Self HelpGroup Led Micro-Financing of Farms in IsuikwuatoLocal Government Area of Abia State, Nigeria *Scientific Papers Series Management, Economic Engineering in Agriculture and Rural Development*. 14 (3): 21-30.
- xiv. Anyiro, C.O, Ezeh, C.I & Emerole C.O (2014): "Social Capital Dimensions and Microcredit Influence on Poverty. Saarbrucken, Germany: Lambert Academic Publishing GmbH.
- xv. Anyiro, C. O. & Ajuka; P. N. (2014). "Level of Access to Social Capital and Its Predictors Among Rural Farming Households in Abia State, Nigeria". In *Journal of Agricultural Research and Development*. 13(1): 10-24.
- xvi. Argyle, M. (1987). "*The Psychology of Happiness*". London: Routledge.
- xvii. Asa, U. A. & Archibong, E.M. (2016). "Social Capital and Food Security Among Rural Farming Households in Akwa Ibom State, Nigeria". *Journal of Advances in Social Sciences and Humanities*. 2:2: 15-19.
- xviii. Atemnkeng, J. (2009). "*Does Social Capital Determine Poverty? Evidence from Cameroon Household Survey*". Presentation at the Global Network for Economics of Learning, Innovation and Competence Building Systems Conference (GLOBELICS): UNU-MERIT (Maastricht, the Netherlands) CRES, UCAD (Dakar Senegal, October 6 – 8.
- xix. Atemnkeng; J. T. & Vukenkeng; A. W. (2016): "Does Social Capital Really Determine Poverty? Evidence from a Cameroon Household Survey. *African Journal of Science, Technology, Innovation and Development*, 8 1: 97–110
- xx. Arrow, K. (1999). "*Observations on Social Capital*". In: Dasgupta, P. & Serageldin, I. (Eds.) *Social Capital: A Multifaceted Perspective*. 3-5. Washington DC: The World Bank.
- xxi. Baiyegunhi, L.J.S. (2013). "Rural Households' Social Capital and Welfare: A CaseStudy of Msinga, Kwazulu-Natal, South Africa". *Journal of Agriculture and Rural Development in the Tropics and Sub-Tropic* 114, (2): 123– 132.
- xxii. Balogun, O. L. & Yusuf, S. A. (2011a). "Effects of Social Capital on Welfare of Rural Households in South-Western States, Nigeria." *Journal of American Science* 7(3): 506 – 514.
- xxiii. Balogun, O. L. & Yusuf, S. A. (2011b). "Determinants of Demand for Microcredit Among Rural Households in South Western States, Nigeria." *Journal of Agriculture and Social Sciences* 7: 41–48.
- xxiv. Balogun, O. L. Yusuf, S. A., Omonona, B. T. & Okoruwa, V. O. (2011). "Social Capital and Microcredit Effects on Poverty Among the Rural Households in South-Western States, Nigeria. *ARPJN Journal of Agricultural and Biological Science*. 6 (3): 521-533
- xxv. Balogun; O. L., Yusuf; S.A. & Oloniniyi; M.T. (2017): "Effects of Social Network on Production Output of Maize Farmers in Kwara State, Nigeria". *Global Advanced Research Journal of Agricultural Science* 6 (2): 031-038.
- xxvi. Baum, F. & Ziersch, A. (2003). "*Social Capital*". *Journal of Epidemiology and Community Health* 57: 320-323.
- xxvii. Baym, N. (1995). 'The Emergence of Community in Computer Mediated Communication. In Jones, S.G. *Cyber society, Computer-Mediated Communication and Community* (pp 138 – 163) Thousand Oaks, CA: Sage.
- xxviii. Blanchard, A. & Horan, T. (1998). "Virtual Communities and Social Capital" in *Social Science Computer Review* 16(3) 293-307.
- xxix. Bongomin, G. O. C., Munene; J. C., Mpeera; J. N. & Akol; C. M. (2017): "Financial Inclusion in Rural Uganda: The Role of Social Capital and Generational Values" In *Cogent Business & Management* (2017), 4: 1302866
- xxx. Bourdieu, P. (1985a). "The Social Space and the Genesis of Groups." *Theory and Society*, 14 (6): m723-744.
- xxxi. Bourdieu, P. (1985b). "*The Forms of Capital*." In J. G. Richardson (Ed.) *Handbook of Theory and Research for the Sociology of Education*. 241-258. USA, New York: Greenwood.
- xxxii. Bourdieu, P. (1986a). "*The Forms of Capital*". In J. Richardson (Ed.) *Handbook of Theory and Research for the Sociology of Education*. New York: Greenwood Press.
- xxxiii. Bourdieu, P. (1986b). "*The Forms of Capital*". In Baron, S., Field, J., & Schuller, T. (Eds.) *Social Capital-Critical Perspectives*. Oxford: Oxford University Press.
- xxxiv. Brown, L. D. & Ashman, D. (1996). "Participation, Social Capital and Inter-sectoral Problem Solving: African and Asian Cases". *World Development*. 24 (9):1467 – 1479.
- xxxv. Burns, J. (2009). "*Well-being and Social Cohesion: Input Document for Launch of NIDS Wave 1*". School of Economics, University of Cape Town.



- xxxvi. Burt, R. S. (1992). *Structural Holes: The Social Structure of Competition*. Cambridge, MA: Harvard University Press.
- xxxvii. Burt, R. S. (1997). "The Contingent Value of Social Capital". *Administrative Science Quarterly* 42: 339-65.
- xxxviii. Burt, R. S. (2005). *Brokerage and Closure: An Introduction to Social Capital*. Oxford: Oxford University Press.
- xxxix. Caarl, K., Franssen, S., & Ruben, R. (2013). "Can Migratory Contacts and Remittances Contribute to Reconciliation and Reconstruction in Rwanda?" *International Migration*, 51(1):98 – 117.
- xl. Castells, M. (2001). *The Internet Galaxy*. Oxford University Press
- xli. Cislser, M. (1995). *Ties that Bind: Building Community Networks*. Cupertino CA: Apple
- xlii. Chowdhury, M. (2011). "Social Cohesion and Natural Disaster Loss Recovery of Households: Experiences from Bangladesh". Retrieved 13/8/2014 from [www.oecd.org/dev/pgd/internationalconferenceonsocialcohesion](http://www.oecd.org/dev/pgd/internationalconferenceonsocialcohesion)
- xliiii. Claridge, T. (2013). "Social Capital Research". Retrieved April 12, 2014, from <http://www.socialcapitalresearch.com>
- xliv. Cleaver, F. (2005). "The Inequality of Social Capital and the Reproduction of Chronic Poverty." *World Development*, 33 (6) 893–906.
- xlv. Coleman, J. S. (1988). "Social Capital in the Creation of Human Capital." *The American Journal of Sociology*, 94 (Supplementary): S95-S120.
- xlvi. Coleman, J. S. (1990). *Foundations of Social Theory*. Cambridge: Harvard University Press.
- xlvii. Collier, P. (1998a). *The Political Economy of Ethnicity*. Paper presented at the Annual Bank Conferences on Development Economics, April 2-21, 1998. Washington, DC: World Bank.
- xlviii. Collier, P. (1998b). *Social Capital and Poverty*. Social Capital Initiative Working Paper Series 4. Washington DC: World Bank.
- xlix. Collier, P. (2002). *Social Capital and Poverty: A Microeconomic Perspective*. In Bastelaer, C. G.(Ed). *The Role of Social Capital in Development: An Empirical Assessment*. 19-41. New York, USA: Cambridge University Press.
- l. Collier, P & Gunning, J.W. (1999). "Explaining African Economic Performance" *Journal of Economic Literature* 37(3): 64-111.
- li. Couto, R. A. & Guthrie, C. S. (1999). *Making Democracy Work Better: Mediating Structures, Social Capital, and the Democratic Prospect*. Chapel Hill, N.C.:University of North Carolina Press.
- lii. Cox, E, & Caldwell, P. (2000). *Making Policy Social*. In Winter, I. (Ed.) *Social Capital and Public Policy in Australia*. 43 - 73. Melbourne: National Library of Australia.
- liiii. De Tocqueville, A. (1951). *Democracy in America I-II*. New York.
- liv. De Tocqueville, A. (1994). *Democracy in America*. London: Fontana Press.
- lv. Digo, C. A., Koros, D., & Everlyne, M.M. (2014). "Household Food Security Among Women in Groups in Kaiti Division, Kenya". *Asian Journal of Agricultural Sciences*. 6 (1): 1 – 5.
- lvi. Doheny-Farina, S. (1996). *The Wired Neighbourhood*. New Haven, Yale University Press.
- lvii. Dorji, L., Jamtsho, C., Gyeltshen, S., & Dorji, C. (2013). *Bhutan's Case: Social Capital, Household Welfare and Happiness*. National Bureau of Statistics, Thimphu Monograph Series 5.
- lviii. Durkheim, E. (1952) [1897]: *'Suicide.'* (Trans. Spaulding, J. A. and Sampson, G.) London: Routledge and Kegan Paul.
- lix. Durlauf, S. (2002). "On the Empirics of Social Capital." *The Economic Journal*, 112 (483): F459- F479.
- lx. Durston, J. (1999). "Building Community Social Capital." *CEPAL Review*. 69: 103-118.
- lxi. Durston, J. (2004). *Social Capital: Part of the Problem, Part of the Solution. How It Can Perpetuate or Deter Poverty in Latin America and the Caribbean*. In Atria, R., Siles, M., Arraigada, I., Robinson, L., & Whiteford, S. (Eds.) *Social Capital and Poverty Reduction in Latin America and the Caribbean: Towards a New Paradigm*. 133-186. Santiago: United Nations Publications.
- lxii. Dzanjal, J. L., Christie, M., Fazey, I. & Hyde, T. (2013): "Access to Social Capital" *International Journal of Agricultural Sciences*. 1 (4): 46 - 56
- lxiii. Ebi, B. O., Emmanuel, N. & Ubi, P. (2013). "Social Capital and Economic Growth Opportunities: A Case Study of Rural Households in Obudu, Cross River State, Nigeria". *Global Journal of Human Social Science Economics*. 13, (2): 12-16.
- lxiv. Ecker, O. (2014). *Building Resilience for Food and Nutrition Security in the Context of Civil Conflict: Experiences from Rural Development Programs in Yemen*. Building Resilience for Food and Nutrition Security, 2020 Conference Brief 14.
- lxv. Edwards, M. (2006). *Enthusiasts, Tacticians, and Skeptics. Social Capital and the Structures of Power*. In Bebbington, A. Woolcock, M., Guggenheim, S.E. & Olson, E.A. (Eds.). *The Search for Empowerment: Social Capital as Idea and Practice at the World Bank*. 91- 107. Bloomfield, CT: Kumarian Press, Inc.
- lxvi. Edwards, B., & Foley, M. W. (1998a). "Civil Society and Social Capital Beyond Putnam." *American Behavioral Scientist*, 42 (1): 124 - 139.
- lxvii. Edward, B, & Foley, M. W. (1998b). "Beyond Tocqueville: Civil Society and Social Capital in Comparative Perspective." *American Behavioral Scientist* 42(1): 5 – 20.
- lxviii. Edwards, B. & Foley, M. W. (1997). "Social Capital and the Political Economy of Our Discontent." *American Behavioral Scientist*, 40 (5): 669-678.
- lxix. Emerole, C. O., Anyiro C. O. & Osondu, C. K. (2013): "Local Institutions in Poverty Reduction and Welfare in Farm Households in Core Igbo States of Nigeria". *Experimental Agriculture and Horticulture*. 2 (3): 1-12.
- lxx. Estes, J. (2004). *The Social Capital Mix: Core Institutions and Civil Society*. Unpublished Power Point Presentation,

University of Pennsylvania. USA.

- Ixxi. Evers, A. & Winterberger, H. (1988). *"Shifts in the Welfare Mix: The Impact on Work, Social Services and Welfare Policies"*. European Centre for Social Welfare Policy and Research, Westview Press.
- Ixxii. Ferlander, S. (2003). "The Internet, Social Capital and Local Community". Unpublished Ph. D. Thesis, Department of Psychology, University of Stirling, Stockholm.
- Ixxiii. Ferguson, K. M. (2015): "Measuring and indigenizing social capital in relation to children's street work in Mexico: the role of culture in shaping social capital indicators," *eJournal of Sociology & Social Welfare*: Vol. 31: Iss. 4, Article 6.
- Ixxiv. Fukuyama, F. (2001). "Social Capital, Civil Society and Development". *Third World Quarterly* 22: 7-20.
- Ixxv. Fukuyama, F. (1995a). *"Trust: The Social Virtues and the Creation of Prosperity"*. New York, NY: Free Press.
- Ixxvi. Fukuyama, F. (1995b). "Social Capital and the Global Economy. A Redrawn Map of The World." *Foreign Affairs*, 74 (5): 89 - 103.
- Ixxvii. Fukuyama, F. (1999). *"Social Capital and Civil Society."* Washington, DC: The Institute of Public Policy, George Mason University.
- Ixxviii. Fulkerson, G. M., & Thompson, G. H. (2008). "The Evolution of a Contested Concept: A Meta-Analysis of Social Capital Definitions and Trends (1988-2006)". *Sociological Inquiry*, 78 (4): 536 - 557.
- Ixxix. Fransen, S., & Andersson, L. (2011). "The Emerging Remittances Market in Burundi: Opportunities for Development (Migration and Development Policy Brief No.6). Maastricht: Maastricht Graduate School of Governance, Maastricht University.
- Ixxx. Fransen, S. (2015). "Remittances, Bonds and Bridges: Remittances and Social Capital in Burundi," *The Journal of Development Studies*, DOI:10.1080/00220388.2015.1041517
- Ixxxi. Fransen, S. & Mazzucato, V. (2014). "Remittances and Household Wealth After Conflict: A Case Study on Urban Burundi." *World Development*, 60:5 –68. Doi:10.1016/j.worlddev.2014.03.018.
- Ixxxii. Gerber, T. P., & Torosyan, K. (2010). *"Remittances in Georgia: Correlates, Economic Impact, and Social Capital Formation"*. Working Paper Series 002-10. Tbilisi: International School of Economics at Tbilisi State University.
- Ixxxiii. Glaeser, E. L., Laibson, D. & Sacerdote, B. (2002). "An Economic Approach to Social Capital." *The Economic Journal* 112 (483): 437 - 458.
- Ixxxiv. Granovetter, M. (1973). "The Strength of Weak Ties." *American Journal of Sociology*, 78: 1360 –1380.
- Ixxxv. Greif, A. (1994). "Cultural Beliefs and the Organization of Society: A Historical and Theoretical Reflection on Collectivist and Individualist Societies," *Journal of Political Economy*, 105 (5): 912-950.
- Ixxxvi. Grootaert, C. (1997). *"Social Capital: The Missing Link?"* In World Bank Expanding the Measure of Wealth: Indicators of Environmentally Sustainable Development Washington, DC. World Bank.
- Ixxxvii. Grootaert, C. (1998). *"Social Capital, The Missing Link?"* Social Capital Initiative Working Paper 3. Washington, DC: World Bank.
- Ixxxviii. Grootaert, C. (1999a). *"Social Capital, Household Welfare, and Poverty in Indonesia."* World Bank Policy Research Working Paper 2148. Washington, DC: WorldBank.
- Ixxxix. Grootaert, C. (2002). *"Conclusion: Measuring Impact and Drawing Policy Implications"* In Grootaert, C. & van Bastelaer T. (Eds.). *The Role of Social Capital in Development*. 341-350. Cambridge, NJ: Cambridge University Press.
- xc. Grootaert, C., Oh, G. T., & Swamy, A. (1999): *"Social Capital and Development Outcomes in Burkina Faso."* Local Level Institutions Initiative, Working Paper No. 7. Washington, DC: The World Bank.
- xc. Grootaert, C., Oh, G. T., & Swamy, A. (2002). "Social Capital, Household Welfare and Poverty in Burkina Faso". *Journal of African Economies* 11 (1): 4-38.
- xcii. Grootaert, C & van Bastelaer (Eds) (2002). *"The Role of Social Capital in Development: An Empirical Assessment"*. New York: Cambridge University Press.
- xciii. Grootaert, C (1999). *"Local Institutions and Service Delivery in Indonesia."* Mimeo, Social Development Department. Washington, DC: World Bank.
- xciv. Grootaert, C. & Narayan, D. (1999). *"Social Capital in Burkina Faso. In Local Level Institutions Study"*, Washington, DC: The World Bank.
- xcv. Grootaert, C., Narayan, D., Jones, & Woolcock, D., *"The Social Capital Questionnaire"*, Washington, DC: The World Bank.
- xcvi. Halpern, D. (2001). "Moral Values, Social Trust and Inequality: Can Values Explain Crime?" *British Journal of Sociology* 41 (2): 236-251.
- xcvii. Halpern, D. (2005). *"Social Capital."* Cambridge: Polity Press.
- xcviii. Hanifan, L. H. (1916). "The Rural School Community Center." *Annals of the American Academy of Political and Social Science*, 67: 130 - 138.
- xcix. Hampton, K. N. (2001). *Living the Wired Life in the Wired Neighbourhood. Netville, Glocalisation and Civil Society*. Unpublished Ph.D. thesis University of Toronto, Canada.
- c. Hanifan, L. H. (1920). *"The Community Centre."* Boston, MA: Silver, Burdett and Company.
- ci. Hu, C & Jones, B. (2004). *"An Investigation into the Relationship Between Household Welfare and Social Capital in Eastern Uganda"*. USA: USAID, Saga Publications.
- cii. Idris, A., & Agbim, K. (2015): "Effect of Social Capital on Poverty Alleviation: A Study of Women Entrepreneurs in Nasarawa State, Nigeria". [www.ajol.info/journals/jorind](http://www.ajol.info/journals/jorind) retrieved May 9th, 2017.

- ciii. Ijaiya, G. T. (2002). *"The Role of the Informal Sector in Minimizing Poverty in Ilorin Metropolis."* Unpublished Ph.D. Thesis, Department of Economics, Usman Dan Fodio University, Sokoto, Nigeria.
- civ. Ijaiya, M. A. A., Sakariyau, O. B., Dauda, C. K., Paiko, I. I. & Zubairu, U. M. (2012): "Social Capital and Poverty Reduction in Nigeria: A Case Study of MinnaMetropolis". In *International Journal of Business and Social Science* 3, 12(Special Issue).
- cv. Ijioma, J. C. & Osondu, K. C. (2015): "Social Capital Participation Levels and Determinants Among Farm Households in Enugu State, Nigeria." *Mycopath* 13 (1): 43 - 49.
- cvi. Islam, R. & Walkerden, G. (2017): "Social Networks and Challenges in Government Disaster Policies: A Case Study from Bangladesh". *International Journal of Disaster Risk Reduction*. Retrieved on May 9<sup>th</sup>, 2017 from <http://dx.doi.org/10.1016/j.ijdr.2017.02.011>.
- cvii. Iyanda, J. O., Afolami, C. A., Obayelu, A. E., & Ladebo, O. J. (2014). "Social Capital and Access to Credit Among Cassava Farming Households in Ogun State Nigeria." In *Journal of Agriculture and Environmental Sciences*. 3, 2: 175 – 196
- cviii. Kilpatrick, S. (2000). *"How Social Capital Facilitates Learning Outcomes for Small Family Businesses"*. Centre for Research and Learning in Regional Australia University of Tasmania, Launceston.
- cix. Knack, S. (1999). *"Social Capital, Growth and Poverty: A Survey of Cross-Country Evidence"*. The World Bank Social Capital Initiatives Working Paper 7. Washington, DC: World Bank.
- cx. Knack, S. & Keefer, P. (1997). "Does Social Capital Have an Economic Payoff? A Cross-Country Investigation". *The Quarterly Journal of Economics*, 112 (4): 1251-1288.
- cxii. Krishna, A. (1999). *"Creating and Harnessing Social Capital."* In: Dasgupta, P. and Serageldin, I. (Eds.) *Social Capital: A Multifaceted Perspective*. 71-93. Washington, DC: World Bank.
- cxiii. Krishna, A. (2001): "Moving from the Stock of Social Capital to the Flow of Benefits: The Role of Agency". *World Development* 29: 925-943.
- cxiiii. Krishna, A., Anirudh, S., & Shradar, E. (1999). *"Social Capital Assessment Tool."* The World Bank, Social Capital Initiative, Working Paper 22, Washington, DC: World Bank.
- cxv. Krishna, A. & Uphoff, N. (2002). *"Mapping and Measuring Social Capital Through Assessment of Collective Action to Conserve and Develop Watersheds in Rajasthan, India"*. In Bastelaer, T. Van. (Eds.). *The Role of Social Capital in Development*. 85 - 88: 115 - 124. Melbourne: Cambridge University Press.
- cxvi. Kumar; S. (2015): "Social Capital and Poverty: A Case Study of Household Welfare in Rural Punjab". Unpublished Ph.D. Thesis, Department of Economics, University of Punjab, India.
- cxvii. Lamaison, P. & Bourdieu, P. (1986). "From Rules to Strategies: An Interview with Pierre Bourdieu". *Cultural Anthropology*, 1 (1): 110 - 120.
- cxviii. Levien, M. (2015): "Social Capital as Obstacle to Development: Brokering Land, Norms, and Trust in Rural India" *World Development*, 74: 77-92
- cxix. Lin, N. (1999a). "Building a Network Theory of Social Capital." *Connections* 22 (1) 28.
- cxix. Lin, N. (1999b). "Social Networks and Status Attainment." *Annual Review of Sociology* 25: 467- 487.
- cxix. Lin, N. (2001). *"Building a Network Theory of Social Capital."* In *Social Science Research*. 3-30. New York: Aldine.
- cxix. Lin, N. (2001). *Social Capital: A Theory of Social Structure and Action*. Cambridge, Cambridge University Press.
- cxix. Lin, N. (2002). *"A Theory of Social Structure and Action."* Cambridge University Press.
- cxix. Lin, N. (2005). "Building a Network Theory of Social Action". In Lin, N., Cook, K. & Burt, R. S. (Eds.) *Social Theory and Practice*. London Aldine Transaction 3-29.
- cxix. Liverpool-Tasie, L. S., Kuku, O., Ajibola, A. (2012) 'A Review of Literature on Agricultural Productivity, Social Capital and Food Security in Nigeria' (The Nigeria Strategy Support Program (NSSP) of the International Food Policy Research Institute (IFPRI). International Food Policy Research Institute, Washington, DC USA.
- cxix. Li, Z., & Zhu, T., (2009) 'Empirical Study on the Influence of Social Capital to Informal Knowledge Transfer Among Individuals' *In Journal of Software* No.4.
- cxix. Loury, G. C. (1976). *"A Dynamic Theory of Racial Income Differences"*. Discussion Paper 225. Evanston: Northwestern University Press.
- cxix. Loury, G. C. (1981). "Intergenerational Transfers and the Distribution of Earnings." *Econometrica*, 49 (4): 843 - 867.
- cxix. Maluccio, J., Haddad, L., & May, J. (2000). "Social Capital and Household Welfare in South Africa: 1993-1998." *Journal of Development Studies*, 36 (6): 54 - 81.
- cxix. Marshall, G. (1998). *Oxford Dictionary of Sociology*. Oxford, Oxford University Press.
- cxix. Meagher, K. (2006). "Social Capital, Social Liabilities, and Political Capital: Social Networks and Informal Manufacturing in Nigeria." *African Affairs*, 105 (421): 553-582.
- cxix. Meinzen-Dick, R., DiGregorio, M. & McCarthy, N. (2004). "Methods for Studying Collective Action in Rural Development." *Agricultural Systems*. 82 (3): 197 – 214.
- cxix. Mok, T. P., Maclean, G., & Dalziel, P. (2011). "Household Size Economies: Malaysian Evidence." *Economic Analysis and Policy*, 41 (2).
- cxix. Mosse, D. (2005). *"Cultivating Development"*. London: Pluto Press.
- cxix. Myers, D.G. & Diener, E. D. (1995). "Who is Happy" *Journal of Psychological Science* 6(1):10-19.
- cxix. Narayan, D. (1997). *"Voices of the Poor: Poverty and Social Capital in Tanzania."* Environmentally and Socially

- Sustainable Development Studies and Monographs Series 20. Washington DC: World Bank.
- cxixvi. Narayan, D. (1999). *"Bonds and Bridges: Social Capital and Poverty"*. Policy Research Working Paper 2167. Washington DC: World Bank.
- cxixvii. Narayan, D. (2002). "Bonds and Bridges: Social Capital and Poverty." In Isham, T.K. J. (Ed.): *Social Capital and Economic Development: Well-being in Developing Countries*. 58-81. Northampton, MA: Edward Elgar
- cxixviii. Narayan, D. & Cassidy, M.F. (2001): "A Dimensional Approach to Measuring Social Capital." In *Current Sociology* 49 (2), 59.
- cxixxix. Narayan, D. & Cassidy, M. F. (1999): *"A Dimensional Approach to Measuring Social Capital: Development and Validation of a Social Capital Inventory"*. Washington, DC: World Bank.
- cxli. Narayan, D. & Grootaert, C. (2000). *"Local Institutions, Poverty, and Household Welfare in Bolivia: Local Level Institutions"*. Washington D C. World Bank.
- cxlii. Narayan, D. & Nyamwaya, D. (1996). *"Learning from the Poor: A Participatory Poverty Assessment in Kenya"*. Washington, DC: World Bank.
- cxliii. Narayan, D. & Pritchett, L. (1999). *"Social Capital: Evidence and Implications."* In Serageldin, I. (Ed). *Social Capital: A Multifaceted Perspective*. 269-296. Washington, DC: World Bank.
- cxliiii. Narayan, D., & Pritchett, L. (1997). *"Cents and Sociability: Household Income and Social Capital in Rural Tanzania"*. World Bank Policy Research Working Paper No. 1796. Washington DC: World Bank.
- cxliv. Narayan, D. & Shah, T. (1999). *"Gender Inequity, Poverty and Social Capital"*. Washington, DC: World Bank.
- cxlv. Narayan, D. & Woolcock, M. (2000). "Social Capital: Implications for Development Theory, Research and Policy." *The WOTU Bank Research Observer*, 15 (2): 225-49.
- cxlvi. National Bureau of Statistics (2016). *"The Millennium Development Goals Performance Tracking Survey 2015 Report"*. Abuja, Nigeria: National Bureau of Statistics.
- cxlvii. Nie, N. H. (2001). Sociability, Interpersonal Relations and The Internet *American Behavior Scientist* 45 (3) 420 -35
- cxlviii. Ninalowo, A. O. (2004). *"Essays on the State and Civil Society"*. Lagos: First Academic Publishers.
- cxlix. Ninalowo, A. O. (2007). *"On the Crisis of Development"*. Lagos: Prime Publishers.
- cli. Ninalowo; A. O. (2010a). *The State Qua State as Antidote to Failure: A Sociological Inquiry into Underdevelopment*. Inaugural Lecture Series. Lagos, University of Lagos Press.
- cli. Ninalowo; A. O. (2010b). *"The Political State, The Human Condition and Security"*. In Ninalowo, A.O., Badru; F.A. & Akinyemi, I. R. (Eds). *An Interdisciplinary Discourse on the Human Condition*. 262 – 292. Lagos: Department of Sociology University of Lagos.
- clii. Okidegbe, N. (2012). *"Poverty and Underdevelopment in Anioma"*. In Osia, K. (Ed). *Anioma in Contemporary Nigeria: Issues in Identity and Development*. Ibadan, Nigeria: BookBuilders, Editions Africa.
- cliii. Okunmadewa, F.Y., Yusuf, S.A. & Omonona, B.T. (2005). "Social Capital and Poverty in Nigeria". Draft Final Report submitted to African Economic Research Consortium (AERC) Kenya.
- cliv. Okunmadewa, F.Y., Yusuf, S.A., & Omonona, B.T. (2007). "Effects of Social Capital on Rural Poverty in Nigeria." *Pakistani Journal of Social Sciences* 4 3: 331-339.
- clv. Olawuyi, O.S & Oladele, S. E. (2012). "Social Capital and Rural Household Welfare in Surulere Local Government Area Oyo State, Nigeria." *Inter-disciplinary Journal of Contemporary Research in Business*. 3 (11): 388-405.
- clvi. Olawuyi, S. O. & Olawuyi, T. D. (2015). "Social Capital Formation: The Missing link Among Food Crops Farmers in Osun State, Nigeria". *Journal of Emerging Trends in Economics and Management Sciences* 6(7): 181-189.
- clvii. Omede, A. J. & Bakare, A. R. (2014). "The Impact of Civil Society Organizations on Sustainable Development in Developing Countries: The Nigerian Experience." *African Research Review* 8 (1) 32: 205-227.
- clviii. Omonona, B. T. (2001). *"Poverty and Its Correlates Among Rural Farming Households in Kogi State, Nigeria"*. Unpublished Ph. D. Thesis, Department of Agricultural Economics, University of Ibadan, Nigeria.
- clix. Onyemenam, C. 'E., (2017): "Social Capital and Household Welfare Among Anioma People in Delta State, Nigeria" Unpublished Ph. D. Thesis, Department of Sociology, University of Lagos, Nigeria.
- clx. Onyx, J. & Bullen, P. (2000). "Measuring Social Capital in Five Communities." *The Journal of Applied Behavioral Science*. 12: 23 - 42.
- clxi. Organisation for Economic Cooperation and Development. (2001). *"The Well-being Of Nations: The Role of Human and Social Capital"*. Paris: OECD – Centre for Educational Research and Innovation.
- clxii. Osia, K. (2012). *"Anioma Ethnic Identity"* In Osia, K. (Ed). *Anioma in Contemporary Nigeria: Issues of Identity And Development*. Ibadan, Nigeria: BookBuilders, Editions Africa.
- clxiii. Park; H., Tsusaka; T. W., Pedo; V. O., & Kim; K. (2017): "The Impact of a Local Development Project on Social Capital: Evidence from the Bohol Irrigation Scheme in the Philippines". In *Water*, 9 202: 1-15
- clxiv. Portes, A. (1998). "Social Capital: Its Origins and Applications in Modern Sociology." *Annual Review of Sociology*. 24: 1-25.
- clxv. Portes, A. (2000). "The Two Meanings of Social Capital". *Sociological Forum*. 15 (1): 1-12.
- clxvi. Portes, A., & Sensenbrenner, J. (1993). "Embeddedness and Immigration: Notes on the Social Determinants of Economic Action." *The American Journal of Sociology*, 98 (6): 1320-1350.
- clxvii. Putnam, R. D. (1993a). "The Prosperous Community: Social Capital and Public Life." *The American Prospect*, Spring: 35-42.
- clxviii. Putnam, R. (1993b). *"Making Democracy Work: Civic Traditions in Modern Italy"*. Princeton, NJ: Princeton University Press.

- clxix. Putnam, R. (1995a). "Economic Growth and Social Capital in Italy." *Eastern Economic Journal*, 21 (3): 295-307.
- clxx. Putnam, R. (1995b). "Bowling Alone: America's Declining Social Capital." *Journal of Democracy*, 6 (1): 65-78.
- clxxi. Putnam, R. (1995c). "Tuning In, Tuning Out: The Strange Disappearance of Social Capital in America." *Political Science and Politics*, 28 (4): 664 - 683.
- clxxii. Putnam, R. (2001). "*Bowling Alone: The Collapse and Revival of American Community*". New York: Touchstone.
- clxxiii. Putnam, R. D. (2000). "*Bowling Alone: The Collapse and Revival of American Community*." New York: Simon and Schuster.
- clxxiv. Putnam, R. D., Leonardi, R. & Nanetti, R. (1993). "*Making Democracy Work: Civic Traditions in Modern Italy*". Princeton, NJ: Princeton University Press
- clxxv. Rankin, K. N. (2002). "Social Capital, Microfinance, and the Politics of Development." *Feminist Economics*, 8 (1) 1 - 24.
- clxxvi. Rheingold, H. (1993). "*The Virtual Community*" Reading Mass. Addison-Wesley.
- clxxvii. Robinson, L., Siles, M., & Schmid, A. (2004). "*Social Capital and Poverty Reduction: Towards a Mature Paradigm*". In Atria, R. Siles, M. Arraigada, I. Robinson, L. & Whiteford, S. (Eds.), *Social Capital and Poverty Reduction in Latin America and the Caribbean: Towards a New Paradigm*. 49-104. Santiago: United Nations Economic Commission for Latin America and the Caribbean.
- clxxviii. Rose, R. (1999). "*How Much Does Social Capital Add to Individual Welfare?*" Social Capital Initiative Working Paper 15. Washington, DC: World Bank.
- clxxix. Rossing, F. T. & Assaf, S. (1999). "*Social Capital: Conceptual Framework and Empirical Evidence: An Annotated Bibliography*". Social Capital Initiative Working Paper 5, Washington, DC: World Bank.
- clxxx. Rothstein, B. (2003). "Social Capital, Economic Growth and Quality of Government: The Causal Mechanism". *New Political Economy* 8: 49-71.
- clxxxi. Rubio, M. (1997). "Perverse Social Capital - Some Evidence from Colombia". *Journal Of Economic Issues* XXX1, 9.
- clxxxii. Rudolph, J. D. (2000). "*Civil Society in Peru: A Force for Democracy*". Paper Presented at the meeting of Latin American Studies Association Miami USA.
- clxxxiii. Rustiadi, E. & Nasution; A. (2017) "Can Social Capital Investment Reduce Poverty in Rural Indonesia?". *International Journal of Economics and Financial Issues*. 7 (2): 109 -117.
- clxxxiv. Sandefur, R. and Laumann, E. (1998). "A Paradigm for Social Capital". *Rationality and Society*, (10) 4: 481-501.
- clxxxv. Sama, M.C., Chiatii; E. A., Aquilas; N. A. & Abit; O. M. (2016): "Building Social Capital In the Fishery Communities of the South-Western Region of Cameroon: The Case Of Limbe Municipality" *Asian Journal of Agriculture and Rural Development*, 6 (7): 119-130
- clxxxvi. Serageldin, I. & Grootaert, C. (2000). "*Defining Social Capital: An Integrating View*". In Dasgupta, P. & Serageldin, I. (Eds.) *Social Capital: A Multifaceted Perspective*. Washington, DC: World Bank.
- clxxxvii. Serageldin, I. (1999). "Forward" In Rossing, F. T. & Assaf, S. (1999). "*Social Capital: Conceptual Framework and Empirical Evidence: An Annotated Bibliography*". Social Capital Initiative Working Paper 5. Washington, DC: World Bank.
- clxxxviii. Serageldin, I. (1996). "Sustainability as Opportunity and the Problem of Social Capital". *The Brown Journal of World Affairs* 3(2): 187-203.
- clxxxix. Siegler, V. (2015) "*Measuring National Well-being - An Analysis of Social Capital in the UK*" Office for National Statistics, United Kingdom
- cxc. Snijders, T.A.B. (1999). "Prologue to the Measurement of Social Capital." *The Tocqueville Review* 20: 27-44.
- cxci. Steyaert, J. (2002). Inequality and the Digital divide: Myths and Realities. In Hick, S. & McNutt, J. (eds), *Advocacy, Activism and the Internet* (pp 199 - 211) Chicago: Lyceum Press
- cxcii. Tendler, J. (1997). "*Good Government in the Tropics*". Baltimore: John Hopkins University Press.
- cxci. Temple, J. (1998). "Initial Conditions, Social Capital, and Growth in Africa". *Journal of African Economies* 7(3): 309-347.
- cxciv. Townley, (2000). *Strong Differences in Net Usage Between 14 Countries in Europe* (Online [http://www.internetnews.com/bus/news/article/0..3\\_335731,00.html](http://www.internetnews.com/bus/news/article/0..3_335731,00.html))
- cxcv. Townsend, R. M. (1994). "Risk and Insurance in Village India". *Econometrica, Econometric Society* 62(3): 539 - 591
- cxcvi. United Nations Development Programme (2015): "*Human Development Report for 2015*". NY. USA.
- cxcvii. United Nations Development Programme (2016): "*Human Development Report for 2016*". NY. USA.
- cxcviii. United Nations (2016). "*World Economic Situation and Prospects 2016*". NY, USA.
- cxcix. Uphoff, N. (1999). "*Understanding Social Capital: Learning from the Analysis and Experience of Participation*". In Dasgupta, P. & Serageldin I. (Eds.) *Social Capital: A Multifaceted Perspective*. Pp. 215 - 252. Washington, DC: The World Bank.
- cc. Uphoff, N. (2004). "*Social Capital and Poverty Reduction*." In Atria, R. Siles, M. Arraigada, I., Robinson, L. & Whiteford, S. (Eds.) *Social Capital and Poverty Reduction in Latin America: Towards a New Paradigm* 105- 131. Santiago: United Nations Publications.
- cci. Vervisch, T., & Titeca, K. (2010). "Bridging Community Associations in Post-Conflict Burundi: The Difficult Merging of Social Capital Endowments and New 'Institutional Settings'." *The Journal of Modern African Studies*, 48(3): 485-511.
- ccii. Vervisch, T., Titeca, K., Vlassenroot, K., & Braeckman, J. (2013a). "Social Capital and Post-Conflict Reconstruction in Burundi: The Limits of Community-Based Reconstruction". *Development and Change*, 44(1): 147-174.

- cciii. Vervisch, T., Titeca, K., Vlassenroot, K., & Braeckman, J. (2013b). "Livelihoods, Power, and Food Insecurity: Adaptation of Social Capital Portfolios in Protracted Crises - Case Study of Burundi. *Disasters*, 37(2): 267– 292.
- cciv. Vitolas, C. A. T.(2011). "*Social Capital in Poor Communities: A Case Study from Rural Northern Peru.*" Unpublished Ph.D. Thesis, London School of Economics and Political Science.
- ccv. Wellman, B. (1997). An Electronic Group is Virtually a Social Network. In Kiesler, S. (ed.), *The Culture of the Internet* Hillsdale, NJ.
- ccvi. Woolcock, M. (1998). "Social Capital and Economic Development: Toward a Theoretical Synthesis and Policy Framework." *Theory and Society* 27 (2) 151-208.
- ccvii. Woolcock, M. and Narayan, D. (2000). "Social Capital: Implications for Development Theory, Research, and Policy". *The World Bank Research Observer*, 15 (2) 225 - 249.
- ccviii. Woolcock, M. & Narayan, D. (2002). "*Social Capital in Theory and Practice. Where do We Stand?*" In Isham, J. Kelly, T. & Ramaswamy, S. (Eds.) *Social Capital and Economic Development. Well-being in Developing Countries.* 18-39. Cheltenham: Edward Elgar Publishing Ltd.
- ccix. World Bank, (1997). "*Social Capital: The Missing Link?*" In *Expanding the Measure of Wealth: Indicators of Environmentally Sustainable Development.* Washington DC, World Bank.
- ccx. World Bank (2000). "*Voice of the Poor.*" The World Bank and Department for International Development: Abuja, Nigeria.
- ccxi. World Bank. (2001). "*World Development Report 2000/2001. Attacking Poverty.*" New York, NY: Oxford University Press.
- ccxii. World Bank. (2002). "*Empowerment and Poverty Reduction: A Sourcebook.*" Washington D.C.: World Bank.
- ccxiii. Yusuf, S.A. (2008). "Social Capital and Household Welfare in Kwara State, Nigeria." *Journal of Human Ecology*, 23 (3) 219-229. Yusuf, S. A. & Omonona, B. T. (2015):