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## DETERMINANTS OF SOCIAL CAPITAL AND SUNDRY VARIABLES ON HOUSEHOLD WELLBEING IN SOUTHWESTERN NIGERIA

Dr. Oludiran Akinleye\*

Aderonke Majekodunmi\*\*

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**Abstract:** *The study sought to empirically determine the effect of social capital on household wellbeing. Data were collected from 120 respondents using multistage sampling techniques. The data were analysed using regression analysis. The results of the regression analysis results showed that cooperative and political association members are better off than other association members. Also, respondents with higher number of working household members were better off. Policy options in favour of provision of job security, welfare packages and institutional support for greater social networking among the rural populace were advised.*

**Keywords:** *Social capital, associations, membership, income, well being.*

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\*Department of Economics, University of Lagos, Lagos, Nigeria

\*\*Department of Political Science, University of Lagos, Lagos, Nigeria



## **INTRODUCTION**

Emerging bodies of literature (Salvaris and Wolcott, 2002; Onyx and Bullen, 2000) suggest that social capital is important in determining the well being of households – the choice and a right to good health is facilitated by the level of income generation. The presence of social sanctioning and the establishment of trust determine how easily people can work together and it lowers the transaction costs associated with negotiation, enforcement, imperfect information and unnecessary bureaucracy because of the cooperation and trust embodied in inter-firm or intra-firm networks (OECD, 2001).

In recent times, various associations have been emerging and the existing ones are being strengthened to cushion the effect of economic reforms in Nigeria. As such, many people are beginning to move from lower to higher levels of social interactions in order to gain economic benefits such as easy access to credit and ease of business transactions. Indeed, the high interest rates charged by financial institutions coupled with the dearth of adequate collateral and the difficulty encountered in the sale of products as a result of increased competition has necessitated farmers, individuals and firms to rely more on exploiting their social contacts.

Such voluntary collective good provision is sustainable as long as the sufficient level of trust is maintained. In general, more trust may serve as an important additional production factor to the traditional physical and human capital. Due to these socio-economic consequences, the concept of trust is of extreme interest to economists and other social scientists and it has far-ranging implications. For example, trust seems to be positively correlated with happiness (Bjørnskov, 2003). Thus, as an individual participates in informal networks, registered organisations and social movements of different kinds, he/she acquires social capital which can substitute for or enhance the traditional forms of capital in their role of generating income. Indeed, Narayen (1997) reported that social capital holds a strong position to confront poverty and vulnerability because of its ability to enhance productivity and welfare of households.

The rural areas of Nigeria, and especially the farming households, have always been worse hit by poverty and vulnerability (NBS, 2005). Difficulty in income generation, sale of produce, access to credit and other attendant problems of farmers have continued to



negatively affect their incomes and as such, their well being over time. Considering the positive effect of social capital on income of farmers, some pertinent questions arise:

- Are there effects of social groups on individual income and other indices of well being in the rural area?
- What socioeconomic characteristics influence social capital formation in the rural areas?

Following from the above questions, the broad objective of this study is to examine the effect of social capital on the well being of respondents in Southwestern Nigeria. Specifically, the effect of social capital and sundry variables on household wellbeing will be estimated.

## **LITERATURE REVIEW**

### **Concept of Social Capital**

Social capital is described as one amongst other types of capital (natural capital, produced economic capital and human capital) that contribute to well being. Individuals, groups and communities may have access to and use varying amounts of each type of capital, and there are also significant interactions that occur between the uses of different types of capital. One of the important ways in which social capital can contribute to household welfare is by making household enterprises more profitable. For farmers, greater profitability can occur through better access to agricultural technology, inputs, and credit. In the case of trading activities, good networks of clients and suppliers constitute social capital that complements the trader's financial, physical and human capital. In situations where contract enforcement is often difficult and costly, these networks lower transaction costs and increase profitability (Fafchamps and Minten, 2002). Social capital is considered to originate and operate from a variety of different sources within the community. Social capital can be built in families, schools and other educational institutions, businesses, civic institutions and in the local community.

Social capital means different things to different people and many different definitions have been proposed in the literature. Social capital describes circumstances in which individuals can use membership in groups and networks to secure benefits (Bourdieu 1986). The World Health Organisation (1998) defined social capital as the degree of social cohesion which exists in communities. It refers to the processes between people which establish networks,



norms and social trust, and facilitate co-ordination and co-operation for mutual benefit. Coleman (1988) describes social capital as consisting of aspects of social structure, obligations and expectations, information channels, and a set of norms and effective sanctions that constrain and/or encourage certain kinds of behaviour. Social capital consists of networks of social relations, which are characterised by norms of trust and reciprocity (Putnam, 2000). These elements, in combination, are argued to sustain civil society and enable people to act for mutual benefit. Even if social capital is defined only at the micro level (the narrow definition of horizontal associations or the intermediate definition which includes hierarchical association) it must be recognized that relationship outcomes are influenced by the macroeconomic and political environment as well, which also enhances the effect of civil associations. Baum, Palmer, Modra et al in Winter (2000) see it as '...the building of healthy communities through collective, mutually beneficial interactions and accomplishments, particularly those demonstrated through social and civic participation' Nevertheless, it is the quality of social relationships between individuals that affect their capacity to address and resolve problems they face in common (Onyx and Bullen, 2000).

### **Social Capital and Household Welfare**

Several studies have shown that social capital positively influences welfare and thus, improved standard of living of individuals and households (Grootaert, 1999; Yusuf, 2008). Social capital can enhance rural development programmes such that people have better access to and management of common resources which leads to improved quality of life.

Narayan and Pritchett (1997) in a study carried out in Tanzania showed that the ownership of social capital by households had strong effects on the households' welfare. The magnitude of the estimated effect of social capital even exceeded that of education and physical assets owned by the households. The study also found that the effects of social capital operate primarily at the village level.

Social capital as an asset, when available to households, allows for income generation, consumption and hence improves well being. The household has an asset endowment consisting of physical assets (land, equipment, cattle, etc.), human capital (years of schooling and work experience) and social capital. The household combines these assets to engage in productive activities, either in enterprises within the household or in the external labor market. Like other forms of capital, social capital requires time, effort and sometimes



financial investments to produce. However, once accumulated it produces a stream of benefit-flows. Whereas other forms of capital such as physical capital may deplete as a result of use, social capital rather accumulates with use. Social capital also has public good characteristics that have direct implications for the optimality of its production level (Yusuf, 2008; Akinleye, 2006).

The conceptual framework upon which this study is based is the view of social capital as one of a class of assets available to households for generating income and making consumption and thus, enhancing well being. This model can be formalised in a set of structural equations making up a conventional model of household economic behaviour under constrained utility maximisation. By recognising that household consumption behaviour is a function of the level and composition of income, the set of structural equations can be summarised by a reduced-form equation that expresses household consumption directly as a function of the asset endowments and other exogenous characteristics of the household, and of the economic environment in which it makes decisions.

### **Measurement of Social Capital**

The measurement of social capital should obviously take into account a country's specificities and peculiarities. Measuring social capital is a challenging exercise due to the coexistence of multiple definitions of what constitutes social capital and because it necessarily rests on elusive and intangible proxies rather than hard facts. Indeed, the lack of comparable proxies extending throughout space and time in a comparable and reliable fashion is an additional constraint not to mention the problem of data availability (both contemporary and across time) and the problem of inter-temporal discontinuities. Following from the definition of Coleman (1988), measurement of social capital requires two dimensions: First, the cultural dimension, that is the identification of trust through mainly mass survey data; and second, the structural dimension, namely the identification of networks of civic engagement through, say, data on membership in voluntary-community organisations (NGOs). This two-dimensional approach leads to a number of areas of concern with regard to the measurement of social capital internationally, across countries and/or across subjects/policy fields:

First, the distinction between formal and informal networks; the distinction refers to the fact that research on formal networks alone (e.g. by focusing on official records of



membership in voluntary organisations), beyond the problems of reliability and consistency of the historical records, may be inadequate for capturing other forms of primarily informal and loose-knit memberships. The latter characterise the more decentralised, less bureaucratic organisations, such as the anti-globalisation movements. Therefore, research should cover all forms of civic engagement, distinguishing among formal and informal as well as active and inactive organisational affiliations.

Second is the distinction between bridging and bonding networks and hence among inclusive and exclusive forms of social capital. Bonding networks are based on specific characteristics such as race or ethnic origin and hence exclude outsiders. Alternatively, bridging networks connect heterogeneous groups and therefore are cross-cutting and inclusive; this is a very important parameter in the measurement process. Similar, but not identical, to this distinction is one referring to the *purpose* of the association; altruistic (other-regarding) offering services outside the membership and egotistic, (self-regarding) which exists to further the interests of members.

Third is the distinction between individual and societal-level effects (Putnam, 2000; Putnam *et al*, 2000; Norris, 2001; Newton and Norris, 2000). Newton and Norris (2000) show that while there may be weak links between social capital and confidence in political institutions at individual level, these factors are highly correlated at the national/societal level.

Fourth, the time dimension is problematic in the treatment of social capital. The passage of time may alter the stock of the (unobservable) social capital; it may alter the way the proxies are related to the underlying concept; it may alter the meaning of the proxies; or it may alter the implicit weights used in aggregation. The nature of social phenomena is such that these changes are unlikely to be linear or smooth. The interpretation and effect of social capital is subject to alteration according to the state of public debate among the political actors. For example, the inclusion of frequent references to corruption and misgovernment in the (party political) discourse may itself both lead to falls in social capital and may corrupt the measurement of social capital.

Taking the above considerations into account, Narayan and Cassidy (2001) propose a broader investigation employing the three types of measures. These social capital measures include a variety of variables, such as group membership, generalised norms, togetherness, everyday sociability, neighbourhood connections, volunteerism and trust. The determinant



(of social capital) measures are mainly focused on the pride, identity and communication variables.

As far as measuring associational membership is concerned, strong (nuclear) family ties and/or hierarchical clientelistic networks should not be forgotten. This means that research should not rely merely on registration data, but rather should include the appropriate measures for weighting active and passive membership, especially in dealing with trade unions and political party memberships. Another possible remedy in this case might be a distinction between voluntary organisations according to their real propensity/orientation towards the provision of public goods and services as opposed to those focusing exclusively on the interest intermediation function (Paraskevopoulos, 1998).

Despite some ambiguity, social capital is generally understood as the property of the group rather than the property of the individual hence the most common measures of social capital examined participation like membership of voluntary organisations, churches or political parties (Schuller, 2001). Cote and Healy (2001) suggest that measures of social capital should be as comprehensive as possible in their coverage of key dimensions (networks, values and norms) and should be balanced between the attitudinal/subjective and the behavioural. Such measures should be related to the cultural context in which the behaviour or attitudes are being measured. The cultural specificity of social capital was also raised by Robinson (1997), in his work on social capital from a Maori perspective. In this he highlights that the Maori concept of social capital stresses the importance of extended family relationships, as these relations are the basis of all other relationship. This has implications for international measures of social capital. Social trust has been used in many studies as a means of approximating levels of social capital. Halpern (1999) suggests that there is a need for a simple quick and dirty measure and this can be solved in the systematic measuring of social trust. He considers it easy to measure, and to be associated with more policy-relevant outcomes, than traditional measures of voluntary activity and association membership.

Another methodological issue is that, although social capital is generally perceived as a community characteristic, it is usually measured by asking questions of individuals and aggregating their replies. Portes and Landolt (1996) suggest that collective social capital can not simply be the sum of individual social capital. Baron *et al* (2000) also make the point that



social capital has been aggregated up across different levels and that the validity of social capital depends on its contextualisation. They go on to suggest that grossing up the number of people who belong to organisations indicates little about the strength of social capital if it is not accompanied by information on what people do as members.

Another aspect of this is the difference between compositional (individual) and contextual (place) measurement. Green *et al* (2000) question whether a survey of individuals can properly distinguish between the collective characteristics of a neighbourhood and those of the individual. Taking the example of trust, they question whether trust should be measured as an individual characteristic (influenced by age and gender perhaps) which is taken from place to place as people move, or whether it is induced by the physical and social environment of a neighbourhood.

Various measures have been used by Coleman (1988), Hall (1999) and Putnam (2000) to measure social capital. Coleman's (1988) development of social capital indicators for children's educational attainment included personal, family and community dimensions. Measures of personal and family resources include the following: Socioeconomic status; ethnicity; number of siblings; number of residential moves; whether or not mother worked before children started school; the mother's expectation of children's level of educational attainment; the level of communication between children and parents about personal matters; and whether or not both parents were present in household (Elliot, 2001).

The simplest measure was introduced by Putnam (1993) in an analysis of the differences in institutional efficiency (and its influence on economic development) between Northern and Southern Italy. Putnam found that to a large extent this could be explained by the (historically determined) differences in the number of memberships of voluntary organisations. This basic and easily accessible measure has been a point of departure for many of the social capital analyses, and is almost always included as one of the explanatory factors (Paldam, 2005; Krishna and Shrader, 1999).

## **METHODOLOGY**

### **The Study Area**

The study area was Egba Division of Ogun State in Southwest Nigeria. Southwest Nigeria consists of six states namely: Ogun, Oyo, Osun, Ondo, Ekiti and Lagos states. Yoruba is the predominant ethnic group in the region while the Egbas make up a major sub ethnic group



in Ogun State. Other sub ethnic groups include: Ijebus, Egbatedos, Aworis, Eguns and the Remos. Egba Division of Ogun State consists of six local government areas namely; Obafemi-Owode, Odeda, Abeokuta North and Abeokuta South, Ewekoro and Ifo. The area lies within longitude  $3^{\circ}02' - 3^{\circ}48'E$  and latitude  $6^{\circ}39' - 7^{\circ}30'N$ . Egba Division is particularly noted for farming of arable crops like maize, cassava, plantain, melon and oil palm. Livestock such as poultry, cattle, sheep and goats are also reared by these farmers.

### **Sampling Techniques and Data Sources**

A multistage sampling technique was employed in this study. In the first stage, three local governments were chosen at random out of the five that have rural areas. The second stage involved the selection of 4 wards from each of the local government to make 12. The last stage involved the selection of 10 households from each of the ward, thus giving a total of 120 respondents. Data from primary sources was used for this study. Well structured questionnaires were used to collect data on the socioeconomic characteristics and the assets of the respondents in the study area.

### **Analytical Techniques**

Regression analysis was used in the study.

### **Regression Technique**

A regression technique was used to determine the effect of social capital and sundry variables on respondents' wellbeing (income as proxy for wellbeing). The different components of the function are:

- a. Qualitative variables (continuous variables)
- b. Qualitative variables (discrete variables- dummies)
- c. Use of analysis of covariance (ANCOVA) techniques- combination of linear regression and analysis of variance (ANOVA).

$$Y = f(Q, C) + U$$

where

Y = Income (₦)

Q = Sets of characteristics (qualitative variables)

C = Sets of covariates (quantitative variables)

U = Residual error term

Sets of characteristics (qualitative variables)



- X<sub>1</sub> = Age of Respondents (years)  
X<sub>2</sub> = Marital Status (Married = 1, 0 = Otherwise)  
X<sub>3</sub> = Household size  
X<sub>4</sub> = Working experience (years)  
X<sub>5</sub> = Religion (Islamic = 1, 0 = Otherwise)  
X<sub>7</sub> = Membership of Professional association (Yes =1 and 0 = Otherwise)  
X<sub>8</sub> = Membership of Ethnic association (Yes =1 and 0 = Otherwise)  
X<sub>9</sub> = Membership of Cooperative association (Yes =1 and 0 = Otherwise)  
X<sub>10</sub> = Membership of Community association (Yes =1 and 0 = Otherwise)  
X<sub>11</sub> = Membership of Social association (Yes =1 and 0 = Otherwise)  
X<sub>12</sub> = Membership of Political association (Yes =1 and No = otherwise)  
X<sub>13</sub> = Others (Yes =1 and No = otherwise)

## **RESULTS AND DISCUSSION**

### **Socioeconomic Characteristics of Survey Respondents**

The age of the respondents ranged between 20 to 70 years and membership of professional association had the highest number of respondents within the age bracket of 41 to 60 years. This could be due to the fact that this group easily derived maximal benefits and also make more substantial contributions to the organisation. More than half of the respondents are female with about 75 per cent of the respondents being married. Almost 75 per cent of the respondents have some form of formal education. Majority of the respondents have households with less than seven persons with 77.37 per cent having 3 to 6 persons in the household. Only 6.75 percent of the respondents have about 1 or 2 persons working in their household while the rest have 3 or more working household members implying that there is less dependency in the households. The modal farming experience is between 21 to 30 years which shows that majority of the respondents are not new to farming hence have adequate skills and experience to enhance their productivity and improve their well being.

#### **Insert Table 1 here**

The livelihood systems and asset endowment of the respondents shown in Table 2 revealed that over 70 per cent of the respondents are engaged in farming while 26.19 percent are engaged in non-farming activities which include trading, coupon collection, and hunting. Similarly, over 70 per cent of the respondents have secondary occupation to provide



additional means of livelihood opportunities while 26.98 percent have no secondary occupation. Only 33.33 per cent of the respondents earn above ₦20,000 annually. Also, 90.87 percent of the respondents source funds from personal sources while 5.56 percent get funding from cooperatives.

**Insert Table 2 here**

The assessment of the respondents' physical assets as shown in Table 3 revealed that about 46.03 per cent of the respondents owned land while 87.30 per cent have access to electricity. With respect to the type of building, 46.82 per cent of the respondents' houses were built with cement blocks. In terms of sources of water, 51.59 per cent of the respondents use tap water, 43.65 percent use borehole water while 4.76 percent got their source of water from wells and borehole. This implies that the incidence of water borne diseases is likely to be reduced and by implication, ensure a higher quality of well being. Also, the assessment of toilet types used in the study area revealed that majority (62.30%) use the pit toilet while 23.41 percent, 13.10 percent and 1.20 per cent respectively use water closet, bush and other means respectively. In terms of ownership of vehicles, it was found that only 30.16 percent of the respondents have at least one car while only about 36 percent have at least one motorcycle.

**Insert Table 3 here**

With respect to the social assets, the survey revealed as shown in Table 4 that only 6.35 per cent of the respondents do not belong to any association while others were members of at least one association. Indeed, 64.68 per cent belong to two or three associations thus, implying that respondents are aware of the need to have social networks. The survey also found that 21.03 percent of the respondents do not benefit financially from the associations while 12.30 percent benefited less than ₦ 20, 000 but the rest of them benefited from ₦20,000 to over ₦160,000 from the associations. Apart from the financial benefits derived from the associations, it was found that members also benefited "in kind". This kind of benefit could be called influential benefit and it includes: procurement of farm implements, help given during ceremonies, provision of instruments etc.

**Insert Table 4 here**



### Result of Regression Analysis

The regression analysis was used to estimate the effects of social capital and sundry variables on respondents well being with income as proxy. The result of the regression analysis is presented in Table 6 shows that number of working household members, religion, membership of cooperative association and membership of political association are the variables that determine income (a proxy for well being).

However, working household members, membership of cooperative association and membership of political association are the most important factors determining well being that are significant at 1% level and negatively related to well being. Religion affiliation also shows inverse and significant different at 5%.

**Insert Table 5 here**

### CONCLUSION

This study examined the effect of social capital on respondents well being as measured by their income in Egba Division of Southwestern Nigeria. The analysis showed that working household members, religion, membership of cooperative association and membership of political association are the important factors determining wellbeing. These factors also provide insights into society by recognizing the value of ordinary daily interactions in strengthening communities. Since income was used as proxy for wellbeing, the results show that respondents with higher social capital are better off than those without social capital. The results show that basic needs, job security and security of the future of dependents are the major reasons for which people belong to different social networks. Therefore policy options should aim at guaranteeing job security and provision of welfare packages especially in the event of emergencies. There should also be provision of necessary infrastructure by the government in order to encourage greater networking among the rural populace.

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**Table 1: Socioeconomic Characteristics of Respondents**

Assoc. Type	MPA	MEA	MCA	MSA	MCOA	MPOA	Others	None	Total
<b>Age Group of Respondents</b>									
≤ 20	7	0	0	4	0	2	1	3	17
21 – 40	35	12	19	13	10	13	7	5	114
41 – 60	30	5	22	9	6	17	5	8	102
> 60	7	0	4	3	2	2	0	1	19
<b>Sex of the Respondent</b>									
Male	40	8	19	16	9	18	12	11	133
Female	39	9	26	13	9	16	1	6	119
<b>Marital Status of the Respondents</b>									
Single	8	2	2	3	0	3	1	3	22
Married	59	11	33	22	16	24	12	12	189
Divorced	5	3	4	2	1	4	0	0	19
Widowed	7	1	6	2	1	3	0	2	22
<b>Respondents Level of Education</b>									
None	15	5	7	5	5	8	1	2	48
Primary	32	8	22	9	6	13	8	6	104
Secondary	26	4	12	14	6	10	4	7	83
Tertiary	6	0	5	2	1	3	0	1	18
<b>Respondents Household Size</b>									
1 – 2	12	2	3	2	4	4	1	3	31
3 – 4	23	10	17	7	13	19	7	2	98
5 – 6	35	5	21	5	11	10	2	8	97
> 6	9	0	4	4	1	1	3	4	26
<b>Number of Working Household Members</b>									
1 – 2	8	2	2	0	2	3	0	0	17
3 – 4	44	12	26	11	20	17	10	9	149
5 – 6	21	3	15	5	6	13	3	6	72
7 – 8	5	0	1	2	1	1	0	2	12
> 8	1	0	1	0	0	0	0	0	2
<b>Respondents Religious Affiliation</b>									
Islam	46	9	24	8	17	16	8	12	140
Christianity	30	8	19	9	11	17	5	5	104
<b>Number of Years of Working Experience</b>									
≤ 10	22	8	7	5	6	10	3	3	64
11 – 20	22	4	13	6	8	7	7	6	73
21 – 30	23	5	18	5	11	10	2	6	80
31 – 40	3	0	3	0	2	4	1	1	14
> 40	9	0	4	2	2	3	0	1	21
<b>Total</b>	<b>79</b>	<b>17</b>	<b>45</b>	<b>29</b>	<b>18</b>	<b>34</b>	<b>13</b>	<b>17</b>	<b>252</b>

Source: Computed from Survey Data, 2008.



**Table 2: Livelihood Systems and Asset Endowment of Respondents**

Assoc. Type	MPA	MEA	MCA	MCOA	MSA	MPOA	Others	None	Total
<b>Livelihood Source</b>									
Farming	57	15	36	14	17	22	12	13	183
Non-farming	22	2	9	4	12	12	1	4	66
<b>Respondents Secondary Occupation</b>									
Yes	60	13	32	12	20	27	11	9	184
No	19	4	13	6	9	7	2	8	68
<b>Respondents Annual Income</b>									
≤ 20,000	54	15	23	14	16	20	11	15	168
20 – 60,000	17	1	16	3	9	9	2	1	58
> 60,000	8	1	6	1	4	5	0	1	26
<b>Source of Fund</b>									
Personal	71	15	41	16	29	31	10	16	229
Cooperative	4	1	3	2	0	2	2	0	13
Other Sources	4	1	1	0	0	1	1	1	9
<b>Total</b>	<b>79</b>	<b>17</b>	<b>45</b>	<b>29</b>	<b>18</b>	<b>34</b>	<b>13</b>	<b>17</b>	<b>252</b>

Source: Computed from Survey Data, 2008.

**Table 3: Distribution of Respondents' Physical Assets**

Assoc. Type	MPA	MEA	MCA	MCOA	MSA	MPOA	Others	None	Total
<b>Land Ownership</b>									
Owned	31	8	22	9	14	17	7	8	116
Leased	12	1	8	2	5	3	1	0	32
Rented	17	5	9	4	4	7	2	1	49
Others	15	3	5	3	6	7	3	6	48
<b>Electricity Availability</b>									
Yes	71	13	39	16	26	31	11	13	220
No	8	4	6	2	3	3	2	4	32
<b>Building Type</b>									
Bricks	7	3	4	3	2	3	0	1	23
Block	34	5	21	17	12	16	6	7	118
Mud	38	9	20	9	4	15	7	9	111
<b>Source of Water</b>									
Tap	43	8	25	7	13	17	6	11	130
Well	4	0	1	1	0	0	0	0	6
River	2	1	1	0	1	1	0	0	6
<b>Type of Toilet Facilities</b>									
Pit Latrine	48	8	28	13	16	23	8	13	157
Water Closet	19	2	14	3	7	10	3	1	59
Open Air	10	6	3	2	6	1	2	3	33
Others	2	1	0	0	0	0	0	0	3
<b>Car Possession</b>									
None	57	14	26	14	17	21	11	16	176
One	16	1	14	2	9	12	2	1	57
Two	4	2	3	1	2	1	0	0	13
Three	2	0	2	1	1	0	0	0	6
<b>Motorcycle Ownership</b>									



None	51	12	23	12	18	20	8	17	161
One	14	3	13	3	4	10	4	0	51
Two	9	2	6	1	5	4	1	0	28
Three	3	0	2	2	1	0	0	0	8
Four	2	0	1	0	1	0	0	0	4
<b>Total</b>	<b>79</b>	<b>17</b>	<b>45</b>	<b>18</b>	<b>29</b>	<b>34</b>	<b>13</b>	<b>17</b>	<b>252</b>

Source: Computed from Survey Data, 2008.

Table 4: Distribution of Respondents by Social Capital

Assoc. Type	MPA	MEA	MCA	MCOA	MSA	MPOA	Others	None	
<b>Number of Association Memberships Held</b>									
None	0	0	0	0	0	0	0	15	15
One	14	4	1	0	4	5	3	0	31
Two	32	4	18	6	9	6	5	1	81
Three	23	5	17	8	8	16	4	1	82
Four	10	4	9	4	8	7	1	0	43
<b>Amount benefitted from Association</b>									
None	15	5	1	3	6	3	4	16	53
<20,000	11	3	3	3	5	3	3	0	31
20,000- 60,000	23	5	16	7	6	12	5	0	74
60,001-100,000	14	1	11	3	5	7	1	1	43
100,001-160,000	10	2	8	1	4	6	0	0	31
160,001-180,000	1	1	1	0	0	1	0	0	4
> 180,000	5	0	5	1	3	2	0	0	16
<b>Influential Benefit</b>									
Yes	55	12	38	13	24	30	10	4	186
No	24	5	7	5	5	4	3	13	66
<b>Total</b>	<b>79</b>	<b>17</b>	<b>45</b>	<b>29</b>	<b>18</b>	<b>34</b>	<b>13</b>	<b>17</b>	<b>252</b>

Source: Computed from Survey Data, 2008.

Table 5: ANCOVA Regression Result of Respondents Wellbeing

Variables	Coefficients ( $\beta$ )	Std Error
Constant	83505.11**	34973.10
Age	1190.62	787.27
Marital status	13765.44	13196.22
Household size	6211.318	3934.53
Working experience	931.17	647.32
Number of working household members	-16075.83***	5550.24
Religion	-27663.35**	10914.88
Membership of Professional association	-14006.99	11664.10
Membership of Ethnic association	11813.21	15456.21
Membership of Cooperative association	-67433.43***	11285.79
Membership of Community association	12560.27	15005.64
Membership of Social association	-18703.48	12591.93
Membership of Political association	-40407.46***	12085.26

Source: Computed from Survey Data, 2008.