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Role of Social Capital in Reducing Rural Poverty in Bangladesh

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Role of Social Capital in Reducing Rural Poverty in Bangladesh

A Dissertation Submitted to the Institute of Bangladesh Studies in Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy

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June 2018

Declaration

I do hereby declare that the dissertation entitled “**Role of Social Capital in Reducing Rural Poverty in Bangladesh**” submitted to the Institute of Bangladesh Studies, University of Rajshahi, for the Degree of Doctor of Philosophy, is an original work carried out by me under the supervision of Professor Dr. Sultana Mustafa Khanum, Department of Sociology, University of Rajshahi. The dissertation contains materials not published elsewhere or written by anyone except by duly acknowledge citations. The thesis has not been submitted in any form to any other University or Institution for Degree, Diploma or other similar purposes.



27.06.2018

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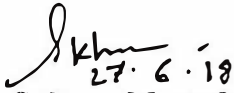
Session: 2010-11

Institute of Bangladesh Studies

University of Rajshahi, Bangladesh

Certificate

This is to certify that the dissertation entitled “**Role of Social Capital in Reducing Rural Poverty in Bangladesh**” submitted by Md. Mahmudul Hasan, PhD Fellow of the session 2010-2011 to the Institute of Bangladesh Studies, University of Rajshahi, Bangladesh for the degree of Doctor of Philosophy, is an original research work done under my supervision and guidance. To the best of my knowledge, this dissertation has not been previously submitted for any diploma/degree/fellowship to any other University/Institute. Materials obtained from primary and secondary sources have been duly acknowledged in this dissertation.



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Md. Mahmudul Hasan

Abstract

The dimensions of social capital and poverty reduction indices are greatly interconnected. The relationship between the core components of social capital and poverty shows the ways to the improvement of rural well-being in the long run.

The study assesses the role of social capital in poverty reduction with a particular focus on rural households of Gaibandha, Bangladesh. The study examines the nexus between social capital and poverty reduction.

This study has followed the mix-method approach (survey and case studies), where quantitative and qualitative data have been used to analyze the issues responsible for the level of social capital that enables poor people to reap the benefit of social networks. The people who were associated with Social Safety Net Programmes (SSNPs) have been considered as the respondents of this study. Both primary and secondary data were used to achieve the objectives of the research.

The results demonstrate that social capital has a substantial role in reducing poverty since it facilitates rural people to get involved in SSNPs; and through this, it helps the poor people to expedite teamwork, create trust and networks, and increase information accessibility and cooperation. The research explores social capital dimensions have a significant impact on poverty indices in tandem, which boost job opportunities, improve living standard, build trust and relationship among the members of the community, ease access to credit, enhance food security, nutrition and health, and accelerate income generating activities.

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Glossary

Glossary [Followed Bangla transliteration as suggested in *Pramita Bangla Bhashar Byakaron* (A grammar of the standard Bangla language) published by Bangla Academy, Dhaka, 2011]

<i>alem</i>	islamic educated person
<i>bara</i>	big
<i>bhadralok</i>	respected person
<i>bhai</i>	brother
<i>bhatiyali</i>	folk song/boat song
<i>bibaha</i>	marriage
<i>bidhaba</i>	female widow
<i>dakhil</i>	secondary level education at the Muslim institution
<i>dakter</i>	doctor
<i>darhia</i>	village game
<i>gana</i>	mass
<i>gram</i>	village
<i>gramin</i>	rural society
<i>hat</i>	market
<i>hitaishi</i>	wellbeing for other
<i>jari</i>	one kind of Bangla folk song
<i>jatiya</i>	national
<i>jhupri</i>	slums house where hardcore poor people live
<i>kancha-ghar</i>	house is made by mud, bamboo and <i>dheu</i> -tin
<i>kabadi</i>	national game of Bangladesh
<i>kartabya</i>	duty
<i>kendra</i>	center
<i>karmasuchi</i>	programme
<i>krishak</i>	farmer
<i>loka-sangit</i>	folk song

<i>lungi</i>	common dress of Bangali man
<i>mauja</i>	smallest unit of revenue administration
<i>madrassa</i>	muslim religious education institution
<i>mahalla</i>	local inhabitant area of town
<i>mela</i>	fair/festival
<i>mahila</i>	women/female/lady
<i>mandir</i>	prayer house of the Hindu religion
<i>mosque</i>	prayer house of the Muslims religion
<i>murshidi</i>	one kind of devotional Bangla folk song
<i>nari</i>	women/female
<i>nirapatta</i>	safety
<i>pakka</i>	brick construction
<i>palligiti</i>	folk song
<i>parishad</i>	council/board
<i>paurasabha</i>	tier of city local government
<i>patrika</i>	newspaper
<i>pattanidar</i>	lease holder
<i>panchayet</i>	village council
<i>sadar</i>	centre of the town
<i>sabha</i>	mass meeting
<i>samaj</i>	one kind local village organization/association
<i>samaby</i>	all are equal in association
<i>samiti</i>	cooperative societies
<i>sangstha</i>	organization
<i>shiksha</i>	education
<i>sahayya</i>	helping
<i>samajik</i>	social
<i>sanskritik</i>	cultural
<i>unnayan</i>	development
<i>upazila</i>	tier of rural local government
<i>zamindar</i>	landlord
<i>zila</i>	district administrative unit of government

Abbreviations

ADB	Asian Development Bank
ASA	Association for Social Advancement
BRAC	Bangladesh Rural Advancement Committee
BBS	Bureau of Bangladesh Statistics
CP	Country Programme
CPD	Centre for Policy Dialogue
CSO	Civil Society Organization
EGPP	Employment Generation Programme for the Poorest
EGHP	Employment Generation Programme for the Hardcore Poor
EGP	Employment Generation Programme
FFW	Food For Work
FGD	Focus Group Discussion
FSVGD	Food Security Vulnerable Group Development
IBS	Institute of Bangladesh Studies
IGVGD	Income Generating Vulnerable Group Development
LGI	Local Government Institution
NGO	Non-governmental Organization
OECD	Organization for Economic Co-operation and Development
PhD	Doctor of Philosophy
RU	Rajshahi University
SSP	Social Security Programme
SSNPs	Social Safety Net Programmes
SPSS	Statistical Package for Social Science
SLR	Secondary Literature Review
UNDP	United Nations Development Program
UP	Union Parishad
UPL	University Press Limited
UN	United Nations
UNICEF	United Nations Children's Fund
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VO	Village Organization
WC	Ward Committee
WFP	World Food Programme

Chapter One

Background of the Study

1.1 Introduction

Social capital is a multi-dimensional concept. It connects among individuals' social networks and the norms of reciprocity and trustworthiness that arise from them.¹ The concept of social capital is currently hotly contested in the world of development policy debates. The literature related to social capital relies on some theoretical approaches. In recent years, a consensus has emerged that social capital is both structural and cognitive.² Structural social capital consists of social networks along with associated roles, rules, processes, and organization. Cognitive social capital denotes the norms, values, attitudes, and beliefs underlying social connections and engagement. Both structural and cognitive facets of social capital run through formal institutions (governmental laws, organizations) or informal social ties (community interactions, sociability).

Social capital would typically be assessed concerning individuals' attitudes and values towards participation and the common good, their membership in social organizations, civic engagement (paying taxes, protecting the environment, voting, protesting), and their trust towards other individuals, groups and institutions.³

In a broad sense, social capital refers to norms, networks, trust, and forms of social connections in society. There is a developing appreciation that transformations in economic outcomes, whether at the level of the individual or household or the level of the state, cannot be elucidated entirely by differences in "traditional" inputs such as manual labor, land, and physical capital. Growing attention is known to the role of "social capital" in affecting the well-being of families and the level of progress of communities and nation. The appreciation that social capital is input in a household's or a nation's production function has major consequences for development policy and project design. It advocates that the acquisition of human capital and the establishing of a

¹ Robert Putnum, *Bowling Alone: The collapse and Revival of American Community* (New York: Touchstone, 2000), 19.

² Christiaan Grootaert and Thierry Van Bastelaer, *Understanding and Measuring Social Capital: A Multidisciplinary Tool for Practitioners* (Washington D.C.: World Bank, 2002), 5.

³ Elena Pisani et al. (eds.), *Social Capital and Local Development*, (Switzerland: Springer Nature, 2017), P. 36.

physical infrastructure need to be complemented by institutional development to reap the full benefits of these investments. The promotion of social interaction among impoverished farmers may need to complement the provision of seeds and fertilizer. A well-functioning parent-teacher association may be an indispensable, which is a complement to building rural educational institutions and training teachers. As there are countless definitions and interpretations of the concept of social capital, there is a rising consensus that “social capital stands for the ability of actors to safe and sound benefits under membership in social networks or other social arrangements.”⁴ If one holds a far-reaching view of what is comprised of these “other social structures,” then social capital is a pertinent concept at the micro and macro levels.

Resembling many sociological concepts, social capital incorporates many different meanings. The idea of social capital has a long intellectual history in the social sciences. Researchers cannot find out this word at the classic sociologists’ work, but indirectly many of them use of this concept. Social capital is rooted in at least five classical economic-sociological approaches where the first three focus on group practice and the two on mutually binding relations or reciprocity. Marx and Engels express the first classical theory about group practice in *The Communist Manifesto* (1948). Here, they explain the class conflict based on solidarity in terms of the proletariat becoming increasingly conscious of its strength and common interests. Within the working class, such bounded solidarity is derived from a higher conscience of a common destiny to free itself from economic exploitation. By this, group relations are imposed on the group of workers from the outside, provoking an economic defense alliance with social implications.

Ferdinand Tönnies’s *Gemeinschaft und Gesellschaft* (first published in 1887) is a classic social and political idea in the post-modern era. It focuses on the endemic clash between small-scale, kinship and neighbourhood-based ‘communities’ and large-scale competitive market ‘societies’. This theme is revealed in all aspects of life – in political, economic, legal and family structures; in art, religion, and culture; in constructions of ‘selfhood’ and ‘personhood’; and in modes of cognition, language and human understanding.⁵

⁴ Alejandro Portes, “Social Capital: Its Origins and Applications in Modern Sociology”, *Annual Review of Sociology*, Vol.24 (August 1998):6.

⁵ Ferdinand Tönnies, *Tönnies: Community and Civil Society* (Cambridge Texts in the History of Political Thought) (J. Harris, Ed.; M. Hollis, Trans.), (Cambridge: Cambridge University Press, 2001),1.

Both community and society are social groups, yet community and society represent different relationships. According to Tönnies, while community has “real organic life” and “means genuine, enduring life together”, “a living organism in its own right”, by contrast society is “a purely mechanical construction, existing in the mind”, “a transient and superficial thing”, “a mechanical aggregate and artefact”. He characterized the core forms of community as kinship, neighborhood, friendship or comradeship which are considered the main components of social capital. According to Tönnies communities determine the whole life: tribe, clan or descent, land, district or march, village or town: “all these many different structures and formations are contained within the idea of the family, and all proceed from it as the universal expression of the reality of Community.”⁶

Second and third, the sociological theories of Durkheim and Weber from the beginning of the twentieth century are focused on the moral character of economic transactions within the group. As such, Durkheim (1984) writes in his analysis of “non-contractual elements of contract”: “the contract is not adequate by itself, but is only possible because of the regulation of contracts, which is of social origin.” Weber (1947) distinguishes between “formal” and “informal” and “substantial” rationality when considering economic transactions. Transactions consistent with formal rationality are based on universal norms and inclusive networks and are therefore not directed by narrow group interests. Transactions consistent with substantial rationality are, in contrast, directed by group norms and narrow group interests. The last two classical theories by Mauss and Simmel focus reciprocity. In the *Gift* (1969), Mauss describes how reciprocity in many primitive societies takes the form of continuous exchange of goods. Simmel investigations of group belonging. A constant flow of exchanges materialized as services, information, approvals and so on mutually binds the actors to repay according to specific norms for reciprocity.⁷ Many well-known thinkers and scholars of the eighteenth and nineteenth centuries did discuss the theme of social capital, but they did not label the issue so narrowly as “social capital.” For example, in 1759, Adam Smith raised the issue of how to balance the needs of self-interest and the moral community in his work on *The Theory of Moral Sentiments*. In 1762, Rousseau discussed the importance of shared values and social contract-people are not originally “corrupted” and have a “goodwill.”⁸

⁶ *Ibid.*

⁷ Gunnar Lind Haase Svendsen and Gert Tinggaard Svendsen, *The Creation and Destruction of Social Capital: entrepreneurship, co-operative movements and institutions* (Cheltenham, UK: Edward Elgar, 2004), 34.

⁸ Manohar Pawar, “Social” “Capital”, *The Social Science Journal*, Vol.43 (February, 2006), 212.

The term “social capital” initially appeared in community studies, highlighting the central importance for the survival and functioning of city neighborhoods of the networks of strong, crosscutting personal relationships developed over time that make available the basis for trust, cooperation, and collective action in such communities.⁹ Over the years, social scientists have offered some definitions of social capital. Research on social capital is relatively recent. Although the concept in its current form can be traced to the first half of the 20th century, and early applications to the 19th century, only in the last 20 years has it captured the attention of practitioners and academicians from different backgrounds. Woolcock (1998) identifies Lyda J. Hanifan as the first promoter of the concept of social capital, a concept that was resurrected in the 1950s and 1960s. The idea gained new attention in the early 1990s by Putnam.¹⁰ The concept of social capital formulated by Coleman (1988) as an approach to bridge the cavity between the sociologists’ elucidation of human behavior as determined by social factors—norms and social obligations—and the economists’ hypothesis of coherent self-interest. According to Coleman, the task recognized by the concept of social capital is the value of these aspects of the social structure to players as resources that they know how to use to attain their interests. While many other studies have focused on community-level outcomes and define social capital as a community level public-good -Putnam, Coleman conceived of social capital as something used by individuals to further their objectives.¹¹ Pierre Bourdieu produced the foremost methodical contemporary analysis of social capital. He defined the concept as all-inclusive of the real or potential resources that are connected to possession of a strong network of more or less traditional relationships of mutual acquaintance or recognition.¹²

Social Capital is the network of trust and reciprocal relations existing in the community for its self-development. Although it is not the only type of capital that exists in the society for its use, it is unique. The other examples of capital include physical capital, human capital and financial capital. Physical capital is made of the tools, objects, and

⁹ Janine Nahapiet, and Sumantra Ghoshal, "Social Capital, Intellectual Capital, and the Organizational Advantage," *Academy of Management Review*, vol.23 (1998): 242.

¹⁰ *Ibid.*

¹¹ Johnson, Nancy & Suarez, Ruth & Lundy, Mark, “*The Importance Of Social Capital In Colombian Rural Agro-Enterprises*”, International Association of Agricultural Economists, Annual Meeting, August 16-22, 2003, (Durban, South Africa, 2003).

¹² Pierre Bourdieu, *The forms of capital*, In: Richardson, J., Handbook of Theory and Research for the Sociology of Education. (Westport, CT: Greenwood, 1986), 248.

property that exist in society. Human capital constitutes personal attributes, talents, and training in society. Fiscal capital consists of the financial resources in the nation for its use. What differentiates the three other capitals from social capital is that usage depletes each of the first three. Social capital, on the other hand, improves with usage as it mobilizes community trust to improve its productivity.

1.2 Statement of the Problem

Social capital emphasizes the importance for individuals and communities to integrate themselves into formal and informal institutions and social structures which help in the coordination of collective actions and the achievement of shared goals.¹³ In the decade of 90s, the idea of social capital—defined here as the norms and networks that enable people to act collaboratively—enjoyed an outstanding rise to prominence across all the social science arenas. The evolution of social capital research pertains to economic development and identifies four distinct approaches: the communitarian opinion, the networks opinion, the institutional view, and the synergy view. Lately, in the renowned literature, these two methods of social capital have derived from being called ‘strong’ intra-community connections (“bonds”) and ‘weak’ extra-community links (“bridges”) social capital.¹⁴ Diverse combinations of these dimensions, it is claimed, are responsible for the array of outcomes that can be ascribed to social capital. This more nuanced viewpoint, which we call the networks to observation, regards the upheavals between social capital’s qualities and immoralities as a significant property, one which elucidates in section why scholars and policymakers have been as persistently ambivalent about its potential as a theoretical construct and policy instrument.

Social relations are the key to mobilizing other growth-enhancing resources. Perhaps the most crucial example of social capital at work in the absence of formal insurance gadgets and financial mechanisms is the custom of social networks by the deprived people, as the significant means of protection against risk and vulnerability. In many cases, we are still in the early stages of research on social capital and poverty, but we cannot wait until we know all there is to know about social capital before acting. Instead of adopting additional knowledge and understanding of social capital, we should espouse a learning-

¹³ A. Bull and M. Bull, “Social Capital in the Development of the Agro Nocerino-Sarnes” (chap. 7). In Sforzi, F. (ed.), *The Institutions of Local Development*, (Ashgate, Burlington USA, 2003), 56.

¹⁴ Gittel, Ross, and Avis Vidal (1998) *Community Organizing: Building Social Capital as a Development Strategy* (Thousand Oaks, CA: Sage Publications, 1998), 87.

by-doing standpoint. For both the World Bank and the developmental organizations as a whole, these social capitals point toward more arduous evaluations of project and policy, which impact on social capital; more significant work on uncovering the mechanisms through which social capital acts; and comprehending the determining factors of social capital itself.

Although social capital is defined in several ways, many experts differ on the definitions. The foremost implications are that social capital is not a clear-cut concept, which makes it difficult to use this idea as an analytical tool. Currently social capital has however turned into a vigorous economic perception, especially concerning with poverty reduction. Considering social capital's strong foothold, we should deal with it properly to understand better its practicality – or to find out its loopholes - in poverty reduction. Social capital's purest form, an individual acquires it through participating in informal networks, registered organizations, associations of various kinds and social actions, and it epitomizes the sum of these understandings. Some will argue that merely involvement in formal organizations can be detached as social capital. Others will say that random participation in a social movement should also be construed as social capital.

It is needed to preserve these changes in mind. It is understood that individuals will cultivate mutual interests and united norms through membership in different establishments and networks, which in turn will lead to reliance and a better understanding of alterations in culture, upbringing, and lifestyle. During this process, democracy might surface, and entities might have the chance to capture rights and paybacks. Nevertheless, others will underscore that the social capital generated within a societal arrangement, such as reciprocity or shared aid, enhances the opportunities for united accomplishment. If so, it is then reducing poverty in the household level ought to be cheered.

The review of relevant literature finds that although some studies have carried out in home and abroad looking at different aspects of social capital and poverty. Besides, the role of social capital in reducing household poverty needs to be assessed from a sociological point of view. So, to enter deep into the dimension of poverty considering the indicators of social capital, and find the ways to upgrade the situation of household poverty in rural Bangladesh, this study is proposed with best of its intention.

1.3 Objectives of the Study

Core objective

- The core objective of the study is to assess the role of social capital to reduce poverty at the household level in rural Bangladesh.

Specific Objectives

- To overview the elements of social capital having an impact on household poverty;
- To identify dimensions of poverty at the household level; and
- To examine the relationship between social capital and the reduction of household poverty in rural Bangladesh.

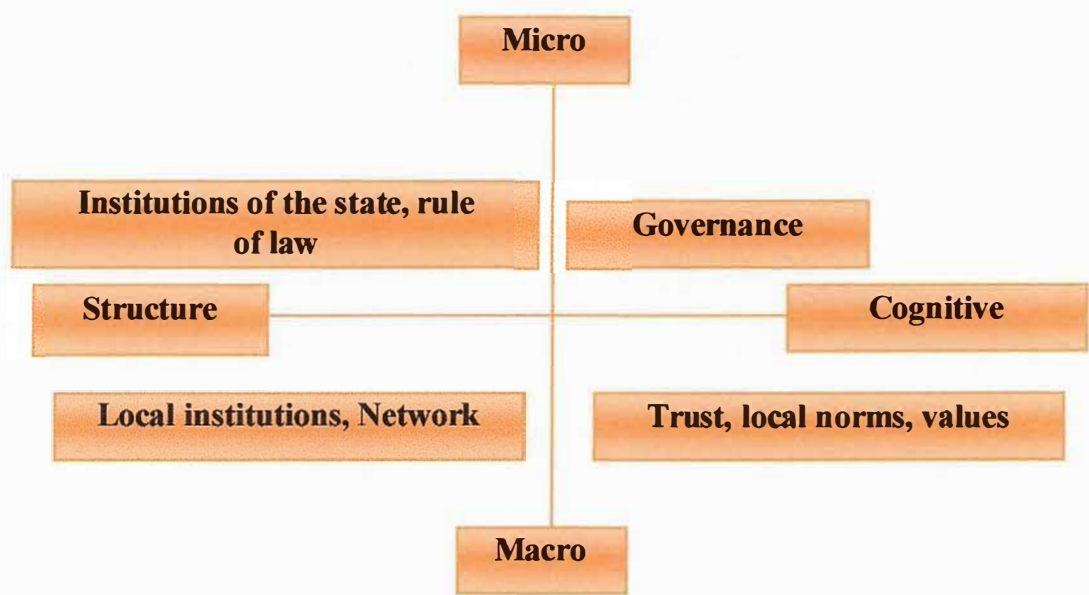
1.4 Mapping of the Key Concepts

1.4.1 Social capital

In sociology, social capital is believed to be an anticipated collective or economic benefits which are derived from the free management and cooperation between individuals and crowds. Although various social sciences give emphasis to multiple aspects of social capital, they tend to share the core idea "that social networks have a value." As the primary source of economic and social welfare for its members, the household is the primary building block in the generation of social capital for the higher society. Kinship ties can serve as vital sources of social capital for welfare and economic development of the community. Informal relationships among kin may develop into established mutual aid and credit associations, as well as enterprises. While the family is itself a source of social capital, it is also a "system in a network of mutually interdependent systems." Through its interactions with political, economic, cultural, religious and legal systems, the family not only increases the resources available to its members, but it also contributes to the social capital available to promote public goods. Social capital generated through interactions between families and other actors within the community increases resources for families and networks. Grootaert and Bastelaer (2002) have

demonstrated the approach of micro, macro, cognitive and structure of social capital.¹⁵ The figure of their explanation is mentioned below:

Figure 1.1: Forms and Scope of Social Capital



Social capital is the fastening entity that embraces a community together. It promotes cooperation between two or more individuals. Social capital reduces costs, increase government efficiency, foster political and social stability. There are some key sources of social capital in the context of social and economic development such as families, communities, firms, civil society, ethnicity, gender, etc.

Determining social capital may be challenging, but it is not impossible. It is an integrated quantitative/qualitative tool. An important feature is a piece of detailed information about structural and cognitive social capital that is collected at the level of the household, which is crucial to link social capital information with poverty and household welfare outcomes. On the contrary, the Integrated Questionnaire for the Measurement of Social Capital objects to engender quantitative data on several dimensions of social capital as a portion of the household survey (such as the Living Standards Measurement Survey or a household income/expenditure survey).

Social capital – broadly, social networks, the reciprocities that arise from them, and the value of these for achieving mutual goals – has become an influential concept in debating

¹⁵ Christiaan Grootaert and Thierry van Bastelaer, *The Role of Social capital in development: An Empirical Assessment*, (New work: Cambridge University Press,2002), p.4.

and understanding the modern world. It features in much scholarly discourse, across a variety of disciplines; it also reverberates through the politics of the centre-left, as well as in new thinking about international economic development and social renewal. An idea that draws attention to the importance of social relationships and values such as trust in shaping broader attitudes and behavior is highly attractive to the mass population. The phrase 'social capital' can be defined as the imperceptible capitals of the community, mutual values, and trust upon which we lead our daily life. Social capital began as a comparatively simple concept, and it has evolved rapidly into a rather more complex account of people's relationships and their value.¹⁶

Pierre Bourdieu defined social capital as the summative of the actual or potential capitals which are interconnected to possession of a robust network of more or less traditional affairs of mutual social contact and acknowledgement which delivers each of its members with the support of collectively-owned capital.¹⁷

Though social capital can be defined by its function, it is not a sole entity. Rather it is a variety of objects having two features in general: they are all comprised of some facet of a social arrangement, and they make enablement specific actions of individuals who are within the structure.

Social capital not only exists within the family, but it also belongs to outside the family in the community or the concern, or even the invasiveness, of one fully-grown individual in the accomplishments of someone else's child.¹⁸ Social capital is the set of possessions that inherent in personal kindred and community social organization and that are useful for the cognitive and social development of a child or young person.¹⁹

Social capital is the edifices of social life – networks, norms, and belief – that permit partakers to act together more efficiently to pursue collective survey instrument, built around six vectors of social capital include.²⁰

¹⁶ John Field, *Social Capital: Key Ideas* (New York: Routledge, 2008), p.157.

¹⁷ Bourdieu, P. "The Forms of Capital." In *Handbook of theory and research for the sociology of education*, edited by John G Richardson. New York: Greenwood Press, 1986) p.248.

¹⁸ James S. Coleman, *Foundations of Social Theory*, (Cambridge: Harvard University Press. 1990), p. 344.

¹⁹ *Ibid*

²⁰ Christiaan Grootaert et al., *Measuring social capital: An integrated questionnaire*. World Bank Working Paper No. 18. World Bank, (Washington, DC.2004):25.

- (1) Groups and Networks,
- (2) Trust and Solidarity,
- (3) Collective Action and Cooperation,
- (4) Information and Communication,
- (5) Social Cohesion and Inclusion and
- (6) Empowerment and Political Action.

The efficiency with which social capital, in the arrangement of native connotations, can satisfy its function in broadcasting information, plummeting unscrupulous manner, and easing united decision making relies on many criteria of the organization, reflecting its assembly, its membership, and its operation. In the present study will underscore on six of the indices espoused by Grootaert, 1999, Okunmadewa et al., (2005), Okunmadewa et al., (2007) and Yusuf, (2008).

Two dimensions of social capital are visible in all societies such as (i) structural social capital, which facilitates mutually beneficial collective action through established roles and social networks supplement by rules, procedures and precedents, etc. and (ii) cognitive, social capital includes shared norms, values, attitudes, and beliefs, etc. which create mutual collective action among the community people. Structural and cognitive dimensions of social capital are given below:

Table 1.1: Complementary Categories of Social Capital

	Structural	Cognitive
Sources and manifestations	Roles and rules, Networks and other interpersonal relationships, Procedures, and precedents	Norms, Values, Attitudes, Beliefs
Domains	Social organization	Civic culture
Dynamic factors	Horizontal linkages, Vertical linkages	Trust, solidarity, cooperation, generosity
Common elements	Expectations that lead to cooperative behavior which produces mutual benefits	

Source: Adapted from Norman Uphoff (2000, p. 221)

Table 1.2: Types of Social Capital and Contributed Area

<u>Types of Social Capital</u>	<u>Nature of Relationship</u>	<u>Contributed to</u>
Bonding		
Ties among people who are similar to each other in certain Horizontal respects (age, sex, ethnicity social class)	Horizontal	Norms of reciprocity, trust, cooperation, collective action
Bridging		
Ties among people who are different from one another or organization to organization	Horizontal	Social cohesion, democratic dialogue, civic identity, greater collective action, cooperation and common betterment
Linking		
Ties with those in authority	Vertical	Democratic life, responsive public services, legitimacy of public institutions

Source: Restructured from Putnam (2000) and Jochum et al. (2005)

Bridging social capital denotes ties among the members of different groups, organizations, and associations to achieve greater purposes. Bonding ties work as a sole agent of such type of bridging in the community. Bridging refers to the inter-community relationships which cross social divides, such as ethnicity, gender, and socioeconomic status. Although these are unlikely to be as strong as the intracommunity ties that give rise to bonding social capital, it would seem that a combination of both is required to open up a path of economic advancement²¹. The bridging success story in Bangladesh was the immunization program. In the mid -1980s the Bangladesh government invited two large NGOs, namely Bangladesh Rural Advancement Committee (BRAC) and the Co-operative for American Relief Everywhere (CARE), to use their connections with other NGOs and the grassroots groups to communities they served to mobilize families to have their children vaccinated.

Linking social capital denotes ties between or among the people in different position. It may be an organizational and community level. In the organization, rules and regulations define the relationship among each other. Vertical hierarchy exists to achieve the targets. At the community level, the vertical relationship exists — those who belong to the power structure and outside of the power structure.

²¹ Joe Wallis, Paul Killerby and Brian Dollery, "Social economics and social capital", *International Journal of Social Economics*, Vol. 31 Issue. 3(2004):249.

Both at a state and individual strata, social stratification is an important element in comprehending social capital. High-income groups in a society have upper levels of social capital, basically through cooperative networks (formal social capital). Though informal contacts were not so lucidly stratified by class, countries with high levels of inequality zoomed these fissures between classes, providing the upper classes additional privileges. Sketches of social capital, therefore, inclined to reflect or even perpetuate the stratification patterns of the society.²²

Therefore, social capital is, simultaneously, public as well as a private resource, which is different from physical and human capital for its inherent nature. It lubricates cooperation, coordination and collective action for achieving common goals. This goal may be at the community to national levels. It encompasses the broad range areas of social resources such as bridging, bonding, and linking, from where people of society get together under the mutual sense of trust, network, reciprocity, cooperation, relationship, friendship, interactions, solidarity, inclusion, participation, information and communication, groups and association.

1.4.2 Poverty

Poverty is multidimensional, compounding material hardship with human frailty, generational trauma, family and neighborhood violence, and broken institutions. It is relational, produced through connections between the truly advantaged and the truly disadvantaged.²³

Borgatta and Borgatta (1992), indicated that the word poverty is derived from the French word "Pauvre" (meaning 'poor') and refers merely to the state of the deficient measurable possessions of having little or no means to advocate oneself. Lewis bequeathed the most wide-ranging definition, (1992) that poverty not only as an economic deficiency, or the nonattendance of something but also as a path of life, the presence of sub-cultural values and attitudes inherited from generation to generation.

²² Florian Pichler and Claire Wallace, "Social Capital and Social Class in Europe: The Role of Social Networks in Social Stratification", *European Sociological Review*, Vol. 25, Issue: 3 (2009): 319.

²³ Matthew Desmond and Bruce Western, "Poverty in America: New Directions and Debates", *Annual Review of Sociology*, Vol. 44 (May 2018): 25-1

Lewis. (1992), further stated that poverty is not merely the lack of economic resource or name of economic deprivation; instead, other amalgamations make a connection with financial deprivation and build up insufficiency. Lewis censured that poverty is also an artifact of one's approval of sub-cultural standards and way of living customs that affect one's social prominence.

Rendering these definitions, it could be settled that poverty is an abstract and exceedingly subjective state. One's absence of material ownership, underprivileged living style and aberration from societal values can be christened poverty.

Poverty refers to forms of economic, social, and psychological deprivation among people arising from a lack of ownership and control of or access to resources for the attainment of a required minimum level of living. It is a multidimensional problem involving a deficiency of income, consumption, nutrition, health, education, housing, etc.

The Oxford Poverty and Human Development Initiative (OPHI) has developed a new international measure of poverty. This Multidimensional Poverty Index or MPI goes beyond a traditional focus on income to reflect the multiple deprivations that a deprived person faces concerning education, health, and living standard. In the present study health and the standard of living has been considered for measuring and determining the poverty level.

1.4.3 Social Safety Net Programmes (SSNPs) in Bangladesh

Social Safety Net (SSN) is a policy instrument that is mostly used for household welfare improvement and poverty reduction.²⁴ SSNPs in Bangladesh, identify the basic necessity of the individual's viz. shelter, food, education, cloth, and health. The significant programmes concentrated under SSNPs are Vulnerable Group Development (VGD), Employment Generation Programme for the Poorest (EGPP), Vulnerable Group Feeding (VGF), Food for Works (FFW), Old-Age Allowances, Allowances for Widow, Grants for Orphanages, Allowances for Retarded People and Distressed Women. Besides, there are allowances for freedom fighters, micro-credit programmes and so on. Populations mostly children, disabled

²⁴ Mohammad Abdul Hannan Pradhan and Jamalludin Sulaiman, "A Review of the Vulnerable Group Development (VGD) Program for Protection and Promotion of Poor Households in Bangladesh," *International Journal of Social Work and Human Services Practice*, vol.2, no.2 (April, 2014), pp.30-39.

persons, and women have been given the primary concern in Social Safety Net Programmes. The SSNPs have been generally considered in two segments, such as Social Protection and Social Empowerment. They are executed over both the development budget and non-development budget section. The Government has adopted the life cycle approach of the social safety net. In FY2017-18 revised budget, an amount of Tk. 48,524 crore has been allocated against social safety net programmes. The allocation is 13.06 percent of the budget and 2.17 percent of GDP of the same fiscal year.²⁵ Social protection includes food security, new funds for programmes and most importantly cash transfer allowances and cash transfer (special). Social empowerment contains the micro-credit, stipends, housing and rehabilitation, development programmes and miscellaneous funds²⁶

Since the independence of Bangladesh in 1971, 70 percent of the inhabitants lived under the poverty line, the two key instruments of social safety nets exist here are called food supply and relief work that is involved in serving the people who are suffering from disasters and other natural catastrophes.

Noteworthy improvements in decreasing extensive poverty have been made by using cultured safety net events at the passage of time. The government of the state has been succeeding with a mixture of direct and secondary safety net programmes for poverty alleviation under the management of different ministries.²⁷

Social safety net guidelines have enlarged upkeep for working unfortunate parents quite dramatically, while the cash safety net for the unemployed underprivileged person has all but dismantled. Working low-income groups have revealed ahead financially, with escalating evidence of positive long-term paybacks for child health and progress. At the same period, a considerable amount of low-income folks have fallen over through the fissures, disconnected from unwavering, satisfactory wage revenue and cash aid.²⁸

The Government of Bangladesh is powerfully devoted to sinking poverty in Bangladesh. The commitment seeks to build on past progress with poverty reduction and further deepen this progress by both addressing the root causes of poverty as well as by lowering

²⁵ Ministry of Finance, *Bangladesh Economic Review 2018* (Dhaka: Bangladesh Government Press, 2018), 209.

²⁶ Selim Raihan, "Social protection for inclusive growth: the case of Bangladesh", *South Asian Network on Economic Modeling*, (2013): 25

²⁷ Ishita Ahmed et al, "Social safety net programme as a mean to alleviate poverty in Bangladesh", *Developing Country Studies*, vol. 4, no. 17, (2014) pp. 46-54.

²⁸ Laura Tach and Kathryn Edin, "The Social Safety Net After Welfare Reform: Recent Developments and Consequences for Household Dynamics", *Annual Review of Sociology*, Vol. 43, Issue: 1 (April 2017): 541.

the impact of vulnerabilities faced by the poor population. In acknowledgement of these apprehensions, the Government of Bangladesh has embarked upon the formulation of a comprehensive National Social Security Strategy (NSSS). The NSSS builds on the past opulent experience of Bangladesh and seeks to streamline and strengthen the existing safety net programmes to attain healthier results from money spent. It also stretches the scope of Social Security from the trivial safety net concept to embrace employment policies and social insurance to address the emerging needs of a middle-income Bangladesh in 2021 with less than 5 percent people in extreme poverty.²⁹

1.4.4 Vulnerable Group Development (VGD)

Vulnerable Group Development (VGD) is one of the biggest safety net programmes aided by the World Food Programme (WFP). It is directed at deprived and susceptible women in Bangladesh. The decisive goal of the programme is to fetch sustainable progress to the lives of ultra-poor households. The VGD programme has developed to epicenter on helping unfortunate women ascend out of poverty. Currently, about 750,000 women aspirants (about 3.75 million recipients) from ultra-poor households get hold of a monthly foodstuff ration merged with an array of development facilities. An amount of Tk.1,191.85 crore has been allocated under this programme. It is expected that around 3.15 lakh MT foodgrain can be distributed among the beneficiaries by utilizing this amount. The development compendium comprises skills and income generating abilities training as well as an individual savings programme and entry to micro-credit/NGO membership. There are two altered forms of VGD: Income Generating Vulnerable Group Development (IGVGD) and Food Security Vulnerable Group Development (FSVGD). IGVGD partakers are delivered with once-a-month food ration of 30 Kg of wheat/rice or 25 Kg of fortified flour (atta) while FSVGD participants are provided with cash support of Taka 100 along with 15 kilograms flour. VGD activities are run on a two-year cycle, and members can only participate for one rotation. At the end of the preceding Country Programme (CP) (2001-2006), the WFP Country Office in Bangladesh run a New Country Programme to be effected from 2007 to 2010. The VGD programme is one of the mechanisms that make up

²⁹ General Economic Division, "National Social Security Strategy (NSSS) of Bangladesh", (Dhaka: General Economic Division, 2015), 1-2.

the New Country Programme which goals to advance the nutritional status of women, children, and adolescents through upgraded food consumption, education, skills improvement, living diversification, and hazard mitigation.³⁰

The VGD is a significant and largest safety net program for women headed low-income family, which is jointly organized and implemented by Ministry of Women and Children's Affairs and Ministry of Food & Disaster Management with the help of local NGOs. The selected women headed household receives a monthly food ration (30 kg rice) throughout 24 months cycle. Although it was brought together as a relief program in the mid-70s, it has evolved to assimilate food security with development purposes. Later the development package embraces training on revenue generating actions like livestock rearing, vegetable cultivation and awareness-raising on social, legal, health and nutrition issues, and basic literacy. The focal objectives of Vulnerable Group Development program are: (i) to support the deprived country women regulated family with harmonizing inputs that will improve their nutrition and enhance their livelihoods and self-reliance; (ii) to overcome existing food insecurity, malnutrition, lower social status and poverty so that the people can live without ultra-poor condition; (iii) to develop skills of women through training and encourage to collect initial capital for investment through savings; and finally (iv) to increase social awareness through practical education and human development. Program members must hold at least four of the following conditions: (i) severe food insecurity, i.e., those household members consume less than two full meals in a day, (ii) no land or less than 0.15 acres of land holding by the household, (iii) very poor housing conditions, (iv) it has an extremely low and irregular daily family income or casual labour, (v) it should be headed by a woman, and (vi) the household has no mature male income earner. Nevertheless, households fulfilling all five criteria are given priority for VGD program.

A Union Committee selects fifty women-headed households for a two-year cycle every year. The committee then puts into their list to the Upazilla/Thana Committee chaired by Upazilla/Thana Executive Officer through the Upazilla/Than Women Affair Officer. This committee provides the VGD card by name, considering all the criteria.

³⁰ World Food Programme, Data Analysis and Technical Assistance Ltd., Vulnerable Group Development (VGD): Making a difference to the extreme poor woman in Bangladesh through a social safety net programme(Dhaka: WFP, Data Analysis and Technical Assistance Ltd.,2007),1.

1.4.5 Employment Generation Programme for the Poorest (EGPP)

Poverty reduction through employment generation has a long history in Bangladesh, starting in the mid-1970s. The 100-Days Employment Generation Programme (100-DEGP) initiated in FY2008-09 and its continuation in the following year under the Employment Generation for the Hardcore Poor (EGHP) programme are the latest milestones in this endeavor. These flagship SSNPs are steps towards reducing poverty by employing the poorest section of the society that is vulnerable to high inflationary pressure and seasonal unemployment. In the budget for the current year, the EGHP has been continued under the Employment Generation Programme for the Poorest (EGPP) with some significant changes in implementation design and mode of finance. Many programmes can be found in other countries¹⁰ having similar philosophy and objectives to the poverty mentioned above reduction schemes. The following discussion assesses EGPP and highlights lessons from similar programmes abroad.

Assessment of Design and Planning of EGPP

Goals of the EGPP

The key objective of EGPP is to enhance the income of the poorest section of the society through short-term employment generation during the lean periods and by developing small-scale rural infrastructure. To keep up to assist the poorest, the programme targets explicitly unemployed, seasonally unemployed and marginal farmers. By helping to employ the ultra-poor, EGPP also aims to develop and maintain small-scale rural infrastructure and local public assets.

Along with providing short-term employment to the poorest households, several other successful public workfare programmes have included capacity building, child education, and healthcare facility components. Besides employing the beneficiaries in development and/or maintenance of infrastructure, projects undertaken in these programmes also include social and community services, environmental conservation and management, and administrative works. This approach not only enhances the positive impacts of the programmes but also sustains poverty reduction through inclusive development.

The Government has been implemented this programme since FY2008-09. The main objectives of the programme are to-(a) increase employment and purchase power of the ultra-poor jobless rural people; (b) generate resources for the country and the people; (c) ensure infrastructure and communication development as well as proper maintenance and

environmental development in rural areas on a small scale basis. It is projected that a total of 8.27 lakh people will be directly benefited through this programme. For this purpose, an amount of Tk.1,650 crore has been allotted in FY2016-17.³¹

The EGPP is a massive effort to accommodate almost 9,67,051 people hardcore poor and seasonally unemployed poor under the government's social safety net. For the success of such a mammoth task of designing and planning, a comprehensive guiding framework, supported by an appropriate and timely groundwork, is extremely crucial. Lessons from similar programmes (100-DEGP and EGHP) over the last couple of years have helped implementation agencies to deliver more competently from both top and grassroots levels. The current round of EGPP has been comprehensively designed and documented in the Implementation Guideline and Social Management Framework for the Employment Generation Programme for the Poorest by Ministry of Disaster Management and Relief (MoDMR) and the World Bank. Despite detailed planning, EGPP took a substantial time to take off. Field investigation revealed that the time between the official start of preparation and field implementation of the programme is often inadequate for the implementation agencies (Upazila committee). Interviews with officials involved in programme delivery at the grassroots levels revealed that even a month's preparation time is insufficient to finish selection of beneficiary, designing of projects, and get approval for those. The strength of conditional cash transfer projects such as EGPP lies in their focused criteria. The programmes are specific about the target group as well as the timing and design of the projects under the programme. Since reaching the poorest is the most crucial criteria, EGPP targets both the most deprived areas and the poorest households. Objectives of EGPP is -to provide short-term employment to the hardcore poor in lean seasons over two cycles (March to May and October to December) and to develop rural infrastructure by constructing various projects under EGPP, mainly earthworks.

1.4.6 Food For Work (FFW)

Food For Work (FFW) is a government program launched in 1974 in conditions of severe food scarcity in the country as the people, especially in the greater Rangpur area,

³¹ *Ibid.*

were encountering hunger owing to the high rate of foodgrain and agricultural unemployment. It was designated to involve regularly into a development-oriented programmed, under Food For Work programme, construction, rehabilitation, repair and other activities area having done in rural regions. The urgent aim of the programme was to create job opportunities there and at the same time to make sure the supply and availability of adequate foodgrains in the locality. The notion was to pay remuneration to the labours in kind (foodgrains) instead of cash. The programme initiated with grants from the World Food Programme (WFP) and the United States of America under PL - 480. The programme proved to be exceedingly beneficial and useful, and the other contributor countries and agencies including Australia, Canada, Germany, Netherlands, and EEC disbursed grants and assistance for its continuation. It has gradually motivated an extensive programme for the improvement of rural infrastructure, healthcare amenities, and the milieu in rural Bangladesh.

The FFW programme itself and any other multi-sectoral programmes including food for money programme are being executed to assure food security for the landless, poverty-stricken, and unemployed groups. In north-west Bangladesh, there is an annual period of food insecurity called Mongha occurs in the Bengal month of Kartik (mid-September-mid October) because of the absence of revenue before the harvesting of Aman rice. FFW and such programmes have played a vital role to eradicate absolute poverty. According to the Household Income and Expenditure Survey (HIES) 2010, the percentage of people living below the poverty line plummeted to 31.5 from 40 in 2005 due to continual financial and remittance growth.

FFW is, in fact, a modernized version of the Village-Aid Programme (V-Aid), a donor-supported an initiative of the government of Pakistan taken in 1952. V-Aid generally aimed at enhancing agricultural production through overall development of rural localities. The programme was supposed to aid in the formation and implementation of village-based developing projects in varied sectors. The government had elected a field worker in each union council and appointed him the task of formulating awareness building among the agrarian people concerning the programme. Local government bodies,

however, were not appropriately incorporated in the V-Aid actions. As a result, the programme failed to generate the craved consequence. Eliminating the programme in 1962, the government initiated an alternative modern enterprise called the Works Programme for the advancement of rural infrastructure through construction of roads, bridges, culverts and flood protection dikes and the digging of canals for watering. The innovative program was devised for implementation with the association of local government bodies, as the central government funded for the technical workforce. Under the program, the foodgrains, especially wheat collected principally from the United States, were sold in the local market at a below average price and the selling proceeds were utilized for payment of salaries to the untrained labour employed in operation. Major schemes executed under the Works Programme comprised of the formation of latest clay-based paths and renovation of existing ones, digging of canals and building of banks.

The Works Program maintained after the freedom of Bangladesh until the launching of the FFW in 1974 on an urgency foundation to protect people from hunger by offering food in food shortage regions. The programme was useful in drawing short-term compensation to the people and contributed meaningfully to constituting a rural food security scheme and progressing the rural infrastructure. According to an appraisal during 1978-79, FFW had formed employment possibilities of 60 million workdays with 0.23 million ton of wheat. Employment opportunities generated under the programme in 1982-83 were 98 million workdays.³²

The FFW may be dubbed as an annex of the V-Aid and Works Programme with some modifications and corrections in approach and operational process. A notable variation has been in the method of payment to the workers. In the beginning step, salary to the workers was made in cash from the selling proceeds of foodgrains taken as a grant and aid. But later, the payment was made in different facets like foodgrains. Although paper money pay was also made from the selling proceeds of wheat in restricted and

³² Asiatic Society of Bangladesh, *BANGLAPEDIA: National Encyclopedia of Bangladesh* (Dhaka, 2003), Bangladesh.

specialized matters. The FFW programme, by the demise of the last century, took the configuration of a combined rural advancement programme pointing at the improvement and keeping of the provincial infrastructure, conservation of the environment and social progress. A consolidated fund for the program was designed by merging the grants and aid from several countries, donations from WFP and allocations from the state. The arrangements for the FFW program were enacted under the Ministry of Disaster Management and Relief and schemes under the program are performed by multiple agencies and associations under diverse ministries and also by some non-government organizations. The influential bureaus implemented the FFW schemes were, Department of Forest under the Ministry of Forest and Environment, the Department of LGED under the Ministry of Local Government, Rural Development and Co-operatives, and some establishments under the Ministry of Water Resources.

The course of such year-end allocations never halted until now, although according to WFP, the percentage of the poverty-stricken population decreased to 17.6. The rate of composition, acquisition impost and distribution of foodgrains was increased during the first decade of the existing century with the accelerated population growth and the burgeoning need for food. WFP says notwithstanding substantial economic advancement Bangladesh prevails food insecure profoundly. It is placed 142nd out of 188 countries in the Human Development Index 2017. Beginning in 2005, the Household Income and Expenditure Survey unveiled a lousy conclusion. About 60 million people in Bangladesh devour less than the minimum daily prescribed amount of food. It says, attaining gender equity endures a challenge as women and girls experience meaningful incongruity for having food consumption beside other essential opportunities relating to health and medicare, enlightenment and benefits.

The Food Division, Ministry of Food and Disaster Management with the assistance of improvement partners especially World Food Program and UN Food and Agriculture Organisation is proceeding entire force to help the ultra-poor, poor and low-income group household. WFP has been serving with ultra-poor in sectors of food security, nutritional prosperity, and sustenance. It is also operating with societies vulnerable to the

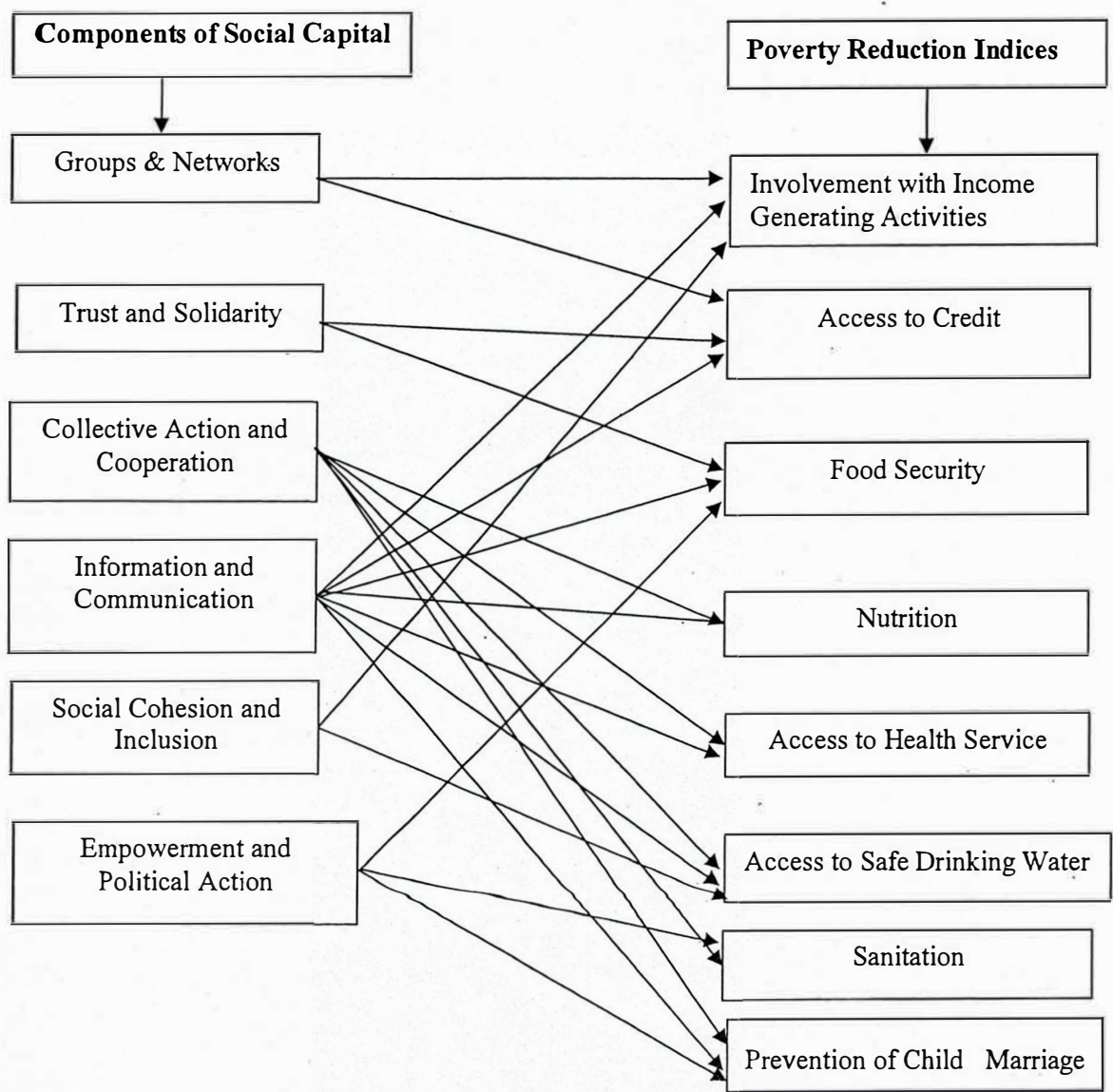
consequences of climate change through both meals and cash for employment programs. The continuous money for work programme has been established beneficial for the intensification of financial capacity and nutritional situation of both women and children in the char operations. Moreover, the amount of food assistance and import of foodgrains essentially rice and wheat are expanding every year.

During the FY 2016-17, the government allotted 1528.22 core taka for FFW. FFW programme has been demonstrated valuable for its supportive position to ultra-poor and disaster-affected people in Bangladesh. At present, it is functioned for production, reconstructions, subsistence, and development of infrastructures, under which both foodgrains and cash are allocated and given to the recipients. As the FFW programme convinced its quality in Bangladesh and elsewhere, several progressing countries of Asia and Africa have embraced this paradigm as a system of agricultural infrastructure development and poverty mitigation.

1.5 Conceptual Framework of the Study

The present study attempts to deal with two key of concepts social capital and reduction of poverty. Firstly this study focus on the six components of social capital- groups and networks, trust and solidarity, collective action and cooperation, information and communication, social cohesion and inclusion, empowerment and political action. Secondly, this research tried to co-relate the poverty reduction indices- involvement with income generating activities, access to credit, food security, nutrition, access to health services, access to safe drinking water, sanitation, and prevention of child marriage.

Figure 1.2: Nexus between the Components of Social Capital and Poverty Reduction Indices



Source: Drawn by the author

1.5.1 Groups and Networks

One of the key ideas of social capital is groups and networks, which are valuable assets. Groups and networks provide a basis for social cohesion as they enable people to cooperate with one another. As a result, peoples’ groups and networks do count. Groups and Networks convey resources, knowledge, opportunities, solving collective action problems, health, and psychological support to shrink poverty. In case of involvement

with income generating activities and access to credit, as a component of social capital, groups and networks have an active role. So, considering the criterion mentioned above, groups and networks perform a pivotal effect and highly conducive for local people.

1.5.2 Trust and Solidarity

The word “trust” means to have faith in a person who has honesty, trustworthy, efficient and effective in an activity. To believe in a person and to expect honesty in his or her effort and performance is called trust. Other significant components of social capital are solidarity. The trust network can transmit more sensitive and richer information than different types of networks because of its solidarity benefit. It is noted that about access to credit and food security, trust and solidarity have a more positive impact than the other social capital dimensions. Trust and solidarity is a crying need to ensure food security and access to credit.

1.5.3 Collective Action and Cooperation

Another common key topic of most of the definitions of social capital is the inclusion of collective action and cooperatives norms. These norms play a useful role to make social capital active. Because the norms, values, attitudes, and beliefs predispose people for the mutually beneficial collective action and act as a template for future cooperation. In the matter of nutrition, access to health services, access to safe drinking water, sanitation and prevention of child marriage, collective action and cooperation plays an indispensable role to augment the rural economic growth, which ultimately leads to diminishing poverty.

1.5.4 Information and Communication

Information and Communication is a fundamental term of social capital. Information is essential in providing a basis of action. Free information and communication are essential for equal opportunity, consensus building and reduction of poverty in a country. Information and communication are public goods that can be fostered through easy and equal access to the communication channel. In case of involvement with income generating activities, access to credit, food security, nutrition, access to health service, access to safe drinking water and prevention of child marriage, as a component of social capital information and communication have a most influential role.

1.5.5 Social Cohesion and Inclusion

It must be well-known that these two components of social capital are strongly complementary to each other. Social cohesion and inclusion refer to the societal and institutional processes that include certain groups from full involvement in the social, economic, cultural and political life of societies. Like social capital, social cohesion and inclusion have rapidly become an umbrella concept to highlight the role of social factors. The poverty indices, i.e., income generating activities and access to safe drinking water have played the most active role on social cohesion and inclusion.

1.5.6 Empowerment and Political Action

Empowerment refers to the expansion of assets capabilities of people to take part in, negotiate with, inspiration, control and hold responsible institutions that affect their lives. Empowerment is brought about by a wide range of activities, such as making state institutions more responsive to poor people, removing social obstacles, and building social opportunity. On the other hand, political action is only one of the many activities that can be undertaken to increase empowerment. Many particular political events such as filing petitions, attending public meetings, and meeting with politicians, participating in demonstrations and campaign, and voting in elections can be considered for the measurement of this aspect. In the case of food security, sanitation and prevention of child marriage, as components of social capital empowerment and political action have played an active role.

1.6 Literature Review

To justify the research work and to find out the gap it is essential to review related research works like articles, books, and published research reports. The researcher has gone through many web sites, books, articles, journals, and reports to study the role of social capital on reducing poverty.

Hanifan defined social capital in 1916 “as a group of tangible elements that are most important in the daily lives of people, such as goodwill camaraderie, empathy, and social relationships between individuals and their families.”³³ Network analysis is distinguished

³³ Lyda J. Hanifan, “The Rural Community Center,” *Annals of the American Academy of Political and Social Science*(1916):130-138.

by the attention; it pays to the links and relations among actors, organizations, and activities within a social system.³⁴ Links or ties among participants, potential recruits, and the events in which they take part are indispensable for network materialization, continuation, and development. Prior social connections are perceived as the basis for enlistment and dispersion that is thought to take place along existing lines of communication. Those networks with compact ties are observed as the most fruitful in conveying about variation.³⁵ The density of enthusiasts and the diffusion of knowledge can be scrutinized through the submission of network analysis. Prevailing literature advocates that the mere introduction of technological innovations into innovative sections of social networks do not include warranty diffusion into these sections.³⁶

Narayan, (1995), premeditated to catch the rapport between poverty and social capital in Rural Tanzania. This study was a countrywide participating research project that involved 6000 people in eighty-seven villages of Tanzania. The principal goals of the scheme were to crisscross the legitimacy of participatory research methodologies and to reconnoiter the customs and impressions of social capital at the local level that distresses the economic motion. Narayan scanned social capital by participating in their actions and the consumption of qualitative procedure. The number and sorts of assemblages, which were originated in the village, fashions in membership in groups and cause for linking were voyaged in the study. The critical judgment of the scheme was that the level of social capital had assets on income level: one standard nonconformity increase in village level social capital increases the household's income by 20 to 30 percent. It was also established that an intensification in village-level social capital increases the educational year of person.

Herbert (1997) launched a project, which was affected by the Australian Department of Social Security. The primary part of the project was to develop the living customary of deprived Australians with the expansion of their social networks and decoration of relationship. This project was a trial to regulate whether social capital is intended to progress low-income folks through access to information sharing in an effort both salaried and volunteer effort and expansion of social network can progress the standard

³⁴ Everett M. Rogers, *Diffusion of Innovations* (New York: Free Press, 2003), p. 118.

³⁵ *Ibid.*

³⁶ Eric Abrahamson and Lori Rosenkopf, "Social Network Effects on the Extent of Innovation Diffusion: A Computer Simulation", *Organization Science*, Vol. 8, Issue. 3 (1997): 306.

of living of Australia's poor. The key findings of the learning were that development and development of destitute's social capital growth constructing social capital for the poor and increased their ability to work in the community. The project was also found on the statement that the standard of living cannot be constructed exclusively on the income of a household. Working and partaking in the social life of one's community were necessary measures of well-being.³⁷

Townsend, (1994), researched in India to check the relationship between social capital and social capability. Analysis revealed that social capital augments the ability of the underprivileged to allot resources, efficiency and amplified their resilience to peril. A study of 750 families from 45 villages in Tanzania advised that social capital had an outstanding influence on household well-being and "wellbeing." Townsend unrushed social capital by calculating membership in clusters and networks. The significant findings of the scheme were that village-level social capital was a principal sponsor to household prosperity even after pleasing into account the size of household, male and female schooling, household and market access. In many cases, the consequence of village-level social capital dwarfed that of market access than female schooling. On the other hand, household-level social capital seemed to be not as much of weighty than village-level social capital.³⁸

Coleman, In his paper, the idea of social capital is made known to and demonstrated, its methods are pronounced, the social structural circumstances under which it ascends are inspected, and it is recycled in an investigation of failure from high school. Intake of the concept of social capital is a portion of a wide-ranging speculative strategy deliberated in the paper: taking sensible stroke as an opening point but snubbing the risky idiosyncratic premises that often go together with it. The outcome of social capital inside the household and in the community outside the family is scrutinized. But the object of the present study is not fulfilled through this paper. So there is a lack of knowledge between my advanced work and the written article.³⁹

³⁷ Herbert, S. J.B. 1997. "Community Based Initiatives: Gateways to Opportunities". (Home Page on Line) Available URL: {<http://www.dss.gov.au/pubs/policeresearch>}. [Accessed 8 September 2010].

³⁸ Robert M. Townsend, "Risk and insurance in village India", *Econometrica*, Vol. 62, No.3 (1994):539.

³⁹ James S Coleman, "Social Capital in the creation of human capital," in *social capital: A multifaceted perspective* ed. Partha Dasgupta and Ismail Seregelding, (Washington,D.C. The World Bank, 1999), p. 13-39.

The networks interpretation has been engaged with countless consequence in the current enlargement investigation. Kozel and Parker's (1998) analysis of an underprivileged group of people in the countryside north India, for example, accounts that social groups among deprived villagers work for crucially essential fortification, risk organization, and unity gatherings. It is the more all-embracing and leveraged networks of the non-poor, by dissimilarity, that is recycled for planned enhancement and the improvement of quantifiable wellbeing. Crudely put, the networks of the deprived configuration "guard", while those of the non-poor play "offense" (cf. Briggs 1998). Barr (1998) reports outstandingly comparable magnitudes from her effort on the connotation between the preparation of functional complexes and innovativeness presentation in Africa. Unfortunate financiers, operational inconsequential aboriginal establishments in old-fashioned manufactures, from what she demands "solidarity networks", partaking individual data about members' conduct and intentions, the primary function of which is to lessen risk and insecurity. Loftier regional firms, on the other hand, conjoin into "innovation networks", partaking knowledge about technology and global markets with the explicit aim of augmenting enterprise yield, revenue, and market segment.⁴⁰ Far from terminating the liveliness of old-style village clusters in deprived communities (the modernization interpretation) or romanticizing it (the communitarian interpretation), the network's interpretation in effect be familiar with that these clusters can both help and deter economic advancement.

Poverty is fecund and endures almost in all societies exclusively in developing countries where the majority of the population is at the wickedest smash. Except few it's a global phenomenon "one in every five persons lives in the world below poverty line" Poverty is not a substance of capitals rather it's a matter of scarceness of access to the available resources and the helplessness to exploit the offered resources. Rich are wealthy because they have open access to the worthy eminence of resources and deprived are a lack of access to the available resources. Schiller (1976) decided that "Poor are poor because they do not have adequate access to the goods, jobs, and income."

⁴⁰ Bart Minten and Marcel Fafchamps, *Social Capital and the Firm: Evidence from Agricultural Trade*, Department of Economics, Stanford University, Stanford, 1999. (mimeograph).

Portes and Landolt (1996) champion to the limitations which is inherent in the social structures that be responsible for access to social capital. As social capital for starter benefits members of the group, it inevitably dismisses others from engaging. In this sense, it must be assumed that social capital is highly likely to have a significant role in the context of confined communities in which people exchange a robust understanding of conjoint identity. Secondly, obligations to family and friends can limit individual self-determination and entrepreneurship. Thirdly, in compact networks conformism to customs is authoritative and the asking price of personal initiative is excellent. A descending flattening consequence can upshoot. Moreover, the evidence quoted in the section mentioned above portentous that networking may be more problematic now than in the past may reduce younger migrants' access to vital sources of social capital. Finally, Rubio (1996a, 1996b) has identified what he calls "perverse social capital," among juvenile delinquents as well as the Mafia in Colombia. An attempt to construct social capital among the unfortunate thus needs to take account of not only of the social and economic arrangement of the community but also the power structure within which the deprived maneuver.⁴¹

Kabir, In a thesis article named 'Uses of kinship relations as social capital: example on the Munda community' the writer wrote some sentence as the abstract, which are Munda is one of the minor communities of Bangladesh belonging a separate culture and tradition that helps to identify them as an indigenous community. Although they live in a poverty situation, they have a higher level of social capital, social network, trust and norms, which helps them to live across the miserable situation jointly. Kinship is a resource of Munda life. In that article, he wants to show the works and relationships by which the men came to each other and form social capital.⁴²

Humayun Kabir and Zakir Hossain, the two professors of Bangladeshi Universities, expressed their views through an article named 'Social Capital and Development outcome: A study of their interrelationships' published in the Journal of The Asiatic Society of Bangladesh in Vol.52 No.1 June 2007. They analyze the relationships

⁴¹ A. Portes and P. Landolt, "The downside of social capital," *The American Prospect*, vol. 26 (1996), pp. 18–21.

⁴² Md. Jahangir Kabir, "The uses of kinship as social capital: example from the Munda community", *IBS Journal*, 11(1410 BS.):146-166.

between social capital and development and the risks of it. But they did not show the formulation of social capital in respect of social development.⁴³

Shiv Kumar (2014) showed that the social capital and household welfare have a great impact on improving rural poverty, especially “higher expenditure per capita, more consumer durable goods, better access to credit and higher savings.”⁴⁴

A significant contribution of individual-specific social capital to the wage level. In particular, the size of individual social network and workers’ positive attitudes toward the use of social capital significantly increased the wage level. The effect of social networks was much more significant for men than for women, which is consistent with sociological evidence.⁴⁵

When several control variables, such as subjective social status, self-reported health condition, sex and belief in individualism, were considered, social capital was positively related to life satisfaction in Taiwan, while there was no significant association between social capital and life satisfaction in South Korea.⁴⁶

It is observed from these studies that social capital has a positive effect on household welfare and poverty. Most of these studies used six indicators for the measurement of social capital: density of membership, meeting attendance, decision-making, heterogeneity, effectiveness, and contributions. These indicators are combined in a multiplicative and additive social capital index. However, these studies used the only network-based measure of social capital, while the norms and trust are other significant components of social capital.

The review of the literature illustrates how trust, cooperative norms, social networks, local organizations and participation effect household expenditure, common property management, agricultural productivity, and marketing of farm products. The general

⁴³ S.M. Humayun Kabir and Md. Zakir Hossain, “Social Capital and Development outcomes: A study of their interrelationships”, *Journal of Asiatic Society of Bangladesh* (Hum.) Vol.52, no.1(2007):167-176

⁴⁴ Shiv Kumar, “Social Capital and Poverty: A Case Study of Household Welfare in Rural Punjab”, (PhD dissertation, Punjabi University,2014),165.

⁴⁵ Yang Liu, “Role of Individual Social Capital in Wage Determination: Evidence from China”, *Asian Economic Journal*, Vol. 31, Issue: 3 (March 2017): 239.

⁴⁶ Myungsook Woo and Sunghoon Kim, “Does social capital always raise life satisfaction? A comparison of South Korea and Taiwan”, *International Journal of Social Welfare*, Vol. 27, Issue: 2 (April 2018): 121.

assumption to be drawn is that the effect is generally positive. However, this does not mean that there are no adverse effects of social capital on rural development. But it is unclear whether they outweigh the many positive effects of social capital. Further research on social capital will help provide a clear picture of the positive as well as negative consequences of social capital on household welfare and poverty. In the study, social capital under its six dimensions is measured in rural areas of Bangladesh.

1.7 Justification of the Study

Research on social capital is relatively new from a global perspective. A minimal number of researches has been carried out on the role of social capital in reducing household poverty in the light of different theories and models in Bangladesh.

Moreover, there is a substantial research gap in this field. The present research initiatives will unfold relevant facts regarding this issue. This study will help to enrich the sociological body of knowledge and pave the way to formulate development policy as well. The results of the study will also benefit the government planners, policy makers, extension workers, development agencies and researchers. The present study is therefore undertaken to assess the role of social capital on reducing household poverty in Bangladesh.

1.8 Scope of the Study

This study will analyze the emerging role of social capital and its impact on poverty reduction in the rural households of Bangladesh. So, the scope of the study was restricted to its specific objectives and its verifiable indicators included in the research matrix of the study.

1.9 Limitations of the Study

In every research there are limitations. The present study is not an exception. There are some limitations also in this study. This current study has been covered only social capital's role in poverty in the rural area of Bangladesh. It has not been covered in the urban area. The study is mainly based on a sample survey on selected respondents of the household heads from three villages. Having differentiated in knowledge, educations, land ownership, income, access to social networking, access to resources, and access to communication facilities respondents are heterogeneous, but for time and financial constraints, the researcher will work with limited study area and limited sample size.

1.10 Chapter Arrangements

This dissertation starts with the 'Background of the Study' that has included the statement of the problem, research question, and objectives, mapping of the concept, conceptual framework, literature review, justification and limitation of the study.

Chapter 2 describes the 'Methodology of the Study' that has covered the nature of the study, sources of data, research methods, the technique of data collection. It has also described the procedure of primary data collection.

Chapter 3 presents a view of the setting of the study area and socio-economic profile of the respondents which has also included a study area location map.

Chapter 4 has identified the nature of social capital in Bangladesh especially the people who were involved in VGD, EGPP, and FFW of the three Union Parishads

Chapter 5 has described the brief background of social capital. This chapter has exposed the formation nature of social capital through identifying the trend of trust, expansion of the network, nature of cooperation, involvement in the social conflict resolution, prevention of commonly affected issues and participation in collective actions.

Chapter 6 starts with the rural poverty of Bangladesh. Later, it has described the process of reduction of poverty

Chapter 7 has explored the nexus between social capital and the reduction of poverty. Besides, this chapter has also revealed the ongoing mechanisms of social capital in the study area.

The concluding chapter has summarized the findings of the study about the objectives and tried to validate it effectively.

Chapter Two

Methodology of the Study

2.1 Introduction

This chapter describes the methods of the study which have been used to primary and secondary data to achieve defined objectives of the study as well as data processing and analysis procedure. Considering this study on social capital and its role on poverty reduction, in terms of method, reliance was put on the available researches on related issues.

Study approach is very much related to the nature of the study. The type of research may be classified as fundamental and applied or from purposive, and it may be categorized such as exploratory, explanatory, experimental, evaluation, descriptive, and so on. It may again be considered based on discipline such as sociological, psychological, ecological, demographic, anthropological, economic, linguistics, historical, political science and so forth. A study may also be classified from data such as qualitative and quantitative. There is no hard and fast classification of study type; they often overlap. Considering the study issues, this is exploratory research. In such research, a researcher generally falls back on previous, though preliminary, observations, made by himself or others. Aided by these observations and some cursory knowledge; he tries to identify those significant factors which may throw light on his question. By shrewd guess or profound hunch s/he seeks to establish causal relations between various sets of facts at hand.⁴⁷ The present study employed hunch on the social capital of poverty reduction in rural Bangladesh. The study has tried to find out the relationship between social capital and poverty and posed the central question going through secondary literature review. The research is also evaluative since it works to show how collective actions among the people who were involved in VGD, EGPP and FFW are being made by social capital, and also its influence on the tier of local government. Therefore, multiple approaches have been used to find groups and networks, trust and solidarity, collective action and cooperation, information and communication, social cohesion and inclusion and empowerment and political activities of the respondents.

⁴⁷ Pauline Vislick Young, *Scientific social surveys and research: an introduction to the background, content, methods, principles and analysis of social studies*, (New York: Prentice-Hall, 1966), 85.

2.2 Sources of Data

The data were collected from both primary and secondary sources. The sources of primary data were the members of VGD, EGPP, and FFW of Union Parishad from the selected unions. In addition to that ten community representatives and five representatives from different NGOs and GOs working in the concerned areas have also been interviewed. They were personally contacted on schedule time. For secondary sources, it was a ceaseless effort to explore all the relevant available documents, published journals, books, articles, websites, database, monograph, dissertation, etc. All these primary and secondary sources paved the way for making the research a success.

2.3 Research Methods

The study is based on quantitative data. However, qualitative data, although in a limited scale, has also been used to supplement information drawn from the quantitative data. This situation can be termed as a dominant – less dominant design.⁴⁸ Here, the dominant model is the qualitative data, while the less dominant one is quantitative data. Denzin (1978) named it as “triangulation” to refer application of a combination of mythologies in the study of a similar phenomenon. Data for the envisaged dissertation has been collected from both the primary and secondary sources. Accordingly, a questionnaire survey, case study and Focus Group discussions (FGDs) have been used to collect required data.

2.3.1 Survey

Survey refers to the collection of data through questionnaire or observation. It is a technique of gathering information or data for making induction about the characteristics of a population only a representative portion of them. The present study employed the questionnaire survey due to the placing of respondents, resource constraints and easy administration. A schedule questionnaire format was formulated from the research issues.

2.3.2 Case Study

The case study was adopted to know a member's past and present conditions of engagement with the projects collective actions, involvement in common subjects in the society and

⁴⁸ John W. Creswell, *Research design: Qualitative, quantitative, and mixed method approaches* (London: Sage Publications, 2003), 15.

weakness of social capital. Kluckhohn states that “to understand his behavior fully and ultimately, he must provide a comprehensive and penetrating account of what he does and has done, what he expects to do, and says he ought to do.”

During the interview, a checklist was maintained to get full insight. A tape recorder was used for taking notes. Later, it was tried to describe the records of the case study as soon as possible. During the interview, the study issues were raised, and the respondents narrated the vision and activities of social capital with freedom. They were talked about the present and past condition of society and other related issues. Understanding the issues and language did not pose limitations to comfort, and openness of the interviewees since researcher spoke the same language and spent considerable time for rapport building. Six case studies have been carried out during the data collection period.

2.4 Selection of Study Area

This study was intended to examine the role of social capital on reducing household poverty in Bangladesh. For the study, Gaibandha has been selected purposively from 64 districts of Bangladesh. The rationale for selecting the district is its poverty-stricken area. The selection of the site is not just picked out of the blue; instead, it was selected very carefully to explore the truth. Although there were available options to choose the location, this study gave priority to fulfill the defined objectives rather than other convenience of the researcher. Multistage sampling had been used to select the study area. The following procedure was followed:

1st Stage: Three upazilas namely Palashbari, Gobindagonj, and Sadullapur were selected purposively out of seven upazilas of the mentioned district

2nd Stage: Three unions Kishoregari, Darbasta, and Dhaperhat were selected randomly from Palashbari, Gobindagonj, and Sadullapur respectively.

3rd Stage: The households were selected through systematic random sampling from three unions Kishoregari, Darbasta and Dhaperhat among VGD, EGPP and FFW beneficiaries.

The inhabitants of the three unions are permanent. Bangladesh is a plain land, and people almost belong to indifferent culture and language. Socioeconomic and demographic

conditions are more or less the same in all these villages. Features and formations of existing social capital are homogeneous and consistent across the country except for very few areas.

2.5 Study Population

In research design, population refers to all those people with characteristics which the researcher desires to study within the context of a specific research problem. The population of the present study was the members of SSNPs of the selected three unions. Of each member of VDG/ EGPP/FFW was the 'unit' of the study. The aggregation of all units was 2656 which were the figure of the study population. Religion and caste were not considered during the determination of the study population, while gender was considered. Sampling procedure had been chosen to accomplish the study.

2.6 Sampling Procedure and Sample size

In this study design, sampling procedure was followed for collecting data. For sample size procedure, the study determined population who were involved in VGD, EGPP, and FFW under the SSNPs of three unions and had the same basic characteristics. There are primarily two types of sampling methods. In probability sampling, every unit has a chance to be selected for sampling. Non-probability sampling is non-random and subjective method where the selection of the sample depends on the personal judgment. The present study selected a systematic random sampling technique. A total of 2656 members of VGD, EGPP, and FFW were the population of the study, and the individual was the unit of the study. Multistage sampling has been used here.

1st Stage: Three upazilas namely Palashbari, Gobindagonj, and Sadullapur were selected purposively out of seven upazilas of the mentioned district.

2nd Stage: Three unions Kishoregari, Darbasta, and Dhaperhat were selected randomly from Palashbari, Gobindagonj, and Sadullapur respectively.

3rd Stage: The households were selected through systematic random sampling from three unions Kishoregari, Darbasta and Dhaperhat among VGD, EGPP and FFW beneficiaries. Sample size has been determined through the following formula.⁴⁹

⁴⁹ Chakravanti Rajagopalachari Kothari, *Research Methodology: Methods and Techniques* (New Delhi: New Age International, 2015), 179.

$$n = \frac{Z^2 pqN}{e^2 (N-1) + Z^2 pq}$$

Where,

n = desired sample size

Z= standard normal variant usually set at 1.96 which corresponds to the 95% confidence level

p= assumed target proportion (50%, i.e., p = 0.5)

q = 1-p = 1-0.50 = 0.50

e= error level

N= population size

$$n = \frac{(1.96)^2 \times 0.5 \times 0.5 \times 2656}{(0.05)^2 \times (2656 - 1) + (1.96)^2 \times 0.5 \times 0.5}$$

$$n = \frac{2550.8224}{7.5979} = 335.7272$$

Using the formula stated above, sample size n= 335.7272, For equal distribution among three Union Parishad; sample size was considered 342 for the study.

Table 2.1: Distribution of the Union Parishad on VGD, EGPP and FFW Beneficiaries

District	Upazilas	Unions	Number of Beneficiaries/ Respondents			Sample of each union parishad
			VGD	EGPP	FFW	
Gaibandha	Palashbari	Kishorgari	330	475	170	3x38=114
	Gobindagonj	Darbasta	228	463	165	3x38=114
	Sadullahpur	Dhaperhat	258	417	150	3x38=114
Number of total beneficiaries = 2656			816	1355	485	3x114=342

Beneficiaries from each union parishad have been selected by systematic random sampling. From each list of beneficiaries, every third beneficiary has been drawn as a sample and interviewed directly. The beneficiaries have represented this sampling unit of analysis. Thus the total numbers of respondents were 342. In addition to that ten community representatives and five representatives from different NGOs and GOs working in the concerned areas have also been interviewed. Three FGDs and two case studies have undertaken from each union. Hence the number of FGDs and case studies were nine and six respectively.

2.7 Techniques of Data Collection

The study has been conducted by primary as well as secondary data. Primary data relating to the subject matter of the study have been collected through the following techniques: preparing the questionnaire, conducting formal, informal and in-depth interviews, etc. To collect primary data different types of the structured questionnaire has been used having both closed and open-ended questions. Secondary data was collected from different published documents (books, journals, newspaper, etc.), unpublished thesis, reports of various commissions and committees, research monographs and internet browsing.

2.7.1 Questionnaire

A schedule questionnaire was employed to collect the data. A face to face interview was conducted cooperatively. Regarding setting questionnaire, inverted funnel format had been followed where the questioning progresses from specific to general, from personal to impersonal, and from non-sensitive to sensitive. A pre-test schedule has been carried out on the data source, and then a few questions and issues had been excluded and included. Before finalizing questionnaire, some common shortcomings had taken into consideration such as length, abbreviation, ambiguousness, irrelevant, biases and contrary notion.

The study was predominantly qualitative; hence the questionnaire incorporated open and closed-ended questions. Indeed, open-ended questions were preferred to find deep insight into the issues, where respondents of the study expressed their experiences, viewpoints, relationship, attitudes, and complexity of the issues. Major questions were developed in the form of general questions which were then followed by a sequence of sub-question for further authenticity. There were eleven sections in the questionnaire according to the study issues. Every section extracted the detail information for a specific topic. In the set of question, Likert, Guttman and single response scale have been followed.

2.7.2 Interview

Formal, informal and in-depth interviews were conducted during the scheduled time of the fieldwork. The informal interview was started from the inception of the research up to the writing up the dissertation because I had the opportunity to meet the respondents on and off. This enabled me to upgrade my knowledge and insight regarding the concerned issues, and it helped me to include updated information of my respondents. Fifteen interviews were conducted with the community representatives, GO and NGOs personnel.

2.7.3 Focus Group Discussion

Nine Focus Group Discussions (FGDs) were carried out to extract qualitative data from the participants. Participants of FGDs were the members of VGD, EGPP, and FFW of the study villages. FGDs have been conducted mostly in the evening considering the convenient time of the participants. Among them, three FGDs were conducted in each union. Most of the FGDs consisted of 8 to 10 participants. Recording and sketchy notes were maintained. During the discussion period, Participants were requested to prepare a list of collective actions among them. They also developed a list of strategies ongoing of influencing the functions of the Union Parishad.

2.8 Data Analysis

This study has followed the descriptive data analysis process which included four stages- registration of questionnaires, data processing, computerizing and interpretation of data. Quantitative data has processed and analyzed using descriptive statistics. Qualitative data has been condensed and interpreted following the need of the research through content analysis, classification, and coding. Every day filled in the questionnaires entered into the registration books and kept in a file. Then the interview questionnaires were edited and checked carefully for verifying the filled question, and examined the consistency between answer and question, noted properly if it was necessary. Before computerizing, data coding had been completed by the demand of Statistical Package for the Social Science (SPSS). After the entry of data in SPSS, validation check was made to ensure that data correctly inputted in the program. Data table had been properly checked for internal consistency before the output tables. Having a description of findings, a qualitative analysis was presented in the content of the dissertation.

2.9 Ethical Concern

Ethics of research were maintained during data collection as well as interpretation. Verbal consent was taken from the respondents. At first, the purpose of the study was explained to them. When the respondents were informed about the kind of information sought from them, and then the researcher proposed for an interview. Only if the respondent gave verbal consent then s/he was interviewed. Respondents had rights to discontinue conversation at any point. Tapes and field notes were numbered and coded with no personal identifying information inside. Norms of research ethics also maintained during data interpretation and quotation. The interview was taken with full respect to the local beliefs, values, and norms.

Chapter Three

Study Area and Socio-economic Profil of the Respondents

3.1 Introduction

Bangladesh is predominantly an agrarian society. A significant portion of its people's livelihood is depended on agriculture. The households who are living under agricultural settings are generally known as *krishak* which in term of anthropology and development studies are consider as peasants. The word 'peasant' was coined by the development academicians meaning a transitional pre-industrial class generally depending on farming at the subsistence level. The term 'peasant' is to distinguish the entire society, and others have dealt with peasantry as a part of the society within a large whole. According to the theoretical point of view the peasantry has founded the most various social group in all prearranged state, from antique to recent times, that they have rested on the traditional form of agriculture. Raymond Firth delineates peasants using economic criteria. By peasant, he refers "A system of small producers, with simple technology and equipment, often relying primarily for their subsistence on what they produce. According to Eric Wolf "Peasants are farmers who grow crops and raise livestock in rural areas, but who unlike commercial." The farmer communities are rather than a single individual or household. A characteristic which is often stressed is that peasant societies in some sense represent a transition, they 'stands midway between the primitive tribe and industrial society'⁵⁰. In wide-ranging definition, it can be well-known that "Peasant society is consist of stable rural persons, involved for the most part in agrarian production, whose productive deeds and culturally different characteristics are influenced, harped or firm to a substantial extent by influential outsiders".

Bangladesh contains a population, estimated at 14,97,72,364, located within a land area of 1, 47,570 square kilometers.⁵¹ This makes Bangladesh the most densely populated country in the world. Most of the people of Bangladesh live in rural areas. According to the Census of 1901, about 97.7 percent of people lived in the villages, and it reached to

⁵⁰ Eric R. Wolf, *Peasants* (New Jersey: Prentice-Hall, 1966),64.

⁵¹ Population & Housing Census 2011, Community Report: Gaibandha, Bangladesh Bureau of Statistics, Statistics and Informatics Division, Ministry of Planning, (July,2013).

71.9 percent in 2011. About 87 percent of Bangladeshis are Muslims, followed by 12 percent Hindus, 1 percent Buddhists, and 0.5 percent Christians⁵². Bangladesh is a riverine country, located within a lowland alluvial plain that forms the lower part of the massive river-delta area formed by the confluence of the great Ganges, Brahmaputra, and Meghna river systems. For thousands of years, the country's position within this highly fertile deltaic ecosystem has attracted people to an area offering high levels of agricultural productivity⁵³

This chapter has described the setting of the study area and the socio-economic profile of the respondents. In social science, socioeconomic backgrounds mean social and economic factors that are related to human behavior and practices. Human behavior is very much relevant to the individual's norms, values, trust, reciprocity, knowledge domain, and network. The present study selected three unions – Kishorgari, Darbasta, and Dhaperhat to explore the formation nature of social capital in the rural household and its influence on poverty. The causes of the selection of the three areas have been mentioned in Chapter 2. Kishorgonj is composed of 19 villages, Darbasta consist of 26 villages and Dhaperhat consist of 22 villages.

3.2 Geophysical Setting of Gaibandha District

Gaibandha was formerly a subdivision of previous Rangpur Zila. Nothing is identified about the foundation of the Zila name. There is hearsay that during the reign of Pancho Pandab, the present Zila headquarters was used for tying about 60,000 royal cows (meaning “Gai” in Bengali) of the territory of Birat. It is mostly assumed that the Zila might have originated its name as Gaibandha from the above words. It is surrounded on the north by Kurigram Zila and Rangpur Zila, on the east by Kurigram Zila and Jamalpur Zila, on the south by Bogra Zila and the west by Joypurhat Zila, Dinajpur Zila, and Rangpur Zila. This Zila lies between 25°02” and 25°39” north latitudes and between 89°11” and 89°46” east longitudes. The overall area of the Zila is 2,114.77 sq. Km (816.00 sq. miles).⁵⁴

⁵² *Ibid.*

⁵³ David Lewis, *Bangladesh: politics, economy and civil society* (New York: Cambridge University Press, 2011), 233.

⁵⁴ Population & Housing Census 2011, Community Report: Gaibandha, Bangladesh Bureau of Statistics, Statistics and Informatics Division, Ministry of Planning, (July, 2013).

The maximum and minimum temperature in Gaibandha Zila differs from 33.5°C to 10.5°C. The annual average rainfall of the Zila is 2536 mm. Ghaghat, Karatoya, Bengali, and Tista are the main rivers flows through Gaibandha Zila.

Gaibandha Zila was set up in 1984. The Zila has 7 upazilas, 82 unions, 1082 mauzas, 1250 villages, 3 paurashavas, 27 wards, and 74 mahallas. The upazilas are Fulchhari, Gaibandha is one of the oldest Zila’s of Bangladesh. A significant number of archaeological heritages are seen in this Zila. Among them, Vardhan Kuthi, Gobindaganj (17th century), house of Naldanga Zamindar along with its Shiva Linga made of black basalt, Vrisa Mandir of white stone and a large pond, Mosque of Shah Sultan Gazi at Mirer Bagan (1308), house of Bamandanga Zamindar, Mosque at Jamalpur, large pond at Faridpur, Masta Mosque at Gobindaganj are prominent archaeological heritage and relics of this Zila. This constituency was a part of the Mourya, Pala, Gupta and Kamarupa kingdoms at various times. A movement was held in 1783 in this Zila against a collection of excess taxes. AntiBritish movement (1921) and Tebhaga movement (1946) were introduced in the Zila. Fayezeuddin and Puti Sheikh were murdered by Police firing in 1949 in a movement to finish the collection of tolls at hats and bazars. A Peasant Convention was held at Fulchhari in 1956 under the leadership of Maulana Abdul Hamin Khan Bhasani. Various types of crops namely rice, jute, vegetables, spices, pulses, oilseeds, beans are grown in the Zila. Sugarcane and Mango are the major cash crops of this Zila. Among rice crops, Amon covers the most significant area followed by Aus and Boro. Minor crops include barley, potato, motor, and arhar. Mango (*Mangifera indica*), jackfruit (*Artocarpus heterophyllus*), wood-apple (*Aegle marmelos*), ataphal (*Anona squamosa*), betel-nut (*Areca catechu*), coconut (*Cocos nucifera*), jambura (*Citrus decumana*), deshi gab (*Diospyros precatorius*), kodbel (*Limonia acidissima*), tamarind (*Tamariandus indica*) and papaya (*Carica papaya*) are the major fruits found in this zila. A brief demographic feature of this district is given below.

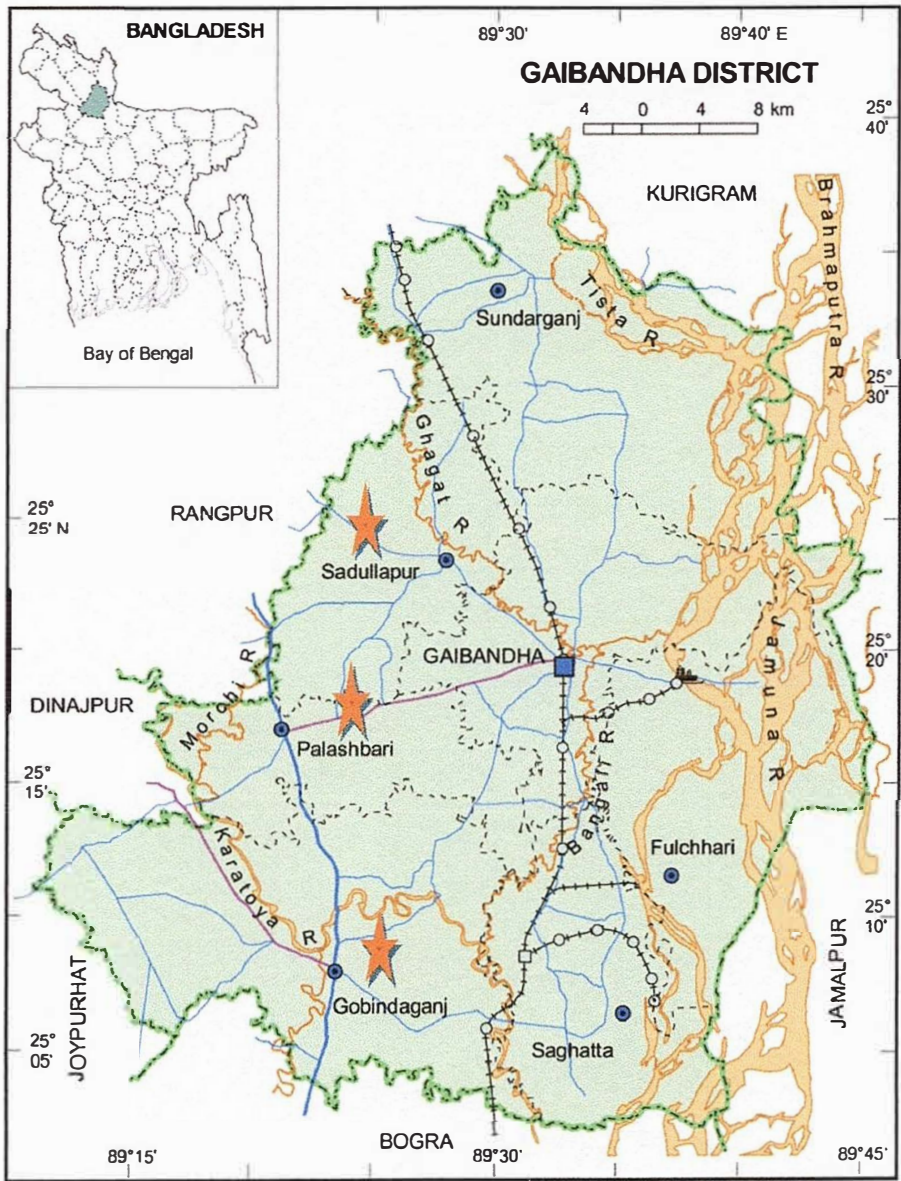
Table 3.1: Basic Demographic Changes in Gaibandha District

Indicators	Population Census 2001	Population Census 2011
Population (Enumerated)		
Both Sex	21,38,181	23,79,255
Male	10,85,097	11,69,127
Female	10,53,084	12,10,128
Urban	90,531	1,23,416
Rural	19,43,074	21,68,731

Indicators	Population Census 2001	Population Census 2011
Annual growth rate (%)	0.93	1.06
Sex Ratio		
Total	103	97
Urban	106	101
Rural	103	96
Household		
Total	4,93,282	6,12,283
Urban	20,063	29,400
Rural	4,49,453	5,61,601
Household Size (General)		
Total	4.33	3.88
Urban	4.49	4.11
Rural	4.32	3.86

Source: Population and Housing Census 2011

Figure 3.1 Gaibandha District Map



3.2.1 Palashbari Upazila

Palashbari, the smallest upazila of Gaibandha Zila in respect of area and second smallest in respect of population, came into existence on 15 March 1937 as a thana and was upgraded to Upazila in 1983. Nothing is known about the origin of its name. It is learned that there blossomed abundantly a kind of flower named Palash at the present place of the upazila headquarters. It is usually believed that the Upazila might have derived its name as Palashbari after the name of the flower *Palash*. The Upazila occupies a total area of 185.24 Sq.km. It is located between 25°11' and 25°19' north latitudes and between 89° 16' and 89° 32' east longitudes. The upazila is surrounded on the north by Pirganj Upazila of Rangpur Zila, Sadullapur Upazila and Gaibandha Sadar Upazila, east by Gaibandha Sadar Upazila and Saghatta Upazila, south by Gobindaganj Upazila and west by Ghoraghat Upazila of Dinajpur Zila. The Upazila consists of 9 unions, 160 populated mauzas and 160 villages. The average size of the population of each union, mauza and village are 27199, 1530 and 1530 respectively. In the upazila, there are 63307 households.⁵⁵

Marks of the War of Liberation Mass grave 2 (Kashiabari and Boiri Harinmari), mass killing site 1 (beside the divisional office of Roads and Highways Department), memorial plate 1 (Jafar-Munglishpur). Mosque 298, temple 13. Noted religious institutions: Palashbari Jami Mosque, Kalibari Mandir.

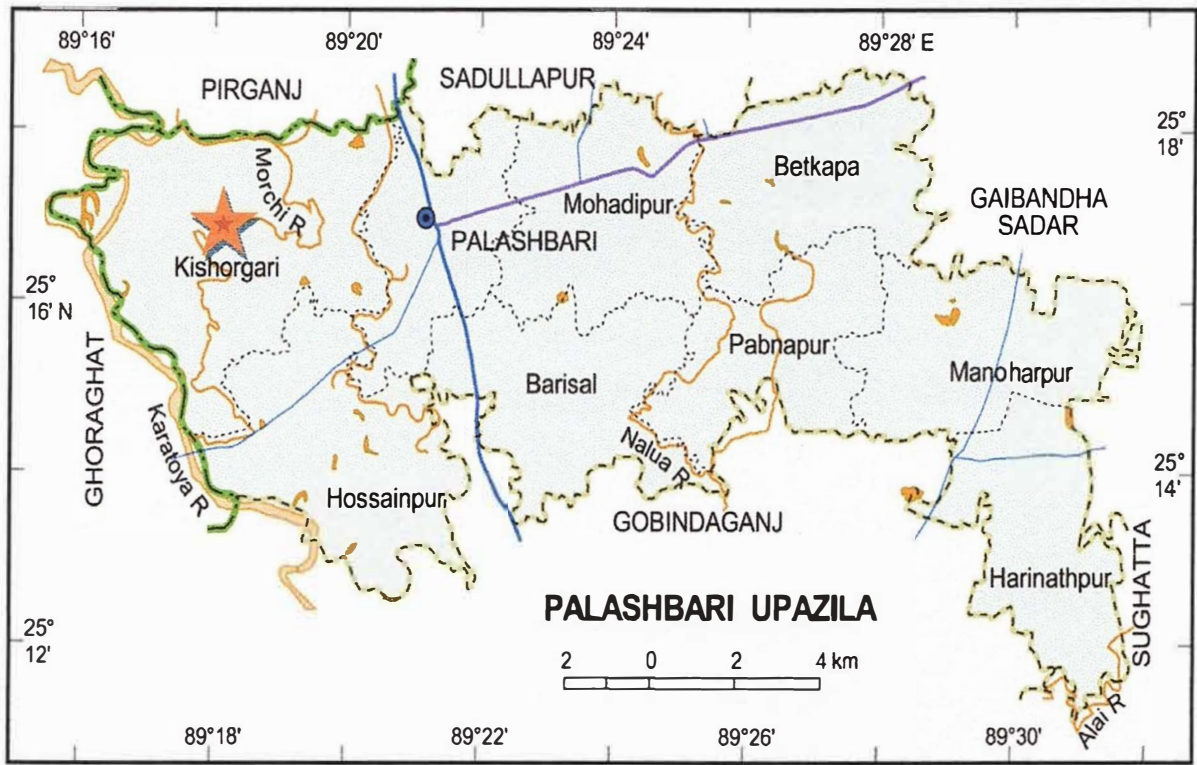
Average literacy 38.9%; male 44%, female 33.7%. Educational institutions: college 9, technical college 2, secondary school 40, primary school 178, community primary school 33, madrasa 69. Noted educational institutions: Palashbari Government College (1964), Palashbari SM Pilot High School (1911), Basudebpur Chandra Kishore School and College (1917), Roushanbag High School (1926).

Main sources of income Agriculture 64.30%, non-agricultural labourer 1.95%, industry 1.15%, commerce 12.87%, transport and communication 6.24%, service 5.96%, construction 1.38%, religious service 0.17%, rent and remittance 0.15% and others 5.83%.

Ownership of agricultural land Landowner 57.82%, landless 42.18%; agricultural landowner: urban 52.33% and rural 58.30%. *Main crops* Potato, maize, sugarcane, vegetables.

⁵⁵ *Ibid.*

Figure 3.2: Palashbari Upazila Map



3.2.2 Kishorgari Union

Kishorgari Union is situated fifteen kilometers west from Palashbari Upazila. Due to geographical position, it's named one number Kishorgari union. The Union occupies an area of 34.18 sq. Km. According to the Population and Housing Census 2011 (community series), the total population of the union is 30,228 of which 15,500 are males, and 14,728 are females. The density of the population is 1,183. The average household size of the union is 4.2. Most of the houses are Kancha and semi-pakka. The union has consisted of 19 villages and 19 mauzas.

The literacy rate of this union is 49.1 percent; among them 48.4 percent is male, and 52.2 percent is female. There are two high schools, seven government primary schools, two non-government primary schools, and one senior Madrasa, ten Ebtedayi Madrasas and two Dakhil Madrasas. Many local and national NGOs are working here. About one-third of the road is pakka, and others are Kancha.

Most of the people of this union are farmers. They lead a simple life and are satisfied with what they have. In the past, after sowing and harvesting the peasants engaged themselves in sports and visiting fairs/ melas. They also traveled their relatives and

arranged Jari-sari, Bhatiyali, Pala gan and even theater. These recreational events have often been lost due to the availability of television, video, audio player, etc. Besides, the rich families of the villages do not need patronage to promote traditional festivals. Kabadi, Dang-Guli, and Daria were the favorite indigenous games in the villages. Now cricket is more popular in the villages instead of conventional games.

Very few people in the village go to town in search of work during the offseason. The people of this union are very simple. They consider hospitality yet as obligatory to entertain guests and visitors. Most of the Muslim women observe parda. Very few of them, however, wear a burka while they go out of the home. A considerable number of women are members of the different village center of NGO.

With the rapid changes in social structure due to educational and economic development, variety in the dress of the people is found. A small section of people has adopted western dress such as trousers/pant s instead of lungi and shiloyer-kamish instead of a sari. The way of life of the inhabitants of Gaibandha has been changed due to the modernization process and technological advancement. People preferred to spend time with modern equipment instead of traditional sports and festivals.

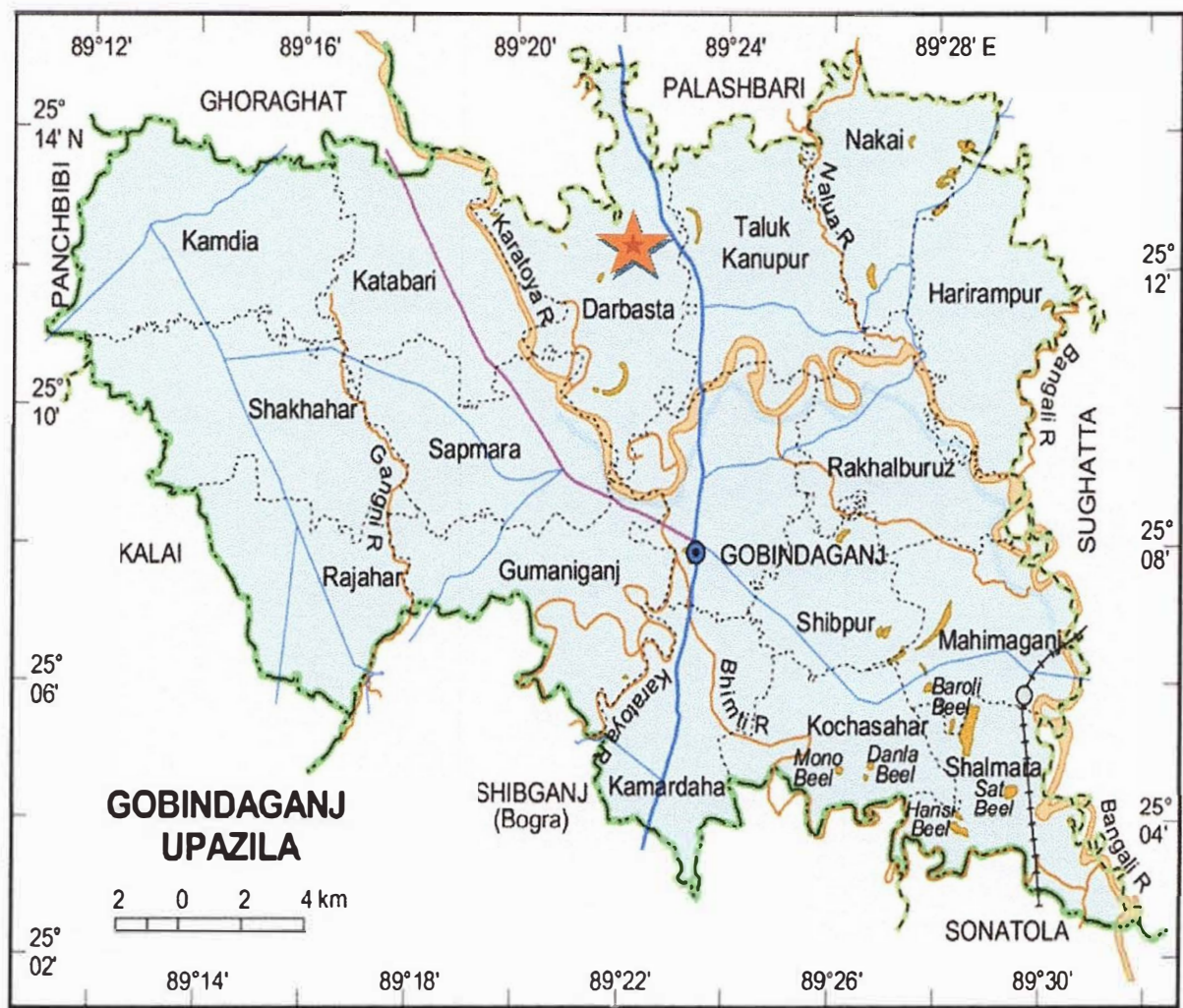
3.2.3 Gobindagonj Upazila

Gobindaganj, the biggest upazila of Gaibandha Zila in respect of both area and population, came into existence in 1912 as a thana and was upgraded to Upazila in 1984. Nothing is known about the origin of its name. However, it is said that in the long past Bhim, the independent king of north Bengal, came to the present place with a big statue of God Gobinda and set up it over there. Subsequently, a trading center was developed in and around the area. The Upazila might have derived its name Gobindaganj after the name of the God Gobinda.

The Upazila occupies an area of 460.42 sq.km. It is located between 25°20' and 25°15' north latitudes and between 89°11' and 89°32' east longitudes. The upazila is surrounded on the north by Palashbari Upazila and Goraghat Upazila of Dinajpur Zila, east by Saghatta Upazila, south by Sonatola Upazila and Shibganj Upazila of Bogra Zila and west by Panchbibi Upazila and Kalai Upazila of Joypurhat Zila.

The Upazila consists of 1 paurashava, 9 wards, 22 mahallas, 17 unions, 323 populated mauzas, and 373 villages. The average size of the population of each ward and mahalla are 4268 and 1746 respectively. On the other hand, the average size of the population of each union, mauza and village are 28016, 1475 and 1277 respectively. In the upazila, there are 132572 households⁵⁶.

Figure 3.3: Gobindaganj Upazila Map



3.2.4 Darbasta Union

In 1930, the eminent chairman late Mojibur Rahman’s village Darbasta got recognition as a union. The Darbasta union is situated ten kilometers north from Gobindhagonj Upazila of Gaibandha district. It occupies 35.12 square kilometers areas. It has consisted of 22 villages and 18 mauzas. According to the Population and Housing Census 2011,

⁵⁶ Ibid.

the total population of this union is 37,445 and density of population is 1145. Households of the union are 7,876; the size of households is 4.4. The literacy rate is 41.5 percent, among them 44.2 percent male and 38.8 percent are female. There are fifteen government primary schools, five non-government primary schools, six secondary schools, two madrasas, and one vocational college. Here, people live from a different religion; among them, the Muslims are the majority.

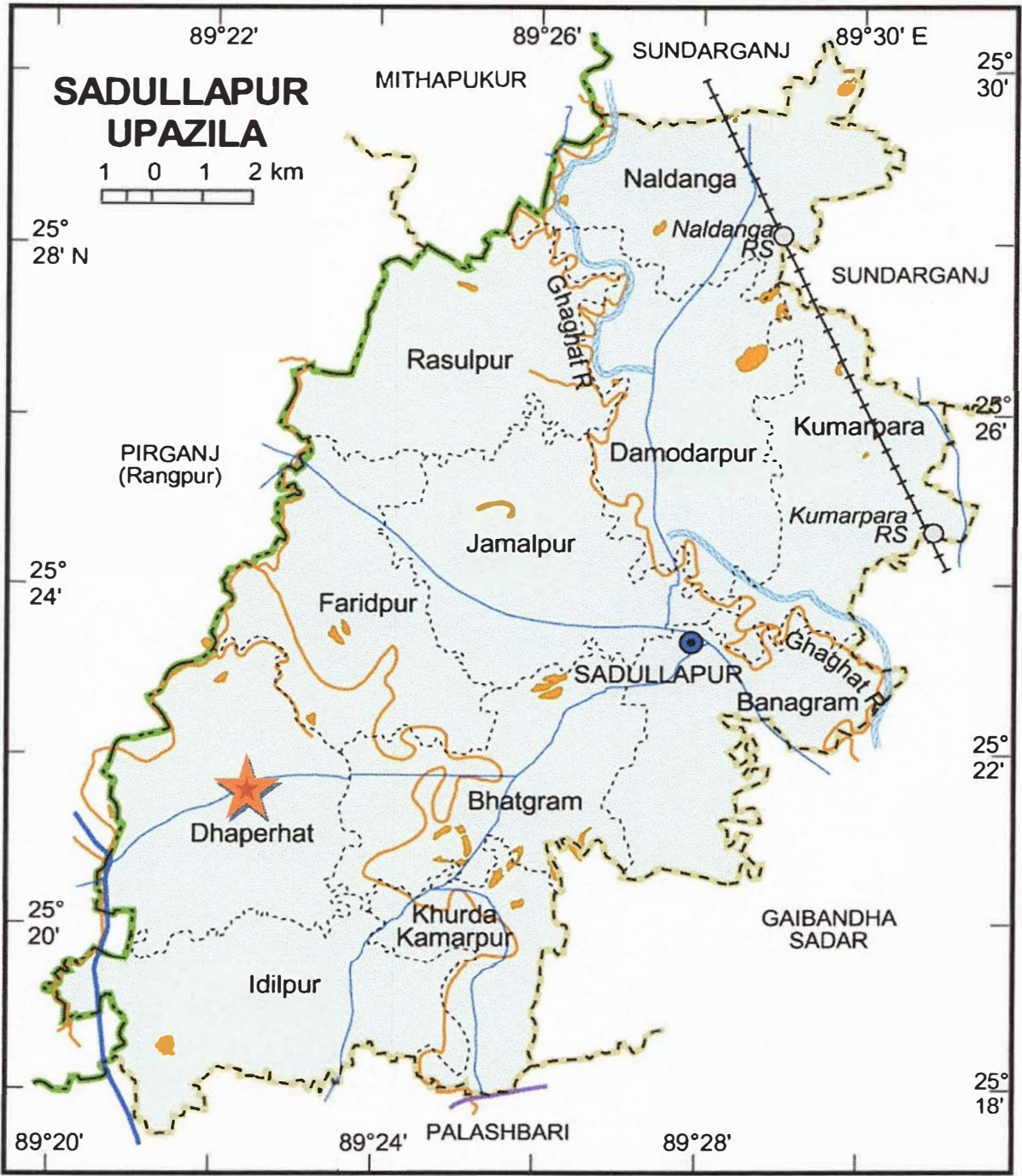
Agriculture pattern of this union has undergone a rapid change during the last decade. The irrigation facility, the use of fertilizer and the new varieties of paddy and vegetables have been cultivated vigorously. Mechanized cultivation is now preferred instead of traditional cultivation. Pumps and power pumps are now being considerably used for irrigation. Rice is the principal agricultural product of the union, followed by potato. Moreover, mustard, pulse, chili, sesame, ginger, and sugarcane are also the primary agricultural product of the union.

3.2.5 Sadullahpur Upazila

Sadullahpur came into existence in 1857 as a thana and was upgraded to Upazila in 1984. It is learned that in the past this area was full of jungles and the area was under the rule of Hindu Zaminder. Over time, one Darvish named Saidullah came to this place to preach Islam. It is generally believed that the name of the Upazila might have originated its name from the name of that Darvish *Saidullah*. The Upazila occupies a total area of 230.12 Sq.km. It is located between 25°17' and 25°30' north latitudes and between 89°20' and 89°31' east longitudes. The upazila is confined in the north by Mithapukur Upazila of Rangpur Zila and Sundarganj Upazila, east by Gaibandha Sadar Upazila and Sundarganj Upazila, south by Palashbari Upazila and Gaibandha Sadar Upazila, and west by Pirganj Upazila and Mithapukur Upazila of Rangpur Zila. The Upazila consists of 11 unions, 164 populated mauzas, and 169 villages. The average size of the population of each union, mauza and village are 26130, 1753 and 1701 respectively. In the upazila, there are 75235 households.⁵⁷

⁵⁷ *Ibid.*

Figure 3.4: Sadullapur Upazila Map



3.2.6 Dhaperhat Union

The Dhaperhat union is situated seventeen kilometers west from Sadullapur Upazila of Gaibandha district. It occupies 23.27 square kilometers areas. It consists of 22 villages and 18 mauzas. According to the Population and Housing Census 2011, the total population of this union is 37,700 and density of population is 1674. Households of the union are 7,876; the size of households is 4.4. The literacy rate is 49 percent, among

them 44.2 percent male and 38.8 percent are female. There are nine government primary schools, 18 non-government primary schools, five secondary schools, five madrasas, and four colleges. Here, people live from a different religion; among them, the Muslims are the majority.

Agriculture pattern of this union has undergone a rapid change during the last decade. The irrigation facility, the use of fertilizer and the new varieties of paddy and vegetables have been cultivated vigorously. Mechanized cultivation is now preferred instead of traditional cultivation. Pumps and power pumps are now being considerably used for irrigation. Rice is the principal agricultural product of the union, followed by potato. Moreover, mustard, pulse, chili, sesame, ginger, and sugarcane are also the primary agricultural product of the union.

The bulk of the people are farmers. They lead a simple life and are content with what they have. They are often strict to their ancestral occupation and way of life. Most of them have no subsidiary occupation and those who have any, carry it on after the sowing and harvesting season. Very few people are engaged in trade, commerce, and industry. It is important to note that a considerable number of people of this union work in garment factories in Dhaka and Chittagong. Those who are engaged in business are much better than the agri-labors in offseason. Now many women go to work in the fields, especially poor women. Still, most of the women remain occupied mainly with their household work and help their male members in pre and post-harvest activities and feeding the cattle.

3.3 Socio-Economic Profile of the Respondents

The socio-economic settings of the respondents influence their belief, behavior, and practices. In the present, the study fieldwork carried out with a structured questionnaire which contained a section regarding the socio-economic status of the respondents. By questionnaire and informal interview, the study has depicted the following socio-economic settings of the respondents.

3.3.1 Age of the Respondents

The age of the respondents is an essential factor in analyzing the norms of reciprocity, trust, network and group involvements in development activities.

Figure 3.5: Age of the Respondents

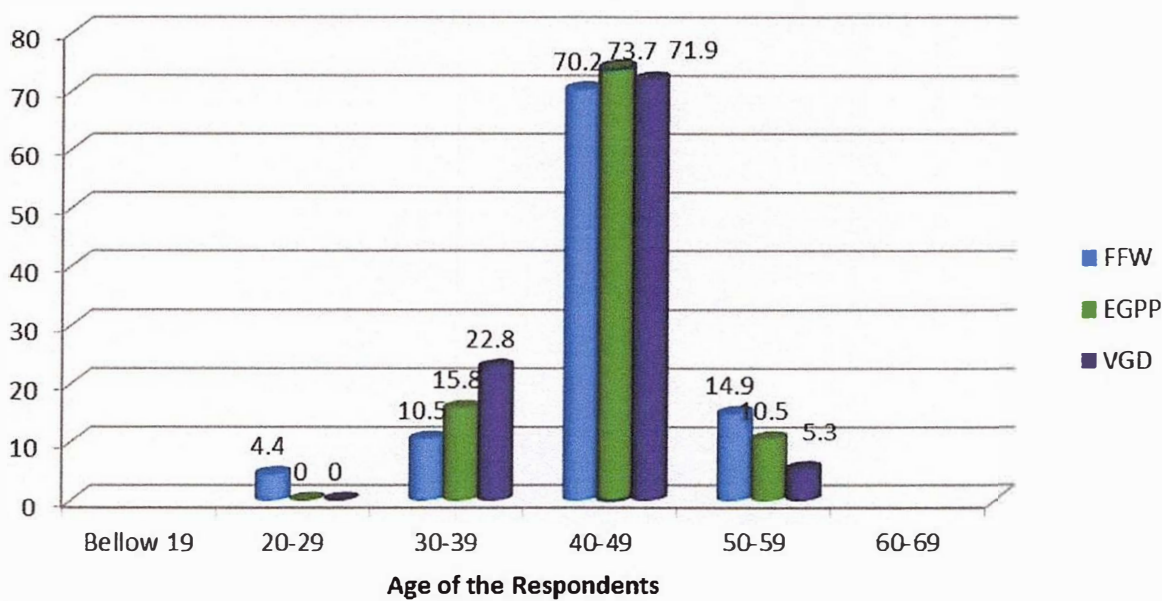


Figure 3.5 shows that about 72 percent of respondents of VGD, about 74 percent of respondents of EGPP and 70 percent of respondents of FFW belong to the age group 40 - 49. It denotes that the age of 4.4 percent of respondents is less than 29 years. Those who are more than 60 years and bellow 19 years are nil in the mentioned projects.

3.3.2 Educational Status of the Respondents

Education is a torch of enlightenment, which is a necessity for a man after food, clothing, and shelter. It is education which promotes good habits, values, and awareness. But among the respondents of FFW, EGPP, and VGD the level of education is inferior. The present study has traced the following educational status of the respondents.

Table 3.2: Educational Status of the Respondents

No	Educational Qualification	FFW		EGPP		VGD	
		N	%	N	%	N	%
1	Cannot put signature	16	14	28	24.6	22	19.3
2	Can put signature only	75	65.8	62	54.4	50	43.9
3	Up to Class V	11	9.6	24	21.1	42	36.8
4	Up to Class VIII	12	10.5	-	-	-	-
	Total	114	100	114	100	114	100

Table 3.2 illustrates that about 66 percent of respondents of FFW, about 55 percent of EGPP respondents, 43 percent of VGD respondents can put signature only. The data shows that only 10.5 percent of respondents of FFW study Up to Class VIII, other two project groups VGD and EGPP have not. It is noted that the level of education of the respondents is very poor.

3.3.3 Occupation of the Respondents

The occupation of the people in a given society depends on the mode of production of that country. The majority of the people of Bangladesh mainly depend on agriculture for their earning and employment. According to the Population and Housing Census 2011, agriculture is the primary source of income in the villages. Occupational diversity has been emerged in rural areas due to technological advancement. At the same time, few occupations in rural areas have been dissolved, especially which were related to the social and religious customs. The present study has found six types of trades among the respondents.

Table 3.3: Occupation of the Respondents

No	Occupation	FFW		EGPP		VGD	
		N	%	N	%	N	%
1	Farmers	91	79.8	93	81.6	61	53.5
2	Businessman	11	9.6	-	-	4	3.5
3	Fisherman	4	3.5	-	-	-	-
4	Employee	4	3.5	-	-	-	-
5	Rickshaw puller	4	3.5	4	3.5	4	3.5
6	Housewife	-	-	17	14.9	45	39.5
	Total	114	100	114	100	114	100

Table 3.3 shows that the total respondents of FFW are 114 among them about 80 percent respondents, 81.6 percent of FFW respondents and 53.5 percent respondents are farmers. It is also observed that other occupations are average about 28 percent. That means, the study area is mainly agriculture based.

3.3.4 Income of the Respondents

The Population and Housing Census 2011 has identified 14 fields of a source of income in rural areas. Among these, agriculture is the primary source of income, where about 72 percent of people are employed. Agriculture is the primary source of income at the study unions. The present study has found the monthly income of respondents as follows:

Table 3.4: Monthly Income of the Respondents

Range of monthly income(TK)	Number of respondents [N=]	% response
3000-5000	159	46.5
5001-8000	160	46.8
8001-11000	19	5.6
11001-14000	4	1.2
Total	342	100.0

Table 3.4 demonstrates that monthly income of 46.5 percent respondents of is in the range of TK 3,000 to TK 5,000. While the monthly income of 46.8 percent respondents is 5001 TK to 8000TK. It is noted that around 93 percent of respondents’ income is between TK 3,000 to TK 8,000. Among the total respondents, the income of 5.6 percent of respondents is from TK 8,001 to TK 11,000. The study finds that monthly income of 1.2 percent respondent’s income is more than TK 11,000. Therefore, the data illustrate that the income of the maximum respondents is less than TK 8000.

3.3.5 Religion of the Respondents

Religion produces one kind of norms, values, and practices in society. The religious belief of the people influences in his /her way of life, whether it may be in traditional or modern society. It is very much related to norms reciprocity, network, and trust. Most of the people are Muslims in Kishorgari, Darbasta and Dahaperhat Unions. Almost in every village, there is a mosque. Besides, Mandir appears where the community of Hindus is available. Although the Hindus are divided into several sects with different religious beliefs, essential religious functions and worships are enjoyed by all in common. Even Muslims also participate in the religious festival of the Hindus.

Figure 3.6: Religion of the Respondents

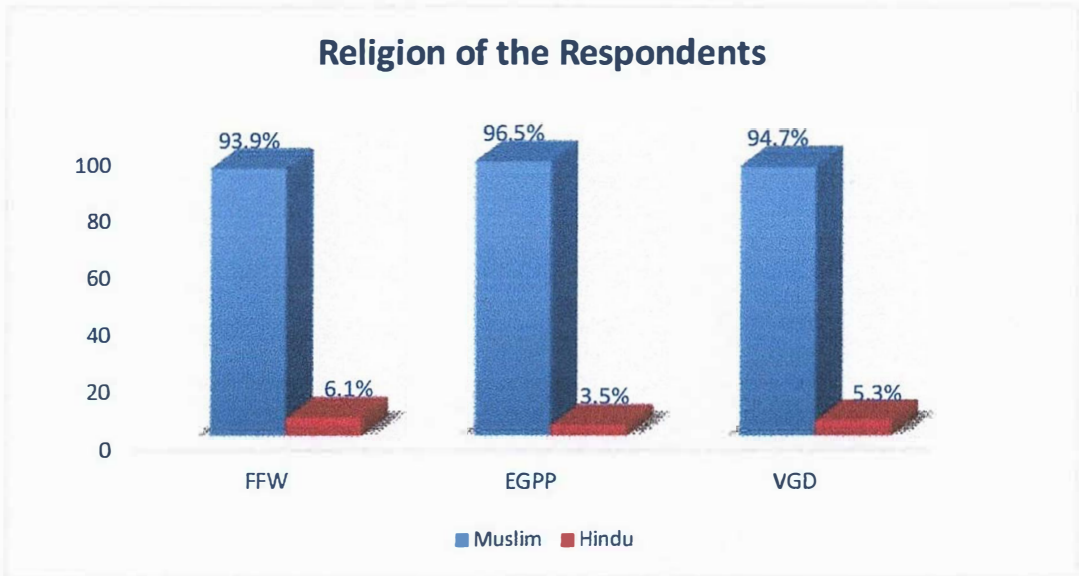


Figure 3.6 shows that the total respondents of FFW are 114 among them 93.9 percent respondents are Muslim and 6.1 percent are Hindus. In the EGPP, 96.5 percent of respondents are Muslim, and 3.5 percent are Hindus. Besides, In VGD programmes 94.7% are Muslim, and 5.3% are Hindus.

3.4 Conclusion

Gaibandha is one of the oldest districts of Bangladesh. The economic conditions and social settings of the district have changed due to the implementation of technology in agriculture-sector, expansion of education uses of modern and digital devices in the daily life such as television, video, audio, mobile, etc. The selected unions – Kishorgari, Darbasta, and Dhaperhat, are the rural areas, where irrigation system and new variety of seeds have brought significant changes in the volume of production and way of life.

The participants of FGDs opined that social values, superstition, and custom among the villagers had changed over time. Traditional engagement events such as indigenous sports of Kabadi, Daria, Nouka Baich (boat racing), and other cultural activities, i.e., Mela, village opera Jari, Sari, Murshidi, etc. have often been forgotten. Now people spend considerable time watching television in their home. Most of the respondents are belong to the age group of 40-49. No respondents are more than 60 years old.

Sources of income in rural areas have expanded significantly. But the individual income of the villagers does not increase adequately. The study revealed the maximum monthly income of the respondents is less than TK 8000. About 95.03 percent of respondents of the survey are Muslims, where only 4.97 percent of respondents are Hindus.

However, traditional engagement events of rural areas have often disappeared due to the availability of modern instruments at home. Socio-economic settings have changed due to the implementation of technology in agriculture and transport sector. As a result, occupation variation has appeared among the respondents, that lead their livelihood more dynamic.

Chapter Four

Nature of Social Capital in Bangladesh

4.1 Introduction

Social capital is a resource embedded in social networks. In a third world country like Bangladesh, the issue of livelihood and food security is a matter of concern for the policymakers. Role of social capital in attaining livelihood and food security is widely discussed in recent years. It deals with the issues of household food security and food vulnerability in the context of a pre- and post-flood situation, i.e., with a temporal dimension. The influence of social capital on poverty reduction was the focal point of the research. The concern of food security emerged in the global debate as early as 1970 through international food conferences in Rome. The food security context is changing over time. Before 1970, as soon as 1950, the goal was to achieve self-reliance in food on a global scale. In the 1970s food security was considered as national and world food supplies. In the 1974 World Food Conference considered the issue of lack of food and in the mid-1980s issue of entitlement was also considered after Sen's (1981) theory on food entitlement. In the late 1980s issue both availability and stable access to food are also incorporated in the definition (Frankenberger and McCaston, 2001). By now, it is regarded as a leading concept. Literature during the 1980s was focused on cyclical and acute food insecurity as a consequence of seasonality and famine, respectively. Rural poverty in tropical regions was the central features (Chambers, 1989; Sen, 1981). During the 1990s pioneer work on vulnerability highlighted the more significant exposure to and lower resilience of the poor in the face of idiosyncratic or covariant livelihood shocks such as ill health and drought.

In the Bangladesh context, food security surfaced after Bangladesh was declared food self-sufficient in 1996 (Islam, 1999). The concept of livelihood is relatively new and is broadly used in poverty and rural development literature. "Its significance can often perform elusive, either due to ambiguity or to various definitions being encountered in different sources" (Ellis, 2000: 7). According to Chambers and Conway (1992: 7), a livelihood "consist of the abilities, properties (resources, stores, claims, and access) and actions essential for a means of alive." While to Ellis (2000: 10) a livelihood "encompasses

the assets (human, natural, physical, economic and social capital), the events, and the entrance to these (mediated by organizations and social relationships) that together define the living achievement by the individual or family.” Chambers (1989: 7) delineates livelihood as “sufficient stocks and flows of diet and cash to fulfill elementary needs.” Redclift (1990: 85) shapes security as “to secure ownership of, or access to, resources and income-earning events, containing assets and properties to offset risks, comfort shocks, and encounter eventualities” and sustainable as “the conservation or enhancement of resource production on a long-standing basis.” According to Dietz (2000), a viable livelihood perception can more easily pool the improvement of a diversity of opportunities because it does not emphasize just on land. Availability of resources and skills to utilize natural resources (land, biological, water), physical resources (irrigation canals, roads, tools, buildings, and machines and so on), human resources (labor through education, experience, skills, and health), financial resources (investments, access to credit), and social capital accurately is vital in defining the dynamics of household level living security (Ellis, 2000).

Social capital influences household expenditure, which in turn is responsible for household food security. Like in other developing countries credit is taken to smooth consumption. In other words, credit is chosen to fill the gap between income and expenditure, as is confirmed by the literature on micro-finance (Zeller et al., 2001). Expenditure patterns vary across household groups in the same village, and income changes can have very different consequences, depending upon how it is distributed.

In Bangladesh, the Government and many NGOs are working to provide loans without collateral (social capital) to help the rural poor people. NGOs provided more credit to avert vulnerable situation, but that was not enough to support the community. Instead, mutual support enables people to support themselves up to a certain extent. The problem is that the NGOs seldom cover very or ultra-poor families. So these households cannot advantage from the NGOs’ services. After the flood, both material assets and social capital declined for the poor households and thus diminishing the chance of getting credit. Rural credit is used for temporary consumption and working capital needs. Social capital is measured to be a critical component in the asset endowment of households and an essential factor in economic well-being.

The idea of social capital and its current standing in the social sciences can be primarily attributed to the works of James Coleman (1990), Pierre Bourdieu (1985), and Robert Putnam (1993, 2000). Coleman defined social capital as an aspect of the social structure that facilitates specific actions of the individuals within the structure. Bourdieu's definition stressed the role of social networks: social capital is resources derived from membership in a group. Putnam somewhat expanded the definition of social capital by adding the concept of trust: social capital, according to him, was "features of social organization, such as trust, norms, and networks."⁵⁸ Since these three pioneering works, research on social capital has grown exponentially in political science, sociology, and economics. Social capital and the usually attached concept of social trust are now part of the toolbox of social scientists trying to explain, among other things, good government, economic performance, poverty reduction, and social conflict, to name some of the research lines where social capital has made an impact. Although not all authors coincide in what they consider social capital (indeed, it is a research tradition plagued with conceptual controversies), most of them would agree that, at the very least, social capital refers to resources potentially accessible through the agents' participation in social networks. The notion that social capital as resources embedded in social networks has been particularly stressed by Lin (2001), and other authors following his lead.

Although most of the authors in the social capital research tradition consider it as resources ingrained in social networks that can be potentially mobilized by the participants in those networks, some authors have taken a somewhat different approach. In some accounts, social capital is equated to values that promote cooperation and the provision of public goods. Other-regarding, altruistic or "enlightened self-interest" preferences are sometimes also considered as a form of social capital. Social trust, an expectation about unknown people's trustworthiness based on a generally optimistic outlook on life, and learned mainly during childhood socialization.

These definitions are somewhat at odds with the idea of social capital as a third form of capital. Preferences and values cannot be considered as resources that can be the object of investment, as physical and human capital certainly is. According to most authors defending this view, other-regarding preferences and cooperative values can develop as

⁵⁸ Robert Putnam, *Making Democracy Work: Civic Tradition in Modern Italy* (Princeton: Princeton University Press, 1993), 167.

a by-product of participation in certain types of social networks: networks of civic engagement. This connection is disputed in numerous empirical analyses, but, even if it stands in some cases, this will point to values and other-regarding preferences as other by-products of participation in social networks apart from proper social capital. It is possible, then, to find that communities with high stocks of social capital are also made of a disproportionate number of agents with other-regarding preferences and social trust, but this does not automatically make certain types of choices and beliefs a form of social capital.⁵⁹

4.2 Concept of Social Capital

The first logical up-to-date analysis of social capital was shaped by Pierre Bourdieu, who well-defined the concept as .the cumulative of the authentic or prospective resources which are related to possession of a strong link of more or less institutionalized interactions of reciprocal associate or recognition.⁶⁰ This primary treatment of the term performed in some brief. Provisional Notes Published in the Actes de la Recherche en Sciences Sociales in 1980. Since they were in French, the paper did not garner extensive consideration in the English-speaking globe; nor, for that substance, did the first English translation, obscured in the pages of a text on the sociology of education.⁶¹

This absence of visibility is regrettable because Bourdieu's study is debatably the most theoretically sophisticated among those that presented the term in current sociological discourse. His treatment of the idea is influential, concentrating on the benefits accruing to individuals by involvement in groups and on the deep structure of sociability to generate this resource. In the unique version, he went as far as declaring that .the benefits which accumulate from affiliation in a group are the basis of the unity which creates them possible.⁶² Social links are not a natural given and must be created through investment strategies concerned with the institutionalization of group relationships, working as a consistent source of other profits. Bourdieu's definition makes clear that social capital is decomposable into two components: first, the social relationship itself that permits

⁵⁹ Francisco Herreros, "Social Capital", *The International Encyclopedia of Political Communication*, Vol.1974(June, 2016),9.

⁶⁰ Pierre Bourdieu, "The forms of capital", In: Richardson, J.G. (Ed.), *Handbook of Theory and Research for the Sociology of Education*, (New York: Greenwood Press, 1986) , pp. 241–258.

⁶¹ *Ibid.*

⁶² *Ibid*, p. 249.

individuals to claim admittance to resources influenced by their companions, and second, the volume and quality of those properties. Throughout, Bourdieu's put emphasis is on the fungibility of diverse forms of capital and the absolute decrease of all kinds to financial capital, well-defined as amassed human labor. Hence, through social capital, performers can advance direct access to economic resources (sponsored credits, investment tips, safe markets); they can progress their cultural capital through contacts with experts or individuals of improvement (i.e., personified cultural capital); or, otherwise, they can associate with organizations that deliberate valued identifications (i.e., institutionalized cultural capital).

Social capital is "social" because it includes individuals acting sociably. There is a different potential denotation of more concentration to economists: social capital can be social because it rises from a nonmarket relation of representatives that nonetheless has financial effects. The financial possessions are not adopted into the resulting calculus of each represented by the prices faced in marketplaces. In the language of economists, the possessions are "externalities." Three types of externalities usually characterize social capital. Two of these are intrinsic and thus defining features of social capital; the third is common, but not essential and therefore not a defining characteristic. First, the commencement of social relations always includes an externality. Second, social communication has a financial outcome that is not mediated through the bazaar. Third, this financial effect is generally not the primary purpose of social relations but is supplementary or even unintentional. The most notable instance of social capital is possibly Putnam's amateur choirs. Reflect how an unprofessional choir has each of these characteristics.

Putnam's (1993) classification, an amateur choir, is a parallel relationship (I use the word "club" for short). Because a choir cannot comprise of a single singer, its creation involves conquering an organization problem. Thus investments in setting up choirs in the community are a matter to an externality in an approach that investment in physical capital is not (since individuals can purchase physical capital). As an outcome of this externality, society does not produce sufficient choirs. Note that this consequence is acquired before we permit for any externalities of the sound effects of choirs. If choirs turn out to be unrivaled institutions for the propagation of information about healthy diets they will be particularly undersupplied; if they create such a disturbance that they

retain the neighborhood aware, their under provision may be offset by a countervailing externality.⁶³

A shortage or low level of social capital is linked with disadvantageous consequences for communities influenced by poverty. Nevertheless, insufficient is known about how various kinds of social capital run on the ground in poverty-stricken urban neighborhoods. Municipal neighborhood characteristics, more than personal-level determinants, negotiate the capability to promote and use the leveraging role of linking and bridging capital. An absence of safety resulted in restricted trust and engagement in community life restricted bonding capital. Prospects for bridging are limited by the socioeconomically homogenous and spatially separated nature of the areas. The shortage of resources undermines linking capital in the neighborhoods.⁶⁴ The advantage of social capital is promoting the requirements of helpless children in residential care organization in Ghana. The caregivers serve under tough financial situations thus creating it challenging to provide the required care for the issues.⁶⁵

CEOs with sizeable social capital favor precarious investment and economic strategies. The influence of CEO social capital on commercial risk-taking is qualified by the number of statutory protections given to sharers, the financial improvement, and the culture of the nation in which a firm is integrated.⁶⁶ While progressing difference does hurt social capital, it concurrently enhances perceptions of, and relationships between, ethnic associations. Besides, forming 'bridging' links in several conditions performs a vital function in the decisive relationship between variety and tolerance, and that the appearance of 'bridging' links can also diminish the adverse influence of difference on social capital. Nevertheless, diversity has both positive and negative impacts on social cohesion.⁶⁷

⁶³ Paul Collier, "Social capital and poverty: a microeconomic perspective", in *The Role of Social Capital in Development*, eds. Christiaan Grootaert and Thierry van Bastelaer (Cambridge: Cambridge university press, 2002), 19.

⁶⁴ Karolina Lukasiewicz, Samira Ali, Priya Gopalan, Gary Parker, Robert Hawkins, Mary McKay and Robert Walker, "Getting by in New York City: Bonding, Bridging and Linking Capital in Poverty-Impacted Neighborhoods", *City & Community*, Vol.1(March 2019):1.

⁶⁵ Ebenezer Saka Manful and Samuel Kofi Badu-Nyarko, "Exploring the Usefulness of Social Capital Concept for Improving Services for Vulnerable Children and Orphans in a Public Residential Care Institution in Ghana", *American International Journal of Social Science*, Vol. 3 (May 2014):3.

⁶⁶ Stephen P. Ferris, David Javakhadze and Tijana Rajkovic, "An international analysis of CEO social capital and corporate risk-taking", *European Financial Management*, Vol.25 (2019):3-37.

⁶⁷ James Laurence, "The Effect of Ethnic Diversity and Community Disadvantage on Social Cohesion: A Multi-Level Analysis of Social Capital and Interethnic Relations in UK Communities", *European Sociological Review*, Vol. 27 (February 2011):70-89.

4.3 Why Is it Capital?

Social capital should eventually be perceived in the context of the influence it marks on sustainable development. Sustainable growth has been well-defined as a procedure whereby future generations obtain as much or more capital per capita as the present generation has accessible. Conventionally, this has involved physical or produced capital, natural capital, and human capital as the capital of nations on which financial development and growth are based. It is now familiar that these three types of capital regulate only to some extent the proceeds of economic growth as they overlook how the economic actors interact and organize themselves to generate growth and development. According to Grootaert, the term missing link is social capital. At this general level of conceptualization, there is little difference in the significance of social capital. There is, however, no accord about which characteristics of social relations and association value the label of social capital, nor in detail about the legitimacy of the term 'capital' to define this.

Some academicians have interrogated the use of the term 'capital' to incarceration the spirit of social connections and outlooks. Social capital displays some characteristics that distinguish them from other procedures of capital. First, contrasting physical capital, but like human capital, social capital can gather as a result of its usage. Put in a different way; social capital is both an input into and an output of combined activities. To the degree that social connections are drawn on to generate a reciprocally useful output, the quantity or quality of these collaborations is probably to rise. Second, though every other procedure of capital has a potential productive influence in a distinctive Robinson Crusoe economy, social capital doesn't (minimum not until Friday occurs from the sea); producing and initiating social capital involves at least two persons. In other words, social capital has good public features that have direct allegations for the optimality of its construction level. Like other public commodities, it will be likely to be underproduced because of unfinished combined internalization of the progressive externalities intrinsic in its creation.

Social capital segments a number of characteristics with other forms of capital, however. Primarily, it is not costless to make, as it needs an investment—at least in terms of period and effort, if not constantly money—that can be noteworthy. The believing relationships among the associates of a sports club or professional association often need years of

meeting and interrelating to grow. As Putnam indicates in his study of civic associations in Italy, personified social capital can proceed generations to shape and to develop fully active. And as the many instances of civil struggle around the universe testify, trust is more easily destroyed than (re) created. Thus there is a distinctive maintenance expenditure to social capital, generally in the form of time.

The serious characteristic of capital, however, is that it is a gathered stock from which a stream of profits flows. The insight that social capital is an asset—that is that it denotes substantial capital denotes that it is more than only a set of social institutions or social values. On the input side, this surplus element lies in the investment requested to create an enduring advantage; on the output side, it deceits in the subsequent ability to produce a stream of profits. The SCI case studies—and the pragmatic literature elsewhere—a paper that social capital can straightly improve output and lead to greater productivity of other properties, such as human and physical capital. A word of attention is in order, however. There could be an enticement to spread the concept of social capital too broadly, revolving it into a catch-all group considered to apprehension any asset that does not plummet under the conservative kinds of physical, natural, and human capital. A notion that comprehends too much is at risk of clarifying nothing. The contest for study, therefore, is to provide significant and practical content to the valuable idea of social capital in each setting and to define and measure appropriate indicators.

To do this fruitfully needs an interdisciplinary method which efforts to link some of the current diverse disciplinary viewpoints on social capital. Sociologists, anthropologists, and political scientists have a tendency to approach the idea of social capital through analysis of networks, norms, and organizations. Economists, on the other hand, have a habit of to approach the notion through the learning of contracts and organizations, and their influences on the encouragements for rational performers to involve in investments and connections. Each of these interpretations has advantages, and the contest is to take benefit of the complementarities of the diverse attitudes.

4.4 Is social capital “social”?

Social capital is “social” because it includes people being friendly. Collier (1998) suggested that from the economic perspective, social capital is “social” because it generates one or

other of the three externalities arising from social interaction: 1) it facilitates the transmission of knowledge about the behaviour of others, and this reduces the problems of opportunism. 2) It promotes the transfer of knowledge about technology and markets and this reduces market failures in information. 3) It decreases the difficulty of free-riding and facilitates collective action.

Grootaert (1999) found that in Indonesia, membership and active participation in other local associations, whose prime objective is not financial, also contributed to access to credit. In this sense, social capital is genuinely “social” because the constructing of networks and trust among members in the perspective of a social setting spills over to financial benefits. This interpretation of social capital has also been proposed by several other authors such as Dasgupta (1988), Putnam (1993) and Fukuyama (1995). Sharma and Zeller (1997) reported that the number of self-help groups in communities in Bangladesh has a significant spillover effect on the performance of credit groups. Kahkonen (1999) said that community action to set up a water delivery system is aided by the existence of other non-water related networks and associations in the community.

4.5 Social Capital, Civil Society, and Government

To build social capital effectively, the local government must share decisions with citizens, shifting its emphasis from a controller, regulator, and provider to new roles as catalyst, convener and facilitator (Warner, 2001). However, we must not oversimplify the role of the state because the state has many faces (departments, institutions, police and social services) and they influence and impact upon social capital in different ways.

Evans (1996) examined a variety of new ideas about how and under what conditions civic society and public institutions can jointly become more effective catalysts for development. This review article by Evans is part of a particular section of six articles in the *World Development* 1996 issue under the heading “Government Action, Social Capital and Development: Creating Synergy across the Public-Private Divide.

In the first article, Lam (1996) examined the successful practice of irrigation governance and management in Taiwan as a denotes of understanding how joint hard work of government officials and citizen-users can be established and sustained through institutional arrangements.

Secondly, Heller (1996) in his study in Kerala, India, argued that Kerala's high level of social development and successful redistributive reforms are a direct result of mutually reinforcing interactions between a programmatic labour movement and a democratic state. He argued that state interventions aimed at providing public goods have built directly on existing social capital resources and have in turn reinforced social capital.

Putnam (1993) also argued that civic engagement must strengthen state institutions, while effective state institutions, in turn, create an environment in which civic engagement is more likely to thrive. This "embeddedness" approach is supported by Tendler (1997). By drawing on cases of good performance by a state government in Brazil in the mid-1980s, she illustrated how people working in public agencies could be closely embedded in the communities they work with, and thereby create social capital that develops the synergy between the public and private sector.

"The East Asian Miracle" is another strong empirical example of the central role of ties that cross public-private boundaries. The term embodies how the economies of East Asia, Hong Kong, Indonesia, Japan, the Republic of Korea, Malaysia, Singapore, Thailand, and Taiwan, were transformed from low productivity agrarian nations to the most rapidly growing industrial economies in the world. In this study by the World Bank (1993), it is found that state/society linkages played a central role in the East Asian economic transformation. The study emphasized that noneconomic factors, such as culture, politics, and history are other important factors behind the success of the East Asian economies. This argument of the World Bank is also supported by Stiglitz (1996) and Evans (1995).

Lewandowski (2008) examined *social poverty* as a shared normative (or soft) constraint on human action. He maintained that social poverty is an absence or scarcity of vertical social capital. The author pursued a "capabilities" approach to the problem of social poverty – an approach in which the state helps to ensure not the well-being of individuals but the capabilities individuals need to secure their welfare and realize their personal goals and lifestyles – will almost certainly increase levels of social inclusion, decrease economic disparities, and foster the expansion of individual freedoms.

Finally, it is observed that social capital has acquired an uneasy relationship with economics. It has clear parallels with the notion of human capital, which initially emerged in economics

during the 1960s, and denotes the economic value to firms, individuals and the broader public of such attributes as skill, knowledge and good health. Thus, the present study and further research on social capital will help make social capital a strong and effective development determinant parallel to human capital.

4.6 How is Social Capital Created?

Given the evidence that social capital contributes to economic advancement and social cooperation, it is essential to deliberate how communities produce each form so that stakeholders (i.e., communities, civil society, and governments) can maintenance these efforts. Usually, scholars support one of three primary theories for how social capital is created and maintained:1) historical and cultural determinism; 2) institutional and structural origins or state-centered; and 3) communitarian or community-centered.

Theory 1: Historical & Cultural	Theory 2: Institutional & Structural	Theory 3: Communitarian
Social capital is generated through organic, long-term processes (e.g., the history of an active central state versus a weak one; patterns of human settlement, such as commercial urban centers versus rural enclaves; histories of conflict, religious or cultural tradition; or socio-economic equity) built on generations of culture and history. <i>Key proponents:</i> Putnam, Fukuyama	Social capital is largely the product of the political, legal and institutional environment. A sufficiently powerful third-party enforcer (i.e., the state) compels otherwise untrusting individuals—through the threat of force or the creation of institutions and a legal environment that facilitates co-operation—to act collectively. <i>Key proponents:</i> Levi, Skocpol, Rothstein, North	Social capital is generated through locally-agreed reforms in local institutions, rules, and norms. The internal efforts of community groups—villagers’ self-initiated organizations and local leadership—help grow social capital. <i>Key proponents:</i> Ostrom, Krishna, Aldrich

The synergy theory interconnects between institutional and communitarian interpretations, divulging the significance of 1) top-down processes—eased by state and formal institutions—that engender an environment and inducements that allow the development of social capital, and 2) bottom-up processes that permit communities to build trust and tradeoff. Capitalizing the social, political and economic paybacks of connecting, associating and networking, social capital necessitates associations between communities and engagement among both the state and the community. Although the synergy hypothesis uplifts the role of institutions (i.e., states) and communities as principal protagonists in the formation of social capital, it does not terminate the active part of antiquity and culture. Research has depicted that communities with erstwhile experience in collective action are better fortified to use these practices in deciphering problems.

The synergy theory deals insights for third parties (e.g., donors, INGOs) in quest of backing social capital improvement. First, unless they are accompanied by parallel exertions to build trust and relationships at the community side by side, top-down institution-building approaches that rate technocratic or financial support are not satisfactory to generate social capital and attain longer-term development outcomes. Second, because the synergy theory ascertains communities and governments as the key factors of social capital generation, external NGOs, donors, and aid agencies should foster and reinforce prevailing affiliations and connections between government and communities where to be expected rather than endeavor to build new ones and generate social capital themselves.

4.7 Functional Units of Social Capital

Despite various definitions, there is the settlement among scholars that social capital includes: 1) cognitive components: norms and values, and 2) structural components: networks and relationships, as well as formal and informal guidelines and institutions that enable coordination and cooperation for reciprocated gain. These components are revealed below. Outstandingly, social capital is dogged not only by the figure or quantity of connections controlled by an individual or community but also by the quality of those associations and how they are made use of. Cognitive Components: Norms and values are the attitudes that incline citizens to work together, apprehend and commiserate with each other. Essential to social capital are the norms of trust and mutuality. Trust is the expectation that people will recurrently demonstrate authentic and steadfast behavior, based on commonly collective ideals. By persuading the expectations of others' behaviors, trust makes it conceivable to uphold serene and unchanging social relations that are the foundation for united comportment and creative collaboration. Mutuality is the supposition that individuals will reimburse, in kind, what another person has provided them.

Scholars claim that the higher-levels of mutual relationships lead to more complaisant and well-functioning social order. Together, trust and mutuality inspire reciprocated confidence, compulsion, and solidarity, amassing the opportunity that entities will act cooperatively.

Structural Components: Networks are formal and informal connotations between individuals, groups or organizations that facilitate harmonization and collaboration. They comprise

voluntary relations that get together members around shared interests (e.g., sports clubs, choral groups, religious/cultural associations), nurturing social capital by simulating ties between like-minded people and through different social groups when their interests make parallel. Networks can also be public goods-leaning, such as parent-teacher partnerships, professional connotations, individuals that manage natural resources or labor unions. Informal (e.g., community savings groups) and formal (e.g., government bureaucracies) institutions deliver guidelines or structures that oversee how aids and goods are allotted among participants of a group and disperse roles and responsibilities. Whether implicit or explicitly agreed-upon, rules contour the expectations citizens have about the comportment and responsibilities of others. Without unworkable regulations that fix restrictions on human behavior, individuals may be interested to allow ride on the exertions of others.

Cognitive and structural methods of social capital are interrelated and equally underpinning. For example, involvement in social networks or associations can smooth the development of mutual trust, norms, and values. However, the presence of a relationship or connection does not safeguard associated interactions that will be positive. Without optimistic norms, supervisory interaction, networks that upkeep cooperation and coordination in one framework may encourage skirmish and antagonism in another.

Education positively affects all indicators of social capital, and the second predicted higher levels of contact frequency with neighbours for the lower educated, and the third argued that higher educated people have higher levels of formal social capital, while the lower educated have higher levels of informal social capital.⁶⁸

Finally, both cognitive and structural features are indispensable to social capital formation; the cognitive characteristics of social capital influence people toward reciprocally useful collective action (i.e., trust and reciprocity) and the structural components of social capital (i.e., networks and institutions) expedite such activity.

⁶⁸ Maurice Gesthuizen, Tom van der Meer and Peer Scheepers, "Education and Dimensions of Social Capital: Do Educational Effects Differ due to Educational Expansion and Social Security Expenditure?" *European Sociological Review*, Vol. 24 (March 2008): 628.

Few aspects of study relating to social capital are given below:

Table 4.1: Sources of Healthcare for the Families

Health Care Center	Number of Respondents [N=]	% response
Zila Health Center	-	-
Upazila Health Center	85	24.9
Community Clinic	147	43
Pharmacy	58	17.0
Homeo Doctors	44	12.9
Kaviraz	8	2.3
Total	342	100.0

The above table 4.1 shows that 43 percent of respondents get their health facilities from the community clinic and about 25 percent from Upazila health center, but no one gets that from Zila health center.

Table 4.2: From Whom Families Getting Assistance at the Time of Childbirth

Assistance provider	Number of Respondents [N=]	% response
Relatives	59	17.5
Neighbours	223	66
Friends	18	5.3
Political Leaders	10	3
NGOs Officials	25	7.3
Others	3	0.9
Total	338	100

Table 4.2 shows that neighbours play a vital role at the time of childbirth. Around 66 percent of respondents get assistance from their neighbours, 17.5 percent of respondents get support from their relatives, and 7.3 percent of respondents get help from their NGOs officials at the time of childbirth.

Table 4.3: Information Provider on Child Immunization

Information provider	Number of Respondents [N=]	% Response
Relatives	62	18.1
Neighbours	230	67.3
Health workers	22	6.4
NGOs	28	8.2
Total	342	100

Table 4.3 shows that neighbours play a vital role as information provider on child preventing injection. A total of 67.3 percent of respondents get the information from their neighbor, where only 6.4 percent of respondents get the data from the health worker.

Table 4.4: Information Provider for Receiving Antenatal Care

Information provider	Number of respondents [N=]	% Response
Relatives	54	15.8
Neighbours	132	38.6
Friends	25	7.3
Health Workers	110	32.1
Political Leaders	4	1.2
NGOs Officials	17	5
Total	342	100

Neighbours play a decisive role as an information provider on receiving injection during pregnancy. Table 4.4 shows that 38.6 percent of respondents get information from neighbours, 32.1 percent from a health worker, and 15.8 percent from relatives.

Table 4.5: Cooperation for Going to Hospital

Cooperating for going to the hospital	Number of respondents [N=]	% Response
Yes	224	66.3
No	118	33.7
Total	342	100

The table 4.5 shows that at the time of going to hospital 66.3 percent of respondents get cooperation while the rest do not get any assistance.

Table 4.6: Sources of Drinking Water

Sources of drinking water	Number of respondents [N=]	% Response
Tube well (Self)	186	54.4
Tube well (Neighbours)	99	28.9
Tube well (Public)	57	16.7
Total	342	100.0

Table 4.6 shows that 54.4 percent respondent has their tube well for drinking water while 16.7 percent use public tube well as their source of drinking water.

Table 4.7: Facing Problems during Water Collection

Type of Response	Number of respondents [N=]	% Response
Yes	50	14.6
No	292	85.4
Total	342	100.0

Table 4.7 shows that 85.4 percent of respondents face no problems while collecting water.

Table 4.8: Cooperation for Getting Public Toilet

Cooperation for getting a public toilet	Number of respondents [N=]	% Response
Neighbours	69	86.5
Relatives	8	9.0
Friends	4	4.5
Total	81	100.0

Table 4.8 shows that 86.5 percent of respondents get cooperation from neighbours to avail public toilet, whereas 9 percent of respondents say that they take cooperation from their relatives.

Table 4.9: Electricity Facilities of the Respondents

Electricity facilities	Number of respondents [N=]	% Response
YES	287	83.92
No	55	16.08
Total	342	100

Table 4.9 shows that about 84 percent of respondents avail of electricity facilities, whereas 16.08 percent of respondents do not have electricity in their house.

Table 4.10: Helping Persons for Getting Electricity

Type of Response	Number of respondents [N=]	% Response
Neighbours	141	41.2
Political leaders	112	32.7
Relatives	50	14.6
Friends	34	9.9
NGOs	5	1.6
Total	342	100

Table 4.10 shows that 41.2 percent of respondents inform they take help from neighbours for getting electricity, 32.7 percent of respondents take advice from political leaders, and 14.6 percent take help from relatives. It is noted that the majority of respondents are receiving assistance from neighbours and political leaders for getting electricity which denotes the relationship status that originated from social capital.

Table 4.11: Role of Social Capital in Increasing Child Marriage

Notions of Child Marriage	Number of respondents [N=]	% Response
Yes	99	28.1
No	243	71.9
Total	342	100

Table 4.11 shows that about 72 percent of respondents inform because of social capital child marriage cannot increase, whereas about 28 percent of respondents say that child marriage has increased for social capital.

4.8 Conclusion

The study findings show that the nature of social capital in the study area is very high. In case of health care, childbirth, immunization, co-operate for going to the hospital, antenatal care, access to water, sanitation, access to electricity and child marriage, social capital plays a vital role on those mentioned issues. The various aspect of social capital, directly and indirectly, motivates the local people to help each other comparatively.

It is observed that social capital as institutions, relationships, and norms, which shape the quality and quantity of a society's social synergies. It is generally seen as a multi-dimensional notion incorporating different levels and unit of analysis; social capital is not just the gross of the institutions which underpin a society; it is the glue that holds them together. These are more likely to benefit greater economic growth, well-being, sound health, and lower crime outcome, as well as minimize poverty and so on.

The finding indicates that because of the social capital, the majority of people know about immunization, antenatal care, child mortality, health care facilities, etc., that are positive for the health sector. Majority of the people in rural have shallow tubewell of their own for drinking water. If they have no tubewell, they collect water from neighbours' one. Most of the people know about child marriage, and social capital plays a vital role to help to prevent this mishap. On the other hand, the larger numbers of the respondents say that social capital performs an essential part for facing a natural disaster, improves living standard, helps to get credit, food security and other social issues. Social capital and its dimensions are highly interconnected and have a remarkably positive role in reducing rural poverty in Bangladesh.

Chapter Five

Profile of Social Capital in Bangladesh

5.1 Introduction

At present social capital, the issue has been one of the most well-known sociological theory into everyday language. Disseminated by some policy-oriented journals and general circulation magazines, social capital is lessening the distress of the sorrow-stricken society at home and abroad. Due to its different and various application, its actual meaning is not exact and fixed on account of being applied to an intensive number of events and different contexts, and it has lost its distinct and transparent meaning. Though it has popularity now the term does not convey any new concept to the sociologist. Group involvement and participation can generate a new idea to the sociologist. The principal emphasis is put on the group involvement and participation that results in positive feedback for the individual and the community as Durkheim's emphasizes group life as an antidote to anomie and self- destruction and Mark's distinction between and atomized class-in-itself and a mobilized and active class for itself. In this sense, the term social capital recapture and insight present since the very beginnings of the discipline. To be acquainted with the intellectual background of the concept to classical time would be equivalent to revisiting sociology. That exercise will remain ambiguous anyway, why this concept to has been exercise over the recent years, why so many implications have been heaped on it. The newness and possible power of social capital come from two sources.

Firstly, the idea emphasizes the positive result of sociability rather giving less importance on less attractive characteristics. Secondly, it puts emphasis on the positive outcome of a border discussion of capital. It also emphasizes how such form can be valuable sources of power and influence as the number of anyone's stockholdings or bank account. The dormant fungibility of diverse sources of capital reduces the distance between the sociological and economic terms contemporaneously draws the attraction of policy-makers to solve the social problems applying less cost, effort, energy.⁶⁹

⁶⁹ Alejandro Portes, "Social Capital: Its Origins and Applications in Modern Sociology", *Annual Review of Sociology*, Vol.24 (August 1998):2

Social capital has a decisive influence on growing legitimacy, building common belief and collaboration in women's business. Furthermore, women programs improving social capital are perceived to prepare better entrance to other forms of capital. It denotes that the importance of outer parts such as microfinance organizations in promoting social capital of females enterprises in Bangladesh.⁷⁰

Social capital, human capital, and coordination each effect performance. Social capital and human capital also definitely forecast coordination. Coordination intervenes the relations between social capital and performance, and human capital and performance.⁷¹

Household social capital is multidimensional and that its elements have different influences on health issues.⁷² Some essential traits of individual networks and their differences over time forecast the business progress of organizers (average rank of change and stability of relations over time), while others are not statistically related (quantity and capacity).⁷³ Educational development reduces educational inequalities in both informal and formal social capital. Personalities are motivated and selected through links to become socially productive.⁷⁴

5.2 Definition of Social Capital

Social capital stands for the amount and quality of social resources (i.e., for example, social relations, networks, right to involve in broader institutions in society) on which people draw in pursuing their livelihoods and wellbeing. To Frankenberger, social capital depends on firm conception, strong will, self-controlling principles, the culture, the norms interaction and believe prevailing between individuals and groups in the society. Some considerable marks of expected collective capital are good communication between people; the belief to depend on others in crisis and nice relation between

⁷⁰ L. Mozumdar, K. S. Farid and P. K. Sarma, "Relevance of social capital in women's business performance in Bangladesh", *Journal of the Bangladesh Agricultural University*, Vol.15 (2017): 87-94.

⁷¹ Christopher M. Harris, Patrick M. Wright and Gray C. McMahan, "The emergence of human capital: Roles of social capital and coordination that drive unit performance", *Human Resource Management Journal*, Vol.1(August 2018):1-19.

⁷² Elena Carrillo Alvarez, Ichiro Kawachi and Jordi Riera Romani, "Family social capital and health- a systematic review and redirection", *Sociology of Health & Illness*, Vol.39 (January 2017):1:5-29.

⁷³ Antonio M. Chiesi, "Measuring Social capital and Its Effectiveness. The Case of Small Entrepreneurs in Italy", *European Sociological Review*, Vol.23 (April 2017):4: 437-453.

⁷⁴ Maurice Gesthuizen, Tom van der Meer and Peer Scheepers, "Education and Dimensions of Social Capital: Do Educational Effects Differ due to Educational Expansion and Social Security Expenditure?", *European Sociological Review*, Vol.4, (December 2008):617-632.

stakeholder groups. This bond helps the society to act together, pave the way to work shoulder to shoulder to render noble service to the social sharing interest and motivation. It plays a vital role in social cohesion. Functional involvement of all the walks of the people in a community can be the output of mutual social capital.

5.3 The Opportunities, Forms, and Channels of Social Capital

The idea of social capital can be termed in three dimensions. They are its opportunity (or unit of observation) its nature (or manifestations) and the channels by which it influences advancement.

5.3.1 Opportunities for Social Capital

Despite having clear and definite marks of the idea in previous writings, the analysis of social capital at the micro level is connected with Robert Putnam. Putnam terms social capital as earlier characteristics of the social organization, for example, networks of personal or households and the interconnected norms and values creating externalities for the community. Putnam considers these externalities as a positive one, on the other hand, he and others have defined that negative externalities can be formed interpersonal interactions as displayed by specific interests groups, in extreme cases, evil groups such as the Mafia in Italy or the Interahamwe in Rwanda. In such states, social capital profits members of the associations, but not inevitably nonmembers or the municipal at large.

By expanding the unit of thought and familiarizing at the vertical component to social capital, James Coleman (1990) released the door to a broader –or “meso”– interpretation of social capital. He defines social capital as “a variation of various entities which all add to some characteristics of social shape and that facilitate some activities of characters whether –individual or corporate charters – in the structure ” deep rootedly regards relations amid groups instead of personals. This statement enlarges the idea to add to vertical along with horizontal associations and attitude within and among other entities, for example, firm. Vertical associations are categorized by hierarchical interactions and unequal power circulation among associates.

The third and most considerable opinion of social capital adds to social and political environment shaping the social structure and enable norms to develop. Institutional and

informal norms, rules, relationship, beliefs are also requisite in this regard such as the rule of law, political support, political freedom. The involvement of mass people, the institutions Douglass North (1990) and Mancur Olson (1982) have given reasons that institutions draw on their works have a complex influence on the rate and form economic improvement.

Complementary horizontal and hierarchical associations and macro institutions make the effect of social capital as great as possible upon economic and social output, such as macro institutions supply congenial atmosphere by which local association improves and advance up to the mark. Local association aid in flourishing regional and national institutions and add diversity as well as stability to it. A good number of substitution are integrally related to the stages of social capital. Such as, assuring the rule of law brings in expected enforced contracts which may develop local mutual action and dependence on reputation as well as non-institutional ways mitigating conflict less serious to enterprise advancement. In spite of the resulting decreasing of social bonds at the root level would opine that micro level capital has been made weak.

5.3.2 Forms of Social Capital

In all cases, whether it is micro or macro level and social investment proves its effect on development as an outcome of mutual actions between two well-defined kinds of social capital –structural and cognitive. Structural social capital provides necessary information and combined activities, and decision making by expected and planned actions, social networks and other social structures aided by rules, procedures, and precedents. For example, it is a comparatively substantive and outwardly noteworthy component. Cognitive social capital means share norms, beliefs, way of thinking, outlooks, values, and trusts.⁷⁵

There may be two sorts of social capital but are not must supplementary. Interaction and assistance may be by the individual cognitive bond which may be in an informal structural arrangement. Social mutual action may be an investment by the existence of its efforts that implement at the cognitive as a well structural stage. Such as a sport association materializes the beliefs, trusts, attitudes, and objectives of the mutual social

⁷⁵ Norman Uphoff, "Understanding Social Capital: Learning from the Analysis and Experience of Participation." In Partha Dasgupta and Ismail Serageldin (eds.), *Social Capital: A Multifaceted Perspective*, (Washington, D.C.: World Bank. 2000),5.

actions which started it, on the other hand, the cognitive social capital at originated by recurring social assistance and cooperation may outlast up to the last stage of the sports season and also can put permanent effect.

In accordance with this typology adhesion of social capital for the poor may differentiate. As the system to copy can be inwardly equalizing, while networks may incline to omit the poor due to having less knowledge to pool. Some case studies of SCI put emphasis on the role of information sharing. The survey of agricultural trader have better information on prices and credibility of the client, and they enjoy more extensive sales and gross margins on their transaction as a result. Furthermore working as a forum for information sharing, networks and institution naturalize combined efforts and as well as decision making through enhancing the advantages of agreement compliance with the desired attitude or by raising the value of non-compliance. The SCI case studies record this process of action of social capital in a large area of geographic and sectoral arrangement.

5.3.3 The Channels of Social Capital

Any form of capital—material or nonmaterial— denotes an asset or a class of assets that produce a stream of benefits. The flow of profits from social capital—or the channels through which it touches progress—comprises numerous related components, such as information exchanging and mutually useful collective action and decision making.

As part of the SCI's effort to deliver a unifying theoretical background to its lessons, Paul Collier has examined the notion of social capital from a financial perspective. He recommends that social capital is frugally beneficial because social communication produces at least one of three externalities. It expedites the transmission of knowledge about the conduct of others, and this diminishes the difficulty of opportunism. It promotes the transfer of knowledge about technology and markets, and this lowers market failures in information. Finally, it reduces the issue of free riding and so enables collective action. Collier differentiates between whether the social interaction is mutual or unidirectional; and whether it is informal or organized. For instance, knowledge transmission may be influenced by upon information pooling, which happens through mutual relations such as links (informal) and clubs (organized), or upon copying, which only involves unidirectional associations.

Social networks are heavily implicated in large-scale social transformations. They are both transformed and transformative. Patterns of relationships are essential components of macrosocial transformation. From the earliest days of sociological inquiry, sociologists have identified changes in relational patterns as a central mechanism in the transition to modernity.⁷⁶

The consequences of social capital for the underprivileged people can be predictable to diverge rendering this typology. For instance, the procedure of copying may be essentially equalizing, whereas links may tend to exclude the deprived people because they have less understanding to pool.

Some case studies of the SCI best part the role of information exchanging. The survey of agricultural traders in Madagascar is a good example: better-connected traders have better information on prices and the credibility of clients, and they enjoy more extensive sales and gross margins on their transactions as a result. In addition to performing as opportunities for information interchange, networks and associations expedite collective action and judgement made by growing the benefits of acquiescence with predictable conduct or by accumulative the costs of noncompliance. The SCI case studies deed this channel of a process of social capital in a wide range of environmental and sectoral settings.

5.4 Sources of Social Capital

Both Bordieu and Coleman put importance on the immaterial character of social capital related to other shapes and features and forms. Economic capital refers to the people's bank account, and human capital stands for the brain, and social capital denotes the structures of the people's relationships. For having social capital a person is to interact with others not and it is they who would be the real source of his or her advantage.

As stated earlier, on account of making resource the inspiration of others available on the concessionary term is not uniform. At the broadest level, one may distinguish between consummatory versus instrumental objectives to implement this. As for the first example, people can return their dues timely, donate for a noble cause, pay due respect to traffic

⁷⁶ Emily Erikson and Nicholas Occhiuto, "Social Networks and Macrosocial Change", *Annual Review of Sociology*, Vol. 43 (May 2017): 229.

rules as think it as their duty to perform. The inner systems making such attitude possible are then rectified by others as a resource. For example, the members of social capitals can offer credit without any anxiety of nonpayment, favour from private donation or send their little children to have enjoyment without tension. Coleman (1988) stands for this “source” in his analysis of norms and sanctions. Fruitful and successful rules and regulation preventing crime make it useful to go fearlessly at late night in any city or town and ensure the environment for the aged person to go outside of their home without least anxiety, tension or fear for their security.

A society recognized opinion of human nature in modern economics considers social capital as basically the procurement of responsibilities from others by the rules and regulations, beliefs, values of interactions. In this respect, benefactor provides privileged access to the resource in the expectation that they will be fully paid back in the future. This gathering of social chits varies from purely economic interchange in two angles. Firstly, the currency with which liability is paid back might be separate from that with they were involved in the beginning and also may be intangible as the granting of approval or allegiance. Secondly, the timing of the repayments unspecified. Indeed, if a schedule of refunds prevails, the transaction is nicely termed as market interchange rather than as one treated by social capital. The instrumental disposition of the concept is well recognized in sociology, dating back to the classical analysis of social exchange done by Simmel(1902a); the most modern ones by Homans(1961) and Blue (1964) and massive and lovely deed on the sources as well as dynamics of reciprocity by authors of rational action school.

Two other sources of social capital occur that appropriate the consummatory contrasted with an instrumental dichotomy but in a diverse way. The first finds its hypothetical foundations in Marx’s analysis of developing class awareness in the industrial proletariat. By being thrown together in a typical situation, workers learn to identify with each other and support each other’s initiatives. This solidarity is not the result of norm introjection during childhood but is an emergent product of common fate (Marx [1894] 1967, Marx & Engels [1848] 1947). For this reason, the kind dispositions of actors in these circumstances are not general but are restricted by the limits of their municipal. Other members of the same municipal can then suitable such provisions and the activities that follow as their foundation of social capital.

Confined solidarity is the term used in current literature to denote to this instrument. It is the foundation of social capital that affluent mains followers of a church to endow church schools and hospitals anonymously; members of a repressed nationality to willingly join severe military deeds in its protection, and industrialized proletarians to take part in complaint marches or sympathy strikes in support of their fellows. Identification with one's group, sect, or community can be an influential motivational power. Coleman states to extreme procedures of this mechanism as zeal and delineates them as an effective antidote to free-riding by others in joint movements.⁷⁷ Personal networks initially mirror the features of meeting opportunities, but over time, similar dyads are more likely to become stronger bonds, whereas weak ties will continue to reflect elements of meeting opportunities.⁷⁸

5.5 Benefits of Social Capital

Social capital is associated with many productive benefits. It has long been linked with better health outcomes and enhanced wellbeing. Also, social capital has been associated with economic gains and poverty alleviation. It has also been discussed that social capital contributes to development outcomes. For example, social capital was shown to stimulate watershed management in India an irrigation scheme in Sri Lanka, water delivery in Indonesia waste collection in Bangladesh or group work in Bangladesh. In the past 24 years ago, the concept of social capital has become enormously popular among scholars and development practitioners⁷⁹ and the World Bank has described it as the 'missing link' in development.⁸⁰

One main productive outcome of social capital comprises access to human capital. Generally defined as skills and capabilities, knowledge, labour and good health, according to Coleman 'human capital is created by modifications in persons that bring about skills and capabilities that create them able to act in new ways', Nahapiet and Ghoshal (1998) conceptualized how social capital contributes to knowledge and knowing capabilities in the field of organizational and management studies. In their model social capital stimulates knowledge combination and exchange when actors anticipate value in the creation and exchange of knowledge, are

⁷⁷ James S. Coleman, *Foundations of Social Theory*, (Cambridge: Harvard University Press, 1990), p. 273

⁷⁸ Bas Hofstra, Rense Corten, Frank van Tubergen, and Nicole B. Ellison, "Sources of Segregation in Social Networks: A Novel Approach Using Facebook", *American Sociological Review*, Vol. 82, Issue: 3 (June 2017): 625-656.

⁷⁹ David Halpern, *Social Capital*, (Cambridge: Polity Press, 2004), p. 9.

⁸⁰ Christiaan Grootaert and Thierry van Bastelaer, *The Role of Social capital in development: An Empirical Assessment*, (New work: Cambridge University Press, 2002), p.10.

motivated to combine and transfer, can connect and exchange, and have access to others for combining and exchanging. In the development context, education is seen as playing an essential role. It is vital in the Human Development Index (which helps the United Nations Development Programme (UNDP) monitor national progress in human development) or in the Sustainable Development Goals (which succeeded the Millennium Development Goals (MDGs) and have set the development agenda for the 2016–2030 period). It should be noted, however, that knowledge refers specifically to scientific and technological knowledge, while local, embedded and traditional forms of knowledge are largely ignored.

Despite its many associations with productive benefits, social capital is also associated with adverse effects. Rubio (1977), for example, argues that there is not only productive social capital but also perverse social capital. Social capital can exclude the poorest as has been shown in Bangladesh and was also found to reproduce poverty in Tanzania. As the World Bank observes, social capital can exclude new entrants, constrain an individual's growth under community pressure, or be harmful to other groups. This is particularly detrimental for women whose social capital (or their husbands' social capital) can have negative externalities. In a study of a micro-finance project, social capital was shown to exacerbate gender inequalities in Cameroon, women's unequal position concerning men within social networks in Indonesia were described as limiting their access to resources, and girls in India were described as being unable to attend school because of ties with their communities.⁸¹ It has been shown that the type of outcomes depends on the prevailing norms and values: for example, Mayoux (2001) has demonstrated in Cameroon that detrimental effect of social capital for women resulted from a failure to examine the prevailing norms in one development project.

A transnational perspective with a social class perspective to explain inequality in access to social capital among young adults, which confirm the positive association between advantaged class background and access to social capital. The respondents with upper-service-class parents have more upper-service-class contacts but less working-class connections. Moreover, the effects of class origin on social capital depend on whether parents' class position in Sweden or their country of origin.⁸²

⁸¹ Michael Woolcock and Deepa Narayan, "Social Capital: Implications for Development Theory, Research and Policy", *The World Bank Research Observer*, Vol.15 (2000):225.

⁸² Anton Andersson, Christofer Edling and Jens Rydgren, "The intersection of class origin and immigration background in structuring social capital: the role of transnational ties", *The British Journal of Sociology*, Vol. 69, Issue 1, (2018):20.

5.6 Implications of Social Capital

From most of the social capital literature, there shines out a warm glow. Those who use the concept of social capital have tended to emphasize the positive outcomes of social capital overwhelmingly. According to Field (2008), social capital can enable individuals and groups to achieve a variety of common goals, many of which may be negative in their consequences for others, either directly (as for the victims of organised crime), or indirectly (as illustrated by the roles of informal norms and networks in underpinning institutional discrimination). This section explores the evidence of social capital's negative consequences, particularly in two aspects. First, it explores the possibility that social capital helps reinforce inequality. Second, it considers the part played by social capital in supporting antisocial behavior.

5.7 Conclusion

It is noticeable from the analysis that the notion of social capital has been interconnected with a long-term medication as like as a panacea for the poverty-stricken society in the developing countries. Communities with strong social capital are also associated with well-performing SSNPs, and collective actions are more likely to take place in these communities. From this study, it can be commented that if social capital acts like an engine, then SSNPs are the drivers for collective actions and development. From the quantitative analysis it can be said that social capital and SSNPs performance may not ensure the development of physical infrastructure however it significantly influences to achieve social indicators like health services, better participation, gender equality, education attainment, access to credit, inclusiveness, community harmony, etc. and environmental indicators like access to sanitation and drinking water, waste management, etc. Moreover, a significant positive relation was found between social capital and household well-being in terms of expenditure and health status. At this point, social capital can be considered as a precious and significant wealth of households like human capital and physical capital.

Chapter Six

Profile of Rural Poverty in Bangladesh

6.1 Introduction

Poverty alleviation is considered to be one of the most important indicators of the socio-economic development of a state and society. Bangladesh has achieved remarkable progress in poverty alleviation during the last few decades as a result of the combined efforts of both the Government and non-government sectors. According to the recently published 'Household Income and Expenditure Survey-2016,' the present poverty rate is 24.3 percent whereas it was 56.7 percent in 1991. The Government has established a goal to decrease poverty to 18.6 percent at the end of the 7th Five Year Plan (2016-2020). The HIES-2016 reveals that from the lower poverty line poverty rate in 31 districts is above the national average. On the other hand, using the upper poverty line poverty rate in 36 districts is above the national average.⁸³

Poverty denotes to forms of an economic, social, and psychological deficiency arising among persons lacking adequate ownership, control or entrance to assets to continue or offer individual or collective lowest levels of living.⁸⁴ Poverty in Bangladesh has dropped dramatically since the early-2000s, as result decades of augmented economic progress. International groups have organized substantial development in poverty alleviation. Rendering the World Bank, Bangladesh's poverty rate fell from 82% in 1972 to 18.5% in 2010, to 12.9% in 2016, as measured by the percentage of people living on the equivalent of US\$1.90 or less per day in 2011 purchasing power parity terms. Based on the present rate of poverty reduction, Bangladesh is projected to eliminate extreme poverty by 2030, as well by become an upper-middle income economy, according to the World Bank.

Poverty is the most severe threat to world peace, even more, dangerous than terrorism, religious fundamentalism, ethnic hatred, political rivalries, or any of the other forces that

⁸³ Ministry of Finance, *Bangladesh Economic Review 2017*(Dhaka: Bangladesh Government Press,2017), 203.

⁸⁴ Hasnat Abdul Hye, *Below the line: Rural Poverty in Bangladesh*, (Dhaka: University Press Limited,1996), 4.

are often cited as promoting violence and war. Poverty leads to hopelessness, which provokes people to desperate acts.⁸⁵

Ever since its founding, Bangladesh has been known as one of the world's poorest countries. In the early 1970s, Henry Kissinger, at the time head of the National Security Council under President Richard Nixon, dismissed Bangladesh as an "international basket case." In the decades since then, our history has been an ongoing battle against some of the world's most challenging living conditions— extreme overcrowding, annual floods, deforestation, erosion, and soil depletion—often exacerbated by unpredictable natural calamities, including cyclones, tornadoes, and tidal surges⁸⁶

After just coming into being Bangladesh is regarded as one of the poorest countries in the globe. From her liberty poverty has been a gordian knot. The deficiency of food, shelter, housing, healthcare and education, insufficient service opportunities unjust and unequal resources distribution indicate our acute poverty. Reality to these various sorts of poverty remains in Bangladesh likely complete poverty, income poverty, relative poverty, and consistent poverty. Failure to meet the fundamental needs namely food, water, hygiene, housing, healthcare, and schooling denote absolute poverty. Relative poverty stands for financial inequity in society, and consistent poverty is termed as the permutation of income poverty and dispossession.

Bangladesh is making an effort to reduce poverty. Among various institutions, MicroBank commenced its activity in 1972 by relief work, and at present, it has been the biggest microfinance institution in the globe. It has taken massive development activities throughout the world. This organization has introduced integrated development over the whole world. This institution initiated an integrated development programme to reach the poorest of the poor in the village of the country.

Bangladesh is a country plagued by extreme deprivation, although recent studies by the World Bank (2003) claim that situations are improving. Regardless of this claim, 34% of the country's population resides below the lower poverty line, and due to their lack of

⁸⁵ Muhammad Yunus and Karl Weber, *Creating a World without Poverty: Social business and future of capitalism* (New York: Public Affairs, 2007), p 105.

⁸⁶ Muhammad Yunus and Karl Weber, *Creating a World without Poverty: Social business and future of capitalism* (New York: Public Affairs, 2007), pp. 103-104.

opportunities for upward mobility, are referred to as the —extremely poor⁸⁷. Although the economic environment in Bangladesh has changed in recent years, with rural-urban migration becoming more of an everyday reality due to the linkage of rural areas to urban centres through sophisticated infrastructure, extreme poverty still predominantly exists in most of Bangladesh’s villages.

6.2 Information on Poverty in Bangladesh

The Sixth Plan sought to reduce head-count poverty from 31.5 percent in 2010 to 22.5 percent by 2015. The 2015 estimated headcount poverty is below the MDG target of 28.5 percent for 2015.⁸⁸

Table 6.1: Projected Reduction in Poverty during the Sixth Plan Period

Year	Poor (Head Count Poverty with Upper Poverty Line (%))	Extreme Poor (Head Count with Lower Poverty Line (%))
2011	29.9	16.5
2012	28.4	15.4
2013	27.2	14.6
2014	26.0	13.7
2015	24.8	12.9

Source: GED estimates based on 2005-2010 GDP-Poverty Relationship

In Bangladesh, around 24.3% of the populations are living below the poverty line.⁸⁹ Malnutrition is omnipresent, and 48% of children under five are underweight. Although attitudes towards women’s economic roles have liberalized, the —burden of poverty remains disproportionately high on women in terms of nutritional intake, access to gainful employment, wage rate, and access to maternal health.⁹⁰ Extremely poor households are thus traditionally female-headed. A study by Rahman and Razzaque (1998) illustrates that —female-headed household’s experience a higher incidence of poverty relative to male-headed households. Besides, households dependent on female earners are poorer than households who rely on male earners.

⁸⁷ Imran Matin and David Hume, “Programs for the Poorest: Learning from the IGVD Program in Bangladesh”, *World Development*, 31(3):647-65.

⁸⁸ General Economic Division(GED),” *7th Five Year Plan FY2016-FY 2020 Accelerating Growth, Empowering Citizens*”, (Dhaka: General Economic Division,2015),7.

⁸⁹ Household Income and Expenditure Survey 2016, Bangladesh Bureau of Statistics, SID, Ministry of Planning, Government of the People’s Republic of Bangladesh (Dhaka: 2017):40.

⁹⁰ Imran Matin and David Hume, “Programs for the Poorest: Learning from the IGVD Program in Bangladesh”, *World Development*, 31(3):5.

According to Rahman and Hossain (1995), even —well respectedll programmes and organizations fail to reach the extremely poor. For instance, it is widely accepted that microfinance institutions (MFI) and other market-mediated programmes exclude the extreme poor because their lack of human and social capital deem them as unreliable, risky investors who will default on their credits. This exclusion is not just by MFI staff, but MFI clients who are self-protective due to the rigid group lending repayment structure – such clients do not want to bear the brunt of repaying the installments of poor performers.

Hossain and Matin (2004) reiterate that —poverty in peoplel – patterns of self-exclusion due to dire situations of deprivation – is one of the starkest attributes of ultra-poverty. A defining characteristic of the ultra -poor is their inability to even achieve —adverse incorporation into relations of dependency which may at least ensure security, although at a costll. The ill-fated combination of a shortage in skills, weak social networks, and a complex set of deprivations that go beyond material needs (i.e., poor health, lack education, inadequate nutrition, exploitation and lack of political voice) make the extreme poor a difficult, but essential to target for development interventions. As Kabeer (2004) eloquently expressed, the poor live like a —game of Snakes and Ladders; they may make some material progress and notice the improvements in their living conditions, only to experience a drastic income or lifecycle shock and fall even further below where the initially started. In congruence with this analogy, what the poor need, then, are not just —promotionalll ladders that will help them climb out of poverty (i.e., income generating assets and skills), but —protective safety nets to catch their fall when the deadly snake bites.⁹¹

According to the BBS survey-2017, the most deprived areas of the country are North Bengal, the poorest people in the Rangpur division. Five of the ten districts of the highest poverty rate are in Rangpur division. Separately from Kurigram, the grade is in Dinajpur, Rangpur, Gaibandha, and Lalmonirhat. Among the districts, the poverty rate was 64.3 percent in Dinajpur, 46.7 percent in Gaibandha, 43.8 percent in Rangpur and 42 percent in Lalmonirhat. In the top list, there is another poverty-stricken area in Bandarban and

⁹¹ Kabeer, N. *Snakes, Ladders and Traps: Changing Lives and Livelihoods in Rural Bangladesh, 1994–2001* CPRC Working Paper 50, (2004):46 www.chronicpoverty.org

Khagrachari districts of Chittagong Hill Tracts. The other three regions in this list are Kishoreganj, Jamalpur, and Magura. It is noticeably perceived that the aforementioned areas poverty conditions have been exacerbated massively owing to lack of coordination and cooperation, inadequate information and communication.

Though poverty rates generally are estimated to drop substantially, the most impoverished countries see the most significant slowdown in poverty reduction, with over 5% of their population projected to remain below the poverty line. Besides, poverty rates will persist frighteningly high in many nations. Generally, 38 million less public will leave life-threatening poverty associated with earlier forecasts. Farm families are at specific danger in middle-income nations, with over 1.5% more of the agriculture people enduring surrounded by poverty than earlier projected.⁹²

6.3 Poverty: Meaning, Types, Measurement, Causes, and Consequences

Poverty is multidimensional; scholars have described it in different ways. There is no particular contract on the definition of poverty. Depending on the societies and changes over time, the perceptions, contexts, meanings, and usages may differ among the observers and researchers. For example, the World Bank (2006) defined poverty as a circumstance of having inadequate properties or income. In its most life-threatening form, poverty is an absence of basic needs, such as sufficient and nutritive food, clothing, housing, clean water, and health facilities.

Factors such as high-interest rates, strict repayment schedules, insufficient credits, a lack of supervision after credit disbursement, and a lack of education and skills among microfinance beneficiaries have in many cases heightened the level of poverty.⁹³

According to the United Nations (2009), “basically, poverty is the incapability of getting choices and chances, an abuse of human dignity. It indicates a lack of basic ability to contribute effectively in society. It denotes not consuming enough to food and clothe a household, not having a school or hospital to go, not having the land on which to cultivate one’s food or a job to receive one’s living, not having access to credit. It

⁹² David Laborde Debucquet and Will Martin, “Implications of the global growth slowdown for rural poverty”, *Agricultural Economics*, Vol.49 (2018):325.

⁹³ Isahaque Ali, Zulkarnain A. Hatta, Azlinda Azman and Shariful Islam, “Microfinance as a Development and Poverty Alleviation Tool in Rural Bangladesh: A Critical Assessment”, *Asian Social Work and Policy Review*, Vol. 11, (February 2017):16.

designates insecurity, powerlessness, and exclusion of individuals, households, and communities. It means vulnerability to destruction, and it frequently infers living in minimal or fragile situations, without access to fresh water or sanitation”.

Related to the definition of poverty are types of poverty. According to Eric Jensen, (2009), in his book, “teaching with poverty in mind,” identifies six types of poverty: absolute, relative, generational, situational, urban, and rural. Situational poverty is usually begun by a crisis or loss and is frequently temporary. Events causing situational poverty hold ecological disasters, separation, or severe health problems.

Generational poverty is a situation in households where at least two cohorts have been born into poverty. Families existing in this type of poverty are not expected to get out of poverty. Absolute poverty involves scarcity of necessities such as shelter, running water, and food. It is a situation of day-to-day survival on day-to-day survival. It is having an annual income of less than half of the official poverty line. It can be well-defined in terms of the minimal requirements necessary to afford minimal standards of food, clothing, healthcare, and shelter. Relative poverty denotes to the financial position of a household whose income is inadequate to meet its people's average standard of living. In other words, it is perceived as the living standards of the majority in a given community and separates the poor from the non-poor. Households with expenditure greater than two-thirds of the total household per capita expenditure are non-poor whereas those below it are poor.

Improving the infrastructure of the village and practicing diverse livelihood strategies are associated with a decreased level of poverty. The result is essential to take into consideration when planning and to design development cooperation projects.⁹⁴

Poverty negatively influences social connection patterns with a lag and in a non-linear way. Pure poverty outcomes on social relation patterns are somewhat inadequate, only they are nonetheless existent, even when measuring for other life issues (e.g., illness or unemployment) that are very firmly linked to social network events.⁹⁵

⁹⁴ Tytti Pasanen, “Multidimensional Poverty in Laos: Analysis on Household and Village Levels”, *Journal of International Development*, Vol. 29, Issue: 6 (August 2017): 725.

⁹⁵ Petra Böhnke and Sebastian Link, “Poverty and the Dynamics of Social Networks: An Analysis of German Panel Data”, *European Sociological Review*, Vol.1 (June 2017):1-18.

Poverty had a significant straight influence on children's stress and depression, and household social capital could partly interfere with the impact of poverty on children's internalizing indications. Household social capital is necessary for parent-child cooperation's, especially in deprived families.⁹⁶ Small families and male-headed houses are less probable to remain in scarcity, less possible to befall into poverty and more possible to stay non-poor. Measures from consumption growth model distinguish a low level of primary education, big initial family size and lack of financial possibilities as factors that hold households in poverty gradually.⁹⁷ By redefining poverty not merely as a lack of revenue, but also as a lack of 'abilities' in Sen's insight that can be improved through leveraging social capital. A systemic structure for realizing the societal influence of business-driven investments in the "bottom of the pyramid" and approving "bottom of the pyramid" societies through these investments.⁹⁸

Urban poverty occurs in metropolitan areas with higher populations. The poor civic address with a complex collection of prolonged and acute stressors, it consists of ghettos, slump, and shanties characterized by inadequate welfare services, low per capita income, over-crowded accommodation, and environmental degradation.

Rural poverty occurs in non-metropolitan areas with lower populations. In rural regions, there are more single-guardian families, and household often has less entrance to facilities, support for incapacities, and quality education prospects. It is categorized by the poor living condition. Programs to encourage a transition from welfare to work are problematic in remote rural areas, where job opportunities are few.⁹⁹

According to United Nations Development Programme (UNDP), HDI combines three components in which poverty can be measured: (i) life expectancy at birth (longevity); (ii) education attainment and; (iii) improved standard of living determined by per capita income. The first relates to survival-vulnerability to death at a relatively early age. The second refers to knowledge being left out from the globe of reading and communication.

⁹⁶ Chunkai Li, Zurong Liang, Xican Yin and Qiunv Zhang, "Family social capital mediates the effect of poverty on children's anxiety and depression", *Journal of Community Psychology*, Vol.46 (November 2018):983-995.

⁹⁷ God'stime Osekhebhen Eigbiremolen,"Poverty Trends and Poverty Dynamics: Analysis of Naigerian's First-ever National Panel Survey Data", *Journal of International Development*, Vol: 30 (January 2018): 691-706.

⁹⁸ Shahzad Ansari, Kamal Munir and Tricia Gregg, "Impact at the 'Bottom of the Pyramid': The Role of Social Capital in capability Development and Community Empowerment", *Journal of Management Studies*, Vol.49 (June 2012):813-842.

⁹⁹ Oriakhi Unity, Osamiro Emmanuel Osagiobare , Omogbai Edith," " Educational Research International Educational Research International, vol.2,no.1(August 2013):151.

The third narrates to a polite living standard in terms of general financial provisioning. Poverty has numerous indicators which include, among others: a scarcity of income and fruitful resources adequate to confirm sustainable livelihood, deprivation and malnutrition, ill health, limited access to education and other essential facilities, increased morbidity and mortality from sickness, homelessness and insufficient, an unsafe and degraded environment and social discrimination and exclusion. It's characterized by a lack of participation in decision-making in civil, social and cultural life.

Poverty allowance desires to take a definite account of the procedures of resource and income alteration that are linked with household living. Second, these procedures are not inevitably functional or restricted to the material, but include normative and moral agency related to a family member. Both deeds to negotiate poverty-related and other consequences.¹⁰⁰

6.4 Causes of Poverty

There are four main causal explanations for poverty attributions: fatalism, discrimination, moral deficiencies, and personal deficiencies.¹⁰¹ Non-western local governments tended to manipulate data on income and output growth to maintain the special transfer payments disbursed exclusively to the poor counties. The program failed to improve the infrastructure and sanitary conditions in general.¹⁰²

Maldonado (2004) classified the causes of poverty into two, (i) low productivity of available household resources and (ii) the high income and consumption volatility experienced by poor households. The first one is associated to limited endowments (that is, human capital, technology, and knowledge, social capital and physical capital), not clear property rights, and precarious access to markets (e.g., markets for goods and services, financial services, labor markets, and land markets). These restrictions make it challenging for poor families to take fuller benefit of their fruitful opportunities. The second one is the uncertainty of income and consumption consequences from the occurrence of shocks and the absence of mechanisms to anticipate and manage with

¹⁰⁰ Mary Daly, "Towards a theorization of the relationship between poverty and family", *Social Policy Administration*, Vol. 52, Issue 3, (May 2018):565.

¹⁰¹ Harun Yakışık Emre Şahin Dölarslan Berna Şafak Zülfişar, "A New Scale of Poverty: How the Officially Recorded Poor People in Turkey Perceive Themselves", *Development Policy Review*, Vol. 35, Issue: 6 (October 2017):322.

¹⁰² Cong Qin and Terence Tai Leung Chong, "Can Poverty be Alleviated in China?" *Review of Income and Wealth*, Vol. 64, Issue: 1 (March 2018): 192.

confrontational incidences. The incapability of families to deal proficiently with tremors may lead to loss of productive assets and, thereby, reduce income-generating opportunities. To solve this difficulty, families may choose strategies that generate lower, but more stable returns in the process trap into poverty.

6.5 Consequences of Poverty

Poverty consists of a complex collection of threat concerns that badly touch the public in a multitude of ways. It has wide-ranging and often devastating effects. World Bank (2006) highlighted five significant consequences of poverty. These are: (i) malnutrition and salvation, (ii) infectious disease and exposure to the element, (iii) mental illness and drug dependence, (iv) crime and violence and lastly (v) long-term effect.

The part of the population living in cities of 1–5 million inhabitants has direct and indirect impacts on poverty. The indirect impacts come from the effects of urban concentration on macroeconomic growth. Combining the direct and indirect effects, these cities appears as poverty reducing in urban but not in rural areas. An increase in the indicator of urban concentration by 1 percentage point reduces the share of the poor in urban area by 0.8 percentage point. The impact of a similar change is non-significant in the rural area. As a result, the gap between rural and urban poverty is widening. An increase in the indicator of urban concentration by 1 percentage point increases the difference between rural and urban poverty by 0.65 percentage point.¹⁰³

6.6 Views on Social Capital and Poverty

Social capital touches poverty. There is a reasonable presupposition (and evidence) that growth decreases poverty. The poor have a lower prospect cost of time and a lower stock of financial and physical capital than the rich. Since social collaboration is time rigorous and social capital can often be temporary for private capital, the poor may select to have faith in more on social capital than the better-off. Sometimes, however, there are countervailing considerations. Three types of externalities are considered for demonstrating it. Consider first the generation of knowledge externalities. The mechanisms are replication and sharing; the critical forms of social communication are one-way informal social relations and networks. Copying has one noticeable feature that has a tendency to make it

¹⁰³ Khalid Sekkat, "Urban Concentration and Poverty in Developing Countries", *Growth and Change*, Vol. 48, Issue: 3 (September 2017): 455.

distributionally advanced: those with the most knowledge will incline to have greater incomes – this is indeed the enticement for others to copy. Copying can thus be predictable to be forcefully poverty-reducing. However, There may be obstacles to the poor copying those with advanced incomes. Burger, Collier, and Gunning (1996) discover that in Kenya, rural families headed by women do not copy families headed by men. Such restrictions to copying may not designate the separation of information since if mediators are adequately different, it would be foolish to copy their judgments. Nonetheless, where the absence of copying corresponds to a visible dissection in social interaction, it is rational to conjecture that information is not smooth well. A related obstacle to the flow of information is language or ethnicity. Potentially, these barriers might produce significant income differences between social clusters that might be socially troublesome. Likewise, the spatial deliberation of copying can underpin spatial changes in incomes.

Pooling has more perspective to be regressive because it is mutual. Links tend to embrace people with related amounts of knowledge because the public with adequate knowledge will find it advantageous to pool with others who also have a lot of experience. Treating the number of education as a constraint on which links a representative can join, the inducement to enter an information link is larger the more substantial the amount of information in the network. Public with little knowledge to exchange is thus limited to interacting with others with slight knowledge, and so have less encouragement to join a link that people with great amounts of knowledge. Pooling is, therefore, degenerating in two methods: more knowledgeable persons will have more extensive networks, and they will advantage more facts from each interaction in the network. In consequence, pooling familiarizes a supporter term on to private knowledge. A tendency to exclude the poor is thus built into private incentives to pool knowledge.

The second externality is the reduction in opportunism, which is achieved through repeat transactions and reputation. Repeat transactions have the effect of socially excluding new entrants and so tend to disadvantage the poor. Fame magnifies the improvement from duplication transactions. Repeat contacts; produce a promise–trust bilateral association standing allows those who are in a promise–trust affiliation to entrance many other relations. Biggs and Srivastava (1996) indicate how this phenomenon hurts African-owned firms relative to Asian-owned firms in Kenya.

The third outcome is collective action, which is attained through norms and rules, around a few of these regulations and norms spread over across civilization. Putnam's singing group, for instance, build belief not just among choir participants but among the people as a whole. Such social capital is probably to be respectively more useful to the poor, who are less capable of financing in alternatives. For instance, a representative is endangered against corruption both by private expenses on safety and by the norms and rules of society. Because the underprivileged people are less capable of affording private security expenses, they are more reliant on regulations and norms. Usually, the victims of crime are unreasonably drawn from the deprived people (which possibly reveals changes in security expenses), so that the resilient are rules and norms, the more the poor gain family member to the better-off.

Other norms and values spread over only to the cluster. Thus the guidelines of a club may make it an actual agency for growing the incomes of its members. Overall, the deprived people have more to achieve from rules and norms than higher-income groups and so have more encouragement to join clubs and authorities. In credit transactions, for instance, social approval and collateral properties are substitute means of supportive lenders. Well-off people do not need social sanction, whereas the underprivileged people do. Likewise, the economies of scale that collective action assists are more likely to be otherwise unreachable by the impoverished people(hence membership in rotating savings and credit associations). Lastly, if the core cost of membership is time, the underprivileged people have a benefit, since they face lower costs. There is, however, an offsetting tendency. The creation of clubs and authorities generally require some leadership, which is much more likely to come from people in higher-income groups. Members of higher-income groups are respected more than members of lower-income groups and thus face lower costs of initiating collective action; since initiative tend to produce both leadership and income, the two are interrelated. If the groups and authorities essential for the formation of norms and rules are introduced primarily by people from higher-income groups, they tend to both address the problems of and attract membership from higher-income groups. This is especially true where the same social interaction performs the double role of pooling and coordination.

Personal relationships often facilitate credit transactions. When personal relationships are strong, officers demonstrate heightened commitment to clients, and clients demonstrate heightened compliance. This outcome is mutually beneficial: officers enjoy more regular credit repayment, and clients who fall behind enjoy greater leniency.¹⁰⁴

Income inequality partially mediates the relationship between diversity and social capital. Difference leads to higher levels of income inequality, which reduces social capital.¹⁰⁵

To summarize, the distributional consequences of social capital are possible to be varied. Copying will have a tendency to be liberal, except where obstacles of social division are high; pooling, replication relations, and standing will tend to be regressive; and norms and rules will incline to be progressive, apart from where the concentration of management among individuals from higher-income groups relegates the interests and involvement of the poor.

What is the consequence of a pro-poor public policy? The distributional effects of diverse mechanisms recommend that public policy should focus on stimulating those mechanisms that are distributionally most liberal and effort to repay the regressive features of the other mechanisms. The mechanism that most permits public spending on distributional grounds is thus perhaps the advancement of copying. Reduction or eradication of the regressive belongings of the other arrangements may be problematic. The regressive nature of replication transactions and reputes is possibly inevitable. The most active public involvement is likely to be to recover the government social capital supernumerary for opportunism-reducing civil social capital. For instance, the formation of more operative courts and the consolidation of punishments for writing bad checks decrease the requirement for recap transactions and reputation.

Pooling is inevitably regressive. Here the best additional is likely to be to adopt externalities by making a market in information. For instance; where there is an excellent economic press, the business community is less dependent on network pooling. Strategies that inferior the cost of generating newspapers will renovate information facility into market activity. Similarly, where

¹⁰⁴ Laura Doering, "Risks, Returns, and Relational Lending: Personal Ties in Microfinance", *American Journal of Sociology*, Vol.123 (March: 2018):1370.

¹⁰⁵ Laurie E. Paarlberg, Michele Hoyman and Jamie McCall, "Heterogeneity, Income Inequality, and Social Capital: A New Perspective", *Social Science Quarterly*, Vol. 99, Issue: 2 (June 2018): 699–710.

credit rating agencies exist, the value of information obtained through the network is reduced: Africans in Kenya would benefit kin to Asians in Kenya from the summary of credit-rating organizations. Lastly, the creation of clubs and hierarchies involves leadership that is probably to derive from higher-income groups. Public act may, therefore, be beneficial in providing the first leadership that establishes collective action among the poor.

Table 6.2: Income Sources of the Respondents

Income sources	Number of respondents [N=]	% response
Labour	180	52.6
Land	95	27.8
Capital	45	13.2
Van/Rickshaw	22	6.4
Total	342	100.0

Table 6.2 shows that the primary income sources of the respondents are labour (52.6 percent). The second largest income comes from land which is almost 28 percent.

Table 6.3: Ways of Achieving Source of Income

Ways of achieving sources of income	Number of respondents [N=]	% response
Savings	56	16.4
Credit	25	7.3
Inherited	107	31.3
Labour	100	29.2
Others	54	15.8
Total	342	100.0

The table shows that 31.3 percent of respondents achieve their source of income by inherent, where 29.2 percent of respondents attain their source of income by labour and only 7.3 percent from credit.

Table 6.4: Availability of Food Now and Three Years Ago by Months

Duration	Now		Three Years Ago	
	Number of families[N=]	% response	Number of families[N=]	% response
12 Months	76	22.22	-	-
6 Months	160	46.78	48	14.04
3Months	103	30.12	156	45.61
1 Month	3	0.88	138	40.35
Total	342	100	342	100.0

The table represents that only 22.22 percent of families maintain food security for the whole year. On the contrary, three years ago families have no food security for the entire year. At the same time, around 47 percent of families have their food security only for six months of a year, whereas 14.04 percent of families had their food security three years ago. It is observed that the present condition of the availability of food is better than three years ago.

Table 6.5: Number of Times Food Taken by the Families Now and Three Years Ago

Times	Now		Three Years Ago	
	Number of families[N=]	% response	Number of families[N=]	% response
1 Time	-	-	-	-
2 Times	8	2.3	116	33.90
3 Times	334	97.7	226	66.10
Total	342	100	342	100

Table 6.5 demonstrates that presently 97.7 percent of families take their food three times a day; on the contrary, three years ago 66.10 percent of families take their food three times a day. It also presents that only 2.3 percent of families take their food two times a day, though three years ago it was about 34 percent. It is noted that at present the maximum number of families have taken their food three times a day.

6.7 Conclusion

Poverty is not only multidimensional but also the inability of getting choices and opportunities, as well as a violation of human dignity. It means a lack of necessary capability to participate productively in society. It does not mean having sufficient to feed and clothe a household, not having a school or hospital to go, not having the land on which to cultivate one's food, not having access to credit.

The research findings demonstrate that because of social capital the situation of poverty in rural Bangladesh is reducing day by day. A few years ago, the country was suffering from poverty. But the various economic policies introduced by the government such as Social Safety Net Programmes (SSNPs) that plays a vital role in reducing rural poverty with the help of social capital in Bangladesh.

The primary sources of income in the selected area are land, labor, capital, etc. These sources play an indispensable role in income generating that helps to reduce poverty. Food security of this area is adequate. But, three years ago food security was not sufficient, their income level was scanty. For improving this condition, local government takes SSNPs that helps to strengthen of income of the poor people. Most of the respondents informed that increasing income is the leading cause of uplifting food security.

Therefore, the poor have a lower opportunity cost of time and a lower stock of financial and physical capital than the rich. Since social interaction is time intensive, SSNPs, and as a part of social capital play a significant role to reduce poverty.

Chapter Seven

Nexus between Social Capital and the Reduction of Poverty

7.1 Introduction

Social capital is a multi-dimensional concept. It refers to norms, networks, trusts, and forms of social connections in society. Besides, poverty is also a multi-faced term. It denotes the lack of food, clothing, housing, clean water, and health facilities. There is a significant relationship between social capital and poverty. If individuals satisfy their basic needs, maintain nutritious food, clothing, housing, pure water, and sanitation, they generally have to manage social networks which are known as social capital. Social capital has played a substantial role in alleviating poverty. Social capital builds up social relations, networks, membership in groups, and access to broader institutions in society that helps to reduce poverty. Social capital includes close interaction between people, the ability to rely on others in time of crisis, motivate to work collectively that is the prerequisite for the eradication of poverty. Social capital makes groups and networks in the society, build trust and solidarity, helps to collective action and cooperation, provide information and contributes to communication, expansion and empowerment and political action those works reducing rural poverty in Bangladesh.

Social capital is not just the addition of the institutions which underpin a society –it is the glue that holds them together. The OECD defines social capital as “networks together with shared norms, values, and understandings that facilitate co-operation within or among groups.” According to Robert Prescott-Allen (2001), “Access to information and impact through social links also deliberates personal profits on individuals and in some cases can be used by persons or groups to eliminate others and strengthen dominance or opportunity.” Social capital denotes to the organizations, relations, and norms that figure the quality and quantity of a society's social connections. Increasing indication demonstrations that social cohesion is critical for communities to prosper economically and for development to be sustainable.

Social capital is a word used to delineate social resources which can expedite progressive consequences to a comprehensive range of phenomena. In spite of substantial debate on

its definition and measurement, there is an overall contract that social capital is an ‘asset’ which has the perspective to connection and describe factors that affect poverty. The focus in the study is on intra and inter-familial relations, that is, communications within households (family social capital) and between households and their native communities (community social capital) and how these impact the rural household of Bangladesh. The effect of family and community social capital varies across the life-course.

An essential precondition for active participation is sharing information, repetition of social interaction and constructive discussion. The partnership enables people and groups to reduce poverty by improving the living standard by solving existing problems. The major theme of this chapter is to observe how involvement in the association ensures capital formation and to what extent it has contributed to social capital and level of poverty. The study findings show some of the positive indications in the creation of capital - access to income, credit, and resources through transparency and accountability of the association, controlling over decisions and resource allocation including financial support.

Participation has been formed capital through three routes- collective decision, information sharing, and collective actions. Each of these three routes is geared up by major five channels- regular savings, formal and informal discussion, repetition of social interaction, access to resources and services and exchange of ideas. Through these channels- each route shapes not only physical and human capital but also social capital – network of relations, trust and norms of reciprocity at large.

Participation in the formation process is the central point in case of making the structure of association and forming capital – physical, human and social. Higher the participation rate in the formation process of association would lead to the appropriate and sustainable social structure of the association, useful saving and increased meeting and attendance. It has two forms- participation and non-participation. Through involvement information process of the association is related to capital formation. Non-participation might also have a significant effect on the deformation of capital by informing the formation process of the association by active and constructive social interaction and sharing information. This chapter first looks nexus between the components of social capital and poverty reduction indices.

7.2 Brief Discussion on Social Capital

Social capital origins in the activities of sociologists such as Durkheim; however, its acceptance as a concept which can articulate the relationship between health and its broader determinants further stems from the work of Pierre Bourdieu, James Coleman, and Robert Putnam. Bourdieu states social capital in terms of social relations and networks. He claims that an individual's connections within networks outcome in an accumulation of shares, responsibilities and mutual identities that in turn deliver access to resources and potential support. Coleman endorses the notion that social capital is a means of social relations between families and communities. Putnam delineates social capital as a vital characteristic of communities. In Putnam's definition, social capital encompasses beyond being a source to embrace people's sense of belonging to their community, communal cohesion, reciprocity and trust, and positive attitudes to community organizations that consist of participation in community events or civic engagement.

While each of these academics defines social capital through a different disciplinary lens, the common thread narrates to the significance of affirmative social networks of different types, shapes, and sizes in carrying about social, economic and health improvement among various groups, hierarchies, and communities. Also, Ferguson discusses for the utility of Coleman's conceptualization of social capital, with its clear emphasis on the ties within and between both family and community. Others have measured how characteristics of all of the central organization state to an individual's capability to make their personal choices. For instance, it could be claimed that bonding social capital might be most significant in the previous years, providing a safe base for future participation in health-enhancing networks. The organization is also likely to change with age. A comprehensive and pluralistic approach to describing social capital is therefore projected to be useful. The household is considered to have an imperative role to play in the progress and repairs of bonding forms of capital that maintenance progressive developing trajectories. The household is also thought to show a role in bridging and linking forms of capital that spread the child and their family into the broader social context.

Social capital was a fundamental element of the program's structure; it is present only inadequately throughout implementation, and the concept referred was similar to one of

human capital.¹⁰⁶ Micro health coverage has a specific connection with all of these pointers, and this is statistically notable and quantitatively significant for food adequacy.¹⁰⁷ Microfinance agenda executed by the association has formed a social capital which has an empowering influence on self-help group members. Formulation of social capital is not an automated result, and the institutions have to build and nurture it carefully by implementing particular policies like capacity building programmes, promoting decision-making capabilities.¹⁰⁸ The social entrepreneurial social capital and social entrepreneurial human capital were affirmed to be meaningful with strong relationship and definite connection with the social entrepreneurial purpose scale.¹⁰⁹ Social capital is the new methods to comprehend the decision-building process about migrating. Both endowment and social capital perform vital roles in the migratory judgment.¹¹⁰

Social capital and microfinance allow the following conclusions: Microfinance establishes an augmentation to boost in the pattern of living of impoverished people, empower females and lessen poverty.¹¹¹ The influence of social capital on financial execution is demoralized when physical capital presents a vital role in the production. The impact of social capital on business performance is likely on localized social and economic provisions.¹¹² It is found that certain connections between specific components of social capital and members' cooperation in training and general meetings. Moreover, each element of social capital has a notable and decisive influence on the financial performance of organizations.¹¹³ Contribute to realizing the prospective roles presented

¹⁰⁶ Cecilia Osorio G. and Germán Puentes B., "Government Appropriation of Scientific Knowledge: How the Chile Solidario Poverty Alleviation Program Incorporated Social Capital", *Latin American Policy*, Vol. 8 (December 2017):263-277.

¹⁰⁷ Syed Abdul Hamid, Jennifer Roberts and Paul Mosley, "Can Micro Health Insurance Reduce Poverty? Evidence From Bangladesh", *The Journal of Risk and Insurance*, Vol. 78 (March 2011): 57-82.

¹⁰⁸ Prema Basargekar, "Measuring Effectiveness of Social Capital in Microfinance: A Case Study of Urban Microfinance Programme in India", *International Journal of Social Inquiry*, Vol. 3 (2010) 2: 25-43.

¹⁰⁹ Mohd Azizee Jemari, Jati Kasuma, Hazami Mohd Kamaruddin, Harrison Amat Tama, Ibrahim Morshidi, and Khadijah Suria, "Relationship between human capital and social capital towards social entrepreneurial intention among the public university students", *International Journal of Advanced and Applied Sciences*, Vol. 4 (2017)12:179-184.

¹¹⁰ William A.V. Clark and William Lisowski, "Extending the human capital model of migration: The role of risk, place, and social capital in the migration decision", *Population, Space and Place*, (January 2019):1-13.

¹¹¹ Fatema Khatun and Mashudul Hasan, "Social Capital in Microfinance: A Critical Investigation of Bangladesh", *Journal of Emerging Trends in Economics and Management Sciences*, Vol. 6(2015)5:315-323.

¹¹² Ailun Xiong, Hans Westlund, Hongyi Li and Yongjian Pu, "Social Capital and Total Factor Productivity: Evidence from Chinese Provinces", *China and World Economy*, Vol. 25(2017): 22-43

¹¹³ Qiao Liangta, Zuhui Huangb, Haiyang Luc and Xinxin Wang, "Social Capital, Member Participation, and Cooperative Performance: Evidence from China's Zhejiang", *International Food and Agribusiness Management Review*, Vol. 18 (2015):1.

by cooperatives in sustainability transformations.¹¹⁴ Community engagement had a decisive influence on the judgment to utilize sustainable agricultural applications, and it also had a particular impact on the amount to which producers get these practices. These findings establish an additional dimension to the benefits that would increase to policies that support social intercommunication and community involvement in rural regions.¹¹⁵

Types of social capital

There's much discussion over the different forms that social capital takes, but one relatively conventional forward approach divides it into three major categories:

Bonding Social Capital: Links to persons based on a sense of common characteristics (“people like us”) – such as family, close friends and persons who exchange culture or ethnicity.

Bridging Social Capital: Links that expanse beyond a mutual sense of identity, for instance to distant friends, colleagues, and associates.

Linking Social Capital: Links to persons or groups further up or lower down the social ladder.

The prospective profits of social capital can be perceived by looking at social bonds. Families and friends can benefit us in lots of ways – economically, socially and emotionally.

7.3 Social Capital Dimensions and Related Indicators

Persons in societies with high levels of social belief are more probable to be self-employed paralleled to individuals in societies with lower levels of social trust. The level of social trust and membership in connected organizations at the community level increase the probability that a community member is self-employed and group in isolated. Organizations are correlated with a decrease in the likelihood that a community member is independent.¹¹⁶

¹¹⁴ Thomas BAUWENS and Jacques DEFOURNY, “Social Capital and Mutual versus Public Benefit: The Case of Renewable Energy Cooperatives”, *Annals of Public and Cooperative Economics*, Vol. 88(June 2017):203-232.

¹¹⁵ Abdul B.A. Munasib and Jeffrey L. Jordan, “The Effect of Social Capital on the Choice to Use Sustainable Agricultural Practices”, *Journal of Agricultural and Applied Economics*, Vol.43 (May 2011):213–227.

¹¹⁶ Seok-Woo Kwon, Colleen Heflin, and Martin Ruef, “Community Social Capital and Entrepreneurship”, *American Sociological Review*, Vol. 78, Issue: 6 (December 2013): 980-1008.

Social capital dimensions and related Indicators:

Dimensions of Social capital	Indicators
Groups and networks	i) Membership in formal or informal organization or association ii) Ability to get support from those other than family members and relatives in case of hardship
Trust and solidarity	i) Most people in the community can be trusted ii) Most people in the community always help each other
Collective action and cooperation	i) Community contributes time or money towards common development goals. ii) High likelihood that people in the community cooperate to solve common problems.
Information and communication	i) Frequently listen to a radio ii) Frequently read newspaper iii) Frequently watch television
Social cohesion and inclusion	i) Strong feelings of togetherness within the community ii) Feeling safe from crime and violence when alone at home.
Empowerment and political action	i) Have regulated in making decisions that affect everyday activities ii) Vote in the last general election

Source: Adapted from Grootaert (2004, World Bank Working Paper no.18)

The present study considered most of the dimensions of social capital to assess the relationship between social capital and poverty reduction. The conceptual framework denotes the full scenario of the research in chapter one.

7.4 Poverty

The World Bank states extreme poverty as living on less than US\$1.25 per day (PPP), and moderate poverty as less than \$2 a day. United Nations determine poverty is the inability of getting choices and opportunities, a violation of human dignity. It means a lack of necessary capacity to take part effectively in society. It means not having sufficient to feed and clothe a family, not having a school or clinic to go to, not having the land on which to produce one's food or a job to receive one's living, not having access to credit. It denotes insecurity, powerlessness, and exclusion of individuals, households, and communities. It mentions vulnerability to violence, and it frequently infers living in minimal or fragile milieus, without access to fresh water or sanitation.

According to the World Bank, Poverty is marked deprivation in well-being and includes many magnitudes. It embraces low incomes and the incapability to obtain the basic goods and facilities essential for survival with self-esteem. Poverty also comprises low levels of health and education, underprivileged access to clean water and sanitation, insufficient physical security, shortage of voice, and low ability and the prospect to better one's life.

Copenhagen declaration states that absolute poverty is a circumstance categorized by a severe scarcity of basic human needs, including food, pure drinking water, sanitation services, health, shelter, schooling, and information. It is influenced by not only on income but also on access to social amenities. The term 'absolute poverty' is occasionally synonymously denoted to as 'extreme poverty'.

A straight method used to measure poverty is founded on revenues or consumption levels. An individual is deliberated poor if his or her consumption or income level drops under some minimum level essential to meet basic needs. This minimum level is generally called the "poverty line". What is required to satisfy basic needs varies across time and societies. Therefore, poverty lines vary in time, place, and the level of development, societal norms, and values of a country.

Evidence on consumption and income is attained through sample surveys, with which families are requested to answer comprehension questions on their spending practices and sources of income. Such researches are directed more or less frequently in most nations. These sample survey data collection methods are gradually being completed by participating methods, where persons are asked what their fundamental needs are and what poverty denotes for them.

If poverty negatively impacts relationships patterns, it does so with a delay and in a non-linear fashion. This makes clear that short poverty durations remain without adverse effects on sociability, and it also reveals that social networks have a specific capacity to adjust. They may change in composition, but they are nevertheless perceived as intimate, indicating a stable and modifiable feeling of social integration that can relate to different network configurations.¹¹⁷

¹¹⁷ Petra Böhnke and Sebastian Link, "Poverty and the Dynamics of Social Networks: An Analysis of German Panel Data", *European Sociological Review*, Vol.33, Issue 4, (August 2017):625.

7.5 Conceptualizing the Link between Social Capital and Poverty

The proper conceptualization of social capital remains elusive without a generally accepted definition of the concept. Dasgupta (1997) discusses that social capital means interactive networks and nothing more. All descriptions tend to suggest that only social collaborations are at the basis of social capital. It is also clear from these meanings that social capital makes externalities and that the mechanism that initiatives social capital has to do with transmitting information, establishing trust and developing norms of collaboration. Collier (2002) classifies social capital by economically useful results from three types of externalities it generates. First, social capital assists the transmission of knowledge about the attitudes of others, reducing the problem of opportunism through repeat transactions that inaugurated trustworthiness and reputations. Secondly, it promotes the transfer of knowledge about equipment and markets, reducing market failures in information. Lastly, by trusting on norms and rules, social capital minimizes the problem of free-riding, thereby facilitating cooperative action.

Social capital may decrease levels of poverty through positive externalities of knowledge transfer about the acceptance of agricultural technologies leading to improved agrarian production and therefore improved family incomes. Diffusion of improvements is expedited by links between individuals (Narayan & Pritchett, 1999; Isham, 2000; Reid & Salmen, 2000; Birungi & Hassan, 2007; Katungi et al., 2007). These studies express that social involvement in group events and are associated with social systems are related to the early selection of technologies. As Collier (2002) claims, the transmission of knowledge can take place through pooling, in the case of links and groups, or through replication, which involves one-way interactions. He further contends that copying tends to be liberal in distribution, except where barriers of social segmentation are high. Such separation may embrace gender, revenue or ethnic share, among others. Study on the acceptance of innovations recommends that village-level spillover special effects play a role in individual implementation decisions, rising agrarian production and hence family incomes (Foster & Rosenzweig, 1995).

Social capital may lessen market disasters in information, which drops communications costs and offers a great variety of market transactions in production, land, labour, credit, and leading to advanced family incomes. This can be information about products, prices, and behave of other members, among other things.

In his thesis, Collier (2002) also says that the underprivileged people have a lower opportunity cost of time and a lower stock of economic and physical capital than the affluent. Since social communication is time severe and social capital can frequently substitute for private capital, the deprived people may select to depend on more on social capital than the better off. Collier's disagreement recommends that social capital may improve other resource constraints such as farm equipment, credit and other inputs significant in the production method that would have else been attained in the market, thus plummeting the vulnerability of the commonalities to poverty. As Putnam (1993:4) puts it, 'in rural agrarian households, social capital permits each farmer to acquire his activities done with less physical capital in the procedure of tools and equipment using the borrowing and lending of these implements in the communities.' Social capital may also assist larger collaboration in the direct provision of facilities that advantage all members of the society and hence increase family well-being. Work by Ostrom (1990) proposes that the capability of local groups to cooperate plays a substantial role in stopping the adverse consequences of the extreme consumption of assets that would consequence from purely personal behaviour in open access circumstances. For example, Ahuja (1998) demonstrates that in Coˆte d'Ivoire the degree of land degradation was worse in the more ethnically different villages. This result recommends that it is the difference in social factors that may influence the effectiveness of community controls because different communities tend to have less cohesion and therefore less trust. Lastly, Alesina & La Ferrara (2000) statement that social capital measured as participation in organizations is greatly interrelated with political involvement, and this has acute consequences for policy choices. Social groups bring out the opinions of the underprivileged people against marginalization by the wealthy and educated elites. Putnam's works in Italy also determines that the areas of Italy, where the inhabitants had

a more degree of the horizontal association and had more competent governments. The tool through which these horizontal relations may work is effective observing of government provision of services and hence better household welfare. On the other hand, the literature on the determinants of group participation is not well developed. Alesina & La Ferrara (2000) improve the ideal that contacts group involvement with income discrimination, cluster differences in financial activity, race, and ethnic origin. The findings show that lower trust decreases involvement in open groups. Other essential factors defining group involvement that are stated in the writings are age, education, gender and marital status (Alesina & La Ferrara, 2000; Christoforou, 2004; Dasgupta, 2005; Mosley & Verschoor, 2005; Muriisa & Ishtiaq, 2007).¹¹⁸

Table 7.1: Respondents’ Involvement with Income Generating Activities based on the Following Components

SI	Components of Social Capital	Number	% response
I)	Groups and Networks:		
	Yes	310	90.7%
	No	32	9.3%
	Total	342	100%
II)	Information & Communication :		
	Yes	319	93.3%
	No	23	6.7%
	Total	342	100%

The above table 7.1 presents the perception of respondents about their involvement in income-generating activities. A total of 310 respondents (90.7%) out of 342 think that participation in groups and networks provides more opportunity for income generating activities through making social relationships among the individuals in the community. 319 respondents (93.3%) also have the notion that access to information and community within the group members help them find more avenues for income generating activities. But as observed that the exposure to groups, networks, and communication do not provide an opportunity for income generating activities for all of the respondents. Some of the respondents can not avail the opportunity for income-generating activities due to their lagging in social status, education, property and landholding size, etc.

¹¹⁸ Rashid Hassan & Patrick Birungi, “Social capital and poverty in Uganda”, *Development Southern Africa*, Vol. 28. Isse.1 (2011) p.19-37.

Figure 7.1 Respondents’ Notion about Income-Generating Activities

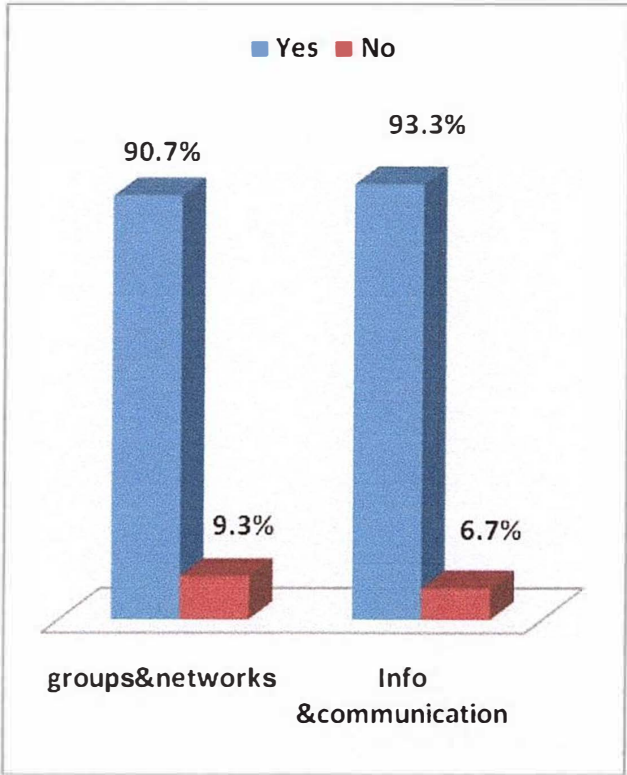


Figure 7.2: Trust on Lending and Borrowing among the People of Study Area

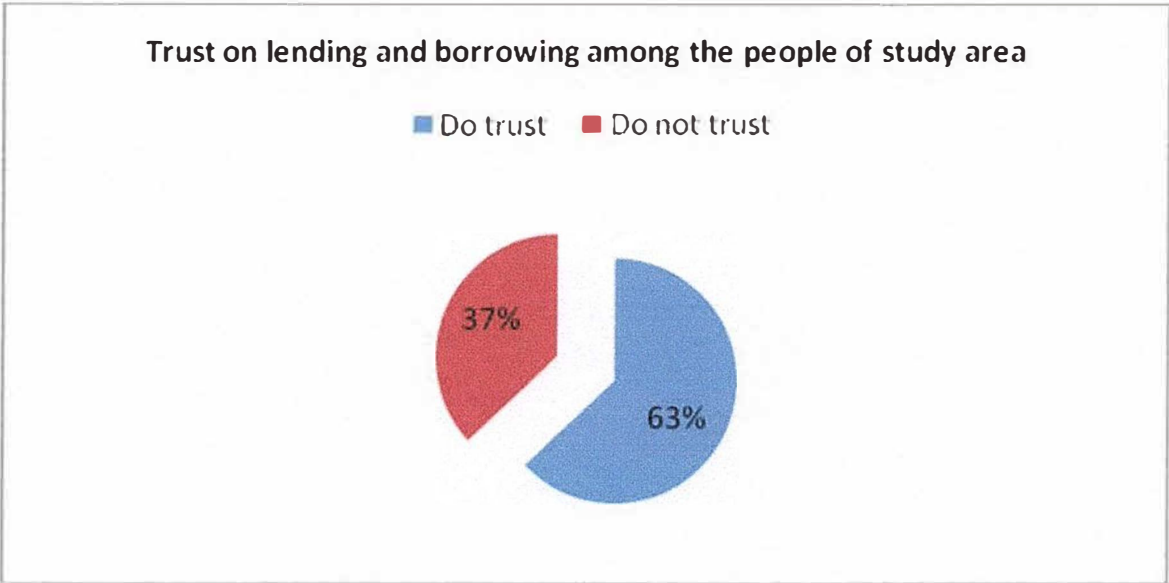


Figure 7.2 shows that majority of the respondents (63.0%) have a positive notion that their fellow villagers could be trusted in matters of lending and borrowing of money in the course of their need and emergency despite the risk of losing their lent out money.

Table 7.2: Financial Assistance While Economic Crisis

Financial assistance providers	Number of respondents [N=]	% Response
No helps from others	27	7.9
Family support	172	50.3
Neighbours	98	28.7
UP Chairman	7	2
UP members	29	8.5
Political Leaders	9	2.6
Total	342	100.0

Table 7.2 shows that most of the respondents (50.3%) receive financial assistance from family during the pregnancy period. At the same time, about 8 percent of respondents do not get financial support from others.

Table 7.3: Present Condition Due to Social Capital

Present condition due to social capital	Better		Remain as usual	
	N	%	N	%
To face natural disaster	158	46.2	184	53.8
Incase of improved life style	332	97.1	10	2.9
In the case of health service receiving	338	98.8	4	1.2
Debt reciving and refund	164	48	178	52
Food security	322	94.1	20	5.9

Table 7.3 shows that about 46.2 percent of respondents inform that present condition is better due to social capital for facing a natural disaster, whereas 53.8 percent of respondents report that they face disaster as usually.

In case of an improved lifestyle, about 97.1 percent of respondents, informed that present condition is better due to social capital, whereas 2.9 percent of respondents told that their lifestyle remains as usual.

In case of health service receiving, about 99 percent of respondents, inform that present condition is better due to social capital, whereas about 1 percent of respondents report that their health service receiving is as usual.

In case of debt receiving and refund, about 48 percent of respondents, inform that present condition is better due to social capital, whereas 52 percent of respondents report that their debt was receiving and the refund is remaining as usual.

In case of food security, about 94 percent of respondents, inform that present condition is better due to social capital, whereas about 6 percent of respondents tell that their food security is to remain as usual.

Table 7.4: Credit Status of the Respondents

Credit status	Number of respondents [N=]	% Response
Yes	326	95.3
No	16	4.7
Total	342	100

Table 7.4 shows that 95.3 percent of respondents have taken credit from any person or organization and only 4.7 percent of the respondents have not taken credit. It is noted that the majority person of the respondent has received credit.

Table 7.5: Savings Organizations of the Respondents

Savings organizations	Number of respondents [N=]	% Response
NGOs	250	76.6
Cooperatives	52	16
Bank	24	7.4
Total	326	100

Table 7.5 shows that 76.6 percent of respondents savings their money in NGOs, 16 percent of respondents savings their money in cooperatives, 7.4 percent of respondents savings their money in organizations in a bank. It is observed those maximum respondents savings their money in NGOs.

Table 7.6: Credit Taking by the Respondents

Range of Credit	Number of respondents [N=]	% Response
5000-9000	31	9.5
9001-15000	97	29.8
15001-20000	145	44.5
20001-25000	34	10.4
25001-30000	19	5.8
Total	326	100.0

Table 7.6 shows that 44.5 percent of respondents' credit taking range is TK 15001-20000; about 30 percent of respondents credit taking range is TK. 9001-15000. It also

shows that 9.5 percent of respondents' credit taking range is TK. 5000-9000, whereas about 6 percent of respondents' credit taking range is TK.25001-30000. So, the majority of the respondents about 74 percent of respondents' credit taking range is TK. 90001-20000.

Table 7.7: Usages of Credit of the Respondents

Usages of credit	Number of respondents [N=]	% Response
Building House	83	24.3
Children Marriage	58	16.9
Land Lease	64	18.7
Invest in Business	23	6.7
Others (crop cultivation, fishery, purchasing van)	114	33.3
Total	342	100.0

Table 7.7 shows that around 33.3 percent respondents usages their credit for others (crop cultivation, fishery, purchasing van/rickshaw) purpose for their self- interest, 24.3 percent respondents building their house with this credit, about 17 percent respondents uses their credit for child marriage, and about 19 percent respondents take land lease with this credit. The table illustrates that the majority of the respondents uses their credit for crop cultivation, fishery, purchasing van/rickshaw, building the house, land lease, and child marriage.

Table 7.8: Cooperation Receive in Getting Credit

From whom did you received assistance in getting credit	Number of respondents [N=]	% Response
Relatives	45	13.8
Neighbours	106	32.5
Friends	30	9.2
Political Leaders	12	3.7
NGOs	133	40.8
Total	326	100.0

The Table 7.8 shows that while taking credit about 41 percent respondents get cooperation from NGOs, 32.5 percent respondents get cooperation from Neighbours, about 14 percent respondents get cooperation from relatives, and 9.2 percent of the respondents get cooperation from their friends. It is noteworthy that the respondents get significant cooperation for receiving credit from NGOs, Neighbours, and Relatives.

Table 7.9: Role of Kinship in Reducing Poverty

Type of Response	Number of respondents [N=]	% Response
High (influence)	208	60.8
Medium (influence)	84	24.6
Low (influence)	50	14.6
Total	342	100.0

Table 7.9 shows that about 61 percent of respondents say that kinship has a lot of influence in reducing poverty, and about 15 percent of respondents say that reducing poverty kinship has little influence. It is noted that kinship plays a vital role in reducing poverty.

Table 7.10: Information on Women Empowerment

Women empowerment	Single		Both		Family	
	N	%	N	%	N	%
Income and Savings	192	56.1	138	40.4	12	3.5
Participating Various Programs	306	89.5	36	10.5	-	-
Credit taking and spending	118	34.5	188	55.0	36	10.5
Animal Husbandry	51	14.9	259	75.7	32	9.4
Crops Cultivation	31	9.1	275	80.4	36	10.5

Table 7.10 shows that 56.1 percent of respondents inform that they are personally involved in income and savings, whereas 40.4 percent of respondents inform that they are both involved in income and savings. On the other hand, 3.5 percent of respondents say that they are engaged in income and savings with family.

In participating in various programmes, 89.5 percent of respondents inform that they are personally participating in multiple programmes, whereas 10.5 percent of respondents report that they are both participating in various programmes.

In credit taking and expenditure, 34.5 percent of respondents inform that they are personally involved in taking credit and spending, whereas 55.0 percent of respondents tell that they are both engaged in accepting credit and spending. On the other hand, 10.5 percent of respondents say that they are involved in taking credit and spending with family.

In animal husbandry, about 15 percent of respondents inform that they are personally involved in animal husbandry, whereas about 76 percent of respondents inform that they are both engaged in animal husbandry. On the other hand, 9.4 percent of respondents say that they are involved in animal husbandry with family.

In crops cultivation, 9.1 percent of respondents inform that they are personally involved in crops cultivation, whereas 80.4 percent of respondents inform that they are both engaged in crops cultivation. On the other hand, 10.5 percent of respondents say that they are involved in crops cultivation with family.

Table 7.11: Nature of Lending for Everyday Life

Types of elements	Providers
Money	NGOs, Rural Money Lender, Neighbour, Kin/Relatives
Utensils	Neighbours, Kin/Relatives
Food stock	Landlord, Neighbours, Kin/Relatives

The table 7.11 shows that money providers entity is NGOs, Rural Money Lender, Neighbours, Kin/Relatives, respondents get utensils from Neighbours, Kin/Relatives, and food from their Landlord, Neighbours, Kin/Relatives.

Table 7.12: Respondents' Access to Credit based on the Following Components

	Components of Social Capital	Number	% response
I)	Groups and Networks:		
	Yes	307	89.77%
	No	35	10.23%
	Total	342	100%
II)	Trust and Solidarity:		
	Yes	324	94.7%
	No	18	5.3%
	Total	342	100%
III)	Information and Communication :		
	Yes	319	93.27%
	No	23	6.73%
	Total	342	100%

The above table 7.12 presents the respondents' notion about their access to credit. Majority of the respondents (90% to 95%) think that involvement in the group, trust amongst the people of the community and access to information and communication do ensure more scope for taking and giving credits with more confidence and understanding. With exception to a few numbers of respondents (5% to 10%) think that lack of education, social status, property, and income, it is difficult to have access to credit from financial institutions.

Figure 7.3: Respondents’ Access to Credit based on the Following Components

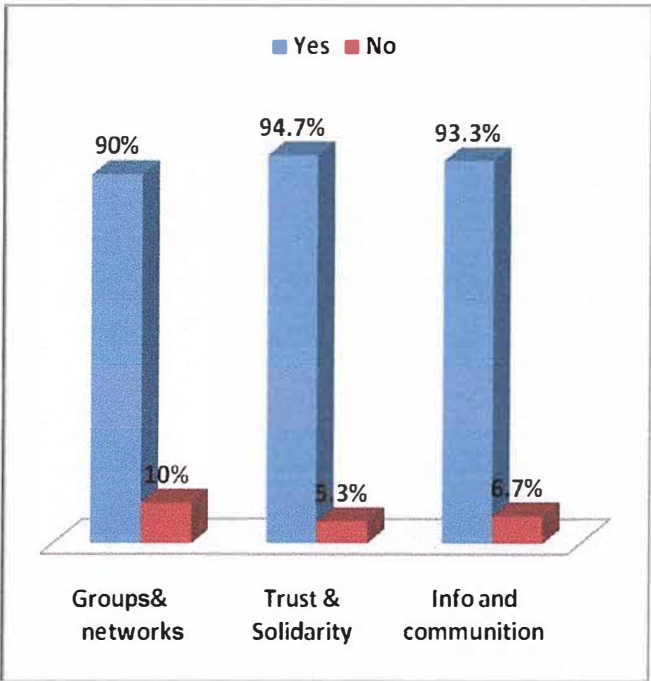


Table 7.13: Respondents’ Food Security based on the Following Components

SI	Components of Social Capital	Number	% response
I)	Groups and Networks:		
	Yes	283	82.75%
	No	59	17.25%
	Total	342	100.0%
II)	Trust and Solidarity:		
	Yes	278	81.29%
	No	64	18.71%
	Total	342	100%
III)	Information and Communication :		
	Yes	274	80.11%
	No	68	19.89%
	Total	342	100%

The above table 7.13 shows respondents’ notion about food security of the community. Majority of the respondents (80% to 83%) think that involvement in the group, trust amongst the people of the community and access to information and communication do ensure food security of the community. The food security is commonly ensured through their access to information about their knowledge of crop failures, quality seeds, pest management, etc. Here in the table, it is observed that (17% to 20%) of the respondents who are seemingly not aware of groups and network, trust and information often assume

that illiteracy, poor socio-economic status do hamper their mutual trustworthiness and group affinity. So eventually they feel deprived of the benefits of social affiliation and bondage amongst community which in turn hinders their poverty reduction efforts.

Table 7.14: Respondents’ Access to Safe Drinking Water based on the Following Component

Components of Social Capital	Number	% response
Collective Action:		
Yes	296	86.55%
No	46	13.45%
Total	342	100%

Table 7.14 shows respondents’ access to safe drinking water in the community. Majority of the respondents (86.55%) think that access to safe drinking water is essential for maintenance of better health and keeping them free from common abdominal diseases such diarrhea, typhoid, jaundice, arsenic contamination, and other related skin diseases. So, awareness about importance and access to safe drinking water has to ensure through the collective action of the community. The collective action can be fruitful if the community can approach the local government, local representative and other influential people to have ensured safe drinking sources through the construction of deep tube-well, decontamination of arsenic water and river water. Some of the respondents (13.45%) think that collective action by the community is not always expected since the difference in education, property and social status amongst the population is prevalent.

Figure 7.4: Respondents’ Access to Safe Drinking Water

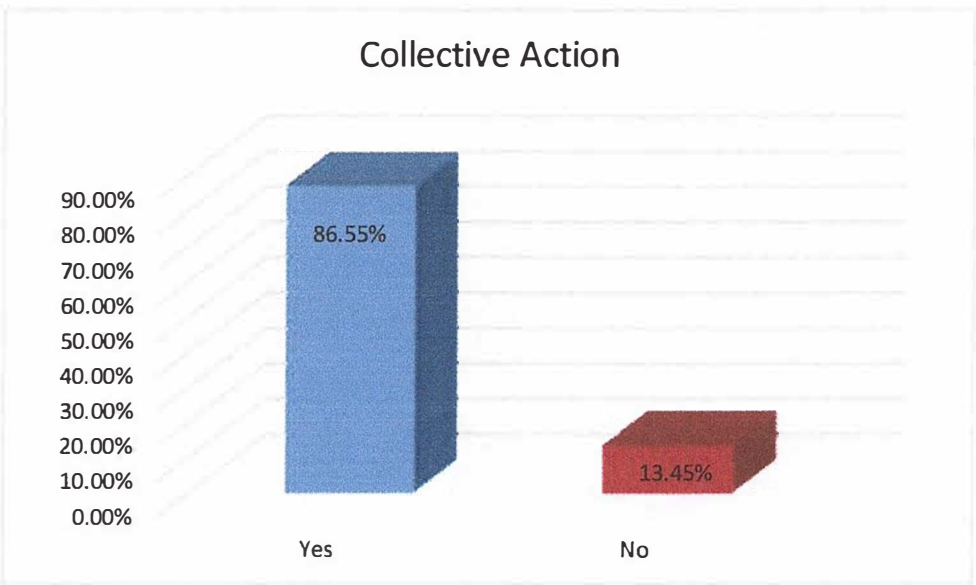


Table 7.15: Respondents’ Sanitation Status based on the Following Component

Sl	Components of Social Capital	Number	% response
I)	Collective Action:		
	Yes	278	81.29%
	No	64	18.71%
	Total	342	100%

Table 7.15 shows respondents’ awareness about the sanitation of the locality and community. Majority of the respondents (81%) think that cleanliness of community depends if drainage facilities, sanitary toilets, and garbage and wastes are well managed and adequately disposed of. And for the attainment of cleanliness of the environment, collective action of the community is essential. This sort of cleanliness campaign can only be attained through joint efforts and activity of the community. Some of the respondents (19%) think that collective action by the community is not always ensured because of differences in the awareness level, financial affordability of the poor people in the community.

Figure 7.5: Respondents’ Notion about Sanitation Status

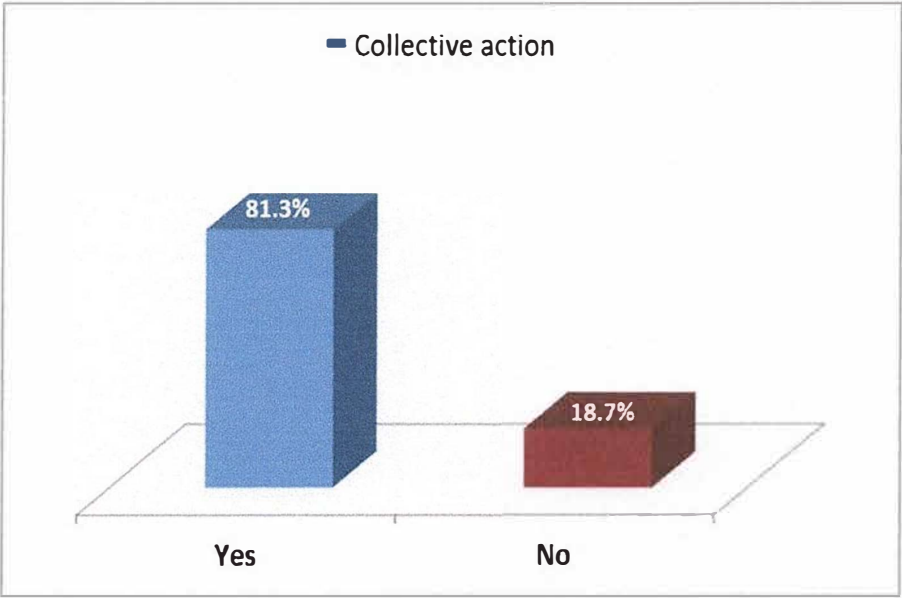


Table 7.16: Respondents’ Notion about Nutrition Status based on the Following Component

Components of Social Capital	Number	% response
Collective Action		
Yes	276	80.70%
No	66	19.30%
Total	342	100%

The table 7.16 presents respondents’ awareness about nutrition and its importance in maintaining better health. Majority of the respondents (81%) think that nutrition awareness should be infused in the community especially to the female members of the household. The female members should be made aware of the nutrition value of fruits and vegetables and other livestock products. This awareness program should be ensured through the collective action of the community. Some of the respondents (19%) think that collective action by community is not always ensured because of differences in the awareness level, financial affordability of the poor people in the community.

Figure 7.6: Respondents’ Notion about Nutrition Status

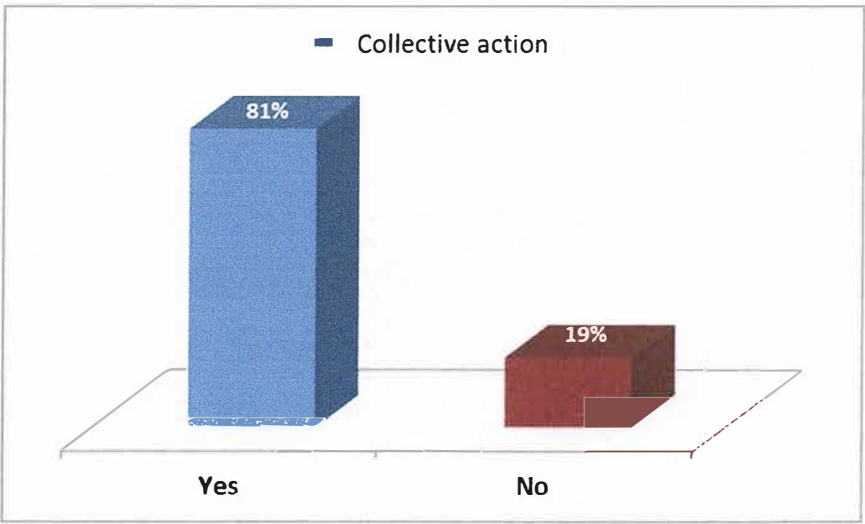


Table 7.17: Respondents’ Access to Health Service based on the Following Components

SI	Components of Social Capital	Number	% response
I)	Trust and Solidarity :		
	Yes	217	63.45%
	No	125	36.55%
	Total	342	100%
II)	Information and Communication :		
	Yes	228	66.67%
	No	114	33.33%
	Total	342	100%
III)	Collective Action and Cooperation		
	Yes	206	60.23%
	No	136	39.77%
	Total	342	100%

Table 7.17 shows respondents’ access to health services. Majority of the respondents (60% to 66%) think that trust and solidarity amongst the community, their access to information and concerted efforts and action will ensure more effective access to health services- especially maternity and child health related diseases. But more than one-fourth of the respondents perceive that despite trust amongst the people of the community and access to information and communication do not ensure access to excellent health services because the health services provided in the government health centers are scanty and not affordable, especially for the impoverished community.

Figure 7.7: Respondents’ Notion about Access to Health Service

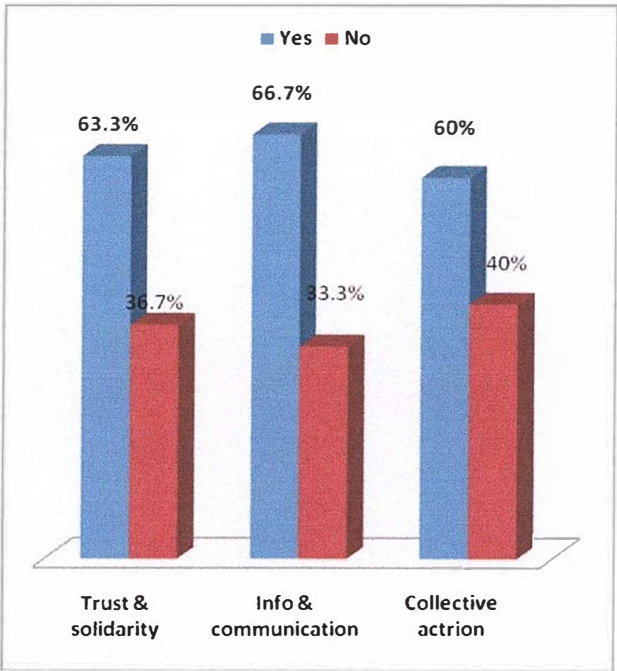


Table 7.18: Respondents’ Notion about Prevention of Child Marriage based on the Following Components

Sl	Components of Social Capital	Number	% response
I)	Groups and Networks:		
	Yes	285	85.3%
	No	57	14.7%
	Total	342	100%
II)	Information and Communication :		
	Yes	278	81.3%
	No	64	18.7%
	Total	342	100%
III)	Collective Action and cooperation		
	Yes	223	65.3%
	No	119	34.7%
	Total	342	100%

The above table 7.18 shows respondents’ notion about the prevention of child marriage in the community. Majority of the respondents (65% to 85%) think that involvement in the group, access to information and communication and collective action of the community will help them fight evil effects of child marriage in the society. So, group and collective efforts and awareness programme if made by community people will help check early child marriage. Here in the table, it is observed that one-third of the respondents assume that illiteracy, poor socio-economic status of the community do thwart their efforts to realize the evil effects of early marriage of the child.

Figure 7.8: Respondents’ Notion about Prevention of Child Marriage

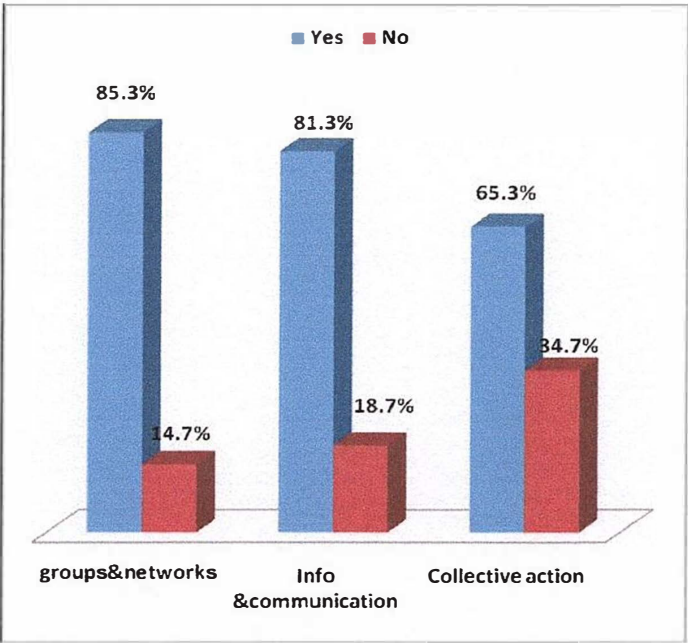
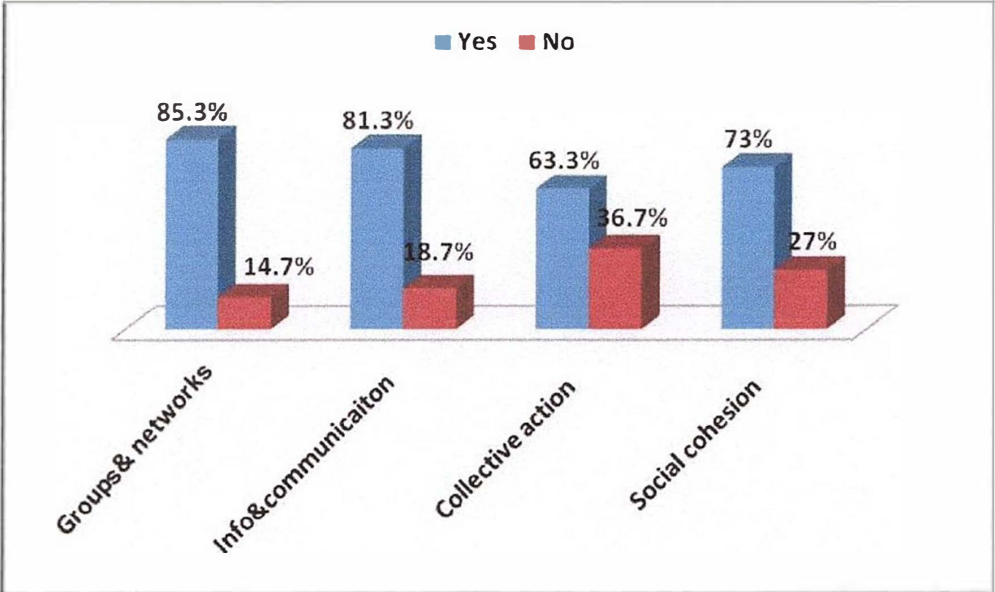


Table 7.19: Respondents’ Notion about Access to Projects

Sl	Components of Social Capital	Number	% response
I)	Groups and Networks:		
	Yes	285	85.3%
	No	57	14.7%
	Total	342	100%
II)	Information and Communication :		
	Yes	278	81.3%
	No	64	18.7%
	Total	342	100%
III)	Collective Action and Cooperation :		
	Yes	217	63.3%
	No	125	36.7%
	Total	342	100%
IV)	Social Cohesion and Inclusion		
	Yes	251	73.0%
	No	91	27.0%
	Total	342	100%

Table 7.19 shows respondents’ notion availability or access to projects in terms of economic hardship caused by natural calamities. About implementation of technology at production, majority of the respondents (63% to 85%) think that involvement in group, access to information and communication, relation with the people, Chairman, UP members (Male), UP member(Female), influential relatives, person affiliated with NGOs, collective action and social cohesiveness in the community will help them to have more access to relief in times of economic hardship. Around one-third of the respondents assume that illiteracy, lack of awareness, lack of social affinity amongst community deprives the needy people to get the expected amount of relief supports from concerned sources of government, and local influential and representatives.

Figure 7.9: Respondents’ Notion about Access to Projects



7.6 Focus Groups Discussions Findings

The research has been conducted on nine Focus Group Discussions; FGDs have been undertaken from each union. A total of ninety persons have participated in nine FGD sessions to explore their views about the role of social capital in reducing rural poverty in Bangladesh. The FGDs were held for male and female stakeholders collectively. Though few female participants were uncomfortable with expressing their thoughts freely, participants, in general, were very intense about discussing the social capital dimensions. The findings of their discussions are presented below:

- a) Concerning income-generating activities, participants were sought to whether they were involved in some development programs taken for rural development such as FFW, EGPP, VGD, etc. These programmes were running by Union Parishad, in which the Union Parishad chairman, members, or political leaders had responsibility for making available information about those programmes to the community. The participant unveiled that due to the existence of social capital among rural people, they were able to participate in these programmes and involved with various income-generating activities. Especially, participants revealed that political connections with them underscored to get aforementioned privileges tremendously.
- b) About access to credit, most of the respondents mentioned that they had taken credit from various organizations like co-operative society, NGOs, Bank, insurance company, etc. Credit range was Tk.5, 000 to 25,000 only. They used up that money for cultivating seasonal crops, running fishery, rearing cattle, purchasing van/rickshaw, building their home, getting their children to marry, leasing land from the landlord, etc. They also stated that neighbours, relatives, friends, NGOs, political leaders, etc. were cooperative with each other in this regard.
- c) Relating to food security, the majority of the participants exposed themselves that they were able to maintain food security for the whole year. But three years ago the situations were not the same as now. It is thought that social capital component like political connection greatly helped them to reach the present condition. Because of social capital, they involved in income-generating activities, which helped them to set aside money, and purchased enough food which makes sure food security.
- d) As to nutrition, the majority of the stakeholders said that they took a meal three times a day. They were able to eat rice, bread, egg, meat, milk vegetables, etc. And those kinds of stuff had enough nutritional value for their daily nutrition demand. Most of the female members of the respondents made aware of the nutrition value of fruits. This awareness programme was safeguarded through the collective action of the community.
- e) In terms of access to health service, most of the respondents stated that they got health facilities from the community clinic, Upazila health complex, Zila Sadar hospital, kabiraj, etc. Majority of the participants got information about gaining access to health

service from neighbours, relatives, friends, and other community members. Information providers, i.e., neighbours, relatives, friends, NGOs, political leaders, and other stakeholders, gave information about antenatal care, child immunization and so on. They played an indispensable role in going to the hospital.

f) Concerning access to safe drinking water, the majority of the respondents said that they were drinking safe water because they had a tube-well in their household financed by the government or their fund. Most of the participants came across no difficulties all through setting up public tube-well or while fetching water. Few respondents however admitted that they had faced some complications for managing a public tube-well or collecting safe drinking water.

g) Regarding sanitation, most of the participants mentioned that they had toilets which were *paka* (built using materials such as cement and iron rods), semi-paka or *kacha* (basically made of mud or clay with feebler materials). The government has taken proper steps to provide remediation for poor people. Deprived people did not know about the sanitation facilities of Union Parishad. In these regards neighbours, relatives, and friends, political leaders, UP chairman, and members disseminated information about sanitation. If there were some complications, owing to build up a toilet, UP chairman, members, and political leaders unscrupulously took a bribe from impoverished people.

h) In relation to the prevention of child marriage, the majority of the participants explored that they were involved in groups, gained access to information and communication and collective action of the community. Those activities helped them to fight against child marriage in society. But some stakeholders said that they were underprivileged and they could not bear their children's educational expenses. As a result, they were stimulated to get their child to marry as early as possible. As regards child marriage, neighbours and relatives sometimes had played a negative role. Parents were informed that female education was not only inauspicious for family and society but also awfully dangerous for our nation. Owing to social capital such as access to information and communication, political action, as well as collective action and cooperation, they overcame this perpetual problem in the community.

7.7 Conclusion

The research is to be analyzed the fact to what extent social capital and poverty interlinked with each other. This study further examined the relationship between social capital and economic growth opportunities especially among the sources of credit and components of social capital. Generally, social capital covers six dimensions: groups and networks; trust and solidarity; collective action and cooperation; information and communication, social cohesion and inclusion; and empowerment and political action.

The result denotes that the social capital dimensions viz. groups and networks, information and communication, social cohesion and inclusion embolden the rural people to get involved in income-generating activities. On the other hand, access to credit is one of the poverty indices that has been tremendously affected by the following social capital dimensions such as information and communication, trust and solidarity, and groups and networks. Likewise, information and communication, trust and solidarity and empowerment and political action dimensions make sure food security among the poverty-stricken rural people. People avail their nutrition status owing to information and communication, and collective action and cooperation, which are the core components of social capital. In case of access to health services, two dimensions of social capital have a pivotal role, i.e., information and communication, and collective action and cooperation. People ensure their access to safe drinking water through information and communication, collective action and cooperation, and social cohesion and inclusion. In the perspective of sanitation, empowerment and political action, and collective action and cooperation dimensions have a significant consequence, which boosts the rural people' hygiene eminence. Three complements of social capital: namely, collective action and cooperation, information and communication, and empowerment of political action perform an enormous role to prevent child marriage. It is noticeably perceived that out of six dimensions of social capital, the following two dimensions like information and communication, and collective action and cooperation have a substantial impact on poverty reduction indices.

The results provide evidence and lend support to the assertion that social capital plays a vital role in stimulating the economic growth of rural households. There is a shred of growing empirical evidence that social capital contributes significantly to sustainable development. Growing opportunity necessitates an expanding stock of capital. The traditional composition of natural, physical/produced, and human capital needs to be widened to embrace social capital. Social capital states to the internal social and cultural coherence of society, as well as the norms and values that manage relations among people and the organizations in which they are embedded cohesively. It is as like as a glue that holds societies together and without which there can be no economic growth or human well-being. Therefore, without social capital, society at large will collapse, and today's world presents some unfortunate examples of this.

Chapter Eight

Conclusion

Social capital has numerous positive externalities in social and economic development. It is considered as a better substitute of the state in actions directed to poor and marginal people. This study shows that social capital plays a significant role in reducing rural poverty in Bangladesh. There is a close connection between social capital and poverty. The findings suggest that the role of social capital is remarkable in rural poverty. The results also show that social capital has a considerable impact and a decisive role in economic success with improving the mobilization of physical and financial capital. The findings indicate that social capital enables rural people to get involved in Social Safety Net Programmes (SSNPs). Due to the social capital, those people who are engaged in VGD, EGPP and FFW programmes, they improved their economic condition and able to reduce poverty. It is thought that social capital component such as political actions had an incredible role to play for deprived people having above mentioned benefits. The higher the political connections among the individuals or communities, the larger the assistance.

Poverty reduction programmes through SSNPs in rural Bangladesh are focused on development through investment in infrastructure and human resources (health, access to financial capital). The government and the private sector in the provision of financial capital, prevention of child marriage, access to health service which is the increase of social capital, in turn also increase income and reduce poverty.

On the other hand, the research findings show that there are some inconsistencies of the role of social capital in reducing rural poverty in Bangladesh. Some sectors have a fundamental problem, such as female education. For instance, prejudiced rural people think that women's education is not necessary. If they give their daughters marriage, they can save money. Relatives and neighbours of rural people, in this regard, encourages child marriage that in turn increase poverty in different ways.

The research indicates that social network of relatives, neighbours as components of social capital encourage poor people to participate in the SSNPs. These programmes

mobilize financial resources, create income generating activities to better their living condition and reduce poverty. Social capital provides resources, ideas, and information beyond the community that a means of lowering greater empowerment and raise voices for their rights.

Overall, it is noticed that due to the existence of social capital among the rural people, they become able to participate in SSNPs, which has a pivotal role in reducing rural poverty in Bangladesh. The people who are involved in these SSNPs have higher per-capita expenditure than before. The rural people of Bangladesh rely on agriculture. But the income of agriculture could not support their spending and livelihood for landlessness and seasonal unemployment. People therefore either join SSNPs for their survival or increase earnings for their livelihood. Social capital plays an essential role in joining these programmes, which are the primary reasons for poverty reduction. It is observed that social capital plays a crucial role in lessening rural poverty in Bangladesh.

The study findings show that social capital complement existing institutions and government actions and in other cases substitute for inefficiency and absence of institutions that provide the underlying social, economic and psychological needs of rural people in Bangladesh. Because of social capital, poor people have access to potable water, electricity, health care, finance, roads, etc. that diminish expenses on health service/ treatment. Social networks and connection is an indispensable element of social capital. These elements create bonds, bridges, and links through which reduce poverty in pastoral Bangladesh.

Social capital improves the efficiency of rural development programmes by improving access to credit, health, water, and sanitation. In the case of access to credit, family kinship, UP members, NGOs play essential roles in reducing rural poverty of Bangladesh. Social capital includes the institutions, the relationships, the attitude and values that govern interaction among people contribute to reducing poverty.

The descriptive analysis of data shows that social capital is that one's family friends and associate constitute a valuable asset, one that can call upon in a crisis. They were helped when they fall upon hard times. They talk, share meals, participate with one another

works, financial help, etc. Social capital has been found to have a positive impact on reducing rural poverty.

On the contrary, it is also observed that in some cases social capital fail to reduce poverty because the UP members are not impartial. Sometimes they work for their benefits and their relatives' benefits. People who provide money to UP members get the project benefits. However, social capital in many cases increases some social problems, i.e., child marriage.

In a nutshell, It is found that that social capital has a positive role in the reduction of poverty. More specifically, social capital positively influences health and living standard of individuals in rural Bangladesh. This research has provided knowledge about the role of social capital in reducing rural poverty in Bangladesh because social capital helps to the poor people to participate SSNPs. Collective actions initiated by Union Parishad generated these programmes. More specifically, programmes benefits included income generating activities, access to food, road repair, infrastructure, improve access to water, sanitation, and others that reduce poverty in rural Bangladesh.

Case Study (CS 1)

Aschhia Begum* (40)

Member of EGPP

Village: Shimulia

Union: Kishorgari

Palashbari, Gaibandha

Aschhia Begum, a forty-year-old woman- the wife of late Abu Mia lives in Shimulia village, Kishorgari Union of Palashbari Upazila under the district of Gaibanda. She inherited a one-room house from her late husband, which is made of bamboo and thatched cane and grass. According to her statement, she was such a poor that she could not afford to own a tube-well. She has no specific place to dispose of the household wastes, and her only source of light was kerosene oil. She had two daughters and could not provide them any schooling facilities. Eventually, she got them bibaha (married) at tender ages. Owing to the premature death of her husband, Achhia got involved in EGPP under the samajik nirapatta karmasuchi (Social Safety Net Programmes). Since her association with EGPP, she felt the need for involvement in group and network that has helped her to get engaged in income-generating activities such as stitch work and weaving. During her participation in EGPP- she had a notion that group leaders would decide with all members of a group or community in tandem, which proved to be effective. She also observed that problems in the village/ community should be mitigated by local government administration. She also witnessed that family members often soften crop failures due to crop diseases and seed quality. But, she is not sure whether these types of problems could be fought out through the help of neighbours and community leaders or joint efforts of all people of a rural community. She also marked that there was a prevalence of social exclusion amongst the community which most likely to happen due to the difference in property and volume of land holding size. This exclusion is, to some extent, also generated due

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to the difference in sikksha (education) level, social status, gender difference, and the generation gap. But she thought that this difference might be diffused through more concerted efforts of neighbor, religious/community leaders, local representative, and legal experts. She further felt that due to these differences, they were deprived of credit, sanitation facilities and also unbiased mitigation of any conflicts and security in the community as a whole. Due to this difference, 35-51% of the population was deprived of credit, sanitation facilities and also unbiased mitigation of any conflicts and security as well. She also observed that sometimes written complaints to the government and local representatives helped to make some positive results. During the last three years of her involvement, she contacted influential persons for the solution of common problems of the community and at times contacted people's representatives to discuss the matters with police authority and court. Some people also encouraged her to contact influential people and campaign for election in favor of her local leaders. She also observed all local people should make joint efforts or decision for the launching of the development project in the interest of the community which is not visible at present. She has also made another observation that the village community is quite responsive and prompt to help and share sorrows of fellow villagers in case of death of parents or close ones. But as for loss of crops and natural havocs, they seemed indifferent or detached. She has also observed that trust in respect of credit taking and giving is mutually done with much reliability, but this trend has not decreased or increased for the last few years. Of course, the village people are more comfortable in this mutual trust of credit taking and giving but not in case of another village or other than his/her village community. In the community, she feels more comfortable and relaxed to keep her children or house under the custody of fellow villagers. She also has the notion that her fellow-villagers are honest and cooperative and more trustworthy and more tolerant or attentive of others' opinions than those of other community. As for the environment, the villagers live in peace and harmony, and often conflicts are resolved readily. She feels that the notion of formation of social capital has a positive role in developing cohesiveness and understanding which in turn help reduce poverty of community.

Case Study (CS 2)

Md. Khaja Mia* (50)

Member of FFW

Village: Khamarpara

Union: Dhaperhat

Shadullahpur, Gaibandha

Md. Khaja Mia, a fifty-year-old man- son of late Khadem Mia, lives in village Khamarpara of Sadullahpur Upazila under the district of Gaibanda. He has a tin-shaded bari (house) consisting of two rooms. Mr. Mia has no sanitation facility to drain off waste materials and usually fetch water from a nearby shallow well, pond and canal for drinking and washing purpose. He disposes domestically of produced garbage of his house in open place. He has arranged electricity for his home from jatiya grid (national grid) system. He along with his 40-year wife has two young sons of 20 and 18 years of age. At present, he is engaged in Food For Work (FFW) under Social Safety Network Programmes (SSNPs).

The local UP member helps him to join this works because he was familiar to him before. Due to the relationship, he avails of this opportunity. He finds that the leader of the group first takes the opinions of group members and then provides his view. However, he feels that group leadership is not functional as was expected. But, he admits he has learned something new and gained some skills. He also observed that for the absence of a teacher in the village school for six months should be solved by local government administration and local guardians of school going children. He perceived that the prevalence of social exclusion amongst the community was caused mainly due to the difference in volume of household properties, amount of land holding size, communal affinity, and the difference between old and newcomers in the villagers. But

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he thinks that this hiatus may be diffused through more concerted efforts of community people, neighbours, and supporters from legal experts. He feels that due to this difference, 25% to 51% of the community is deprived of irrigation and agriculture extension services. In the previous period, the rural community had to complain one time to the local government and local representatives. Some of the complaints' complain were fruitful. During the last three years, he contacted influential persons for a solution to common problems of the community and at times contacted people's representatives to discuss the matters with police authority and court. Some people also encouraged him to contact influential people and campaign for election in favour of his local leaders. He also observed that all local stakeholders should make joint efforts or decision for the launching of the development project in the interest of the community. He has also made another observation that the village community is quite responsive and prompt to help and share sorrows of fellow villagers in case of death of parents or close ones. But as for loss of crops and natural havocs, they seemed indifferent or detached. He has also observed that trust in respect of credit taking and giving is mutually done with much reliability, but this trend has not decreased or increased for the last few years. Of course, the village person is more comfortable in this mutual trust of credit taking and giving but not in case of another village or other than his/her village community. In the community, he feels more comfortable and relaxed to keep his children or house under the custody of fellow villagers. He also has the notion that the fellow-villagers are not honest and not reliable. As for the environment, the villagers live in peace and harmony, and often conflicts are resolved readily. In the formation of social capital and poverty reduction, the family relationship, to some extent influence and so also political linkage. However, he realizes that due to his participation or involvement in groups and social activities has improved/increased to some extent his standard of living, his volume of property, his access to health, credit, internet, facilities, education, disaster management etc. but it is not as expected by the community as a whole. He thinks that social relationship has value. The relationship, components of social capital, helps to reduce poverty and make the distress man's life happy and enjoyable.

Case Study (CS 3)

Amena Begum* (55)

Member of VGD

Village: Avirampur

Union: Darbasta

Gobindagonj, Gaibandha

Amena Begum, 55 years old, lives with her seven-member in Avirampur village, Darbasta Union, Gobindagonj Upazila in Gaibandha district. Her husband Khalilur Raham, presently he cannot work owing to the physical problem. Although they have no land, they belong to five Children's- three boys and two girls. Only one son reads in class 9. She works as a domestic worker to the household of the Neighbours. But it is not enough for feeding her family members. Because of poor economic condition, they lead a miserable life. Their life is joyless and charmless.

On the other hand, food is a basic need of a person, and they cannot survive without it. Food security means access to be all members at all times to enough food for an active, healthy life. But they do not have enough food for their daily demands. She was worried about their miserable condition. Then she went to the Union perished member Md. Tamaj Uddin and discussed their sad circumstances. The incumbent UP member realized Amena Begum's plight and promised to provide a VGD (Vulnerable Group Development) Card, but unfortunately promised VGD card was not given to her for an unknown reason. After 2 Months she further went to The Union Parishad and joined UP general ward meeting and discussed their sufferings in food security. Authority listened to her, and her plight touched their heart, and she was given a positive node. Eventually, she was provided a VGD Card. Now they have no food problem. They are delighted.

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Case Study (CS 4)

Md. Saidur Rahman* (45)

Member of EGPP

Village: Islampur

Union: Dhaperhat

Shadullahpur, Gaibandha

Md. Saidur Rahman, 45, lives with his three daughters in Islampur village, Dhaperhat Union, Shadullahpur Upazila in Gaibandha district. He is a day laborer. All of his daughters are studying in the local schools. Though he earns a meager amount of money, he is the only member of providing butter and bread to his family. With his pitiable income, he maintains his family with great hardship. But day by day it was impossible for him to bear his family expenses in the long run. So, he was in the edge of a crying need of income-generating activities. He was worried and thought about what he could do now? A few days later he went to the Union Parishad members Md. Sabdul Islam and briefly discussed on his sad condition. Mr. Sabdul comprehended the problem. Then he said that union Parishad coordinates EGPP (Employment Generating program for the Poorest) program for the extreme poor of their locality. He advised Saidur Rahman to partake the EGPP. Eventually Md. Saidur Rahman joined that programme to get benefitted. He was pleased after receiving his first segment. At present, he has lifted his poor condition and improved wellbeing and amplified his earnings by income generating activities. He now easily bears to his family cost, his children's educational expenses, and other household expenses. Now they live a relatively comfortable life.

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Case Study (CS 5)

Shahina Akter* (35)

Member of VGD

Village: Bengulia

Union: Kishorgari

Palashbari, Gaibandha

Shahina Akter, 35 years old, lives with her three daughters and a sick husband in Bengulia village under Palashbari Upazila of Gaibandha district. They have no resources, no land except a small homestead with a thatched house. Her husband has been ill for a long time and can hardly work. He works as a farmer. Shahina Akter works as a domestic worker and somehow manages an inadequate income. Survival was difficult for her family members and vulnerability was extreme. Shahina discussed her situation with her neighbours, and she learned about the VGD card. VGD activity gives income-generating skills development training for ultra-poor women to facilitate their increased participation in income-generating activities. Then Shahina enrolled in the 2014-2016 VGD cycle. During that period she received food ration and training on income generating skills in poultry raising. She learned a lot. Thanks to the training programme. After the training, she took credit from BRAC to start her income generating activity. Shahina noticed that her small business started to make a profit. Her annual profit stood at TK.30000. Gradually she extended her business and invested more capital. She also expanded her earning sources by investing in vegetable farming and cattle rearing. In the meantime, Shahina organized treatment for her husband. Now he can help his wife in running the business. Shahina has sent her daughters to school. Shahina feels that VGD programme has been a blessing, and she foresees a bright future for the family. She feels the VGD programme has changed her life.

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Case Study (CS 6)

Shefali Begum* (42)

Member of FFW

Village: Mirupara

Union: Darbasta

Gobindagonj, Gaibandha.

Shefali Begum is 42 years old. She lives in Mirupara village under Gobindagonj Upazila of Gaibandha district. Her husband is a day-labour worker and cuts grass for other people's cattle. He is 70 years old and gets older and not strong enough to continue this hard, manual labour. As a result, Shefali is responsible for being the primary wage earner of the family. To make the family's poverty more complete, Shefali was forced to sell all her belongings, as little as there was, to pay the money for her daughter's marriage and dowry. Life becomes harder for her day by day. She discussed his miserable condition with her neighbours, relatives and UP members. They advised her that their Union Parishad provide Food For Works (FFW) for the ultra-poor women. Then she communicates with her UP member and participates FFW programme. While she was an FFW beneficiary, Shefali received food for works. With one meal a day being delivered for her and her family. She was able to save Tk.1,500 over two years.

Shefali used that saved money to purchase a goat, which soon gave birth to three kids. She also used a Tk. 10,000 credit supplied by a local NGO to buy a calf. By raising and selling goats, Shefali succeeded to earn and save nearly Tk. 4,000. She used a percentage of her savings to treat her family's illness and sent her daughters to school, set up a water pump in her yard and enhanced her household. A few years before, She looks back at her life and cannot trust far; she has tremendously improved. She considers her poverty as a blessing in disguise because she was poor and she was accessible a life-changing opportunity through the FFW programme. She has now become very successful.

* This is not actual name, a made-up name for her

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1.6	EDUCATIONAL QUALIFICATION Cannot put signature [1] Can sign [2] Up to class Five [3] Up to class Eight [4] Up to S. S. C. [5] Up to H. S. C. [6] Degree [7] Post graduate [8]	
1.7	Occupations of the Respondents Agriculture [1] Business [2] Fisheries [3] Service [4] Rickshaw puller [5] Housewife [6] Students [7] Others [8]	
1.8	8. RELIGION Islam [1] Hindu [2] Other [3]	
2.0	Involvement with income generating activities	
2.1	Have any project taken for development in your area? 1=Yes 2=No	
2.1.1	If Yes, which types of project have been taken for development? 1=FFW, 2=EGPP, 3=VGD	
2.2	Who informed you about FFW/EGPP/VGD 1=UP Chairman, 2=UP Member(Male), 3=UP Member(Female), 4=Members of national political party, 5=Members related to national political party 6=Relatives, 7=Neighbours, 8=Others	
2.4	Who helped you in getting work at FFW/EGPP/VDP project? 1=UP Chairman, 2=UP Member(Male), 3=UP Member(Female), 4=Members of national political party, 5=Members related to national political party 6=Relatives, 7=Neighbours, 8=Others	

2.5	What is your advantage by participating in this project? 1=Economic condition improved, 2=Social status improved, 3=Power increased, 4=Others																
2.6	Are you or any of your family members involved with any organization, association or groups? 1=Yes, 2=NO																
2.6.1	If Yes, in which type of organization are you involved? 1=NGO, 2=Co-operative society, 3=Political organization, 4=Mosque committee, 5=Irrigation society, 6=Religious organization, 7=Cultural organization, 8=School committee, 9=Women organization, 10=Sports society, 11=Others																
2.6.2	Have you benefited by involving in this organization? 1= Improvement of Financial Condition, 2= Uplifting Social status, 3= Power increased, 4=Others																
2.7	What is your main income source now? 1=Agriculture, 2=Business, 3=Job, 4=Others																
2.8	How many members of your family are earning capable? 1=One, 2=Two, 3=Three, 4=Others																
2.8.1	Their name and occupation- <table border="1" data-bbox="234 1300 997 1581"> <thead> <tr> <th>Name</th><th>Occupation</th><th>Monthly income</th></tr> </thead> <tbody> <tr> <td>Wife/Husband</td><td></td><td></td></tr> <tr> <td>Son</td><td></td><td></td></tr> <tr> <td>Daughter</td><td></td><td></td></tr> <tr> <td>Others</td><td></td><td></td></tr> </tbody> </table>	Name	Occupation	Monthly income	Wife/Husband			Son			Daughter			Others			
Name	Occupation	Monthly income															
Wife/Husband																	
Son																	
Daughter																	
Others																	
2.9	What was your main source of income, three years ago? 1=Agriculture, 2=Business, 3=Job, 4=Others																
2.10	If your answer is business then was this business single or joined? 1=Yes, 2=No																
2.10.1	If yes, who informed you about join business? 1=Relatives, 2=Neighbours, 3=Friends, 4=Political leader, 5=NGO representatives, 6=Others																

2.11	What was your secondary source of income, three years ago?											
2.12	Three years ago and present sources of income- <table border="1"> <thead> <tr> <th>Name</th> <th>At present</th> <th>Three years ago</th> </tr> </thead> <tbody> <tr> <td>Main sources of income</td> <td></td> <td></td> </tr> <tr> <td>Secondary sources of income</td> <td></td> <td></td> </tr> </tbody> </table>		Name	At present	Three years ago	Main sources of income			Secondary sources of income			
Name	At present	Three years ago										
Main sources of income												
Secondary sources of income												
2.13	What is the key element of your production? 1=Land, 2=Labor, 3=Capital, 4=Organization											
2.14	How you achieved production elements? 1=Savings, 2=Credit, 3=Hereditary, 4=Others											
2.14.1	Did your income increase by using these elements of production? 1=Yes, 2=No											
2.15	What is your family's total annual income? 1=3000-5000/-, 2=5001-8000/-, 3=8001-11000/-, 4=11001-15000/-, 5=15001/-+(Taka)											
2.16	What is your family's total monthly expenditure? 1=3000-5000/-, 2=5001-8000/-, 3=8001-11000/-, 4=11001-15000/-, 5=15001/-+(Taka)											
2.17	Do you have any savings? 1=Yes, 2=No											
2.18	Where do you have savings? 1=Co operative society, 2=Bank 3=Insurance company, 4=NGO 5=Others											
3.0	Access to Credit											
3.1	Have you any credit? 1=Yes, 2=No											
3.2	Where do you have credit? 1=Co operative society, 2=Bank, 3=Insurance company, 4=NGO, 5=Others											

3.3	How much credit advantage have you taken, yet? 1=5000-9000/-, 2=9000-13000/-, 3=13001-17000/-, 4=17001-21000/-, 5=21001-25000/-, 6=25001-29000/-, 7=29001-33000/-, 8=33001/-+(Taka)	
3.3.1	What are you doing with this credit? 1=House building, 2=Child marriage, 3=Land lease, 4=Investment of business, 5=others	
3.4	What is the way of paying this credit?	
3.5	Who informed you about getting credit? 1=Relatives, 2=Neighbours, 3=Friends, 4=Political leader, 5=NGO representatives, 6=Others	
3.6	Who helped you for getting credit? 1=Relatives, 2=Neighbours, 3=Friends, 4=Political leader, 5=NGO representatives, 6=Others	
3.7	Have you received any training? 1=Yes, 2=No	
3.8	Are you in touch with your trainer? 1=Yes, 2=No	
3.9	Have your present socio-economic condition changed than three years earlier? 1=Yes, 2=No	
3.9.1	If yes, then such? 1=Improve, 2=Decline	
4.0	Food Security	
4.1	How many months of food stock in your house? 1=12 Months, 2=6 Months, 3=3 Months, 4=1 Month,	
4.2	How many months of food stocked in your house three years ago? 1=12 Months, 2=6 Months, 3=3 Months, 4=1 Month,	

11.0	<i>Information about women empowerment</i>			
	<i>Title</i>	<i>Single</i>	<i>Both</i>	<i>Family</i>
11.1	Income and savings			
11.2	Participation in various programs			
11.3	Credit receive and expenditure			
11.4	Animal husbandry			
11.5	Crop cultivation			

Thank you for your time and cooperation.

APPENDIX – B

SOME OF THE MOST WIDELY CITED DEFINITIONS OF SOCIAL CAPITAL*

Author(s)	Definitions
Bourdieu (1986: 248)	‘...the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition’. ‘...is made up of social obligations (connections), which is convertible, in certain conditions, into economic capital and may be institutionalized in the form of a title of nobility’ (p.243).
Coleman (1988: S95)	‘...obligations and expectations, information channels, and social norms.’
Baker (1990: 619)	‘...a resource that actors derive from specific social structures and then use to pursue their interests; it is created by changes in the relationship among actors.’
Boxman et al. (1991: 52)	‘...the number of people who can be expected to provide support and the resources those people have at their disposal.’
Burt (1992: 9)	‘...friends, colleagues, and more extensive contacts through whom you receive opportunities to use your financial and human capital.’
Loury (1992: 100)	‘...naturally occurring social relationships among persons which promote or assist the acquisition of skills and traits valued in the marketplace...an asset which may be as significant as financial bequests in accounting for the maintenance of inequality in our society.’

* Paul Adler and Seok-Woo Kwon,” Social capital : The Good, The Bad and The Ugly,” in *Knowledge and Social Capital: Foundations and Applications*, E.L. Lesser(ed.), (Boston: Butterworth-Heinemann,2000),91.

Schif (1992: 160)	'...the set of elements of the social structure that affects relations among people and are inputs or arguments of the production and/or utility function.'
Portes and Sensenbrenner (1993: 1323)	'...those expectations of action within a collectivity that affect the economic goals and goal-seeking behaviour of its members, even if these expectations are not oriented toward the economic sphere.'
Putnam et al. (1993: 167)	'...features of social organization, such as trust, norms, and networks that can improve the efficiency of society.'
Fukuyama (1995: 10)	'...the ability of people to work together for common purposes in groups and organizations.'
Belliveau et al. (1996: 1572)	'...an individual's network and elite institutional affiliations.'
Thomas (1996: 11)	'...those voluntary means and processes developed within civil society which promotes development for the collective whole.'
Brehm and Rahn (1997: 999)	'...the web of cooperative relationships between citizens that facilitate resolution of collective action problems.'
Inglehart (1997: 188)	'...a culture of trust and tolerance, in which extensive networks of voluntary associations emerge.'
Knack and Keefer (1997: 1251)	'...trust, co-operative norms, and associations within groups.'
Narayan (1997: 50)	'...the rules, norms, obligations, reciprocity, and trust embedded in social relations, social structures and society's institutional arrangements which enable members to achieve their individual and community objectives.'
Pennar (1997: 154)	'...the web of social relationships that influences individual behaviour and thereby affects economic growth.'
Sampson et al. (1997: 919)	'...collective efficacy, mutual trust and willingness to intervene for the common good.'

Nahapiet and Ghoshal (1998: 243)	'...the sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit. Social capital thus comprises both the network and the assets that may be mobilized through that network.'
Portes (1998: 6)	'...the ability of actors to secure benefits by membership in social networks or other social structures.'
Rose (1998: 3)	'...stock of formal or informal social networks that individuals use to produce or allocate goods and services.'
Stolle and Rochon (1998: 47)	'...norms and networks that link citizens to one another and that enable them to pursue their common objectives more efficiently.'
Woolcock (1998: 153)	'...the information, trust, and norms of reciprocity inhering in one's social networks.'
Hall (1999: 420)	'...networks of sociability, both formal and informal, and norms of social trust associated with such networks.'
Knoke (1999: 18)	'...the process by which social actors create and mobilize their network connections within and between organizations to gain access to other social actors' resources.'
Krishna and Uphoff (1999: 19)	'...cognitive aspects of social relations that predispose individuals toward mutually beneficial collective action, and structural aspects that facilitate such action.'
Narayan and Pritchett (1999: 872)	'...the quantity and quality of associational life and the related social norms.'
Ostrom (1999: 176)	'...the shared knowledge, understandings, norms, rules, and expectations about patterns of interactions that groups of individuals bring to a recurrent activity.'
Grootaert and Bastelaer (2001: 4)	'...institutions, relationships, attitudes and values that govern interaction among people and contribute to economic and social development.'

Lin (2001: 24-25)	‘...resources embedded in social networks and accessed and used by actors for actions. Thus the concept has two important components: (1) it represents resources embedded in social relations rather than individuals, and (2) access and use of such resources reside with the actors.’
Bowles and Gintis (2002: F419)	‘...trust, concern for one’s associates, a willingness to live by the norms of one’s community and to punish those who do not.’
Knack (2002: 42)	‘I use the term government social capital to refer to institutions that influence people’s ability to co-operate for mutual benefit. The most common analyses of these institutions...include the enforceability of contracts, the rule of law, and the extent of civil liberties permitted by the state.’ ‘Civil social capital encompasses common values, norms, informal networks, and associational memberships that affect the ability of individuals to work together to achieve common goals.’
Sobel (2002: 139)	‘...describes circumstances in which individuals can use membership in groups and networks to secure benefits.’
Durlauf and Fafchamps (2004: 5)	‘(1) social capital generates positive externalities for members of a group; (2) these externalities are achieved through shared trust, norms and values and their consequent effects on expectations and behaviour; (3) shared trust, norms and values arise from informal forms of organisations based on social networks and associations.’
World Bank (2010)	‘...refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions.’

APPENDIX – C

THE BENEFITS AND RISKS OF SOCIAL CAPITAL**

	Benefits	Risks
For the Focal Actor	1) Information access 2) Power and influence 3) Solidarity, common purpose, goodwill	1) Costs of creating or maintaining relationship 2) The trade-off between power benefits and information benefits 3) Overembedding due to excessive external ties 4) Excessive claims 5) Restrictions on freedom 6) Lower creativity and innovation 7) Downward leveling of norms
Externalities for the Broader Aggregate	1) Information diffusion 2) Positive task externalities where task accomplishment adds to social welfare 3) Civic community/organizational citizenship behaviour	1) Excessive brokering 2) Information hoarding 3) Negative externalities of successful task accomplishment for broader aggregate 4) Fragmentation of broader whole due to excessive identification with focal group 5) Collusion by focal actors against broader aggregate interests 6) Restricted access by outsiders to focal group's knowledge and resources

** Anirudh Krishna, *Active Social Capital: Tracing the Roots of Development and Democracy* (New York: Columbia University Press, 2002), pp. 57-62.

APPENDIX – D

Alternative Measure of Social Capital***

Study and Location	Definition of Social Capital	Measurement Concept	Data Sources	Dependent Variable	Conclusions	Implication
(A) Individual or Household Level						
1. Schneider et al.(1997) <i>United States</i>		Network-based. Membership of PTA, engagement in volunteer activities, conversations with other parents.	Individual interviews (n = 1,270)	Social Capital	Giving parents a choice of school for their children is associated with increasing their social capital.	Government policies influence the level of social Capital. <i>Structure influences social capital</i> , and not vice versa as Putnam et al.(1993) suggest.
2. Narayan and Pritchett (1999) <i>Tanzania</i>	Quantity and quality of associational life and the connected social customs	Network-based. Multiplicative Index (number of memberships; but also heterogeneity and satisfaction level).	Household survey (n = 1,370)	Household income	Strong association exists between social capital and household income.	More <i>heterogeneous groups</i> are associated with higher social capital.

*** *Ibid.*

Study and Location	Definition of Social Capital	Measurement Concept	Data Sources	Dependent Variable	Conclusions	Implication
3. Brehm and Rahn (1997) <i>United States</i>	Webs of cooperative relations between citizens that facilitate resolution of collective action problems	Norms-based. Interpersonal Trust (Combine responses to three questions using factor analysis).	General Social Survey (1972-1994)	Confidence in political institutions	Higher interpersonal trust leads to greater civic engagement and more confidence in political institutions.	More trust leads to higher civic engagement. <i>Norms influence networks</i> – an opposite conclusion to that presented by Putnam et al. (1993).
4. Grootaert (1999) <i>Indonesia</i>	Institutions, relationships, attitudes and values that govern interaction among people and contribute to economic and social development	Network-based. Multiplicative Index (number of memberships; as well as heterogeneity and the range of activities).	Household survey (n = 1,200), community leaders, official sources	Per capita household expenditure	Household social capital influences household welfare.	More <i>heterogeneous groups</i> are associated with higher social capital.
5. Rose (1998) <i>Russia</i>	A stock of formal and informal social networks that individuals use to produce or allocate goods and services	Modified Network-based. No single measure. Assessed as membership in specific networks that help with sector-specific needs.	Individual survey (n = 1,904)	Various (related to Specific sectors)	Different social networks enhance individuals' efficacy concerning particular sectors.	<i>Specific networks</i> assist solidarity and trust within particular social domains.

Study and Location	Definition of Social Capital	Measurement Concept	Data Sources	Dependent Variable	Conclusions	Implication
(B) Neighbourhood or Community Level						
6. Portney and Berry (1997) <i>United States</i>		Network-based. Participation in different social organizations	Individual surveys in five cities (n = 1,100)	Sense of community with others in the neighbourhood	Compared to other organization types, participation in neighbourhood groups is more strongly associated with a sense of community.	Not all types of networks support community feeling. <i>Homogeneous</i> networks are more supportive than heterogeneous ones.
7. Sampson et al. (1997) <i>United States</i>	“Collective Efficacy”: Mutual trust and willingness to intervene for the common good	Networks plus Norms. Combination, via factor analysis, of responses to ten survey questions.	Individual surveys in 343 Chicago neighbourhoods (n = 8,782)	Level of violence in the neighbourhood	Violence is negatively related to collective efficacy.	More <i>homogeneous</i> neighbourhoods have higher levels of collective efficacy.
8. Krishna and Uphoff (1999) <i>India</i>	Cognitive aspects of social relations that predispose individuals towards mutually beneficial collective action, and structural aspects that facilitate such action	Networks plus Norms. Six survey questions combined using factor analysis	Household surveys (n = 2,400), focus groups, official sources	Village development performance	Social capital is positively related with development performance	<i>Informal groups</i> are salient for social capital in this context more than formal ones.

Study and Location	Definition of Social Capital	Measurement Concept	Data Sources	Dependent Variable	Conclusions	Implication
(C) Regional Level						
9. Putnam et al. (1993) <i>Italy</i>	Features of social the organization, such as networks, norms, and social trust that facilitates coordination and cooperation for mutual benefit	Network-based. Four measures combined using factor analysis (association density, newspaper readership, referendum turnout, and preference voting).	Individual surveys, interview of councilors and leaders, case studies, official sources	Performance of regional governments on multiple indicators	Social capital is strongly and consistently associated with regional governments' performance in multiple social domains.	<i>Horizontal groups</i> are associated with higher social capital in comparison with those that are more hierarchical in their organization.
10. Morris (1998) <i>India</i>		Network-based. Four separate measures, including women in associations, newspaper readership, and electoral turnout.	Official data, Published sources	Poverty	The states of India that are well endowed with social capital have been more successful in reducing poverty	<i>State-created</i> and government-managed groups are included within this measure of social capital
(D) National Level						
11. Hall (1999) <i>Britain</i>	Networks of sociability, both formal and informal, and norms of social trust associated with such networks	Networks and Norms Separately. Separate indicators for associational membership, voluntary and charitable work, informal sociability, and generalized trust.	Diverse	Social capital and political engagement are alternatively specified as the DV	High levels of social capital associated with higher levels of political engagement	<i>State policies</i> influence social capital formation.

Study and Location	Definition of Social Capital	Measurement Concept	Data Sources	Dependent Variable	Conclusions	Implication
12. Knack and Keefer (1997) <i>Cross-National</i>	Trust within groups	Norms-based. Trust (single question).	World Values Surveys	Rate of economic growth	Trust is positively related to growth, but the density of associations are not related to either growth or trust.	<i>Social trust and network density are not related to each other. Creating more horizontal networks may damage social capital.</i>
13. Stolle and Rochon (1998) <i>Germany, Sweden and United States</i>	Norms and networks that link citizens to one another and that enable them to pursue their common objectives more efficiently	Networks and Norms Separately. 12 indicators grouped into four separate sets: political efficacy, generalized trust, trust in government, and optimism.	Surveys among members of 102 associations in these three countries	Social Capital is the DV	Greater membership diversity in an association is related with a advanced level of social capital.	<i>Different types of networks facilitate building social capital in different cultural contexts.</i>