

# **Social Capital Factors as Predictors of Rural Development in Nigeria.**

*Olajide, O. E. PhD*

*Department of Adult Education*

*University of Ibadan, Ibadan*

*Oyo State, Nigeria*

*ephraim0307@gmail.com*

## **Abstract**

This study examines the application of social capital factors (networking and memberships, social trust, ethnicity and collective action) to rural development in Nigeria. Data emerged through quantitative and qualitative methods of data collections from one thousand, four hundred and twenty (1,420) respondents. The results show that the combinations of all these social capital factors will aid accelerated and sustainable development in rural communities in Nigeria, also, findings supported heterogeneous community pointing to higher solidarity and consolidation between members. However, there is no agreement regarding the merits or demerits of the homogeneity and heterogeneity of community members in communities where social capital factors were employed. Recommendations were made as regards applications of these factors to development.

**Keywords:** social capital, rural development, social trust, collective action.

## **Introduction**

Scholars and researchers have long tried to find solution to why there are wide economic disparities between countries and between communities within a country irrespective of economic development levels. Studies by Coleman (1988 and 1990) and Putnam (1993) have claimed empirically that the notion of social capital is by itself one of the possible explanations to these disparities. However, social capital has been recognized as potent for eradication of community poverty and enhancement of the well-being of community dwellers in poverty-stricken rural areas of developing countries Nigeria inclusive. It is, therefore, important to obtain insights into the links between social capital and the wellbeing of rural dwellers, not only to bring us closer to several debatable issues in rural/community development in general, but also to provide a useful practical framework for making rural/community development strategies more effective. In doing this, the Nigerian government had introduced various policies, programmes and strategies to support the rural economy and community development.

These programmes are: National Directorate of Employment (NDE), People Bank, family support, Subsidy Reinvestment Programme (SURE-P), micro-credit and microfinance to mention but a view. But many communities in rural Nigeria have suffered from depopulation, difficulties in continuing agricultural production and rural resource management to support high-quality rural life because of decrease in population most especially the able young and the recent tendency of low birth rate in Nigeria. In addition, aging society is more serious in rural areas than in urban areas, the problems derived from aging come in two folds; one is the decrease in able body farmers to manage farmland, which might lead to the improper use of farmland and abandonment of marginal land and forest, resulting in environmental degradation. The other is the relative decrease of younger generations, which relates to depopulation which restricted most farm households to engage in small-scale farming.

However, many rural communities have tackled these difficult problems, and some of them have revitalized their rural socio-economics, their experiences indicate new trends in rural development in Nigeria. For instance, many rural communities' are now re-grouping; introduce "value-added" products, new varieties of high yield farm products and local-branded farm products and rural features like natural beauty, historical and cultural heritage are now attracting peoples' attention again. Nigerian rural residents had long lived in harmony with natural environments, utilizing local resources before modernization of rural society, which resulted into change in the rural lifestyle, and some resources lost their importance. Recently, the diversification of the rural economy is attracting the interest of researchers globally because of some activities that are business related to the rural sector, which have helped to increase farm income and revitalization of rural residents, especially the elderly and subsistent farmers. These activities provide not only supplemental income, but also meaningful rural life, contributing to the endogenous development of rural communities.

The possibility of diversified rural activities for sustainable rural development has now attracted well-experienced personnel, newcomers and returnees to rural areas in taking major roles like extension services, rural advocacy and income generating activities in collaboration with local people. Through these activities, a wide range of people, social groups have emerged and the characteristics of rural residents have also changed and diversified human relationships and social networks within and outside communities are coming up for revitalization of rural community development. In addition, traditional factors, social networking, relationships in rural society and decision-making in communities are some of the pointer to social characteristics of rural residents that have become similar to that of urban residents. In today's rural society, both traditional and new factors seem to coexist in social relationships among residents, to evaluate this new trend in rural life and to select the proper strategy for rural revitalization, and the complexity in human relationship in Nigeria,

social capital needs to be considered. However, this issue cannot be solved by considering only the “individual” attributes and characteristics of community members but by looking at the social capital relationship of the entire communities in Nigeria. Therefore, this study is organized into four sections: namely the introduction, theoretical and conceptual clarification of social capital in line with several past studies, the second section outlines dimensions of social capital with additional information on measuring social capital, the third section explains methodology and the final section presents concluding remarks of social capital.

## **Review of Related Literature**

### **The concept of Social Capital**

The concept of social capital believed that people could invest in themselves to enhance their level physically and financially. Social capital shares several attributes with other forms of capital. For example, it is not costless to produce, as it requires an investment, at least in terms of time and effort if not always money. A trusting relationship among members of an organization often requires years of meeting and interacting to develop. Fukuyama (1999) argued that many of the definitions given to social capital refer to its manifestations rather than to social capital itself. He defined social capital as an instantiated informal norm that promotes cooperation between two or more individuals. These norms can range from a norm of reciprocity between two friends, all the way up to complex doctrines such as religion or cultural beliefs. The definition by the World Bank as quoted by Grootaert and Bartelaer, (2001) is

*“Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society’s social interactions among people and contribute to economic and social development. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions, which underpin a society – it is the glue that holds them together. (Pp73)*

Social capital can be a set of horizontal associations between people, consisting of social networks and associated norms that have an effect on community productivity and well-being. Social networks can increase productivity by reducing the costs of doing business. In other words, social capital facilitates coordination and cooperation.

Measuring social capital is challenging because it is comprised of concepts such as “trust,” “community,” and “networks” which are difficult to quantify. The challenge increases when one considers that the quest is to measure not just the quantity but also the quality of social capital on a variety of scales. Hence, measuring social capital may be difficult, but it is not impossible, and several excellent studies have identified useful proxies for social capital, using different types and combinations of qualitative, comparative and quantitative research methodologies (Woolcock and Narayan, 2000).

The most comprehensive definitions of social capital are multidimensional, incorporating different levels and units of analysis. Trust, civic engagement, and community involvement are generally seen as ways to measure social capital. Depending on the definition of social capital and the context, some indicators may be more appropriate than others.

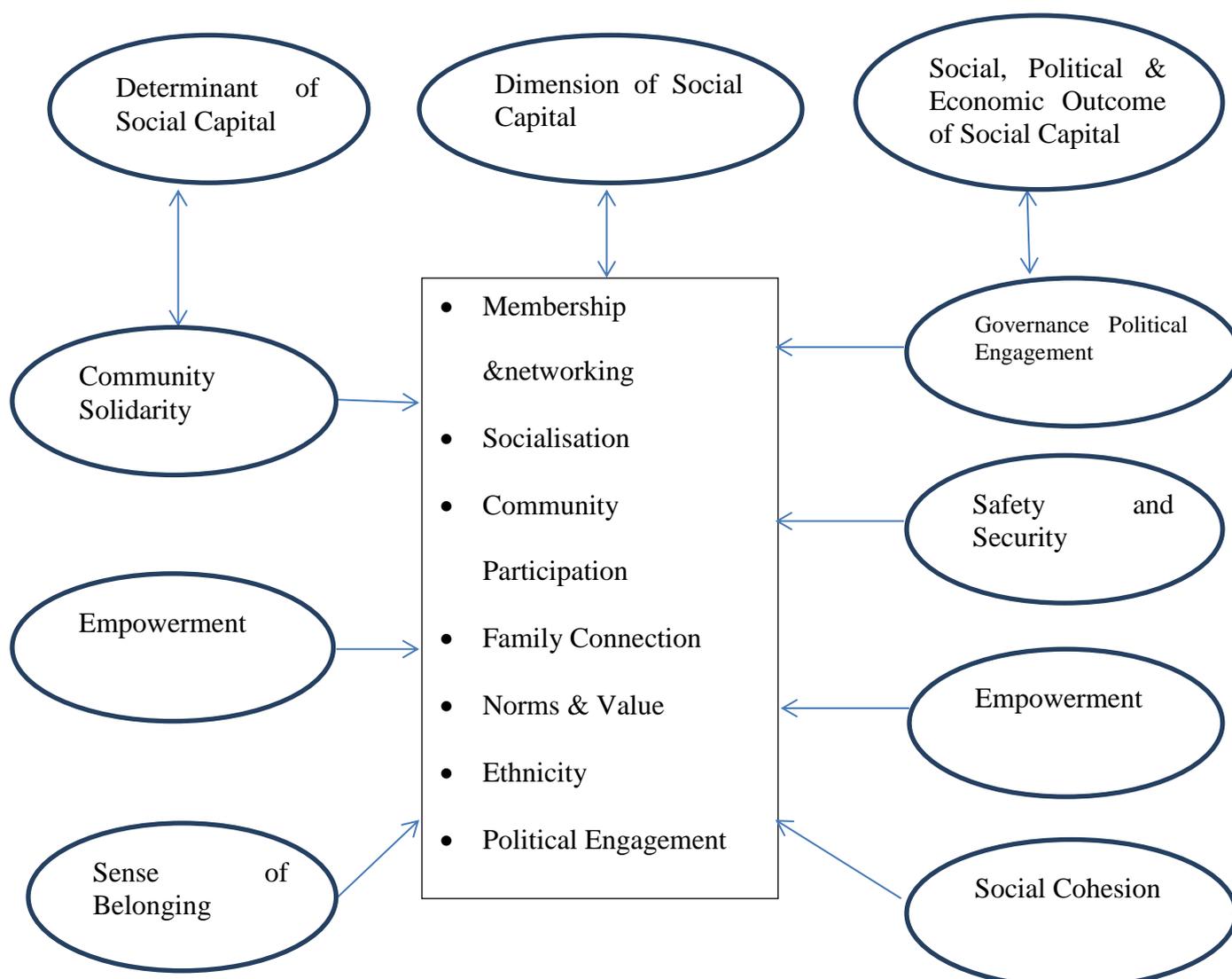
For instance, Coleman (1990) conceived of “social capital by its function; it is not a single entity, but a variety of different entities having characteristics in common: they all consist of some aspects of a social structure, and they facilitate certain actions of individuals who are within the structure.” Also, Grootaert and Bastelaer (2002) define social capital as “institutions, relationships, attitudes, and values that govern interactions among people and contribute to economic and social development.” Based on the above definitions, the term social capital is explained in the following:

- structural and cognitive forms, which are divided based on whether social capital involves socio-economic institutions and networks or relates to individual states of mind;
- macro (national), meso (regional and community), and micro (household or individual) levels, which are categorized based on the level of economic structure that social capital affects;
- bonding, bridging, linking and bracing types, which are based on functions that social capital works inside one community or between several organizations and/or individuals in different communities.

In all, structural social capital is the most observable of them all. Krishna and Uphoff (1999) and Uphoff (2000) concretely say that the structural form of social capital, which emphasizes the relationships between human behaviour and organizations, includes rules, social networks, associations, institutions, roles, procedures, and precedents. As regards the cognitive form of social capital that focuses more on the psychological side of the individual, it indicates norms, shared values, reciprocity, solidarity, attitudes, trusts, and beliefs. It is widely accepted that both structural and cognitive forms of social capital are complementary. Many empirical studies such as Krishna and Uphoff (1999), Isham, and Kähkönen (1999) summarize that structural and cognitive social capital respectively facilitates and supports mutually beneficial collective action.

With respect to social capital formation, many previous studies describe that history, culture, and existing social structures matter (Putnam 1993, Grootaert and Narayan 2000). However, social capital is capital so that the stock of social capital may increase (or decrease) depending upon the current socio-economic environment.

## Social Capital Factors Framework on Rural Development



(Adapted from Narayan and Cassidy 2001)

The above conceptual framework adapted from the work of Narayan and Cassidy (2001) and a simplified in the above version for this study. In this model, neither determinants nor outcomes constitute exhaustive sets. There could be more variables, which the model does not cover. This is true as the social capital model, according to Grootaert and Bartelaer (2001), may currently be at the same early stage that human capital theory was 30–40 years ago. They suggest that social capital indicators should only focus on three types of proxy indicators: membership in local associations and networks, indicators of trust and adherence to norms, and an indicator of collective action. Ishida (2003) also proposed network and memberships, social trust, ethnicity and collective action as proxies for social capital factors. Based on the above, social capital dimension become imperative while also reviewing previous studies on the subject matter. In this regards, social capital that is related to community development will be examined and these are networks and memberships, collective action, social trusts, and ethnicity, and reciprocity, focusing on their contents and summarizing them.

## **Networks and Memberships**

Networks and memberships are one form of structural dimension of social capital. Fafchamps and Minten (1999) pointed out in their study of farmers in Madagascar that social networks enabled traders to reduce transaction cost under a situation of imperfect information and then have higher margins. On membership, Olaleye & Adekola (2006) confirmed that the numbers of groups and associations, and the frequency of joining the cooperative societies and the extent of involvement are well established in rural communities in Nigeria (e.g., religious groups, school clubs, academic or professional societies, labor unions, political organizations, and fraternal organizations, as leader, executive, influential member, ordinary member, and the membership diversity are well used. In general, network and membership have positive effects on the well-being of community dwellers and then community development. For instance, Olaleye & Adekola (2004) confirmed a striking inverse relationship between per capita membership in voluntary groups and all-causes mortality rates or self-rated health conditions, even after adjustment for income differences between states and individual-level factors.

Narayan and Pritchett's (1999) study could be considered and worth paying attention to, in terms of ethnicity, income, religion, and their like, there is debate as to which is more efficient and contributes to community development, whether a homogeneous or a heterogeneous membership. Researchers who supported heterogeneous groups point to factors like the possibility of sharing network and diversified information responsible for innovation and more rapid diffusion of new technology among members (Narayan and Pritchett 1999, Grootaert and Narayan 2000). Conversely, researchers who support homogeneous membership point to higher solidarity and consolidation between members (Kähkönen 2002). This means there is no agreement regarding the merits or demerits of the homogeneity and heterogeneity of group members.

## **Social Trust and Ethnicity**

Social trust and ethnicity is the cognitive dimension of social capital, which consists of complex sub-dimensions. Here, questions are asked to guide the level of social trust and ethnicity. It is widely agreed that responses to several questions are combined to form a single or several composite indices using statistical tools, in particular factor analysis. For instance, using their survey data collected in Tanzania, Narayan and Cassidy (2001) found several different sub-dimensions of trust and ethnicity, such as trust by people in their own tribe, in other tribes, same village, and among politicians, family members, and government service providers. On the other hand, the extent of trust has been usually assessed by respondents to the following question; would you say that most people can be trusted or that you need to be very careful in dealing with people?"

Besides this question, it is also possible to measure the level of trust by asking whether certain people such as government officials and extension workers can be trusted or not. Interpersonal trust enhances civic engagement measured by memberships in groups, the confidence in politics, suggested that contrary to Putnam's (1993) findings, cognitive social capital, such as trusts and norms, influences structural social capital.

In addition to that, Narayan and Cassidy (2001) found that lower levels of social trust, as measured by the proportion of respondents who believed that people could be trusted, resulted in higher proportions of residents whose health conditions were poor and then higher rates of most major causes of death in the United States of America. From the above, social trust and ethnicity is a key factor for enhancing individual well-being as well as socio-economic development of the community.

## **Collective Action**

Collective action is an out-come of social capital rather than a dimension (Kajisa 2002), which includes social trust, norms, and reciprocity. Woolcock and Narayan (2000) argued that social capital includes norms and networks that enable people to act collectively with respect to development policies. Collective action is an important aspect of community life in many countries; collective action is an important indicator for measuring the level of social capital. In this study, a brief description of collective action is necessary irrespective of whether it is a dimension or outcome of social capital. Information regarding collective action measuring the extent of collective action, the type of activities undertaken collectively, and overall assessment of the extent of willingness to cooperate and participate in collective action. The extent of action undertaken collectively corresponds to the number of collective actions of the entire community and the frequency of participation of individuals in collective action. The following questions can be used to measure it: “What proportion of people in this village contributes time or money toward common development goals? Alternatively, “How many days in the past 12 months did you or anyone else in your household participates in community activities?” When measuring the extent of willingness to cooperate and participate in collective action, it is widely accepted to use responses in an imaginary situation, such as a road network problem, which would affect almost all or a large portion of respondents of the community, to judge their commitment to collective action.

Because collective action itself is a well-known concept in the social sciences, much research has been conducted on collective action, as a context of social capital. Most studies conclude that collective action is more prevalent in successfully developed communities. For instance, Krishna and Uphoff (1999) found that social capital was highly correlated with village-level performances of mutually beneficial collective action and common land development in India.

Currently there are two different views with respect to the effects of membership homogeneity on collective action. Krishna and Uphoff (1999) concluded in their study in India that heterogeneous communities were not likely to act collectively when compare to homogeneous communities.

## **Objectives of the Study**

Based on the concerns mentioned above, this study aims at elucidating the effect of social capital factors, that is networking and membership of social organization, collective action, social trust and ethnicity, and culture on the development and diversification of rural development in Nigeria.

The specific objective is to:

- quantify the effects of social capital factors on promotion of collective actions leading to rural development.

## **Research Questions**

- to what extent do the social capital factors (networking and membership of social organization, collective action, social trust and ethnicity, and culture) predicts rural development?
- which of these social capital factors has the greatest contributory effect on rural development in Iseyin LGA of Oyo state, Nigeria?

## **Study Area: Iseyin Local Government Area of Oyo State, Nigeria**

The selected area **Iseyin LGA** is located in one of the three senatorial areas of Oyo state and one of the Oke Ogun communities with high concentration of different ethnic

groups. Iseyin town has been in existence before the 18<sup>th</sup> century; history has it that Ife prince founded it. Geographically, Iseyin town shares its boundary with Ifedapo, Kajola, Oyo and Ibarapa LGAs and where a high proportion of income is from agricultural and weaving activities. In view of this the town was chosen because of its peculiarities of nearest and “real” farming community to the researcher.

Traditional institution like the nomination and selection of kings as well as other titles are based on royal family lineage, which can equally be called the ruling house called Ile Bashorun, Ile Ikolaba, Ile Babamogba and others. The Oba King bears title of Aseyin, the town is divided into forty-four quarters with their respective chiefs at the helm of affairs in each of the quarters and in collaboration with the king, they rule the affair of the town. However, the three families that constitute the royal families are the families of the three sons of the late Ogbolu Ariyiibi, named, Akando, olugbile and Majaro. They were the first three sets of Aseyin.

Conclusively, in Iseyin Kingdom, the power of the Kingmakers (Afobaje) is autonomous, therefore, it is not supposed to be queried by any government or individuals or group of people, not even the Colonial Government of the nineteenth century do that. That notwithstanding, and unresolved controversy about crowning another king raised its ugly head in 1935 but the timely intervention of Oba Ladigolu the then Alaafin of Oyo resolved the issue.

Predominantly, larger percentage of Iseyin indigenes are Muslims and as such their mosque dominate the landscape. Although, there are also Christians, but only a handful of them. In addition, traditional worshippers are not exempted from the scene of religion practices in Iseyin. Some of the prominent deities worshipped by the people include Oro, Egungun, Sango, Oya and Obatala. Their belief is that they can appease and appreciate their ancestors by making sacrifices to these deities during the time set aside to celebrate them. However most popular among the deities mentioned above is Oro, most men and women outside the worshipers never toy with Oro. The fact about the Oro festival is that it is being celebrated in the night and women (females in general) are forbidden to see the Oro, if they dare to look at it, death is the penalty.

Culturally, Iseyin people practice the system of Patrileanism in the sense that, all the children born in the family either male or female belong to the lineage of their father. In addition, they are majorly polygamists. They are into this system because they believe that a man’s strength and wealth is measured by the numbers of wives and children he control, feeds and shelters and that work for them in the farms and in their weaving activities.

Furthermore, the system of inter-marriage outside the lineage has been the source of their love and unity. This has come to be because they are related indirectly through their marriage practices. In Iseyin town, people are related to one another either by birth or by marriage. Similarly, a divorced daughter is always welcome in her father’s house if situation demand though not common. This system is called Ile Mosu in Yoruba culture

The researcher and his assistances conducted group interviews with rural residents, local government staff, local leaders, and with agricultural extension workers in the study area.

In addition, community survey was conducted to collect information on socio-economic conditions and community-related development activities. A community-level survey was also conducted have a good opportunity to grasp the situation of local groups’ activities, which are important indicators of structural social capital. Therefore, some questions directed at the type and level of group activities in rural communities were added to the study questionnaire. In addition, questions about rural-urban linkage and usage or management of natural resources, which are emerging topics in rural area in Nigeria. In all

one thousand, four hundred and twenty respondents were used from the total population of Iseyin LGA through a multi stage sampling procedure.

### **Methodology**

A Survey research design of expose facto type was used to obtain information on the study area, the design was considered appropriate for the study due to the nature of the study that measure the cause-effect relationship.

### **Instrumentations**

A self-structured household-level survey questionnaire and case study were used to investigate the performance of households; it contained many descriptive aspects of the development activities of social groups and household economy. In addition, the World Bank Social Capital Initiative, were modified and adopted. Although it was difficult to put every type of question about cognitive social capital into the questionnaire, the researcher tried to include as many types as possible. The case study and informal group interviews were conducted in the study area with the community leaders, opinion leaders, farmers, markets women, and rural restaurants to understand how developmental activities were managed. Respondents' firsthand responses and comments based on real-life experiences are valuable and helpful for the study.

### **Data collection**

A preliminary survey was conducted from January to March 2011. The researcher visited the study area that is Iseyin local government area (LGA) to explain the purpose of the study and asked for the advice of residents, community leaders, social groups and extension staff on how to narrowing down the study area and research focus. Their rich knowledge of the Iseyin LGA was helpful for information gathering on the eleven wards of the local government. The researcher made use of snowball method in sample selection, this was necessary so as to protect respondents' personal information and also to make sure that respondents who are knowledgeable and willing to be interviewed are used. In general, a total of 1420 respondents were used for the study this comprises of farmers, community leaders, extension workers, and media personnel.

### **Findings and Discussion.**

#### **Research Question 1**

- to what extent do the social capital factors predict rural development?.

**Table 1. Prediction of Social capital factors (networking and membership of social organization social trust, collective action and culture) on rural development**

Sources of variation	Sum of square	Df	Mean square	f-ratio	Sig of p	R	r-square	Adj- r square
Regression	7570776.83	5	189269.2	243.8	.000	.638	.407	.406
Residual	1101418.2	1419	776.19					
Total	1858495.2	1429						

**\*sign at P<0.05**

The above table shows that all the variables used to measure social capital factors: networking and membership of social organization, social trust, collective action and culture if taken together have a joint effect on development in the rural communities; this is because the independent variables accounted for 64% direct effect on dependent variables. The observed F-ratio value of 243.8 at 0.05 level of significance is an indication that the effective combination of social capital factors influences rural development in Iseyin LGA could not have been a matter of coincidence. The degree of the relationship between rural development and the independence variables i.e social capital factors is reflected in the values of the coefficient of Multiple regression (R) of 0.64 and Multiple regression square ( $R^2$ ) 0.40 as shown in the above table. It can therefore be deduced that 64% of the total variance in social capital factors is accounted for by a linear combination of these factors to rural development. This result is corroborated by the result of obtained in the interview conducted because membership of associations one belongs to play greater roles in influencing members to act or behave in a particular way. Members have a sense of belonging, leaders influence members of organization to participate in development programme of their community. This result is in agreement with Sills (1966) and Dresbach (1992) whose submission on the importance of membership of social organisations showed that development can be facilitated. Also social trust can enhance or hinder the development of rural community because community members are often feel incompetent to organize a community response unless the reasons are compelling to their community interest. In addition, creditability of those in leadership or prominent members of a social organization are necessary for successful rural development. Furthermore, Beard (2005) concluded that membership of social organization means contributing time and resources, an individual economic status will affect his or her level of involvement in development. In addition, people trust become imperative when they have enough information about developmental issue this can only take place if social trust was imbibed because of social pact among membership of associations. The above is in agreement with Abiona (2003) who submit that attitudes are developed through culture and interaction of people, which will bring development

### **Research Question 2**

- what is the contribution of social capital factors to rural development in Iseyin LGA of Oyo state, Nigeria?

**Table 2: Relative Prediction of social capital factors on rural development in Iseyin LGA**

Variables	Unstandardized Coefficient		Standardized Coefficient	Ranking of the independent variables	T	Sig
	$\beta$	SE( $\beta$ )	Beta contributions			
<b>Constant</b>	-56.368	6.760			-8.339	.000
<b>Networking &amp; membership of organization</b>	2.126	.341	.171	3	6.240	.000
<b>Collective action</b>	1.857	.236	.200	2	7.885	.000
<b>Social trust &amp; Ethnicity</b>	1.484	.260	.166	4	5.714	.000
<b>Culture</b>	2.964	.306	.255	1	9.679	.000

**\*significant at P<0.05**

**Table 2** above shows that among the social capital factors, the variables with the strongest influence on rural development is culture ( $\beta= 0.25$ ,  $p <0.05$ ) this is followed by collective action ( $\beta = 0.20$ ,  $p<0.05$ ) next is networking & membership of organization ( $\beta = 0.17$ ,  $p < 0.05$ ) and lastly is the social thrust ( $\beta = 0.16$ ,  $p<0.05$ ). Thus, the table reveals that each of the social capital factors used in this study has a positive significant influence on the dependent variable. From the table and the result of data analysis one can conclude that the result is in agreement with Beard (2005) submission that culture and religious groups to which individuals belong increase or decrease the number of people they know and the number of people they potentially engage in exchange relationships. Also, Abiona 2003 in his submission his of the opinion that attitude are developed from culture. The way people react to development is derived from the culture, which exists in that particular community, it is therefore assumed that the members of cultural groups are more likely to participate in the development of their communities. There must be mutual respect for all the diverse cultures present in a community for there to be maximum support for development.

Development activities take place in rural communities because of collective action, this was revealed by both the qualitative and quantitative methods employed in this study, collective action make rural people more comfortable, make them depend on one another and give them sense of ownership and belonging in development activities of their area. This is because they can easily converge and take collective decision. The above submission is in agreement with the work of Abiona, 2003, Adekola 2004, and Dresbach 1992 who were of the opinion that active participation of community members in collective action is directly related to socio-economic development of their communities.

Furthermore, membership and networking of organization also influence community members' attitudes toward development. The finding from interviews and data collected reveled that members are attached to one another because membership of association play a significant role in the behaviour of others and tendency of carrying one another along in a similar way most especially on that has direct relationship with the corporate existence of their organization. Also, leaders and influential members can mobilized and motivate members towards development activities of their communities. Adekola, (2004). The last of

all the social capital factors is the ethnicity; the result shows that ethnic affiliation had no significant influence on people attitude to development. This result is in agreement with the submission of Nnoli 1998, who affirmed that it is a fundamental and an erroneous assumption that ethnic affiliation and cultural groups exist in the same political unit, conflict between them is inevitable. In his word, the problems of ethnicity are magnified out of proportion to their real significance. It has been found that ethnicity is unstable in nature when there is an interaction of many ethnic groups. This is in line with Ottite (2000), and Clark (2002) who of the view that ethnic identity boundary fluctuate within the context of wider social relations, being modified and maintained through competitive interaction with other ethnic groups as against the perceptions of national identity. Against this finding, one can rightly say that Iseyin LGA is going through a process of cultural diffusion; therefore, the study reveals that ethnicity is an inherent aspect of social change in heterogeneous communities. People of Iseyin LGA in recent time play down their ethnic affiliation when it comes to pooling resource together for development.

### **Conclusion and Recommendations.**

The goal of this study was to examine the prediction of social capital factors (networking and membership of social organization, collective action, ethnicity, and culture) on rural development. Findings indicate that all the social capital factors (networking and membership of social organization, collective action, ethnicity, and culture) predict rural development separately, but they are more effective when combined. Thus, rural communities that interact can develop numerous linkages with the urban communities for rapid development. In addition, synergy among the various forms of social capital factors will be at their pick if these factors are operating at the moderate levels because their joint effect will diminishes if they are operating at the higher level. The implications for community development are numerous because social capital matters when it comes to successful rural development by promoting social connections among residents and across groups with access to diverse resources. Successful rural development is not likely in the absence of social capital factors and local and extra local ties support rural development because local relationship promotes commitment to local development and the extra local ties provides useful avenue to outside resources and opportunities for development.

On the other hand, care must be taken to ensure that social capital factors should not be viewed a panacea for the problems of development and assumed to make up for the absence of other resources because study conducted by Warren, Thompson and Saegert (2001) note that over dependence on self-help method of community development has led to undue focus on social resources without due consideration to other non-social resources most especially in poor communities rather social capital factors constitutes an essential means of promoting non-social resources so as to make effective use of them.

The implication of the above is that attempt to build social capital factors may disrupt existing regulations that people have come to depend on because bridging social capital is no easy task, and may be achieved at the expense of bonded group in the societies.

Although this study is in agreement with social capital factors in predicting rural development, it raises new questions of research that need to examine the type of action each of these factors is supported, also, Iseyin LGA is big with heterogeneous communities, additional research is needed in homogeneous communities to determine whether the findings differs in a small communities. Regardless of these issues raised, the findings indicate that social capital factors are strong predictors of rural development and strategies for enhancing community action for development.

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