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How Social Capital Varies With Socio-Demographic Factors In The High Mountainous Gilgit District, Pakistan?

[1]Tajir Hussain, [2] Saira Akhtar, [3]Shabbir Ahmad, [4] Naima Nawaz, [5*]Aimon Aslam Rao, [6]Munazzah Manzoor, [7]Wajeeha Khalil, [8]Iftikhar Ali

[1]Karakoram International University (Hunza Campus) Gilgit, Pakistan.
[2, 4]Department of Rural Sociology, University of Agriculture, Faisalabad, Punjab, Pakistan
[3]College of Humanities and Development Studies, China Agricultural University No. 17, Qinghua Donglu, Haidian District, 100083, Beijing, P.R. China.
[3]University of Agriculture Faisalabad, Sub-Campus Burewala-Vehari, Pakistan
[5, 6, 7]Department of Sociology, Virtual University of Pakistan
[8]Department of Development Studies, Karakoram International University (Hunza Campus), Gilgit, Pakistan

[5]Correspondence Author: aimon_rao@live.com*

Abstract

This paper investigates the variation in individual-level social capital concerning different socio-demographic factors in the northern high mountainous Gilgit district of Pakistan. This district is part of the high mountainous Gilgit-Baltistan, province situated in the extreme north of Pakistan on the intersection of Karakoram, Hindu Kush, and Himalaya's Mountain ranges. The major objective of this study was to measure and analyze the variation in individual-level social capital through different dimensions (trust, participation, networking, and civic action) concerning socio-demographic factors (education, age, gender, income, and residential status). By surveying 400 individuals through a systematic random sampling technique, we found that the individual-level social capital and its proposed dimensions in the Gilgit district vary with socio-demographic factors. Descriptive results reveal that individuals with higher educational levels have more access to the stocks of social capital as compared to individuals with a low level of education. Male respondents possess more social capital as compared to female counterparts and also aboriginals possess more social capital than the settlers. Whereas age has a linear relationship with social capital; with the increase in age social capital also increases. Furthermore, the empirical results of OLS regression show that almost all variables are highly significant. The coefficient of age shows that age has a significant positive impact on social capital. However, income has no role in determining social capital (as the t-value for the coefficient of income is less than 1). The results further show that all the coefficients of educational level are statistically significant and positive. It reveals that with the increase in the level of education social capital also increases. The coefficient of gender is also significant having a negative sign. It indicates that females possess a low level of social capital as compared to males. Finally, the coefficient of residential status shows that settlers have a low level of social capital as compared to the non-settlers and aboriginals in district Gilgit.

Keywords: Social capital, varies, socio-demographic, northern, high mountainous.

1. Introduction

Over the last two decades, the multidimensional concept of social capital has become popular and discussed by many scholars around the world. Social capital is now considered as significant asset for individuals, groups, and societies globally (Flap, 2004; Flap and Boxman, 2001). Different scholars have

defined this multidimensional concept. However most definitions have some commonalities. Robbins et al., (2002) argued that there is not a commonly agreed and accepted definition of social capital, so any particular definition adopted by the study depends upon the discipline and level of investigation. Similarly, Adler and Kwon (2002) cited that the definitions of social capital depend upon whether the researcher focuses on the composition, the sources, or the effects of social capital.

The narrowest and most commonly used definition of social capital in the field of social sciences is given by Putnam (1993). He defined social capital as "the features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefits and goals". In this definition, Putnam puts social capital at the societal level and every individual in that society is affected by social capital at the same level. Similarly, by supporting Putnam's idea Baker (1990) argued that social capital is a resource that can be used by the actors (Individuals and groups) to pursue their interests. Whereas Portes (1998) described social capital as the capacity of individuals to create guaranteed utility, which is reliable, consistent, and connected to social networks and infrastructure. Though different scholars have defined social capital in different ways, it is widely agreed that social capital facilitates mutually beneficial collective action.

The concept of social capital is comparatively new, and its measurement is still debatable. Many scholars from across the world have suggested different methods and approaches for the measurement of social capital. However, there is general acceptance of some of the indicators to measure social capital (Nieminen et al., 2008). Many social scientists agreed on the fact that social capital cannot be measured directly; the best way to measure social capital is by using its different dimensions. Globally, different scholars have tried to measure social capital through its different dimensions but the numerous empirical studies i.e., Roskruge et al., (2011), Kassa and Parts (2008), Nieminen et al., (2008), and Jones et al., (2009), etc. have suggested social participation, trust, social networking and civic engagement as the most commonly used dimensions for the measurement of social capital.

Social capital is an aggregate concept that has its basis in individual behavior and attitudes, so the individual-level socio-demographic characteristics can impact social capital formation. The distribution of social capital varies with gender, social status, educational level, age, income, and regional characteristics (Pichler and Wallace, 2009; Veenstra, 2002). The relationship between social capital and socio-demographic factors has been studied by numerous scholars. For instance, Nieminen and Martelin (2008) found a negative correlation between age and cooperation, while they found a strong relationship between age and trust. Similarly, the stock of social capital varies with the level of education and income (Ganev et al., 2004; Iisakka, 2004; Stone and Hughes, 2002). The level of social capital also varies with gender and residential status. Kassa and Parts (2008) found that men tend to have more informal networks, but lower norms than women. Similarly, the level of social capital is significantly higher in individuals having their own home than those who do not have their own home (Roskruge et al., 2011).

1.1. Problem statement

Social capital and its variation with socio-demographic factors are understudied areas in many developing countries like Pakistan and few studies have been conducted on this issue. Hence, it is imperative to study the concept of social capital and its variations with socio-demographic factors in the high mountainous Gilgit district of Pakistan. We hope that this study offers unique insights into theoretical and critical debates in social science, with a special focus on the concept of social capital and its influencing factors. This study adds the body of knowledge to the existing literature and shortens the gap in understanding the concept of social capital and its variation

concerning different socio-demographic factors.

1.2. Research objectives

Following are the objectives of this research.

- To measure individual-level social capital through proposed dimensions.
- To analyze the variations in individual-level social capital with different socio-demographic factors.
- To get better insights into the different dimensions of social capital.

2. Literature Review

In the light of study objectives, literature has been reviewed and findings of scholars from across the world have been cited in the following section.

The concept of social capital is multidimensional and comparatively new. There has not been any consensus on the measurement and analysis of variation in the complex phenomenon of social capital (Nieminen et al., 2008). Many social researchers believed that the concept of social capital cannot be measured directly and the best way is to operationalize it in different dimensions. Various researchers have used the social capital in different dimensions to measure it, but most of them have used four common dimensions i.e., social participation, social networking, trust and civic engagement.

Social capital can be studied and measured both at micro (individual) and macro (community & country) levels (Kaasa & Parts, 2008). For instance, Baheiraei et al., (2018) conducted a study in Iran, on the social capital and related socio-demographic variation in women of reproductive age. They found that the highest mean scores were related to social cohesion and inclusion dimension and the lowest mean scores to groups and networks dimension. The results of the stepwise multiple linear regression show that there is a significant relationship between dimensions of social capital and certain socio-demographic variables, mainly family income.

Roskruge et al., (2010) used participation in social groups, trust, attitude towards local government, and civic action as measures of social capital. They investigated the relationship of social capital and homeownership by using a range of dependent and explanatory measures obtained by merging two samples of the quality-of-life surveys in 2006 and 2008. They used regression analysis and propensity score matching model for this study. Their results confirmed that homeownership exerts a considerable positive impact on the formation of social capital in New Zealand. The results further show that the individuals with their own homes have significantly higher trust in others, participate more in social groups, and have more sense of community while having a less positive attitude towards local government performance than others.

Kassa and Parts (2008) used four dimensions of social capital (formal networks, informal networks, norms and institutional trust) to explore the implications of socio-demoaphic factors i.e. income, age and gender in different countries. They found that age has a positive effect on formal networks, norms, institutional trust and negative effect on informal networks. They further described that men tend to have more informal networks, but lower norms than women. This shows that different socio-economic factors have varying impacts on the different dimensions of social capital.

Nieminen et al., (2008) used three dimensions of social capital i.e., social support, social participation and networks, and trust to study the variation in social capital at the individual level with different socio-demographic factors. By using multinomial logistic regression model they found that there an inverse relationship between age and social support, participation and networks, and a curvilinear association between age and trust.

Lin et al., (2007) studied the variations in civic action concerning socio-economic and demographic characteristics i.e., education, income, gender, race and age. They used structural equation modeling to estimate model

parameters, by using the maximum likelihood method and taking covariance matrices as input. They found that education is the most important factor that enhances more civic action, being white is generally a significant predictor of civic action however being female is comparatively insignificant. They also found that income and age are negatively associated with civic action which means increasing the age and income level tend to decrease the level of civic participation.

Rotol (2000) used civic engagement and membership in voluntary associations to measure the social capital at the micro level. By using cross-country survey data, he found that people living in towns with a more homogeneous population are more likely to be members of voluntary organizations as compared to those living in cities living in heterogeneous population. He further reported that the effect of race on homogeneity is stronger than the effects of income, education and other socio-demographic characteristics. Finally, his findings conclude that stocks of social capital are more likely to be higher in a homogeneous population as compared to a heterogeneous population.

3. Research methodology

This study was carried out in the high mountainous Gilgit district of Pakistan. This district is part of the high mountainous Gilgit-Baltistan province on the intersection of Karakoram, Hindu Kush, and Himalaya's Mountain ranges. The major objective of this study was to know how the socio-demographic characteristics of an individual affect his or her access to the stocks of social capital. To meet the study objectives a survey method was adopted. By using self-administrated questionnaires, primary data was collected from 400 individuals through a systematic random sampling technique. In the first stage, Gilgit main city and sub-division Danyore were selected as a research locale. In the second stage four clusters, two from Gilgit main city (Gilgit city Bazar area & Jutial) and two from sub-division Danyore (Danyore & Oshkhandas) were selected. In the third stage, 400 individuals (100 individuals from each cluster) were randomly selected for primary data collection. As we were intended to collect data from 100 individuals from each cluster, we used the voter list released by the election commission and NADRA to select samples using systematic random sampling. By dividing the total number of voters by the required sample size (100) we have selected samples with different socio-economic and socio-demographic characteristics. Finally, the collected data has been analyzed on Excel and statistical software SPSS. Results have been presented in the form of tables, graphs, and figures.

As an empirical strategy, factor analysis (Principal Component Analysis) and ordinary least square (OLS) regression were used. Focusing on study objectives we first need to measure the existing stock of social capital by its four dimensions, for this purpose we used factor analysis to create the social capital index. Kassa and Parts (2008), Nieminen et al., (2008) and Svendsen and Svendsen (2000) also used the same methods in different studies for measurement of social capital. Keeping SCI (Social capital index) as a dependent variable which is also a continuous variable, we used OLS regression to investigate how individual-level social capital vary with different socio-demographic characteristics.

3.1. The Model

To analyze the variations in social capital concerning different socio-demographic factors we used the following regression model.

$$\mathbf{SCI} = \boldsymbol{\beta} + \boldsymbol{\beta_1}\mathbf{Age} + \boldsymbol{\beta_2}\mathbf{Edu} + \boldsymbol{\beta_3}\mathbf{Gen} + \boldsymbol{\beta_4}\mathbf{Y} + \boldsymbol{\beta_5}\mathbf{RS} + \boldsymbol{\varepsilon}$$

Where,

SCI is a social capital index that is the dependent variable. SCI index is created through principal component analysis (PCA). This index has been created from the four dimensions of social capital i) participation in voluntary associations, ii) social networks, iii)

social trust and iv) civic action. Weights have been assigned to each dimension through PCI. Grootaert et al., (2004) and many other studies of World Bank and OECD have used the same dimensions of social capital in different empirical studies.

"Age" is a continuous variable in this model started from 20 years to almost 60-70 years. Independent variable Edu (education) is a categorical variable with different values 0 for illiterate, 1 for primary, 2 for middle, 3 for metric, 4 for intermediate, 5 for graduation, and 6 for masters and above. Gen (Gender) is also a categorical variable having the values 1 for males and 2 for females. Independent variable Y shows the income in the model, it is a continuous variable. RS in the model shows the resident's status which is again a categorical variable, 1 for aboriginals and 2 for otherwise (settlers).

3.2. Construction of Dependent Variable (SCI)

Using principal component analysis, the social capital index has been constructed by using four dimensions. Each dimension has 5 to 6 different elements relating to the measurement of a specific dimension.

$$SCI = \alpha ST + \alpha_1 SNW + \alpha_2 CA + \alpha_3 PT$$

Where SCI is the dependent variable social capital index.

"ST" is the level of social trust; it includes both interpersonal trust and trust in institutions. Trust on institution covers the trust of people in three different institutions police, judiciary, and legislation. "SNW" represents the social networks which consist of face-to-face interactions with other people like a visit to neighbors, attending community meetings, lunch or dinner with family outside the home, contact with friends, and provision of unpaid help.

"CA" shows civic action. Indicators of civic action include specific actions that demonstrate engagement in the political process. "PT" shows the participation in organized groups. It includes all types of formal groups like political parties, youth organizations, sports groups, women organizations, and professional associations, etc.

4. Results and discussion

This part of the paper presents the descriptive and empirical results. To know about the overall stock of capital and its distribution and differences concerning different socio-demographic factors descriptive statistics were used. The variations of social capital and its different dimensions (trust, participation, networking, and civic action) concerning different socio-demographic factors (residential area, residential status, gender, age, and education) have been presented in the form of tables and graphs using Ordinary Least Square (OLS) regression.

4.1. Descriptive results

This section includes the results of descriptive statistics, which include the presence of social capital in four different clusters along with all its dimensions. All dimensions have been investigated based on different socio-demographic characteristics of individuals.

4.1.1. Variations in social capital & its dimensions across different clusters

Residential Area (Clusters)	Social capital (in %)	Trust (in %)	Participation (in %)	Networking (in %)	Civic action (in %)
Gilgit (city)	58.5	58.5	59.6	64.6	63.5
Jutial	52.5	59.2	55.2	57.2	46.7

Danyore	43.2	39.6	54.7	50.1	52.2
Oshikhandas	46.8	27.7	40.4	51.1	47.6

Source: Authors estimation (2021)

As illustrated in table 4.1.1, the overall level of social capital and its four dimensions varies according to geographic area and location. The level of social capital is comparatively higher in Gilgit city (58.5 %) as compared to the other three clusters i.e., Jutial (52.5 %), Oshikhandas (46.8 %), and Danyore (43.2 %) respectively.

Trust and reciprocity are considered to be the most important determinant of social capital. Many authors use a single dimension of trust to measure social capital. We found that the level of trust is higher in Jutial (59.2 %) and Gilgit city (58.5 %) as compared to other clusters. Most population of Oshikhandas consist of settlers, it has been observed during the study that aboriginals enjoy more social capital than the settlers. The residents of Danyore enjoy more trust as compared to Oshikhandas but less than Gilgit city and Jutial.

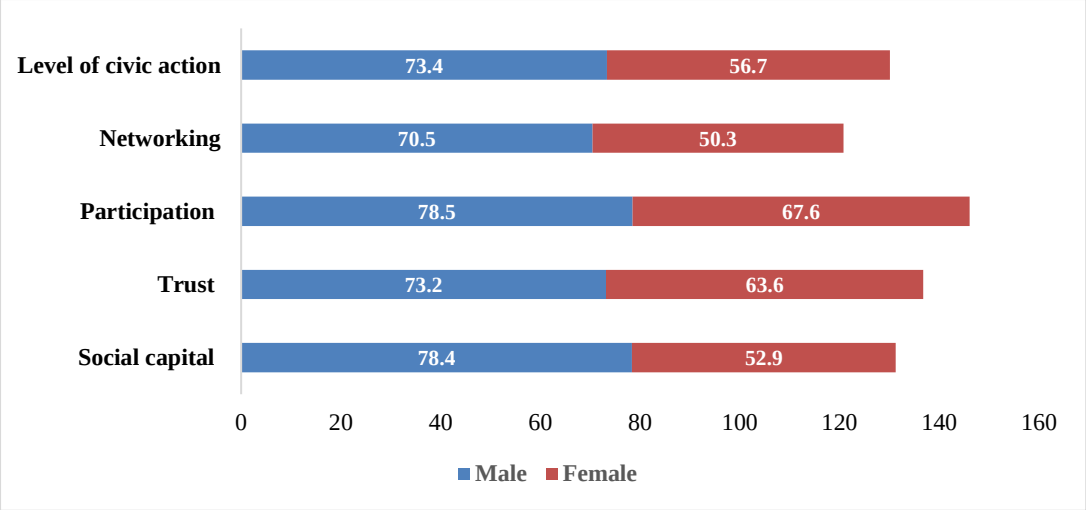
Similarly, participation in voluntary organizations and groups seems highest in Gilgit city (59.6 %). Most residents of Gilgit city are aboriginals; the previous studies mentioned that the higher level of social participation is by aboriginal population as compared to the settlers. The level of participation in Jutial and Danyore clusters are almost the same as 55.2% and 54.7 % respectively. The level of social participation is low in Oshikhandas which is 40.4 %. Lack of strong family ties and ethnic heterogeneity can be the main causes of the low level of participation in Oshikhandas.

The level of networking is again highest in Gilgit City (64.6 %) followed by Jutial (57.2 %). Whereas the level of networking in the Danyore cluster is (50.1 %) and in the Oshikhandas cluster is (51.1 %). Income inequalities and weak family ties in Danyore and Oshikhandas seem responsible for the low level of social networking. In Gilgit city, people still follow the old tradition of visiting the neighbor houses to spend their extra time and most of them use to visit the restaurants and fast-food centers with their families on weekends.

Likewise, in other dimensions, the level of civic action seems better in Gilgit city, but it is not that considerable in Jutial. Only 46.7 % of the sample size from Jutial has shown countable civic action which is very low compared to 52.2 % in Danyore and 47.6% in Oshikhandas. Political awareness, involvement in protests and demonstrations seem to be more practiced in Gilgit city and Danyore. The lack of homeownership can be the main reason for the low level of civic action. The people with higher income and education are more likely to demonstrate civic action.

4.1.2. Gender-based variations in social capital & its dimensions

Figure 1 reveals that gender plays a vital role in the formation of social capital. The male population in the area is more likely to enjoy a higher stock of social capital compared to their female counterparts. As 78.4 % of the total male sample show a higher level of social capital as compared to 52.9 % of the female sample size.



Source: Authors estimation (2021)

Figure 1: Gender-based variations in social capital & its dimensions (in percentage)

It is depicted in figure 1 that the male population has a strong stock of social capital in all four dimensions. The male does more trust, more participation, and interacts more as compared to women. The social and economic position of women in the areas is responsible for the low stocks of social capital, as most women in targeted areas have less education and are economically and socially deprived. Previous studies have also found that men contribute more to social capital as compared to women.

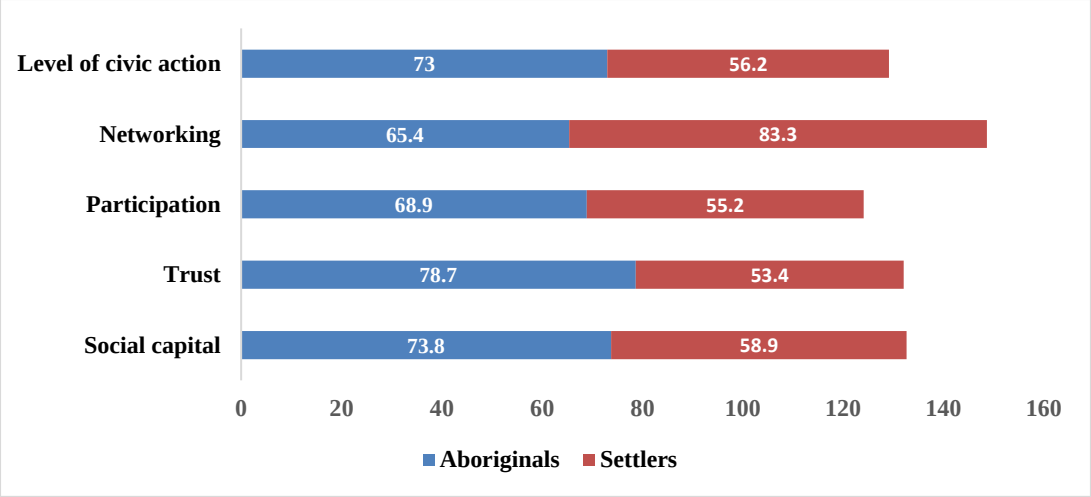
Our analysis demonstrates that the male population of the targeted area is more likely to show a higher level of trust as compared to females. As 73.2% of the male samples show a higher level of trust while only 63.6% of the female sample is likely to have a higher level of trust. Previous studies revealed that the level of trust is associated with the level of education and social participation.

Figure 1 further shows that the level of participation in female is low compared to male as 78.5 % of the male sample has shown a higher level of social participation as compared to 67.6 % of the female sample. Women were more likely to get membership in voluntary organizations, but unable to give proper time to attend the meetings and other activities related to that social circle. Most of the women have not yet attended any formal meeting of the organization in which they are registered members. The male population across our research area is more active regarding participating in social organizations.

Similarly, we found that the male counterpart has high social interaction and networking as compared to the female counterpart. About 70. 5 % of the male sample shows a better networking and social interaction as compared to the 50.3 % of female. This shows that females are unable to enjoy social interaction and networking. This low level of networking and social interaction by the female is attributed to different social-cultural factors especially educational level.

Lastly, figure 1 depicts the results of the fourth dimension (civic action) of the social capital in the study area. The findings mention that the male population have higher civic action as compared to the female. 73.4 % of the male sample showed better social capital due to higher civic action as compared to the female sample of 56.7 %. Because, females are limited to household matters, they cannot participate fully in collective actions and social life which may hinder their access to the overall stocks of social capital.

4.1.3. Residential status & variations in social capital and its dimensions



Source: Authors estimation (2021)

Figure 2: Variations in social capital & its dimensions with residential status

We categorized residential status into two groups i.e., settlers and aboriginals. The people who have their own houses in the area and they have been residing since the late 1970s, were considered aboriginals. And the people who migrated from other rural areas or reside in rented houses, were considered settlers. Roskurg et al., (2010) argued that ownership of home and social capital are positively associated with each other. Those who own their own house are more likely to contribute to the social capital while the settlers cannot contribute that much to the social capital. The results of this study supported this argument and found that the aboriginals have an incentive due to asset of home in the local community to enhance the stocks of social capital. As 73.8 % of the aboriginal sample has access to higher stocks of social capital as compared to the 58.9 % sample of settlers.

According to figure 1, about 78.7 % of the total sample of the aboriginals shows a higher level of trust in institutions as compared to 53.4 % of the settlers. The factor of homeownership seems to be more effective in determining social trust.

Residential status also affects the level of participation. Our results show that the aboriginals participate more as 68.9 % of the total sample selected from aboriginals showed a higher level of participation as compared to 55.2 % of settlers. This shows that the aboriginals do participate more, because of their strong roots in society and long-term interests.

Whereas, it has been observed that most settlers live in colonies, and they have strong interaction. Almost 83.3 % of the settlers show a higher level of interaction while the level of interaction in aboriginals is only 65.4 %. The settlers of the research area have more tendencies to interact with each other in their daily life. Networking is the only dimension that is greater in setters as compared to aboriginals.

Like trust and participation, the level of civic action also lacks in settlers. We found that 73 % of the aboriginal sample show higher levels of civic action while in settlers it is only 56.2 %. The results revealed that people who participate more are more likely to have trust and a higher level of civic action.

4.1.4. Education and variations in social capital and its dimensions

Education	Social capital (in %)	Trust (in %)	Participation (in %)	Networking (in %)	Civic action (in %)
Illiterate	47.53	52.2	47.7	56.6	52.1
Primary	53.9	50.3	52.4	60.8	55.3
Middle	67.8	58.7	60.4	65.7	58.4
Metric	70.2	64.4	67.1	66.2	64.7
Intermediate	65.7	53.7	70.3	70.3	70.2
Graduation	78.9	68.6	78.2	76.5	79.5
Masters and above	73.7	70.4	75.2	82.1	81.7

Source: Authors estimation (2021)

As illustrated in table, people with master's and above-level education possess the highest stock of capital with 73.7 %, while illiterate people have the lowest with 47.5 %. It is clearly illustrated in table 1 that the level of social capital increases with the increase in the level of education starting from primary to master level.

Trust seems positively associated with education as the people with better education do more trust in others. Results also show that the level of participation has a positive association with education. As 75.2 % of people with a master's and above level of education have a higher level of participation, while illiterate people have the lowest participation rate with 47.7 %.

As far as networking is concerned people with higher qualifications have strong networking. Results in Table 1 reveal that 82.1 % of the people with higher educational levels show a higher level of social interactions and networking while 56.6 % of people with no education have the lowest level of networking. The increase in the educational level of people demonstrates more civic engagement. Both social and political awareness and civic sense seem greater in highly educated people. They participate more in information campaigns, associations and have more civic awareness compared to less educated people. This is also depicted in the results that 82.1 % of people with master's and above levels of education have strong civic engagement as compared to 52.1 % of people with no education and have the lowest civic engagement.

4.1.5. Variations in the level of social capital according to age

Age Groups	Social capital (in %)	Trust (in %)	Participation (in %)	Networking (in %)	Civic action (in %)
20-35 years	53.4	60.1	65.2	54.5	54.9
35-50 Years	68.2	58.4	78.9	65.7	64.7

50-65 Years	55.3	64.3	58.7	68.5	53.8
65 and above	49.9	50.2	47.8	62.4	41.7

Source: Authors estimation (2021)

It is found that people between the age of 20-35 years and people 65 years and above possess a low level of social capital as compared to the people aged 35-50 years and 50-65 years. The level of social capital seems higher in the age group of 35-50 years. This reflects that when the age of a person increases, his or her social relations expand gradually up to certain age. After the retirement or above 65 years, the level of social capital begin to decline.

It is further elaborated that in the age bracket of 50-65, people do more trust as compared to other age brackets. Results further revealed that in working-age, people do more trust in others as compared to retired.

The working people can participate more in the social process, but soon after a certain age, they cannot sustain the level of participation. Empirical studies found that the tendency to participate in the social systems and voluntary organizations is positively associated with the age of a person.

Only 54.5 % of the young people show better social networking while this level increases up to 68 % for the age bracket of 50-65. People who are of working age can enjoy more social interactions. The level of social interaction depends on the factors like the marital status and structure of the family

Young people and people who are of working age are more likely to show civic attachments and affiliation. While the level of civic action seems lower in old age people and people with the age bracket of 50-65. With the increase of age or getting retired from the job or work people mostly like to stay at homes instead of participating or engaging themselves in any social or political process.

4.2. OLS regression analysis

To analyze the variation in social capital with socio-demographic factors OLS regression was used. The OLS regression results are presented in following table;

Table 4: OLS regression analysis

Variables	Coefficients	Standard Error	t-value	Significance
Gender (female)	-0.14193	0.043476	3.26	0.001
Age	0.003635	0.001386	2.62	0.009
Income	1.03e-07	6.83e-07	0.15	0.88
Education (primary)	0.805368	0.091201	9.05	0
Education (middle)	0.825154	0.081923	10.68	0
Education (metric)	0.845197	0.071826	11.63	0
Education (intermediate)	0.903672	0.065645	13.92	0
Education (graduation)	0.906995	0.062757	14.45	0
Education (masters and above)	0.913903	0.063102	14.32	0
Residential status (settlers)	-0.13659	0.038436	3.55	0

Cons	1.521828	0.099641	15.27	0

Source: Authors estimation (2021)

- The first category of each dummy variable takes as a reference
- Variable income is insignificant

Table 4 presents the OLS regression analysis of the variation in social capital with socio-demographic factors. Results in Table 4 show that almost all variables are highly significant. The coefficient of age shows that age has a significant positive impact on social capital. It indicates that as age increases, the social capital tends to be high. However, the results in table, reveal that income has no role in determining social capital (as the t-value of coefficient of income is less than 1). The OLS regression results further show that people with less income have more social capital and they have more trust in others.

The results further show that all the coefficients of education level are statistically significant and positive. It reveals that with the increase in the level of education social capital also increases. These results confirm that education is an important determinant of social capital. The coefficient of gender is also significant having a negative sign. It indicates that females possess a low level of social capital as compared to males. Finally, the coefficient of residential status shows that settlers have a low level of social capital as compared to the non-settlers and aboriginals.

5. Conclusion and recommendations

The objective of present research was to assess the variations in social capital at the individual level with different socio-economic and demographic factors. It can be concluded from this study that communities with higher stocks of social trust, social participation, and networking invest more in social capital. Social capital varies with the variation in different socio-demographic characteristics like education, age, gender, income, and residential status. This study further explored that people with a higher level of education can easily access the stocks of social capital by doing more social trust, participation, and networking. Educated people do more social participation in different social organizations also exercise more civic action as compared to the people with low levels of education. The level of social trust also increases with an increase in the level of education at the individual level.

The increase of aged people do more trust and participate in the social circles which result in access to the higher stocks of social capital. People with a higher age level possess more social capital as compared to the people with lower ages but the stock of capital decreases after the age of 65 years and above. When we look at gender differences and social capital, we can conclude that males have more access to the stocks of social capital, and they contribute more to the social capital. Females do not participate more due to cultural, social, and religious hindrances they cannot bound themselves in social networks, and also, they cannot exercise more civic action as compared to the male population.

The residential status of people living in the community also impacts the contribution to social capital. People who own their own homes and who are the aboriginals can contribute more to the stocks of social capital. There seems strong association between different dimensions of social capital. Like when social participation increases it affects overall social trust and networking, on the other hand when people do more trust than they start to participate more in their social life. Civic action seems to be positively associated with education, as the people with a higher level of education demonstrate more civic action in our analysis. More civic action leads to more participation and networking.

As our results find huge gender differences regarding social trust, which is due to the low socioeconomic participation of women in social life, which hinders their access to the social networks and ultimately reduces their contribution to social capital. It can be analyzed from our study and previous many studies that social capital is a product of trust, participation, and networking, which increases the overall wellbeing of the society. Different social characteristics play a vital role in the formation of social capital. The areas where many people have access to social capital are more likely to get the goals of development as compared with other areas. It can also conclude that women's participation in social life can be increased by providing them education and by making them empowered.

There seems a gap and trust deficit between public sector institutions and communities. People do not trust more on public sector institutions as compared to inter-personal trust, which can be tackled by making clear and proper policies by the government. It can be suggested that when people find a chance to participate, they make themselves involved. The government can provide plate forms like the system of local government system which may help people to participate more in social life, and on the other hand, it can bound people in different social circles. Furthermore, it can be recommended that government must ensure gross root level involvement while implementing development projects which will ensure community ownership and trust of the people in public sector organizations.

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