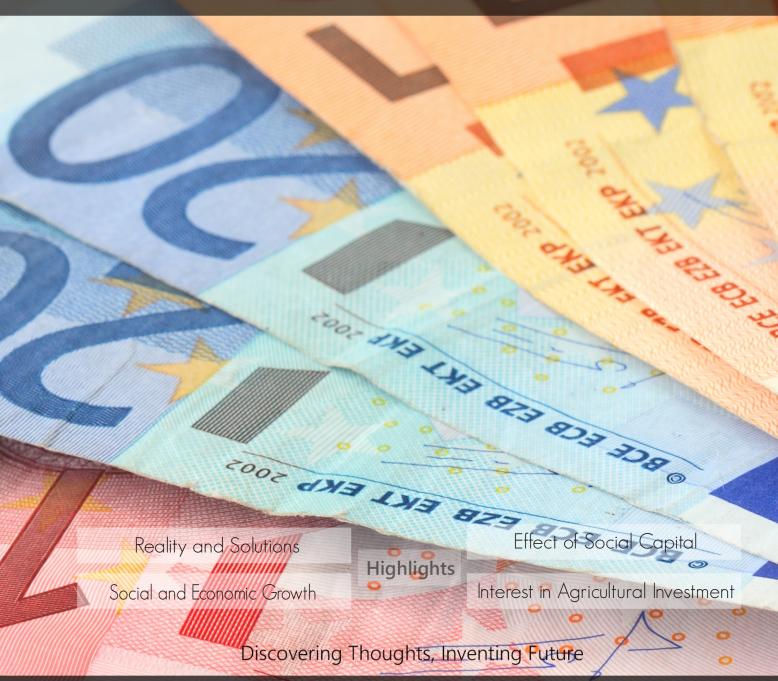
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#### Effect of Social Capital on Poverty: Evidence from Fish Farming Households in Akwa Ibom State, Nigeria

By Salman K.K. & M. E. Ekong

University of Ibadan, Nigeria

Abstract- Despite the role of artisanal fishing in the economy of Akwalbom state, Nigeria, the fishing households are still poor. Poverty among fishing households could be reduced if they establish good networks among themselves and a high degree of connectedness referred to as social capital. In this study, the effect of social capital on the poverty level of fishing households in Akwalbom state was therefore investigated. A multi-stage random sampling method was used. With structured questionnaire and a sample size of 120; data were collected on socioeconomic characteristics, participation in local level institutions/associations, and households' expenditure. The data were analyzed using descriptive statistics, and two-stage least square (2SLS). Average age of the household head was 41.9 years with seven persons per household. Households belonged to at most two associations and the most important one was fishing association with 52.6% participation index in decision making. The level of heterogeneity was 21% with 80% meeting attendance index per household head.

Keywords: social capital, artisanal fishing households, Akwaibom State.

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## Effect of Social Capital on Poverty: Evidence from Fish Farming Households in Akwa Ibom State, Nigeria

Salman K. K. a & M. E. Ekong a

Abstract- Despite the role of artisanal fishing in the economy of Akwalbom state, Nigeria, the fishing households are still poor. Poverty among fishing households could be reduced if they establish good networks among themselves and a high degree of connectedness referred to as social capital. In this study, the effect of social capital on the poverty level of fishing households in Akwalbom state was therefore investigated. A multi-stage random sampling method was used. With structured questionnaire and a sample size of 120; data were collected on socioeconomic characteristics, participation in local level institutions/associations. and households' expenditure. The data were analyzed using descriptive statistics, and two-stage least square (2SLS). Average age of the household head was 41.9 years with seven persons per household. Households belonged to at most two associations and the most important one was fishing association with 52.6% participation index in decision making. The level of heterogeneity was 21% with 80% meeting attendance index per household head. Core poor households were 6.70% while 39.20% and 54.10% were moderately and non-poor, respectively. Half (50%) of the total monthly households' expenditure was spent on food whereas only 9.24% was spent on house rent. Participation in decision making, meeting attendance and heterogeneity in social groups were the significant social capital dimensions that had effect on poverty. The result also showed that social capital was truly exogenous implying no bi-causal relationship between social capital and poverty. It is concluded that social capital and its dimensions have remarkable contributing role in reducing the poverty among fishing households in Akwalbom State, Nigeria. Keywords: social capital, artisanal fishing households, Akwaibom State.

#### Introduction

ne of the most pathetic features of the Nigerian economy today is that a majority of its populace is living in a state of destitution while the remaining insignificant minority is living in affluence (Osinubi, 2003, Okunmadewa, 2015). Nigeria is one of the most resource-endowed nations in the world. But socio-economically, Nigerians are also among the poorest in the world (Etimet al., 2009). Hence, there is a persisting paradox of a rich country inhabited by poor people, which has been the subject of great concern for some years, but more especially in the last decade (Etim and Patrick, 2010). The Human Development Report by United Nations Development reported that the poverty situation in Nigeria has been on the increase since 1980. The National Bureau of Statistics (NBS, 2010) further shows that the incidence of poverty was raised from 54.7% in 2004 to 60.9% in 2010.

In Nigeria, rural poverty is relatively high. A national poverty survey carried out indicates that the high tropic areas have moderate poverty while the northern regions have poverty levels that are as high as 60% (Odusola, 1997; Okunmadewaet al., 2007; NBS, 2009). The average national poverty incidence indicates that this situation has not improved during the last 20 years in majority of sub-Saharan Africa countries, Nigeria included (World Bank, 2008; Apataet al., 2009). Social capital refers to the internal social and cultural coherence of society, the norms and values that govern interactions among people and the institutions in which they are embedded (Collier, 1998). Social capital is the glue that holds societies together and without which there can be no economic growth or human well-being. There is a growing empirical evidence that social capital contributes significantly to sustainable development. The traditional composition of natural capital, physical or produced capital, and human capital needs to be broadened to include social capital. There are many approaches to defining social capital. However, emphasis is always placed on the role of networks and civil norms in various definitions (Cote and Healy, 2001). Social capital is widely understood to be the social associations, networks, norms and values that facilitate interaction between individuals and groups and enhance their socioeconomic welfare (Putnam, 1993; Grootaert, 2001). It is conceptually defined as "the value of social networks, bonding similar people and bridging between diverse people, with norms of reciprocity". Thus social capital has three main dimensions: Bonding social capital referring to strong family ties, bridging social capital referring to weak ties among friends and acquaintances and more formal ties linking members of voluntary organizations (Sabatini, 2005).

Following Collier (2002), the mechanisms through which social capital embedded in social networks, trust and norms is said to reduce poverty can be summarized as: i) facilitating the transmission of knowledge about technology and markets, ii) reducing market failures in information and thereby reducing transactions costs (the costs of obtaining information about technology, the market, the creditworthiness of contract parties, among others), iii) reducing problems of free-riding and thereby facilitating cooperative action, iv) coordinating and monitoring effective public services delivery, and v) ameliorating other conventional resource constraints such as market access or credit limitations and thereby reducing the vulnerability of households to poverty. Social capital holds strong position in resolving disputes (Schafft and Brown, 2000) and share beneficial information (Isham and Kahkonen, 1999; Rauch and Casella, 2001). It also fosters adoption of new production technologies (Narayan and Pritchett, 1997; Isham, 2002), and more importantly, provides avenues for risk sharing (Rosenzweig, 1988). There is increasing evidence to show that when people are well organized in groups whose knowledge is sought, incorporated and built upon during planning, implementation, then the productivity of agriculture and natural resources can manifest in the long-term (Pretty, 2008).

Fish is one of the cheapest sources of animal protein in the diet of most Nigerians and the Southern Nigerians in particular (FAO, 1995). Fishing has substantial social and economic importance. It is estimated that 12.5 million people are employed in related fishing activities and value of fish traded has US\$40 internationally been estimated at billion/annum for the early 1990s (Udoh and Nyienekuna, 2008). The total production from capture fisheries and aquaculture during the same period reached a total mass of 100 million tonnes (FAO, 1995). Also, food consumption in Nigeria has been found to be inadequate both in quality and quantity. Nigeria still consumes less than the minimum food requirement of 2440 kcal and 65 g of protein per day as recommended by FAO (1995). Neiland et al. (2005) revealed that in 2004, the fishery sub-sector contributed to the food and nutritional security of 200 million Africans and provided for the 10 million engaged in fish production, processing and trade. Tall (2004), however, observed that Nigeria's fish production volume of 0.5 million tonnes cannot meet the annual demand of 1.3 million tonnes. Average annual fish consumption in the country has therefore stagnated at 9.2 kg per capita, which is quite below the world average of 13 kg per capita, a situation that resulted in a wide supply and consumption gap. With an estimated population of 178.5 million (World Bank, 2014)<sup>1</sup>, the demand for fish and other animal protein products are fast outpacing the supply.

Fishing is being practiced by virtually all homes in the coastal zones. But these activity recorded limited success in increasing income and improving the quality of life. Understanding the factors underlying their persistent deprivation is important, when designing

policies to meet their needs and improve their welfare. Akwalbom State is one of the nine naturally endowed coastal states in Nigeria. According to UNDP Survey 2010, Akwalbom State had the third highest poverty rate of 27.1% in the South-south zone (NBS, 2010). The area is rich in petroleum (crude oil), gas, numerous mineral resources, wetlands and agricultural potentials. In spite of this, poverty is widespread in the State. A study carried out in 2005 reveals that among the 57 percent of people living in poverty, 28 percent are classified as core or extreme poor and about 29 percent are moderately poor. Majority of the people live in the rural areas and they depend mainly on agriculture. They operate fragmented and marginal holdings while some others concentrate on artisanal fishing. Despite the obvious role of farming and artisanal fishing in the economy of the state, rural people remain poor. In general they exhibit several characteristics such as low levels of educational attainment, relatively low access to material resources, physical and social infrastructures, higher susceptibility to community-wide exogenous shocks such as weather induced crop losses and natural disasters.

Poverty alleviation has been receiving increasing global attention more importantly in the developing countries where majority of the people are poor. The absence of appropriate local level institutions and the weakness of existing ones largely deprive the poor from participating in the decision making process of interventions and issues that affect their welfare. However, recent studies indicated that local institutional strengthening through the active participation of the poor in project design and implementation is a necessary factor in poverty reduction. Thus, group formation (social network) is now seen as an important requirement for the poor to benefit from some of the public instituted poverty reduction programmes (Yusuf, 2008).

In this study, an attempt was made to fill the gap in knowledge in poverty analysis by characterizing the various dimensions of social capital based on fishing households' socio-economic characteristics. The influence of social capital on the poverty level of fishing households was also established in order to provide required evidence not only for the fishing households but to also sustain the existing the group based farmers support programmes/approaches of the government.

#### II. METHODOLOGY

This study was carried out in Akwalbom State. The state is located in the coastal South – Southern part of Nigeria lying between latitudes 4°32¹ and 5°33¹ North, and longitudes 7°25¹ and 8°25¹ East. The climate of the state falls within the tropical rain forest zone. The annual rainfall is estimated at 2000mm in the hinterland and 2400 mm along the coast. The dwellers in the coastal

<sup>&</sup>lt;sup>1</sup> Work Bank (2014): Working for a World Free of Poverty (http://www.worldbank.org/en/country/nigeria)

areas of the state are mainly dependent on fishing as their main source of income.

A multi-stage random sampling method was used to collect data for the study. Three local governments were randomly selected to cover each of the urban, rural, and peri-urban areas that were involved in fishing for the study (that is; Ibeno, Itu and Mbo local government areas respectively). In the second stage, two wards were randomly selected from each of the three local governments; and finally, 20 fishing households were randomly selected from each ward giving a total sample size of 120. With a structured questionnaire, data collected were socioeconomic characteristics and social capital variables.

#### a) Analytical Tools

The data were analyzed using descriptive statistics and Two-Stage Least Square (2SLS).

#### b) Estimation of Social Capital Indices

Following Okunmadewa et al., 2007, Yusuf, 2008; the itemized social capital indices below were estimated:

- Meeting attendance index This is the summation of the attendance at meeting by members as against the expected total that per annum.
- Heterogeneity index This is the aggregation of diversity of members of three most important groups to the fishing households. The scores by the three associations for each household were then divided by the maximum score and scaled to 100 to obtain the index.
- Labour contribution This was represented by the number of days that group members worked for his group. This represented total number of days worked by fishing households in a year.

- Decision making index This is the summation of rating of the respondent's performance in decision making. This was calculated by asking the association members to evaluate subjectively whether they were; very active; somewhat active; or not active in group's decision making.
- Cash contribution -This is the amount paid as membership due per annum in an association. This was obtained by the summation of the total cash contributed to the various associations which the fishing household belonged to.
- Membership density -This is the summation of the total number of associations that a fish farmer belongs to.
- Aggregate social capital index -This is the multiplicative social capital index. This was calculated using the products of density of membership, heterogeneity index and decision making index of fish farmers in their various social groups.

#### c) Estimation of poverty line

A poverty line is often defined as a predetermined or well-defined standard of income or consumption, which is deemed to represent the minimum required for a productive and active life or even survival. There is no official poverty line in Nigeria and as such, many earlier studies have used poverty lines which are proportions of the average per capita expenditure (see Okunmadewa et al., 2007). This study also followed the approach to determine poverty line. Using the per capita expenditure, the poverty line is defined as the two-thirds of the mean per capita household expenditures (MPCHE). The total per capita expenditure (PCE) is the sum of cash expenditure on consumption of food and non-food items relative to individual household size.

#### Mean PCHE =Total per capita household expenditure of households Total number of households

The non-poor threshold is above two-third of MPCHE while the moderate poverty line ranges from one-third to two-third of MPCHE; and the core poor threshold is the region less than one-third of MPCHE.

#### d) Two-Stage Least Square

In order to test whether social capital is truly capital, instrumental variable (IV) was used. According to Olayemi (1998), the method of instrumental variable is applied to one equation of a model at a time. It is applicable to over-identified models and hence applicable to structural equations. Since social capital can be assessed at a cost (time and resources), therefore the causality between expenditure and social capital runs in both direction and this leads to biasness in the OLS estimates. In order to address the endogeneity problem, it was necessary to isolate the

exogenous impact of social capital on household expenditures. Variables such as length of household residency in the community, household donation in the past year and membership in a religious group and membership in ethnic group(s) were considered as potential instruments for social capital variable. The 2SLS reduces the correlation of the explanatory endogenous variable with the error term as much (Olayemi, 1998). Hence, the regression parameters were better enhanced. The 2SLS is a single equation method and is the most popular method for estimating over-identified models. The conventional model of household economic behaviour under constrained utility maximization was used to relate the level of household expenditure (as indicator of poverty) directly to the exogenous asset endowments of the household and variables describing the social and economic

environment in which the household makes decision. The fishing household poverty is hypothesized to be influence by the independent variables as represented in the equation below:

$$LnEi = a + bSCi + cHCi + dOCi + eXi + fZi + ui$$
(10)

Where Ei = Household expenditure per capita of fishing household i

SCi = Household endowment of social capital

HCi = Household endowment of Human Capital

OCi = Household endowment of other assets

Xi = a vector of household characteristics

Zi = a vector of village characteristics

ui = error term

Social capital Variable:

SC<sub>1</sub> = Heterogeneity index of associations (%)

SC<sub>2</sub> = Meeting attendance index of households to associations (%)

 $SC_3$  = Decision making Index (%)

SC<sub>4</sub> = Membership density of households in association (Number)

SC<sub>5</sub> = Cash contribution index of households to associations (Naira)

SC<sub>6</sub> = Labour contribution index of households to associations (mandays)

Human Capital:

HC<sub>1</sub>= Years of formal educational of household head (years)

OC<sub>1</sub> = Household asset endowment (total assets value of household) (Naira)

Household Characteristics:

 $X_1$  = Age of household head (Year)

 $X_2$  = Dependency ratio

 $X_3 = \text{Sex of household head } (D=1 \text{ for male, otherwise } D=0)$ 

 $X_4$  = Household size (Continuous)

 $X_5$  = Marital status (D=1 if Married, 0=Otherwise)

 $X_6$  = Primary occupation (D=1 if Fishing, 0= otherwise)

Regional Characteristic:

Z1 = Locality (D = 1 if rural, 0 = Otherwise)

The key feature of the model is the assumption that social capital is truly "capital" i.e. a stock, which generates a measurable return (flow of income) to the household. Social capital has many "capital features: it requires resources (especially time) to be produced and it is subject to accumulation and destruction. The effect of destruction of social capital is evident in the work of Rose (1995) on Russia and former Yugoslavia. Much social capital is built during interactions, which occur for social, religious, or cultural reasons. The key assumption is that the network built through these interactions has measurable benefits to the participating individuals, and lead, directly or indirectly, to a higher level of well-being. There is an impact assumption that social capital is embodied in the members of the household. This conforms to the position advocated by Portes (1998), which highlights that, although the source of social capital is the relationship among a group of individuals, the capital itself is an individual.

#### III. Results and Discussions

Dimensions of Social Capital and Socio- Economic Characteristics of Fishing Households Age and Social Capital Dimensions

As shown in table 1, age range of between 41 and 50 accounted for the highest percentage (25.33%) in membership of local institutions while those that were less than 30 years had the lowest membership density (15.46%). This could be due to resource availability. Respondents within the age range of 51 and 60 years had the highest diversity (27.9 percent) in the association they belonged while those above 60 years have the least. This could be due to weakness or reduction in active fishing activities, a due to ageing. All the age groups, except those that were less than 30 years had more than average attendance at scheduled meetings by their various associations. However, the highest representation of 58.19 percent at meeting attendance was recorded for age group within 41 and 50 years. This implies that households attended at least every other meeting scheduled i.e. one out of every two meetings.

The highest representation of cash contribution (N9, 374.95) to various associations was within age group of 41 and 50 years. The least was \$\frac{45}{2}\$, 399.00, by those above 60 years. The highest labour contribution was from age group less than 30years and labour contribution reduces as age increases. Decision making index in various associations was 90 percent for those above 60 years while the least was recorded for 31-40 vears age group. All the age groups have well above average in decision making in their various associations. The overall social capital dimension showed that 44.8 percent of respondents within age group of 51 and 60 years had the highest aggregate social capital and the least, 38.10 percent, was from those that were less than 30years.

Table 1: Distribution of Respondents Age and Social Capital Dimensions

Age groups (years)	Frequency	Membership Density Index (%)	Heterogeneity Index (%)	Meeting Attendance Index (%)	Cash Contribution ( <del>N)</del>	Labor contribution (manday)	Decision Making Index (%)	Aggregate Social Capital (%)
<30	12 (10.00)	15.46	19.00	47.75	5,509.32	3.00	75.70	38.10
31-40	37 (30.83)	18.91	20.10	54.20	6,235.43	2.75	73.80	39.63
41-50	54 (45.00)	25.33	23.00	58.19	9,374.95	1.90	82.27	43.56
51-60	16 (13.33)	22.80	27.90	53.84	7,656.32	1.00	86.42	44.80
>60	1 (0.83)	17.50	10.00	51.95	5,399.00	0.50	90.00	41.69

Figures in parenthesis are the percentage in the group

#### b) Education and Social Capital Dimensions

The educational level of the respondents is presented in table 2. Respondents with 7-12 years of education had the highest percentage of membership density in local institution (48.65 %). The least was those without formal education (10.87%). This indicates that educational level can expose households to local level institutions. On the issue of diversity in membership, respondents with 7-12 years of education were also most diversified with 47.1 percent while the least diversified are those with primary education. All the respondents had above average meeting attendance but those with no formal education accounted for highest (85.90%). Respondents with no formal education accounted for the least cash contribution of ₩4, 357.00. Also a highest 2.3 mandays labour contribution was also recorded for those without formal education, while those within 7-12 years of education had the least (1.5 mandays). This could be expected since the exchange of physical labour would be more recorded among those without formal education. All the educational groups partook in decision making in their various associations. However, respondents without formal education had highest participation index of 84.9 percent while the least (76.9%) was by those within 7-12 years of education. On the aggregate, those within 7-12 years of education had the highest social capital index (43.55 %). The least was 40.88 percent by those with no formal education.

Table 2: Distribution of Respondents level of Education and Social Capital Dimensions

Educational group (yrs)	Frequency	Membership density index (%)	Heterogeneity index (%)	Meeting attendance index(%)	Cash contribution ( <del>N</del> )	Labour contribution (mandays)	Decision making index(%)	Aggregate social capital(%)
0	16 (13.33)	10.87	38.90	85.90	4,357.00	2.30	84.90	40.88
1-6	54 (45.00)	40.48	15.00	80.54	8,569.00	1.90	85.56	43.37
7-12	50 (41.67)	48.65	47.10	79.26	7856.29	1.69	76.90	43.55

Figures in parenthesis are the percentage in the group

#### c) Household size and Social Capital Dimensions

The composition of the household size is presented in table 3. The household size between 6 and 10 members participated most (43.7 percent) in local institutions and those above 10 members had the least. Households with above 10 members had the highest diversity (49.1%) while those 1-5 members are the least (19.2%). On meeting attendance, household with above 10 members had highest (62.6%) meeting attendance while the least (52.4%) was for households between 1-5 members. Meeting attendance increases as household size increases since the household head can either be represented at home or at the meeting by any other household member.

Respondents having 6-10 household members contributed most (N8, 103.94) to their various associations. The least (N1, 974.89) was from respondents above 10 members; this could be attributed to their high dependency ratio. On the other hand, this group (>10 members) had the highest labour contribution of 3.0 mandays while those having 1-5 members had the least, 1.7 mandays. The highest decision making index of 83.5%was recorded for household with 6-10 members while households with

above 10 members had the least (76.5%). On the aggregate level, social capital increases as the number that are above 10 members.

Table 3: Distribution of Household Size and Social Capital Dimensions

Household size distribution	Frequency	Membership density index (%)	Heterogeneity index (%)	Meeting attendance index (%)	Cash contribution ( <del>N</del> )	Labour contribution (mandays)	Decision making index (%)	Aggregate social capital (%)
1-5	23 (19.17)	38.27	19.20	52.40	5,547.32	1.70	80.59	57.56
6-10	90 (75.00)	43.70	31.70	59.38	8,103.94	2.30	83.50	64.23
>10	7 (5.83)	18.03	49.10	62.20	1,974.89	3.00	76.50	37.82

Figures in parenthesis are the percentage in the group

#### d) Sex and Social Capital Dimensions

In table 4, the male household heads belong to more associations than their female counterparts with male household heads having 63.3%membership density. However, the associations that the female household heads belong to are more diversified than the male counterpart. The male household heads attended association meetings more than their female

counterpart. Also, the male household heads contributed more to the various groups which they belonged with an average cash contribution of \$7, 813.00 while the female heads contributed \$5, 455.00. The labour contribution was almost the same. As expected in decision making, the male household heads had a higher index of 81.2 percent as well as with the social aggregate level of 43.06%.

Table 4: Distribution of Respondents Sex and Social Capital Dimensions

	Sex of Household head	Frequency	Membership density index (%)	Heterogeneity index (%)	Meeting attendance index(%)	Cash contribution ( <del>N</del> )	Labour contribution (mandays)	Decision making index(%)	Aggregate social capital(%)
Ī	Female	34 (28.33)	36.70	55.26	47.86	5455.88	2.18	78.00	40.56
	Male	86 (71.67)	63.30	45.74	50.06	7813.00	2.17	81.25	43.06

Figures in parenthesis are the percentage in the group

e) Poverty Status (Per Capita Expenditure as proxy) of Sampled Fishing Households

The analysis of poverty starts with the derivation of the poverty line. This was done based on the monthly expenditure profile of households within the study area shown in Table 5 below.

Table 5: Expenditure of Fishing Households

Item	Household Per Capita Expenditure (N)	Percentage of Total Household Per Capita Expenditure (%)
Food	24,595.65	50.00
Clothing	1,840.93	3.74
Medicare	2,818.84	5.73
Children Education	3,616.79	7.35
Fuel	2,913.47	5.92
Transport	3,280.31	6.67
Remittance	914.51	1.86
Toiletry	2,744.91	5.60
Rent	4,545.91	9.24
GSM	1,919.98	3.90
Total Expenditure	49,191.30	100
Mean Per Capita Household Expenditure (MPCHE)	4,919.13	
Poverty line (2/3MPCHE)	3,279.42	
Core poor (1/3MPCHE)	1,639.71	

The table shows that half (50.00%) of the rural household monthly expenditure was spent on food. This was followed by rent (9.24%) and only (7.35%) of the expenditure was spent on children education every month. A poverty line of \(\frac{\mathbf{H}}{3}\), 279.42 (Table 5) was obtained with 54.1% of the respondents spending above this amount hence they were categorized 'non poor'. The 'moderately poor' (39.20%) fishing households were those whose expenditure was between one third of

MPCHE,  $\maltese$ 1, 639.71 and  $\maltese$ 3, 279.42. Households (6.70%) with less than  $\maltese$ 1, 639.71 were categorized core poor.

#### f) Influence of Social Capital on Poverty of Fishing Households

Both multiplicative and additive social capital indices were used to determine the influence of social capital on poverty (Expenditure as proxy) of households.

The use of both multiplicative and additive social capital is hinged on the fact that to date, literature on conceptual and theoretical underpinnings of social capital has not proved the superiority of one over the other Narayan and Prichett (1997), Grootaert (2001), Okunmadewaet al., (2007) and Yusuf (2008) used both approaches and concluded that additive multiplicative variables were valid approaches for introducing social capital in the household behavioral model.

Table 6presents the effect of social capital on fishing households' poverty. The second column of the table is the basic model of household poverty behaviour without any social capital variable. This model shows that about 29.14% of the variations in per capita expenditure of households were explained by the specified human capital and demographic factors. In the third column of the table, the multiplicative social capital

variable was introduced. The inclusion of this variable led to slight improvement in the model (adjusted R<sup>2</sup> increased from 0.2914 to 0.2940). Along with the demographic variables, aggregate social capital index significantly influences the poverty of households. This shows that a unit increase in social capital would increase household per capita expenditure by 0.10%. The fourth column of table 6 reveals the inclusion of six additive social capital variables. These are: density index, index of participation in decision making, heterogeneity index, meeting attendance, contribution score and labour contribution. This new model has a better explanatory power as reflected in the adjusted R<sup>2</sup> of 0.2998. This disaggregation further revealed the significant effects of meeting attendance. heterogeneity (diversity of association) and decision making on household poverty.

Table 6: Result of the OLS Estimated of Social Capital and Household Poverty

	Basic Model	With multiplicative social	With additive social capital
		capital index	variables
Intercept	4.3279 (15.88)***	4.3780 (15.91)***	4.3751 (15.38)***
Sex of household head	-0.0565 (-1.73)*	-0.0560 (-1.72)*	-0.0395 (-1.18)
Age of household head	0.0055 (0.39)	0.0043 (0.31)	0.0055 (0.39)
Age square	-0.0001 (-0.28)	-0.0000 (-0.19)	-0.0000 (-0.29)
School year	-0.0052 (-1.29)	-0.0060 (-1.41)	-0.0052 (-1.33)
Marital status	0.0584 (-1.10)	-0.0590 (-1.11)	-0.0665 (-1.21)
Household size	-0.0441 (-5.46)***	-0.0437 (-5.43)***	-0.0428 (-4.98)***
Secondary occupation	-0.0208 (-0.85)	-0.0026 (-0.92)	-0.0309 (-1.22)
social capital index	-	0.0010 (3.19)***	-
Density index			-0.0179 (-1.11)
Meeting index			0.0005 (4.50)***
Heterogeneity index			0.0004 (3.29)***
Decision index			-0.0015 (-1.86)*
Cash contribution index			0.0005 (0.05)
Labour contribution index			0.0004 (0.41)
Number of observation	120	120	120
Adjusted R <sup>2</sup>	0.2914	0.2940	0.2998
F- statistics	7.99	7.20	4.92

Figures in parenthesis are t-values \*\*\*Significant at 1%, \*\* Significant at 5% and \* Significant at 10%

#### g) Endogeneity Effects of Social Capital using Instrumental Variable

In the earlier analysis (Table 6), social capital has been treated as exogenous variable. However, membership in social groups is at a cost i.e. time and other resources. It therefore becomes important to isolate the exogenous impact of social capital on household expenditure. Hence social capital was treated as an endogenous regressor. The likelihood of this characteristic was examined with aid of 2SLS (using the ivregress 2sls command in STATA). Earlier studies have always used a common instrumental variable to verify the endogeneity effect of social capital. The instrument commonly used was "trust" as used by Narayan and Prichett (1997), Grootaert (2001),

Okunmadewa et al. (2007). The limitation of the use of trust as an instrument for social capital was acknowledged by Putnam (2000) and Yusuf (2008). In this study, other instrument for social capital based on the submission of Aker (2005) was considered. The instrument used was membership of religious group and the result is as shown in table 7.

Table 7 ·	Estimation	of Endogeneit	v Effect of Social Ca	nital

Variables	Coefficients	t values
Intercept	0.2312	(0.6786)
Sex of household head	-0.9468	(-1.9355)
Age of household head	-0.0131	(-0.0062)
Age square	0.0005	(0.0451)
School year	-0.0420	(-0.5143)
Marital status	-0.2806	(-0.0147)
Household size	-0.2231	(-3.1252)***
Secondary occupation	0.1586	(0.7001)
Social capital index	0.04813	(4.14)***
Nos of observations	120	
Wald chi2(2)	80.16	
Prob> chi2	0.2415	
R-squared	0.4889	

Instrumented: Social capital index Instrument: Membership of religious body

By treating social capital as endogenous; we believe that the correlation between social capital and the error term is not equal to zero. However, the probability of chi2 is NOT < 0.05 (significance at 5% level) as shown in Table 7, and then we can rightly conclude that there is no endogeneity in the model. The exogeneity of social capital is therefore inferred. This result is in line with the findings of Okunmadewaet al. (2007), Aker (2005) and Yusuf (2008) and Adepoju and Oni (2012).

#### IV. Conclusions and Recommendations

The study provides empirical evidence that social capital had effect on households' poverty. The disaggregation of social capital into six dimensions reveals that participation in decision making, meeting attendance and heterogeneity in social groups influenced household per capita expenditure and consequently improves its welfare hence reducing poverty. It is evidenced from the study that education complements social capital in reducing households' poverty. Membership in religious group was used as an instrumental variable for social capital but there is no bicausality between social capital and poverty. Finally, this conclusion confirms the earlier findings that social capital has significant and positive influence on households' poverty status and is a key input in achieving a higher well-being of members of social groups. Fishing households should be encouraged to participate in social groups (networks), since findings revealed that belonging to social network or group reduces poverty significantly in the study area. There is also a need to enlighten fishing household about the imperativeness of robust human capital development within their household. Social capital as an asset can facilitate access to information useful to the poor and this can have a ripple effect on the economy at large by improving growth and income redistribution, hence should therefore be encouraged.

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<sup>\*\*\*</sup>Significant at 1%, \*\* Significant at 5% and \* Significant at 10%

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## Reality and Solutions for the Relationships between Social and Economic Growth in Vietnam

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Foreword- Economic growth and social welfare have very important correlation with all countries. History has shown that some nations have fast economic growth but weak social welfare or vice versa. However, there are also economic developments that couple with very strong growth of social welfare. Therefore, the relationship between economic growth and social welfare is strategically economic - social issue for each country. Rhythmic handling the relationship between economic growth and social welfare is a very difficult problem for all countries. Thus, the study of economic growth and progress, social justice has always been one of the requirements and interests.

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# Reality and Solutions for the Relationships between Social and Economic Growth in Vietnam

Dr. Le Dinh Phu

#### I. Foreword

conomic growth and social welfare have very important correlation with all countries. History has shown that some nations have fast economic growth but weak social welfare or vice versa. However, there are also economic developments that couple with very strong growth of social welfare. Therefore, the relationship between economic growth and social welfare is strategically economic - social issue for each country. Rhythmic handling the relationship between economic growth and social welfare is a very difficult problem for all countries. Thus, the study of economic growth and progress, social justice has always been one of the requirements and interests.

## II. THE CONCEPT OF WELFARE AND ECONOMIC GROWTH

#### a) The concept of the Welfare

Welfare is a system of policies and measures to protect the minimum living standard of residents from risks and extraordinary impact on economy, society and environment. In the Sino-Vietnamese Dictionary (1932) of Dao Duy Anh, with a brief definition: welfare is happy and benefits (bonheur et interets) & quot; (Dao Duy Anh, 1957, p. 137). The social welfare policy in Vietnam includes: Policy of education and training; Policy of labor and employment; Policy of medical and health care; Policy of social welfare.

#### b) The concept of economic growth

Economic growth is the increase in income of the economy in a certain period. The increase is shown in the scale and speed. Growth in scale reflects a more or less increase, but the growth rate is used to compare the relative significance and reflects the fast or slow increase between the periods.

Economic growth has shown:

- The increase of: GNI, NNP, GDP, NDI
- The increase in per capita: GNI/person, NNP/person, GDP/person, NDI/person.

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#### III. The Situation of Economic Growth and Social Welfare in Vietnam

#### a) Economic achievements

#### i. Achievements in GDP and GDP / person

GDP in USD has reached a fair scale and has grown continuously over the years (54.7 billion US dollars in 2005, 179 billion US dollars in 2013). GDP per capita is also increasing continuously from 700 USD/day/year in 2005 to 1960 USD/day/year in 2013.

#### b) The achievements of welfare

In the field of education: According to the statistics of Ministry of Education and Training, up to 2013, there were about 22 million pupils and students, including 3.7 million preschool students; 15.1 million high school students; 0.7 million vocational students and 2.5 million college and university students. Networks of educational institutions, educational levels are widely distributed across the country. By the school year 2011-2012, there are totally 28,803 schools which consist of 28,283 public schools and 520 private schools. Of these, there are 15,243 primary schools; 10,223 secondary schools; and 2043 high schools; 420 universities and colleges. There are 62 of 63 provinces which have at least a college or a university (except for Dak Nong). The two cities Hanoi and HCMC have 156 universities and colleges, accounting for 38.3% of the country. There are 63 of 63 provinces that meet and maintain the universalistic standards for secondary education and the government is going to universalize secondary education in some conditioned areas;

In the medical – health sector: By 2013, the entire health sector was attempt to implement the protection, care and enhancing Vietnamese's health which is assessed by the UN as a lighting point in the implementation of the Millennium Development Goals on health, including reducing child malnutrition, reducing child and maternal mortality, preventing HIV/AIDS, malaria and other infectious diseases and environmental sanitation. The nation reached the rate of 22.3 beds per one thousand populations; the percentage of malnourished children under age 5 fell to15.6%; the rate of businesses that violated food safety has fallen to 20.1%. In 2014,

Vietnam held vaccination for measles and rubella for all children from 1-14 years old with an estimated population of 23 million children across the country. Life expectancy reached 72.8 years and infant mortality rate of children under 1 year (IMR) of 15 per thousand.

The vulnerable groups are concerned. The poor, children under 6 or those who have special contribution enjoyed exempt or directly decreased policies or health insurance card (for partially or full free).

In the area of labor - employment: There are 142 professional colleges all over the country, 316 vocational schools, 850 vocational training centers. The number of vocational students which were recruited this year is 1.9 million people, including 0.4 million people in vocational colleges and vocational secondary schools; 1.5 million elementary occupations.

By 4/2014, the size of the labor force aged over 15 in Vietnam was 53.8 million people, of which at working age was 47.52 million people.

In the field of social issues: impressive achievements of Vietnam in poverty reduction and new challenges "of the World Bank (WB), published in early 2013, said that the World Bank had assessed the poverty rate in Vietnam fell from nearly 60% to 20.7% in the last 20 years (1990-2010) with about 30 million people.

In the field of people's health, education and training, culture, communication, power supply, water, ensuring travel conditions ... were interested developed, especially for the remote, mountainous, border, island and ethnic minorities. The quality of service is improved multi-faceted and approaching ability of the people is enhanced highly. To date, 100% of communes have medical stations, of which about 75% of communes have doctors; 82.5% of rural households are using sanitary water; 96.1% of households access electricity grids; 86.9% of people use television receivers; over 97% of communes have roads going to the commune center; about 90% of them have post office station. The movement of "solidarity", "Gratitude", "drinking water, remember its source" which are actively implemented and responded by the Vietnam Fatherland Front and mass organizations, social organizations, businesses, Vietnamese community abroad, units and individuals promote fine traditions of the nation, contribute significantly to the improvement of social security and social welfare for all the resident, especially for the poor and needy areas.

## IV. Restrictions on Social Welfare in the Renovation Period

During the renovation period of the market economy, in addition to the achievement of social welfare, there are also some restrictions on benefits because of many reasons which have been removed, or have not yet fully implemented as follows:

- Implementation of tuition fees even in public schools in all levels of education,
- Documents and textbooks are no longer subsidized (loaned) and have to be bought and so that the burden on family and society increase.
- The inequality in beneficiary of educational quality between rural and urban is growing
- The moral degradation of teachers due to the impact of market economy.

#### a) In the field of health

- Implementing hospital fees for the majority of people; the higher the payment is, the better treatment is served. Therefore, the poor and low-income people are the most vulnerable objects.
- The health system is not evenly distributed; large hospitals are concentrated in the big cities that make difficulty for the poor to access the high-tech health care services. High qualified doctors and high-tech treatment facilities are located in large cities which create inequality for people in regional and remote areas to approach to services. It has also caused phenomenon of contrary subsidy: the rich enjoy spending from the state budget rather than the poor.
- Ethics and services of medical personnel have decreased due to influence of many aspects including the issue of income and commodity economy.

#### b) In the field of labor

- The rate of labor force which is through training in our country is still low. In 52.3 million persons from 15 years old of the workforce, only 9 million people have been trained, accounting for 16.8% of the total workforce. The country now has more than 43.4 million employees (accounting for 83.2% of labor force) which have not been trained to achieve a certain level of expertise; therefore, low income does not guarantee the life.
- There are still 69.7% of labor force in our country that concentrate in rural areas, are not trained and have instable jobs.
- In 2012, the rate of youth unemployment was 5 times higher than the unemployment rate of people aged 25 and older. The general trend of the country is that the unemployment rate of female is higher than of male.

#### c) In the field of social security

- Ensuring social security and social welfare still have shortcomings and weaknesses: unsustainable poverty reduction, large number of close-poor

households, high proportion every year of re-poor households. The lives of a part of population, especially in highland, remote areas are still difficult, the income gap between social classes is still large.

The states of shortage in jobs in the countryside, in urbanized areas and unemployment in urban are still much. Resources for social security and social welfare are limited and mainly based on the state budget, with the low coverage and level of support. Some forms of insurance do not meet the diverse needs of people. Quality of service is generally low and there are still many negative and troublesome.

Environmental pollution is increasing; natural resources are exploited rudely and exhaustedly. The food safety reduces increasingly which has risk to affect large numbers of working people.

## V. Causes of Restriction on Social Welfare

Weaknesses and shortcomings are from the following reasons:

Because the leadership and management are still weak and inefficient; awareness of social security and social welfare is incomplete. We have not formed a throughout system of social security and social welfare with active, sustainable, solid mechanism for the poor and poor households escaping poverty.

- Corruptions and negative for a long time and in many places have made a huge impact to the welfare policies and social security and have made them ineffective, go off target, wasting and great losses, reduce people's confidence.
- Do not take full advantage of social resources in the work of welfare and social security.

#### VI. Proposed Solutions

The correlation between the economic growth and social welfare in our country today is not adequate. The economy is growing faster than the growth of welfare, so to create harmony between economic growth and welfare, Vietnam should implement a number of measures as follows:

- Strengthening the management of the state apparatus at all levels, building effective policies to give people practical benefit from government policies.
- Removing red tape and corruption in the state apparatus related to welfare policy and social security.
- Strengthening the management of environmental protection against rude, deplorable exploitation and use of natural resources which affect the lives of people.

- Reducing inequalities in the areas of health, education and social security, such as paying school fees, hospital fees, training costs, job search opportunities.
- Facilitating free vocational training for people especially for the youth to help them get a chance to find a better job and ensure stable lives.
- Providing capital and transfering free technical conditions for people so that they can self-employment, production to manage lives for themselves and those around them.
- Prolonging ages which are recieved free medical care from the current 1-6 years old to 1-15 years old.
- Free tuition in public schools from elementary school to high school.
- Issueing welfare and social security policies that previously had but was abolished (exemption from school fees, hospital fees in public schools, public hospitals), these policies had not existed or had been inadequate (subsidies for the homeless, the disabled, pregnant women, the elderly, people who lose of working capacity) to help poor and low-income people have rights to enjoy social benefits and access to stable employment and rising incomes.

#### VII. Conclusion

More than 25 years of innovation, the economy of Vietnam has tremendous growth. We have had many significant achievements in various fields of agriculture, industry and services. The scale of infrastructure is increasing modernly and lays the foundation for the industrialization and modernization of the country paralleling with economic development. The Party and Govenment are constantly investing in welfare. Vietnam has had many achievements in the field of health, education, human labor which are recognized by people and the world; nationwide security systems of education, poverty alleviation, social insurance system, health insurance. However, we also need to recognize that the development of society is unsustainable, some benefits are missing or incomplete, the poor and lowincome people are also vulnerable. In the market economy today, the degradation of ethical lifestyle, communication behavior, quality of life and the harmful effects of environmental pollution make us be more responsible towards the people. Economic growth is good but it must be combined with development of welfare and social security to make Vietnam become a sustainably developing country.

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#### Post-Retirement Engagement Plan among Oil Company Workers in the Niger Delta Region of Nigeria: Is there Interest in Agricultural Investment?

By Ofuoku, A.U. & Ekine, D.I.

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Abstract- Workers, including oil company workers are advised to plan for their exit from their employing firms or establishments to avoid been driven below poverty line after retirement. There is also advocacy for people to invest in agriculture by state and federal governments. This study therefore examined the level of interest in agricultural investment among oil company workers in the Niger Delta Region of Nigeria, in their post-retirement engagement plans. From among the workers in the oil companies operating in the study area, 232 respondents were selected and data were elicited from them with the use of questionnaire. The data were treated with the application of descriptive statistics and Pearson's Product Moment Correlation (PPMC) analysis. The level of interest in agricultural investment among the oil company workers is low (31.03%) just as most of them had 11-15 years left to be in service and most (68.53%) of them planned to remain in urban settlements after retirement.

Keywords: post-retirement engagement, agriculture, plantation agriculture, fish farming, poultry farming, return migration, rural settlement.

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## Post-Retirement Engagement Plan among Oil Company Workers in the Niger Delta Region of Nigeria: Is there Interest in Agricultural Investment?

Ofuoku, A.U. α & Ekine, D.I. σ

Abstract- Workers, including oil company workers are advised to plan for their exit from their employing firms or establishments to avoid been driven below poverty line after retirement. There is also advocacy for people to invest in agriculture by state and federal governments. This study therefore examined the level of interest in agricultural investment among oil company workers in the Niger Delta Region of Nigeria, in their post-retirement engagement plans. From among the workers in the oil companies operating in the study area, 232 respondents were selected and data were elicited from them with the use of questionnaire. The data were treated with the application of descriptive statistics and Pearson's Product Moment Correlation (PPMC) analysis. The level of interest in agricultural investment among the oil company workers is low (31.03%) just as most of them had 11-15 years left to be in service and most (68.53%) of them planned to remain in urban settlements after retirement. Those who planned to engage in farming gave reasons such as interest, ready market, contacts with farmers and extension agents, state of world oil market and government advocacy as the propelling factors. Their level of preparedness was influenced inversely by the number of years they had left to be in service (r = 0.886). It is recommended that extension agencies should organize training programmes for them at intervals to enhance their entrepreneurial and technical skills in agriculture. This set of people should be made opinion leaders on getting back to their villages. Other workers who had not indicated interest in agricultural investment after retirement should be persuaded to develop interest in agriculture.

Keywords: post-retirement engagement, agriculture, plantation agriculture, fish farming, poultry farming, return migration, rural settlement.

#### Introduction

orkers plan and prepare for retirement some years to their terminal year. This is to provide for additional source of income or create income for themselves in their post-retirement years. People are always advised to prepare for their retirement service. This advice is auspicious in the extant irregular payment and delayed payment of pension to retirees.

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by making some investments during their active years in

This is to enable them make both ends meet in the envisaged period of lack or limited income. Some of the consequences of retirement unplanned for is loss of social status and ill-health prompted by low and sometimes, irregular income in form of pension (Agbagbara, 2009). It is therefore, wise for people to prepare adequately for retirement.

From observations almost all the people who are fortunate enough to work till retirement discover that it takes more than just the monthly pensions paid to meet their material needs.

Post-retirement life is different from life in service so it has to be consciously prepared for. Failure to prepare for post-retirement life may have driven many retirees to live below poverty line. This is the reason those who failed to prepare for life in the period, struggle to no avail to get along. Ofuoku (2012) found that most retirees embark on return migration to their villages of origin after retirement, reason for which is avoidance of financial insolvency of the household. Cost of living in the village is lower than that of the urban settlements. In this study, Ofuoku (2012) found that most retirees got engaged in agriculture on getting back to their villages. It is widely known that agriculture activities are the major occupations in the rural areas (Ekong, 2003). Gautam (1999) asserts that return migrants acquire land and occupy themselves with farming as they relocate to their villages as they had saved money for such, while working in the urban settlements.

In the pre-oil era in Nigeria, there was boom in agriculture. That was in the pre-independence period. After Nigeria gained independence, the oil boom emerged. This emergence of oil boom led to a high rate of urbanization as a consequence of the influx of oil exploring and servicing firms in the Niger Delta Region. As a result of the oil boom, most educated young men and women jettisoned farming to work in the oil firms. The educated young men and women consequently started looking down on farming. This was how agricultural sector lost labour through rural-urban migration (Ofuoku and Chukwuji, 2012).

The oil business is now a dwindling one, considering the current price of petroleum in the World

market. Various state governments have been carrying out advocacy and empowerment programmes to encourage people to pay less attention to occupations related to petroleum. This is on the realization of the reality of the consequences of the over-dependence on oil to run the economy. The question now is on weather oil workers will develop interest in agriculture on their retirement. This study was therefore carried out to ascertain the level of interest in agricultural activities among oil company workers when they finally retire. Specifically the study sought to determine the number of years left for workers to retire, ascertain where they intend to stay after retirement, identify what they intend to do after retirement; and determine their level of preparedness in terms of post-retirement.

It was hypothesized that the level of preparedness of workers to agricultural engagement is not influenced by number of years left for them to be in the service of the oil company.

#### II. METHODOLOGY

This study took place in the Niger Delta Region of Nigeria. It is made up of the state surrounding the Delta of River Niger in Southern Nigeria. These states include Edo, Delta, Bayelsa, Rivers, Akwa-Ibom and Cross Rivers States. In all the state there are inundations of urban settlements as a result of oil exploration activities and their gains.

At the first stage, 67% of the Niger Delta States were randomly selected to arrive at four (4) states including Delta, Bayelsa, Rivers and Cross Rivers states.

A purposive sampling technique was used to select oil companies operating in the states. At the third stage, respondents were randomly selected from among the workers in their respective canteens during their break period. This resulted to the selection of 40 workers from Shell Petroleum Development Company

(SPDC), Port-Harcourt, 51 personnels in Nigeria National Petroleum Corporation, Warri, 36 personnels of Agip Oil Company, Omok, Rivers State, 43 workers of Cheveron Nigeria Limited, Warri, 26 workers in Mobil Oil Company in Eket, Cross River State and 36 Shell workers in Bayelsa State (Off-shore facilities). This resulted to the selection of 232 respondents.

Data collected were analyzed with the use of frequency counts and percentages, and means derived from 4-point Likert's type scale. The hypothesis was tested with the use of Pearson's Product Moment Correlation.

Data were collected with the use of questionnaire, with the help of enumerations in the community development departments of the respective companies.

#### III. Results and Discussion

#### a) Number of years to retirement

Most (33.19%) of the oil company workers had between 11–15 years to retire (Table 1). Some (21.98%) of them had 6-10 years to retire, while 12.50% of them had 16-20 years to retire.

Many (11.21%) of them had 1-5 years left to retire and 10.34% had 21-25 years for them to retire. Very few of them (5.60% and 5.17%) had 26-30 years and 31-35 years respectively to retire. In all, most (66.38%) of them had 1-15 years left to retire. Since, according to Agbagbara (2009) workers who retire find that it takes more than just monthly payments of their pensions to meet their material needs, they should have prepared or been preparing for additional source of income after retirement. Life in retirement is very much different from life in employment (Agbagbara, 2009). Workers need to prepare for retirement early enough as failure to do that may drive many of them to live below poverty line.

Table 1: Number of years to retirement (n=232)

Year	Frequency	Percentage (%)	
1-5	26	11.21	
6-10	51	21.98	
11-15	77	33.19	
16-20	29	12-50	
21-25	24	10.34	
26-30	13	5.60	
31-35	12	5.17	

#### b) Proposed place of residence on retirement

Most (68.53%) of the respondents proposed to remain in urban areas after retirement, while 31.47% of them proposed to embark on return migration after retirement (Table 2). Those that planned to keep on living in the urban areas are suspected to be among those who look down on agriculture related activities as a way of earning livelihood. Ofuoku and Chukwuji (2012)

assert that as a result of oil boom, educated ones in the rural areas started looking down on farming but preferred being engaed in white collar jobs.

The proposed return migration of some of them is attributed to farming activities which they plan to engage in during retirement years. The major occupation in rural areas is farming/agriculture related activities (Ofuoku, 2015). It is also suspected that they

liked to return to rural areas to avoid financial insolvency of their households since the cost of living in the rural communities is lower (Ofuoku, 2012).

Table 2: Proposed place of residence at retirement

Place	Frequency	Percentage (%)
Rural settlement	73	34.47
Urban settlement	159	68.53

#### c) Proposed engagement on retirement

Most (31.03%) of the workers proposed to be engaged in farming on retirement (Table 3). Others planned to engage in consultancy, buying and selling; and few had planned to engage in any activity for additional source of income. The result implies that most of them have plans to engage themselves in various activities. However, most of them do not plan to be engaged in agriculture related activities. This is attributed to the little amount of their personal physical labour involved in carryout such activities. Another reason may be related to the long gestation period of agricultural enterprises which they may not be patient enough for.

Those of them who plan to engage in farming may either engage themselves in plantation agriculture, fish farming or poultry farming which they are expected to have started or be preparing gradually for Ofuoku (2012) found that most return migrants to the rural areas of Delta State, Nigeria were engaged in agriculture related occupations on settling down in their respective villages.

Table 3: Proposed additional source of income on retirement

Proposed engagement	Frequency	Percentage (%)	
Farming	72	31.03	
Consultancy	21	9.05	
Contract work	33	14.22	
Buying and selling			
of oil related items	54	23.28	
buying and selling of			
domestic consumables	46	19.83	
None	6	2.59	

Having this result in mind, and engagement in agricultural industry being our major concern, this study is from now to the end, going to concentrate on those who plan embarking in agricultural activities on retirement. This forms the major thrust of this study

#### d) Reason behind preference to retire into farming

The respondents had multiple reasons for proposing to subscribe to farming after retirement (Table 4). They preferred to retire into farming because of their interest (mean = 3.57) in farming, ready market for agricultural produce (mean = 3.78), the contract they had with farmers (mean = 3.72) and the contact they had with extension agents (mean = 2.71). Other reasons given included the state of world oil market (mean = 3.44) and government advocacy for investment in agriculture (mean = 3.17).

Interest is very paramount in every human endeavour. Interest forms the first motivating factor in anything done by human beings. Hence they indicate that first of all they are interested in farming. Their interest may have been aroused by the ready market for farm produce and their interactions with farmers and extension agents. Their interest can also be attributed to the fall in world oil price and the progress made in the development of alternative source of fuel by advanced nations. While heeding the calls by governments for people to engage in farming, to enhance the production of food and raw materials, they decided to want to retire into farming. Ofuoku (2012) suggests that it is advantageous for return migrants to come back to their villages because they may form opinion leadership that will aid extension services in delivering service to the farmers who have little or no cosmopolitan exposure.

Table 4: Reasons	for preference	to retire into	farming (	n = 72
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Reasons	Strongly	Agree	Disagree	Strongly	Score	Mean
	Agree (4)	(3)	(2)	disagree (1)		
Interest	41(164)	31(93)	0(0)	0(0)	257	3.57 *
Ready market	56(224)	16(48)	0(0)	0(0)	272	3.78 *
Contact with farmers	52(208)	20(60)	0(0)	0(0)	268	3.72 *
Contact with extension						
agents	29(116)	11(33)	14(28)	18(18)	195	2.71 *
The state of world oil						
market	46(184)	15(45)	8(16)	3(3)	284	3.44 *
Government advocacy	29(116)	31(93)	7(14)	5(5)	228	3.17*

<sup>\*</sup> Reasons Cut-off Score = 2.50 ( $\geq 2.50$  = reason; < 2.50 not a reason)

e) Level of preparedness of those who planned to engage agriculture activities

Some of those who were interested in engaging in agriculture after retirement had actually engaged in it while some were still on the process of total execution or establishment of their respective enterprise (Table 5). Those who were interested in plantation agriculture had high level of preparedness (mean= 2.93), those interested in poultry farming (mean= 2.61) also had high level of preparedness. Others who were interested in fish farming (mean= 2.58) and pig farming (mean= 2.67) also had high level of preparedness. Some of them were interested in integration of poultry and fish farming. The implication is that these sets of workers were conscious of the future life after retirement. From observation, those who had established were those who had few numbers of years left to disengage in terms of retirement. They started early to prepare too so that they would get to understand the intricacies of agricultural business and master it before finally disengaging, so that they would not find themselves in a new terrain.

The level of preparedness of the workers is an index of the importance they attach to agriculture and their level of consciousness on life after retirement.

Table 5: Level of preparedness of oil workers who planned to engage in agriculture (n = 72)

#### Stages of preparedness

proposed enterprise/ enterprise engaged in	Planning	Purchased land and equipment	Preparing to plant/establish	Planted/ started	Score	Mean
	(1)	(2)	(3)	(4)		
Plantation agriculture						
(oil palm) ( $n = 44$ )	6(6)	12(24)	5(15)	21(84)	129	2.93
Poultry farming $(n = 18)$	4(4)	5(10)	3(9)	6(24)	47	2.61
Fish farming $(n = 12)$	2(2)	5(10)	1(3)	4(16)	31	2.58
Pig farming $(n = 9)$	1(1)	3(6)	3(9)	2(8)	28	2.67
Arable crop farming $(n = 0)$	0(0)	0(0)	0(0)	0(0)	0	0

Overall mean = 2.70

There were double responses; Cut-off Score = 2.50 ( $\geq 2.50$  = high level of preparedness; < 2.50 = low preparedness level)

Overall their level of preparedness is high as evidenced by the mean of means (2.70). This finding is inconsonance with Gautam (1999) who asserted that return migrants acquire land, establish farms and manage such farms on return to their villages of origin, from their savings while working in urban settlements. Fadajomi (1998); Afolabi (2007) opine that rural-urban migration has negative impacts on agricultural productivity because of the productive rural communities citizens that have left.

However, Ofuoku (2012) suggests that a reversal in this trend in migration will contribute to the mitigation of this challenge to agricultural productivity. The interest in and establishment of agricultural enterprise of this set of oil related company workers will therefore help to mitigate the negative impact of ruralurban migration of productive young men and women on their return to the village to settle down on the

farming business. Be that as it may, we should not be oblivions of the fact that Okpara (1983) reveals in his studies that the number of rural-urban migrants is higher than that of urban-rural migrants.

Influence of the number of years left to retirement on the level of preparedness of oil workers invested in agriculture

Table 6 shows that a strong inverse relationship exists between the number of years left for the oil company workers in service and their level of preparedness for farming after retirement. It indicates that the lower the number of years they were left to be in service, the higher their level of preparedness for farming after retirement. This is congruent with a priori expectation. The implication is that for fear of the future. these workers took their investment in agricultural serious.

Table 6: Influence of number of years left on level of preparedness for farming

Variables	Years left for service	Level of preparedness	
Years left for service	1.000	-0.886*	
Level of preparedness	- 0.886*	1.000	

<sup>\*</sup> Significant at the 0.05 level

They are not unaware of the fact that failure to prepare for life after retirement will drive them below the poverty line. This is in consonance with Rogers (1975, 1983) protection motivation theory (PMT). PMT suggests that individuals must perceive that something is harmful or risky before they build up motivation to protect themselves (House et al, 2009).

As PMT postulates, according to Rogers (1975, 1983) perceived risk is a motivating factor for adoption, especially when delivered via frightful message connived with idea efficacy.

#### Conclusion and IV. RECOMMENDATIONS

Proposed subscription to farming after retirement is low. This is confirmed by the low percentage (31.03%) of workers who indicated that they will restive into farming. These workers have multiple reasons for wanting to retire into farming. These oil companies' workers were highly preparing to retire into farming as their level of preparedness is high. Their level of preparedness was influenced by the number of years they have left to be in the employment of their various employing oil companies.

In consideration of the afore concluded, it is recommended that:

It is important for extension agencies to identify this set of oil company workers and design training programmes for them at regular intervals in order to sustain their interest. These training sessions will enhance their entrepreneurial and technical skills when they finally retire into their farms. It will also make them to be abreast with the latest technologies relating to their farming enterprise.

They should be made opinion leaders on retirement into their respective farms, since most, if not all of them have one level of formal education or the other and have long periods of cosmopolitan exposure. They will help extension agents in the process of convincing farmers with little or no cosmopoliness quality in adoption diffusion process.

Agricultural Extension agencies should carry out advocacy programmes to persuade other of these workers who had not indicated their interest in agricultural investment, to do so persuasively.

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#### Reconceptualizing Development: A Linkages-of-Capital Approach

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Abstract- Current theorizing and measurement do not really capture the multidimensional nature of development. The received wisdom fuelling development efforts has highlighted the importance of technological accumulation (Bell and Pavitt 1997), economic modeling (Zafirovski 1999), people's participation (Redclift 1992), bilateralism and multilateralism via trading blocs (Riley 1998), structural adjustment and the importance of contemporary knowledge management. (Jayarajah and Branson 1995). The major deficiency of these approaches is that they have largely focused on one aspect of development and the resultant practices have spawned a variety of destabilizing and decivilizing processes which continue to escalate: richpoor gaps, gender, social class, religious geographic inequalities and social problems. These have been further aggravated by materialist values which usually accompany capitalist-driven development.

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## Reconceptualizing Development: A Linkages-of-Capital Approach

Russell John Foote

#### I. Introduction

urrent theorizing and measurement do not really capture the multidimensional nature development. The received wisdom fuelling development efforts has highlighted the importance of technological accumulation (Bell and Pavitt 1997). economic modeling (Zafirovski 1999), participation (Redclift 1992), bilateralism multilateralism via trading blocs (Riley 1998), structural adjustment and the importance of contemporary knowledge management. (Jayarajah and Branson 1995). The major deficiency of these approaches is that they have largely focused on one aspect of development and the resultant practices have spawned a variety of destabilizing and decivilizing processes which continue to escalate: rich-poor gaps, gender, social class, religious geographic inequalities and social problems. These have been further aggravated by materialist values which usually accompany capitalist-driven development. Collectively, over time, the aforementioned impacts and approaches have sometimes increased or decreased the strengths and vulnerabilities of economies globally to varying degrees. One international response to shortcomings in measurement was to strengthen the (GNP) or Gross National Product with the HDI or Human Development Index. The former was a purely economic measure while the latter, (HDI), took into consideration other factors such as literacy levels, life expectancy and educational attainment. (Beneria 2003). After decades of development theorizing, research, policy formulation and program implementation, the 'balance sheet' still shows little progress in some areas and increasing inequalities and deprivations in others. This obviously requires that we revisit current notions of development particularly now when many development perspectives are only addressing parts of the issue. (Kothari and Minogue 2002). Moreover, we need a philosophy for development, one that prioritizes the need for people and nature to be harmonized, theory development be interdisciplinary and so too research in order to capture the multidimensional nature of reality. Such perspective aligns cultural, intellectual, emotional and social ways of being in order for us to realize the full extent of our beingness since people are always central to

development. What do we, however know about development?

#### II. THEORETICAL FRAMEWORK

Current development discourses have been perspectives influenced by such strongly World Globalization, Marxism, Systems Dependency School, Endogenous Growth Theory, Capability Approach, Modernization Postmodernization. These were rooted in Functionalist, Weberian and Marxist perspectives which concurred on a new cultural logic of capitalism (Cvetkovich and Kollner 1997) interacting with the local. The eventual destabilization of societies globally led to the emergence of new explanations such as Feminism and other post-discourses. The emphasis was shifted to notions of otherness, difference, dualisms, marginality, multiculturalisms and the use of power. (Cvetkovitch and Kollner 1997). After summarizing the prevailing perspectives, the author welds together several strands of the development discourse {various types of capital, notions of assets and vulnerabilities) to develop a more comprehensive formulation.

#### a) Globalization

Globalization encompasses spatial rearrangements, cross-border interpenetration, technologies, large-scale movements of labour. finance technologies. Globalization has variously foregrounded information systems, military might, market development and resource expansion while producing economic, technological, cultural and practical interconnections. (Croucher 2004). Globalization had been advanced as a panacea for development. However, it has severely reduced the likelihood of 'evening out' the benefits to all by precipitating inter-country inequalities, bringing an end to sovereignty of nation states. It was expected to homogenize economies as via the interpenetration of economics, politics and culture the creation of new markets, new information technologies and the transgressing national and regional boundaries. This occurred and it created institutional forces which produced more complexities, bifurcations and disturbing differentiations (Cvetkovich and Kellner 1997). Such scenarios were further compounded by the fact that individuals, organizations, communities and nations had become further endowed with varying amounts of assets/resources over time and space. However, in most countries, resource mobilization has been poor, severely constrained by different levels and degrees of vulnerability. Globalisation has increased private foreign investments, open market operations, trade and financial liberalization, global dissemination of ideas, technology and investments. As a result of recession and structural adjustment, crises with tremendous social costs were precipitated in Asia and Latin America. (Tortora 2000). As a result of rising consciousness of these problems, several counter-globalization initiatives along with waves of resistance. (Hawkins 2006) have emerged.

#### b) Growth Theories

There are three versions of growth theories - the Harrod-Domar Model, the Solow-Swan Model and the Romer-Lucas Model. The Harrod-Domar Model posits that growth stability was due to discrepancies between warranted and natural growth rate. The former varies with savings and capital requirements while the latter is a function of labour force and productivity and may yield sustainability. This model was soon used in developing countries to stimulate savings and investment and it allowed estimates of foreign aid to such countries. The Solow-Swan Model however introduced a variablecapital output ratio into the development equation generating constant returns. This model argues that increased savings would increase output without changing growth rate thus generating higher rates of technical growth. The Lucas version of this model postulates that growth is dependent upon human capital, and in Romer's revised model, greater emphasis was placed on the joint effects of human capital, labour and technology (Ruttan 1998).

#### c) Marxism

Marxism. According to societies are characterized by specific means, mode and relations of production through which production of goods and services is maintained. The role of such goods and services generates capital which accumulates across time. As the working classes become increasingly conscious of their level of deprivation, and begin to question the legitimacy of resource destruction, they are moved to 'rise up' to rectify the situation. This usually takes the form of a revolution which is often considered to be a means of change and opportunities for development. Neomarxist explanations of underdevelopment provide clues about their views of development, Underdevelopment is said to be due to continuous outflow of surplus goods from the periphery to advanced economies. This generates slow rates of capital accumulation as a result of unequal exchanges between advanced and peripheral economies. This also removes incentives for industrial development in the periphery. (Hunt, 1989).

#### d) World Systems Theory

The world-systems perspective posits that trade between core (developed) countries and peripheral (developing) countries is controlled by the former. The

nature of that control influences the political, economic, technological and ideological systems in developing countries across time (Stein 1999). As a result of population, resource and technological differences, some parts of the world became more or less developed and were labeled as core, semiperiphery and periphery. Centralized administrations became dominant on the basis of controlled exchanges, capital accumulation and investments while peripheral countries provided the raw materials and had weak internal administrations. Semiperipheral economies were more highly developed than peripheral economies but less developed than core economies. This global arrangement that became entrenched meant that all other countries become dependent on core states (Stein 1999).

Critics of world-system theory have argued that (i) several core states had weaker state machinery than those in the periphery, (ii) strong states have been built on weak bases; and (iii) world systems theory was guilty of generalizing the assumption that semi-peripheral states were weak when, in fact many revolutions occurred in such areas (Stein 1999). This meant that people in the periphery were not helpless victims of core dominance, that Europe was solely responsible for shaping global history and therefore the world-system perspective is guilty of economic reductionism (Stein 1999). Indeed, the view of the world-systems view that this core-periphery is a 'zero-sum' game (benefits going only to the core), ignores the possibilities that both regions may benefit and sometimes peripheral countries may benefit more than core states (Stein 1999).

#### e) Dependency Theory

Neomarxists have argued that forms of dependency have changed and continue to be facilitated by collaboration between upper social classes in the periphery. This has produced increased dependence on aid, trade and investment. Dependence is seen as simultaneously influenced by sale of exports and technological monopolies (Hunt 1989). Some versions of dependency have foregrounded cultural aspects while others emphasize the role of transnational corporations. According to Kari Levitt and Michael Witter (1996), dependency can be used to explain underdevelopment in the Caribbean. Indeed, the Dependency School of George Beckford, Kari Levitt, Lloyd Best and others foreground dependency as generating persistent problems/challenges for developing regions like the Caribbean as had been articulated by Furtado and others for Latin America. These approaches exemplify the role of historical experiences in present development as alluded to by A. Gunder-Frank (1996), foregrounded the centrality of dominant metropolitan influence on development initiatives in the periphery. According to Kenneth P. Jameson and Charles K. Wilber (1996) metropolitan influences are visible in agriculture and industry.

#### f) Modernization

Modernization constitutes an enhancement of the capacities (political and economic) of countries. As a result of industrialization, such countries focus on their economic growth while achievement and nationalization criteria become dominant and visible. One can also anticipate increased urbanization, labour specialization, educational expansion, changing value-systems and social changes (Inglehart 1997). In this regard, there has been a shift from the Marxist focus on economic issues to a focus on the cultural and ideological dimensions. Some of the criticisms are that societal changes are nonlinear and that the model is deterministic and not facilitative of democracy (Inglehart 1997). In more recent times, modern societies have prioritized knowledgedriven development which is characterized by emphases on intellectual property rights, knowledge management fuelled by a host of information and communication technologies. There has not yet emerged any comprehensive theory of knowledge-driven development although they have identified the required ingredients for such theorizing (Adhikari and Sales 2001).

#### g) Postmodernism

According to this perspective, individual agency is unstable and the state and other institutions experience weakened legitimation. Concerns with wellbeing supersede economic concerns about food, clothing and shelter and post materialist values, de-emphasizing achievement, motivation, economic growth nationality and lowering confidence in scientific technological progress and (Inglehart 1997). Postmodernity continues to focus on secularization, specialization and individuality from the modern era but seeks to rehumanize societies (Inglehart 1997). Indeed, post modernity has peripheralized notions of class, race, gender and nation and contemporary identities are only realized through differences (Bloul 1999). Postmodernism does not believe that it is possible to be rational or objective. They do not believe in any stable sense of self. Moreover, they have not been able to identify the characteristics of postmodern societies as distinct from modern societies. While we may not be able to examine our issues from outside of our cultural 'box', scientific procedures have allowed us to uncover and wrong doing and informed have transformation in many societies across time. (Jones 2003).

#### h) Models of Technical Change

Theories of technological change have sought to explain how new technologies facilitate and enhance the generation of new products and processes while simultaneously triggering economic growth. These theories have emphasized induced innovation, evolution and path dependence (Goel 1999). The induced innovation perspective posits that market forces (consumer demand) drive firms to innovate while

technology push innovations are due to know-how of individuals. Evolutionary models postulate that technical changes emerge gradually over time while path dependent models emphasize that current technologies depend on earlier standards (Goel 1999).

Several writers argue that certain factors influence the nature of technological innovations: education; popular support, culture, size of the country and even history. These in fact influence the nature of emergent innovation systems and this latter has implications for technological changes and national innovation policies (Archibugi and Michie 1999). Indeed, the globalization of technology has reduced the impact of the aforementioned factors to the detriment of mankind. For example, a strong emphasis on this approach produces technological determination thus placing cultural and educational concerns on the 'backburner' of national and regional priorities.

#### i) Capability Approach

On the basis of a critique of theories of human well-being that foreground (i) opulence and entitlements and (ii) utility and welfare, Amartya Sen advanced a Capability Approach which incorporates areas that were not covered by these approaches- physical, health, literacy and personal security. This theory also emphasizes the importance of what people can achieve with their resources. (Clark 2005: 1341-1343). This approach provides a broader base for evaluating a range of societal functionings. Some have argued however, that Sen's approach should have also included negative functionings in addition to examples of same. (Clark 2005: 1961-1962). This author would also add that a focus on capability expansion does not necessarily produce development particularly if societal changes are generating more vulnerabilities relative to capacity enhancement at different levels of societal functioning – individual, group, community organizational.

Most of the above theories have accounted for causes and vulnerabilities precipitated by development thus far but mainly in economic terms. In addition, these theories had stimulated research mainly on economic aspects of development. Despite the preceding, some commentators posit that development faces an intellectual and practical crisis (Tucker 2001), needs to be reconceptualized (Sadar 2001) can be better explained by more useful perspectives such as postmodern critical theory or critical holism (Sousa-Santos 2001, Pietese 2001).

#### j) The Knowledge Paradigm

Knowledge has become the key to competitiveness as a result of scientific improvements and advancements in information and communication technologies. Technical advances and reduced transportation costs have intensified competitiveness globally. New Goods and services are reaching

faster. As prices depressed. consumers are restructuring is an imperative.??? are facilitating better interaction between governments and the public as different forms of networking are foregrounded. In such a situation, it is necessary that many countries seek to increase overall productivity, develop new alliances and redefine a role for their governments (The World Bank 2000, 11-12). "A knowledge-based economy is defined as one where knowledge (codified and tacit) is created. acquired, transmitted and used more effectively by enterprises and social development.' (World Bank 2000, 13). In this regard the emphasis is on education and entrepreneurship. Asian countries such as Korea and China have been able to transform their economies by incorporating the knowledge paradigm into their development policies.

# k) Sustainable Development Paradigm

Sustainable development has been variously defined as:

- that condition in which there is an acceptable growth rate in pre capita real incomes without any reduction of national capital assets or that of the national environment.
- ii. biomass net productivity as maintained across time and
- iii. development that satisfies present needs without depleting that which is needed for the future. Some of central sustainability issues revolve around population changes, food provisions, energy and industrial needs, urbanization and the environment. (Elliott, 1994). Some of the challenges associated are pollution impacts, inequalities in across to resources, increasing poverty and deprivation. The achievement of sustainable development requires a coordination of the efforts of non-governmental organizations, governments and international bodies in both rural and urban areas. (Elliot 1994). Indeed, development is only is only sustainable when capacity building efforts at all levels of society begin to gain ground or alternatively, when vulnerabilities are reduced.

# III. Research Findings

Many participatory evaluation studies have found strong positive relationships between socio-economic progress and people-centred development. Many have also concluded that other factors contribute to democratic development: individual behaviours, class structures and external and cultural factors (Sanchez and Jesuit 1996). In addition to these factors, Christopher B. Barrett (1997) identified interpersonal trust as critical to economic development. Indeed, living standards and income growth are considered to be strong determinants of savings performance (Hussein and Thirlwall 1999). While many have argued that the

state has an important role to play in the development process as in South Korea, Taiwan's and Japan's institutional strengthening and rural growth promotion have been found to enhance the state's capacity in East Asia compared with other developing regions (Grabowski 1998; Boeker 2004). While it has been acknowledged that there has been much research and support for the trust-economic growth relationship (Yamagishi, Cook and Watabe 1998; Molm, Takahashi and Peterson 2000) growth should be conceptualized in terms of the promotion of savings and exports. (Page 1997).

Further research on development issues has found that increases in foreign investments and exports tended to boost labour productivity (Ramirez 2000). Other researchers have found that foreign capital penetration precipitates long-term negative economic growth (Kentor 1998; Chase-Dunn 1975a; Dixon and Boswell 1996; Firebaugh 1992; Kamara 1998). Industrialization has also been found to contribute to the overall performance of economies and regional patterns (1975-1993) have yielded positive relationships between social sustainability and growth in productivity across many countries (Pieper 2000). The increasing emphases on well-being, work ethic and entrepreneurship in psychology have provided testimonies to the importance of the need for development with a human face (Tropman and Morningstar 1989; Wickrama and Mulford 1996).

With respect to other capital, countries with the highest level of intellectual property rights protection tended to grow the fastest (Gould and Gruben 1997) while the innovation - intellectual property rights linkage was found to be weak in highly protected markets (Gould and Gruber 1997). Studies done by Johannes Fedderke and Robert Klitgar (1998) found that human rights, political stability and institution strengthening as social capital measures, were positively associated with economic growth. It was also found that institutional capital without relational. Capital is not beneficial to growth (Krishna 1999).

Indeed the momentum of development initiatives can be carried along by networks, values and kinships systems (Turner 1999). Social capital in its two forms (roles, rules, vs. norms and values) was found to be useful in boosting productivity after government intervention (Uphoff 1999). In fact, there are many commentaries on the relationships between gender and development (Beneria 2003), ethnic identities and development (Bloul 1999; Rupesinghe 1996), religiosity and development (Kelly and De Graaf 1997) and social class and development (Alderson and Nielsen 1999); Gustaffson and Johansson 1999). Commentaries and research on these relationships have been hitherto guided by very little theorizing. Much of the literature on these dimensions have instead focused on issues of identity and conflict (Bangura 1994; Jones 1998) and

intergroup contacts (Wittig and Grant-Thompson 1998). In evaluating the contributions of technological changes to development, Rajeev K. Goel (1999) identified problems associated with research and development. Moreover, technological changes must always be driven and guided by human need and not the other way around.

Research has also found that relationships between industry and academia tend to be more informal than formal through literature, consultancies and recruitment which vary across countries (Senker, Faulkner and Velho 1998) and which has generated long-term strategic alliances (Webster 1998). In most instances, benefits have accrued to universities and industries rather than the wider community of citizens. Such research however do highlight the potential for wider research-development linkages. If real development is to occur and, if it is to be sustainable, then there must be no discrimination between countries. None must be allowed to exploit the other's resources and rights and entitlements would then be more equitably realized. It would then be possible to expand human capabilities in the true sense. (Oxford University Press 1999). Moreover, the global emphasis on opulence and wealth, irrespective of unequal distribution, has had debilitating effects on many economies - Africa, Latin America, South America. This approach ignores the role of fundamental issues like social organization and social justice (Sen and Anand 2003; Ranis and Stewart 2001). For example improved levels of education and health care can contribute to greater economic growth. According to Gustav Ranis and Frances Stewart (2001), '.. .. economic growth should be viewed as a contributor to it (human development), rather than as the end product, a view that is supported by T.P. Soubbotina and K.A. Sheran (2000). However, evidence of the mutual dependence of economic growth and human development were unearthed in studies of countries across Africa, Latin America and the Caribbean, South Asia, East Asia and the Middle East by G. Ranis and F. Stewart (2001). The importance of people's participation and the role of social capital were also featured in grassroots development in Karala, India (Veron 2001), Bangladesh (Yumus 1997), Mexico (Cisneros et al. 1997), Malawi (Krishna and Robertson 1997). There has been such consensus on the significance of literacy on shaping our lifeworlds (Gee 2002), education (Birdsall, Ross and Sabot 1997), institutional credibility as recognized in East Asia (Birdsall and Jaspersen 1997) and the need for policies that would enhance human capital (Page 1997). It is quite easy to identify rich and poor countries and therefore it is also easy to state which countries have attained greater economic growth. This does not say anything however about income distribution across groups, quality of health, levels of education, environmental issues, levels of entrepreneurship and

consumption (Soubbotina and Sheram 2000). Moreover, since countries pursue different development policies, then their development goals would also vary. Even in countries with high economic growth, other aspects of have suffered levels of employment, underemployment, weakened democracy and the absence of cultural identity. The reality is that poor human development can seriously retard economic growth (Soubbotina and Sheram 2000). In fact, in the contemporary development literature, there has been a shift from purely economic matters to those that highlight social issues. (Choon Heng and Siew Hoey 2000; Taylor, Mehrotra and Delamonica 2000; Rahnema 1997). Illustrative of the argument advanced herein is the fact that the restructuring of Latin American economies, for example, has precipitated issues of identity, normlessness and weakened collective action (Diaz 1997) which have slowed the growth process. In Japan however, social behaviours, belief systems, values and education have significantly fuelled the development of the economy (McMillan 1985).

Ken Boodoo (200, 2), in discussing Caribbean development emphasized that economic growth has brought a high social price in terms of poverty, increased unemployment and income inequalities as exemplified in Latin America and the United States. Previous measures such as that used but the Overseas Development Council (ODC) and the Physical Quality of Life Index (PQLI) acknowledged the significance of physiological, psychological, nutritional, medical, social, cultural and environmental factors in the promotion of physical wellbeing across the lief spans. (Boodhoo 2000, 7).

## Where Do We Go from here?

Articulated herein is a theoretical methodological strategy that is rooted in a linkages-ofcapital notion in a manner that renders it empirically and analytically useful. The variants of capital (corresponding to the various dimensions of development) used herein are as follows: social, economic, cultural, intellectual and emotional. This discussion focuses on their definitions and their integrated potential for stimulating and sustaining development. It is further argued that these various forms of capital are simultaneously constitutive of an asset dimension and a vulnerability dimension. As a result, a new measure of development is proposed, that is the Asset-Vulnerability Matrix. Indeed this article was stimulated by implicit consensus in the literature that the possession of various capitals can enhance development while their absence has put many countries and communities at risk.

# i. Social Capital

Social capital has been defined in terms of networks, norms and trust which facilitate cooperation and mutual benefits. Evaluation of social capital in a country requires data on family relationships, ageing, immigration/emigration, economic restructuring,

changing work patterns/preferences/reforms, attitudes, participation in formal and informal social institutions, nature of social problems. (Spellerberg 1997). While (on paper) governments' public policy statements reflect the high value that is being placed on social capital development, their actions reflect a prioritizing of materialism and economic concerns. Indeed, the quantity, quality and composition of social capital are influenced by development. (Stiglitz 1999) and so institutional capital required a relational base. (Krishna 1000)

There is unanimity in the view that social networks enhance economic performance at any level. It has been emphasized that social capital is the term used to encapsulate '...trust of constituting to a common effort...' (Solow 1999). Teaching social norms and ensuring that they are upheld are necessary. Indeed, we have to build organizations that can adapt (Solow 1999) or respond to a changing environment. Indeed actions are culturally shaped and reshaped and in the process individuals and group seek to maximize utility. It has been argued for example that economic institutions have traditionally and mistakenly failed to acknowledge the significance of interpersonal relations in producing trust and norm conformity (Coleman 1999). Social capital is antecedent and further fuelled trustworthiness, obligations, information flows, norms and sanctions (Coleman 1999). While the pursuit of development is important, sustaining it is even more so.

Sustainability has been defined as providing future generations with as much opportunities as present generations (Serageldin 1996b). Such a definition requires that consideration should be given to stocks of capital (human and social) in addition to flows of wealth and income (Serageldin and Grootaert 1999). While the various forms of social capital reinforce each other, it must be noted that different countries require different amounts of social capital at different points in time. Social capital can be used to facilitate access to resources that would render it possible to increase the production of goods and services (Paxton 1999) and this is manifest in the literature on participation, impact evaluation (Abes 2000; Rutherford 2000), empowerment (Singh and Titi 1995b). Moreover, if social capital is eroded development advances cannot be sustained (Soubbotina and Sherman 2000). However, social capital, by itself, cannot promote development. This is manifested in the lives of small business people in the Caribbean who possess much social capital and insufficient economic resources or experience difficulties in accessing same. This refers to savings, investments, stocks, shares owned and/or managed by any individual, groups, organization or country at home and abroad.

# ii. Economic Capital

This is '...wealth either inherited or generated from interactions between the individual and the

economy...' (Reay 2000). In this regard, several studies have unearthed strong interactions between economic issues and social life. For example, A.S. Alderson and F. Nielsen (1999), found that inflow-outflow foreign investment balance tend to influence income inequality changes over time while H. Bartoli (2000) had emphasized that economic approaches had failed and it had become necessary to establish linkages between social, environmental and economic institutions. While the possession of economic capital is necessary and may actually help many (the wealthy) to sustain their levels of living, an escalation of social problems unemployment, crime) can seriously (poverty, undermine individual and collective gains in this area.

## iii. Intellectual Capital

Knowledge has become a significant social asset. It is currently referred to as intellectual capital, that is, information, experience and intellectual properly, which are collectively used to generate wealth (Stewart 1997). Societies are focusing much more on knowledge because of its potential to improve their competitiveness and such knowledge is increasingly concentrated within organizations. The shift from the use of manual skills to intellectual skills has produced so much economic benefits that many companies are investing heavily in brilliant minds. As a result knowledge management is critical (Stewart 1997). Intellectual capital is therefore a major component of organizational resources. The economic approach for example, has emphasized the significance of accumulation and information processing for decision-making. Another view however sees knowledge as both an input (competence) and output (innovation) in production (Kamara 1998) at the organizational level. Knowledge-driven societies often derive their momentum from the activities of knowledgebased organizations. In the pursuit of development, it is necessary to leverage what is known and use assets in certain directions (Leonard 2003).

# iv. Emotional Capital

Emotional capital is that stock of resources that children internalize as they interact with their mothers (Reay 1997) and indeed other adults and socializing agencies across time and space. It is manifested in the bonding between families, friends, workers, employers, employees. It varies across gender (Reay 1997), ethnicity, age, religion. It is manifested in time, caring and attention, patience and commitment. As this increases, individuals become more sensitive to each other's feelings. Emotions become much more manageable and emotional intelligence more visible. While emotions permeate all aspects of organizational life, its effects are greatly enhanced in the presence of others. Emotional intelligence help people to take care of self and others and thus putting a human face to development (Goleman 1999).

## v. Cultural Capital

Cultural capital is passed on through family life. It is comprised of ways of thinking, temperaments, meanings, (Reay 1997), and these are reflected in the arts, crafts taste, music and general way of life of a people. Forces of capitalism have over the last few years served to destabilize and in some instances, displaced traditional cultural practices. The ongoing onslaught has triggered the commodification of cultures. '...consumption, production and diffusion...<sup>1</sup> of cultural products (Lacroix and Tremblay 1997). Culture does not only promote hard work, entrepreneurship, but it also serves to orient us to attach a value to what we can do and what we possess (World Commission on Culture and Development 1995). Cultural capital can be said to refer to '...tangible and intangible cultural resources...' that have been accumulated over time and space, some of which have been destroyed or rejected with the advent of modernity' (World Commission 1995). Cultural capital de-emphasize structural approaches to development in favour of actor-oriented approaches. As countries seek to harness cultural capital (tangible and intangible resources) they should pay attention to diversity, power differentials, literacy level (Carrasco management procedures 1994) and cultural (MacManamon and Hatton 2000). In many developing regions where cultures have inherited a legacy of dependency, agency diminishes.

# IV. THE LINKAGES-OF-CAPITAL PERSPECTIVE

These various capitals interpenetrate in varying proportions to determine levels of personality, organizational and community development. This Linkages-of-Capital Approach is conceptualized as a multidimensional phenomenon straddling political, social, religious, economic, educational and cultural spheres of our existence. It is expected that opportunities to enhance capabilities or capacities would be provided and pursued in all these sectors. Moreover, capacities that are utilized or developed could become vulnerabilities while those that are developed would become assets in each of the aforementioned spheres and at the levels of the individual, organization and community, The notion of linkages-of-capital is driven by the fact that all forms of capital need to be simultaneously developed; that these forms need each other to make a greater visible impact on degrees and levels of people's empowerment and that emphasis on these will add much more credibility to the oft-articulated view that the human resource is the most important resource in the development process.

Some of the cross-country developmental requirements are the need to assess the quality of health care, education, crime and poverty in evaluating levels of risk of various groups and communities. The building of human and social capital is an imperative in

reducing the vulnerabilities that are consequent upon political, economic and environmental changes in many countries. In Canada (Shewell 1998), Hong Kong (MacPherson 1998), Netherlands (Duven, Fourage and Muffels 1998), United Kingdom (Silburn 1998), United States of America (Midgely and Livermore 1998), social development strategies to enhance progress are being increasingly emphasized. Similar strategies for social partnering were also proposed by Hans Keman and Paul F. Whitley (1987) to assist advanced industrial societies in coping with their economic crises. Concentrated emphasis on ethnopolitics and state control of cultural expressions have stagnated the development thrust in many countries. Some of the more specific obstacles, particularly in developing countries have been with respect to supply capacity, the absence of export diversification, employment fluctuations, technological capabilities (Noorbaksh and Paloni 1999) and the absence of sectoral linkages. This perspective posits that development occurs when individuals are able to utilize their assets (categorized as social, cultural, intellectual, emotional and physical capitals) to reduce their vulnerabilities at different levels of societal functioning- individual, group, organizational, community and national. This formulation incorporates but goes beyond Sen's focus on capability expansion (seen as assets herein), since more or different vulnerabilities may emerge across time and this may retard the rate of development even as assets (including capabilities are being expanded).

# V. The Asset-Vulnerability Measure

According to this perspective, development occurs when individuals, groups, organizations and communities are able to utilize their assets (social, emotional, cultural and intellectual capital) to reduce their vulnerabilities. While Sen's notion of capability resonates in this theory in the form of assets, this perspective goes beyond Sen's theory and includes the element of Vulnerabilities. It is being argued that a comparison of both provides a more reliable assessment of development within and between countries across time than Sen's formulation on capabilities which captures mainly the asset dimension. The rationale for this approach is that intra-individual strengths and weaknesses eventually become manifest at the inter-individual level in different contexts - homes, schools, workplaces. These strengths and weaknesses accumulate at these different levels - individual, interindividual, groups and workplaces, that is, in different organizations. Indeed the ratio of strengths (assets) to weaknesses (vulnerabilities) at these different levels ultimately shape both our challenges and responses to development opportunities at different levels and spheres of our existence. Such strengths weaknesses are the constitutive elements of our

capabilities: intellectual, social, emotional and cultural. They direct who we are, where we are going, what we can and will become as individuals, groups, organizations, communities and nations and therefore prospects for development: political, social, economic, social, cultural, religious and educational. Some examples of assets at any level are:

- a) technical-vocational skills and achievements;
- b) skills and achievements in sports and creative arts;
- c) communication and literary skills and achievements;
- d) skills and achievements in the use and application of technology to different spheres of activity;
- e) social skills;
- f) business management and financial skills and achievements; and
- g) science-related skills and achievements.

The absence of improvements in these areas can be considered vulnerabilities at any level. The current Asset-Vulnerability measure is rooted in the following arguments:

- current development measures summarize a few dimensions (e.g. HDI) and do not capture the type of information that could really inform policy and program initiatives;
- these measures, despite some degree of sophistication, do not capture changes in the various aspects of development across time and space e.g. political, cultural, social, economic;
- there isn't sufficient acknowledgement of the fact that developing countries have some assets particularly because three-quarter of the world's resources are in the South where most developing regions are located and
- that crime and unemployment rates are already measured in per capita terms so we can simply extend this practice to include a country's assets too.

The current conceptualization of vulnerability is in terms of the negative impacts of society-wide changes on individuals, households and communities hi both the short and long term. Asset-vulnerability measures would not only capture threats but also the manner in which people use their assets in order to respond to these threats (Moser 1997). Assets are those values, knowledge, resources, beliefs and behaviour that provide the potential for a positive response, contemplated or actually achieved. The measure proposed herein differs from and enhances the current measures (HDI) in several ways:

- it takes into consideration differences in sizes of populations;
- while several measures have targeted three levels of societal functioning (individuals, households and communities), the proposed measures includes the group-level (gender, ethnicity, social class, religion and age-groups) and the institutional/organizational level (political, economic, cultural, educational);
- at the various levels of analyses, the status of each unit (individual, group, etc.) is evaluated relative to the various capitals (social, cultural, etc.);
- the Asset-Vulnerability Matrix (AVM) can be converted into an Asset-Vulnerability Ratio (AVR) relative to population sizes of different countries;
- it provides for more meaningful evaluations of intra and intersectoral growth; it improves to a greater degree the reliability and validity of development measures; it provides (for the various AVMs) a listing of major assets and vulnerabilities
- it allows for the development of Asset Vulnerability Matrix (AVM) tables for individuals, community, household and institutions.
- asset and vulnerability measures are to be determined per 1000 persons in the population.

Table 1: Asset-Vulnerability Matrix for Various Levels of Development

	Economic		Cultural Intellectu		ectual	ual Social		
	А	V	Α	V	А	V	А	V
Individual								
Community								
Household								
Institutional								
Index :AVR (Pop)								

A: Assets; V: Vulnerabilities; AVR: (Assets/Vulnerability Ratio)

As the development matrices (Table I and II) indicate, assets and vulnerabilities can be quantified for each form of capital at different levels of societal functioning. These measures can, for example, be computed across a sample of individuals, communities,

households and/or institutions within a specific country with a given population size. Similar quantitative assessments can be obtained using this Asset-Vulnerability Matrix in other countries. Population-Assets ratio at various levels (individual, community, etc.) can

then be computed and compared. Similarly, populationvulnerability ratios should also be computed and compared for the identified levels across countries. This approach would facilitate more realistic notions, comparisons and determinations of the development status of countries. We may eventually realize that out current categorizations of underdeveloped, developing and developed are flawed. Indeed, we may realize that the ratio of social to economic development in America (given America's population size), may be larger than the ratio of social to economic development in another country that has been currently classified as developing.

This proposed measure is much more comprehensive than those that have been used thus far basic needs, HDI and others. comprehensiveness is necessary if we are going to capture the phenomena of development which is multidimensional (political, economic etc.) and multilevel (groups, households etc.) each of which changes over time. Previous and current measures tend to be simple and fairly useful but did not provide decision-makers and citizens with information about, for example, the status of various groups (gender, ethnicity, etc.), politically, socially, economically, culturally relative to population sizes. Moreover, they were based on a false assumption that developing countries must follow the path to development that was taken by developed countries which, in reality, is not necessary. For example, Caribbean countries would never need the wide range of technologies used in the United States (viz. military, aerospace) because of the needs of both differ given their geopolitical status. As a result, development comparisons of both are unfair. Development measures can therefore only be fair relative to the population size of the country and for comparative purposes the (AVR) Asset-Vulnerability Ratio must be stated along with the population size bracketed.

Similar measures can be conducted with other groups in the society, households, communities and institutions. Indeed, the Assets and Vulnerabilities of males and females, different ethnic religious groups can be tabulated as shown below. These entries could then be used to generate Asset-Vulnerability. Population-Asset and Population Vulnerability Ratios in addition to cross-country comparisons. Moreover, current global evelopment indicators can be subsumed under the appropriate category.

Some proposed indicators of the various capitals are identified and used in the summary tables below:

- economic capital income and wealth;
- cultural capital performance and participation in cultural celebrations;
- intellectual capital levels of academic achievement at primary, secondary and tertiary levels;

social capital - the amount participating in social programmes.

Each of the above can be categorized as high or low.

Of relevance to development are:

- that low average income render individuals increasingly vulnerable poverty and consequence;
- that low levels of academic achievement have consequences for one's career path;
- that low levels of participation in social programs reduce the likelihood of social development;
- that low levels of participation in cultural programs reduce the likelihood of cultural identity.

For better interpretations and analyses, these factors must be examined in combinations, not separately.

Table 2: Gender x Levels of Development

m/f	Economic		Cultural		Intellectual		Social	
	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.
Individual	High Avg.	LowAvg.	HL Perf	LL Perf	HL Acad.	LL Acad.	H.P in Soc.	LP in Sco.
Community	Income	Income	and Part	and Part	Ach.	Ach.	Pro	Prog.
Household								
Institutional								
Index:								
AVR (Pop)								
						,, ,,		
		» »						,, ,,
	33 33		» »			,, ,,	33 33	
				""	""			
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M/F: male/female H/P: High performance Asst.: Assets

Soc. Pro.: Social Programs

HL: High Level
LP: Low Performance
LL: Low Level
AVR: Asset-Vulnerability Measure

Vul.: Vulnerabilities

Table 3: Ethnic Groups by Levels of Development

Eth	Economic		Cultural		Intellectual		Social	
	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.
Individual								
Community								
Household								
Institutional								
Index : AVR (Pop)								

eth: ethnicity; Asst.: Assets; Vuln.: Vulnerability; AVR: Asset-Vulnerability Ratio

Table 4: Religious Persuasion by Levels of Development

Rel.	Economic		Cultural		Intellectual		Social	
	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.	Asst.	Vuln.
Individual								
Community								
Household								
Institutional								
Index : AVR (Pop)								

Rel.: religious persuasion; Asst.: Assets; Vuln.: Vulnerability; AVR: Asset-Vulnerability Ratio

It is being argued that this measure provides more fairness along with a more balanced measure of development. For example, the previously all-powerful role of technology in development was too deterministic providing little space for interactions between people, the role of other resources and agency and produced one-sided development. Similar criticisms were made of economic modeling (Zafirovski 1999).

While one cannot deny the contributions of knowledge to the development of organizations and economies, current conceptualizations posit knowledge as a commodity that only exists among the elites of a society, academia, business, politicians, economists, lawyers and others (Lloyd 1997). It must be noted that others (non-elites) are also well informed thus the cry for 'bottom-up' approaches to development. In addition,

knowledge proponents have ignored the importance of emotions and should be warned that history can attest to dire consequences to humanity which results from the separation of reason and feelings. It should also be noted that these approaches do not capture the inherent dynamism of development. In addition, conceptions of sustainability do not have people as their central concern (UI Haaq 1995), but focus very much on the environment even though people are expected to take care of the environs. Also, conservative economics has not dealt with how the world really works (Nell 1984), since markets are much more diverse than economists would care to admit (Rapley 1996).

Development approaches, for quite a long time, had been oriented towards reducing poverty or meeting the basic needs (Dell 1991). Basic needs however are differentially interpreted across countries in addition to problems with its measurement and implementation (Dell 1991). Poverty-driven strategies had been hampered by the fact that poverty of many countries has been assumed, that poor people can also be found in developed countries and that both these approaches would allow developed countries to ignore some of their international obligations (Dell 1999). Embedded in the approach of sustainable development are tensions between improvements in well-being and progress in environmental conservation, the argument being that they do not co-occur (Quizilbash 2001). Most importantly, development perspectives to date have not taken into consideration country differences in population size. Since development is really peoplecentred (as it should be), research and measurements of the gender, ethnic, social class, religious and educational dimensions of development ought to be incorporated and be available for intra-and inter-country comparisons. Pulling together the literature on capital information, not only economic, but social, cultural, intellectual and psychological, would allow us to achieve this. Therefore developing countries do not have to attempt to 'catch up' with developed countries because both groups have different needs and therefore the nature and range of their investments would differ. This argument provides another rationale for adopting the measure proposed herein. Embedded in this approach is a means of realizing a more comprehensive approach to the evaluation of the development status across countries (Richardson, Powers and Guignon 1999). As such, enhancing societal orientation to restorative justice - amending relationships, repairing social injury, accountability, acknowledging debts to communities becomes a distinct possibility (Hahn 1998). This approach therefore facilitates in the long term the removal of what Amartva Sen (1999) referred to as sources of poverty...poor '...maior economic. opportunities as well as systematic social deprivation...' The freedom-enhancing perspective of development (Sen 1999) therefore resonates in the aforementioned definition. Anthropological criticisms of traditional developmental models have revolved around the views that their foci are either purely economic, technological or commodity-centred and, as a result, it is imperative that researchers begin to focus on '... the patterns of social organization within with social actors act.' (Cemea 1995). This position also resonates in the perspective advanced therein.

Development then must be pursued at different levels of social organization-individual, group, organizational and community. While the various capitals may exist in different combination at each level they must be linked across levels for real development to occur. The need to be concerned about equity and justice must become a larger concern than the implementation of tested monetary and fiscal policies (Wolfensohn 1999). Indeed, this definition also converges with the arguments S.N. Durlauf and P. Young (2001) that economic approaches must now consider the underlying social and psychological aspects.

According to this conceptualization, the notion of linkages-of-capitals also allows us to account for, monitor and determine the extent to which all countries (developed, developing and underdeveloped) are aware of and are using their strengths and weaknesses within any one sector, across sectors within levels (viz. organizational, community) and across all levels collectively in relation to changes in population growth.

The asset-vulnerability combination can be used to differentiate between developed, developing and underdeveloped countries more comprehensively and thus ascertain overtime when a particular country has changed its status from developing to developed relative to changes in population growth of the specific country. It can also be used to ascertain whether too much emphasis is being placed on some aspects of the economy (i.e. one-sided development) to the detriment of others thus generating asymmetries in development. Across time various Asset- Vulnerability indices can be used to 'shed light' on the levels and domains of sustainability defined bas the capacity of all people to maintain certain levels of living socially, culturally, emotionally, politically, morally spiritually environmentally. Indeed, greater increases in assets (various capitals identified) vis-a-vis vulnerabilities despite gender, ethnicities, social class, level of education and/or religiosity would constitute a real improvement in the quality of life of people. Moreover, the maintenance of this state of affairs over a period of time would place countries on the road to achieving sustainability.

#### VI. Conclusion

Indeed the traditional mantra about the fulfillment of human capacity requires that we establish

synergies within and between the various capitals. Synergies are defined as symbiotic relationships that are complemented by and embedded within each other (Evans 1999). This is particularly important now as the need for intersectoral linkages loom larger (Thompson 1992) within and across countries. It was posited that sustainability, (reflected in the maintenance of a minimum level of living across time) is only achievable when the Asset- Vulnerability ratio across time remains skewed in favour of Assets. In terms of this Asset-Vulnerability approach, sustainability would also require that policies and programs facilitate an increase in or maintenance of the assets of all groups individuals, organizations and communities in the various domains and levels identified in this perspective. This new definition and measurement captures:

- the various dimensions political, cultural, social, educational, religious;
- the various levels individual, group, organizational, community and national along with:
- ethnicity, gender and social class with respect to social, emotional, cultural and intellectual capitals. Collectively, these provide fairer, fuller and more reliable measures of development.

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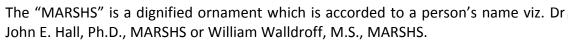
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- 3. Submission of Manuscripts,
- 4. Manuscript's Category,
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Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including <u>definite statistics</u> if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

#### Approach:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
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The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
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- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
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# Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is
  done.
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  least of four paragraphs.



- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
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#### Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
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- If use of a definite type of tools.
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- Simplify details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

## Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper avoid familiar lists, and use full sentences.

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- Leave out information that is immaterial to a third party.

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The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently. You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.



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- Present a background, such as by describing the question that was addressed by creation an exacting study.
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#### Approach

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#### Approach:

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	А-В	C-D	E-F					
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form  Above 200 words	No specific data with ambiguous information  Above 250 words					
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format					
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning					
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures					
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend					
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring					



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