

The Relationship Between Years of Schooling and the Forms of Social Capital: A Study Conducted in an Urban Area, Under Sylhet City

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Abstract

Education and social capital have great contribution to the development. The main endeavor of this article divulges the connection between individual's years of schooling and their social networks, social norms, civic participation, cooperation and social trust as social capital. To find out the relationship between individual's years of schooling and their social capital descriptive research design has been followed. Mix-method approach -- Social survey technique and Focused Group Discussion (FGD) -- has been applied for collecting data from study area. To analyze the collected data, Likert Scale, Human Development Index (HDI) and the Spearman's rho correlation were calculated. Hypotheses have been formulated and tested in congruence with the objectives of the study. From the study, it is found that, positive relation exists between years of schooling and various components of social capital. It also signifies that, educated people have more social network and they maintain the social norms. On the contrary, they have low trust on their neighbors and are less cooperative to them too. It is also revealed, Social Networks Index is more superior over other elements of Social Capital i.e. 0.749 (social network) > 0.671 (social norms) > 0.658 (civic participation) > 0.584 (social Cooperation) > 0.425 (social trust). In conclusion, individual's years of schooling influenced their social capital but variety of relation exists there because of the influence of others variable.

Key words: Years of schooling; Social capital; Social

networks; Social norms; Civic participation; Cooperation; Social trust

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INTRODUCTION

Social capital is a conceptual extension of human capital, which is itself an abstract notion of physical and financial capital (Smith *et al.*, 1992, p.77). Human capital consists of skills, talents and knowledge of people which amount to a kind of capital analogous to financial assets. The principle avenues of human capital enhancement are formal and informal schooling and job training (Smith *et al.*, 1992, p.77).

On the other hand, social capital is comprehensive and huge range of social resources like bridging, bonding, linking with diverse people, and getting together them by virtue of mutual sense of trust, network, reciprocity, cooperation and participation etc. (Rahman & Roy, 2001, p.8b; Trigilia, 2001, p.2; Krishna, 2007, p.942; Bourdieu, 1983, p.250; Haque, 2007, p.10; Garip, 2008, p.593).

From the multi-dimensional work of Pierre Bourdieu, James Coleman and Robert Putnam, the social capital construct has evolved rapidly into a complex account of people's relationships and their values (Rahman & Roy, 2011, p.86). Bourdieu tried to distinguish three forms of capital such as, economic, cultural and social. His concepts of social capital put emphasis on conflicts and power function (Bourdieu, 1983, p.249). Alternatively, Putnam also categories three types of capital like physical

capital, human capital and social capital. According to him, social capital refers to connection among individuals, social networks and the norms of reciprocity and that worthiness arises from them. In that sense, social capital is closely related to what some have called civic virtue (Putnam, 2000, p.19). Again, the World Bank has explained social capital as a glue and the institutions, relationships and norms that shape the quality and quantity of a society's social interactions (Rahman & Roy, 2011, p.85). Subsequently, social capital considered as an additional resource of human capital (Smith *et al.*, 1992, p.76). It relates to ties, trust, shared norms and relationships among people and communities (Krishna, 2007, p.941; Rahman & Roy, 2011, p.87).

Human capital specially education plays an important role in building the norms, values, humanity, morality, responsibility and positive attitude to the people of a society (Helliwell & Putnam, 2007, p.10). Education is one of the essential determinants of social capital (Putnam, 1998, p.21; Helliwell & Putnam, 2007, p.13; Allesina & Ferrara, 2000, p.18). It is one of the necessary parts of social capital formation (Krishna, 2007, p.942). In this study social capital is considered as social networks, social norms, civic participation, social cooperation and social trust; and human capital refers to the individual's years of schooling. And initiative, in this study, has been taken to explain the relationship between years of schooling and forms of social capital.

1. RATIONALITY OF THE STUDY

Over the preceding decades, the concept of social capital occupies a notable place in the field of social science literature. Social capital relates to the property such as trust and solidarity, social networks, information and communication, association, ideas, supports that individuals are capable to attain by virtue of their affiliation and connections with other people. These "resources" or "capital" are only accessible in and through these relationships unlike physical (tool, technology) and human capital (education, knowledge and skill), which are in essence the properties of individuals (Grootaert *et al.*, 2004). Scholars give the opinions that, construction of social capital in the society can resolve many vital troubles. Through interactions, relationship, network and cooperation among human beings, social capital can be formulated in a given society. However, through the education, individuals inherit the norms, values and civic knowledge. An educated person can easily deal with other members in the society. However, for well-organized social development, social capital is considered as an essential factor. That is, higher levels of social capital can promote effective social development. Nevertheless, education contributes an essential part of social capital formation and development. Therefore, it is important to know the relationship between years of schooling and

social capital (mainly forms of social capital). Hence, in this study the effort has been made to measure the relationship among them.

2. OBJECTIVES

The broad and general objective of this study is, to measure the relationship between years of schooling and social capital. This broad objective has been split into several specific objectives. These are,

1. To measure the relationship between years of schooling and social network, social norms, civic participation, trust and cooperation as social capital;
2. To compare the relationship between human capital (years of schooling) and civic participation, and social trust; and
3. To compare the patterns of social capital, social network, social norms, civic participation, trust and cooperation among the educated people.

3. HYPOTHESIS

In this study, four hypotheses related to the individual's years of schooling and their social capital have been considered. These are:

Hypothesis-1, H_0 : There is no relationship between years of schooling and social networks.

Hypothesis-2, H_0 : There is no relation between social networks and social norms.

Hypothesis-3, H_0 : There is no relation between years of schooling and social trust.

Hypothesis-4, H_0 : There is no relation between social trust and civic participation.

4. THEORETICAL AND ANALYTICAL FRAMEWORK

4.1 Definition of the Concept of Social Capital

Unlike other concepts, different scholars tried to identify the social capital from different perspectives and approaches. In the recent time, Robert Putnam, Pierre Bourdieu, James Coleman, Fukuyama and World Bank have contributed appreciably to the development of theoretical constructs of social capital. Some of the major understandings of social capital were portrayed below:

Bourdieu expressed the social capital as 'the aggregate of actual and potential resources which are linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition or in other words, to membership in a group' (Bourdieu, 1983, p.249).

According to Putnam, 'whereas physical capital refers to physical objects, human capital refers to the properties of individuals and social capital refers to connections

among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them. In that sense, social capital is closely related to what some have called “civic virtue”. The difference is that social capital calls attention to the fact that civic virtue is more powerful when embedded in a sense of network of reciprocal social relations. A society of many virtuous but isolated individuals is not necessarily rich in social capital (Putnam, 2000, p.19). Putnam’s concept of social capital has three components: moral obligations and norms, social values especially trust and social networks. According to Coleman, “social capital is defined by its function. It is not a single entity, but a variety of different entities, having two characteristics in common: they all consist of some aspect of a social structure, and they facilitate certain actions of individuals who are within the structure” (Coleman, 1994, p.302). Besides, Francis Fukuyama defined social capital as shared norms or values that promote social cooperation, instantiated in actual social relationships (Fukuyama, 2002, p.27). Rose (1999) defines social capital as the stock of formal or informal social networks that individuals use to produce or allocate goods and services. Brehm and Rahn (1997) specify a structural model of social capital, consisting of the interaction between three components, namely, civic engagement, interpersonal trust and confidence in the government. Social capital is about the value of social networks, bonding similar people and bridging between diverse people, with norms of reciprocity (Dekker & Uslaner, 2001, p.12; Uslaner, 2001, p.23). The World Bank (2000) defines social capital as “the institutions, relationships and norms that shape the quality and quantity of a society’s social interactions. Thus, social capital is explicitly relational.”

From the above discussion of the definitions of social capital, it is obvious that the concept of social capital is an admixture of a wide range of issues and heterogeneous one, embodying a set of distinct, but interrelated notions. Consequently, the study has identified social capital as “social networks, social norms, civic participation, social cooperation and social trust of the individuals by which their interactions around the states and mutual benefits have been facilitated.”

4.2 Types of Social Capital

The scientist from Harvard, the World Bank and Aldridge, Michael Woolcock (2001) and Halpern *et al.* (2002) have identified differences among diverse types of social capital. According to them there are three types of social capital with diverse meanings and implications (Rahman & Roy, 2011, p.85). These types include bonding social capital, bridging social capital and linking social capital (Mathbor, 2007, p.360). Bonding social capital means connection among people in similar situations for instance, close friends and neighbors (Woolcock, 2001; Mathbor, 2007, p.361). Bonding is horizontal within

a community whereas bridging is vertical between communities (Dolfsma & Danreuther, 2003; Mathbor, 2007, p.364; Narayan & Pritchett, 1999). Uphoff and Wijayarathna (2000) developed the important distinction of social capital which spans the array from structural manifestation of social capital to cognitive ones (Grootaert & Bastelaer, 2002a, p.23). Mutually beneficial collective action influences by structural social capital through recognized roles and social networks supplemented by roles, procedures and precedents (Hitt *et al.*, 2002; Pathirage, 2011, p.315). Shared norms, values, attitudes and beliefs are cognitive social capital, predisposes people towards mutually beneficial collective action (Krishna & Uphoff, 2002, p.54).

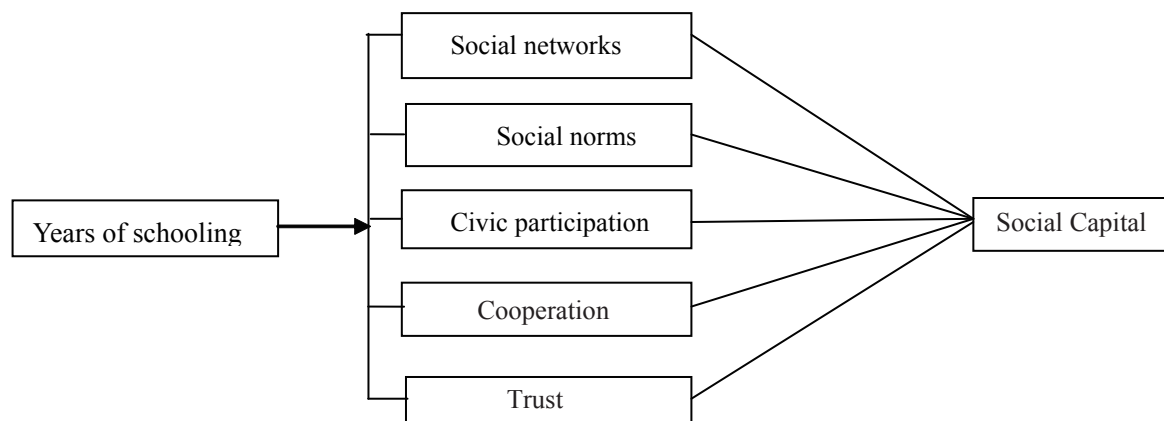
4.3 Education and Social Capital

In his article “Education and Social Capital” John F. Helliwell and Robert D. Putnam (2007) investigated whether education effects the accumulation of social capital positively or negatively. From the US General Social Survey (GSS) and DDB-Needham Life Style Survey, they used Pooled Time Series and Cross-sectional data and they found that, there are positive relation between education and trust. They also found that, general level of political and social engagement is increased in accordance with the raising of the level of education. Milligan *et al.* (2008) attempted to derive empirical evidence on the causal effect of education on trust and others measures of civic behavior in Russia. Education and social capital were explanatory and dependent variable respectively in their study. From the GSS data, they found that, extra years of schooling raise the chance of a positive answer to the trust question near 5 percent. Their study also reveals that, education is the main interpreter of civic participation. In the research paper “Heterogeneous effects of higher education on civic participation” were revealed. Jennie E. Brand (2009) investigated the effects of higher education on civic participation. He used the data from the National Longitudinal Survey of youth. The upshot suggests that, college graduates are about 2.5 times more likely to volunteer for social welfare groups and almost 2 times more likely to volunteer for school. Thomas S. Dee (2003, July) investigated the empirical effects of schooling on civic participation and attitudes. He found that, schooling has homogeneously positive and statistically considerable effects on most measures of civic engagement and attitudes. However, to assess the empirical estimates of the effects of education on social trust and social participation Huang Jian, Henriette Massan Van Brink and Wim Groot (2007) apply the meta-analysis. They found that, one supplementary year of schooling enhances one’s social trust by 4.7 percent of its standard deviation and increases social participation by 5.6 percent of its standard deviation. Barry C. Burden (2009) demonstrated that, education has become a more powerful predictor of civic participation than voter turnout.

Alesina and Ferrara (2000) also showed that people that are more educated are more likely to have higher trust in other people and they tend to join organizations that are more social and participate in social engagements more frequently. Glaeser *et al.* (1999) assert that, social capital and years of schooling are strongly correlated for example, the raw correlation of years of education with membership in organization is 34 percent in the General Social Survey (GSS). Using World Values Survey, they found a positive relationship between schooling and membership in organizations in almost every country. Kevin Denny (2003) analyzed the impact of completed years of schooling on the probability of an individual participating in community or voluntary activities. In common, a year of schooling is associated with a well determined but, possibly, rather little impact on individuals' volunteering each additional year being related with around a 3 percent high probability. The effect is usually higher in English speaking countries. Literacy in general has a robust positive effect on volunteering.

From the above discussion of the review of related literature, it is obvious that, there are various dimensions of research concerning the education and social capital. Most of the study considered the three components (networks, trust and civic participation) as social capital but this study considers five components (networks, norms, trust, civic and social participation) as social capital which, so far as we know, is absent most of the researches. It is also different from most of the studies as it analyzes the strength of the relationship between years of schooling and various components of social capital. The study is also methodologically different, because it develops composite social capital index following HDI (Human Development Index) method. Years of schooling is an essential component human capital, so it is more relevant to the study. To support the overall review this study tried to measure the relationship between years of schooling and various components of social capital.

4.4 Analytical Framework



5. MATERIALS AND METHODS

5.1 Research Design, Research Area and Data Collection Technique

To carry out the research, descriptive research design has been followed and methodological triangulation (social survey and FGD) has been used to collect pertinent data. In aspect of social survey, research questionnaire and in case of FGD, guide questionnaire have been used. The research was conducted in Housing Estate and Mozumdari areas under the ward no. 4 of Sylhet City Corporation of Bangladesh. These areas are an urban area situated in the middle of the city. People of various professions are lived in this area. The literacy rate is considerably higher in these areas as most of the people are educated. They are engaged in various professions, and most of the families are middle class in nature.

5.2 Population and Sampling of the Study

There are 1185 households in the research area. People who are 18 years old and above and who are the household head under the research area have been considered as the population of the study. To select the sample size, cluster sampling procedure has been followed. In aspect of cluster sampling, first of all, the study area was divided into ten clusters. From these households, at first, 96.04 were selected using Cochran's sample selection technique (see below).

Sample size determination formula for categorical data provided by Cochran:

$$n_0 = \frac{(t)^2 * (p)(q)}{(d)} \quad (\text{Cochran, 1977})$$

Therefore, for a population of 1185, the required sample size according to the Cochran's formula is 96.04.

Again, since the required sample size exceeds 5% of the population, so we used modified Cochran's formula provided by Bertlett *et al.* (2001). Finally, by using the Cochran's corrected formula the sample size has been calculated as 90. From each cluster, nine households were selected using lottery method. Then the heads of the total 90 households (9*10) were the sample of the study.

The calculation is as follows:

$$n_0 = \frac{n_1}{(1+n_1/\text{Population})} \quad (\text{Bartlett et al., 2001, p. 47})$$

5.3 Research Instrument and Analysis Techniques

Ordinal scales variables were constructed in the questionnaire with 15 items to determine the measurements of social networks, social norms, civic participation, cooperation and social trust of the respondents. Here, basing on the question items, Likert scale was constructed to measure the components of social capital and finally, the Composite Social Capital Index (CSCI) were developed. Statistical Package for Social Science (SPSS Programme) was been used to analyze collected data in order to explore the relationship between years of schooling and social capital. Non-Parametric Correlation (Spearman's rho) was calculated as the prime concern of this study is to describe the relationship between the years of schooling (education) and social capital; hence, correlation coefficient was calculated. By conducting the FGD, this research also explores the reason for the relative variation among the components of social capital and years of schooling.

6. RESULTS AND DISCUSSION

6.1 Socio-Demographic Profile of the Respondents

Among the 90 respondents 74 percent was male and 26 percent was female (Table 4) where 55.6 percent and 44.4 percent of the respondents were married and unmarried correspondingly (Table 7). Among the respondents, an over whelming majorities' religion was Islam, but a small numbers (10%) of the respondents were Hindu in aspect of religious belief (Table 3). Besides, most of the respondents' (48%) age were 20-30 years (Table 1) and majority of the respondents (65.8 %) years of schooling were 15-20 years (Table 2). From the findings it is also revealed that, 23 percent of the respondents' occupation was business and others are engaged in various services (Table 5). Accordingly, majority (57%) of the respondents' main earning source of the family was profession (Table 8) and maximum numbers (36%) of the respondents' monthly family income was 20000-30000 taka (Table 6).

Table 1
Age of the Respondents

Age in years	Frequency	Percent	Valid percent	Cumulative percent
20-30	43	47.8	47.8	47.8
30-40	18	20.0	20.0	67.8
40-50	14	15.6	15.6	83.3
50-60	10	11.1	11.1	94.4
60-70	5	5.6	5.6	100.0
Total	90	100.0	100.0	

Table 2
Years of Schooling of the Respondents

Category	Frequency	Percent	Valid percent	Cumulative percent
10-15	29	32.2	32.2	32.2
15-20	61	67.8	67.8	100.0
Total	90	100.0	100.0	

Table 3
Religious Affiliation of the Respondents

Religion	Frequency	Percent	Valid Percent	Cumulative Percent
Muslim	81	90.0	90.0	90.0
Hindu	9	10.0	10.0	100.0
Total	90	100.0	100.0	

Table 4
Sex of the Respondents

Sex	Frequency	Percent	Valid percent	Cumulative percent
Male	67	74.4	74.4	74.4
Female	23	25.6	25.6	100.0
Total	90	100.0	100.0	

Table 5
Occupation of the Respondents

Occupation	Frequency	Percent	Valid percent	Cumulative percent
Advocate	2	2.2	2.2	2.2
Businessman	20	22.2	22.2	24.4
Bank employee	6	6.7	6.7	31.1
Doctor	2	2.2	2.2	33.3
Service	18	20.0	20.0	53.3
Student	23	25.6	25.6	78.9
Teacher	17	18.9	18.9	97.8
Housewife	2	2.2	2.2	100.0
Total	90	100.0	100.0	

Table 6
Family Income of the Respondents

Income in Taka	Frequency	Percent	Valid percent	Cumulative percent
10000-20000	11	12.2	12.2	12.2
20000-30000	31	34.4	34.4	46.7
30000-40000	25	27.8	27.8	74.4
40000-50000	13	14.4	14.4	88.9
50000-60000	6	6.7	6.7	95.6
60000-70000	4	4.4	4.4	100.0
Total	90	100.0	100.0	

Table 7
Marital Status of the Respondents

Marital status	Frequency	Percent	Valid percent	Cumulative percent
Married	50	55.6	55.6	55.6
Unmarried	40	44.4	44.4	100.0
Total	90	100.0	100.0	

Table 8
Main Earning Source of the Respondent's Family

Sources of income	Frequency	Percent	Valid percent	Cumulative percent
Profession	51	56.7	56.7	56.7
Business	39	43.3	43.3	100.0
Total	90	100.0	100.0	

6.2 Perception About the Components of Social Capital

There were five components of social capital. To operationalize the each component here the Likert type scale of ordinal variables has been constructed. There were five statements or variables related to the each components of social capital. To analyze the perception of the respondents it is exposed that most of the respondents were strongly agreed and agreed with the most of the statements related to the social networks. Likewise, in aspect of social networks, majority of the respondents had also strong positive perception about the social norms but it was less than the aspect of social networks. Hence, it is shown that peoples' social network is more active than maintaining their social norms. It means, educated peoples are more affiliated to maintain their social networks but they are less interested about social norms. Accordingly, respondent's attitude was somehow strong for the statement related to the component civic engagement.

Table 9
Non-Parametric Correlation (Spearman's Rho)

		Years of schooling	Social networks	Social norms	Civic participation	Cooperation	Social trust
Years of schooling	Correlation Coefficient	1.00	.487(**)	.438(**)	.401(**)	.357(**)	.102
Social networks				.425(**)			
Social trust					.437(**)		
Total social capital			.453(**)				

** Correlation is significant at the 0.01 level (2-tailed).

6.4 The Index of Social Capital

Following the HDI method, the indices have been developed to determine comparative measurement of all of the elements social capital e.g. social networks, social norms, civic participation, cooperation, and social trust. The index scores range is between 0-1. Higher scores

However, positive attitude was observed related to the statements trust and social participation but it was not as strong as other components. Majority of the respondents were disagreed or neutral in respect to the statements of the trust and social participation. That is, educated people are more or less active civically but they have low level of trust and keep distance from social participation.

6.3 Correlation (Spearman's Rho) of Education and Social Capital

The most significant Positive correlation co-efficient (0.487) is found in the years of Schooling and the social networks which is significant at 0.01 level. Secondly, another strong positive correlation relation (0.438) has been found between the years of schooling and the social norms. It is also significant at 0.01 level. Thirdly, the years of schooling and the social trust are positively correlated in this study. Fourthly, a significant correlation co-efficient is observed between the years of schooling and the cooperation and finally, the years of schooling and the social trust are also positively correlated. Thus, it is signified from the correlation co-efficient that, educated people have networks that are more social and maintained the norms as a social capital and they have average level of cooperation as well as civic participation. However, it is also found that, educated people have low trust, i.e. they have minimum trust level over their neighbors. The relation between education and individual's total social capital is .453** and it is a moderate positive co-relation. Similarly, after calculating the Spearman's rho correlation between social networks and social norms and social trust and civic participation, it is found that the significant correlations are .425, and .437 respectively.

designate the superiority of the relationship between Years of Schooling and social capital elements over other. Index values for each item have been calculated and have also been followed to measure a Composite Social Capital Index for each element, which consists of different items (Table 9).

Table 9
Items Used to Measure Components of Social Capital

Items for social network	
1. Attend in religious function.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
2. Members in voluntary organization	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
3. Relations with businessmen	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
4. Relations with political person	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
5. Relations with kins	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
Statements for social norms	
1. Picked up other people rubbish from public place	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
2. Feel free to speak out about contradictory issues	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
3. Accept multiculturalism.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
4. Enjoy different life styles.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
5. Accept strangers in the street.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
Statements for civic participation	
1. Voting in the election	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
2. Contract with local Councilor	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
3. Participation in Political demonstration	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
4. Support to improve women's condition	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
5. Help disabled person.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
Statements for cooperation	
1. Joined local community action	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
2. Regard the workmates as friends	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
3. Feel part of a team at work.	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
4. At work eagerly take the necessary initiatives	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
5. Help workmate willingly	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
Statements for social trust	
1. Neighbors are honest and trusted	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
2. Get borrow money from neighbors	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
3. Trust in new acquaintances	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
4. Neighbors can properly look-after the house	Strongly agree, Agree, Uncertain, disagree, Strongly disagree
5. Share family problems with neighbors	Strongly agree, Agree, Uncertain, disagree, Strongly disagree

Therefore, Social Networks Index (*Iisn*) is measured by following formula:

$$\begin{aligned} Iisn &= 1/5 (Iisn1 + Iisn2 + Iisn3 + Iisn4 + Iisn5) \\ &= 1/5(0.723 + 0.790 + 0.768 + 0.683 + 0.782) \\ &= 0.749 \end{aligned}$$

Here, *Iisn1* = 0.723, Score obtained from the first item *Attending religious function*.

Iisn2 = 0.790, Score obtained from the second item *Voluntary organizational membership*.

Iisn3 = 0.768, Score obtained from the third item *Relations with businessmen*.

Iisn4 = 0.683 Score obtained from the fourth item *Relations with political person*.

Iisn5 = 0.782 score obtained from the fifth item *Kinship relations*.

Secondly, Social Norms Index (*Iin*) is measured by following formula:

$$\begin{aligned} Iin &= 1/5 (Iin1 + Iin2 + Iin3 + Iin4 + Iin5) \\ &= 1/5(0.544 + 0.754 + 0.778 + 0.695 + 0.583) \\ &= 0.671 \end{aligned}$$

Here, *Iin1* = 0.544, Score obtained from the first item *Picked up other people rubbish in a public place*.

Iin2 = 0.754, Score obtained from the second item *Feel free to speak out about contradictory issues*.

Iin3 = 0.778, Score obtained from the third item *Accept multiculturalism*.

Iin4 = 0.695, Score obtained from the fourth item *Enjoy different life styles*.

Iin5 = 0.583, Score obtained from the fifth item *Accept*

strangers in the street.

Thirdly, Civic engagement/participation Index (*Iicp*) is measured as:

$$\begin{aligned} Iicp &= 1/5(Iicp1 + Iicp2 + Iicp3 + Iicp4 + Iicp5) \\ &= 1/5(0.684 + 0.705 + 0.612 + 0.585 + 0.706) \\ &= 0.658 \end{aligned}$$

Here, *Iicp1* = 0.684, Score obtained from the first item *Voting in the election*.

Iicp2 = 0.705, Score obtained from the second item *Contract with local Councilor*.

Iicp3 = 0.612, Score obtained from the third item *Participation in Political demonstration*.

Iicp4 = 0.585, Score obtained from the fourth item *Support to improve women's condition*.

Iicp5 = 0.706, Score obtained from the fifth item *Help disabled person*.

Fourthly, Cooperation Index (*Iicop*) is measured as:

$$\begin{aligned} Iicop &= 1/5(Iicop1 + Iicop2 + Iicop3 + Iicop4 + Iicop5) \\ &= 1/5(0.456 + 0.623 + 0.721 + 0.574 + 0.546) \\ &= 0.584 \end{aligned}$$

Here, *Iicop1* = 0.456, Score obtained from the first item *Joined local community action*.

Iicop2 = 0.623, Score obtained from the second item *Regard the workmates as friends*.

Iicop3 = 0.721, Score obtained from the third item *Feel part of a team at work*.

Iicop4 = 0.574, Score obtained from the fourth item *At work eagerly take the necessary initiatives*.

Iicop5 = 0.546, Score obtained from the fifth item

Help workmate willingly.

Finally, The Trust Index (Iist) is measured as following:

$$\begin{aligned} Iist &= 1/5(Iist1 + Iist2 + Iist3 + Iist4 + Iist5) \\ &= 1/5(0.456 + 0.432 + 0.313 + 0.482 + 0.442) \\ &= 0.425 \end{aligned}$$

Here, *Iist1* = 0.456, Score obtained from the first item *Neighbors are honest and trusted.*

Iist2 = 0.432, Score obtained from the second item *Get borrow money from neighbors.*

Iist3 = 0.313, Score obtained from the third item *Trust in new acquaintances.*

Iist4 = 0.482, Score obtained from the fourth item *Neighbors can properly look-after the house.*

Iist5 = 0.442, Score obtained from the fifth item *Share family problems with neighbors.*

So it is found that $Iisn > Iin > Iicp > Iicop > Iist$. The measurement, therefore, shows that, Social networks Index is more superior over other elements of Social Capital i.e. $0.749 > 0.671 > 0.658 > 0.584 > 0.425$. From the index value it can be said, educated people are more reconcile for expounding their social networks as social capital. That is, relationship between years of schooling and social capital (social networks) is moderate (.749). In relation to social network index, social norms index is also high. It means, educated people are concern about social norms. It also reveals that they are also more or less conscious about civic related activities but possess low level of trust. From the value, it can be concluded that educated peoples have low trust over their neighbors; hence, they have reduced participation in civic related activities and are also stay away from cooperation. To end up, relationship between years of schooling-civic participation is superior to the relationship between years of schooling-social trusts but it is less than the years of schooling-social networks.

6.5 Test of Hypotheses (by Zero Order Correlation)

The test statistics is

$$t = \frac{r\sqrt{(n-2)}}{\sqrt{(1-r^2)}}$$

Here we use t with (n-2) degrees of freedom to test the hypotheses.

The value of t for first hypothesis is 5.233. For 88 degree of freedom, with level of significance of 0.01, the critical value of t is 2.576. The critical value is smaller than the calculated value. Then, the first null hypothesis is rejected and it is concluded that years of schooling and social network are related. In aspect of second hypothesis, the calculated value of 't' is 4.406. For 88 degrees of freedom, with level of significance (0.01), the value critical value of 't' is 2.576 which being smaller than the calculated value. Hence, we rejected the null hypothesis and concluded that social networks and social norms are

associated. Again, in case of third hypothesis, the value of 't' is 0.962. For 88 degrees of freedom, with level of significance 0.05 and 0.01 the table value of 't' is 1.96 and 2.576 respectively. These values are greater than the calculated values, thus, the third null hypothesis accepted and it means that, there is no relation between years of schooling and social trust. On the fourth hypothesis, the value of 't' is 4.556. For 88 degrees of freedom, with level of significance (0.01), the critical value of 't' is 2.576 which is smaller than the calculated value. We, therefore, reject the fourth null hypothesis and can conclude that, social trust and civic participation are linked with one another.

CONCLUSION

This article depicts the data designed to investigate the relationship between the years of schooling and social networks, social norms, civic participation, cooperation and social trust as social capital. From the investigation, it can be concluded that, the relation between the variety of items of social capital and respondents' years of schooling is positive. It can be said that, highly educated people have immense networks with various people and they maintain social norms. They also participate in civic related activities but possess low trust on their neighbors around them. Therefore, for trust it can be said that, educated people have lower social capital with their neighbors but not negative (0.102). That is, peoples' trust level does not increase with the increase of their level of education. To sum up it can be affirmed that, social capital is influenced by individuals' years of schooling and this relation is moderate (.453**). From the indices, it is also found that educated people have networks that are more social, they have low trust than social network and civic participation, that is $0.749 > 0.671 > 0.658 > 0.584 > 0.425$. From the FGD it is revealed that, educated people's immense network is possible for their position e.g. their profession, workplace, honor in the neighborhood, living standard, high income etc. However, to compare with their level of social networks and social norms, educated people are less interested in civic related activities and cooperation. It is a problem of urbanization. Therefore, different kinds of people come there with different background. Besides, this majority of the peoples are not permanent here. Now a day, peoples are self-centered and rational. They are always busy with their own interests to maintain their life efficiently. In addition, living expense in city life is so high. So, besides their job, peoples engage in various part-time jobs to maintain their standards of living or give more time in their own business. For this why, they are not in a position to spend much time to attend civic activities e.g. political demonstration, personal contact with councilor etc. Hence, it can be concluded though they have much education and maintain high networks and social norms but because of their professionalism,

they are not highly interested in civic related activities and cooperation. Instead, they might think that networks with influential persons can be helpful and valuable in some extent to increase productivity. By contrast, civic participation is seen as devotion without any financial value in return. So that, civic participation and cooperation index is less superior to social network index here. Likewise, from the FGD it can be said, social trust is not only determined by individual's education, it may be influenced by many others factors such as direct personal contact, personal experience, strong personal relation etc. The findings of this study, therefore, is somewhat resound with the Putnam's study (1995) which shows that social trust and civic engagement are reciprocally reinforcing.

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