

SOCIAL CAPITAL AFFECTS TO INCOME OF HOUSEHOLDS IN RURAL AREA OF VIETNAM

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Abstract

This paper focuses on social capital and its impacts to the income of rural household in Vietnam which is rarely studied in literature. In this research we contribute to literature the effects of two different factors, internal and external, of social capital on household income. The multivariate OLS regression model is used to analyse data of the Vietnam Access to Resources Household Survey 2014, with the participation of 3,648 households in rural areas of 12 provinces. This study found empirical evidence that local social capital makes a significant contribution to household income, other than human capital and other household assets, by illustrating four different variables: Interaction between family members, personality of household's head, trust and information collected from official institutes and associations. Our findings support a policy of the donors and governments to invest in social capital and provide a proof that there are many other determinants of social capital that are hidden in province-level.

Keywords: household income, rural, social capital

1. Introduction

The research of social capital and its impact in household's life is rarely studied in Vietnam. Moreover, rural areas plays an important role as it accounts for more than 67% of the total population in the country and 50% total workforces. In addition, Vietnam is in the process of industrialization to boost integration into the globe; hence, the Government necessary to introduce appropriate policies to develop rural areas. Therefore, social capital and its impact to household in Vietnam is an important research topic that can support the development of rural areas in particular and the whole country in general.

This paper targets two specific objectives: (1) Identify the components of the household's social capital and the variables of household income; (2) Determine the degree of impact of social capital on the household income in rural area of Vietnam.

Social Capital is a term that was introduced almost a century ago, but until the end of the twentieth century, it was widely used by many different authors (Hanifan, 1916; Jacobs, 1960; Bourdieu, 1986; Coleman, 1988; Fukuyama, 2001; 2002; Portes, 1998; Putnam, 1995, 2000). There are different ways to classify social capital. For examples, social capital can be divided into three main components (networks, standards and endorsements); scope (micro, meso and macro levels) and the characteristics or functions of social capital (binding, transitive nature, linkage) (Halpern, 2005). The remarkable definitions are listed in Table 1

Table 1. Remarkable definitions of Social capital

Authors	The concept of social capital
Pierre Bourdieu	A combination of resources (real or virtual) accumulated in an individual or group by owning a sustainable network of mutual relationships and mutual recognition.
James Coleman	These are aspects of the social structure facilitate the actions of individuals. They are not individual entities but multiple entities. There are specific goals that cannot be achieved without social capital.
Putnam	These are relationships in the network of individuals (that connect with each other), between individuals and societies that create reciprocity, mutual trust, norms formed from these relationships. With the meaning of things, social capital is closely related to the quality of citizenship.
Francis Fukuyama	Social capital includes the unofficial rules and standards, which encourage cooperation between two or more individuals (2000). Social capital includes the shared values and standards that promote social co-operation evidenced by real social relationships (2002).
World Bank	Social capital involves institutions, relationships, norms that shape the quality and quantity of social interactions. There is evidence that social cohesion is important for societies that can flourish economically and develop sustainably. Social capital is not only the sum of the institutions that make up a society - it is also the glue that binds us together.

Generally, there are three possible approaches to social capital: micro approach, macro approach and meso approach. Some of the measures are used commonly such as: through personal social networks, social security and the number of members of unions (Praag, Groot, & Brink, 2007), in the study "Structure of Social Capital, Household Income and Life Satisfaction: The Evidence from Beijing, Shanghai and Guangdong Province, China", (Yuan, 2015) examined the relationship between life satisfaction and the three dimensions of social capital structure these are network size, neighborhood cooperation and social participation or some authors used tool variable method to control the contradictory effects of income on social capital. The authors measured social capital

as a single variable, coordinating the number of local groups in a village, relative and non-income, and influential group (Narayan & Pritchett, 1999). The results of the studies usually show the significant impact of social capital on life satisfaction as well as household income (Praag, Groot, & Brink, 2007), the relationship between capital social and income distribution, and examine the relationship between social capital and household income distribution (Robison, Siles, & Jin, 2011). In opposite view, Portes (1998) illustrated in his study "Social capital: its origins and applications in modern sociology," social capital creates constraints within the group, closeness and maybe implicitly limit relations with people outside the group. Similarly, (Fukuyama F., 2001) in the article "Social capital, civil society, and development" also argues that social capital in kinship generates effective support for individuals in their time economic point of difficulty. However, this creates the psychological fear of expanding relations and lack of trust for strangers. Consequently, the economic development of households is very limited.

So far, the importance of social capital has been mentioned in the studies of many different authors in the world. Some point out that social capital has many positive effects, others think it has a negative impacts. According to Fukuyama F., in the economic activities, every individual will reduce the transaction costs due to their social capital (Fukuyama F., 2001). Grootaert C argued that social capital brings long-term benefits to households, especially the access to credit services to generate stable income in the study. , In other hand, According to Portes (1998) the social capital contained in it has at least four negative consequences or Fukuyama (2002), through his research, also pointed to the duality of social capital.

It is admitted that not many studies about the role of social capital on rural development in general and agricultural development specifically have been researched in transition economies so far. A very comprehensive overview about research on social capital in Central and Eastern Europe has been presented by Mihaylova (2004). While the number of studies about the impact of social capital on economic development is increasing, there are only a few focused on rural area or agricultural development.

This paper examines the determinants of social capital and its impacts to the social capital in rural area of Vietnam. This study provides a different way of looking at the household income in rural market and thereby advances our understanding of social capital. The remainder of the paper is organized as follows: Section 2 presents the research method, including the model, data and estimation techniques. Section 3 discusses the empirical results and Section 4 concludes the paper.

2. Method

2.1. Conceptual framework

Theoretical literature mostly agrees that social capital consists of different components, which are more or less interrelated. The elements of social interaction can be divided into two parts: structural aspect, which facilitates social interaction, and cognitive aspect, which predisposes people to act in a socially beneficial way.

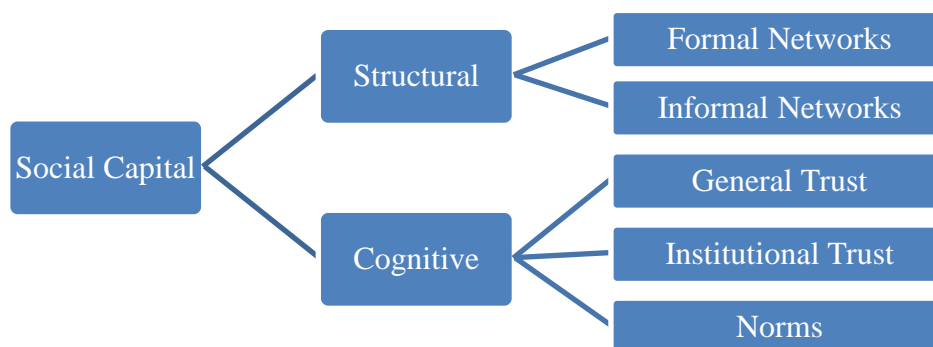


Figure 1. Aspects of Social Capital

The structural aspect includes civic and social participation, while the cognitive aspect contains different types of trust and civic norms, also referred to as trustworthiness. Although there has been some inconsistency concerning the relative importance of the cognitive and structural aspects of social capital, it could be assumed that these two sides of the concept work interactively and are mutually reinforced. Another important outcome of being involved in different types of networks is that personal interaction generates relatively inexpensive and reliable information about trustworthiness of other actors, making thus trusting behavior less risky. On the other hand, diffused interpersonal trust indicates the readiness of an actor to enter into communication and cooperation with unknown people. Based on these relationships, it could be shortly summarized that social interaction requires communication skills and trust, which, in turn, tend to increase through interpersonal collaboration. Therefore, various dimensions of social capital should be taken as complements, which all are related to the same overall concept of social capital (Parts, 2009).

Parts (2013) has divided the determinants of social capital into two main groups, which are a group of socio-demographic factors and a group of contextual factors. Accordingly, the first group consists of individual characteristics such as personal income, level of education, family, social status, personal experience and motivation to invest in social capital. Meanwhile, the other one is a collection of characteristics related to the community and nation, such as the overall level of development, quality and equity of formal institutional, resources allocation, social polarization and forms of cooperation and trust.

In this study, we consider the idea of Parts (2013) that divide social capital into 2 parts: socio-demographic factors and contextual but we redistribute all determinants of two group into two scope of analyze: internal-household and external-household social capital with hope that useful recommendations for both policy improvements and household decisions in each of different scope can be made based on the findings of this study.

To analyze the contribution of social capital to household income, we follows the conceptual framework of (Bourdieu, 1986) that social capital is seen as one class of resources available to households for generating income. The household owned an asset which can be physical (land, equipment, cattle), human capital (years of schooling and work experience) and social capital. The household combines these capitals to engage in productive activities, either in family business or in the external labor market. This process

involves making decisions about the labor supply of each household member and acquiring a number of productive inputs (agricultural inputs, credit) and services (education, health), which may need to be combined with labor supply in order to generate income. In this conceptual framework, household income will be modelled using human, social and to some extent physical capital, in a combination with regional and household specific characteristics (Grootaert and Bastelaer, 2002). The full specification of the model is as follows:

$$Income = f(H_j, Physical, Human, Social) + u_i \quad (1)$$

Where: Income = Total income per year of Household,
 H_j = Household others characteristics,
 Physical = Household Physical Capital,
 Human = Household Human Capital,
 Social = Household Social Capital, and
 u_i = error term.

To delve into the impact of social capital on income under different analytical perspectives, we will shift the model (1) to:

$$\ln(Income) = f(InternalSC, ExternalSC, other\ capital, H_j) + u_i \quad (2)$$

The internal-household social capital group includes 6 variables related to inheritance, age, education, marital status, children; while the external-household social capital consist of 11 variables related to the community, level of development, formal institutional, forms of cooperation and trust.

2.2. Data

Data is taken from the Vietnam Access to Resources Household Survey (VARHS) of the survey 2014. The VARHS 2014 was carried out in the months of June and July of 2014 and had the participation of 3,648 households in rural areas of 12 provinces in Vietnam. These provinces have the similar rate of population who live in urban at around 20%, except for Lam Dong and Khanh Hoa. Furthermore, people living in these 12 provinces also have the same income level which is lower than the average figure of Vietnam.

Household survey is a critical part of data collection, which aimed to capture households' actual participation in local institutions, their use of services, and information that identifies the welfare level of households. The remarkable questionnaires can be divided into five sections: (i) Demographic information on household members; (ii) Household economy: income, expenditure...; (iii) Interactions of household member with their relationships; (iv) Participation in local institutions; (v) Perceptions of community trust and collaboration.

Table 2 in appendix provide definitions of variables and descriptive statistics.

3. Results

The households' characteristics were summarized in Table 2 in the Appendix. The average household's head is 51 years old, mostly female and married, have two children. Members in household generally take part in 2 community groups, and more than half of them think there are people who can't be trusted in these groups. About 20% of the

household's head is willing to cooperate with others in commune to work in farm. The results also show that 59% of them received information about farm from their kinships or friends, and about 40% obtained from media, local government. The internet is not common yet when only about a quarter of household use it.

As the panel data of VARHS is only for the year 2014, this study proposed multi variate regression OLS to estimate the impact of social capital on rural household income.

We test the hypothesis by the model of each kind of factors and then combine all the factors to get the final answer in Table 3.

Table 3. Impact of Social Capital on Household Income

Ln_income	Coef.	Std. Err.	T-statistic	P>t	
Inherited_plot	0.01654	0.02553	0.65	0.517	
Age	0.02977	0.00560	5.32	0.000	
Age_squared	-0.00023	0.00005	-4.66	0.000	
Gender	0.12402	0.04420	2.81	0.005	
Marital_status	0.18797	0.04969	3.78	0.000	
Num_child	0.28315	0.02721	10.41	0.000	
Child_squared	-0.02996	0.00419	-7.14	0.000	
Education	0.12306	0.01254	9.81	0.000	
No_Diploma	-0.11329	0.03834	-2.96	0.003	
Num_group	-0.00975	0.01592	-0.61	0.540	
Trust	-0.05158	0.02685	-1.92	0.055	
Num_help	0.00238	0.00255	0.93	0.351	
Cooperate	-0.05636	0.03262	-1.73	0.084	
Mem_gov	0.17465	0.04892	3.57	0.000	
Friend_gov	0.07180	0.02875	2.5	0.013	
Info_relationship	-0.03587	0.03108	-1.15	0.249	
Info_media	0.05356	0.02967	1.81	0.071	
Info_gov	0.07788	0.03035	2.57	0.010	
Info_seller	0.06898	0.03103	2.22	0.026	
Internet	0.34039	0.04015	8.48	0.000	
Rural	-0.09329	0.05651	-1.65	0.099	
Poor	-0.46652	0.04150	-11.24	0.000	
Ln_lane	0.04163	0.01116	3.73	0.000	
Ln_living_space	0.24426	0.02921	8.36	0.000	
Intercept	8.08036	0.19169	42.15	0.000	
Number of obs	=	3,648	R-squared	=	0.31

According to the results described in Table 3, each internal-household social capital has a positive impact on household income. Specifically, households inherited from the previous generation will earn about 1.65% higher income, and if the head of household has

spouse and children, their income is higher than that of household's head who lives alone. In addition, household's head who are reputable by age and education will have a better life. The results show that people who reach the age of 60 are the best earners. However, as they get older, the marginal income ratio is negative (-0.002%), which decreases income. The lack of diploma makes the household income 11% lower than those with diplomas.

External-household factors also have impacts on the household's income. Households with family members working in public agencies have a 17% higher income than other households. Moreover, those who have relations with civil servants such as friends and neighbors also have a higher income than the normal approximately 7.2%. In addition, information related to production also significantly affects the living standards of households, which one receive information on seed, fertilizer, irrigation, disease, etc., from official sources such as the media, local authorities have high income - households who receive such information from friends and acquaintances have lower income than average for about 3.6%. Also from this, households that have access to the internet have higher productivity than others.

Some previous studies have suggested that the number of social groups that household members participate in will affect the wealth of the household, but our study shows that the number of these groups do not effect on household income in Vietnam.

As shown in Table 3, most of the factors of social capital have a positive effect on household income. The coefficient value of the Trust variable is negative, prove that people who are always wary of the social will lose the opportunity to cooperate with others to generate higher incomes. In addition, the negative value of the cooperate variable shows that some people are eager to collaborate with others but have yet to find opportunities so their income is still low.

The regression model used in Table 3 has two variables with the square of another variable, Age_square and Child_Squared. These two variables are included to assess the specific impact of that factor on income. The results in Table 3 show that these factors only have a positive effect on household income when it reaches a certain threshold. When crossing this threshold, it may reduce the income of the household. The age of the household's head increases from 20 to 60-65, the income of the household's head increases, but when the age exceeds 65, the income decreases as the age of the household's head increases. Thus, as the age of the household's head rises, they accumulate more social capital and increase incomes. However, when the working age is over, the labor productivity of the household's head will decrease and when the impact of this exceed the influence of social capital, the household income will be dragged down.

Impacts of Social capital on Household Income in term of access to credit

Table 4 confirms the importance of financial associations and commune authorities for access to credit: Households accessing credit through these official organizations have higher incomes than those who access credit from other sources. When households are approached by unofficial organizations and advertised for credit, a high risk of fraud may occur.

Table 4. Social Capital and Household Income, access to credit

Ln_income	Coef.	Std. Err.	T-statistic	P>t
Inherited_plot	0.02039	0.02589	0.790	0.431
Age	0.02839	0.00565	5.030	0.000
Age_squared	-0.00024	0.00005	-4.790	0.000
Gender	0.12382	0.04427	2.800	0.005
Marital_status	0.18592	0.05017	3.710	0.000
Num_child	0.11839	0.01206	9.810	0.000
Child_squared	-0.02996	0.00419	-7.14	0.000
Education	0.11582	0.01263	9.170	0.000
No Diploma	-0.10850	0.03806	-2.850	0.004
Num_group	0.00099	0.01625	0.060	0.951
Trust	-0.05213	0.02714	-1.920	0.055
Num_help	0.00339	0.00246	1.380	0.168
Cooperate	-0.05093	0.03389	-1.500	0.133
Mem_gov	0.18958	0.04852	3.910	0.000
Friend_gov	0.08061	0.02822	2.860	0.004
Info_relationship	-0.06619	0.03436	-1.930	0.054
Info_media	0.07405	0.03024	2.450	0.014
Info_gov	0.05043	0.03318	1.520	0.129
Info_seller	0.06985	0.03157	2.210	0.027
Internet	0.36404	0.03978	9.150	0.000
Rural	-0.09012	0.05720	-1.580	0.115
Poor	-0.47452	0.04246	-11.180	0.000
Ln_lane	0.06242	0.01156	5.400	0.000
Ln_living_space	0.24435	0.02909	8.400	0.000
<i>Info_credit</i>				
From commune authorities	0.06031	0.05529	1.090	0.275
From extension agent/meeting	-0.02590	0.05581	-0.460	0.643
From neighbours/friends/family	0.12546	0.05413	2.320	0.021
From radio, TV or newspaper	-0.07357	0.04712	-1.560	0.119
From financial associations	0.21741	0.08894	2.440	0.015

From all sources	0.16769	0.05545	3.020	0.003
Intercept	8.09566	0.19508	41.500	0.000
Number of obs	= 3,648	R-squared	=	0.3225

Households with access to credit from financial associations and commune authorities will have a higher income than other households, about 21.74% and 6.03%. Households access credit from other organizations and advertising can lead to financial losses, reduce household incomes.

Impacts of Social capital on Household Income - Provincial effects.

In this section, we consider the provinces as a dummy variable in the model to examine the income difference in each locality. This may indicate that each locality also stockpiles a social capital, and people in the locality will benefit from this source of capital and increase their income. Dummy variable Province is higher level of social capital, which is different from the social capital provided in this article. This is an aggregation of other external-household social capital which the current study can not be determined.

Table 5. Impacts of Social capital on Household Income. Province Effects

Ln_income	Coef.	Std. Err.	T-statistic	P>t
Inherited_plot	-0.01771	0.02696	-0.660	0.511
Age	0.02402	0.00559	4.300	0.000
Age_squared	-0.00021	0.00005	-4.150	0.000
Gender	0.12007	0.04331	2.770	0.006
Marital_status	0.19649	0.04860	4.040	0.000
Num_child	0.12221	0.01172	10.430	0.000
Child_squared	-0.02996	0.00419	-7.14	0.000
Education	0.10543	0.01322	7.970	0.000
No_Diploma	-0.10068	0.03731	-2.700	0.007
Num_group	0.03036	0.01558	1.950	0.051
Trust	0.01935	0.02904	0.670	0.505
Num_help	0.00382	0.00263	1.450	0.146
Cooperate	-0.04583	0.03205	-1.430	0.153
Mem_gov	0.17342	0.05011	3.460	0.001
Friend_gov	0.08335	0.03094	2.690	0.007
Info_relationship	-0.01345	0.02930	-0.460	0.646

Info_media	0.04998	0.03030	1.650	0.099	
Info_gov	0.02076	0.02947	0.700	0.481	
Info_seller	0.04534	0.03199	1.420	0.156	
Internet	0.34450	0.03952	8.720	0.000	
Rural	-0.05277	0.06204	-0.850	0.395	
Poor	-0.43669	0.04352	-10.030	0.000	
Ln_lane	0.04208	0.01343	3.130	0.002	
Ln_living_space	0.25415	0.02980	8.530	0.000	
<i>By Province</i>					
Dak Nong	0.19727	0.07212	2.740	0.006	
Dien Bien	-0.38635	0.06497	-5.950	0.000	
Ha Tay	0.16593	0.05895	2.810	0.005	
Khanh Hoa	0.11151	0.07389	1.510	0.131	
Lai Chau	0.04612	0.06569	0.700	0.483	
Lam Dong	0.24330	0.07951	3.060	0.002	
Lao Cai	-0.16472	0.05362	-3.070	0.002	
Long An	0.26839	0.06855	3.920	0.000	
Nghe An	-0.15550	0.06899	-2.250	0.024	
Phu Tho	-0.09655	0.05877	-1.640	0.100	
Quang Nam	-0.12832	0.05728	-2.240	0.025	
Intercept	8.30179	0.19112	43.440	0.000	
Number of obs	=	3,648	R-squared	=	0.3418

The results in Table 5 show that Long An and Lam Dong are the two provinces with the highest level of social capital at the local level, increase the income of local residents by 26.8% and 24,3% respectively. Provinces such as Dien Bien, Lao Cai, Nghe An, Phu Tho and Quang Nam have much lower social capital than average of studied provinces. As a result, people in these provinces also have lower incomes compared to other provinces.

4. Discussion and Conclusion

This study estimated empirically the impact of social capital on household income in the case of Vietnam. The focus was on households' relationships in community - determinants of social capital which is particularly relevant for households' day-to-day decisions affecting their income. The basic data indicated a positive correlation between social capital and household income: households with high social capital have higher income. Three models of household income were used which control relevant household and

location characteristics to estimate the contribution of social capital to household income. The underlying structural equations treat social capital as an input, together with human and physical capital, in the household's production function. The effects of social capital operate through (at least) three mechanisms: sharing of information among relationships, reduction of risk, disadvantage results and improved household decision making.

We measured social capital of the household along two aspects: internal factors (by inheritance, gender, age, education, marital status, etc.) and external factors (such as community, relationships, trust, etc). Among these, the strongest effects were found to come from:

(i) Interaction between family members: The household which has head's partner and children live together can earn a higher income than the other household by a proportion of about 18.8 and 28.3. This implies that, every household should have parent and children - This could push their motivation and even make them being satisfied about their life in both mental and physical aspects.

(ii) Charisma of household's Head: Higher education levels and having a proper diploma cause household's head to obtain charisma and then easier to earn higher income. The household' head who has not got any diploma has a lower income by approximately 11.3% than others. This recommends the members of household should persuade higher education to enhance their living standards in the future and it also suggests the authorities should improve education policy for the rural area.

(iii) Trust and cooperation and relationships: The household that always get precaution with others usually lose the opportunity to cooperate with other. This causes household to be isolated from social and lower their chance to earn money. According to the result showed on table 3, a decrease of about 5.15% in income happened to the wary household. In contrast, the one that having relationship with public officer earn 17.46% (in case of household member) and 7.17% (in case of friendship and other relationships) higher. This imply that, household should interact with many others to establish relationships and rise up the chance to cooperate because of the truth that it could benefit them in the future.

(iv) Information collected from official institutes and associations: In formal associations and institute, the potential pool of knowledge to be shared is larger, more accurate and hence the potential benefit to members is higher. This kind of social capital reduces the probability of being a victim of fraud and avoid the disadvantage result in business. Besides, the formal institutes like public authorities sometimes can orient household to achieve better. Social capital also have several long-term benefits, such as better access to credit and a resulting better ability to smoothen out income fluctuations by borrowing and/or accumulating assets. However, some kind of social capitals could deteriorate the household's status. For example, households sometimes receive information about access to credit in the informal channel like junk advertisement or from someone in the village, then they may access to the credit that provided by usurers. As a result, they are forced to bear the burden of repayment and continuously deteriorate their situation. In conclusion, we suggest that the household should make decisions based on official

information collected from formal institute or reliable sources other than rumors or subjective opinions of some acquaintances.

In summary, this study for Vietnam found compelling empirical evidence that local social capital makes a significant contribution to household income, other than human capital and other household assets. The use of household-level data in this paper to quantify the impact of social capital is rarely studied in the literature of social capital. This is also one of the first study which quantifies the effects of two different factors, internal household and external household, of social capital on household income.

Our findings support a policy by donors and governments to invest in social capital - either directly or by creating an environment friendly to the connection of local associations. Our findings also indicate that investments in local social capital deserve to be part of poverty alleviation programs since the returns of investment in social capital are larger than others for rural household. Lastly, our findings provide a proof that there are many other determinants of capital that are latent in province-level. Further researches should determine those factors to improve the knowledge about social capital structure. Along with that, other potential study should test the case on other countries to confirm the findings of the Vietnam.

Appendix

Table 2. Definitions of variables and descriptive statistics

Variables	Description	Mean	Std. Dev.
<i>Dependent Variable</i>			
Ln_income	Natural Logarith of Total income	11.0625	0.9627
<i>Independent variables</i>			
<i>Internal household determinants</i>			
Inherited_plot	Agricultural plot from parent (1 = yes, 0 = no)	0.3410	0.4741
Age	Age of household's head (years)	51.2788	14.1220
Gender	Household head (1 = male, 0 = female)	0.2009	0.4008
Marital_status	Marital status (1 = married, 0 = otherwise)	0.8202	0.3841
Num_child	Number of children	2.0959	1.3965
Education	Grade finished (0 = didn't finish 1 st , 1 = 1 st , 2 = 5 th , 3 = 9 th , 4 = 12 th but no bachelor degree, 5 = bachelor degree obtained)	2.1911	1.3377
No_Diploma	No diploma higher than highschool (1 = yes, 0 = no)	0.7651	0.4240
<i>External household determinants</i>			
Num_group	Number of community group household take part in	1.6584	1.0355
Trust	There are people you can't trust in this commune	0.4348	0.4958

	(1 = yes, 0 = no)		
Num_help	Number of people that household believe that they could be asked for help	4.4789	4.9919
Cooperate	Household's head is willing to cooperate with others (1 = yes, 0 = no)	0.2078	0.4058
Member_gov	Member of household in Commune/Government (1 = yes, 0 = no)	0.0554	0.2287
Relationship_gov	Relatives outside household in Commune/Government (1 = yes, 0 = no)	0.4046	0.4909
Info_relationship	Information from relatives, friends (1 = yes, 0 = no)	0.5877	0.4923
Info_media	Information from media (1 = yes, 0 = no)	0.3978	0.4895
Info_gov	Information from government (1 = yes, 0 = no)	0.4515	0.4977
Info_Seller	Information from seller (1 = yes, 0 = no)	0.4613	0.4986
Internet	Household use Internet (1 = yes, 0 = no)	0.2464	0.4310
Other variables			
Rural	Household is living in (1 = rural, 0 = urban)	0.9583	0.1999
Poor	Classified as poor (1 = yes, 0 = no)	0.1875	0.3904
Ln_lane	Natural logarithm of the area on which household has rights to work	8.2811	1.4725
Ln_living_space	Natural logarithm of the space in which household live	4.2032	0.5430

5. References

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