

## **SOCIAL CAPITAL ACCUMULATION IN MALAYSIA**

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### **ABSTRACT**

The World Bank has identified social capital as the fourth factor to fuel economic growth after physical capital, financial capital and human capital. There are various social ills (for example, juvenile delinquency, crimes, murder, gangsterism, abandonment of the elderly, and domestic violence) plaguing the society today. This can be attributed to various factors ranging from peer pressure, mental problems, poverty, marginalisation and erosion of moral values. In a society that has experienced a rapid economic growth and a steady increase in the income per capita, it is thus an alarming factor if there is an increase in social problems and an increase in government expenditure to curb this problem. Social capital through effective networking is seen as an avenue to enhance positive social values and contribute towards a harmonious society.

*Keywords: social capital, social well-being, trust, support system, responsibility*

### **ABSTRAK**

#### **PENGUMPULAN MODAL SOSIAL DI MALAYSIA**

Bank Dunia telah mengenalpasti modal sosial sebagai faktor keempat pemacu pertumbuhan ekonomi, selepas modal fizikal, modal kewangan dan modal manusia. Namun demikian, maksud istilah modal sosial dan bagaimana modal sosial dapat mempengaruhi proses pembangunan ekonomi negara kurang diketahui umum. Modal sosial positif dapat menyumbang secara positif kepada proses pembangunan, sementara modal sosial negatif pula berpotensi mewujudkan masalah dalam proses pembangunan, misalnya jenayah juvana, jenayah, pembunuhan, gangsterisma, pengabaian warga emas, dan keganasan rumahtangga. Keadaan ini disebabkan oleh pelbagai faktor, misalnya ketegangan dalam kalangan rakan sebaya, masalah mental, kemiskinan, kepinggiran dan kehakisan nilai moral dalam masyarakat. Dalam sebuah negara yang telah mencapai pertumbuhan ekonomi yang pesat dan peningkatan pendapatan per kapita penduduknya, adalah memeranjatkan jika masalah sosial semakin meningkat, seterusnya mengakibatkan peningkatan perbelanjaan kerajaan untuk mengatasinya. Modal sosial melalui jaringan yang efektif dapat dilihat sebagai satu saluran untuk meningkatkan nilai sosial yang positif dan menyumbang kepada pembentukan masyarakat yang harmonis.

*Kata Kunci : Modal sosial, kesejahteraan sosial, system sokongan, kepercayaan dan tanggungjawab*

## INTRODUCTION

Social capital is abstract and difficult to be defined. Bullen & Onyx (1998), Putnam (1993) and Cohen & Prusak (2001) acknowledge that there is difficulty in defining social capital precisely due to the nature of social capital being intangible (Bullen & Onyx 1998) and difficult to be quantified (Putnam 2000). In general, social capital can be referred to institutions, networking relationship and norms that shape the number and quality of social interactions (in terms of quantity and quality) in a society (World Bank 1999). The World Development Report (World Bank 2000) has stated that the level of social capital plays a significant role in development processes. Social capital is acknowledged as a new field of specialization and as the fourth capital after physical capital, financial capital and human capital, to be designated as the engine of economic growth (Woolcock et al. 2000; Coleman 1988; Woolcock 1998).

The research was conducted in 2004/2005 in Selangor, Perak, Kedah, Kelantan, Johor, Sabah and Sarawak. It received funding from Intensified Research Priority Area (IRPA), Ministry of Science, Technology and Environment, Malaysia (MOSTE). The research aimed to assess if the increased material wealth has led to a decline in the Malaysian society's social capital. The specific objectives of the research were, firstly, to investigate the overall public expenditure to finance social capital loss; secondly, to identify the various support systems (formal and informal) in society to further develop and maintain; and finally, to recommend inputs to the present National Social Policy to arrest the social ills and increase the level of social capital.

A scheduled questionnaire was prepared to answer the research questions. The questionnaire was administered to a sample group of a pilot study, and then analysed for any changes. As age group differentiation based on the first and second generation was difficult to be administered, the questions were modified and several other questions, which were difficult to be answered by the respondents, were re-phrased. Enumerators were employed and trained to conduct the interviews at the rural and urban areas of Selangor, Perak, Kedah, Kelantan, Johor, Sabah and Sarawak. The researchers supervised the first phase of the fieldwork. All 1000 questionnaires administered were useable. There were 616 urban respondents and 384 rural respondents, out of the total, 484 male

respondents and 516 were female respondents. For the purpose of this article, the analysis is restricted to the urban-rural analysis.

## LITERATURE REVIEW

According to Narayan (1997), social capital has a social dimension that has been ignored in economic development efforts to enhance social well-being of the society. A greater emphasis is often given to physical capital, human capital and financial capital. The social capital of a society includes the institutions, relationships, attitudes and values that govern interactions among people and contribute to economic and social development. Social capital, however, is not simply the sum of the institutions, which underpin society; it is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of “civic” responsibility, that makes society more than a collection of individuals.” (World Bank 1997). The National Social Policy (Government 2003) stresses the need to strengthen the existing social networks as an effective social control system. Spellerberg (1997) suggests that social capital measurement should include the formal and informal institutions like the family.

Sociologists over the decades have argued the dysfunction of families, class conflict, and anomie effect is all due to over 200 years of economic growth and development in European countries as explained by Durkheim (1964), Sutherland (1937) and Abrahamson (1978). Malaysia has leap-frogged the stages of economic growth and development, and is enjoying rapid development in the past two decades. Can the Malaysian society’s social fabric withstand the onslaught of technological advancement, increased women’s participation in the economy, demographic transformations and ‘reporting hypothesis’, as noted by Putman (1995)? Putman (1995) identifies social capital ‘to features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit’. Fukuyama (2000) defines social capital as ‘a means of understanding the role that values and norms play in economic life’. Many countries are found to ‘lack proper political, institutional, and cultural preconditions to make liberalisation effective’ – the failure to take account of the social capital. Social capital enhances political stability and strengthens the individuals

to encounter the challenges of development. In this article, social capital is conceptualised as the level of trust and loyalty in society.

## **METHODOLOGY**

The location of field survey was selected randomly and they were Kedah, Perak, Selangor, Johor, Kelantan, Sabah and Sarawak. Each state represented the North, Middle, South, East and Western parts of Peninsular Malaysia and both Sabah and Sarawak. The research team felt that Sabah and Sarawak needed to be included due to the diverse cultural backgrounds and the possibility of having a significant input for the research.

Primary and secondary data were sourced for the research. Primary data was gathered from field survey while secondary data was collected from published materials especially from journal articles, media – internet, newspaper articles, and other relevant materials pertaining the current research. Research was based on field survey. Research questionnaires were administered during interview with respondents at study locations. A stratified random sampling based on age, ethnicity and strata (rural, sub-urban and urban) was used to obtain the samples. Rural areas were defined as housing areas that were not serviced by the Local Town Council for household waste collection, whereas the urban areas had a systematic household waste collection by the Local Town Council. Research samples consisted of individuals at the community level. There would be no marital status and gender discrimination. The total of number of respondents for this research was 1000. This number is justified based on the previous country based research surveys conducted by the World Value Survey (<http://www.worldvaluessurvey.com/>) in 1981, 1990, 1995 and 1999 for over 80 countries excluding Malaysia. The respondents were interviewed based on a prepared closed-ended questionnaire, while the data was analysed using SPSS.

## FINDINGS

### *Demographic features of the respondents*

From a total of 1000 respondents, there were 516 female respondents and the balance being male respondents. 61.6 % were from the urban area, while the remaining 38.4 % were from the rural area. 18.1 % were from the above 51 years age group; meanwhile the remaining 81.9 were from below 51 years of age group. A majority of 28.8 % had SPM education background, 16.8 % with degrees, 15.9 % with diplomas, 11.8 with PMR, and the balance either with primary schooling or no education.

Around 30 % of the respondents had lived in their neighbourhood for 1-5 years, another 23 % lived there for 11 – 20 years, and only 4 % living there for more than 40 years and 7 % living there for a year in that neighbourhood. A large number of respondents identified location as the main criteria of selecting their dwelling place (34.5 %), followed by pricing (28.8 %) and facilities (27.0 %). A very small sample group chose type of neighbours and ethnic composition, heritage and aesthetic values as their top priority in selecting the neighbourhood. A total of 56.8% of the respondents said they had difficulty in believing other people, while 37.8 % said they easily believed other people and the balance said they very easily believed other people.

Majority of the sample group (71.2 %) had an income of more than the nation's Poverty Line Index (PLI), which is RM691, while a total of 28.8 % respondents had income less than RM691. From the total of 28.8 % of respondents living below the poverty line index, a total of 10.0 % were from urban areas and the balance 18.8 % was rural residents. The country's PLI is RM691 (2004) compared to RM588 in 1977. The PLI was also noted lower in urban areas (RM687) compared to the rural area (RM698) for the year 2004 (Ninth Malaysia Plan 2006).

**Table 1: Cross tabulation of Household Income and Residential Area**

| AE11f) Income Range | (A2) Area  |            | Total       |
|---------------------|------------|------------|-------------|
|                     | Urban      | Rural      |             |
| =< RM961            | 100        | 188        | 288         |
| RM962 – RM2000      | 172        | 103        | 275         |
| RM2001 – RM3000     | 118        | 50         | 168         |
| RM3001 – RM4000     | 85         | 26         | 111         |
| RM4001 – RM5000     | 57         | 5          | 62          |
| >RM5000             | 84         | 12         | 96          |
| <b>Total</b>        | <b>616</b> | <b>384</b> | <b>1000</b> |

Source: Research Findings, 2005

### ***Formal and Informal Support Systems***

The various formal support systems identified through the research were, among others, political organisations, cultural activities, religious associations, and parent-teacher associations. While majority (65.8%) were somehow associated with formal support system, a substantial percentage (34.2%) of the respondents were actively involved with formal activities, relationship with brothers and sisters, parents, relatives, neighbours, friends and colleagues. These were reflected in the number of times spent visiting these informal groups and also who they sought in times of turbulence, be it economic, social or emotional. Their help was sought to resolve issues in finance, education, job, and security and even in protecting their lives from fire, robbery and fatal accidents.

From the overall survey, a total of 34.2 % of the respondents were reported to be actively involved in various organizations, neighbourhood association, religious association, voluntary association, cultural association, and educational or political groups. The remaining 65.8% said they were not willing to spend time for these activities among others due to lack of information (3.5%) lack of interest (17.4%), and time (21.2%). On an average around 86.8 % of the respondents said they had interacted with foreign nationals, members from different levels of economic status (52.0%), members from other religious groups (89.8%), members from other ethnic groups (94.4%) and other age groups. Highest percentage of non-interaction is with the foreign nationals and differing economic status with 47 % and 10 % each. Nevertheless, when it came to visiting and having a good relationship with family members, it was reported that more

than 90 % visited their relatives, children friend or colleagues from once a week to once a year. The analysis for rural and urban respondents is reflected in Table 2. The table illustrates that a majority of the respondents (more than 98 %) visited their relatives, friends or neighbours either in the rural or urban area. Table 3 show the frequency of visit to relatives and friend during various activities. These activities range from religious festival, wedding, funeral, emergency or sickness, to regular visits throughout the year.

**Table 2. Respondents' Frequency of Visit (%)**

| Activity                     | Urban         |             |             |              |                     |              |             |       |
|------------------------------|---------------|-------------|-------------|--------------|---------------------|--------------|-------------|-------|
|                              | Missing Value | Not Related | Once a Week | Once a Month | Three times a Month | Twice a Year | Once a Year | Never |
| Respondent visits children   | 1.2           | 46.9        | 5.0         | 2.2          | 1.5                 | 1.6          | 2.4         | 0.6   |
| Children visit respondent    | 1.3           | 47.5        | 4.6         | 3.3          | 1.8                 | 0.8          | 0.9         | 1.2   |
| Respondent visits Relatives  | 0.9           | 2.3         | 9.9         | 15.0         | 10.6                | 8.8          | 12.0        | 1.8   |
| Respondent visits Neighbours | 1.2           | 46.9        | 5.0         | 2.2          | 1.5                 | 1.6          | 2.4         | 0.6   |
| Neighbours visits Respondent | 1.0           | 6.6         | 22.0        | 11.7         | 3.9                 | 3.4          | 5.5         | 7.4   |
| Respondent visits Friends    | 1.0           | 3.5         | 24.2        | 13.0         | 6.1                 | 4.8          | 5.9         | 2.9   |
| Colleagues visits Respondent | 0.4           | 14.7        | 7.8         | 7.7          | 2.5                 | 1.4          | 1.8         | 2.1   |
| Activity                     | Rural         |             |             |              |                     |              |             |       |
|                              | Missing Value | Not Related | Once a Week | Once a Month | Three times a Month | Twice a Year | Once a Year | Never |
| Respondent visits children   | 0.41          | 25.66       | 2.33        | 2.43         | 3.04                | 1.83         | 2.03        | 0.81  |
| Children visit respondent    | 0.4           | 25.7        | 3.2         | 3.7          | 3.5                 | 1.1          | 0.6         | 0.3   |
| Respondent visits Relatives  | 0.4           | 2.1         | 9.7         | 9.3          | 6.0                 | 3.5          | 6.6         | 0.8   |
| Respondent visits Neighbours | 0.4           | 2.7         | 23.9        | 5.3          | 1.6                 | 0.7          | 2.3         | 1.5   |
| Neighbours visits Respondent | 0.4           | 3.0         | 24.4        | 4.1          | 1.5                 | 1.1          | 1.9         | 2.0   |
| Respondent visits Friends    | 0.4           | 2.9         | 17.4        | 9.4          | 3.3                 | 1.8          | 2.2         | 0.9   |
| Colleagues visits Respondent | 0.4           | 14.7        | 7.8         | 7.7          | 2.5                 | 1.4          | 1.8         | 2.1   |

Source: Research Findings, 2005



**Table 3. Visits by the Respondents**

| <b>Respondents Visiting Same Ethnic Group</b>      |                      |              |                  |              |                   |                      |              |                  |              |                   |              |
|----------------------------------------------------|----------------------|--------------|------------------|--------------|-------------------|----------------------|--------------|------------------|--------------|-------------------|--------------|
| <b>Event</b>                                       | <b>Urban</b>         |              |                  |              |                   | <b>Rural</b>         |              |                  |              |                   | <b>Total</b> |
|                                                    | <b>Missing Value</b> | <b>Never</b> | <b>Sometimes</b> | <b>Often</b> | <b>Frequently</b> | <b>Missing Value</b> | <b>Never</b> | <b>Sometimes</b> | <b>Often</b> | <b>Frequently</b> |              |
| Religious Festival                                 | 1.1                  | 1.7          | 18.7             | 27.6         | 12.4              | 0.2                  | 0.4          | 13.6             | 17.7         | 6.6               | 100          |
| Wedding                                            | 1.0                  | 1.4          | 19.4             | 29.6         | 10.0              | 0.1                  | 0.7          | 11.0             | 19.2         | 7.6               | 100          |
| Funeral                                            | 0.9                  | 4.9          | 28.1             | 21.3         | 6.3               | 0.1                  | 2.0          | 12.7             | 18.5         | 5.3               | 100.1        |
| Emergency / Sickness                               | 0.9                  | 3.9          | 30.1             | 21.3         | 5.3               | 0.1                  | 2.0          | 15.2             | 17.5         | 3.7               | 100          |
| Regular Visit                                      | 1.0                  | 5.5          | 30.1             | 17.4         | 7.4               | 0.2                  | 2.0          | 17.5             | 14.0         | 4.8               | 99.9         |
| <b>Respondents Visiting Different Ethnic Group</b> |                      |              |                  |              |                   |                      |              |                  |              |                   |              |
| <b>Event</b>                                       | <b>Urban</b>         |              |                  |              |                   | <b>Rural</b>         |              |                  |              |                   | <b>Total</b> |
|                                                    | <b>Missing Value</b> | <b>Never</b> | <b>Sometimes</b> | <b>Often</b> | <b>Frequently</b> | <b>Missing Value</b> | <b>Never</b> | <b>Sometimes</b> | <b>Often</b> | <b>Frequently</b> |              |
| Religious Festival                                 | 1.2                  | 14.9         | 36.3             | 8.3          | 0.7               | 0.6                  | 15.8         | 17.1             | 3.9          | 1.1               | 99.9         |
| Wedding                                            | 1.1                  | 21.2         | 31.6             | 6.8          | 0.7               | 0.7                  | 18.8         | 14.3             | 3.9          | 0.8               | 99.9         |
| Funeral                                            | 1.2                  | 38.0         | 17.3             | 4.1          | 0.8               | 0.5                  | 27.9         | 6.9              | 2.3          | 0.9               | 99.9         |
| Emergency / Sickness                               | 1.3                  | 26.0         | 27.2             | 6.3          | 0.7               | 0.6                  | 21.7         | 12.2             | 3.0          | 1.0               | 100          |
| Regular Visit                                      | 1.4                  | 23.0         | 29.1             | 6.8          | 1.1               | 0.5                  | 19.1         | 14.2             | 3.8          | 1.0               | 100          |

Source: Research Findings, 2005

***Tendency to Believe Others in Society***

The level of trust in society is reflected in Table 4.

**Table 4. Respondents' Tendency to Believe in Others (%)**

| Item                               | Urban   | Rural   |
|------------------------------------|---------|---------|
| I very easily believe other people | 4.45818 | 5.26725 |
| I easily believe other people      | 42.2389 | 30.7992 |
| I do not easily believe people     | 52.6359 | 63.4146 |
| Missing Value                      | 0.6671  | 0.51894 |
| Total                              | 100     | 100     |

Source: Research Findings, 2005

Table 4 above shows the level of belief in others. The respondents were asked how easily they believed other people. Respondents from the rural sector had a higher tendency to very easily believe in others (5.27 %) compared to the respondents from the urban area (4.46 %). Nevertheless, when asked if they easily believed others, respondents from the urban community scored higher. A total of 52.64 % of the urban respondents said they did not easily believe people compared to 63.41 % from the rural area.

Table 5 below illustrates the respondents' reply regarding the nature of the society's behaviour in their neighbourhood. In the urban community, a total of 34.7 % of the respondents said that the members of society were individualistic now; compared to five years ago (17.1 %) and they predicted that the level of individualism in society would drop 10 years from now (24.7 %). When asked if society members were racist, 20.2 % said yes for the present compared to five years ago (15.8 %) and expected to improve in ten years time. When asked if they easily believed others, the number of respondents who said yes, dropped from 12.6 % five years ago, to 9.2 % for the present time to worsen further in ten years time to 5.8 %. In the rural community, a total of 18.1 % of the respondents said that the members of society were individualistic now; compared to five years ago (5.9 %) and they predicted that the level of individualism will improve 10 years from now and drop to 9.4 %. When asked if society members were racist, 14.6 % said yes for the present compared to five years ago (12.3 %) and expected

to improve in ten years time. When asked if they easily believed others, the number of respondents who said yes, was constant for the present and five years ago at 9.5 %, but expected to worsen in ten years time to 2.4 %.

**Table 5. Respondents' Opinion on Members of Society's Behaviour**

| Members of Society's Behaviour | Urban         |      |          |      | Rural         |      |          |      | Total |
|--------------------------------|---------------|------|----------|------|---------------|------|----------|------|-------|
|                                | Missing Value | Yes  | Not Sure | No   | Missing Value | Yes  | Not Sure | No   |       |
| Individualistic                |               |      |          |      |               |      |          |      |       |
| Present                        | 0.8           | 34.7 | 15.8     | 10.1 | 0.4           | 18.1 | 7.5      | 12.6 | 100   |
| 5 years ago                    | 1.1           | 17.1 | 27.1     | 16.1 | 0.4           | 5.9  | 15.0     | 17.2 | 99.9  |
| 10 years from now              | 0.9           | 24.7 | 29.6     | 6.2  | 0.3           | 9.4  | 23.8     | 5.0  | 99.9  |
| Racist                         |               |      |          |      |               |      |          |      |       |
| Present                        | 1.2           | 20.2 | 19.0     | 21.1 | 0.4           | 14.6 | 8.6      | 14.9 | 100   |
| 5 years ago                    | 1.3           | 15.8 | 26.5     | 17.8 | 0.4           | 12.3 | 12.2     | 13.7 | 100   |
| 10 years from now              | 1.1           | 14.9 | 33.5     | 12.0 | 0.5           | 5.5  | 25.2     | 7.4  | 100.1 |
| Easily Believe Others          |               |      |          |      |               |      |          |      |       |
| Present                        | 1.2           | 9.2  | 21.0     | 30.0 | 0.5           | 9.5  | 9.6      | 18.9 | 99.9  |
| 5 years ago                    | 1.3           | 12.6 | 29.1     | 18.5 | 0.5           | 9.5  | 13.2     | 15.3 | 100   |
| 10 years from now              | 1.2           | 5.8  | 32.2     | 22.3 | 0.5           | 2.4  | 24.9     | 10.6 | 99.9  |

Source: Research Findings, 2005

***Trust and Responsibility in Society***

Table 6 shows the persons whom the respondents trusted most in times of crisis. Respondents were asked to identify the first person they would contact in times of trouble or facing a crisis. Family (either the spouse or children) was highly trusted in most of the times of trouble either in the rural or urban area as noted in the table. The family was also most contacted following the related agencies contacted (e.g. fire department, police) in times of fire, robbery and accident.

**Table 6. First Person to Contact in Times of Crisis**

| Problem Related to: | Area  | Missing Value | Family | Neighbour | Friend | Colleague | Employer | Govt Agency | Related Agency | Political Party | Others |
|---------------------|-------|---------------|--------|-----------|--------|-----------|----------|-------------|----------------|-----------------|--------|
| Personal            | Urban | 0.2           | 46.1   | 0.3       | 12.4   | 1.0       | 0.4      | 0.1         | 0.0            | 0.7             | 0.0    |
|                     | Rural | 0.1           | 30.1   | 0.8       | 6.3    | 0.2       | 0.0      | 0.0         | 0.0            | 1.0             | 0.0    |
| Education           | Urban | 0.1           | 28.9   | 0.8       | 17.7   | 4.8       | 0.7      | 0.5         | 6.2            | 0.3             | 1.4    |
|                     | Rural | 0.1           | 19.3   | 0.4       | 10.0   | 1.0       | 0.4      | 0.5         | 5.1            | 0.4             | 1.3    |
| Financial           | Urban | 0.1           | 51.5   | 0.2       | 4.7    | 1.2       | 1.4      | 0.2         | 1.5            | 0.2             | 0.4    |
|                     | Rural | 0.1           | 33.4   | 0.1       | 2.2    | 0.3       | 0.9      | 0.2         | 0.9            | 0.1             | 0.3    |
| Work                | Urban | 0.1           | 16.0   | 0.5       | 12.2   | 16.2      | 9.8      | 0.7         | 2.3            | 0.4             | 1.6    |
|                     | Rural | 0.1           | 10.9   | 0.3       | 5.3    | 9.0       | 7.2      | 0.9         | 1.6            | 0.2             | 2.6    |
| Robbery             | Urban | 0.4           | 20.3   | 2.8       | 3.8    | 0.9       | 0.0      | 0.0         | 32.9           | 0.0             | 0.4    |
|                     | Rural | 0.0           | 9.7    | 2.6       | 2.4    | 0.2       | 0.0      | 0.0         | 22.5           | 0.0             | 1.0    |
| Fire                | Urban | 0.5           | 7.2    | 8.7       | 0.7    | 0.4       | 0.0      | 0.0         | 43.9           | 0.0             | 0.3    |
|                     | Rural | 0.0           | 3.8    | 8.0       | 0.1    | 0.0       | 0.0      | 0.0         | 26.4           | 0.0             | 0.3    |
| Accident            | Urban | 0.4           | 29.1   | 0.9       | 6.0    | 0.4       | 0.0      | 0.0         | 24.1           | 0.0             | 0.5    |
|                     | Rural | 0.0           | 18.2   | 1.4       | 2.3    | 0.3       | 0.0      | 0.0         | 15.7           | 0.0             | 0.6    |

Source: Research Findings, 2005

When asked who should be responsible for these groups: Caring for the Elderly, Caring for the Disabled, National Security and Harmony, Children/Teenager’s Behaviour, Sustaining the Environment, Social Problems, the respondents largely agreed that it was the responsibility of the family, followed by the community, individual and government (Refer to Table 7). Only the ‘yes’ response was counted for the tabulation purpose. Exceptional case was for National Security and Harmony, and Social Problems whereby the government’s responsibility took the lead. The urban response was high (above 50 %) for family responsibility in Children/Teenager’s Behaviour and Caring for the Elderly while in the rural area, these responsibilities scored above 40 %.

**Table 7. Respondents’ Responsibility in Society**

| Who’s Responsibility          | Urban      |        |           |            |
|-------------------------------|------------|--------|-----------|------------|
|                               | Individual | Family | Community | Government |
| Caring for Public Property    | 38.7       | 13.1   | 39.2      | 30.0       |
| Caring for the Elderly        | 25.2       | 50.3   | 21.8      | 17.3       |
| Caring for the Disabled       | 19.5       | 38.2   | 37.4      | 36.3       |
| National Security and Harmony | 33.0       | 21.4   | 39.0      | 52.1       |
| Children/Teenager’s Behaviour | 31.3       | 52.0   | 31.1      | 24.2       |
| Sustaining the Environment    | 41.8       | 26.1   | 47.0      | 44.0       |
| Social Problems               | 38.6       | 32.6   | 41.5      | 46.1       |
|                               | Rural      |        |           |            |
|                               | Individual | Family | Community | Government |
| Caring for Public Property    | 18.7       | 6.1    | 28.8      | 14.7       |
| Caring for the Elderly        | 10.6       | 33.8   | 14.6      | 12.5       |
| Caring for the Disabled       | 7.7        | 25.1   | 20.4      | 23.1       |
| National Security and Harmony | 13.0       | 7.7    | 23.0      | 33.5       |
| Children/Teenager’s Behaviour | 12.9       | 34.6   | 19.6      | 10.1       |
| Sustaining the Environment    | 22.5       | 12.0   | 29.7      | 19.7       |
| Social Problems               | 17.0       | 18.7   | 26.6      | 27.3       |

Source: Research Findings, 2005

## CONCLUSION

Although social capital is abstract, intangible and subjective in nature, social capital has been given precedence in development programmes due to its ability to enhance relationships, networks and norms in defining and shaping the quality and quantity of social interactions in society. A positive social capital can mobilise a community towards achieving common goals. Social capital, in this article was conceptualised as the level of trust and loyalty in society.

The research findings showed that the majority of the respondents (71.2%) were living in income group that is above the poverty line index. The level of trust in others is showing an improvement, and this is also reflected in the improving level of individualistic behaviour and racism reported by the respondents. There was a lower tendency to believe in others in the rural areas. This could have been due to migration of family members to urban areas and also the increasing entrance of foreign workers in the plantation sector of the rural areas. The respondents were reliant on family ties, and paid frequent visits to family members, relatives, friends and colleagues to ensure that their social ties were well in place. Some of the respondents were also happy to just ensure a regular visit to neighbours and friends visits compared to visiting their relatives. Respondents showed a tendency to participate in various organisations, nevertheless, the number of those not interested in these organisation were almost on par. Those who were actively involved in organisations and also some who were not in any organisations reported in having received various benefits from these organisations, ranging from moral support, welfare aid to networking. Although the research finding thus far is confined to the rural and urban setting, a final report will be comprehensive in covering the strata, ethnic and age dimension.

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