



Research Scholar

THINKING ABOUT SOCIAL CAPITA: A NATIONAL CONCERN

Prof Pratibha J Mishra Professor, Department of Social Work, Guru Ghasidas University, Bilaspur (C.G.)

Abstract

Festivals of learning, and the idea of a colloquium itself, are quintessentially social activities. As a contribution to the festival and the collquium, this paper derives from a number of paradoxes:

- a. Individual choice is something to celebrate. The spread of education, and learner choice, is part of this. Yet individual autonomy loses its effectiveness if it is divorced from social relationships.
- b. There is a strong policy consensus, at regional, national and international level, on the importance of lifelong learning. But there is an emerging awareness of the problems of focussing unduly on narrow interpretations of human capital, and on investment on the supply side.

c. Increasing educational opportunity has long been seen as a major factor in achieving greater social equality. Expanding participation has generally been taken as the key indicator of progress in this respect; but little attention als been paid to the actual effects or outcomes of participation.

These paradoxes make a discussion of the potential contribution of social capital to policymaking and to practice quite timely. Social capital requires attention to be paid to the relationships which shape the realisation of human capital's potential, for the individual and collectively. These include relationships between different groups as well as within groups, so that distributional issues are necessarily part of the picture. But these need to be addressed within a dynamic context which captures the interactions between the different spheres of public and private life. Lastly, one effect of the success – however contested - of social capital as a concept in attracting interest in a wide range of disciplines and policy sectors has been to reintroduce normative issues explicitly into the debate

Social capital is not the magic key to educational or economic success. It is a relatively new concept, which has not yet had time to bed down. It is proving to be extremely versatile, applicable at many levels and in all kinds of policy fields - so versatile, indeed, that it may appear at times to lose coherence. It is vulnerable to simplistic application (see eg Portes 1998). Moreover social capital itself (as distinct from the concept) can have socially undesirable effects, where trust and mutuality operate to enhance inequalities, exclusion or even criminality. But I argue that the use of social capital opens up avenues of thought, conceptualisation and empirical



An International Refereed e-Journal of Literary Explorations

work which allow the paradoxes listed above, and many other significant areas of policy and practice, to be fruitfully addressed. Author will discuss various examples of such issues which illustrate the breadth it encourages.

For the purposes of better understanding, author put forward the following questions:

- 1. In what ways is social capital helpful in analysing or thinking about lifelong learning?
- 2. How might it be empirically applicable?
- 3. Social capital draws attention to the power and potential of social networks (negative as well as positive). What part do networks play in policy and practice on lifelong learning?

Introduction

Festivals of learning, and the idea of a colloquium itself, are quintessentially social activities. As a contribution to the festival and the collquium, this paper derives from a number of paradoxes:

- c. Individual choice is something to celebrate. The spread of education, and learner choice, is part of this. Yet individual autonomy loses its effectiveness if it is divorced from social relationships.
- d. There is a strong policy consensus, at regional, national and international level, on the importance of lifelong learning. But there is an emerging awareness of the problems of focussing unduly on narrow interpretations of human capital, and on investment on the supply side.

c. Increasing educational opportunity has long been seen as a major factor in achieving greater social equality. Expanding participation has generally been taken as the key indicator of progress in this respect; but little attention also been paid to the actual effects or outcomes of participation.

These paradoxes make a discussion of the potential contribution of social capital to policymaking and to practice quite timely. Social capital requires attention to be paid to the relationships which shape the realisation of human capital's potential, for the individual and collectively. These include relationships between different groups as well as within groups, so that distributional issues are necessarily part of the picture. But these need to be addressed within a dynamic context which captures the interactions between the different spheres of public and private life. Lastly, one effect of the success – however contested - of social capital as a concept in attracting interest in a wide range of disciplines and policy sectors has been to reintroduce normative issues explicitly into the debate

Social capital is not the magic key to educational or economic success. It is a relatively new concept, which has not yet had time to bed down. It is proving to be extremely versatile, applicable at many levels and in all kinds of policy fields - so versatile, indeed, that it may appear at times to lose coherence. It is vulnerable to simplistic application (see eg Portes 1998). Moreover social capital itself (as distinct from the concept) can have socially undesirable effects, where trust and mutuality operate to enhance inequalities, exclusion or even criminality. But I argue that the use of social capital opens up avenues of thought, conceptualisation and empirical work which allow the paradoxes listed above, and many other significant areas of policy and practice, to be fruitfully addressed. Author will discuss various examples of such issues which



An International Refereed e-Journal of Literary Explorations

illustrate the breadth it encourages.

For the purposes of better understanding, author put forward the following questions:

- 4. In what ways is social capital helpful in analysing or thinking about lifelong learning?
- 5. How might it be empirically applicable?
- 6. Social capital draws attention to the power and potential of social networks (negative as well as positive). What part do networks play in policy and practice on lifelong learning?

Three capitals

The list of different types of capital is growing fast: to natural, physical and financial capitals are added organisational, intellectual, environmental and many others. Many of these overlap or duplicate each other. Some are used pragmatically, others purely metaphorically. There is room for a fullscale mapping exercise of the spectrum of capitals; here, however, I concentrate on just three: human, cultural and social capital.

First, some definitions. Human capital is defined by the OECD (1998, p9) as "the knowledge, skills and competences and other attributes embodied in individuals that are relevant to economic activity." This is a fairly tight definition. Even so, it is not easy to measure. Duration of schooling and levels of qualification are the standard measures used, but the OECD itself acknowledges that these are far from capturing the extent of human capital. For example – though this is not an example the OECD uses – child-rearing develops many skills which are rarely recognised in conventional calculations of the nation's human capital.

Cultural capital is a more academic notion, closely identified with Pierre Bourdieu. It refers to the credentials and cultural assets embodied in individuals and their families. Cultural capital has been used in two contrasting directions. It is used to explain the reproduction of social hierarchy, as elite families endow their children with the cultural capital which enables them to succeed in maintaining their elite position. But it is also used to explain how some manage to use education to move from non-elite positions into elite positions.

The definition of social capital is itself problematic. It owes its prominence mainly to the work of Robert Putnam in political science (1993, 1996), James Coleman in educational sociology (1988), and Francis Fukuyama in economic history and sociology (1996), as well as to the active patronage of the World Bank (Narayan and Pritchett 1997). Its origins go back well beyond these contemporary scholars, however; clear lines of descent have been traced back to classic authors such as Adam Smith and Montesquieu (Sturgess 1998, Woolcock 1998, Schuller et al 2000 in press). For the majority of writers it is defined in terms of *networks, norms* and *trust*, and the way these allow agents and institutions to be *more effective in achieving common objectives*. The most common measures of social capital look at participation in various forms of civic engagement, such as membership of voluntary associations, churches or political parties, or at levels of expressed trust in other people. Social capital has been deployed to explain a wide range of social phenomena, including general economic performance, levels of crime and disorder, immigrant employment and health trends. Despite some ambiguity, social capital is generally understood as a matter of relationships, as a property of groups rather than the property of individuals.





Putnam, one of the most influential proponents of social capital, suggests that there are three key dimensions along which social capital can be measured: *vertical vs horizontal*: the extent to which networks involve relationships amongst agents more or less equally located in the relevant hierarchy, as opposed to relationships between agents located at different levels; *strong vs weak ties*: strong ties by definition create greater solidarity amongst network members, but these are not always functional – as Granovetter has shown, weak ties can be more effective because they entail access to a wider and more heterogeneous set of connections; *bridging vs bonding*: bridging ties bring together heterogeneous members, whereas bonding ties link more or less homogeneous members.

One simple way of summarising the three capitals is as follows. Human capital focuses on the economic behaviour of individuals, especially on the way their accumulation of knowledge and skills enables them to increase their productivity and their earnings – and in so doing to increase the productivity and wealth of the societies they live in. The underlying implication of a human capital perspective is that investment in knowledge and skills brings economic returns, individually and therefore collectively.

Cultural capital focuses on the way power structures are reproduced. It offers no necessary judgement on the effects of this reproduction; its function as a theory is an explanatory one. It is notable that Bourdieu makes little if any reference to human capital; and although he was one of the first theorists to use the term social capital, his discussion of it is quite sketchy (see Bourdieu 1985; Baron et al,2000 in press).

Social capital focuses on networks: the relationships within and between them, and the norms which govern these relationships. Although this does not necessarily entail a specific value position on the part of those who use it as an analytic device, it has strong normative connotations, implying that trusting relationships are good for social cohesion and for economic success (Leadbeater 1999). However strong ties can also be dysfunctional, excluding information and reducing the capacity for innovation (Granovetter 1973). There can be negative normative associations as well as positive ones – so that some networks embody the 'dark side' of social capital, to the detriment of the wider society and even of its own members.

Why bother with social capital?

Dealing with social capital entails a number of risks. There is still no agreed definition; its measurement is problematic; and it is highly context-dependent, which causes particular difficulties when it comes to attempting to aggregate it across levels. Nevertheless there several reasons why we should explore the potential utility of social capital, both for practitioners and as a policy concept. I do not put these in any particular order of priority.

1. Social capital helps to counterbalance reliance on policy concepts and instruments which are too narrow to deal effectively with *the complexities and interrelatedness of the modern world*. The history of policy-making is littered with examples of over-emphasis on single policy instruments. Technological innovation and human capital are both very powerful in their own terms, and essential features of prosperity, but they cannot be taken out of their contexts of social relationships. Social capital demands a wider focus. In this sense it is a complement to, or even underpins, other instruments of policy analysis,



Research Scholar An International Refereed e-Journal of Literary Explorations

rather than an alternative to them; it deals with the social infrastructure which enables other policies to be effective.

- 2. By emphasising social relationships, it may *counteract excessive individualisation*. By this I mean not only the value of notions of 'communities of learners', but the ways in which people can often only use their knowledge and skills if they are part of a network which enables them to do so. For practitioners this means paying attention to the practices and values of the networks in which their students operate, and those which they may aspire or need to enter. For policy-makers it means that merely increasing the stock of human capital in any given society will not ensure social or economic progress. It may even impede it, by further isolating some groups, who do not have access to it, and whose position is relatively further weakened by the fact that most others are gaining skills and qualifications. Their isolation in turn may have a long-term negative impact on the benefit of human capital growth even to the skilled and qualified. Social capital brings such dynamics into the picture.
- 3. It helps to insert a *longer-term perspective* into policy-making. Social capital is not something which can be instantly created, or very rapidly created. Its accumulation, and its erosion, is a process which almost always requires several years at least. It therefore acts as an important counterweight to the tendency to look for quick-fix solutions.
- 4. Social capital reintroduces a *moral dimension* into educational and economic thinking. If 'society strikes back', as Will Hutton suggests it might, we need to address issues of value more directly. On the one hand the economy is not simply a machine, to be engineered, tuned and repaired at a technical level without reference to its social context. On the other hand, educational providers may also find themselves challenged to articulate their values more clearly, and to engage in the task of relating these to those of their students, which may be quite diverse.
- 5. For me, probably the most important advantage of social capital is its *heuristic* quality. By this I mean the way it opens up new perspectives, fresh ways of looking at longstanding issues.

But we should remember that, for all its deep roots, social capital is a very new arrival on the scene. Globalisation means that new ideas can sweep round the world almost instantly. On the one hand this means that the speed with which a new concept can be taken up is enormously enhanced; on the other hand, it has less time to develop organically. This opens it to risks of deformity, of inappropriate application. On the other hand, despite globalisation the cultural and economic contexts within which social capital exists and grows will always be very diverse. Since it is itself predominantly a characteristic of contexts we can expect its visible character to vary correspondingly. In short, the search for an invariant and universal entity is futile.

Relationships between human and social capital: a framework

How might we go about thinking about the relationships between human and social capital? Table 1 provides a framework for considering these.





TABLE 1

	Human Capital	Social Capital
Focus	Individual agent	Relationships
Measures	Duration of schooling Qualifications	Attitudes/values Membership/participation Trust levels
Outcomes	Direct: income, productivity Indirect: health, civic activity	Social cohesion Economic achievement More social capital
Model	Linear	Interactive/circular

Focus. The key distinction between human and social capital is that the former focuses on individual agents, and the latter on relationships between them and the networks they form. In an economic context, the inclusion of social capital draws attention to the obvious, but often underregarded fact, that individuals and their human capital are not discrete entities who exist separately from the rest of the organisation, or from other social units. The acquisition, deployment and effectiveness of skills depend crucially on the values and behaviour patterns of the contexts within which these skills are expected to operate. Focussing on relationships rather than agents is a gestalt switch. On the other hand, it is not an alternative, but a complement, at least in a partial sense.

Input/measure. Human capital is measured primarily by levels of qualification achieved. The inadequacy of this is often acknowledged (see eg Behrman 1997), but the availability of large data sets allowing easy measurement ensures that it continues to dominate. Social capital is far more diffuse. It is measured broadly, and often simplistically, in terms of attitudes or values, or by levels of active participation in civic life or in other networks. The relevance of this to economic growth can be seen in a number of ways. It gives greater prominence, for example, to informal modes of learning, and the skills acquired through learning-by-doing. Network membership provides access to important information and ideas, often in a relatively unstructured way. The overlap between different spheres of activity comes into the equation. One example is the interaction between learning related to economic production and that which goes on in the domestic sphere. Another is the question of how far organisations actively encourage their staff to play a part in the life of the surrounding community – in the course of which they may well acquire skills which impact significantly on their economic performance.

Outcomes. The output of human capital is generally measured in terms of enhanced income or productivity. Social capital can been linked directly to economic performance at very different





levels –at the level of nation states (eg Fukuyama 1996), at the regional level (eg Maskell et al 1998) or between and within communities or organisations (see Grootaert 1999). It also has wider outcomes – including the generation of further social capital. Some of these – for example the maintenance of social cohesion – in turn contribute indirectly to enhanced economic performance. Looked at from a social capital perspective, the direct impact of training may be as much in the strengthening of networks and information flows as in the acquisition of individual competencies or improving productivity.

Models. Human capital suggests a direct linear model: investment is made, in time or money, and economic returns follow. This has considerable appeal, both for its methodological manageability, and in terms of political acceptability. That is, it enables analysts to deploy existing tools to estimate the returns to investment, and politicians to justify expenditure on human capital formation. Social capital has a much less linear approach, and its returns are less easily definable. On the one hand this incurs the charge of circularity, and it makes it harder to specify what kinds of return might be expected, by when. On the other hand, as I argue below, such complexity is arguably a closer approximation to the real world.

The relationship explored

This framework generates a wide range of interesting and salient questions to do with the interaction between human and social capital. These include questions to do with trade-offs or even conflicts between the two, as well as complementarities, for example:

- To what extent do high levels of social capital encourage high levels of human capital, or substitute for them?
- Do low levels of social capital inhibit the accumulation of human capital?
- Conversely, do high levels of human capital encourage or undermine social capital?

It is worth stressing, however, that human and social capital should not be seen as polar opposites, the one hard and economistic, the other warm and friendly. Whilst I am strongly critical of the narrowness of some human capital approaches, this does not imply that we should simply discard the concept.

a. The impact of aspirations and values

Field and Spence (2000) show that in Northern Ireland the values of tight-knit communities can serve to inhibit the learning aspirations of adults, binding them into a low-skill local economy and reinforcing the divide between those who achieve high qualifications in the initial educational phase and those who do not. On the other hand, where there is low trust and poor communication between employers and the local labour force, an exclusive policy focus on increasing skills and qualifications will do little to reverse spirals of decline or attack social exclusion. Employers need to value and reward human capital in ways which communicate this to society as a whole, and not only to the most readily employable. In other words, a social capital based analysis of local or regional conditions may reveal the weakness of supply-focussed policies and point to the need for wider, more integrated and multi-levelled policy action (Maskell 1998).

b. Skills and competences

Communication and teamwork skills are two of the most universally acknowledged competences



Research Scholar

for a modern economy (see eg Levy & Murnane 1999). These can be interpreted at a basic practical level, where productive efficiency requires good communication between workgroup members. But the same message applies at other levels, where a professional community depends for its health on trust and openness of information-sharing, whether this is explicit or remains tacit. Both traditional and emerging sectors of the economy provide examples of this – from diamond traders to biotechnology. It is worth remembering that whilst new technologies are often associated with rises in productivity, the nature of the relationship remains unclear; it is certainly not the case that technological change can be assumed to fit smoothly with rising levels of skills. Human capital can certainly be understood to encompass social as well as technical skills; but social capital brings to the fore the social networks and values through which skill portfolios generally are built, deployed and rewarded.

e. *Employment relationships*

"Paradoxically, just as one would think that firms would be building closer relationships with their key knowledge workers to keep them committed to the firm, they are smashing that implicit contract also...Firms invest less in on-the-job skill acquisition for these knowledge workers, even when they want them to stay around, since they know that fewer of them will stay around." (Thurow 1999, p143). Thurow points to changing employment relationships, notably the putative decline of lifetime employment, and how these affect investment in human capital. But what is the answer to this? It is in all probability futile to appeal to employers to support more secure employment contracts. The answer is twofold. First, a clear role for peer-promoted values, so that professional bodies, or regional chambers of commerce, or other agencies, support the development of human capital through normative pressure. Secondly, more transparency and honesty rather than loyalty as the basis for employment relationships, so that there is a clear understanding between employer and employee on the investments being made (see McRae 2000).

f. Social and economic spheres

"It is increasingly hard to draw the line between 'economic' and 'social' aspects of regeneration....'Social' factors such as family structure and individual self-esteem, and personal characteristics such as punctuality, reliability and attitude are of equal or greater importance than 'economic' factors such as levels of inward investment, new floorspace provided, or even formal training qualifications. In other words, 'social capital' is as important to economic development as economic capital." (Kleinman 2000, p57).

Understanding the interactions between the social and the economic, and the public and private, is crucial to more effective policy and practice. This is crucial when it comes to assessing overall levels of lifelong learning, the sources of motivation, and the effects of it. Participation in voluntary organisations and other civic activities both enhances skills and allows their application – especially those skills which are of most general application. There is a strong association between high levels of civic engagement and educational success. We are exploring the precise nature of these relationships currently.



An International Refereed e-Journal of Literary Explorations

e. Family and demographic dimensions

Intra and intergenerational relations are less likely to be neglected in a social capital framework than in a policy framework which focuses only on the skills and qualifications of a population at a given point in time. This issue can be exemplified by reference to the patterns of working time, at individual and household levels. Using training programmes to bring more lone parents into the workforce or create more dual-earner households may reduce unemployment, increase output and raise gross household earnings in the short term. But the divide between work-rich/time-poor households and those with low or no employment incomes is sharpening; and the impact on family ties, and especially on children's social upbringing, may outweigh these immediate gains, both for the families concerned and for the wider society. Putnam, for one, identifies the growth in dual earner households as a factor in the decline of social capital, though he rejects the implication of a return to traditional patterns of employment. This illustrates the tensions between different policy objectives. A social capital analysis is more likely to capture such tensions.

However it is not only a matter of trade-offs between human and social capital. In the context of an ageing population, more thought needs to be given to how the skills and knowhow of older people can be sustained and indeed developed. This may be through policies designed to enable them to remain longer in the active labour force, for example in part-time employment where they combine conventional paid employment with pension to payments make up a decent income. But it can also be through enabling them to deploy their skills in voluntary work. Older people have a major role to play in maintaining levels of civic engagement (see eg Laslett 1989), in ways which exhibit a positive-sum complementarity between human and social capital.

Some implications for policy and practice

The three key questions I posed at the beginning were these:

- 1. In what ways is social capital helpful in analysing or thinking about lifelong learning?
- 2. How might it be empirically applicable?
- 3. Social capital draws attention to the power and potential of social networks (negative as well as positive). What part do networks play in policy and practice on lifelong learning?

The discussion above has been schematic and condensed. It points implicitly to a large range of substantive policy areas and methodological issues. Here in conclusion are some issues for consideration, which illustrate the breadth of the potential agenda. The rationale for selecting them is that they refer to factors which govern the strength of networks and norms, the two key social capital components.

1. Worktime patterns

The polarisation of employment is one of the great threats to social cohesion. The contrast between work-rich and work-poor households has developed alarmingly over the last two decades. One of the seminal findings of Coleman's work was the way in which families with high human capital and high net earnings may nevertheless be low in social capital because there is little time for social interaction within the family and between the family and other social institutions; this is also a major conclusion of Putnam's recent work. These findings place the issue of the distribution of working time at the heart of the policy agenda.



An International Refereed e-Journal of Literary Explorations

2. Linking technology to social learning

New information and communication technologies have created enormous opportunities for access to knowledge, and for new ways of working and learning. A huge range of networks become possible. At the same time they pose threats to the ways in which knowledge is accumulated and shared. As with worktime, there are strong trends towards polarisation; at every level, there are groups at risk of social exclusion. There is a whole series of questions to be asked about the effect of ICT on social learning.

3. Informal learning

Human capital is not built within formal educational institutions and frameworks alone, or even predominantly. Even more obviously, social capital depends on people being able to participate actively in the relevant spheres of social life. Occupational skills are learnt on the job, implicitly as well as consciously. Community competences are acquired through action more than from reading or institutionalised forms of learning. Values as well as competences are only truly learnt when they are applied. What is happening to informal learning opportunities? How can we integrate these more effectively into our practice and into our understanding of trends?

4. Measuring outcomes rather than participation

Arguably, too much emphasis has been placed on achieving higher, and more equal, levels of entry into post-compulsory education, and not enough on the outcomes. What actually happens as a result of the learning that takes place there? Quite a lot of work has been done on individual benefits in terms of income, and some on productivity levels; but we understand little about how learning affects areas such as health, civic engagement and family life. This is an agenda we are addressing in a newly established research centre on the wider benefits of learning, but it requires thinking and commitment at many different levels.

5. The physical environment

We still lack adequate theories of learning to underpin action on lifelong learning (Coffield 2000, forthcoming). This observation applies to what goes on in adult classes and many of the specific teaching environments. But it applies also to the physical environments which shape motivation and opportunity. Consumer behaviour patterns change in interaction with changes in the location, size and character of shopping opportunities: how do these affect people's access to learning opportunities, their inclination to participate, and the nature of their learning experiences. How can we take advantage of these changes to bring learning closer to other aspects of daily life? What are the architectural and urban planning implications of a commitment to lifelong learning?

6. *Joining up policy*

Improved coordination is a favourite policy recommendation. Sometimes this begs the question of who is to do the coordinating, with an implication of top-down, and perhaps unrealistically mechanistic approaches to policy implementation. A social capital perspective opens up wider alternatives. Its focus on horizontal as well as vertical relationships, and on the sharing of information and values, suggests a different form of coordination, developed through the ongoing interaction between stakeholders. It allows for friction, even conflict, but proposes, in overt normative fashion, that there should be high levels of mutual understanding in order for



An International Refereed e-Journal of Literary Explorations

these to be resolved. This, probably, is why it can be characterised as a blend of socialism and liberalism.

References

- Baron, S., Field, J. and Schuller, T. (eds.) (2000, in press) *Social Capital: Critical Perspectives*, Oxford, Oxford University Press.
- Bourdieu, P. (1985) 'The Forms of Capital, in J.E.Richardson (ed.) *Handbook of Theory of Research for the Sociology of Education*, Greenwood Press, 1986, pp 241-58.
- Behrman, J. (1997) 'Conceptual and measurement issues', in (eds.) Jere Behrman and Nevzer Stacey, *The Social Benefits of Education*, University of Michigan Press, pp17-67.
- Coffield F. (2000, forthcoming) 'General Themes and Policy Implications, introduction to second volume of ESRC Learning Society findings, Bristol: Policy Press
- Coleman, J. (1988) 'Social Capital in the Creation of Human Capital', American Journal of Sociology, Vol 94 Supplement S95-120.
- Field, J. & Spence L. (2000) 'Informal learning and social capital', in (ed.) Frank Coffield, *The Importance of Informal Learning*, Bristol: Polity Press, pp22-32.
- Fukuyama, F. (1996) *Trust: The Social Virtues and the Creation of Prosperity*, Harmondsworth, Penguin.
- Granovetter, M. (1973) 'The strength of weak ties', *American Journal of Sociology*, 78, 6, 1360-80.
- Grootaert, OECD (1998) Social Capital: The Missing Link?, World Bank Social Capital Initiative Working Paper No. 3.
- Kleinmann, M. (2000) 'Include Me Out? The New Politics of Place and Poverty', *Policy Studies* 21:1, pp49-61
- Laslett, P. (1989) A Fresh Map of Life, London, Weidenfeld & Nicholson.
- Leadbeater, C. (1999) Living on thin air: the new economy, Harmondsworth, Penguin Books.
- Levy, F. and Murnane, R. (1999) Are there key competencies critical to economic success? The economics perspective, OECD paper, May 1999.
- Maskell, P., Eskelinen, H., Hannibalsson, I., Malmberg, A. and Vatne, E. (1998) Competitiveness, Localised Learning and Regional Development, London, Routledge.
- McRae, H. (2000) 'Disloyalty pays off for companies and workers', *The Independent*, 12 January.
- Narayan, D (1999) A Dimensional Approach to Measuring Social Capital, World Bank
- Narayan, D and Pritchett, L. (1997) Cents and Sociability: Household Income and Social Capital in Rural Tanzania, World Bank.
- OECD (1998) *Human Capital Investment: An International Comparison*, Paris, Organisation for Economic Cooperation and Development.
- Portes, A. (1998) 'Social Capital: Its Origins and Applications in Modern Sociology', Annual Review of Social Sciences, 24, pp. 1-24.
- Putnam, R., Leonardi, R. and Nanetti, R. (1993) *Making Democracy Work: Civic Traditions in Modern Italy*, Princeton, Princeton University Press.
- Putnam, R. (1996) 'Who Killed Civic America', Prospect, March, pp. 66-72.
- Schuller, T. (2000) 'Social and Human Capital: The Search for Appropriate Technomethodology', *Policy Studies*, 21:1, pp25-35



An International Refereed e-Journal of Literary Explorations

- Schuller, T., Baron, S. & Field, J. (2000, in press) Social Capital: Critical Perspectives, Oxford: Oxford University Press.
- Sturgess, G. (1997) Taking Social Capital Seriously, in A. Norton, M. Latham, G. Sturgess & M. Stewart-Weekes, *Social Capital: The Individual, Civil Society and the State*, NSW, Centre for Policy Research.

Thurow, L (1999) Generating Wealth

Woolcock, M. (1998) Social capital and economic development: Toward a theoretical synthesis and policy framework, *Theory & Society*, 27, pp. 151-208.