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Social Capital and Household Welfare in Kwara State, Nigeria

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ABSTRACT This study examined the effects of social capital on household welfare in Kwara State, Nigeria. The data for the study were collected from 315 households in six local government areas (LGAs) of the state using probability proportionate to size of the registered institutions in the LGAs. Data analysis was done using descriptive statistics, social capital indices and regression technique. Average age of household heads stood at 44.3 years with about 8 years of formal education. Household size was 7 members with monthly per capita income of ₦4, 184.40. About 49.9% of the per capita expenditure of ₦3, 059.52 was spent on food. Household own production constituted 31.4% of the total food expenditure. Membership of households in local level institutions averaged 6 with urban households belonging to one less institutions. Households attended two out of every three meetings and had moderate level of active participation in decision making of 57.5%. The index of heterogeneity at 29.1 indicated low level of diversity of the associations. Monthly cash contribution was highest for members in religious associations amounting to ₦1,574.53 followed by cooperative associations at ₦1, 015.03. A one unit increase in social capital would increase household per capita expenditure by 0.15%. Disaggregation of social capital into its components showed that its effect on welfare was traceable to membership and active participation in decision making of households in associations. Social capital was truly exogenous to household's welfare with no reverse causality. The study concluded that social capital positively affected household welfare.