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Nasir, Rosina

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Trust and Social Capital in the Old City of Hyderabad: A Study of Self-Help Groups of Women, India

Rosina Nasir¹

¹ Centre for the Study of Social Exclusion and Inclusive Policy, School of Social Sciences, Jawaharlal Nehru University, New Delhi, Delhi, India.

Abstract

Why do people trust each other? Do people form groups through mutual trust or self-interest? How does the theory of rational choice and accompanying individualism affect the concept of social capital? Are social cohesiveness in groups and financial success related? Such questions generate interest in conditions promoting association and group emergence, such as trust, reliability, reciprocity, and shared values, which are inherent factors for cohesion. Self-help groups (SHGs) in an urban context are used to comprehend the aforementioned questions. The proposed study is based on the following hypothesis: the formation of groups is not based on trust but on material- and non-material- need-based individual rational choices that force them to cooperate with each other. It is found that a sense of insecurity among migrant women, an emotional need, led the formation of the imagined communities and has paved the way to construct trust. Thus, trust is found to be secondary in construction and sustainability of social capital. Castes, regions, and religions are strong factors; however, they are found to be less effective for the migrants than native SHG members. Therefore, among migrants, trust channelized itself vertically around a sense of fear.

Keywords: Trust, social capital, microfinance, self-help groups (SHGs)

Understanding Trust and Its Role

The role of trust in social life or solidarity it brings in an extremely interdependent society should be understood. Trust is considered a nonrational human emotion, including cognitive, emotional, and behavioral factors, and it is pinned to bring positive expectations and increase risk-taking ability, which scholars analyzed from the psychological tendency of individual or groups (Huawei & Yao, 2003). Trust is also a rational choice behavior because it has several advantages, such as reducing the cost of collecting information, supervising and executing, and enhancing transaction flexibility, which is considered an essential approach to reduce transaction cost by economists (Sabel, 1993). Trust as a nonrational human emotion or a rational choice behavior is collective consciousness or value, which regulates the behaviors of members only in certain social groups. Therefore, trust is the combination of economic, social, and psychological values and can influence economic development.

Trust developed through collective consciousness strengthens the concept of a civil society with a self-governance ability and sustainability. This concept cannot exist without horizontal trust toward each other and vertical trust toward public institutions. Trust is a cultural variable, which highlights the retention of solidarity based on mutual trust within exclusive communities. Similarly, trust pervades in social capital, which presumes that the stronger

connections with other people corresponds with a higher level of trust, and vice versa (Putnam, 1995). Thus, trust affects community solidarity and interpersonal harmony. The functions of trust corroborate with social capital, which is discussed in the following section.

Another dimension of trust is the involved risk. Rousseau et al. (1998) defined trust as a psychological state, with an intention to accept vulnerability, based on the positive expectations of the intentions or behaviors of other people (p. 395). Several types of trust are observed. Social trust is defined as an expectation that a provided informal (nonrecorded) standard is respected. This trust is extended to people, who are unfamiliar to the trusting party, and is developed over time. This trust is different from specific trust, which exists for specific people, who are personally familiar to the trusting party. Both types of trusts are deeply rooted in moralistic trust, which exists because of the similar cultural values learned through socialization from early childhood and, to a large extent, determines the worldview of people for their lives. Social networks are a precondition for socializing cultural values, for developing associated trust, and for ensuring its flow to convert it into benefits that can be shared and can lead to further cooperation in shaping the social capital.

Concept of Social Capital

Social capital—broadly defined as local forms of association, depending on trust and norms of reciprocity—can significantly contribute to the alleviation of poverty worldwide.¹ Social capital is a widely discussed concept in social sciences that revolves around the work of Pierre Bourdieu, James Coleman, and Robert Putnam. Social capital was conceived in different ways and different contexts during the 1970s and 1980s. Bourdieu considered social capital an asset used by elite groups, particularly those with limited financial and cultural capital, whereas Coleman defined social capital as a resource for relatively disadvantaged groups. However, Putnam defined it as a resource that functions at a societal level. Therefore, the definition of Putnam can be termed functionalist because he emphasized the concept of social capital in describing the functioning of society (Field, 2008).

In this study, the perceptions of Coleman and Putnam of social capital were considered to conceptualize its role in self-help groups (SHGs). Social relations are based on trust, and they function as social capital for drawing loans and thus are reinforced as grounds for the growth of SHGs, which mostly comprise the disadvantaged strata of society.

In this study, SHGs in an urban area, that is, old Hyderabad, were used as experimenting units to understand the process of trust development through social relations and its impact in alleviating poverty. The study began with basic questions posed by Coleman: why do people form groups? Why do they choose to cooperate with each other? Is the formation of these groups devoid of individual interests? According to the rational choice theory and classical economics, all behaviors result in the pursuance of individual interests, and these behaviors are based on the embedded wider social context and social structures shaped by cultural values. According to Coleman, people choose to cooperate because of individual interests. To constitute capital resources, relationships are developed, which establish obligations and expectations between actors, develop trustworthiness, create channels for information, and set norms to endorse particular behaviors, based on a shared ideology. The establishment of SHGs is the result of economic requirement, which is the primary reason for people to trust each other and form groups. This study proposed a hypothesis that the formation of groups is not based on trust, but it

is based on required rational choices forcing them to cooperate with each other. An individual can desert the group when their requirements are fulfilled or can change groups to where their interests are fulfilled. If this assumption is accurate, what engenders solidarity among group members? How are the financial and nonfinancial sustainability and continuity of the SHG group affected when the requirements of one or more members are fulfilled? Do they end membership? How is adherence ensured in SHGs? Which cohesive structural programs are implemented? The present study placed the aforementioned questions in an urban context and attempted to understand how the values and attributes of urban living contribute toward social capital and its conversion into the financial empowerment model through SHGs.

Rural–Urban Dichotomy and Sustainability of Self-Help Groups

Before proceeding, a crucial difference between rural and urban values and lifestyle must be understood, which is reflected in the behavior of the people and can influence the sustainability of SHG and Joint Liability Group (JLG). Louis Wirth (1938) has proposed the thesis that the larger the population size and density, the more is the division of labor, anonymity, and detached relationships between people. Another deduction is that in the urban context, primary relationships, such as family, friends, and neighborhood groups, are difficult to maintain because of economic compulsion, paucity of time, and limited resources, and thus, these groups can be replaced by secondary contacts, which were based on a functional role, the individual performed and, thus, which leads to the establishment of transient contacts between people. Such contacts are superficial and impersonal. This perception indicates that the city is morbid because of the attitude of strangeness toward each other, and thus, the city is an impersonal destructive machine. However, his perceptions were challenged by Herbert Gans in Pahl edited work in 1968. He argued that the city is an amalgamation of various subgroups living in geographical close proximity; however, it can be identified as homogeneous groups. He maintained that these groups are related to each other in supportive relationships. Some people within cities are lonely and disadvantaged; however, most people exist within some supportive subgroups. Urban spaces comprise many small homogeneous groups within a heterogeneous community. Urban cities experience homogeneity within heterogeneity. Therefore, cities are an arrangement of many pockets of similarities, which are dissimilar to each other but share the same urban space. Moreover, Anderson defines the subgroup/pocket as the imagined community. Because of a sense of belongingness, despite a rare possibility of regular face-to-face interaction, communities in cities are defined as imagined communities (Anderson, 1991). The term city village² defines subgroups in the urban context. People seek a combination of characteristics related to birth (similarities in terms of castes, religions, and regions) and their functional interests to form a subgroup. However, developing such a subgroup in the urban context, and thus, Louis thesis is somewhat plausible, stating that urban groups are transient, and that trust binding is comparatively less effective.

By contrast, rural lifestyle is based on more traditional values, like strong intragroup ties based on kinship, caste and regional affinity, local embeddedness, and community living. Face-to-face interaction is strong in rural communities, which is not possible in urban spaces. Although subgroups exist in rural communities, they are primarily influenced by caste and not functional interests. For sustainability, the SHG model focuses on the amalgamation of collective work, regular meeting, monitoring, record-keeping of loan disbursement, and regular saving and

income-generating livelihoods. This amalgamation is ensured by the connections of people through trust and social relations to boost the economic outcome, which was successful in rural India; however, the possibility of achieving this in urban areas is minimal with alleged urban values such as detached, unemotional, ruthless and unsympathetic, and gain/profit-oriented behavior. Thus, in general, implementing SHGs is difficult in urban areas.

Is considering the SHG a failed concept in an urban context accurate because this model is optimal for rural conditions? However, many studies have indicated successful implementation in highly populated urban spaces, like ghettos/slums, which have unsuitable infrastructure. The concept of “city village” and “imagined community,” where people share nearness in terms of caste and origin of birth, which are manifested in social relations through emotions, values, and conducts can catalyze group formation; however, these groups are amorphous. Therefore, the success of SHGs in urban communities is not a far-fetched idea.

With the understanding of rural–urban behaviors and lifestyle, the microfinance institutes (MFIs) may have introduced JLG independently or with SHGs, where negative sanctions are selected and not trust within the group to run the MFI model. This model ideally supports urban lifestyle because of high competition and social distance, where people have paucity of time to interact. Therefore, economic interest becomes the dominant binding force to connect around the axis of caste, region, and religion, which weave trust but are reinforced by liability/ punishment to ensure sustainability. In case of default, non-defaulting group members are responsible for this choice and lack of alertness and thus must share the burden of default.

On the basis of the aforementioned discussion, the present research has focused on the factors that contribute to SHG formation, trust building in an urban/city context, and its instrumentality in forming social capital. Moreover, to comprehend as to how intersection of caste, religion, and regional identity operates for stabilizing SHGs. Moreover, what other factors ensure the sustainability of SHGs in an urban context, wherein trust building is challenging? What makes urban people form groups and trust each other for beliefs that slackened interactions and contribute to strangeness and indifference? Finally, do people form groups based on mutual gain or on social trust?

Reason for Selecting Hyderabad

In a report for 2016–2017, the National Bank for Agriculture and Rural Development (NABARD) demonstrated that SHGs combined for the states of Andhra Pradesh and Telangana (42%) have the highest percentage of credit, followed by Kerala (27%) and Tamil Nadu (19%). It indicates that the growth of the SHGs is the strongest in the southern region (Table 1). During the fieldwork for the present study, Andhra Pradesh was not divided into two states, namely Telangana and Andhra Pradesh. Under Andhra Pradesh Reorganization Act in 2014, the state was divided with Hyderabad as a common capital. Census 2011 data show that 7.5% of the urban population in India is living in the erstwhile Andhra Pradesh. The highest urban population is in Hyderabad, Ranga Reddy, and Visakhapatnam districts. Among these three districts, Hyderabad was selected because 1,581 of 7,522 slums in Andhra Pradesh are located in Hyderabad (MEPMA, 2012). Furthermore, a large number of slums-cum-ghettos belong to the old Hyderabad, which represents a particular cultural and religious identity.

The growth of SHGs and the MFI sector has been remarkable during the past two decades; however, since 1997, this spread was criticized because they were providing pure credit products with no emphasis on the component of capacity building. The rural focus triggered the penetration of SHGs and MFIs; however, its presence was limited and scant in urban India. Therefore, understanding how SHGs and MFIs are received by urban spaces and whether the urban value system and the combination of attributes, such as castes, classes, and religions, in slum/ ghettos affect the formation and functioning of SHGs are essential. Furthermore, the factors that govern the formation of SHGs and JLGs and determine sustainability must be explored.

Table 1. Spread of Poverty and SHGs in Various Regions.

Regions	Proportion of Total Poor (%)	Proportion of Total SHGs (%)
Northern	7.4	6.6
North Eastern	2.6	3.4
Eastern	29.0	19.3
Central	32.1	11.7
Western	13.1	10.8
Southern	15.3	48.2
All India	100.0	100.0

Source: Own computations based on the various issues of BSR and RBI Bulletin.

Methodology

This study was conducted in two phases. In the first phase, the main task was to identify different SHGs and MFIs in old Hyderabad. This demarcation required 2 months from mid-September to mid-November 2012. Therefore, a rapport was established with different NGOs and MFIs. SKS microfinance and Basix are large organizations in the microfinance sector with their headquarters based in Hyderabad. There, organizations target individual and group lending, whereas cooperative or thrifty societies focus on SHGs for the disbursement of credit.

When visiting different mohallas, the group, and not individual, lending was focused on to understand whether the bonding of the group was based on their tangible needs or trust, which is an outcome of reciprocity and networking in social capital. Moreover, the individual disbursement of microloan is not sufficient for people to form a group, and the role of trust was understood. Among the three SHGs visited, the oldest SHG was selected, which was voluntarily formed 2 years before fieldwork and was later linked with *Roshan Vikas*, a mutually aided cooperative thrift society. This SHG is located in *Yaqoob Pura* in the Charminar area of old Hyderabad.

During my visit to Basix and SKS, I established acquaintance with the locals. Earning livelihood by rolling *papad* (a thin, crisp, disk-shaped food in the Indian subcontinent) is the most preferable occupation for women because it does not require women to go to the market. On the first day of fieldwork, a woman named Suuriya was interviewed. She migrated from Bihar approximately 4 years before with her family in search of better prospects. She was leading a network of entrepreneurial women. She was an active member of entrepreneurial

networks that encourage women to use their saved money in running a business by linking them with bank credit system, SHG credit provision, or private microfinance institution.

She introduced me to her friends, who joined SHGs to receive support for their existing businesses and income generation activities. However, SHG membership is not synonymous to income-generation activities. Many members became a part of the SHG to borrow for activities with no financial returns, such as children's education, marriage, and chronic illness because SHGs provide a collateral free loan. Most women in the entrepreneurial networks do not share social and cultural similarities; however, their financial compulsion acts as a magnet to form a group based on gender.

Suuriya shared an intricate emotional relation between women and their needs, and thus, trust was automatically developed, and this natural trust strengthened the group retention against default. My regular visit for fieldwork and active participation in weekly meetings encouraged women to discuss and seek solution for their quotidian problems. This was an opportunity for research and was a departure from initial impression that I am a government employee deployed to secretly draw information to debar the benefits of collateral free loans. The team leaders spread this rumor because they were afraid that their fund misappropriation will be revealed to me, thus making information procurement difficult.

Caste and Cultural Identity of Studied Sample

Hyderabad is divided into 19 municipal circles, among which municipal circles 3, 4, and 5 were selected randomly after the first phase of fieldwork because a rapport was established with different leaders of the SHGs, and one of these circles became a primary respondent. On the basis of estimates provided by a municipal corporation, 35 SHGs were functional in these three circles. Circle 4 had the highest number of SHGs (13 SHGs), which was followed by Circle 3, (12 SHGs) and Circle 5 (10 SHGs) (Table 2). The five SHGs of 2 or more than 2 years of age were selected from each circle. The purpose of selecting mature and sustained SHGs was to comprehend their experiences of trust building. To register and to be eligible for receiving a loan from any national bank, an SHG has to prove its sustainability and solidarity by showing a regular saving and bookkeeping at least for 6 months. From the total of 15 SHGs, a sample of 130 women was drawn and interviewed based on interview schedule tested on 25 members. Around eight members from each group were randomly selected. Moreover, 46% of the interviewed women had availed of loan more than once in each circle (Table 3). Circle 5 has the highest number of members, who never received any loan since more than or equal to 2 years (Table 3). The sample represents diversity with respect to language, religion, region, and caste. A structured interview schedule was formulated composed of closed and open-ended questions. The final collection of primary data was obtained through personal interviews and case studies. Photographic and voice-recording techniques were used as a part of informal talks with the SHG leaders, loan officials, and other members of the SHGs. Information was collected by conducting group discussions with group members. In addition, nonparticipant observation methods enabled the observation of procedural dimensions involved in the collection and distribution of credit and loans within the group.

Table 2. Sample Stratification.

Total number of SHGs selected (5 each from a municipal circle)	15
Number of Women interviewed	130
Focus group discussions	7
Muslim majority SHGs	9
Hindu majority SHGs	6

Source: Compiled from primary data, 2012.

Table 3. Distribution of Loan Availed by SHG Women.

Loan availed of after joining	Circle 3 (intrastate migration) 12SHGs	Circle 4 (interstate migration) 13 SHGs	Circle 5 (native population) 10 SHGs
More than once	20	24	16
Once only	17	16	13
Never	4	8	12
	41	48	41

Source: Compiled from primary data, 2012.

Deccani Urdu and Telugu are the native languages of the state; however, in old Hyderabad, Deccani Urdu dominates. My acquaintance to both the languages was instrumental for rapport building. The demographic composition of these circles indicates the ramification of caste and religion. Native Muslims of Hyderabad did not identify themselves through caste categories; however, they distinguished based on the sect. Caste consciousness was high among the migrant Muslims from north India. Most Christians identified as Hindu Dalits; however, converted to Christianity or Buddhism, seeking immunity from Hindu scriptural inequality and suppression. Circle 4 was inhabited by migrant Muslim families, primarily from Bihar and Uttar Pradesh, who were economically well-off than the residents of Circle 3. They did not speak or understand Telugu, a native language. By contrast, they were fluent in Hindi or north Indian Urdu. The spoken languages of migrants are similar to Deccani Urdu, thus rendering comprehension. They identify and assert themselves as Dalits and not Hindus. The three selected SHGs of this circle were associated with Roshan Vikas, which is an MFI, for loan disbursement and saving deposits. It started with the employment of Dalit Hindu migrants in Roshan Vikas, who created awareness among the migrants and encouraged them to join SHGs under Roshan Vikas for pooling savings and initiating entrepreneurial activities. In Circle 5, all communities claimed to be the original inhabitants or natives of Hyderabad and were living since Nizam's rule³. Both the aforementioned communities spoke Deccani Urdu. Hindu Dalits spoke Telugu at home; however, Muslims used it as an obligation. Although their religions are different, behavioral cooperation was observed among the residents probably because of cultural similarity. Muslim women were more actively involved in credit disbursement in Circle 4 than Circle 5. Some of the Muslim slums in these circles were *Babur Nagar, Malakpet, Purani Haveli*,

Zehrabad, Mata ki Khirkhi, Kali Qabar, Dabbirpura, Sultanpura, Yaqoob Pura, Barqas, Alia Bagh, Shmasher Gunj, Saidabad, Sultan Shahi, and Charminar. However, Circle 3 is a region where Hindus were a majority, and most of the residents had migrated from Medak, Khammam, and *Karimnagar*. They preferred to speak Telugu over Deccani Urdu at home but could understand Deccani Urdu. This circle constituted of Christian Dalits, Hindu Dalits, and Muslims of lower caste. They identified themselves as *chhoti jat ke log* (low-caste people). Most of them were Christian Dalits. In India, the name of an individual is a locator of one's caste and religion, which does not coalesce with a Christian Dalit category as most Dalits converted to Christianity but retained their first and second Hindu names (the second name identifies caste affiliation). Both men and women of each household were employed; thus, Hindu Dalits were economically established, which was not the case for Muslim households, particularly the native Muslims.

In this study, the majority of the SHG members were married and mainly belonged to two age groups: 25–35 years and 35–45 years. Muslims demographically dominated old Hyderabad, with a few Hindu residents. A majority of interstate and intrastate Hindu residents were Hindu Dalit and Christian Dalit converts, respectively. Table 4 indicates that 58% of women in the different SHGs belonged to the Muslim community. Among 19% of Hindu SHG members, 95% were from backward or scheduled castes; 80% of the total 23% Christian members identified themselves as Christian Dalits (Table 4). Christian migration was an intrastate phenomenon because they were either natives of Hyderabad or had migrated from other districts of Andhra Pradesh to the old Hyderabad for earning their livelihood. Their acceptance of Christianity was an attempt to craft alternative identity as a protest under the influence of the Dalit movement in Andhra. Caste affiliation is less profound among Muslim members because 51% of SHG women were unaware of their caste categories, whereas 26% recognized themselves as belonging to the other backward caste (OBC).⁴ However, denial toward caste identity was to create false consciousness because claiming belongingness to a lower caste in public corresponds to a low social status and is associated with inferiority in dignity and honor. Moreover, 73% of Muslim women were homemakers, whereas 11% and 7% of Hindu and Christian women were homeworkers, respectively. The nonparticipation of Muslim women in earning occupations could be attributed to 48% of Muslim households belonging to the lowest income category. However, 45% of Dalit Christians' per capita income was ₹65,000–80,000, which is proportional to higher literacy and women work participation (Table 4). The relatively improved socioeconomic status of Christian Dalits is the result of the Dalit movement, which set them free from the repression of Hindu caste system.

Despite a higher illiteracy rate of 56% among Muslims and 40% among Hindus, 96% and 97% of SHG women had a below poverty line (BPL) card,⁵ respectively (Table 4). Having a BPL card indicates people's awareness of their rights and associated procedure. A BPL document is mandatory for those interested in availing various government subsidies. By contrast, 80% of Muslims, 69% of Hindus, and 94% of women do not have a personal bank account, and a bank account is an indicator of financial inclusion (Table 4). After further investigation, many women reported that they had bank accounts in the past; however, they did not access these accounts because bank officials made them wait a long time when making deposits or withdrawals. Therefore, they joined a "committee," which is a local banking provision to save money referred to as *apna bank* (our bank). This arrangement is need based, and every decision is backed by the consent of the SHG, where each member's viewpoint is valued. In many instances, the SHG gave an interest-free loan. They have the history of the disbursement of interest-free loans. The sole purpose of the "Committee" is to make money accessible for contingencies without any

Table 4. Socioeconomic Status of the SHG Women Vis-à-Vis Religion.

Categories	Religion (%)		
	Muslims (75)	Hindus (25)	Christian (30)
Age			
25–35	47	37	8
35–45	42	54	15
45–50	8	6	5
50+	3	3	2
Education			
Literate	44	60	83
Illiterate	56	40	17
Caste group			
General	17	6	14
Scheduled caste (SC)	0	29	80
Other backward class (OBC)	32	66	6
Don't know	51	0	0
Family type			
Nuclear	68	77	84
Joint	32	23	16
Bank account			
Yes	20	31	34
No	80	69	66
BPL card*			
Yes	96	97	94
No	4	3	6
Husband's occupation			
Salaried (private or public sector)	41	60	76
Self-employed**	59	40	24
Women's occupation			
Home maker	73	11	18
Salaried (private or public sector)	19	51	65
Self-Employed**	8	38	17
Household annual income (in `)			
20,000–35,000	48	8	2
35,000–50,000	24	63	5
50,000–65,000	19	26	32
65,000–80,000	6	3	45
80,000+	3	0	15

Source: Compiled from primary data, 2012.

Note: *Below Poverty Line; **Petty grocery store, tailor, and unskilled labor.

hardship. Muskan, who was a team leader, stated that these funds are not for commercial purposes, and therefore, interest is not imposed on the money given to women from the Committee's funds. However, another reason for the absence of an interest rate is prohibitions on usury in Islam. The interest-free loan model of Muslim-dominated SHGs was adopted by non-Muslim SHGs as well. The informal nature of the concept of the "Committee" indicates that account keeping is not required. Based on the number and financial capacity, consensus is reached on the weekly/monthly collection from each member. Women contributed either weekly or monthly as a part of a group of 10 women. Muskan stated that they usually target a small amount of money (e.g., US\$83.03 over 10 months), and thus, each member can easily contribute an amount of US\$8.30 per month. Disbursement is decided using a lottery draw each month in the presence of all members. This is an alternative that illiterate Muslim women internalized. Need-based trust has glued them together to adopt saving behaviors. It indicates the potential of need-based groups to develop trust among the members, which affects their economic behavior, thus strengthening and empowering them.

Factors Reinforcing Trust in Self-Help Groups

In the present study, four important attributes, namely age, education, family type, length of association, and native and migrant respondents with an SHG, influencing trust-building mechanisms, were identified. SHG members in the age group of 25–35 years trusted their family members the most, followed by coworkers and MFIs (Table 5). Members with an age higher than 35 years trusted banks the most (18%), followed by local moneylenders and their family members. This inverse trend indicates that experience has taught them to instill greater trust in institutional bodies because these bodies follow resolute guidelines for borrowing and lending, which pose minimal risk. However, 17% of women in the same age group trusted local moneylenders the most after banks. This raises the question as to why experienced women showed trust in diametrically opposite financial institutions. In focus group discussions, members voiced their opinions that the formal economy has its own structural hurdles. Sometimes, money cannot be accessed in emergencies, and thus, having an alternative is necessary. Trust among local moneylenders is associated with convenience, and thus, it prevails in horizontal social groups, although borrowers have to pay higher interest in return. Time consumption because of complex procedures makes formal micro-institution less desirable; however, on the other side, they develop vertical trust across social groups. Women with ages of more 35 years consider SHGs reliable alternative models; however, their trust in SHGs is lower than that in local moneylenders. Reliance on local moneylenders is high as lender and borrower interests are satisfied. For lenders, it is a profitable business because they obtain higher interest rates along with collateral against the loan, whereas borrowers get needed money in time. This system is based on the loss of one actor and the gain of the other. However, SHGs are based more on mutual cooperation and sharing, which is a time-consuming venture and restrictive to some extent because the need will not be addressed unless cooperation is ensured. The understanding of trust of members revolves around finances, their interests, and need-based approaches.

Table 5. Trust Categories Vis-à-Vis Age, Education, and Type of Family Among the SHG Women.

	Categories					
	Age Group of SHG Women (%)		Education (%)		Type of Family (%)	
	25–35	35+	Literate	Illiterate	Nuclear	Joint
Trust in						
Strangers	5	2	2	4	5	0
Family members	23	16	26	29	13	25
Friends	15	9	11	10	19	21
Coworkers	17	15	14	23	14	13
SHGs and its members	7	14	25	12	23	12
Banks	10	18	10	4	6	4
Microfinance institutes	16	09	9	3	18	13
Local moneylenders	07	17	3	15	2	12

Source: Compiled from primary data, 2012.

The trust of literate members in SHGs and their family is almost the same, thus illustrating that the formation of need-based collectivities not only helped them to fulfill economic requirements but also shaped the trust between them (Table 5). Despite different obligations of SHGs for transparency, many illiterate members find it difficult to understand financial decisions related to the interest rates and management of loan accounts. These are reasons for an apparent disinterest among illiterate members and explain their low level of trust in SHGs. The sociological literature conceptualizes trust as the property of individuals, social relationships, or social capital. Sufficient attention is not paid to the individual behavior in any activity, which contributes to trust building (Misztal, 1997). Members, who belong to nuclear families, have the highest levels of trust in SHGs and its members. Furthermore, 98% of interstate and 96% of intrastate migrants live in nuclear families because it is not economically viable for them to bring their extended family from their native states (Table 6). The act of reciprocity through sharing and interacting is high in members of nuclear and migrant families. Motivation behind this action was to create a social environment because their family members did not support them during emergencies. Seeking accommodation in a new culture and regions allows them to trust strangers, particularly with natives of Hyderabad, which they began by forming a web of relations with both native and other migrants in SHGs. However, this is not the case for members belonging to joint families, who place the highest trust in their family members. Table 6 indicates that 85% of native women in the SHG belong to a joint family system.

Table 7 shows that trust is directly proportional to the length of women's association with SHGs in years. The trust of SHG members in SHGs increased from 5% to 15% for women, who were involved in the SHG for more than or equal to 5 years, whereas trust in family members and banks decreased from 25% to 18% and 19% to 10%, respectively. Trust is embodied in social institutions and cannot be completely understood and studied without examining how

institutions influence the functioning of the everyday duties and obligations of people. On the basis of our study, horizontal social relations seem to weaken when vertical social relations

Table 6. Distribution of Status of Migration Vis-à-Vis Family Type of SHG Women.

Migration/Family Type	Nuclear (%)	Joint (%)
Native women	15	85
Interstate migrant women	98	2
Intrastate migrant women	96	4

Source: Compiled from primary data, 2012.

Table 7. Trust Categories Vis-a-Vis Period of Association of SHG Women.

	Categories		
	Association with Any SHG (in years) (%)		
	1–3 years (30)	3–5 years (60)	5+ Years (40)
Trust in			
Strangers	7	4	3
Family Members	25	19	18
Friends	15	13	10
Coworkers	02	12	14
SHGs and its members	05	13	15
Banks	19	14	10
Microfinance institutes	08	10	17
Local money lenders	19	15	13

Source: Compiled from primary data, 2012.

strengthen, the longer members are associated with an SHG. Granovetter (1985) has stressed that social relations are primarily responsible for the production of trust in economic life. He argues that trust is generated when agreements are embedded within larger structures of personal relations and social networks (488–493). Therefore, the implementation of laid-down structural norms and principles ensures the reproduction of trust to the need-based communities.

Religion is an inherent part of human lives, which is reflected in social behavior. In India, Muslims avoid financial institutions as stated in Islamic ethics. Interest is the core principle of banking systems in India, which is strictly prohibited in Islam. Therefore, only 5% of Muslims trust the banking systems, and 80% of Muslim women do not have a bank account. In a diverse society, if social realities of a community are neglected, it affects either the successful functioning of institutions or communities. The acceptance of social realities associated with religion is the first step toward trust building. Therefore, Muslim women trust informal financial systems, like moneylenders (22%) and SHGs (20%), instead of banks. The flexibility of SHGs to acknowledge the social realities of communities has opened avenues to share, reciprocate, and initiate, thus building trust. However, their reliance interpreted as trust on moneylender is based

on the fulfillment of urgent need. Why prohibition was not invoked at the time of borrowing from moneylenders at exorbitant interest rates? A moneylender has additional elements to ensnare, such as no collaterals, no paperwork, no additional fee on late payment, and facility to return through alternative modes apart from paper currency. These justifications in favor of moneylenders were illustrated by those Muslim women, who have abjured formal banking system purely because Islam denounces interest.

Table 8. Trust Categories Vis-a-Vis Religion of SHG Women.

	Categories		
	Based on respondents migration to the old city of Hyderabad (%)		
	Hindu	Christian	Muslim
Trust in			
Strangers	0	0	0
Family Members	5	9	30
Friends	4	2	10
Coworkers	4	8	10
SHGs and its members	28	30	20
Banks	35	38	5
Microfinance institutes	5	7	3
Local money lenders	19	6	22

Source: Compiled from primary data, 2012.

More Muslim women (30%) trust their family members when compared to Hindu (5%) and Christian (9%) women (Table 8). Apart from this, among the three communities, majority of Muslims (32%) have a joint family (Table 4). Despite being in urban spaces, Muslims managed to follow religious ethics strictly by compensating a formal financial institution with closely knitted joint family or by trusting the extended family members. The joint family system and religious ethics helped Muslims to negotiate the dominating urban realities of strangeness and isolation; however, this reality is predominant among 76% of native Muslims (Table 9) because 85% of them are in the joint family system (Table 6).

The concept of trust can be considered an inherent attribute, which bears expectations on the trustworthiness of other people. Trustworthiness represents the propensity of individuals to fulfill promises, and trustworthiness is important in the formation and maintenance of interpersonal relationships and is thus considered a highly valued personality trait (Barefoot et al., 1998; Rotenberg et al., 2008). Trustworthiness is a value, which indicates positive mental health and suggests that the positive self-image of individuals is related to the improved adjustment ability. Respondents were asked, “Are you trustworthy?” Among the respondents, 84% of the women responded positively. The perception of trustworthiness indicates the mental health of the members and their potential to adjust and maintain social relations by considering others trustworthy. It provides a psychological dimension to understanding as to what contributes to the maintenance and sustainability of networks and social relations of the SHG members. This dimension may contribute to the formation of strong networks for delegating different economic, social, and cultural activities. Others who are trustworthy could be anyone and must not necessarily be one’s family member or close friend. Different circumstances contribute to the

Table 9. Distribution of SHG Women’s Religion Vis-a-Vis Status of Migration.

	Muslims	Hindus	Christians	Others
Intrastate Migration	8	15	18	–
Interstate migration	36	7	5	–
Native of the old Hyderabad	31	3	7	–

Source: Compiled from primary data, 2012.

reproduction of trust (or its depletion), and one of these is need. Although the formation of collectivities might be its depletion), and one of these is need. Although the formation of collectivities might be governed by a rational choice to observe self-economic interest, it is not sufficient to bind the members together. A psychological dimension, that is, positive mental health, self-enhancement, and acknowledgment of potential are crucial in strengthening the network and social relation. Trustworthiness ensures fewer breaches of contracts as a consequence of more informal agreements, which are secured through a provision of punishment and social exclusion.

Work Participation, Caste, and Religious Sanctions

Work participation and entrepreneurship engender economic freedom and subsequently help women to assert their rights for equality and decision-making. Social and religious sanctions with respect to mobility and financial morality are disadvantageous to the Muslim women in multireligious countries, such as India. This particular section discusses how religious sanctions are practiced as cultural sanctions, particularly pertaining to women’s mobility, management of finances, and business. Although Hindu and Christian Dalit women are not guided by religious sanctions, they face social sanctions, in general. They face harassment and hostility in public and at workplaces; however, it does not hinder their participation in SHGs. In the present study, 28% of Muslim women are into entrepreneurial activities against 57% and 83% of Christian and Hindu women, respectively (Table 10). However, in the present study, religion is invoked to restrict or control the native Muslim women from work participation or to be independent; however, it is found that the same is not applicable to inter- and intrastate migrant Muslims. The absence of extended family members and lack of cultural proximity reduced the fear of social sanctions, which has encouraged the work participation of the migrant Muslim women. The absence of entrepreneurship among the native Muslim women can be deciphered from the axis of the caste. Most native Muslims identify themselves as one of the categories of Ashraf caste. Like any other patriarchal society, among Muslim upper caste, the work participation and mobility of women for financial independence are ridiculed and disrespected. The practice of caste norms in Muslims, as practiced among Hindus, and the cultural embeddedness of the native Muslim women is against their economic empowerment. Even their participation in SHGs does not serve

the purpose of women empowerment and has become a tool to draw money as a loan for activities other than income generation.

Table 10. Entrepreneurship Among SHG Women by Religion.

Religion	Entrepreneurs (%)	Non-entrepreneurs (%)	Total (%)
Hindus	83	17	100
Christians	57	43	100
Muslims	28	72	100

Source: Compiled from primary data, 2012.

The observance of burqa (rob with veil) and hijab (head scarf) is common irrespective of region among Ashraf⁶ and Arzal caste Muslim women; however, regional variation can be observed with the variation in cloth material, wearing style, and color. Most *ajlaf* migrant women do not observe a veil; however, the native Muslim girls in Hyderabad, as young as 9 years, were introduced to hijab as a part of their socialization. Some upper-caste native women have incorporated wearing hijab in their social behavior that they describe it as instrumental for mobility for work, or otherwise, rather than as an impediment. However, the observance of burqa and hijab has no connection with mobility. The reason for limited mobility for work participation among Muslim women is deeply entrenched in the values of patriarchy reinforced in the name of religion, following its rules of labor division, wherein the women's field of work is their home, and her labor is associated with respect and dignity instead of money. Otherwise, she is labeled as a bad woman. Therefore, the Muslim community has lagged in terms of the participation of women in income-generation activities when compared to the other neighboring communities. In the present study, no Muslim woman mentioned the observance of *Purdah* and veil as an obstacle to their mobility.

Policy literature has many presumptions on the slow penetration and adoption of funds through SHGs among Muslims. Muslims are not interested in any of the formal financial institutions because of the involvement of interest, which is forbidden in *Shari'ah* or Islamic law. However, the present study discovered that inter- and intrastate migrant Muslim women do not abhor borrowing; however, they do not contest religious sanctions in Islam. They justified the act of borrowing with interest as a compulsion for the survival of their businesses and other everyday needs, particularly in the absence of *Shari'ah* compliant alternative. However, the native Muslim women with majority of upper-caste women did not concede with this logic and asserted that interest-related products in any capacity are forbidden in Islam. Many native Muslim women, who dominated SHGs, have initiated a concept of interest-free loans, and many of such SHGs belong to Circle 3. Nonparticipation in interest-compliant formal financial institution because of religious sanctions is a social reality limited to upper-caste Muslims, who are financially stable. However, it is not the same for the lower-caste Muslims, namely *ajlaf* and *arzal*, who are financially unstable and illiterate. It can be concluded that Muslim upper castes are guided by the upper-caste Hindu ideology. They do not encourage or discourse on the available financial instruments or struggle for alternatives that support wealth accumulation and business growth among the lower-caste Muslims. Many migrant team leaders, irrespective of their religion, stated that it is an intentional act, with a motive to have a continued unchallenged

hegemony of Ashraf or upper caste, which is the biggest disservice to the poverty-stricken Indian Muslims. They misguide the lower caste through their context and incompatible readings of Islam, which either distances them from participating into formal financial institution or leaves them with guilt if they participate.

Social Sanctions Embedded in Caste and Social Relations

Contemporary societal norms and conventions shape the sanctions for the breaker of informal rules. These sanctions are mostly implemented to ostracize and excommunicate and are heavily laden on social reputation and monetary fine; however, physical confinements are barely used to penalize people. Sanctions affect the reputation of the members through future ramifications by affecting the access to resources and information in other social networks, thus restricting future net gains. An intangible trait, like negative reputation, affects the present social relations and future marital alliances. Social network formation starts with a positive attitude by believing that trust and trustworthiness lead to less crime and breaches of contracts. Informal sanctions control the risk and social cost on social networks because it trusted the distrustful society. Exclusion from membership because of inappropriate behavior or default is the example of overt sanction. Sanctions are implemented covertly for the smooth functioning, particularly to support corrupt practices in the network. This is through subtle selective inclusion, based on experience, prior engagement/negotiation, and reference. Even if a dissent voice is included, neglect and abeyance is practiced to make them dormant or passive. Social and kinship mappings are carried out thoroughly to not only stop default and cheating but also maintain the dominance and hegemony in the group. It is tacitly performed without unfolding the procedural nuances, which are opposite the set norms.

Caste is the core attribute of the Indian society. Certain castes (upper castes, including Brahmins, Kshatriyas, and Vaishyas) are positioned to hegemonize and dominate, whereas others (lower and other castes constituting Shudras and Dalits) are expected to be submissive and compliant because of their social positioning assigned by Hindu scriptures, particularly Rigveda, for the smooth functioning of the society. Social networking is pivoted around various attributes; however, India predominantly orients and functions around the caste logic. Numerical strength has nothing to do with power; therefore, despite minority, upper castes dominate, dictate norms, and devise sanctions to run the group. Other attributes, such as class, language, and region, become secondary. The hierarchy of caste is not achieved but ascribed as it is governed by the virtue of birth in a particular caste, which is defined as higher based on duties. Duties are assigned to each caste by Hindu scriptures. Hindu scriptures assign caste and decide duties. They ensure caste escalation in the next birth if duties are diligently performed and accomplished. The logic of rebirth is a caste logic, which aims to control people by identifying them as lower, untouchable, and filthy. However, caste manifests itself in religions, like Christianity and Islam, which are egalitarian and non-indic and do not believe in rebirth. Indianized Muslims and Christians have caste hierarchy and are governed by the caste ideology. Caste not only dominates but also reproduces by including people belonging to their caste with an expectation that they are compliant to them. If people exhibit contrary behavior, they are controlled through neglect and covert exclusion in everyday functioning. When upper- or same-caste members are not available, submissive and low-profile members of other castes are included to ensure the continuity of control and hegemony in the group. Therefore, caste hierarchy is deeply entrenched in society because it is a part of everyday socialization. Upper castes associate it with the idea of pride and

honor, whereas everyday humiliation and exploitation of lower castes remind them of their lower ranks and status. Caste with higher ranks and status are exploitative toward lower castes. Crafted social sanctions, which are entrenched in the caste logic, have consequences on socioeconomic and marital life of people.

Is Trust Embedded in Kinship Relations?

The SHG at *Yaqoob Pura* slum was selected for an in-depth study. This group is locally organized and was formed in 2008 by its present leader Mrs Saleema, who works as a seamstress from her house. The group was heterogeneous against the convention desired for the SHG stabilization and smooth functioning, not only is it composed of women of different age groups (17 to 56 years), but also do not reflect uniformity in marital, occupation status and religious composition. However, it maintains homogeneity in terms of needs, culture, language and economic status. Most of the participants were illiterate and migrant Muslims and Dalit women with low-income families from Uttar Pradesh.

The group currently comprises 12 members, and 45% members were Hindu Dalits, whereas 55% were a mix of native and migrant Muslim women. All migrant Muslim women were either from *Ajlaf* or *Arzal* caste, who were of the same status as that of Shudra and Dalit Hindus. Most women did not know each other and did not share any kinship; however, many had homogeneity in terms of languages and regions. The group began with 15 members; however, 3 members withdrew to join other SHGs. The leader reported that these former members had not attended the monthly meetings or did not contribute regularly and thus were removed with the unanimous decision. However, these three women were with the group for 6 months—the minimum period required to show sustainability, solidarity, and eligibility of receiving a loan. However, they sequentially left the group 2 months after this minimum period. Why did these women leave? Were they discontent with the functioning of this group? Although the group leader provided explanations for why the women were dropped or were removed, I was still interested in the perspectives and opinions of the other side. I tracked down one of the women named Rehana, who dropped out.

After an in-depth investigation, I discovered that kinship and social relationships are closely interwoven with the loan approval process. Rehana is the leader's paternal cross-cousin. Rehana suspected that her application was rejected as a repercussion of tensions within the family over financial matters. The loan officer or group leader never revealed that Rehana shares kinship. Rehana was unconvinced and stated that everyone lapsed in one or two attendances. However, many of them were still getting loans. Why only her application was suddenly turned down? Her application for a loan was turned down every time. Subsequently, she stopped attending weekly meetings, finding it awkward to sit through them for nothing. Eventually, she came to the conclusion that her loan application would never be entertained, and thus, she quit the group. Discussing Rehana's case in the group leader's absence, group members supported Rehana's story that she left because of the continuous denial of her loan applications. However, the group leader explained that group members could not always speak their minds out of fear that their relationship with the loan applicant may be affected. After many meetings, the group leader finally disclosed her truth. Rehana's financial condition was not sound, and lending her credit was a risky proposition, which may have imposed a burden on the group in case she defaulted. Moreover, being the leader's relative, she could be held responsible for her default.

Conclusion

The primary investigation in the present research is to understand the factors that determine trust. Trust refers to social trust, which invites a greater risk because it is associated with its dependence on strangers. This present study reported that despite urban values of isolation and strangeness, SHGs could expand⁷ through the complex combination of various factors, which reinforce the idea of imagined community. An important factor around which the migrants of Uttar Pradesh and Bihar could network was a sense of insecurity caused by being outsiders with different regions and cultures. The networks based on the sense of imagined community were significant in the formation of SHGs by recognizing the moralistic or culture-associated trust. Therefore, the supposed attributes of urban milieu did not affect the growth of the SHG as anticipated. Association with rural undivided Andhra Pradesh led intrastate migrants to consider themselves outsiders despite nearness in terms of culture. Based on the imagined community concept, migrants share and feel connected under the umbrella of migrants in old Hyderabad but are further divided into several subgroups based on four factors, namely culture, language, caste, and region. Nearness in four factors has a suppressed difference in religion among migrants to form a subgroup in the name of religion. However, the native Muslim women could form collectivities in the name of religion but dominated by kinship relations and upper-caste ideology.

The formation of SHGs among the native Muslim women is based on rational trust, wherein risk is reduced by including those specifics, whom the team leader knows personally. Against the claim of Louis that the secondary relationship dominates the urban spaces in old Hyderabad, the native Muslim SHGs were dominated by primary relationships, such as family, friend, and neighborhood, without negotiating the functions and performance of the SHG by imposing strict social sanctions, which ensured time repayment, regular saving, attendance, and check default. However, one of the case studies shows that sudden animosity in kinship relations led the team leader to debar its members in the name of social sanctions from loan and other benefits. The performances of members, such as regular saving and attendance in weekly meetings, were not recognized. The concept of the imagined community does not exist among the native Muslim SHGs. They have started with a caveat by locating and including the known/acquainted women only to convert the specific trust into a profitable good. Therefore, the need and gain were the primary reasons to form an SHG of trusted people; however, trust slackens as the needs of the members are not fulfilled. Social capital is expanding horizontally around the need with no implication on income-generation activities, and mobility for work participation and entrepreneurship. By contrast, most native Muslim members have used the loan for nonproductive activities, such as marriage, health, and construction of a house.

Caste similarity is a dominant factor, followed by region, language, and culture, for SHG formation and retention among migrants. Most inter- and intrastate migrant women belong to lower caste irrespective of religion. It represents “the village city” concept, wherein homogeneity exists in heterogeneity in the form of pockets, where secondary contacts are tightly weaved around imagined trust based on socialized cultural values. One of the respondents Suuriya described that an intricate emotional relation between the women and their needs leads to trust; however, it is embedded in caste and region belongingness. The need does not orient them to form a group. A sense of imagined trust because of embedded cultural values could bind people, which indicates a network weaved around nonrational trust. Therefore, the need or profit does not initially bind people; by contrast, the strong sense of imagined community, which is propelled by the insecurity of being an outsider, causes people to feel virtually connected. This

feeling of belongingness is harnessed to form SHGs and to channelize money in the form of loan to encourage entrepreneurial activities.

Urban realities are not uniform, and contextuality should be applied to understand group formation guided by the intersection of attributes. The important finding of the study is that trust in the family members and among kin and kith diminishes despite social interaction. On the other hand, trust strengthens its vertical associations (among strangers) (e.g., SHGs). Strangeness must be comprehended beyond physical connections or face-to-face interactions. A similarity in terms of conditions, culture, region, and caste has a tendency to dilute the notion of strangeness and strengthen the concept of imagined communities. The analysis suggests that native Muslim SHGs have formed groups based on specific trust, whereas migrant SHGs are based on social trust, wherein an element of strangeness dominates but embeds the similarity of culture, region, and caste stitched into an intangible bond, which is not limited by geographic boundaries. However, dependence on individual performance and punctuality toward the rules of the groups may reify connectedness, reciprocity, and trust and, thus, the importance of the retention of the network in social capital.

In the present study, migrant Muslim women are different from native Muslims. Among 58% of the total sample, 59% belong to migrant Muslim women, who have not only weaved the net of social relations with other migrants but also attempted to accommodate with the native population, particularly with upper-caste native Muslim women, by learning their dialect and culture. Religious sanctions imposed on interest-based financial transactions did not deter their participation in SHGs and to seek loan, whereas most native Muslim women abhorred interest-associated activities. In contrast to native Muslim women, migrant Muslim women efficiently used the loan for productive and income-generation activities; however, interest-free loans in native Muslim SHGs were used for quotidian requirements. Primary and trusted relations are preferred for the SHG membership by the native Muslims, which has a limited scope of extension. A combination of kinship, caste, and religious orthodoxy is responsible for the creeping growth and extension of numerically native Muslim-dominated SHGs. An attitude to strive, survive, and excel all obstacles; to convert emotional bonds into social trust; to translate it into social capital; and to, finally, reap the economic goods is observed among the Muslim migrant women.

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Notes

1. The World Bank's website, now an international clearinghouse for the latest research and theories on the promises of social capital, announces at the outset that "social capital is critical for poverty alleviation and sustainable human and economic development" (Fernando, 2006).
2. P. C. Liyod begins his paper on research in the city of Ibaden with the words "Ibaden is a city village" (p. 104).
3. Hyderabad was ruled by the Nizams from the early 17th century till September 1948. Nizam's Hyderabad state had a Hindu majority dominated by the Muslims minority.
4. Other Backward Class (OBC) category is based on socioeconomic backwardness; however, eventually, it interacts with the caste. As most of the incumbents in this category belong to Shudra caste of Hindu Varna system, it is an indirect acknowledgment of caste among Muslims. Question arises as to why the state shows inclusive attitude toward Shudra converts to Islam but indifferent to recognize Dalit converts to Islam? The list of OBCs for Muslims clubbed Shudra and Dalit Hindu converts to Islam as OBCs. The issue is political instead of social as it links with sharing of representation.
5. "Below Poverty Line" is an economic benchmark and poverty threshold used by the Government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid.
6. Ashraf can be defined as upper-caste Muslims and Arzals are similar to Shudras in the Hindu caste system.
7. SHG is essentially a rural concept, wherein emotional bonds and social sanctions connect and control its members based on primary relationship based on kinship relations, friends, and neighborhood.

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Corresponding author:

Rosina Nasir, Centre for the Study of Social Exclusion and Inclusive Policy, School of Social Sciences, Jawaharlal Nehru University, New Delhi, Delhi 110067, India.

E-mail: roseenanasir@gmail.com