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Trust and Social Networks: Evidence from a Household Survey in Cambodia

Sovannroeun Samreth^{*†} and Daiju Aiba^{†‡}

Abstract

This study investigates the relationship between community trust and social networks in Cambodia, using data from a household survey conducted across Phnom Penh and six provinces in 2021. As key components of social capital, trust and social networks play a vital role in economic participation and community cohesion, particularly in developing economies where formal institutions may be weaker. The analysis focuses on three dimensions of trust—trust in neighbors, trust in community safety, and trust in community leaders. These three dimensions are measured through respondents’ answers to survey questions. For example, trust in neighbors is assessed by asking whether most people in the community can be trusted, with options ranging from “no” to “all.” Comparable scales are used for trust in community safety and trust in community leaders. Social networks, which reflect the extent of household engagement in community activities, are measured through four dimensions—frequency of visits to neighbors, participation in community groups, attendance at community events, and frequency of meals with non-household members. The analyses reveal that higher levels of trust are significantly associated with stronger social networks. Specifically, even at its low levels, trust in neighbors is positively associated with social networks. Trust in community safety, trust in community leaders, and financial inclusion (i.e., borrowing from microfinance institutions) are positively correlated with social networks when their levels are high. Additionally, female-headed households tend to have weaker social networks, whereas farmer-headed and rural households show stronger social networks, likely due to the communal nature of agricultural activities. These findings have important policy implications, particularly in strengthening community trust, addressing gender disparities, and leveraging rural networks to enhance social networks and, eventually, social capital.

Keywords: Trust, Social networks, Social capital, Cambodia

JEL codes: O12, Z13, G21

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1. Introduction

Trust and social networks, key elements of social capital (Coleman 1988; Paxton 1999; Putnam 2000), are fundamental to fostering community cohesion and enabling collective action, particularly in environments where formal institutions are underdeveloped (Ostrom 1990). Trust within a community, encompassing trust in neighbors, trust in community safety, and trust in community leaders, can serve as a cornerstone for social interactions, strengthening social networks, which reflect the extent of household engagement in community activities. These networks facilitate the sharing of information, pooling resources, and reduction of transaction costs in both social and economic exchanges (Ostrom 1990; Putnam 2000). They are important factors for driving economic and social development.

In developing countries, social networks can play a significant role in shaping economic outcomes and financial behaviors. A study of Tanzanian villages indicates that higher levels of social networks are associated with higher incomes (Narayan and Pritchett 1999). Another study indicates that higher social networks positively influence the decision to start a business in a village in Indonesia, ultimately contributing to village development (Prayitno, Noor, and Hidayat 2019). Social networks are also associated with critical socio-economic areas, such as financial literacy and access to credit. Empirical evidence suggests that stronger social networks enhance financial literacy, leading to better financial decisions in Cambodia (Samreth, Aiba, and Phal 2024). Understanding the factors affecting social networks is therefore crucial.

Due to its importance, many studies have examined the factors that shape social capital (i.e., social networks). For instance, Aldridge et al. (2002) analyzed cases of social capital in Italy, the United Kingdom, and the United States. Their study highlights that education and civil society engagement tend to enhance social capital, while inequality and residential mobility can erode it. In the United States, Alexander (2007) finds that social capital is influenced by factors such as education, church membership, farming, and unemployment. These studies suggest that individual, family, and broader social conditions all shape the development of social capital, or social networks. However, the factors shaping social networks remain underexplored in the Cambodian context. Our study seeks to fill this gap by investigating how community trust affects social networks in Cambodia. Based on data from a household survey conducted in Phnom Penh and six provinces in 2021, our study explores the impact of various dimensions of trust, including trust in neighbors, trust in community leadership, and trust in community safety, on social networks. While trust and social networks are both components of social capital, they represent distinct dimensions. Trust reflects subjective perceptions, whereas social networks reflect actual

behaviors. This study separates trust into three dimensions to examine how each is associated with social networks. This approach allows us to explore whether some types of trust are more relevant than others in supporting social interaction.

The results from our study indicate that trust in neighbors, trust in community safety, and trust in community leaders are positively correlated with social networks. The analysis also reveals that female-headed households tend to have weaker social networks, suggesting structural barriers to participation, while farmer-headed households and rural residents exhibit higher social engagement, possibly due to the communal nature of agricultural activities. In our analysis, we also include borrowing from microfinance institutions (MFIs) as a proxy indicator of financial inclusion, as access to formal financial services may reflect a household's level of community engagement. Including this variable allows us to explore whether MFI borrowing is associated with stronger social networks. Quantile regression results demonstrate the heterogeneous effects of community trust across different levels of social networks. Trust in neighbors plays a crucial role among households with weaker social networks, while trust in community leaders and financial inclusion (through borrowing from MFIs) become more significant at higher levels of social networks. These findings have important policy implications, particularly in promoting community trust, addressing gender disparities, and leveraging rural and agricultural networks to enhance social networks and, ultimately, social capital.

The remaining structure of this paper is as follows. Section 2 provides details on the household survey, including its location and sample size. Section 3 discusses the socio-demographic and economic characteristics of the survey households. Section 4 presents an overview of social networks and community trust based on the survey findings. Section 5 examines the impact of community trust on social networks. Section 6 is conclusion.

2. Household survey

This study aims to examine how various dimensions of trust, such as trust in neighbors, trust in community leaders, and trust in community safety, affect social networks in Cambodia, while also accounting for the socio-economic and demographic characteristics of the survey households. Overall, these three dimensions of trust reflect the key components of social capital, which are bonding, bridging, and linking social capital (Putnam 2000; Claridge 2018). Trust in neighbors reflects bonding social capital, as it encompasses trust within a close neighborhood. Trust in community safety can reflect bridging social capital, as it captures a broader trust and perceptions of cohesion beyond close neighborhoods. Trust in community leaders aligns with linking social

capital, referring to vertical trust in authorities and institutions. This distinction allows us to examine how different forms of trust may be associated with social networks in varied ways.

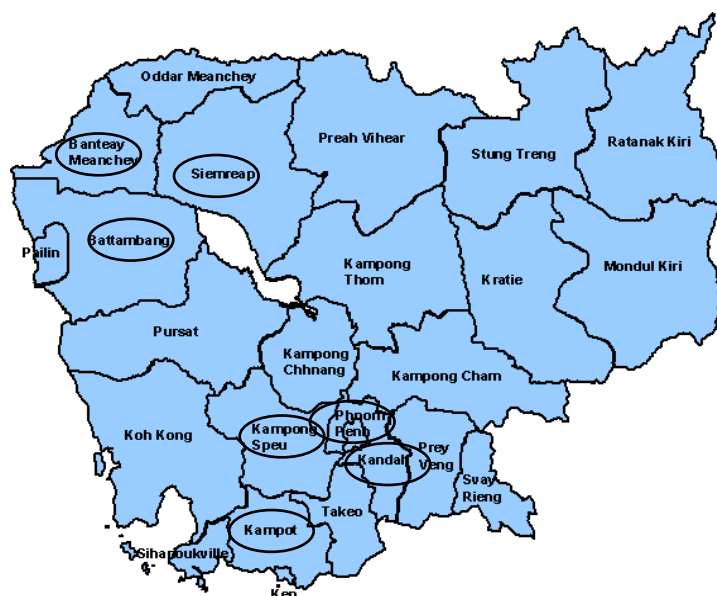
The aim of this study is to provide insights that can be used to strengthen social networks and, ultimately, social capital in Cambodia and other developing countries. The analysis is based on data collected through a household survey conducted in 2021 across 28 communes/sangkats in Phnom Penh and six other provinces.

2.1 Survey location

The survey was carried out in Phnom Penh, Cambodia's capital, and six additional provinces from four geographic regions of the country. These provinces included Banteay Meanchey, Battambang, Kampong Speu, Kampot, Kandal, and Siem Reap. Banteay Meanchey, Battambang, and Siem Reap are in the Tonle Sap Lake region; Kampong Speu belongs to the plateau and mountain region; Kampot represents the coastal region; and Kandal is situated in the plain region.

In Phnom Penh, two khans and two sangkats were randomly selected. In each province, two districts were chosen: one being the provincial capital and the other being the district with the highest concentration of microfinance institution (MFI) borrowers, reflecting significant microfinance activity.¹ From each district, one rural commune and one urban commune were randomly selected. Figure 1 provides an overview of the survey locations

¹ This study is part of a research project on financial inclusion in Cambodia. Accordingly, the sampling strategy prioritized areas with high microfinance penetration to ensure sufficient coverage of households engaged with financial services, particularly borrowing from MFIs.

Figure 1: Survey locations

Note: Circled areas indicate survey locations.

Source: Cambodia's Ministry of Planning.

2.2 Sample size

The sample sizes for Phnom Penh and the provinces were determined according to the level of MFI penetration and the population size. After identifying the target households, interviews were conducted with either the household head or their spouse. Data collection was carried out from August 18 to September 20, 2021.

A total of 1,216 household responses were gathered, achieving an overall response rate of approximately 65%. Table 1 presents the distribution of the sample across Phnom Penh and survey provinces. It is important to highlight that the selection of survey locations was based on microfinance penetration levels and not designed to represent Cambodia's entire population. Consequently, the findings should be interpreted with this limitation in mind.

Table 1: Survey locations and sample distribution

Region	Province(s)	Sample Size
Capital City	Phnom Penh	351
Tonle Sap	Banteay Meanchey, Battambang, Siem Reap	173, 187, 137
Plateau & Mountain	Kampong Speu	97
Coastal	Kampot	121
Plains	Kandal	150
Total	All Locations	1,216

Source: Household survey 2021.

3. Socio-demographic and economic characteristics of survey households

3.1 Basic characteristics

Table 2 presents an overview of the key demographic characteristics of the survey households. Around 75% of household heads are male, and approximately 37% have only completed elementary education. The percentage of household heads with higher education is relatively low, standing at just 3%. Regarding poverty status, about 27% of households possess ID Poor cards. The ID Poor program was launched in 2006 as part of a national initiative aimed at identifying and assisting impoverished households in Cambodia.

Table 2: Demographic characteristics of survey households

Category	Subcategory	Number	Percentage
Gender of Household Head	Male	909	74.8%
	Female	307	25.2%
	Total	1,216	100%
Education Level of Household Head	No formal education	176	14.5%
	Primary education	446	36.7%
	Lower secondary education	306	25.2%
	Upper secondary education	161	13.2%
	Higher education	37	3.0%
	Uncertain	90	7.4%
	Total	1,216	100%
ID Poor Status	Households with ID Poor card	323	27.0%
	Households without ID Poor card	893	73.0%
	Total	1,216	100%

Source: Household survey 2021.

Table 3 provides a summary of the primary occupations of household heads. A substantial 25% are self-employed in small businesses, while 18.5% work across various industries, including construction, agriculture, and cleaning. Farmers represent approximately 16% of the survey population. Those employed by private companies or working as public school teachers each make up less than 2% of the total. Meanwhile, the unemployment rate among household heads stands at 9%, reflecting diverse employment conditions within the sample.

Table 3: Employment status of household heads

Category	Occupation	Number	Percentage
Unemployed and non-wage activities	Unemployed	104	8.6%
	Homemaker	99	8.1%
Agriculture and self-employment	Farmer	193	15.9%
	Self-employed business	304	25.0%
Low-skilled jobs	Driver (moto, PassApp, car)	70	5.8%
	Factory worker	43	3.5%
	Construction, agriculture, cleaner	225	18.5%
	Security guard	21	1.7%
	Private company employee	23	1.9%
Skilled employment	Public school teacher	11	0.9%
	Police/military personnel	37	3.0%
	Other public sector workers	10	0.8%
Other and unspecified	Other occupations	73	6.0%
	Not available	3	0.2%
Total	All categories	1,216	100%

Source: Household Survey 2021.

It is worth noting that 27% of the sample households have an ID Poor status (Table 2), which is higher than the national poverty rate of approximately 18% (World Bank, 2022). This, along with the relatively low levels of education and formal employment observed in the sample (Table 3), may be due to our sampling approach, which focused on areas with high microfinance penetration, in line with the study's focus on financial inclusion. Such areas are more likely to include vulnerable populations, including low-income households and those with limited education and formal employment.

3.2 Income and expenditure

Table 4 provides a summary of household income and expenses. According to the survey, households have an average monthly income of USD 1,074 and an average monthly expenditure of USD 728. However, when excluding income from loan repayments, rotating savings and credit associations (ROSCA or Tontine), inheritances, and borrowing, as well as adjusting for expenses related to vehicle purchases, ROSCA contributions, and loan repayments, the adjusted average income is USD 428, while the adjusted average expenditure is USD 422.

Table 4: Summary of household income and expenditure

Category	Income (USD/month)	Expenditure (USD/month)
Overall average	1,074	728
Adjusted average	428	422
Number of survey households	1,216	

Note: Adjusted values exclude income from loan repayments, rotating savings and credit associations (ROSCA or Tontine), inheritances, and borrowing. They also exclude expenditures on vehicle purchases, ROSCA contributions, and loan repayments.

Source: Household Survey 2021.

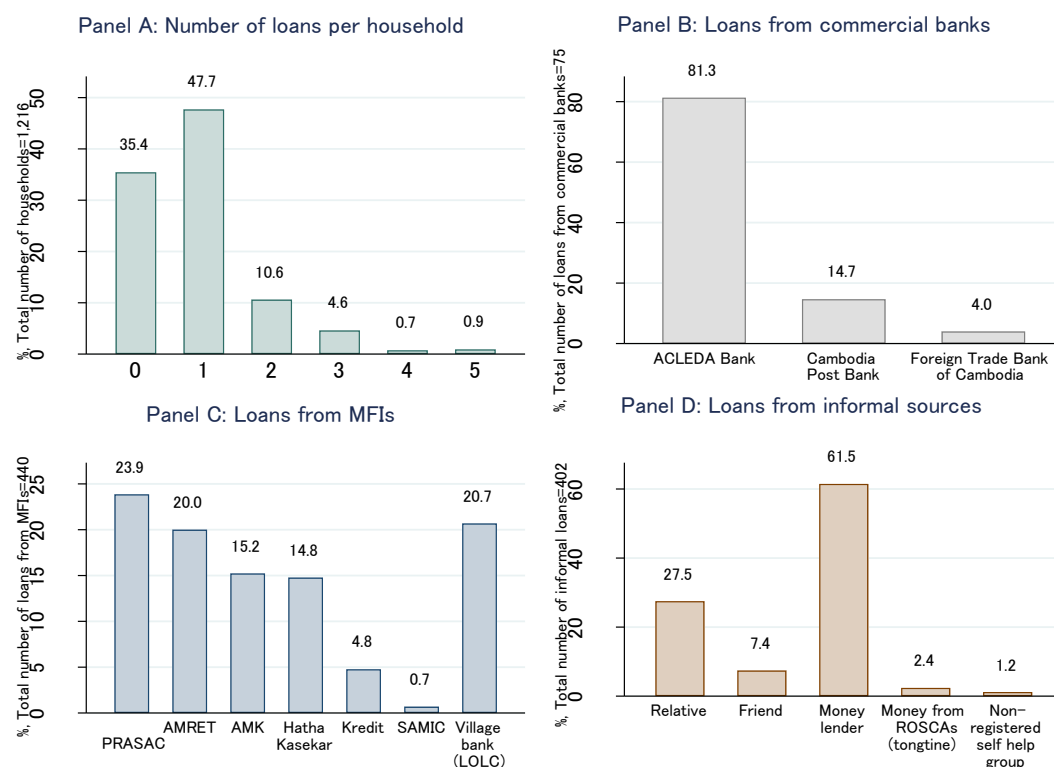
3.3 Distribution of loans

Figure 2 illustrates the distribution of household loans across different sources. Panel A presents the number of loans held by survey households. The majority, 47.7%, have taken out a single loan, while 35.4% of households have no loans. Households with two loans make up 10.6%, whereas those with three, four, or five loans represent 4.6%, 0.7%, and 0.9%, respectively.

Panel B shows loans obtained from commercial banks. Among these, ACLEDA Bank is the most utilized, accounting for 81.3% of loans from commercial banks. The Cambodia Post Bank and Foreign Trade Bank of Cambodia contribute 14.7% and 4.0%, respectively. This dominance of ACLEDA Bank reflects its position as the leading commercial bank in Cambodia, with the country's most extensive branch network and a long-standing presence that began with its role as a microfinance institution in the 1990s (ACLEDA Bank 2025).

Panel C categorizes loans from microfinance institutions (MFIs). PRASAC leads with 23.9% of MFI loans, followed by AMRET (20.0%), AMK (15.2%), and Hatha Kasekar (14.8%). Other institutions, such as Kredit (4.8%), SAMIC (0.7%), and village banks under LOLC (20.7%), account for the remaining share.

Panel D depicts informal loan sources. Borrowing from money lenders is the most common, comprising 61.5% of informal loans. Relatives (27.5%) and friends (7.4%) are also frequent lenders. Contributions from ROSCAs (2.4%) and non-registered self-help groups (1.2%) make up a smaller portion of informal lending.

Figure 2: Distribution of loans

Source: Household survey 2021.

4. Overview of social networks and community trust

4.1 Social networks

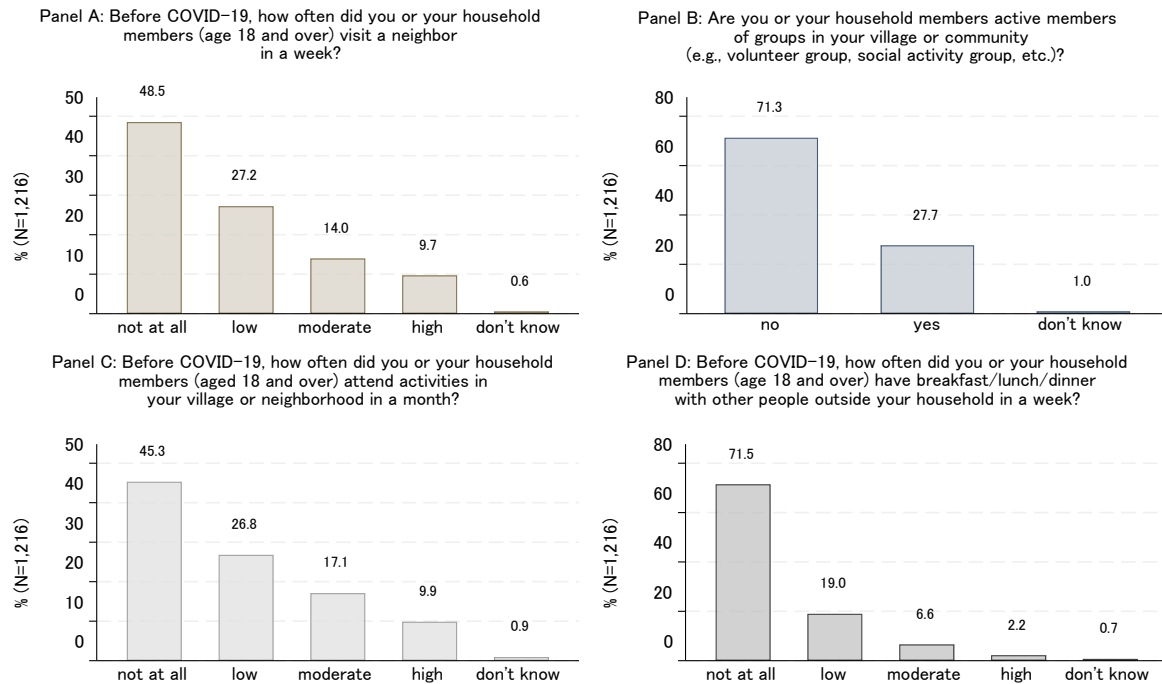
Four questions were used to assess social networks, comprising relationships and community involvement, by evaluating social interactions and participation in communal activities. The questions were selected based on their frequent use in studies on social capital and community interaction, such as those by Putnam (2000) and Narayan and Cassidy (2001). The selection was also limited by the availability of data in our survey. These dimensions of social networks are essential for understanding how respondents and their households engage with their communities.²

One key indicator of social networks is the frequency of visits to neighbors. This was measured by asking how often respondents or their household members (aged 18 and over) visited neighbors in a typical week before the COVID-19 pandemic, providing insights into informal social interactions and community integration. The second indicator is participation in community

² These dimensions of social networks are also used by Samreth (2025) in an analysis of factors affecting perceptions of microfinance in Cambodia at the household level.

groups, assessed by determining whether respondents or their household members were active members of organizations such as volunteer groups or other social associations, representing formal social engagement. The third aspect is attendance at community events, measured by how frequently respondents or their household members (aged 18 and over) participated in neighborhood or village activities within a month before the COVID-19 pandemic. The fourth indicator is the frequency of having meals with individuals outside the household, which reflects the regularity of informal social interactions and the strength of social ties. The four dimensions used in this study—visiting neighbors, participating in community groups, participating in village activities, and sharing meals with non-household members—are frequently used in studies of social capital and community interaction. For instance, similar measures have been employed in studies by Putnam (2000), Narayan and Cassidy (2001), and others.

Figure 3 highlights levels of social engagement across these indicators. Nearly half of the respondents (48.5%) did not visit neighbors in a typical week (Panel A), while 71.3% were not members of any community groups (Panel B). Similarly, 45.3% had not participated in village activities before (Panel C), and 71.5% did not have meals with individuals outside their household (Panel D). It is important to note that in Panels A, C, and D of Figure 3, the categories “low,” “moderate,” and “high” reflect respondents’ self-assessed frequency of engagement in each activity. These assessments are based on their subjective perceptions rather than specific numerical frequencies. The categories were adopted directly from the original survey response options and are used to summarize patterns of social interactions.

Figure 3: Social networks by their aspects

Source: Household survey 2021.

4.2 Community trust

Community trust can play a crucial role in fostering social cohesion and strengthening social networks. While the relationship between trust and social networks can be reciprocal, this study treats community trust as an explanatory factor based on the notion that trust helps reduce the perceived risks of social interaction, thereby encouraging participation in community activities. Nonetheless, we recognize that stronger social networks may also foster greater trust, and causal direction cannot be conclusively determined from our analysis. Future research should explore this causality further.

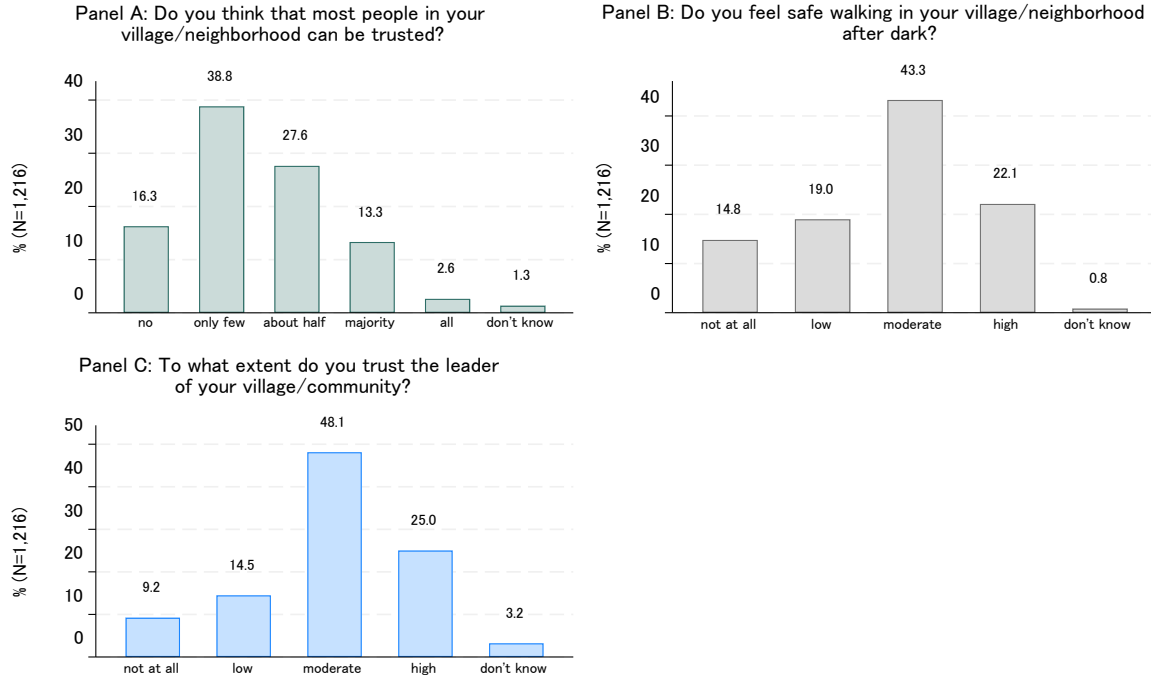
Using data from the survey, three aspects of community trust were examined: trust in neighbors, trust in community safety, and trust in community leaders. Overall, this approach reflects the classification used in previous studies that distinguishes between interpersonal, generalized, and political trust (Zmerli and Newton 2008; Newton and Zmerli 2011). Specifically, trust in neighbors corresponds to interpersonal trust, trust in community safety relates to generalized trust, and trust in community leaders reflects political trust.

The first aspect, trust in neighbors, was evaluated by asking respondents whether they believed most people in their village or neighborhood could be trusted. As shown in Figure 4 (Panel A),

the survey reveals that while 38.8% of respondents stated that only a few people could be trusted, 27.6% believed that about half of their neighbors were trustworthy. However, 16.3% expressed a complete lack of trust in their community, while only 13.3% believed that the majority of people were trustworthy. A minimal proportion (2.6%) reported that they trusted everyone, and 1.3% were uncertain.

The second aspect, trust in community safety, was examined by asking respondents how safe they felt walking in their village or neighborhood at night. As shown in Figure 4 (Panel B), the survey indicates that 43.3% of respondents felt moderately safe, while 22.1% felt very safe. However, 19.0% reported feeling somewhat unsafe, and 14.8% felt very unsafe. Although the majority of respondents expressed a sense of security, more than one-third of the surveyed population (33.8%) experienced feeling some level of insecurity.

The third aspect, trust in community leaders, was assessed by determining the extent to which respondents trusted their village or community leaders. As illustrated in Figure 4 (Panel C), the survey shows that 48.1% of respondents had moderate trust in their leaders, while 14.5% reported low trust and 9.2% had no trust at all. These findings suggest that while almost half of the respondents perceive their leaders as somewhat reliable, a significant portion remains skeptical about their community leadership.

Figure 4: Community trust by its aspects

Source: Household survey 2021.

5. Impact of community trust on social networks

Community trust can serve as a foundation for social networks, shaping how individuals interact and collaborate within their communities. Higher levels of trust encourage greater participation in social and community activities, fostering stronger relationships and collective engagement. Conversely, low trust can reduce the willingness to cooperate and limit social cohesion. In this study, we examine the relationship between community trust and social networks using data from a household survey.

5.1 Estimation methodology

To analyze the relationship between community trust and social networks, the following regression equation is considered:

$$y_i = x_i' \beta + u_i, \quad (1)$$

where y represents the dependent variable, which measures the strength of a household's social networks through an average score. The vector $\beta = (\beta_0, \beta_1, \dots, \beta_k)'$ contains regression

coefficients, while $x = (1, x_1, \dots, x_k)'$ is a vector of the explanatory variables³. The term u represents the error term, and i denotes an observation.

The dependent variable, the average score of social networks, is constructed by averaging the scores of four key dimensions of social networks within a community, as illustrated in Figure 3. These dimensions include the frequency of visits to neighbors, participation in community groups, attendance at community events, and the frequency of having meals with others outside the household. Each of these aspects serves as an indicator of the extent and strength of a household's social networks, contributing to a broader understanding of community engagement and connectedness. The four social network indicators were scored based on survey responses. Panels A, C, and D are based on frequency-type questions, with responses “not at all,” “low,” “moderate,” and “high” scaled as “0,” “1,” “2,” and “3”, respectively. Panel B reflects a binary question about group membership, with responses scaled as “1” for “yes” and “0” for “no.” “Don’t know” responses in all questions are treated as missing values and excluded from our analysis.

The main explanatory variable of interest is respondents' community trust, which reflects their perceptions of trust within their local social environment. This variable consists of three key components: trust in neighbors, trust in community safety, and trust in community leaders (Figure 4). These dimensions of community trust can foster social interactions, thereby strengthening social networks within a community. The regression equation also includes other control variables, covering characteristics of the survey households. These include the household head's age, gender, educational attainment, and occupation (self-employment and farmer occupation). Economic factors such as household per capita income, household size, and whether the household has members who have taken loans from MFIs are also considered. Additionally, the equation accounts for rural residency, recognizing that social networks and trust dynamics may differ between urban and rural environments. Each trust variable is measured using responses reflecting perceived levels of trust. For example, trust in neighbors was assessed by asking how many people in the community could be trusted, with response options ranging from “no one,” measured as “0,” to “everyone,” measured as “4.” A similar approach is applied to trust in community safety and community leaders. The response options range from “not at all,” measured as “0,” to “high,” measured as “3.” “Don’t know” responses in all questions are treated as missing values and excluded from our analysis.

³ The variance inflation factors (VIFs) for the explanatory variables in our estimation models were calculated to examine potential multicollinearity. The results show that all VIF values across specifications are well below the threshold of 10, indicating that multicollinearity is not a concern. The results are available upon request.

By incorporating these variables, this analysis aims to provide a comprehensive understanding of how community trust influences social networks while accounting for other factors that may shape social interactions within a community.

To estimate the relationship between community trust and social networks, both the ordinary least squares (OLS) method and the quantile regression (QR) approach, developed by Koenker and Bassett (1978), are applied. The OLS method provides estimates of the average effect of explanatory variables on the dependent variable, assuming a linear relationship. However, the QR method offers a more flexible analysis by examining how explanatory variables influence different quintiles in the conditional distribution of the dependent variable.

The quantile estimator of β in Equation (1) is obtained by solving the following optimization problem:

$$\min_{\beta \in R^{k+1}} \left[\sum_{i \in \{i: y_i \geq x_i' \beta\}} \phi |y_i - x_i' \beta| + \sum_{i \in \{i: y_i < x_i' \beta\}} (1 - \phi) |y_i - x_i' \beta| \right] \quad (2)$$

for the ϕ th quantile, where $0 < \phi < 1$.

5.2 Estimation results and discussion

The OLS regression results, presented in Table 5, indicate that all three dimensions of community trust, trust in neighbors, trust in community safety, and trust in community leaders, are positively and significantly correlated with the average social network score. These findings suggest that higher trust levels foster greater social engagement and interaction within a community.

The results show that several other factors also have effects on social networks. Female-headed households tend to have significantly lower social network scores, suggesting possible gender barriers to participation in community activities. Households with household heads as farmers, in contrast, demonstrate stronger social networks, possibly due to the communal nature of agricultural activities that encourage cooperation and information sharing. Rural households also consistently exhibit higher levels of social engagement. However, variables such as household income, household size, and borrowing from MFIs (i.e., financial inclusion) do not show statistically significant effects, indicating that economic factors alone may not be primary determinants of social networks.

The quantile regression results, presented in Tables 6, 7, and 8, provide additional insights by demonstrating heterogeneous effects of community trust across different levels of social networks. At the 25th quantile of the distribution of social networks (Table 6), trust in neighbors remains significant, while trust in community safety and in leaders are not statistically significant. This suggests that among households with weaker social networks, trust in neighbors plays a more crucial role in fostering social interactions. Households with household heads as farmers show a strong positive association with social networks, emphasizing the role of agricultural communities in facilitating social engagement. Rural households also maintain a strong positive effect, suggesting that among those with weaker social networks, rural settings still provide a supportive social structure.

At the 50th quantile of the distribution of social networks (Table 7), trust in neighbors and trust in community leaders are statistically significant. The negative coefficient for female-headed households becomes significant, suggesting a gender barrier in social interactions that warrants further investigation. The coefficient of farmer-headed households remains positive, reinforcing the role of agriculture in fostering social capital, an area that can be explored in future research. Borrowing from MFIs is also positively correlated with social networks, implying that financial inclusion may encourage social interactions.

At the 75th quantile of the distribution of social networks (Table 8), trust in neighbors, trust in community safety, and trust in community leaders all exhibit significantly positive effects. The negative impact of female-headed households remains significant, implying persistent gender differences in social networks. Borrowing from MFIs is positively associated with social networks, although this relationship is not observed across all models. This suggests a possible link between financial inclusion and social engagement, but the evidence remains limited. Rural residency maintains a positive effect, indicating that rural households consistently exhibit stronger social interactions.

These findings have important policy implications for enhancing social networks and community development. Strengthening community trust could enhance social networks. The persistent negative correlation between female-headed households and social networks underscores the need for policies that promote the greater inclusion of women in community activities. However, it is important to note that female household heads may have limited resources and greater caregiving responsibilities. Instead of just promoting inclusion, it is crucial to first understand and address these barriers.

The stronger social networks observed among households with household heads as farmers and rural households suggest that these communities could serve as platforms for delivering community-based programs or strengthening local participation. Building on existing social ties in these areas may be a practical way to further enhance social networks. Furthermore, the positive association between borrowing from MFIs and social networks observed in some models highlights a possible role of financial institutions in supporting social networks, although the evidence is not consistent across all specifications.

Certain limitations should be acknowledged in our study. First, the sample used in this analysis is not nationally representative, which can limit the generalizability of the results. Additionally, there is a potential issue of endogeneity that warrants further investigation. For instance, while the results suggest that trust in neighbors enhances social networks, it is also possible that individuals with stronger social networks develop greater trust in their neighbors over time, leading to a reverse causality issue. This limitation makes it difficult to draw a causal inference. However, the robust and significant correlation between community trust and social networks found in this study is remarkable and can provide important policy implications for Cambodia and other developing countries.

Table 5: Ordinary least squares (OLS) results (dep. var.: average score of social capital)

Variable	(1)	(2)	(3)
Trust in neighbors	0.061*** (0.017)		
Trust in community safety		0.052*** (0.017)	
Trust in community leaders			0.086*** (0.018)
Household head's age (years)	0.001 (0.001)	0.001 (0.001)	0.001 (0.001)
Household head's gender (female=1, male=0)	-0.105*** (0.037)	-0.114*** (0.038)	-0.122*** (0.038)
Household head's educational years	-0.002 (0.005)	-0.002 (0.005)	-0.002 (0.005)
Household head as self-employed	-0.012 (0.038)	-0.013 (0.038)	-0.019 (0.039)
Household head as farmer	0.099** (0.047)	0.106** (0.047)	0.096** (0.047)
ID Poor (Yes=1, No=0)	0.000 (0.039)	0.009 (0.039)	-0.009 (0.039)
ln(household's per-capita income)	-0.022 (0.016)	-0.019 (0.016)	-0.018 (0.016)
Household having member(s) borrowing from MFIs (Yes=1, No=0)	0.044 (0.038)	0.045 (0.038)	0.044 (0.038)
Household size	0.001 (0.009)	-0.002 (0.009)	-0.003 (0.009)
Rural household (Yes=1, No=0)	0.197*** (0.039)	0.200*** (0.039)	0.188*** (0.039)
Constant	0.520*** (0.108)	0.510*** (0.110)	0.451*** (0.111)
Number of observations	1,070	1,075	1,046
Adjusted-R ²	0.030	0.033	0.040

The number in parentheses is the robust standard error.

***, ** and * indicate the statistical significance at 1%, 5% and 10%, respectively.

Table 6: Quantile regression results of Q.25th (dep. var.: average score of social capital)

Q.25th Variable	(1)	(2)	(3)
Trust in neighbors	0.052** (0.022)		
Trust in community safety		0.000 (0.018)	
Trust in community leaders			0.028 (0.021)
Household head's age (years)	0.001 (0.001)	0.000 (0.001)	-0.000 (0.001)
Household head's gender (female=1, male=0)	-0.076 (0.047)	0.000 (0.061)	-0.085 (0.058)
Household head's educational years	-0.004 (0.005)	0.000 (0.005)	-0.009* (0.005)
Household head as self-employed	-0.019 (0.035)	0.000 (0.036)	-0.024 (0.040)
Household head as farmer	0.203** (0.087)	0.250*** (0.092)	0.180** (0.082)
ID Poor (Yes=1, No=0)	-0.011 (0.047)	-0.000 (0.055)	-0.011 (0.052)
ln(household's per-capita income)	-0.018 (0.016)	0.000 (0.016)	-0.025 (0.016)
Household having member(s) borrowing from MFIs (Yes=1, No=0)	0.007 (0.052)	-0.000 (0.067)	0.036 (0.056)
Household size	0.011 (0.010)	0.000 (0.009)	0.008 (0.010)
Rural household (Yes=1, No=0)	0.180*** (0.055)	0.250*** (0.060)	0.181*** (0.062)
Constant	0.068 (0.120)	-0.000 (0.124)	0.208 (0.127)
Number of observations	1,070	1,075	1,046
Pseudo-R ²	0.052	0.049	0.043

Results are based on 10,000 bootstrapping repetitions. The number in parentheses is the standard error.

***, ** and * indicate the statistical significance at 1%, 5% and 10%, respectively.

Table 7: Quantile regression results of Q.50th (dep. var.: average score of social capital)

Q.50th Variable	(1)	(2)	(3)
Trust in neighbors	0.058** (0.025)		
Trust in community safety		0.045 (0.028)	
Trust in community leaders			0.070*** (0.026)
Household head's age (years)	0.002 (0.002)	0.003 (0.002)	0.002 (0.002)
Household head's gender (female=1, male=0)	-0.090 (0.064)	-0.128** (0.065)	-0.108* (0.063)
Household head's educational years	-0.002 (0.007)	-0.003 (0.007)	-0.002 (0.007)
Household head as self-employed	-0.037 (0.066)	-0.027 (0.065)	-0.036 (0.069)
Household head as farmer	0.121* (0.067)	0.134** (0.068)	0.139** (0.063)
ID Poor (Yes=1, No=0)	-0.024 (0.053)	-0.020 (0.053)	-0.024 (0.051)
ln(household's per-capita income)	-0.038 (0.027)	-0.034 (0.027)	-0.030 (0.025)
Household having member(s) borrowing from MFIs (Yes=1, No=0)	0.081 (0.063)	0.102* (0.061)	0.103* (0.057)
Household size	0.004 (0.013)	-0.003 (0.013)	0.002 (0.012)
Rural household (Yes=1, No=0)	0.320*** (0.066)	0.323*** (0.060)	0.301*** (0.057)
Constant	0.391** (0.172)	0.384** (0.184)	0.330* (0.178)
Number of observations	1,070	1,075	1,046
Pseudo-R ²	0.047	0.043	0.046

Results are based on 10,000 bootstrapping repetitions. The number in parentheses is the standard error.

***, ** and * indicate the statistical significance at 1%, 5% and 10%, respectively.

Table 8: Quantile regression results of Q.75th (dep. var.: average score of social capital)

Q.75th Variable	(1)	(2)	(3)
Trust in neighbors	0.090** (0.035)		
Trust in community safety		0.078*** (0.030)	
Trust in community leaders			0.125*** (0.033)
Household head's age (years)	0.003 (0.002)	0.001 (0.003)	0.000 (0.002)
Household head's gender (female=1, male=0)	-0.098 (0.067)	-0.143** (0.070)	-0.125* (0.067)
Household head's educational years	0.004 (0.008)	0.004 (0.008)	0.000 (0.007)
Household head as self-employed	0.077 (0.071)	0.065 (0.076)	0.000 (0.079)
Household head as farmer	0.083 (0.076)	0.112 (0.074)	-0.000 (0.078)
ID Poor (Yes=1, No=0)	-0.009 (0.072)	0.004 (0.073)	0.000 (0.070)
ln(household's per-capita income)	-0.009 (0.021)	-0.010 (0.020)	-0.000 (0.024)
Household having member(s) borrowing from MFIs (Yes=1, No=0)	0.121 (0.074)	0.089 (0.070)	0.125* (0.068)
Household size	0.008 (0.017)	0.012 (0.018)	0.000 (0.016)
Rural household (Yes=1, No=0)	0.302*** (0.059)	0.252*** (0.062)	0.250*** (0.058)
Constant	0.511*** (0.168)	0.602*** (0.172)	0.625*** (0.174)
Number of observations	1,070	1,075	1,046
Pseudo-R2	0.030	0.033	0.040

Results are based on 10,000 bootstrapping repetitions. The number in parentheses is the standard error.

***, ** and * indicate the statistical significance at 1%, 5% and 10%, respectively.

6. Conclusion

This study examines the relationship between community trust and social networks in Cambodia, providing empirical insights based on a household survey conducted across Phnom Penh and six provinces. The findings demonstrate that trust in neighbors, trust in community safety, and trust in community leaders are positively associated with social networks, although the relationship may reflect a correlation rather than a causal effect.

Our estimation results also indicate important heterogeneities in the effects of trust across different levels of social networks. At lower levels of social networks, trust in neighbors plays a crucial role, whereas at higher levels, trust in community safety and in leaders also becomes important. In other words, while trust in neighbors may help to foster social networks, broader social engagement may also require a sense of safety in the community and trust in community leaders. Without these broader forms of trust, even individuals with high trust in neighbors may be reluctant to participate in wider social networks. Financial inclusion—measured by access to loans from MFIs—is positively associated with social networks at higher levels, although the relationship is not statistically significant across all models and may reflect a correlation rather than a causal effect. Additionally, female-headed households tend to have weaker social networks, while farmer-headed and rural households exhibit stronger social networks, likely due to the communal nature of agricultural activities.

The policy implications of these findings are essential. Strengthening community trust can serve as a mechanism for enhancing social networks. Policies aimed at reducing gender disparities in social engagement and leveraging existing rural and agricultural networks could contribute to stronger social networks, eventually social capital. Furthermore, the positive effect of borrowing from MFIs on social networks highlights the potential role of financial institutions in fostering social networks.

Despite these insights, certain limitations should be acknowledged. The non-representative nature of the sample may restrict the generalizability of the results, and potential endogeneity concerns, such as the possibility that stronger social networks may also foster higher trust, warrant further investigation. Future research could explore causal inference in greater depth. However, the finding on the robust and significant correlation between community trust and social networks of this study is remarkable and can provide important policy implications for Cambodia and other developing countries.

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Abstract (in Japanese)**要 約**

本研究は、2021年にカンボジアの首都プノンペンおよび6州を対象に実施された家計調査のデータを用いて、コミュニティにおける信頼とソーシャルネットワークとの関係を分析したものである。社会関係資本の重要な要素である信頼およびソーシャルネットワークは、特に制度が未発達な途上国経済において、経済活動への参加やコミュニティの結束に大きな役割を果たしている。本分析では、①近隣への信頼、②地域の安全に対する信頼、③地域リーダーへの信頼という3側面に焦点を当て、回答者のアンケート回答によって測定した。たとえば近隣への信頼は、「ほとんど信頼できない」から「すべて信頼できる」までの選択肢で、コミュニティの大半の人々を信頼できるかどうかを尋ねて評価した。同様の尺度を用いて地域の安全と地域リーダーへの信頼も測定している。分析の結果、信頼水準が高いほどソーシャルネットワークが強固であることが統計的に示された。低水準では近隣への信頼がネットワークの強さと関連し、高水準では地域の安全、地域リーダーへの信頼、および金融包摂（マイクロファイナンス機関からの借入）がネットワークの強化と正の相関を示した。また、女性世帯主の世帯ではソーシャルネットワークが弱い傾向にある一方、農業従事者が世帯主の世帯や農村部の世帯は、農業活動の共同性により、ソーシャルネットワークが強固である傾向が確認された。以上の結果から、コミュニティにおける信頼の醸成、ジェンダー格差の解消、農村地域の社会的つながりの活用などがソーシャルネットワーク、ひいては社会関係資本を強化する上で重要であることが示された。

キーワード：信頼、社会ネットワーク、社会関係資本、カンボジア

JELコード：012, Z13, G21