

1 Community Capacity Building for Eliminating the Individualistic 2 Norms and Values in a Society Polarized by a Socio-Economic 3 Divide

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7

8 **Abstract**

9 Capitalism, consumerism, industrialization, globalization and corporations promote
10 individualism, sexism, classism, racism, privatization, competition, urbanization, and
11 socioeconomic Capitalism, consumerism, industrialization, globalization and corporations
12 promote individualism, sexism, classism, racism, privatization, competition, urbanization, and
13 socio-economic division between rich and poor, increasing social polarization, inequality,
14 injustice, and discrimination in society and thereby diminishing its human face. They are not
15 promoting environmentalism, a Cinderella economy and people-centered green economics
16 beneficial for the majority of people. The socio-economic divide polarizing society is reinforced
17 by anti-community and non-communal, nonaltruistic values and norms. In contrast,
18 community organizing, community capacity-building, community planning and social
19 networking excel in building a sense of community belonging and caring, and nurture the
20 desire to support each other in cooperative exchange (social capital), resulting in a more
21 altruistic, local, and sustainable economy. the community development approach addresses
22 The issues of unemployment, poverty and gender discrimination in society. The objectives of
23 the paper are to explore the contributions of community development, and to familiarize
24 readers with various successful community initiatives (as opposed to individualism) in
25 different communities in Canada and in Bangladesh. The paper explores why community
26 development work is essential in society as well as some means and strategies for developing
27 altruistic communal values and norms in the community. The paper contains the author's own
28 academic scholarship, experiences working with the community agencies Noble Institute for
29 Environmental Peace (NIEP), Ahamodhya Muslim Society, MCC in Canada and Grameen
30 Bank (GB), Grameen Motsho Pashusampad Foundation (GMFP) in Bangladesh. The paper
31 also contains literary reviews on community organizing and community development.
32 Community development is a living process that strives to create communal identity and
33 change the dominating power structure of the society. Communal values can m

34

35 **Index terms**— community development; community organizing; community planning; deepening community;
36 social capital; social network and virtual community.

37 **1 Introduction**

38 Canadian community-builder Paul Born (2014) asserts that taking care of one another and looking out for one
39 another had been an evolutionary prerequisite. It is why we have survived. However, capitalistic society creates

5 METHODOLOGIES

40 walls around people that separate people from one another. However, the "survival of the kindest" states that
41 evolution is more a cooperative process than competitive one. Members of a species that have been able to
42 collaborate and learn from one another are much more adaptable to their environments and able to respond to
43 the changing circumstances. Caring for one another and working together are at the heart of community. It is
44 how people of a community build a sense of belonging and prompt cooperative exchange. It is necessary because
45 in the modern capitalistic and individualistic value-oriented urbanized society an increasing number of people
46 are falling ever-harder on the unfortunate side of the socio-economic divide, a division which creates miseries,
47 injustice, discrimination, exploitation, competition, poverty, unemployment and many other socio-economic and
48 environmental problems in the community. Hence promotion of the communal norms, values and practices of
49 caring for each other and helping each other is important for the C society afflicted by the socio-economic cultural
50 divide. Therefore this thematic paper is emphasizing the understanding of different community types, possibilities
51 of developing different means and strategies for community organizing and the building of community capacity and
52 social capital for the betterment of human well-being and community development because community builders
53 can enhance the happiness and joyfulness of life in the community. The paper covers some community agencies like
54 Mennonite Central Committee (MCC), Ahamodhya, Muslim Society Noble Institution for Environmental Peace
55 (NIEP) in Canada and Grameen Bank (GB) and Grameen Mpossho and Pashusampad Foundation (GMPF) in
56 Bangladesh, which are examples of community development agencies that create communal values in these two
57 countries.

58 2 II.

59 3 Research Questions

60 What is meant by community, neighbourhoods, virtual community, community organizing, community devel-
61 opment, social capital development and deepening of community? Is there a difference between a community
62 and social network? Why is community development work essential in the society? How do people make the
63 connection from self to others? What are the means and strategies for developing altruistic communal values and
64 norms in society? III.

65 4 Objectives of the Study

66 The purpose of this paper is to identify the meanings and characteristics of community, virtual community,
67 neighbourhood, community development, and deepening community; to explore the contributions of social
68 networks in community organizing and community development; and discover the role of local or geographical
69 boundaries and the role and challenges of communication technologies, social capital (social networks) in
70 community development.

71 IV.

72 5 Methodologies

73 This paper used the author's own academic scholarship, personal working experiences with Noble Institution for
74 Environmental Peace (NIEP), Ahamodhya, Muslim Society Menonite Central Committee (MCC) in Canada
75 and Grameen Bank (GB) and Grameen Bank Motshu and Pashusampad Foundation (GMPF) in Bangladesh.
76 The paper uses MCC, Ahamodhya, GB and GMPF secondary data and reviews their Muslim Society literature.
77 This paper informs readers about the community development strategies and knowledge of these agencies. The
78 study also contains a review of the literature and short history of the decline of communal values in the current
79 society.

80 V. Significance of the Study/ Statement of the Problems

81 Individualistic norms and values started from pre-industrial and industrial capitalistic society, but the process
82 of economic polarization and the resulting divide have increased in the post-industrial period through emerging
83 giant cities and globalization. This socioeconomic and cultural polarization process creates community, rural-
84 urban, socio-economic, and cultural divides, and environmental destruction in the society. Giant cities, by way of
85 globalization, overexploited natural and human resources without giving return to earth and community. Cities
86 have become so large that comparatively simple services and agencies have posed problems. Even technology has
87 been unable to solve social and economic problems. Rather, technology is increasingly used in ways that increase
88 the socio-economic gap, injustice, anti-altruism, unethical individualistic values and norms. The financial crisis
89 of 2008-2009 grows from the same root—a fundamental flaw in the theoretical construct of capitalism (Yunus,
90 2013). This new capitalistic industrialized urbanizing society not only looks for profits while transferring the
91 expense through human, social, economic, cultural and environmental exploitation and imposing injustice in the
92 society, but also strikes a blow against communal altruistic values, community cooperative norms and principles,
93 and common human well-being. The result is increased poverty, unemployment, artificial financial crises, human
94 exploitation through cheap labour, gender discrimination, racism and the stereotyping of individual capability in
95 the society. Consequently, resources and power are concentrated in the hands of few dominating people. Mass
96 people of the society are less wealthy and suffering from miseries across the world.

97 The modern large city, the giant metropolis, has been viewed by scholars as an indication of the disintegration
98 of communal civilization (Barker, 1999; ??orten, 2006; ??oening, 1957; ??acIver (1955). People are exhausted
99 from the securing and expenditure of money and somehow make life livable without comfort, joy and happiness.
100 Capitalists, industrialists, bankers force people to be robot labourers, having no voice and choice in their workplace
101 and social life. According to Samuel Koenig (1957) there is extreme concentration of wealth and power under
102 a merciless economic and cultural regime. Even spiritual and intellectual things are appraised in monetary
103 terms. Now rich and poor neighbourhoods, separatism and polarization, exploitation, and extremes of wealth
104 and poverty reach maximum heights (Quarter, 2014). The capitalist regimes think village community with
105 its subsistence agricultural economy and primary relationships are dating back as far as the Neolithic age. In
106 the modern age, however, the majority of people are socially, economically, and culturally sick, living in an
107 environmentally polluted world. Masses of people are suffering from economic and social injustice in the society.
108 Capitalistic society puts importance on individual and market competition, turning community members into
109 consumers instead of creating communal altruistic feelings among people. The requirements of capitalism also
110 result in commodities travelling long distances.

111 Moreover, there are increasing concerns with the relations of animals and plants to their neighbours as well as
112 the effects of environment, such as weather, water, air and lands, upon plants animals and human beings. Now
113 people become job slavers instead of developing their communities and carrying the beliefs, norms and values, as
114 well as performing activities in their neighbourhoods, to help each other and to mobilize local resources. However,
115 or alternatively, community development is a way to enhance the resources (both human resources and non-
116 human resources) of a community to increase quality of life of its people and to enable access to those resources.
117 CD approaches and addresses the problem of poverty in a sustainable way (Yunus, 2013). This approach allows
118 community members to help each other, and enables them to develop solutions to the issues within the community
119 and acquire opportunities so that members by their own abilities can take action. Therefore, development
120 of communal services, community capacity-building, neighbourhoods linking in cooperation, and community
121 development planning are essential in the contemporary society for developing civic well-being, economic well-
122 being, cultural and environmental restorations and justice in the neighbourhoods.

123 **6 VI.**

124 **7 Defining Community**

125 According to Christenson, Fendley & Robinson (1994), a community is defined as people that live within a
126 geographically bounded area who interact socially and have one or more ties with each other and the place in
127 which they live (p.8). This is done while maintaining social networks with intense ties, social interaction and
128 an identification with the community. However, there are many communities that interact with and network
129 among themselves without living in a particular geographical area. For example, Muslims may interact about
130 issues from different places via the Internet. The lesbian / gay / bisexual / transsexual community (LGBT)
131 commune to celebrate different festivals in different places along the lines of acknowledging and celebrating their
132 sexual diversity. The author believes that in a community there are features such as people, place/territory and
133 purpose.

134 According to Robert M. ??acIver (1955) Community can also be defined as a group of individuals or families
135 that share specific values, services, institutions, interests and/or geographic proximity ??Barker, 1999, p. 89).
136 Another definition of community or a sense of community exists when two or more people work together toward
137 the accomplishment of mutually desirable goals ??Lofquist, 1993, p. 8). It can also be defined as a number of
138 people who share a distinct location, belief, interest, activity or other characteristics that clearly identify their
139 commonality and differentiate them from those not sharing them ??Homer 2004, p. 150).

140 Community shapes our identity and quenches our thirst for belonging. In the community, people's personal
141 identity becomes part of the collective identity. It has the power to unite people all in a common bond as people
142 of a community work together for a better world. For example, people feel a sense of connection by joining a
143 church, yoga class, community gardening project, sports club, music club, and by sharing in food preparation.

144 **8 VII.**

145 **9 Community Characteristics**

146 ? In a broad sense, a community has its own physical features, people, locale, values and spirit. It includes the
147 formation of identity, cooperation, interaction and networks amongst its members. According to Paul Born (2014)
148 there are five simple principles of community: seeking community is natural; people all have many communities
149 in their lives; people can choose to deepen their experience of community; seeking community is part of their
150 spiritual journey; and healthy community leads to individual and collective altruism. Here are the key qualities
151 of community people who either lead or participate in a community development initiative: respect for the
152 individual, group and community, strong sense of responsibility and commitment, empathy, openness to look
153 at alternate solutions, ability to recognize new opportunities and ways to improve, patience, perseverance and
154 endurance, creativity, innovation and institution, willingness to participate without always having to lead, trust
155 others, and self-confidence.

156 10 VIII.

157 11 Types of Communities

158 In ancient time, village community was preceded by a nomadic economy and the latter by a collectional economy,
159 which was the most primitive. Villages developed into towns when a class of traders settled permanently in
160 the villages and began trading from their homes. Later, towns developed into metropolises, or large cities,
161 which appeared with the rise of empires and of national states ??Korten, 2006). The smallest living clusters
162 are community people living together. Primary community referred to a community possessing intimate
163 relationships like a fishing or lumbering community. The main function of a secondary community is to
164 collect the basic materials produced in the surrounding area and to distribute them throughout the region.
165 A manufacturing community produced finished products and sent their products to commercial centers where
166 commercial communities lived. Communities are commonly divided into two generic types: rural and urban. Now
167 many other communities exist such as agricultural, trading, and professional communities, as well as music groups,
168 sports groups, and arts, dance, and manufacturing groups etc. Benefits of community: In the community, people
169 can learn from sharing stories. In fact, this sharing benefits community people, individually and collectively.
170 Community belonging shapes people's identity more broadly. Community builds the conditions for mutual aid
171 and prosperity. Community improves overall human well-being. It can help us to engage in and embrace a
172 communal approach that benefits many, and it can be approached from many directions. Here community
173 people become involved in agriculture, renewable energy, information technology, spirituality, education, health,
174 employment services and many similar areas and sub-areas. For example, Ahamedhya Muslim and Mennonite
175 communities aid their members in Canada. They feel that their communities and their faiths in God are insurance
176 enough. When there is a medical emergency or personal need, these community people take up a collection to
177 pay the hospital bill. They are one another's insurance. This is their definition of "Mutual Aid." Ahamedhya
178 faiths believe service is part of their worship. Many Muslim people have joined credit unions and cooperatives.
179 GB and GMLF Bangladesh organize poor people to be involved in community livestock, community fisheries,
180 community agriculture and community informal adult education. By joining others, people have a better chance
181 of being successful. This allows people to support one another. These community people trust that the success
182 of one becomes the success of all.

183 12 IX.

184 13 Virtual Community

185 Virtual/Cyber-communities are usually created through online interaction. They exchange and share information
186 with certain goals and aims. Contemporary technologies, primarily digitalization and the Internet, have shrunk
187 our world, making all events and all problems omnipresent to us. People can be smarter and more effective in
188 community. Facebook, Twitter, LinkedIn, Flickr, pinterest are great virtual tools that help people to understand
189 others and find patterns to follow. The virtual community trend is increasing across the world because accessing
190 the Internet has become relatively easy. Computers, tablets, smart phones and Internet-mediated communication
191 connect people globally. The advantages of the Internet in terms of community, learning and networking are that
192 members are able to gain information with a wide range of possibilities available. The Internet may be used
193 to develop supports where there were once weak ties. Here, the virtual community fulfills the definition of
194 community, although they are not meeting the geographical criterior.

195 As a result, the traditional definition of community may become problematic as information technology has
196 allowed for this definition to be expanded through developed and maintained relationships via email, online
197 networking sites, and cellular communication. Barry Wellman and Milena Gulia (1999) have raised the question:
198 are virtual communities 'real' communities? They fear that the virtual community is a zero-sum game where
199 more time is spent interacting online and less time is spent interacting in real life. According to them, the
200 Internet is especially suited to people who cannot see each other frequently. Online relationships are based more
201 on shared interests (p. 353). Its architecture supports the maintenance of a large number of community ties.

202 Although key facets in the definition of community should include having real-world interaction and face-to-
203 face communication, modern communication technology (IT) and the challenge of the 'digital divide' help people
204 to retain their relationships and communication while sharing information, values and ideas among interested
205 parties. Kuh-Ke-Nah Network (KNET) in Canada blurred community informatics (the application of information
206 and communications technologies) to enable community process and the achievement of community objectives
207 (Stoecker p.14). Many Northern Canadian young people are building connections through the Internet, cleverly
208 and determinedly finding ways to KNET connect to cybernetic communities. Social media can be used to bring
209 people together to celebrate or work on a common cause. However, this virtual capability is also dangerous
210 because of people's emphasis on individualism at the cost of community.

211 **14 X.**

212 **15 Neighbourhood**

213 In larger urban centers, communities are often defined in terms of particular neighbourhoods. Most people
214 belong to more than one community, but people belong to a particular neighbourhood. Many scholars refer to
215 communities as neighbourhoods. A neighbourhood is similar to a community, but it is a smaller area in which
216 relationships tend to be primary, or more or less intimate. The neighbourhood, in other words, is a section in
217 which live a number of families among whom close relationships exist. It is a group in which no introductions
218 are needed. Neighbourhood is an area in which the residents are personally well acquainted with each other,
219 and are in the habit of visiting one another, of exchanging articles and services, and in general, of doing things
220 together. Neighbourhood has a geographical area characterized by both a physical individuality and by cultural
221 characteristics of people who live in it. People living in such an area possess a common set of institutions,
222 customs, traditions, beliefs, attitudes, and ways of life; they constitute a more or less distinct cultural unit within
223 a wider culture. The Ahamadhy Muslim community neighbourhood, MCC neighbourhoods in the town houses
224 in Mabel, Toronto and Cambridge in Ontario are examples of neighbourhoods where they have close intimacy
225 with each other. They (Ahamadhy Muslims) celebrate religious, cultural, music, theatre and sports events in
226 their community religious and recreational centers around the mosque.

227 The question is: as a community worker, how to get to know neighbours in the neighbourhood. The tip is
228 to go door-to-door. It will help you to meet people face-to-face, which is the very best organizing approach.
229 Collect their email and other contact information to make things much easier. Consider changing your front
230 yard for sitting and enjoy the fullness of front-yard flowers, shrubs, fruits and vegetables, and greet neighbours
231 as they pass by. Get out and play. Children can bring a neighbourhood together, and dogs are also great for
232 building relationships. Stop and talk while people are walking in the community. Such activities can be found
233 in the Mabel Ahamady Muslim neighborhoods. It is surprising how people have no interactions living together
234 in their neighbourhoods for many years, especially in giant cities. Hence, consider forming a neighbourhood or
235 apartment association; take the initiative to visit neighbours, talk with them and greet them. Do not wait for
236 everyone to come when organizing meetings or events. Take a risk to organize an event; many will join the event.
237 This can facilitate the organization of community events, socials and programs that will support neighbourhood
238 cohesiveness.

239 **16 XI.**

240 **17 Association**

241 People who are associated with particular goals and objectives meet to discuss issues, have a leader, and abide
242 by certain rules and procedures that are usually formal. However, a community is usually developed naturally,
243 whereas members of an association become a community through interactions that are both formal and informal.
244 In a neighbourhood, dwellers live in certain regions and may or may not interact among themselves. Also, they
245 may or may not have homogeneous characteristics as it relates to class, interest, beliefs and lifestyle. Community
246 by associations can cross many boundaries. Most often they are not restricted by geography; rather they provide
247 a context for identifying with others like oneself or with a cause about which one cares deeply. An association
248 can provide a sense of solidarity and bring feelings of belonging. Communities of association are formed by those
249 who feel outside or on the margins of the mainstream, who are struggling together for broader acceptance in
250 society.

251 **18 XII.**

252 **19 Community Social Capital**

253 A social network is a collection of nodes (people, organisms, institutions) connected by a variety of ties,
254 relationships, directions, and reciprocity that are based on the exchange of resources (emotional, social, financial
255 and informational). People create social networks through their interaction based on similar interests, shared
256 values, visions, ideas, and on financial exchange and friendship. For example, the Toronto Bengali Cultural Club
257 (TBCC), MCC members, NIEP members, GB and GMPF members have a volunteers/network/circle where they
258 share and exchange Bengali culture, music, dance, theatre and food. They also exchange Bengali books and
259 movies, and teach English to newcomers and Math to school children in Toronto. They maintain community
260 activities through their connections, networking and shared interests. Social networking is an essential element
261 for community formation and maintains community solidarity.

262 Social capital refers to connections among individuals for creating social cohesion by means of value such as
263 better health, education and security. Bonding social capital facilitates in developing social relationships within
264 the framework of community and development. Here, social capital can create close bonds within the community
265 without bridging other groups; an example may be that of church-based women's reading groups, or book-circle
266 groups. Bridging social capital includes the civil rights movement and many youth service groups. Bonding social
267 capital is good for mobilizing solidarity and bridging networks in the community, and is also better for linking
268 external assets and information diffusion.

269 Social networking involves mutual communication and exchanging of information among members; it is one of
270 the essential ties of a community. Social networking includes building relationships and loyalty to a community
271 and neighbourhood. It has strong ties and weak ties depending on the relationship and interaction among persons.
272 The services in a social network are usually specific, while those of communities are usually more general. A social
273 network is based on shared interests for the well-being of the community. For example, Winnipeg Mondragon Cafe
274 and Book Club creates a social network among Winnipeg down neighbourhoods, which at the same time can be
275 termed a Winnipeg Mondragon Cafe and Book club community too. MCC and NIEP volunteers, Grameen Bank
276 and GMFP field workers build networks among marginalized people in Canada and in Bangladesh. Therefore a
277 community can be analyzed using a social network approach.

278 Robert Putnam is particularly concerned with the loss of social capital in modern communities and what might
279 be done to rebuild it. He describes two kinds of social networks. The first and more common kind is created by
280 bonding with people who are like us. The second involves bridging by connecting and engaging with people who
281 are not like us—people who have different belief systems or skin color or socioeconomic status. Though people are
282 different, citizens can bridge these differences and build cohesiveness. This physical place of gathering becomes
283 a tremendous source of personal and community identity. For example, the designing of walkable communities
284 is to facilitate connection by making it more a part of everyday life, such as meeting a neighbour while walking
285 to the grocery store. Social networks are the way people get to know one another better over time.

286 20 XIII.

287 21 Role of Local or Geographic Boundaries and the Role of 288 Communication Technologies and Social Capital in Commu- 289 nity Development

290 A community of practice may be more relevant for people rather than a geographically place-based community.
291 However, to do community development work, organizers need to initially use on-the-ground techniques in
292 organizing the people and then have an online presence or vice versa. A community or neighbourhood can
293 exist with close links to the larger society and still retain its identity and viability because it provides a basis
294 for the local population to engage in community actions (Christenson, Fendley & Robinson 1994, p. 7). Hence
295 nowadays place is becoming less relevant and is being replaced by mutual networks. For example, automobiles
296 and Internet have made it possible for people to live farther from where they work within metropolitan areas
297 as compared to fifty years ago. Still, space affects our access to jobs and public services (especially education);
298 our access to shopping and culture and the availability of medical services. The Internet, email and other digital
299 technology make social networking and space creation easier for people to be together without physically being
300 together. However, poor and working-class families are less likely to own instruments of eliminating or reducing
301 the barrier to community that large distances present, such as a computer that has Internet access including
302 e-mail exchange.

303 XIV.

304 22 Community Development

305 Community Development (CD) is not imposing solutions from the top or from outside: it is a community
306 democratic decision-making process that requires the active participation of a variety of people. According to
307 Christenson, Fendley and Robinson (1994) Community Development (CD) would be driven not by competition
308 and deprivation, but by cooperation and affluence for the wellbeing of people (p.15). From this point of view,
309 the author prefers the CD definition by the Centre for Urban and Community Studies, University of Toronto
310 that asserts that community development is positive change in the social, economic, organizational or physical
311 structures of a community that improves both the welfare of the community members and the community's ability
312 to control its future. It entails a variety of citizen-led efforts, carried out within or on behalf of a community, to
313 define problems, develop solutions, and attract the resources necessary to implement activities that address the
314 identified problems. For example, MCC, Ahamodhya, Muslim Society GB and GMFP are about helping poor
315 and working-class citizens improve their socio-economic status.

316 MCC, Ahamodhya, Muslim Society NIEP, GB and GMFP are community development (CD) agencies who
317 are fundamentally about building partnerships, collaborations and information-sharing, and helping people in
318 need, where community-members and community-builders develop integrated actions and services to improve
319 conditions of people's lives in the society in Canada and in Bangladesh. A community development approach
320 is built upon belief in people's need, freedom of choice and voices, ability, knowledge, interactions, and
321 relationship development. It is about mutual cooperation and altruism, and not about competition to one
322 another. Community development's aim is to work together with a community's members to improve quality
323 of life (through green development) among the community people, particularly for marginalized people of the
324 community. It is about integration of people towards community belonging, and not social, economic and
325 environmental division among community people. CD promotes the development of common knowledge and
326 critical awareness among community members. CD provides community with both formal and informal adult

327 learning, children's transformative learning, and promotes popular culture in the society. Community mutual
328 learning and mutual helping among community members is central to the common well-being of human life.
329 Community development is a continuous process promoting a sense of belonging to and an engaging with a
330 community, and connecting each other to create opportunities to promote socio-economic and green well-being
331 and to eradicate poverty from the community. Deepening relationships, empathetic feelings, and community
332 identity among community members is the key to community engagement and development.

333 The strength of CD is in bringing diverse interests together to achieve a common purpose. NIEP campaigns
334 for community awareness is an example of one of the beginning steps of community green actions for green
335 community capacity building. However, CD is a continuous process where organizations work hand-in-hand with
336 people and mobilize resources for the interest of the community's disadvantaged people.

337 Community development activities usually serve people to improve their socio-economic status, health,
338 political-civic engagement, cultural activities, religious observances and educational outlets. It also empowers
339 them to be self-managing. State macro-policies, mezzoand micro-community development policies and their
340 support services that are based around online virtual communities can serve only those who are using the
341 Internet. Marginalized poor people may be left out of online community development activities especially
342 in developing countries. However, the Kuh-Ke-Nah Network (K-Net), a regional network of more than 60
343 aboriginal communities around northern Ontario and Quebec, is used for health, education and other social
344 services. This is an excellent CD scheme to serve northern marginalized First Nations people in Canada through
345 modern communication technologies. Community informatics may be used to achieve CD objectives. However,
346 information and communication technologies (ICT) have eclipsed the traditional concept of CD.

347 XV.

348 **23 Components of Community Development**

349 CD has four components: building support, making a plan, implementing and adjusting the plan, and
350 maintaining momentum. Building support creates awareness, understanding and support for the community
351 development process. CD is an inclusive process. Community members' shared vision and a sense of belonging
352 to their community initiate the community development process. It includes economic, social, environmental
353 organizations (government, labour, business, social services—all are part of CD). However, Frank and Smith
354 (2005) assert the following diagram that has nine agencies as community planning participants.

355 Diagram 1 : Agencies involved in the CD capacity building process (Frank & Smith 2005).

356 However, there are some mistakes made by outsiders or insiders of the community when a wide cross-section
357 of interests (community members / agencies) are present—misunderstandings, silence or the tone of voice of the
358 community members' responses, presenting ideas instead of asking for input, assuming needs, treating interactions
359 as competitions instead of learning opportunities, inappropriate framework of thinking patterns, judging or
360 stereotyping by gender, appearance or past actions, and giving more attention to officially recognized leaders.
361 The diversity of community members, political interests, organizational mandates and existing structures are
362 factors that must be recognized and built into the community development process.

363 **24 XVI. Community Economic Development**

364 and Grameen Bank, Grameen Motsho and Pashusampad Foundation (gmpf) In Grameen Bank and in Grameen
365 Motsho and Pashusampad Foundation (GMPF) local communities work together at setting up businesses and
366 promoting their own interests through economic expansion. Here the definition of economy serves all CED
367 approaches (Ced, cEd, and ceD) and can be given as "a system of human activity directed to meeting human
368 basic needs that is determined by deliberate allocations of scarce resources" (Boothroyd, P. and Davis, H. 1993:
369 p. 230). Micro-financing is working with local currency to provide loans to the poor to create self-employment
370 through income-generating schemes; it helps meet basic needs and build the local economy. It also mobilizes
371 small deposits and community savings which are used to invest in community planning. Micro-financing is a small
372 financing system, whereby interested private entrepreneurs borrow money for running their own sustainable small
373 business ventures. Micro-financing is run by NGOs all over the world. Bangladesh is a non-welfare state and a
374 largely rural society where these programs are needed. The government of Bangladesh has been implementing a
375 'Cooperative Village' approach as a means to achieve integrated rural development through the Bangladesh Rural
376 Development Board (BRDB). Grameen Bank (GB) provides micro-credit support services to the poorest rural
377 women with a ray of hope. It to eradicate poverty provides them with the opportunity, through microfinance, to
378 start and run their own businesses.

379 Grameen Bank operates nationwide through 2 185 branches. The repayment rate has been highly satisfactory
380 (99%) since 1979. The majority of them (97.9%) are women borrowers. The Bank serves a total of 6.5 million
381 borrowers through 130 000 rural landless associations in 70 370 villages in Bangladesh. Total loan disbursement
382 is \$5.65 billion since its inception. Of that \$5.00 billion has been repaid. Current borrower savings are \$2.5
383 billion. To date, its monthly loan disbursement is \$58.00 million and 100% of loans are financed from borrower
384 deposits. It has 21 500 staff working at the village level nationwide. GB never receives any grants from outside
385 sources (Grameen Bank Annual Report 2013). It is run based on its own borrowers' savings, an internal fund
386 mobilization, which makes it economically sustainable.

387 The Grameen Bank (GB), GMPF, and MCC are shining examples of a locally and democratically run
388 organization (CED organization) designed to serve the poor people by being run by them. GB is responsive
389 to the people and engages with them on regular bases which are all features of good Ced. Every year GB officials,
390 at all levels, face an election. This process of electing a leader helps to develop democratic norms and facilitates
391 networking among members, especially assets. As part of the monthly meetings they discuss their status of the
392 business, family matters, community problems, children's education, health and other social agenda. GB and
393 GMPF borrowers perform community development as well as community economic development activities in
394 which GB officials act as catalysts and help borrowers to reach their goals of eradicating poverty and empowering
395 their societies.

396 Like Grameen Bank and GMPF, there are many community economic development organizations—Bangladesh
397 Rural Advancement Committee (BRAC) in Bangladesh that includes poor rural women in its community (CED)
398 program, and provides small loans to rural poor women through group formation and business initiatives.
399 Grameen Bank gives preference to female empowerment because it feels that women suffer more from poverty
400 than men, and women are much more active when escaping poverty than men. The Bank focuses its attention
401 on female community organizing, because it explores and promotes female empowerment both economically and
402 socially. These businesses build up savings and help them find dignified livelihoods by increasing income, providing
403 education, creating material assets and developing social and human capital to overcome poverty. One of the
404 prime objectives of the Grameen Bank is to promote female entrepreneurship and to create self-employment. This
405 empowers women economically and socially by increasing their income and creating leadership and networking
406 among them. In addition, clients of the GB gain access to better nutrition, housing, and social activities which help
407 them acquire new skills and coping strategies. This is typical CED—using economics to improve the community
408 in non-economic ways.

409 Beginning in 2003, Grameen Bank expanded and began to directly tackle homelessness. Approximately 79
410 000 beggars have already joined the 'Struggling Members Program' set up to deal with their unique situation.
411 \$1.2 million have been lent to street people so far; of that \$0.53 million has already been paid off (Grameen Bank
412 Annual Report 2013). The poor commonly live in isolation, trapped in their homes. The objective of micro-
413 finance and the Grameen Bank is to create an environment under which people can develop the confidence to
414 survive on their own. Again, this is quintessential ceD. Although Boothroyd, P. and Davis, H say "the limitation
415 of ceD is that it is out of step with the mainstream attachment to unlimited growth." P. 235), nevertheless, GB
416 activities contributed to Bangladesh poverty eradication. poor women. All centre chiefs and group chairmen
417 gather at a monthly workshop organized by each branch where they discuss and exchange new strategies and
418 concerns. Women organize independent associations to receive loans from GB. Borrowers receive loans and save
419 money, repay loans individually and collectively, and participate in the local association or centre weekly meeting.
420 They receive loans from the bank and run their businesses in their locality. They earn money and gradually create
421 personal and collective (community)

422 The Grameen Bank community development program not only maximizes local economic activity but also
423 creates the kind of social and emotional environment in which people connect with each other to strengthen
424 mutual aid norms and practices through GB landless women associations. Social cohesion and solidarity among
425 them crystallizes through making associations. They discuss their business problems, family problems, and other
426 social problems and how to solve them, and exchange business ideas.

427 25 XVII.

428 26 Community Organizing

429 Community organizing is essential for community development and the well-being of community members, and
430 creates opportunities for group formation and addresses community issues collectively. The value of mutual
431 cooperation, participation, mutual aid, mutual actions, and a collective voice is in the growth of autonomy and
432 the arising of collective efforts to develop and solve local problems by using local resources. These are the
433 valuable components of community organizing. Influence, imposition, exploitation, injustice, competition, top-
434 down decisions and top-down executions are anticomunity organizing phenomena. Community builders need to
435 be successful motivators and selfless. In Toronto, many community agencies are successful in forming networks
436 among community members to provide community services. Examples are Food Share, Regent Park Community
437 Services, MCC, Islamic Social Services and Rehabilitation Services (ISSRA), NIEP, Ahamodhya Muslim Society,
438 Scott Mission and Red Cross Programs of Toronto, etc.

439 These organizations are able to make networks that bridge across differences of age, gender and ethnicity.
440 Several members of these agencies have been able to make strong connections to each other in terms of personal
441 and familial ties. Scarborough Village Center is able to develop strong ties among its senior members in
442 Scarborough, Toronto. However, there are weak tie among Canadian-born members of immigrant families and
443 first-generation new immigrants. This is because new immigrants take time to become familiar with the new
444 country's social, economic, cultural, and political values and norms, and its technological system. Therefore,
445 bridging programs, one-on-one counselling services, and new immigrant families with Canadianborn members
446 linking with Canadian family service agencies could help the new immigrants to know the Canadian existing

447 values, norms, customs and systems. Community builders could look into these features for new immigrants'
448 adaptation within the community.

449 However, new immigrants feel more comfortable to get services from citizens who are from their country of
450 origin. They have more connections and interactions with people having family or historical ties to their country
451 of origin.

452 Grameen Bank and GMPF in Bangladesh are community organizing schemes in the sense that they help
453 landless poor women to organize themselves in the centre, develop leadership qualities, become involved in
454 the decision-making process, resolve problems through mutual dialogues for improvement of lifestyle, children's
455 education and health in Bangladesh. They help other poor people and work with them. They work together
456 towards improving hygiene and sanitation in their village, and to resolve neighbourhood conflicts, dowry problems,
457 reduce the resort to violence, and vote and participate in other human rights issues. They involve themselves with
458 public awareness and act with class consciousness for social uplift. They become interconnected with each other.
459 Today, they are no longer socially isolated. They use their credit for homebased businesses. All their activities
460 create an impact on the local businesses and economy. Thus people play a collective role in local economic
461 development. In Canada, Scarborough Storefront and Bangladesh Center, Toronto organize small business fairs,
462 community picnics, volunteer gatherings, and homemade food-selling fairs, a farmers market, street festivals,
463 community storytelling, community gardening, and community music festivals. These events help Scarborough
464 immigrants and neighbours to gather in these events and sell their products, exchange greetings and get acquainted
465 with each other, share ideas and skills etc. These activities and events have allowed community members to
466 participate in these community organizing events to engage with other neighbours, organization employees, and
467 volunteers who previously may not have had experience related to neighbourhoodspecific community activity
468 participations. Through these community-organizing events, new immigrants get a view of informal learning
469 with other local community members and organizations, build connections and networks among each other,
470 relieve loneliness of life, and discuss and exchange various neighbourhood issues and solutions.

471 **27 XVIII. Community Capacity Building and Community De- 472 velopment**

473 Problem-solving, conflict resolution skills and team-building skills are important in the community capacity
474 building process. To be effective in problemsolving, community builders need to have the ability to identify
475 the issue or problem; look at options and alternatives; help individuals understand the views of others; break
476 the impasse if discussion gets bogged down; manage conflict when it occurs; help find common ground; assist
477 members to recognize and make agreement when it happens; ensure that everyone understands the agreement.
478 Both community development and community capacity building are viewed as a community-based participatory
479 model of development. Principles and values are key parts of both community development and capacity building
480 when they are being considered as participatory or inclusive processes (Frank & Smith, 2005). They are about
481 respecting people, improving the quality of living, caring for one another, appreciating and supporting cultural
482 and individual differences, and being good stewards of the land, water and wildlife. Community development
483 process considers and changes the conditions and factors that influence a community, and thereby changes the
484 quality of life of its members.

485 Community development is a tool for managing change and, therefore, it is not a quick fix to a specific issue
486 within the community. It is a process that seeks to exclude community members from participating in and an
487 initiative that occurs in isolation from other related community activity (Frank & Smith, 2005). However, one
488 of the primary challenges of community development is to balance the need for long-term solutions with day-
489 today realities that require immediate decision and shortterm action. According to Flo Frank and Anne Smith
490 (2005), effective community development is a long-term endeavour, well planned, and based on inclusive and
491 equitable principles. It has a holistic and integrated approach, initiated and supported by community members.
492 As a result, it enhances mutual benefit to the community members, facilitates shared responsibilities among
493 community members, and connections between social, cultural, environmental and economic matters. Moreover,
494 it respects diversity of interest and is grounded in experience that leads to best practices.

495 **28 XIX. Community Planning Process (cpp)**

496 Roles of the community and relationships are not always clear-cut at the beginning of the communitybuilding
497 process, and it needs to be adjusted to the local context and situations. In the CPP, there could be some common
498 mistakes: failure in the up-front need to develop support for CD; imposing a vision on community members; failing
499 to involve all the interests and sectors of the community in the visioning process; designing processes that are
500 not inclusive or open to all; failing to inform members about the community plans and programs and to involve
501 the community; leaders failing to build community ownership. To overcome these mistakes, Frank and Smith
502 (2005) suggest seven steps in a community planning process: The following diagram provides an illustration of
503 the community planning process.

504 In this CPP it is important to create a community vision that could help to form a picture of what the
505 community builder wants. Assessing the current situation involves consideration of factors outside and within

506 the community. The process involves identifying Here one needs to develop an action plan that includes questions
507 of who, what, when and how around the plan. After implementation of the plan, it is CD.

508 Factors that contribute to successful community planning are: shared vision; long-term commitment;
509 leadership; financial, physical and human resources; community support and political commitments. Other
510 factors are a realistic appraisal of the current situation; a desire to build on the accomplishments and efforts of
511 the past; an inclusive process and the ability to work as a team. Most important is a commitment to use the plan
512 as a tool and to modify and make adjustments as needed at the implementation level. Therefore, designing a
513 local community development process involves: understanding the community; learning from other communities;
514 considering development success stories; learning from past efforts that have not worked well; recognizing the
515 efforts. Knowledge, skills and abilities of all involved in the CPP are very important. CPP is bringing a responsive
516 and flexible CD process to community people. However, the community members also need to evaluate the CPP
517 activities that suit the community. Community development and community building are processes that increase
518 the ability of people to prepare for and respond to opportunities and challenges in their communities. It develops
519 communitybased accountability and responsibility for the future.

520 29 XX.

521 30 Deep Community

522 The term "deep community" is used by Paul Born in Canada. If society cares about poverty, safety, or well-
523 being, then the experience of community is essential. Because capitalism worships the idea of competition and
524 winning, it has raised the status of competition to be a defining part of our nature. Moreover, cooperation
525 and democracy are discounted as inefficient in capitalism. To deepen community means to make consciousness,
526 proactive, intentional efforts to hold on to and build on the connections between us, connections that will help
527 us resist the pull of the often-neurotic social responses to the complexity of our times (Born 2014). Paul Born
528 mentions two other types of community—shallow community and fear-based community (p. 34). However, the
529 deepening community creates the opportunity for people to care for and about others that builds a sense of
530 belonging. This makes people more resilient and it makes community people healthier. Moreover, it improves
531 our economic opportunities, networking and makes people happier.

532 Through community activities children not only develop a positive self-identity but also a positive community
533 identity. Our culture's individualistic approach does not bring deep satisfaction. Children, youth, adults and
534 seniors all enjoy community weddings. However, here the challenge is to understand one's own sense of isolation
535 and the culture of individualism, acting in ways that eastern cultures would see as selfish (Born 2014).

536 Paul Born, Director of Tamarack Institute, Canada believes that seeking deeper connection, and relearning
537 the skills of community engagement and collaboration, could reach the goal of reducing poverty for one million
538 families in Ontario. Through community engagement and collaborations Canada can create a positive vision,
539 organize community people to achieve it, and realize a better future for all. The deeper the community, the
540 easier and better the outcome people can receive. Take care of yourself-no one else will. Believe that "we" have
541 a greater right Mutual acts of caring build a sense of Send a get-well card, phone on their birthday; post a
542 birthday message on Facebook. Our doctor cares for us when we are sick to life (happiness) than "they" do.
543 We are stronger when they are weak belonging. We know and act when neighbours and friends and family are
544 sick. Mutual acts of caring occur often. I am alone in this world. Send in a donation, click "Like" on Facebook,
545 sponsor a child in Africa, yet do not know names of children next door.

546 Share a belief that we are right and they are wrong, and work together to realize that belief. If we work
547 together, we can win and they will lose. Will do whatever it takes for my "tribe," or people, to win and defeat
548 the other. Share a belief that creates a benefit for all, act together for the benefit of all. An absence of "they"
549 or "them." As we care for others, our caring for each other deepens.

550 In the shallow community, Paul Born defined that people do not require ongoing connection and mutual caring.
551 Here personal peace may be doomed; pursuit of pleasure can create a vacuum or become abuse-dependence on
552 alcohol, drugs or sex. In this shallow community, consumerism wastes natural resources, creates inequality among
553 those who produce what we consume, and distances people from the real nature of people. Shallow community
554 could be an attempt to deny innate desire for deep community or to avoid making the effort to deepen community.
555 According to Paul Born (2014) the shallow community is a turning away from the challenge of building deep
556 community, and the fear-based community is a misguided attempt to build deep community.

557 Fear-based Community: A community based on fear is a dangerous place. These community people position
558 themselves against the other to feel safe or hopeful. They do not accept people for who they are, but require
559 them to unite against someone or something as the price of belonging. This fear can grow out of control quickly
560 when groups start to organize against the other side. Islamophobia exists for Muslim people in the Western
561 World. Poverty-stricken neighbourhoods become places of fear after dark, when gangs, drugs/prostitution come
562 to life.

563 However, deep community is a place where people find opportunities for ongoing connection with those they
564 care about and those who care about them.

565 It builds an emotional resilience within and between people that, in turn, builds mutuality and reciprocity.
566 Examples are MCC, Ahamodhya Muslim Society members sharing potluck meals after their worship services,

567 mourning together at funerals, opening their hearts to one another, building reciprocity and a sense of belonging.
568 Here people have warmth and commitment to do for and share with each other. People share altruism and
569 express collectively, creating a form of connection that makes people's commitment strong and the work light.

570 When people develop deep community, they can overcome their loneliness and challenge their fear; they can
571 come together to make sense of destruction around them; they can reach out together and actually do something
572 about it. There are four acts in the deep community: sharing their stories, enjoying one another, taking care
573 of one another and working together for a better world. Deep community comes from a commitment to be in
574 relationship with others. Deepening community involves creating places and opportunities where people can care
575 for others: community people expect something of us. Paul Born thinks that hope needs to be based on a mutual
576 understanding of what people want, of what they hope, together. People have choice, they can make a difference.
577 They can build deep community together. People prosper together.

578 Paul Born (2014) identified five broad categories of basic understandings of deepening community: community
579 as identity, community as place, community as spiritual, community as intentional, and community as a natural
580 living system. For example, Ubuntu is an African term describing the interconnection between people; Human
581 is defined as individual and social but preciously as belonging to one another. It is not "I", but rather "We."

582 A community of faith helps people to strengthen their spiritual understanding and discipline their spiritual
583 practice. A sorting of ideas, both supportive and challenging of lifestyles, reaffirms the importance of a common
584 bond and understanding. Healthy spiritual practice; however, allows for "creative seeking" and for challenging
585 belief, both personal and collective. This helps the community to grow in understanding and strengthens the
586 overall belief system. A personal belief system indicates an important source of identity. The deepened spiritual
587 community, when open, can help us to deepen peoples' commitment to each other and in turn, be a wonderful
588 place for joy together.

589 Places of worship, service clubs, and community centers, which create trusting communities over time, can
590 provide an environment of belonging that provokes mutual acts of caring. Helping one another during illness,
591 supporting one another through celebrations and tragedies, knowing what is going on in one another's lives, and
592 caring and acting collectively are all part of communities of belonging. Corporations such as Disney, Apple,
593 and Ben & Jerry's have created international cultures committed to corporate social responsibility. Moreover, in
594 any society, the cultural bonding among immigrants provides a sense of connection and promotes acts of mutual
595 caring, creating a community of belonging in a new country.

596 To move from fear-based community to deep community most likely is a process and is requires transcending
597 people's desires and responses. Paul Born (2014) provided the following chart of the community transcending
598 process: Diagram 4 : Moving from fear-based community to deepening community (Paul Born, 2014) These are
599 my people.

600 I will do whatever it takes for my "tribe" or people to win and defeat the other. I believe in this so much that
601 I will give my whole self to this.

602 Helping one another is the key to the survival of all living things. People are working together to build a better
603 world. This may mean improving a neighbourhood near their work or church. It can be starting a recycling
604 program in a neighbourhood. It may mean cleaning up a park, feeding the hungry or visiting prisons together.
605 When people do these together, with collaborative intention, they create the power of collective altruism (Yunus,
606 2013).

607 Collective awareness of group and transcendent knowing contribute to "collective wisdom." Paul Born 2014
608 says, "This collective wisdom is the hope for people's future in the chaotic times." Groups have the potential to
609 be sources of extraordinary creative power, are the incubators of innovative ideas, and are instruments of social
610 healing. Through gathering together, learning together, working forward, people are able to find the solutions
611 they need for a more effective world. For example, GB groups have the potential to be sources of extraordinary
612 creative power, incubators of innovative ideas, and instruments of social healing. The MCC, Ahamodhya Muslim
613 Society, GB and GMPF members learn to identify with a group (social identity) and, in turn, shape their sense
614 of self within the context of the group. The collective act seems to deepen the resolve of the many. Working
615 together is a powerful testament to the aphorism (saying) "many hands make light work." It is like when everyone
616 gets involved in something, the work gets done quickly. When people work together with purpose, the work feels
617 light and the accomplishment extraordinary, resulting in joy. The giving and receiving relationship provides a
618 form of mutuality and takes the work beyond charity. Paul Born called it "restoring our humanity."

619 XXI. Community Development Needs to be a Grass Roots Phenomenon and/or with External Assistance
620 Christenson, Fendley and ??obinson (1994) say that community development impacts localities because it
621 stimulates local initiatives by involving people in the process of social and economic change. However, state
622 planners' emphasis on economic development without thinking people development doesn't fulfill the concept
623 of community development. Community development is concerned with public policy, governmental action and
624 other types of action that affect people. This is because outsider influence can disturb community self-help
625 efforts. State community planners have worked extensively to meet the needs of governmental decisions. It is
626 sometimes difficult to depend on the government (through policies, programs and monies) to deal with local
627 problems. Community development activities can have more impact through communication-building among
628 local people, which promotes solidarity and improved social, economic, and cultural well-being of community
629 residents. Therefore, self-help efforts are put first before taking assistance from outside. Governmental support

630 could be used in the construction of bridges, roads, Internet connections, post offices, police stations, schools
631 and hospital/health centers in communities. Governments can allocate public resources to the community for
632 its socioeconomic programs to assist the community to achieve its mission, vision and goals. Therefore, Rouf,
633 I strongly believe in both the self-help approach and external supports (without go together influence) for the
634 development of community. There should be; however, equal distribution of resources within society, otherwise,
635 poor and working-class citizens will be deprived of opportunities that others will not be deprived of.

636 Limitations of the Study: The study is not an analytical paper, but rather is a thematic paper and narrates the
637 author's own experience in community development work in Canada and in Bangladesh. The paper, however, does
638 not measure their socio-economic development, which is also significant. Moreover, the Implication of the paper:
639 The end product of this paper would encourage community development builders and community organizers
640 to know different initiatives of community development activities in Canada and in Bangladesh. The paper
641 provides new knowledge of Canadian community organizers' initiatives and activities, and the women borrowers
642 of Grameen Bank and GMPF are to be able to use the knowledge for the improvement of their personal life and
643 citizenry development in their communities. This paper also discovers GB non-declared community development
644 learning and its implication to borrowers' social life. paper does not have primary survey data on the impact
645 of community development in community members' lives. The study only reviews the community development
646 literature, community organizing process and community planning process.

647 Validity: This paper has intrinsic validity in the rich versus poor socio-economic divide process because it
648 defines and reviews community communal values and norms, community organizing, and community capacity
649 building skills from the point of view of creating communal altruistic values and norms. The paper has external
650 validity too through careful review and analysis of MCC, Ahamodhya Muslim Society and GB community capacity
651 development learning strategies and implementations.

652 Community development is a living process. It brings about change, forges new relationships and shifts power,
653 but power struggles can arise in the community development process. Some community members may perceive a
654 loss of power or be threatened by the new relationships that they see being developed. The community builders
655 can minimize power XXII.

656 **31 Conclusion**

657 struggle issues by helping their community people to be aware that community development involves change and
658 by changing along with those who will be affected. The community builders also need to assess the community
659 situation, recognizing that confusion and power struggles are likely to occur so that they can identify constructive
660 action. MCC, Ahamodhya Muslim Society in Mabel, Toronto, and NIEP in Canada and GB and GMPF in
661 Bangladesh are community builders / agencies that can take action to minimize these social ambiguities, work
662 to develop trust and promote two-way communication, develop open dialogues with those who are resistant
663 to change, and know what is happening and why it is happening in the society. Moreover, the community
664 builders/agencies need to promote the vision and goals of the community development plan to create a common
665 purpose and focus. Therefore, they can invite and encourage those most likely to be affected by the community
666 development process to take leadership roles and actively participate in group activities towards finding solutions
667 or creating opportunities. To maintain interest and support over time, inclusion and local participation of the
668 community people should be built into the very nature of the community organizing process.

669 **32 (H)**

670 1



Figure 1: 2 .

*[Note: in his book *Society: Its Structure and Change* a community is a group of Communities can also be defined by common cultural heritage, language and beliefs or shared interest. These are called communities of interest. Aboriginal communities may not be confined by geography but rather might be scattered over a larger area which includes non-Aboriginal geography.]*

Figure 2:

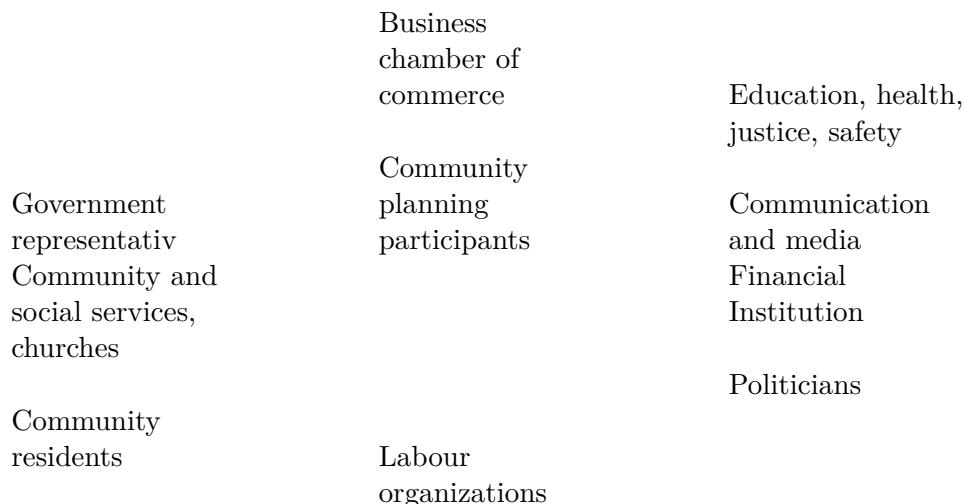


Figure 3:

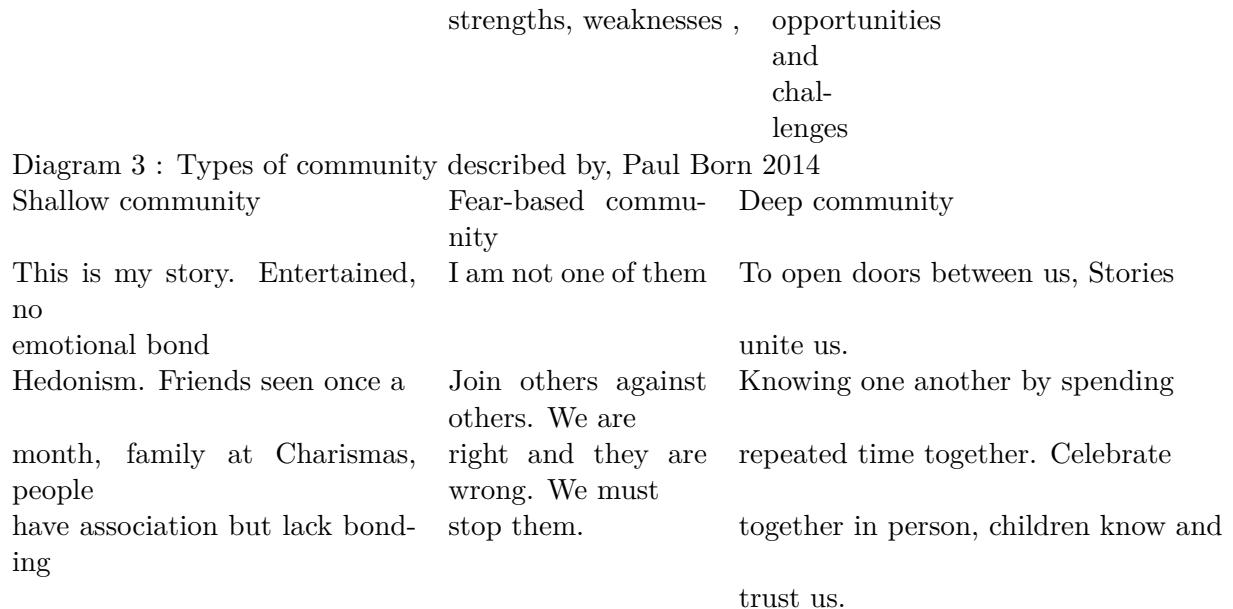


Figure 4:

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