

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

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## Abstract

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

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

## 1 Introduction

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

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

## 2 II.

### 3 Research Questions

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

### 4 Objectives of the Study

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

IV.

## 5 Methodologies

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

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

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

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

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

## 6 VI.

## 7 Defining Community

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

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

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

## 8 VII.

## 9 Community Characteristics

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

## 10 VIII.

## 11 Types of Communities

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

## 12 IX.

## 13 Virtual Community

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

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

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

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## 14 X.

## 15 Neighbourhood

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

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

## 16 XI.

## 17 Association

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

## 18 XII.

## 19 Community Social Capital

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

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

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

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

## XIII.

### 21 Role of Local or Geographic Boundaries and the Role of Communication Technologies and Social Capital in Community Development

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

XIV.

## 22 Community Development

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

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

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

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

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

XV.

## 23 Components of Community Development

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

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

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

## 24 XVI. Community Economic Development

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

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

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

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

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

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

## 25 XVII.

## 26 Community Organizing

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

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



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

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

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

## **27 XVIII. Community Capacity Building and Community Development**

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

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

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

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

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

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

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

## 29 XX.

## 30 Deep Community

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 31 Conclusion

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

## 32 ( H )

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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:

	strengths, weaknesses ,	opportunities and chal- lenges	.
Diagram 3 : Types of community described by, Paul Born 2014			
Shallow community	Fear-based commu- nity	Deep community	
This is my story. Entertained, no emotional bond	I am not one of them	To open doors between us, Stories unite us.	
Hedonism. Friends seen once a month, family at Charismas, people have association but lack bond- ing	Join others against others. We are right and they are wrong. We must stop them.	Knowing one another by spending repeated time together. Celebrate together in person, children know and trust us.	

Figure 4:

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