Chapter-7
Discussion and Conclusion

The present chapter deals with summary of findings of the Research and concluding views over research activity. It outlines a framework stating brief discussion on results of literature review, its methodological issues, empirical findings of the study, its relevance for social work, further suggestions and scope for further research. This Research Study is focussed on two districts namely Deoghar and Dumka in Jharkhand. It has attempted to carve-out the empirical facts to substantiate the theoretical underpinnings surrounding NGO and Social Capital. The elaborate discussion on these issues is summarized below:

7.1 Brief Discussion on the Results of literature review:

The elaborate review of existing literature in chapter-2 has helped in formulating a clear theoretical approach regarding role of NGOs in mobilizing Social Capital. The review was done not only for research articles, book chapters but some of relevant research thesis also. The existing literature has focussed on its role not only in Indian context but outside country also. The review is geared towards creating a theoretical framework to define interdependence of each other. This chapter has highlighted not only varied perspectives on Social Capital but an active participation of NGOs in garnering social capital. The majority of studies emphasizes over mobilizational role of NGOs in accumulating fragmented people in the community. In one of the studies, Jael Silliman (1999) states that NGOs provide a venue for exchange and coordination for generalized trust. NGOs are very skilled in garnering mass support in running any developmental project. This view has been substantiated by Lucian W. Pye (1999) who has focussed over capability of NGOs to garner consensus through development of civic culture and public spiritedness. The role of NGO in social capital formation through infusing spirit of cooperation among the target people has been studied by Abdul Hye Mondal (2000) in Bangladesh. He has stressed over capacity of NGO in bridging the social cleavages. Francis Fukuyama (2000) has also discussed over promotion of social trust and cohesiveness through intervention of NGO. He argues that informal norms remain an important part of social capital generated by the NGOs. Kenneth Newton (2001) has highlighted over the statistical relation between social trust and membership of various voluntary associations. In his view, NGOs form cross-cutting ties and social networks which bind society altogether due to their intermingling nature with different sections of
society. NGOs help to create the social conditions for high levels of social capital and a well-developed civil society. He states that they create social bonds between like-minded people and can build bridges between different social groups wherever there is an overlap. In short, voluntary associations create the bonds of social solidarity. Lisa Young Larance (2001) has also supported the role of NGO in cultivating social norms. The individual norms are transformed into social norms. He studied the contribution of NGOs in economic development of Bangladesh. According to John M. Riley (2002), NGOs are quite efficient in mobilizing the poor people and achieve their trust level due to its associationism. These voluntary associations generate public spiritedness and solidarity among people through collective efforts. NGOs are quite competent in promoting collective action and promotion of democratic value. NGOs have capacity to organize the poor people into homogenous groups and raise their concerns. NGOs are concentrating on mobilization methodology like lobbying, advocacy, networking, community-collectives building through which social development is done. This view is corroborated by Bill Abom (2004) who stated that these NGOs promote social capital through formation of social network. It supports the grass-root organizations and enhance community norms and networks. They are skilled in terms of accumulating collective opinion and bringing collective identity of marginalized people. NGO activists typically share a sense of solidarity that has been described by some sociologists as “a long-lasting emotion.” Some authors have called NGOs as repository of social capital. It motivates people for working at community level. Alex Demirovic (2009) expresses his opinion that these NGOs foster collective social relation for resolving conflicts among people. NGOs disarticulate protest into a wide range of negotiation and implementation processes. NGOs implement political measures at low cost and organize social consensus in the crisis. In her study of Bangladesh, Rita Afsar (2010) opines that NGOs build social capital so that the poor people can marshal social networks and resources. NGO has been effective in organising the poor and bringing them under a mutually supportive network. NGOs harp on empowerment approaches and coordinate between the elites and the general masses. Their coordinated effort brings solidarity between the people and various groups. They extend the network across various communities. Studying the tribal community, Sarada Prasanna Das (2013) has expressed her opinion that the NGOs garner collective action in tribal communities through notion of social capital. It creates the bridging social capital among fragmented communities. Another author Sarbeswar Sahoo (2013) in his study of Indian NGOs states that these organizations help in
promoting reciprocity, network of trust, cooperation, civic engagement. He has outlined the contribution of an NGO called “Seva Mandir” in strengthening village level committees to empower marginalized sections of society. Through these institutions, Seva Mandir organised the villagers and encouraged their participation in community development, which, it believed, would increase their autonomy in decision-making and deepen the process of empowerment and democratisation. Seva Mandir has also encouraged women to form self-help groups (SHGs) and initiate income-generating activities.

Apart from portrayal of role of NGO in Social Capital, the existing literature has attempted to clearly define Social Capital also. Social Capital being a contested concept in social science, has been conceptualized as per its current nomenclature. According to George Kolankiewicz (1996), Social Capital consists of networks, trust which enables cooperation among communities. Adding to the existing scenario, Wilson, Patricia A. (1997) states that social capital comprises inter-personal trust, civic engagement, organizational capability for growth of community. In his view, Social Capital is quite significant in maintaining and enhancing the value of public good. It binds the individuals together and facilitates the working together for a common purpose. Joel Sobel (2002) also asserts the role of social capital in enforcing cooperative equilibrium in the society. It increases the trust and reduce various costs. On the other hand, Frane Adam and Borut Roncevic (2003) consider social capital as ability to secure benefits through membership of various social structures. According to him, social capital has four sources like value introjection, bounded solidarity, consummatory norms and reciprocity exchanges. Later on, Ji-Young kim (2005) said that Social Capital is based on two major components; one is associational activity like membership and the other is reciprocity and trust among members. Social Capital has been considered to be core element in community mobilization. It constitutes the force which helps to bind society together by transforming individuals from self-seeking into members of community with shared interests. According to him, trust, norms and social networks are critical elements of social capital which regulates people’s behaviour. The Social Capital produces utility and economic returns for its community members. Roderick M. Kramer (2006) considers social capital as a potentially valuable collective resource. He refers it to social networks, norms of reciprocity, trustworthiness. It begets the collective identity. Ricardo Godoy et. al (2007) visualizes social capital as enabling factor to act collectively and yield tangible
returns. The Social Capital is considered to be glue which binds society together. Akbar Valadbigi et. al (2011) in his study of social capital in the Middle East, states that social capital emerges out of social bonding and social bridging.

Therefore, the theoretical analysis based on elaborate literature review on both these concepts has corroborated this fact that NGO is quite instrumental in accumulating social capital. Due to their reciprocal attachment with masses and maintenance of civic virtues among people, NGOs are quite successful in garnering mass network around any issue.

It is also evident from the discussion in chapter-2 that the NGOs play a major role in enhancing the social capital of the community members. The NGOs are categorised into various segments like Operational NGO, Advocacy NGO, and Campaigning NGO. This review has focussed on features of NGOs in India also. These NGOs act as pointer for the government. They are engaged in forming civil society. It helps in developing coordinated mechanism. The detailed review of literature has emphasized over role of NGOs in mobilizing people. The NGOs are quite significant in promoting awareness among people. They also influence various policy decisions in the area. NGOs play a crucial role in providing effective channels of interest representation for the marginalized sections of the population thereby assisting in integrating them into the democratic political system (Heinrich, 2001). These NGOs help in formation of a robust civil society. The existing review of literature has considered social capital as building local networks. It enhances the status of individuals in terms of associational activity, informal networks. In other words, it also strengthens the informal relation between people. These NGOs are very effective in inducing shift in entire development paradigm. These NGOs are the institutions to ensure people’s participation in entire development paradigm. The discussion in chapter-2 indicates towards institutionalized effort of NGO in garnering mass support. It encourages formal and informal power distribution among people. These institutions have become an active voice in civic society in current time. Many NGOs have pro-actively worked in the area of raising public awareness regarding socio-economic and environmental conditions of various companies across globe. NGOs have often played a crucial role in ‘shining the spotlight’ on some of the most egregious of these cases, and in agitating, demonstrating for the people’s cause (Nelson, 2007). The NGOs are providing a crucial role in providing effective channels of interest representation for marginalized section (Nelson, 2007). Therefore, the respective literature review has emphasized over crucial role of NGOs in integrating people into
collectives. It has outlined this view that the NGOs are quite capable of enhancing associational affiliation of people so that any issue may be addressed collectively. They are equipped with capability to garner collective participation of people in an activity.

7.2 Brief Discussion on Data Methods:

The Present Research Study is based on mix-method research design. The study is based at Deoghar and Dumka districts of Jharkhand. The NGOs under the study are ASEefa, NEEDS in Deoghar district and PRADAN, BADLAO FOUNDATION in Dumka district. The Research Study has been conducted in six phases. During the first phase, the extensive review of various literary articles, research papers, books, research thesis has been done in order to carve-out various responsible factors for mobilization of social capital. In the second phase, the data related to address of NGOs working in Deoghar and Dumka districts was collected. During third phase, the Researcher selected respondents from respective four NGOs in these districts and undertook the collection of data from beneficiaries of these NGOs through interview schedules. In fourth phase, the Researcher based on responses, modified the interview schedule and initiated revised data collection. The Researcher conducted FGD with SHG members, Farmers’ club members, Cooperatives society members. In fifth phase of data collection, the Researcher visited both the districts for conducting second round of data collection. In addition to interviews, the Researcher collected qualitative responses through exhaustive FGD and some case studies with members of community-based collectives. Finally, in sixth phase of data collection, the responses from rest respondents were extracted through interview schedule and case studies. During each stage of data collection, the Researcher focussed on extraction of both quantitative and qualitative responses from beneficiaries of these NGOs. The sample size is selected based on purposive sampling method because of associational characteristics of its respondents. Its association with community-based collectives is one of criterias for selecting respective sample size. Both NGOs and its beneficiaries are purposively selected based on their stable and regular association with community-based collectives. In terms of data analysis, the percentage method has been adopted. For qualitative analysis of data, the narratives of FGD and Cases have been outlined. The FGD and Case study were conducted in order to validate the quantitative responses gained through the interview schedule.
7.3 Brief Discussion on findings of the Research Study:

The findings of the study from the field are indicating towards certain empirical facts regarding the respective issue. The responses of the field corroborate the theoretical connotations surrounding the concerned topic. The data has been gathered not only on existing intervention activities of the respective NGOs but its mobilizational role also.

7.3.1 Programs and Intervention of NGOs:-

The chapter-5 has extensively dealt with existing intervention activities of these respective NGOs. The analysis of their programs and intervention activities shows involvement of these NGOs in various livelihood programmes through formation of community-based collectives. In case of NGO “PRADAN”, there have been formed livelihood collectives in the form of Kisan Sabha, Farmers’ Club. In the areas like tasar, dairy, poultry, cultivation, the organization has formed the Collectives for generating significant revenue for their members (PRADAN Annual Report, 2008-09). This Collective focuses on serving existing and new members by pooling, aggregation, segregation and distribution of materials and services, development of new yarn types, making the producers aware of the market and membership development (PRADAN Annual Report, 2008-09). It liaisons between tasar silk rearers and market. PRADAN is very instrumental in nurturing of these collectives with specific focus on membership, governance and business systems. In terms of these community-based collectives, the Cooperative Society, Self-Help Group (SHG), micro level groups of farmers are effective instruments of intervention (PRADAN Annual Report, 2008-09). Similarly, another NGO called “Badlao Foundation” has advanced in the sphere of forming women’s collectives. Its intervention in area of women empowerment is premised on the principle of associational development of women. With financial assistance from NABARD, this NGO has created women’s collectives called ‘Mahila Sabha’ in Dumka district (Srivastava, 2011). The NGO “Badlao Foundation” is facilitating nearly 900 Mahila Sabha, 90 cluster level associations, 6 block level collectives to regulate livelihood activities (Srivastava, 2011). This NGO has also spearheaded a micro-finance movement through village level women’s SHG. This collectives of women is not only active in livelihood promotion but health care services also. The Mahila Sabha helps members to gain access to government schemes for the poor and the marginalised. Regular inputs of information and increased awareness regarding governmental schemes
and programmes have enabled a large number of women and their families to have access to social security schemes such as Matritva Labh Yojna, Vriddha (Old Age) and Vidhwa (Widow) Pension Yojna, Indira Awas Yojna and NREGA etc. These Mahila Sabha has been federated into Panchayat Mahila Sabhas and Prakhand Mahila Sabhas (Srivastava, 2011). In addition to Mahila Sabha, this NGO has promoted 12 women’s federation to supervise SHGs. Even in terms of sustaining rural livelihood, a village-based organization called ‘Gram Vikas Samitis’ have been established (Srivastava, 2011). 10 farmers’ club and 1 WADI Samittee has been formed to carry-out agricultural activity in a better way (Srivastava, 2011). In the research study in Deoghar district, the similar pattern has been witnessed in NGOs namely ASSEFA and NEEDS. ASSEFA is very active in the area of micro-finance through creation of two micro-level institutions namely Sarva Jana Seva Kosh and Federation of Sarva Seva Nidhi Foundation (ASSEFA Annual Report, 2013-14). It has set-up milk cooperatives of farmers. In village called “Foriparan”, the organization has formed the CBO of villagers engaged in Pattal making (ASSEFA Annual Report, 2013-14). In the village called “Jamuni” of Deoghar block, ASSEFA has formed “Kisan Club” with a membership of 12 farmers who are engaged in cultivation through scientific methods (ASSEFA Annual Report, 2013-14). It has also supported the WADI program and irrigation through Joint Liability group. It has established Sarva Seva Gramodhyog Samithi which is a form of collectives to support artisans through its bargaining power in the district (ASSEFA Annual Report, 2013-14). It has trained nearly 328 women of various SHGs on Reproductive health (ASSEFA Annual Report, 2013-14). In addition to NGO ‘ASSEFA’, another NGO like ‘NEEDS’ has also adopted group-based approach in its various intervention programs. In all these intervention, the NGO worked through SHG network. It has trained nearly 170 new SHGs and 160 existing SHGs with professional expertise (NEEDS Annual Report, 2012-13). In Palajori block of Deoghar district, this NGO has formed 43 Village-based Organization (VO) (NEEDS Annual Report, 2012-13). In this block, the Watershed project has been started in coordination with Community-based Organization (CBO). In terms of smooth functioning of Maternal and Neo-natal Health (MNH), 12 women SHGs have been trained in menstrual hygiene. In 2013, the NGO “NEEDS” has started a project called “Integrated Water and Sanitation Model for Rural India (WATSAN)” in collaboration with SHGs (NEEDS Annual Report, 2013-14). In terms of volunteering services, the NGO has ventured into formation of youth groups which was further split into two groups assigned with certain tasks like Anganwadi Chalo Abhiyan and Impact
Assessment on Pilot phase of Mobile for Mother Project (NEEDS Annual Report, 2013-14). In Sonaraithai block of Deoghar district, the organization has targeted nearly 5 Anganwadi Centres which has to be converted into model Anganwadi Centres by these volunteer youths (NEEDS Annual Report, 2013-14).

Therefore, the close analysis of strategies of these four NGOs in both the districts showcases inclination towards implementation of various programs through these community-based collectives. It assists in garnering confidence of people and generates ownership among them towards these developmental programs. It also helps in mitigating chances of conflict among people.

7.3.2 Factors assisting NGOs in mobilization of Social Capital:-

The elaborate analysis of field-based responses in chapter-6 has brought several factors responsible for assisting NGO in mobilization of social capital into limelight. These factors have acted as precursor to NGO in garnering mass support for their intervention activities. These factors are explained as follows:-

- **Fostering Social Network:**

  The role of NGO has been witnessed in promoting social network. Through existence of social network, these NGOs are able to bind diversified communities into one. The Research Study has brought various key aspects related to existence of Social Networks in these two districts. This study has highlighted certain indicators of promotion of social network in the community like; collectiveness among people to address an issue, their frequency of interaction, mutual coordination between NGO-initiated community-based collectives and other groups etc. As per field-based data, it has been found that nearly 36.15 percent respondents in Deoghar district and 20.77 percent respondents in Dumka district have strongly accepted the notion of collectiveness among people to address local issues due to intervention of respective NGOs. According to them, due to intervention of NGO, the fragmented people have instilled the notion of collectiveness among themselves. There is mutual interaction between people. The data from the field states that 37.65 percent respondents in Deoghar and 28.75 percent of them in Dumka district have indicated towards very frequent interaction among people on any local developmental issue. In terms of frequent interaction among people on any local developmental issue, 43.53 percent respondents in Deoghar and 51.25 percent
respondents in Dumka district have indicated. They meet each other and discuss these issues through wide consultative meetings. The quantitative responses in this affair were further validated by key notes of FGD. The FGD with members of SHG called “Ujjala SwayamSahayata Samuh” excerpted that NGO has assisted in fostering social network among these deprived sections of society. These women are able to develop their confidence in dealing with financial issues which has resulted into financial independence. Apart from participation in meetings, the SHG members encourage each other to provide opinion for resolving any financial and administrative lacunas. There has been developed a sense of strong network among these women. Nearly 63.85 percent respondents in Deoghar and 74.62 percent respondents in Dumka district have supported the existence of NGO-initiated community-based collectives contributing towards growth of area. These are SHG, Cooperative society, Community-based Organization and Voluntary organization.

In terms of support for these community-based collectives, the respective four NGOs in both these districts have advanced. The majority portion of support from these NGOs is in terms of monitoring of meetings of these collectives which is around 70.77 percent in Deoghar district and 68.46 percent in Dumka district. Apart from regular monitoring, these NGOs have supported in its operational issues, resolution of internal conflicts and capacity building of its members. Therefore, the role of these NGOs is to equip community-based collectives with expertise to regulate their functionality and growth.

Building Solidarity:

Solidarity is another indicator for social capital. The NGO is successful in encouraging social capital through bringing solidarity among diverse community people. This notion of solidarity bridges the gap between various sections of society. The field-based responses have indicated that these NGOs are able to build solidarity through facilitating coordinated action, encouraging people from various socio-economic sections of society, developing harmonious relationship, instilling a feeling among respective people to contribute towards common development goal of the area. In Deoghar district, 50 percent respondents and in Dumka, 36.92 percent respondents have strongly agreed with this proposition that members of NGO-initiated community-based collectives have worked towards improvement in condition of area through mutual coordination of people. Similarly, 39.23 percent respondents in Deoghar and 58.46 percent respondents
in Dumka district have agreed with this proposition. There has been found cordial relationship among people due to contribution of community-based collectives. 53.08 percent respondents in Deoghar district and 44.62 percent in Dumka district have strongly agreed with promotion of harmonious relation among people through these community-based collectives. In their view, people have come together to contribute towards area developmental activities. The NGO-initiated Collectives are able to bind them with mutuality, reciprocity so that a larger interest of solidarity may be achieved. 46.15 percent respondents in Deoghar and 39.23 percent respondents in Dumka district have admitted willingness of people towards common development goal as “Almost Always True”. In terms of usually true situation in willingness of people towards common development goal of the area, 36.15 percent respondents in Deoghar district and 56.15 percent respondents in Dumka district have responded. Due to their mutual interaction in various meetings of these collectives, the members have developed concern for each other’s welfare. Solidarity can be measured based on consolidated participation of people in an activity or program. The encouragement by these NGO-initiated community-based collectives has brought people from various socio-economic sections together. The data specifies that 56.15 percent respondents in Deoghar district and 43.85 percent in Dumka district have strongly agreed with notion of participation of people from various socio-economic sections of society in solving community problems. It has bound them into integrated chain so that irrespective of class, caste, financial status, people may participate for area development activity. After intervention of respective NGOs, respective associated members from these two districts have accumulated together to respond to any challenge. It is fostered through their active involvement with community-based collectives created by respective NGOs.

➢ Building leadership:

Social Capital generation depends upon multiple factors ranging from development of solidarity, mutual bonding, trust, cooperation to facilitation of leadership skill among respective target group. The Social Capital gets nurtured by effective leadership. The space for raising voice and leading the group towards a certain objective encourages social capital among participating members. In the words of Fiedler, effective leadership behaviour depends upon proper match between a leaders’ style of interacting with the subordinates and the degree to which the situation gives control and influence to the leader (Buddhapriya, 1999). The wider participation of members into organizational
activity along with nurturing of capability and quality to resolve issues of contention in the area, development of self-confidence and capacity among members of these collectives, rotational responsibility to its members is characteristics of an effective organization. It helps in gaining confidence of members and develops mutual reciprocity among them. Each member gets an opportunity to lead and develop their capability to manage its affairs. It instils a notion of ownership among them. 48.46 percent respondents in Deoghar district and 59.23 percent of them in Dumka district have strongly accepted participation of respective members in decision-making of these community-based collectives. Similarly, 36.92 percent respondents in Deoghar district and 30.77 percent respondents in Dumka district have shown their agreement with the view that there is participation of members of community-based collectives in decision-making of respective collectives. This participation of members is not only in internal affairs of collectives but in various important meetings of these respective NGOs also. The responses from the field showcases that members of these collectives are invited and in some cases, have voluntarily participated in meetings of respective NGOs. In case of participation through invitation, nearly 50 percent respondents in Deoghar and 55.38 percent respondents in Dumka district have indicated. 40.77 percent and 33.08 percent respondents in these districts respectively have accepted the notion of voluntary participation of members of collectives in meetings of their respective NGOs. This mutual participation of each other in meetings develops mutual bonding and closeness. Due to voluntary participation in activities of NGO, the grass-root level people also get trained in managerial matters. They do not feel isolated and alienated from parent organization. In terms of development of self-confidence and capacity of members of community-based collectives through NGO, the majority of respondents have agreed. The multiple responses gained from its members show a robust environment where capacity-building of members is done in decision-making affairs, administrative and financial matters. Nearly 71.54 percent respondents in Deoghar district and 63.08 percent respondents in Dumka district are stating the fact of capacity building of its members in decision-making related to welfare of the area. There is participation of members of community-based collectives in decision-making related to progress of enterprise also. 62.31 percent respondents in Deoghar district and 56.15 percent respondents in Dumka district have accepted this fact that the members of community-based collectives are actively participating in decision-making related to progress of enterprise. Similarly, 78.46 percent respondents in Deoghar and 75.38 percent in Dumka district have accepted
capacity building of members in operational and administrative affairs of the organization also. Therefore, it may be deciphered that there is an adequate space for nurturing of skills of members of these collectives through NGO. Due to close connection between NGO and community-based collectives regarding skill enhancement of its members, there is reciprocal relationship among grass-root level people towards NGO. In addition to training and skill-building, these respective NGOs have brought stability in leadership within collectives so that a member may get enough time to carry-out organizational objectives. 74.62 percent respondents in Deoghar district and 68.46 percent in Dumka district have indicated towards periodical changes in leadership. The periodical changes facilitate equal opportunity to all its members on rotation basis. The respective NGOs have promoted rotational leadership among members of community-based collectives. Nearly 55.38 percent respondents in Deoghar district and 65.38 percent respondents in Dumka district have shown their strong agreement with this view that members of these collectives are getting responsibility in financial and non-financial affairs of their collectives on rotation basis. Therefore, it signifies the existence of capacity-building of members of these collectives in affairs of the organization.

➢ **Fostering Mutual bonding:-**

Another important factor in the area of social capital is existence of mutual bonding. The mutual bonding is reflected through harmonious relationship among respective people along with reciprocity. It is generated through social network and collaborative efforts among respective people. The data from the field refers to inter-personal relation among respective people to develop mutual bonding. The field-based responses indicate towards existence of mutual bonding among respective people. 55.38 percent respondents in Deoghar district and 43.85 percent respondents in Dumka district have agreed with notion of existence of harmonious relationship among respective members. These NGO-initiated Community-based collectives have brought feeling of mutual support among its members. This support may be perceived in terms of assistance in emergency situation also. As per responses from respective participants, more than 6 persons are always willing to assist the needy person in the area in case of immediate need. Furthermore, it is also found in this study that out of these persons, majority of them are from community-based collectives. Nearly 73.85 percent respondents in Deoghar district and 58.46 percent respondents in Dumka district have indicated that members of community-based collectives have brought feeling of mutual support among its members. This support may be perceived in terms of assistance in emergency situation also. As per responses from respective participants, more than 6 persons are always willing to assist the needy person in the area in case of immediate need.
based collectives extend hand of support to needy people in society. This nature of support showcases mutual bonding among members of community-based collectives.

- **Promoting Civic Virtue:**

In addition to mutual bonding, Civic Virtue also constitutes an important component in Social Capital. This Civic Virtue is nothing but an adherence of people with collective welfare, participation in social gatherings, social development activities so that feeling of collective interest may prevail over individual interest. The field-based data showcases that the majority of respective people in Deoghar and Dumka districts have participated collectively in raising voice for development of the area. This participation may be seen in various social gatherings also. In this research study, it is well explicit that 68.46 percent respondents in Deoghar district and 76.92 percent respondents in Dumka district have confirmed active participation of respective people in various social gatherings and activities. At the same time, majority of these people are resorting to methods of associational gatherings, volunteering rather than protest marches. In Deoghar district, 49.23 percent, 40 percent respondents have indicated towards associational gatherings, volunteering for development activities respectively. Only 7.69 percent respondents have indicated towards protest marches. Similarly, in Dumka district, 58.46 percent respondents have termed associational gatherings as important factor while 32.31 percent for volunteering activities and 3.85 percent for protest marches. They are more interested in associational participation and volunteering work so that a strong commitment towards organizational and collective effort may be shown. This notion of collectiveness has been brought by formation of community-based collectives by respective NGOs. The data from the field showcases that these community-based collectives are in the form of SHG, CBO, Cooperative Society and other Voluntary Organizations in both these districts. Apart from formation of these collectives, the respective NGOs have ensured that there is an active and fruitful association of people with these collectives. The Research study has excerpted this data that its members are widely participating in decisions of organization along with broad debate over an issue. Nearly 63.08 percent of respondents in Deoghar district have stated that there is participation of members in decision making process of these collectives while 35.38 percent respondents have expressed opinion towards participation of its members in broad debates in the collectives. Similarly, in Dumka district, 49.23 percent of respondents have answered positive towards members’ participation in decision-making process in the collectives.
and 44.62 percent have nodded towards their participation in broad debates within organization.

The Civic Virtue is the characteristic of an individual’s commitment towards collective welfare in the society. It may be measured through their association with social groups, collectives, group meetings and concern for common development rather than individualistic progress. The support of NGO through organizing social gatherings, binding people with community-based collectives, has fostered civic virtue among them. The data from the field corroborates this fact that 48.46 percent of total members spend nearly 12 hours a month on associational activities while 36.92 percent of total members spend more than 12 hours a month on these activities and 14.62 percent spend 8 hours a month on these activities in Deoghar district. In Dumka district, 53.08 percent members spend more than 12 hours a month on various program activities with these collectives while 27.69 percent members spend nearly 12 hours a month and 19.23 percent spend only 8 hours a month. So, it is evident that respective people are devoting certain period in their daily routine for these associational activities. It has been further specified through analysis of frequency of participation of people in various types of community-based collectives. The findings of this study showcases that out of total 55 respondents (only respondents associated with SHGs) in Deoghar district, nearly 41.82 percent respondents have stated very frequent participation in meetings of SHG while out of total 61 respondents (only respondents associated with SHGs) in Dumka district, 34.43 percent respondents have stated very frequent participation in meetings of SHG. Similarly, 50.91 percent respondents in Deoghar and 50.82 percent respondents in Dumka district have confirmed frequent participation in meetings of SHGs. At the level of CBO, there has been witnessed an increased participation of people. Out of a total of 35 respondents (only respondents associated with CBOs), 51.43 percent respondents in Deoghar district and out of a total of 30 respondents (only respondents associated with CBOs), 30 percent respondents in Dumka district participate in its meetings very frequently. Nearly 37.14 percent respondents in Deoghar district and 46.67 percent respondents in Dumka district participate frequently in its meetings. In terms of Cooperative society, out of a total of 25 respondents (only respondents associated with Cooperative Society), 36 percent of them in Deoghar district and out of a total of 27 respondents (only respondents associated with Cooperative Society), 48.15 percent of them in Dumka district are very frequent participants in its meetings. In terms of other
voluntary organization, out of a total of 15 respondents (only respondents associated with other voluntary organization) in Deoghar district, 26.67 percent of them are very frequent participants in its meetings while in Dumka district, out of total of 12 respondents (only respondents associated with other voluntary organization), 50 percent of them have very frequently participated in its meetings. Similarly, 53.33 percent of them in Deoghar and 33.33 percent of them in Dumka are frequent participant in meetings of other voluntary organization. Therefore, it is quite obvious here that people under intervention of these respective NGOs are frequent participants in activities of these collectives. The majority of them are having access to various future plans and current intervention activities of these collectives. The access to information in this affair is in terms of entrepreneurship activities, growth of organization, meeting agenda and its future plans. So, the members are having awareness about functioning of their collectives. Due to intervention of respective NGOs, these members are nurturing their capability in leading their collectives as mentioned above. Therefore, it may be stated that Civic Virtue being a crucial element in social capital, is getting promoted through respective intervention of NGO. The fragmented people of the area are now integrated with certain community-based collectives under auspices of NGO and getting aware of its managerial aspects. Their frequent participation in various meetings of these collectives is making them equipped with knowledge regarding functioning of organization. The Research Study has carved-out qualitative responses also from members of these community-based collectives through FGD. The discussion among members of these collectives has brought focus on the role of these collectives in developing collaborative attitude among its members. During FGD, the Women members of SHG called “Jeevan Jharna” in Chukapani village of Shikaripara block of Dumka district have expressed their opinion that SHG has brought notion of collectiveness among women. Due to their regular participation in SHG meetings, the women members have started developing cooperative attitude with each other. In business decisions, each member of SHG participates and follows norms of democratic decision making. Apart from participation in meetings, the SHG members encourage each other to provide opinion for resolving any financial and administrative lacunas.
Promoting Trust and Confidence:

The Trust and Confidence constitutes another important element in Social Capital. The data from the field also corroborates this fact that there has been improvement of trust and confidence among people in financial and non-financial matters after intervention of respective NGOs. In Deoghar district, 44.63 percent respondents and 30.78 percent respondents in Dumka district strongly agree with the notion that there is improvement in the level of trust in financial matters after intervention of respective NGOs. Similarly, 31.53 percent respondents in Deoghar and 47.69 percent respondents in Dumka district have shown their general agreement with it. This scenario has been brought due to presence of confidence of people in mutual transactions. The field-based responses signify that 46.92 percent respondents in Deoghar district and 27.69 percent respondents in Dumka district have shown their strong agreement with this view that confidence in mutual transactions like lending and borrowings among respective people has been brought through intervention of respective NGOs. To corroborate this quantitative response, the Research study conducted FGD in Jamuni village under Deoghar block. The excerpts of FGD with members of Village-based Farmers’ group established the importance of community-based collectives in uniting people. They stated that involvement by NGO named “ASSEFA” has contributed in strengthening village-based organization. It has contributed in establishing Cultivators’ Association in the village. As a result, the farmers have got united and helped NGO in implementing various innovative farming techniques. Earlier, there was no networking in the village but due to intervention of NGO “ASSEFA”, people have started mutual transactions on cooperative basis. This notion of mutual transactions has fostered inter-personal trust among people. Nearly 39.23 percent respondents in Deoghar and 41.54 percent respondents in Dumka have agreed with existence of inter-personal trust among respective people. The majority of inter-personal trust is found in mutual exchange of materials, interchange of ideas and participation in collective activities. The respective people are willing to share their working patterns, ideas with each other due to their association with these community-based collectives. Nearly 34.69 percent respondents in Deoghar district and 51.11 percent respondents in Dumka district have generally agreed with existence of inter-personal trust in group relations. The NGO-led intervention has brought a reciprocal relationship between inhabitants of the area and integrated them with community-based collectives. Previously, there was very minimal institutional intervention in development
of the area. The people had to depend upon traditional money lenders for financial support which had led to cycle of poverty and indebtedness. But the formation of community-based collectives of these people through respective NGOs has not only assisted in smooth implementation of various livelihood programs but fostered socio-cultural integration among fragmented community. The unity may be witnessed not only in financial transaction but responding to any crisis situation also. Several programs and intervention of these NGOs have been executed at collective level due to these collectives. In other words, it has assisted in garnering mass support in the form of social capital. Respective participating members have visualized drastic changes in the socio-economic milieu within their area.

7.4 Relevance of Social Capital for Professional Social Work:

Social Capital has become a prominent concept in social science. In current discourse, all developmental activities are being carried-out by governmental and non-governmental institutions on the basis of mass mobilization. Therefore, Social Capital has potential to design a framework where social work practice and development activities occur. Like other forms of capital, Social Capital has also achieved prominence in socio-economic development of the society. Social Capital makes the productivity of social sphere visible. It refers to social connections which build on similarity, informality and intimacy (Healy and Hampshire, 2002). It is very vital for bringing individuals and communities closer to each other outside personal network. It may help Social Work practitioners in increasing density of social connections among people which is aimed at enhancing individual and community well-being. Social Capital provides a way for strengthening of social ties between the state and non-state actors. These practitioners are able to inculcate a sense of ownership among people towards any developmental activity in the area through social capital. Social Capital helps in bringing heterogeneous communities at common platform. It assists in promoting common welfare programmes in the community. People from divergent groups are able to show common interest in a development activity fostered by state or non-state actors. Social Capital is an event resulting from effects of social institutions, human relations and norms over quality and quantity of social interactions (Iravani, 2010). The concept of social capital provides a means to analyse the effect of network and support factors on the quality and availability of resources for individuals and communities that are embedded in social interactions.
rather than possessed by individuals (Hawkins and Maurer, 2012). Social Capital is also the by-product of social interactions that are embedded in and accessed via formal and informal social relationships with individuals, communities and institutions (Hawkins and Maurer, 2012). The Social Work Practice has much to learn from theoretical and practical underpinnings of social capital so that notion of social justice is established. Social Work is always considered to be a synonym for social welfare. It brings changes in both internal and external affairs in order to protect them from economic risks and insecurities of life. The NGOs are able to bridge the gap through networks of common concern. The relevance of social capital in the area of social work may be authenticated through this notion that it assists and mobilizes individuals, encourages people to get engaged in advocacy and maintain facilitation of common goal. The voluntary associations being supporter of enhancement of social cohesiveness among people, are incapacitated to garner mass support. Due to creation of strong mutual support group in the community, a social work practitioner is able to implement the programme. Similarly, there is vice-versa relationship between them. The social work profession demonstrates that it has the capacity to deliver successful projects that are sustainable through social capital building among networks from across sectors in the society (Kwok, 2004). The utility of social capital lies in equipping social worker to assess the impact of social networks and connections in garnering mass support. The social worker will be able to seek opportunities within social structure to facilitate development despite scarce economic resources. Several NGOs and community level activists have emphasized over generation of social capital which has potential to improve social inclusion (Hawkins and Maurer, 2012). Social work practice would benefit from the inclusion of the multidimensional framework of social capital to enhance the understanding of social support and social networks and the by-product of their interaction (Hawkins and Maurer, 2012). Professional Social Work believes that the welfare of downtrodden community could not be done through one-time effort but requires a sustained approach which may be provided by robust social capital in the community. The existence of social capital builds mutual trust, social bonding and reciprocal relationship which may boost the informal interaction among people (Hawkins and Maurer, 2012). The mobilization of masses through social networks brings sustainability in various intervention programs. It forms civil society based on mutual interaction among people. It is very helpful for successful social work intervention because it provides an insight into society through recognizing the value of mutual
interactions among people. It contributes in bringing positive social outcome which is also the objective of Social Work. The Social Capital helps in designing and delivering programs through developing bonding network (Australian Bureau of Statistics, 2002). The Research study has also pointed-out that its existence in the community may be witnessed through participation of people in common social network in the form of collectives. The wider participation of people in micro-level groups fostered by Non-governmental organizations (NGOs) has given a common platform to the people to share their ideas, coordinate with each other at times of collective development. The existence of social capital in the community facilitates the way for social work practitioner to establish civic virtues. The institutional membership and informal cordial relation among people has potential to sustain social work intervention for longer period. It facilitates social workers in acting pro-actively for bringing economic and welfare transformation. The Social Capital is very helpful for guiding social workers in the area of community-based collectives formation. It assists in conceptualizing the societal well-being. Social Capital brings structural and cognitive aspects of bonding which is a precursor for social welfare. It creates a perception that individuals may be integrated into a reciprocal relationship in order to bring macro-level changes in the system. Therefore, Social Work gets an opportunity to reduce the chances of inter-personal conflict and fosters solidarity due to social capital-based intervention. Social Capital helps in leveraging between institutions and individuals.

7.5 Further Suggestions:

The Research Study has provided some suggestions in the area of NGO and Social Capital which are as follows:

- The NGOs should consider first on building social network of people before initiating any intervention activity so that there will be feeling of ownership among people towards respective program. This may help in bringing sustainability in respective programmes.

- The regular interaction of members of these networks should be monitored by community-based persons rather than whole dependence on NGO personnel. It may bring a sense of reciprocal behaviour among people.
The NGOs should strengthen mutual bonding among people through building informal relation among them. Apart from formation of community-based collectives, organization of some common cultural programmes, social awareness activities by these NGOs can bring heterogenous community at a common platform.

Community-based collectives should be handed over developmental projects by NGOs for the sake of effective intervention. The ownership of these projects will ensure fostering of strong network among these people. The NGO personnel may not have to monitor their frequency of meetings and participation in respective programmes at the interval of some days. These community-based collectives will monitor active participation of their members.

The nurturing of capability among members of community-based collectives to lead the development programmes should not be the responsibility of NGO only but members of these collectives should rise to train their fellow members. It brings sustainability in functionality of these collectives. Due to engagement of members of these collectives in training and capacity-building, the grass-root level bottlenecks may be resolved amicably.

In each meeting of NGO where issues related to intervention programmes are being discussed, there should be compulsory participation of two or three members of each collective. It brings transparency and accountability which is very essential for promotion of trust. It will reduce chances of conflict between NGO and collectives.

The members of community-based collectives should come together voluntarily for building solidarity among them because it may integrate the fragmented community in the area. They should organize some village-level meetings without intervention of NGO personnel which will result into their self-empowerment. It will develop leadership skills among these members.
7.6 Conclusion:

The Concept of Social Capital has become an important ingredient in achieving sustainable development. In this affair, the NGOs are very crucial in playing vital roles for fostering social capital. In the words of Putnam, Social Capital is produced by existence of norms and organizational culture. In other words, Social Capital is the stock of norms of reciprocity, trust, and organising among a designated group or groups-a battery driving the social organising and networking process (Abom, 2004). The NGOs affect social capital while implementing their intervention activities. NGOs following intervention strategies based on capacity building, advocacy, and incentives to collective action have been shown to play a significant role in social capital construction (Abom, 2004). They have been shown to foster social capital by working together with people and communities in providing capacity-building support to foster collective action and the extension of cooperative bargaining norms and networks (Abom, 2004). The NGOs have been called catalysts of social capital across various society through promoting information sharing. The NGOs manage to build social capital and trust between themselves and their beneficiaries. The NGOs are the agents for bringing robust social network among people. They form alliance with various micro-level groups in order to present an alternative to the state. The role of NGO in addressing issues of socio-political and economic injustice has led to their increased significance in social capital promotion. Some sociologists consider a sense of solidarity among NGO personnel as emotional relationship which integrates the fragmented communities. These organizations give voice to the marginalized people in order to create alternatives. It facilitates an enabling form of power. It is engaged in empowering people through organizing and collective action. In other words, the NGOs can play a critical role as bridges between people, translating individual hopes into combined efforts of action through organizing (Courville and Piper, 2004). These institutions foster social capital through promoting collective awareness and mobilization strategies. The NGOs contribute to the process of social capital formation by infusing in the target group the spirit of cooperation and activating the groups in cooperative activities, and by inculcating in the group members, the core human competencies to enlarge the opportunities to dissipate inequality of endowments within the community in order to improve the quality of life of the common people (Mondal, 2000). The NGOs are assigned to support collective activities that are found to increase the power and influence of the cooperatives (Mondal, 2000). Social
Capital is accessed through social networks, which differ in size and density, as well as in their nature: they can be informal or formal (Hauberer, 2014).

This Research Study has also focussed upon various attributes of NGOs in promoting social capital. The notion of solidarity, leadership skill, encouragement of social networks among people, is generating social capital. The NGOs’ participatory plan creates the opportunities for accumulation of social capital. The research study has emphasized over various aspects of NGO in fostering social capital. These aspects are structural and cognitive. At structural level, the formation of community-based collectives, its association with people, financial and non-financial support from these collectives, participation of these collectives in uniting people on common development goals are responsible factors for strengthening of social capital. People are actively participating in social gatherings due to their association with these collectives. Due to accessibility to these collectives, the respective people are able to develop their leadership skills, bargaining capacity with market and form a cooperative organization.

Now, there is no person-to-person transaction but an institutional transaction leading to universal growth. Similarly, at cognitive level, the existence of NGO has developed mutual bonding, trust, civic virtue, cooperative spirit among respective beneficiaries. The association of people with these community-based collectives has brought inter-personal trust among them. Due to mutual interaction in regular meetings, they have started believing in each other. Their participation in its meetings is developing self-confidence and capacity among members along with promoting awareness about norms and values of NGO among them.

Finally, it may be concluded here that Non-Governmental Organizations (NGOs) are pro-active in mobilizing social capital due to these structural and cognitive factors. In these two districts namely; Deoghar and Dumka, the respective four NGOs have showcased exemplary contribution in integrating diversified communities. They have developed a sustainable model of development due to creation of people-centric collectives within the area. Therefore, the role of NGO in mobilizing social capital is well anticipated.
7.7 Scope for further Research:

This study provides avenues for further research in numerous ways. It may facilitate the future researchers to undertake study for covering untouched areas of this study. This study provides following space for further research:-

- It would be interesting to conduct study on impact of social capital over productivity of individuals. It may highlight the utility of social capital for successful performance of an individual.

- There may be done further research over role of social capital in reducing the conflict within community so that development intervention in society may run unhindered.

- It is also suggested that there may be further study on significance of interrelatedness of respective factors of social capital in efficient functioning of an organization. It may outline the cause and effect of cognitive factors of social capital over functioning of an organization.

- There is also a scope for further research in the area of utility of social capital for bringing sustainability in the development programmes without any intervention by an institution.

- The future research may be undertaken in the area of independent role of community-based collectives in empowering socially and economically marginalized communities.


