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Research Article

Social Exclusion through the Prism of Social Capital

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ABSTRACT

This article attempts to bring out the linkage between the concept and issues of 'social exclusion' and 'social capital'. To put it more exactly, the concept and issues of social exclusion are interpreted in terms of 'social capital'. The argument of this article is constructed by reviewing the literatures and is presented with suitable illustrations. As there is a necessity to understand the concepts before explaining the link between these two ideas, concepts have been probed as exhaustively as possible. By taking into account the implicit connections between these two ideas traced from the works of classical thinkers such as Durkheim, Marx and Weber to notable thinkers associated with the concept of 'social capital' such as Bourdieu, Coleman and to some extent Glenn Loury and the idea of link and co-variation between social capital and social exclusion as presented in the article entitled 'Social Exclusion and Social Capital: A Comparison and Critique' by Mary Daly and Hilary Silver, the article here brings out how the issues of social exclusion appear through the prism of social capital. 'Cyber social capital' as the new form of social capital and 'digital divide' as the new form of exclusion are also identified and explained. Linking these ideas also offers the direction for a potential area of research in these dimensions. It makes inference that 'social capital' is one of the effective antidotes for the problem of social exclusion. 'Social capital' becomes effective inclusive resources especially by considering the present neo-liberal policy framework.

Keywords: Concepts of social capital, social exclusion, interaction of social capital and social capital, cyber social capital, bridging social capital, bonding social capital

INTRODUCTION

'Social exclusion' and 'social capital' are concepts that can be traced in academic debate and policy discourses. This article attempts to examine the issues of 'social exclusion' with suitable illustrations through the prism of 'social capital'. Hence, this article revolves around the interaction and relationship between these two ideas. As prerequisite to the theme of analysis of this article, it starts from the conceptual analysis of these two ideas. Possible interactions of these ideas are explained with suitable illustrations at appropriate places.

CONCEPTUAL ANALYSIS OF SOCIAL CAPITAL

The episteme of social sciences disciplines like sociology is based on the fundamental idea, 'Man is a Social Animal'. Isolated individuals cannot form a human society. Hence, MacIver[1] aptly observed that, 'Society is a web of social relationship'. The first and foremost condition to establish a social relationship is to have social contacts. However, social contacts need social interactions to form any kind of relationship. Therefore, we cannot even imagine something called a human society without these social processes. An individual's first connection to another individual starts from birth referred by relationship as 'mother', then to another individual referred to as 'father' and goes beyond blood relationships to extend to 'others' in society. Numerous 'social contacts' of an individual are identified as 'social networks'. We can easily judge in our social life that individuals who have a larger social network or social contacts have certain advantage than those who do not. Who you know along with what you know is significant. Therefore, networks have benefits. Moreover, the social process of interaction and social relationship gives out and is influenced by various other products such as norms, obligations, trust, expectations, reciprocity of relationships, cooperation, sympathy, caring and the like. All these are assets to both the individual and the society. This common experience of our social life hints at a potential area of sociological quest. This necessitated the emergence of the concept of 'social capital'. However, this is not new idea as it seems to be but it exists in the classical literatures of sociology and economics, although not used in the form of same terminology.

Terminology implicitly reveals the fusion of economy and sociology. We relate the term 'capital' with 'investment', 'returns' and 'property'. The social process and its products have value and benefits just as or same as the 'capital', and hence it is referred to as 'social capital'. Hence, there is one more addition to the already existing capitals such as physical, financial and human capitals.

Thinkers associated with the usage and probing of this concept further enrich it. Extensive literature perusal shows that L.J. Hanifan, Tocqueville[2], Jane Jacobs, Robert Putnam, James Coleman, Bourdieu, Loury, Woolcock, Francis Fukuyama[3], Nan Lin and a few others are thinkers prominently associated with the usage and discussion of the concept of social capital. However, an implicit notion of this idea can be traced back to the works of classical thinkers like Adam Smith[4], Durkheim[5] and Marx[6]. Considering its presence mostly from the domain of sociology, the concept can be viewed as new wine in an old bottle.

A recent upsurge in the usage of the concept is due to the present trend of nation–state's withdrawal of responsibility in the social sector in tune with the policies of neo-liberal globalisation. In this context, the World Bank (in 1990s) by realising the potentiality of 'social capital', sponsored research projects, which intended to enhance social capital. It recognises the necessity of 'social capital' in poverty alleviation and in good governance. This is also seen as an attempt to counterbalance the trend of 'deprioritsing' the state's role in the social sector. Thus, validity of the usage of the concept of social capital has further gained popularity by the patronage of institutions like the World Bank. It defines social capital as 'institutions, relationships and norms that shape the quality and quantity of a society's social interactions. Social capital is not just the sum of the institutions which underpin a society – it is the glue that holds them together.' Necessity of situation for social capital in the neo-liberal context leads to emergence of voluntary groups[7] (William Schambra). Hence, Francis Fukuyama by locating the source of social capital within 'culture' viewed that the level of state intervention in the economy is inversely proportional to a society's endowment of social capital. In a similar line of reasoning, Portes (1998) views that novelty and heuristic power of the concept is due to (1) the concept focus on positive consequences of sociability while leaving its less attractive features; (2) placing those positive consequences within the framework of capital and directing the attention on how such non-monetary forms can be an important source of power and influence as like one who has a bank account; and (3) the attention of policymakers seeking less costly, non-economic solutions to social problems. The emergence and upsurge of the concept might be due to capitalist-led social structures of nations like the US pattern of excessive individualistic society. However, the concept of social capital is complex and used in diverse notions. This can also be considered an advantage in the sense that the concept has the flexibility to operationalise in relevance to the purpose of this study.

L.J. Hanifan[8] was the one who is said to have first coined and used the words 'social capital'. Hanifan referred to it as a chain of contacts and its accumulation leads to benefits for the community as well as the individual. Jane Jacobs[9] stressed the importance of 'social capital' with reference to the destruction of lively urban community network to create isolated, unnatural urban spaces in the United States.

Sociologists Pierre Bourdieu and James Coleman, and political scientist Robert D. Putnam are the most frequently cited thinkers in various literatures of the concept of ‘social capital’. Bourdieu differentiates three forms of capital as cultural, economic and social capital. He perceived social capital as ‘the aggregate of the actual or potential resources within a social structure that collectively supports each of its members, which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition’. According to him, cultural capital leads along with economic capital and social capital reinforces social inequality.

Coleman (1988) has been attributed to introducing the term into sociological literature. He defined social capital by its function as ‘a variety of different entities, with two elements in common: they all consist of some aspect of social structure, and they facilitate certain actions of actors-whether personal or corporate actors-within the structure’. Thus, Coleman locates resources at the social structure as well as in the outcome of individuals’ action, but within structural constraints and norms. Social capital is productive, thus making possible the achievement of certain ends that in its absence would not be possible[10].Coleman identifies three forms of social capital: obligations and expectations, information channels and norms. Coleman refers to social capital as difficult to discern. Unlike Bourdieu, he brought out the value of social capital to the powerless, marginalised communities. His inferences are drawn from the research in the domain of educational sociology.

Robert Putnam[11] is best known for popularising the concept of social capital. From his empirical study on regional governments in Italy, he identified that there is a high and effective performance of government in the region of high social capital and *vice versa*. He also observed the trend of decline of ‘social capital’ in America in his most popular work, ‘Bowling Alone’, by associating ‘social capital’ more with civic engagement, which includes participation in local associations and in politics, denser memberships in various clubs and social organisations, as well as political behaviour such as voting, membership in political parties, etc. As a political scientist, his emphasis of ‘social capital’ is more at the societal level. However, he established that social capital has both an individual and a collective aspect. For instance, he inferred in a study that kids with lower social capital spend more time watching television. This struck with the experience of at least the urban children of the Indian society. Putnam inferred that decline of social capital is detrimental to democracy, politics and to the overall society.

Nan Lin[12] considers ‘social capital’ as access to resources through network ties as one of the most widely accepted conceptualisations of the term. He opposed Putnam’s view of the trend of declining social capital as to him it is increasing through new forms of social capital from social network in cyber technology. His interpretation of social capital resides at the individual level.

Therefore, social capital is a contested and often indistinctly defined concept. The primacy of attributes of social capital varies with various thinkers. However, all such attributes of social capital cannot go beyond the following scope.

Social capital describes the pattern and intensity of networks, interactions and relationships. It is identified and assessed from shared values and attitudes such as trust, norms, reciprocity of relationships embedded within or arise out of these networks, interactions and relationships. It can be located and assessed at all levels, such as micro, meso and macro levels.

THEORIES RELATED TO SOCIAL CAPITAL

'Social capital' is associated with theories of social network analysis[13], social resource[14], social relationship[15], exchange[16] and communitarians[17]. Conservatives who emphasise social cohesion look for indicators of social capital in norms, trust and civic participation, whereas the liberal, rational-choice theorists seek the networks and resources available to both individuals and collectives.

FORMS OF SOCIAL CAPITAL

Various forms of 'social capital' have been derived mostly from the sources of relevant literatures. However, there is no consensus on the meaning of these forms of 'social capital' among various experts of 'social capital'. There is overlapping among them. Hence, forms of social capital attributed to interpretation that is mostly agreed and also refined in relevance to the theme of this article are given as follows:

Bridging and bonding social capital: These forms of 'social capital' are most frequently used in this article. Social capital that is formed in homogenous groups similar to the notion of strong ties or tying people more closely together is referred to as bonding capital. Such relationships within groups such as families, ethnic groups, nation–state, caste groups, etc., come under this category of social capital. It becomes bridging social capital in a heterogeneous group but only at the horizontal level and mostly in the form of weak ties (notion of weak ties as used in Granovetter's (1973) work entitled 'The Strength of Weak Ties'). The relationship between different ethnic groups is an example of bridging social capital.

Linking social capital: As social capital should also have vertical dimensions, a term called 'linking social capital' is used to incorporate this idea. Linking social capital refers to relationships between individuals and groups in different social strata in a hierarchy where power, social status and wealth are accessed by different groups (Cote and Healy 2001:42 as citied in literature review of social capital by Social Analysis and Reporting Division, Office for National Statistics, October 2001). Woolcock (2001) extends this to include the capacity to leverage resources, ideas and information from formal institutions beyond the community.

Structural social capital facilitates information sharing as well as collective action and decision making through established roles, social networks and other social structures supplemented by rules, procedures and precedent. **Cognitive social capital** refers to shared norms, values, trust, attitudes and beliefs. It is a more subjective and intangible concept (Uphoff 2000). **Formal and informal social capital:** Social capital of formal institutions, e.g., relationship in firms and in case of informal institutions like families, clubs, etc., becomes informal social capital.

Densely interlaced social capital: This is very dense, interconnected and multiplex, e.g., social capital formed among workers' groups. **Thin, invisible capital:** Nodding acquaintance with a person in a supermarket, few interactions with fellow passengers in travel, etc., belong to this category. Both of these capitals are also similar to the notion of Granovetter's[18] strong ties and weak ties.

Individual- and societal-level social capitals: Analysis of social capital is possible with respect to both individual and societal levels.

CONCEPTUAL UNDERSTANDING OF SOCIAL EXCLUSION

The emergence of the term 'social exclusion' and its evolution as a concept, created a new perception on the existing or emerging social problems. 'Social exclusion' was used as a political discourse at first and later evolved into concepts in academic circles. It emerged in the context of European society and was used as a policy discourse during the 1980s. The origin and spread of the term is credited to Rene Lenoir and Jacques Delors. Now, this has become an inevitable concept in policy framework. A mere mention of the categories of people like Elderly, Women, Children, Transgender, Blacks, Dalits in India, HIV affected, Poor, Unemployed, Slum Dwellers and the like can hint that these people have some commonalities. Identification and explanation of these commonalities is possible under the label of 'social exclusion'. Hence, these categories can be differentiated from mainstream society. They can be referred to as weak, marginalised, exploited, discriminated, disadvantaged and hence they are excluded in one or multiple ways from the integrated or well-off mainstream society. In order to have a scientific and enhanced understanding of the concept of 'social exclusion', the concerned experts need to be referred.

The concept of 'social exclusion' attempts to find answers to questions such as (1) how an individual or group is excluded; (2) from what are they excluded; (3) who or what become reasons for exclusion; (4) what are the consequences of it; and (5) how the excluded can be included. Oscillations of interpreting social exclusion prevail within the framework. Social exclusion brings about the notion that there are people who are disintegrated from the mainstream society, and so they deserve to be integrated into the society. The objective of striving for integration of the society does not go well with Marx and related others who question the justifiability of the order of an integrated society. They fear that it bypasses the necessity of entirely changing the injustice-ridden capitalist-integrated order of the society.

There are serious debates in defining 'social exclusion', and so there are no commonly agreed definitions for it. However, considering the necessity of employing the term in a diverse manner, this cannot be considered a flaw. First, the concept of 'Social Exclusion' was predominantly identified with Economic dimensions of exclusion such as unemployment, poverty, social security etc.

Madanipur *et al.* referred to exclusion as a 'multi-dimensional' process (as referred in Byrne, D, 2005) and so exclusion has social, economy and political dimensions. At the individual level, Barry's conceptual definition is adequate: an individual is socially excluded if (a) he or she is geographically resident in a society, but (b) for reasons beyond his or her control he or she cannot participate in the normal activities of citizens in that society, and (c) he or she would like to participate.

SOCIAL CAPITAL AND SOCIAL EXCLUSION

Three[19] broad and overlapping usages underlying social exclusion are: (1) social exclusion is related to social rights and to the barriers or denial; (2) the state of social or normative isolation from wider society suits the Durkhemian frame of reference, i.e., the problem of social integration; and (3) that these can be applied to situations of extreme marginalisation, e.g., underclass approach[20]. It also coincides with Silver's stand of placing social exclusion in the strand of French republicanism, social Catholicism and social democracy[21]. All these thoughts imply the problem and solution of social exclusion with integration. It is also seen as a rupture of social bonds. Hence, 'glue' is needed for strengthening the social bond and integration. 'Glue' is social capital. 'Social capital' is neither everything nor nothing but is the most significant factor in addressing the problem of 'social exclusion'. In order to find out its significance, social exclusion needs to be perceived through the prism of social capital.

Hence, linking social exclusion and social capital may be perceived as common sense, but explaining the interaction between these two processes to understand the extent of their links requires intellectual exercise. Durkheim's 'anomie', Marx's 'alienation' and Weber's 'social closure' have implicit resemblance to the linking of the concept of 'social capital' and 'social exclusion'. From conceptual analysis, it is understood that contribution of thinkers such as Bourdieu, Coleman and Loury explicitly revealed the link between social capital and social exclusion. From Bourdieu's analysis of social capital, it can be inferred how social capital along with other capital is used to maintain or reproduce the strata or social exclusion or results in social exclusion of the group at a lower level in hierarchy. Bourdieu's idea of social capital resembles Weber's discussion of social closure and thus, comes close to a theory of social exclusion. Coleman's analysis can be interpreted as how social capital among the excluded or marginalised group has enough potential to get them included or to accrue benefits for such an excluded category.

Glenn Loury (1977) in his article entitled 'A Dynamic Theory of Racial Income Differences' used inferences of sociological research and inheritance of race to assert that racial inequalities would persist despite attempts to equalise racial differences in quality and quantity of human capital and make employers eliminate their discrimination against the Blacks. According to him, it is due to lesser connections of the Blacks to the labour market and lack of information about job opportunities. Thus, the Blacks lack social capital. However, neo-classical theories ignore social connections of racial groups and end up in a narrower comprehension of racial inequalities. Thus, Loury's contribution explains how social exclusion can be seen through the prism of social capital. Along with the above theories, co-variation presented for these two ideas in the work of Mary Daly and Silver[22] also serves as a clue to identify different categories of social exclusion through the prism of social capital. Just like examining the two variables based on the principle of covariance, the concept of 'social capital' and issues of 'social exclusion' are linked and explained with suitable illustrations to justify the theme of this article. Social exclusion is interpreted only in terms of social capital. However, that does not mean that other factors do not have any role in explaining social exclusion.

CONVERTIBILITY OF 'SOCIAL CAPITAL'

There are several possibilities of convertibility of 'social capital' as follows:

'Social capital' can be converted to create other forms of capital. Similarly, other forms of capital can act upon 'social capital'. All these capitals can mutually influence each other. They overlap in nature, and the solution for the problem of social exclusion cannot be entirely vested with it. Thus, convertibility of 'social capital' shows the dynamic nature of 'social capital'.

Coleman[23] illustrated with suitable cases how social capital can create human capital. Hereby, the theme explains the dynamism of social capital with a few illustrations.

Self-help groups (SHGs) are established with the intention of increasing the economic capital of women. The idea of grouping women has the underlying belief that 'social capital' can increase the possibility of generating economic capital. Scattered and individual women belonging to a poor category have nothing and results in social exclusion, but the same individuals if grouped together have social capital. 'Economic capital' in terms of micro-credit infused with the existing 'social capital' activates their income-generating activities. This not only leads to generation of cumulative economic capital but also to that of cumulative social capital. Enhancement of human and other capitals are intrinsic to their development. 'Social capital' of SHG women is cumulative as they are able to nurture interests in social issues, political participation, contesting in elections and so on. Thus, it not only ends up in the creation and rise of their social capital but also extends it to the 'macro-level' of the overall society and nation. Needless to say, it enhances the inclusiveness of the society.

The joint family tradition of India that once served as a source of high social capital has disintegrated and changed into the modern nuclear family with low social capital. Joint families because of their social capital were able to create human capital, economic capital and cultural capital. However, modern nuclear family outsources most of the traditional functions of the family to other institutions.

'Decentralised democracy' of India can be considered a suitable case to make some inferences on 'social capital' and 'social exclusion. 'Decentralised Democracy' as an idea implemented with the objective of percolating the benefits of democracy to the grass roots level, is able to increase 'social capital' to a considerable level in India. Being a vast democratic country with enormous diversity and numerous social issues, enhancing social capital is very crucial and significant not only for its inclusive development but also for peace and harmony. It brings forth an increase in political participation, empowers vulnerable sections like women, oppressed caste, rural, poor, etc., entrusts freedom along with responsibility and makes them realise the importance of democratic culture for their welfare and development. 'Decentralised democracy' enhances social capital, which in turn creates and enriches other capitals. Thus, there are chains of positive consequences in society.

Understanding the dynamism and convertibility of social capital is a prelude to further discussion.

Hypothesis 1: Lack of or lower social capital optimises the chance to be excluded

'Social capital' is a direct antidote for the isolation caused by social exclusion. It is practically observable in the case of an isolated individual. Addicts, homeless citizens and single mothers are some categories of individuals who lack or possess lower social capital and are mostly excluded from the society. Their conditions serve as both causes and consequences of social exclusion. 'Isolation' is an apt term to identify their condition. Hence, psychiatrists intend to optimise 'social capital' for an isolated individual. Most of the psychological problems of isolated individuals in urban or sub-urban nuclear families are due to lack of social capital. The old-age group also experiences isolation and exclusion, and so they are starved for 'social capital'. Possession of social capital alone can solve the above-mentioned type of social menace. However, this hypothesis is not merely confined to such extreme cases of exclusion alone.

This theme can also be extended to the macro-level of social exclusion. As mentioned earlier, Loury's explanation of exclusion of the Blacks in the labour market substantiates the hypothesis. Oppressed castes, religious minorities and ethnic minorities due to exclusion and homogeneity are able to cultivate high bonding social capital. However, this is not the same in the case of class. For instance, excluded categories like poor, unorganised labours and unemployed need to be interpreted differently through the prism of social capital. Although they reside in groups in congested spaces, they are fragmented and lack class consciousness. They lack or possess lower 'social capital'. Bridging and linkage social capital are both absent, but they have a chance to possess lower bonding social capital. That is how reason can be attributed for their social exclusion through the prism of 'social capital'. The World Bank's project on enhancing social capital among these groups to alleviate poverty and also to ensure the participation in democracy goes in tune with this theme. Thus, lesser the social capital, higher the chance of social exclusion and this can be proved with illustrations.

Hypothesis 2: A well-inclusive society is more likely to possess higher 'social capital' that possibly acts as glue to prevent social exclusion

This appears to be same as the first hypothesis, but has a special purpose. The first theme explains that lack of social capital most probably results in exclusion. It implicitly implies that possession of social capital optimises the chance for inclusion of the excluded. Moreover, there is a necessity to dissect the integrated mainstream society to identify whether 'social capital' serves as one of the glue to inclusiveness and thus prevents social exclusion. Thus, the second theme is needed to fill the lacunae of the first one.

Affluent sections, employed, successful organisations and happy families are some of the examples of well-integrated categories. From particular to general level, it most probably possesses higher 'social capital'. The dynamic nature of the mainstream society hinders the possibility of having such a dissection of the mainstream society. However, affluent and lower classes can be compared in terms of possession of social capital. The theoretical argument of Bourdieu explains how affluent class' possession of social capital and economic capital manifested through cultural capital reinforced their elite status that excludes the lower classes. Thus, social inequality is reproduced. Social capital along with economic capital leads by cultural capital act as glue for integration of affluent class, although their social capital become one of the causes for social exclusion of lower classes. The following example as extracted from the working paper entitled 'Social Capital: The Missing Link? by Christiaan Grootaert (1998) of the World Bank is also more suitable to prove the point.

After the fall of Somalia's government in 1991, civil disorder prevailed and incomes declined throughout most of the country. An exception was the port city of Boosaaso, where a local warlord organised a security force and a council of clan elders with support from the local people. Trade flourished and incomes improved (Buckley 1996).

Here, two different types of orders prevailed in the same country. The region of Boosaaso in the same country stands for a well-integrated society and dissection of the region shows that if social capital is nurtured it acts as one of the glue to prevent disorder in society. Similarly, developed and undeveloped regions can also be analysed in terms of social capital.

Hypothesis 3: Social exclusion in spite of possessing higher (bonding) social capital

Categories of people with higher social capital fall in the excluded category. Mostly, homogenous groups come under this category. Ethnic group minorities, migrants, gays, transgender, Dalits in India, Blacks and religious minorities experience such social exclusion.

The reasons for their social exclusion may be due to lesser or meagre percentage of their population in comparison with the mainstream society, they are believed to be inferior or weak based on interpretations of ideologies and other irrational ideas, perceived as people with deviant or different behaviour patterns or are believed to be a threat for the majority in some cases.

These kinds of reasons become the causes for their social exclusion, but it motivates them to strengthen their homogeneity and solidarity. Conditions of social exclusion and homogeneity of the group enhances social capital within the group. Therefore, they possess more bonding social capital not bridging social capital. Integration without linkage social capital also results in social exclusion. Hence, they are said to be excluded in spite of possession of high bonding social capital.

Possession of high bonding social capital is more likely to enhance their chance of inclusion: As Marx emphasised, class consciousness of proletariat is a prerequisite for class solidarity and class struggle to establish a classless socialist society. Similarly, in the case of the above-mentioned category of people, realising themselves as excluded from mainstream society cultivates group consciousness and solidarity. Hence, they are able to have high bonding social capital than any other groups in society. This motivates them to develop fierce struggles against the injustice of being excluded from mainstream society. Thus, the strength of high bonding social capital is capable to break the wall of exclusion and leads them towards inclusion. The civil rights movements of the Blacks, social reforms and Dalits movements in India, freedom struggle of Tamil ethnic group in Sri Lanka, etc., are some such suitable cases.

People labelled as 'deviant' are also more likely to possess high social capital: Organised criminal gangs, mafias, terrorists, rebellious groups and the like possess high social capital. Their social capital is denser and stronger. They are closed groups with rigid social capital. Although they are labelled deviant due to various reasons, their inclusion is must for the harmonious existence of the society.

Hypothesis 4: Socially included in spite of possessing lower social capital (in terms of more connections, bridging and linking social capital)

It is interesting to note that there are people who despite possessing lower social capital are well included in the society. Women (in the role of a wife entrusted with the traditional task of housekeeping) and children suit this theme. The context of social capital of children is entirely different from that of adults as they depend more on adults. Women as homemakers especially in India possess lower social capital, but they do not experience exclusion. Hence, the social capital of homemaker wives needs to be cautiously analysed. These women are said to possess lower social capital in terms of social networks, but their social capital is strong in terms of trust, obligation and reciprocity of relationship, norms, etc. They possess lesser (social network) but strong bonding social capital. The absence of bridging and linking social capital is not at all significant in their case. Thus, they are included, although they possess only lower social capital.

It is easy to infer from the crime and violence unleashed against women and children that their possessions of lower social capital also become the cause and consequences for their exclusion. Hence, this becomes the reason for their vulnerability. In addition to economic independence, the social capital of these women needs to be enhanced for reducing their vulnerability of exclusion. Women organisations, governmental efforts through schemes and reservation for women in elections, NGOs and SHGs also provide 'social capital' along with other capitals.

However, 'social capital' has become a significant asset for women. For instance, once I had the opportunity to listen to the narration of experiences of woman of a SHG. She said that before she joined the SHG, she was shy and hesitated to talk with others and that she had only a limited number of contacts who were confined to her family and relatives. She was completely alien to government offices. However, after she became a member of the SHG, she was very much satisfied to experience a tremendous change in her personality. She said that she was able to interact with government officers without any hesitation and was able to make contacts. Her awareness level on social issues was on the rise. The opportunity to interact within the women's group and also with diverse categories of people gave her confidence and enthusiasm in her life. She felt that she had become a lively person. She said that her family was more accommodative and receptive to her change. This shows how 'social capital' for women makes them more inclusive in all spheres of social life. Many studies conducted on SHGs reveal the same.

Emergence of a New Form of Social Capital and Social Exclusion

Information communication technology has not only revolutionised our notion of time and space but also that of social relationships. Traces of this idea can be seen in Anthony Giddens' definition on globalisation as the 'intensification of social relationship'. We are living in an era in which computerisation pervades in all spheres of life. Contacts and interactions are made possible through mobiles and social network websites like Facebook, MySpace and also E-mails, blogs, websites, etc., have given rise to new forms of 'social capital'. All these can be referred to as 'virtual' space or 'cyber' social capital[24]. Face-to-face interaction is no longer necessary for social interaction. One is even able to romance and also choose life partners through the cyber network. They can develop contacts related to education, employment, business, tourism, health, etc.; and the list is endless.

'Social capital' established through cyberspace and technology has no barriers of nation, caste, class, gender, race and whatsoever. The time and effort one spends in establishing contacts and interacting with his/her neighbour is the same for the person on other side of the globe. Thus, it breaks barriers of space and time in forming 'social capital'.

It has also created an opportunity to have global-level social movements on global social issues. Social capital in cyberspace has become so powerful to the extent of influencing policy of state, business, education, etc. Individual choice and freedom are extended to an infinite extent at least in virtual space of cyber society if not in the physical space of real society. This cyber social capital can accrue benefits to both the individual and the society in an unimaginably sophisticated manner. Realising its importance, individuals to international organisations are trying to optimise their influence in cyberspace.

There are vast sections of people who are unable to access information and communication technology, and thus lack this new form of social capital. The exclusion of people who cannot access these technologies is commonly referred to as the 'digital divide'. Those who possess cyber social capital are far ahead than those who lack it. Furthermore, it is unfortunate that those who possess cyber 'social capital' have an undue advantage over those who lack it. For instance, there are issues such as network of online traders of agriculture goods, have created artificial inflation of its prices which is detrimental to the consumer. This kind of price rise is also not benefitting the toiling farmers.

CONCLUSION

Thus, the various categories of social exclusion have been looked through the prism of social capital. The prism of 'social capital' also helps identify new forms of exclusion such as 'digital divide'. This article explains the dynamic link that exists between 'social capital' and 'social exclusion'. It also shows the potentiality of social capital in reducing the problem of social exclusion. Thus, it is inferred that 'social capital' is one of the effective inclusive resources. The present neo-liberal context aggravates such necessity of social capital furthermore. However, considering the vastness and complexity of these two notions, intensive research is required in this direction to give more refinement to understand the dynamic link that exists between 'social exclusion' and 'social capital'.

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End Notes

[1] An American Sociologist Society: Its Structure and Changes (1931, 1936 and, in collaboration with Charles H. Page, 1949) and Society (1931) are some of his notable works.

[2] Tocqueville, although did not use the terminology of 'social capital', brought out the idea by refereeing how frequent gatherings and meetings led to the emergence of the American democracy during the early nineteenth century.

[3] He is best known as the author of 'The End of History' and 'The Last Man'. He defined the concept more broadly to include any instance in which people cooperate for common ends on the basis of shared informal norms and values. Social capital also has negative externalities according to him.

[4] He is popularly identified as the 'Father of Economics'. His masterpiece 'Wealth of Nations' comprises influential themes like 'division of labour' and interactions of economy and social relations.

[5] Emile Durkheim is one of the founding fathers of sociology. He placed 'social integration' as the objective of any society through his functionalist interpretation of society. Traces of social capital and social exclusion can be seen and linked with his concept of 'Anomie', which is all about disintegration and isolation in society.

[6] He is popularly identified as the architect of communism. His theories revolved around economy-determined social relations. His notion of cultivating class consciousness among workers and his concept of 'alienation' as a sense of powerlessness and isolation can be closely linked with 'social capital' and 'social exclusion'.

[7] As citied in Michael Woolcock's (April 1998) Social Capital and Economic Development: Toward a Theoretical Synthesis and Policy Framework Social Capital and Economic Development: Toward a Theoretical Synthesis and Policy Framework

[8] L.J. Hanifan was state supervisor of rural schools in West Virginia (a state in USA). He found its importance in school performance.

[9] Her book entitled 'The Death and Life of Great American Cities', possibly the most influential American book on urban planning and cities, dealt with the notion of 'social capital'.

[10] Coleman 1988.

[11] His work 'Bowling Alone' on declining American Social Capital got him and his concept of social capital due attention. According to him, social traits that facilitate coordinated action can improve the efficiency of a society.

[12] He is notable for his research and writing on social capital in terms of social networks. Nan Lin's concept of social capital has a more individualistic approach.

[13] The structure of social relationships of different social entities such individuals, organisations and different societies are analysed by portraying in the model of network. Connections of individuals are drawn with nodes and ties form as network analysis of society. 'Nodes' refer connection and 'ties' as degree of connection. Several concepts used in the social network model are capable of further excavating the concept of 'social capital'.

[14] The Social Exchange Theory is more about an individual's rationality in establishing connections or interactions with others. Cost-benefit analysis is most widely discussed in exchange theory. Costs include effort, time and money in making interaction with others and benefits include rewards, recognition and also other material benefits gained out of interactions.

[15] 'Social relationship' is well explained in sociological theories from the micro–macro level.

[16] Nan Lin's social resource theory has a closer link with the analysis of the concept of 'social capital'. Society is embedded with resources such as status, prestige and money according to the Social Resource Theory. Individuals who possess more social capital are capable of accessing these resources.

[17] Communitarianism is the ideology of emphasising the centrality of community and also stresses the connection between an individual and the community. A community can be identified with the notion of a civil society in present-day society. Communitarians encourage social capital as it always has benefits and values for the community.

[18] He is an American sociologist. His work 'Getting a Job: A Study of Contacts and Careers' and 'The Strength of Weak Ties' brought out such traits of network relationships.

[19] Oxford Dictionary of Sociology edited by Gordon Marshall.

[20] It has become the most thought-provoking work on social exclusion. 'Underclass' are those who are in conditions of extreme marginalisation.

[21] Refer the article of Mary Daly and Silver entitled 'Social Exclusion and Social Capital: A Comparison and Critique'.

[22] Article entitled 'Social Exclusion and Social Capital: A Comparison and Critique'.

[23] 'Social Capital in the Creation of Human Capital' by James S. Coleman.

[24] I am using my own term called 'Cyber Social Capital' in order to reveal a new form of social capital that has emerged from cyber technology.