Introduction
Several studies have shown that social capital, defined as trust in others, social networks and norms of reciprocity, is essential to foment the collective action necessary to manage natural resources (Sonderskov, 2009). Social capital is normally divided into two categories: bridging social capital, which refers to horizontal networks of kin and close-knit groups and bonding social capital which refers to vertical networks across many groups. A balance between high bridging and high bonding social capital can cultivate progressive participation in determining community priorities and shared resources. When both types of social capital are low, communities are plagued by extreme individualism and opportunistic exploitation of common resources. An imbalance in bridging and bonding social capitals can cause community priorities to be determined by outside entities or resistance to change and maligning of outsiders (Flora, Flora, Spears, & Swanson, 2013). Organizations which are able to build social capital in the form of shared norms promote collective action and reduce the cost of monitoring and sanctioning those who exploit natural resources (Ostrom, 1990).

This research investigates if Savings and Internal Lending Communities (SILCs) can build social capital among their members which can then be used to collectively manage group natural resources.

Material and Methods
This research was undertaken as part of a field methods training course for two PhD programs: Agriculture Transformation by Innovation (AgTraIn) administered by the University of
Copenhagen and Agriculture and Rural Innovation (ARI) administered by Makerere University in Kampala, Uganda. The research group consisted of two AgTraln students and two ARI students. Results are a compilation of six days of fieldwork which consisted of four focus groups, (three with members of various farmers’ groups and one with non-members), semi-structured interviews (Sibelet, Mutel et al., 2013) with key informants, employees of NGOs which sponsor farmers’ organizations in the area (UPFORD and World Vision International), members of farmers’ organizations and non-members of organizations. Research also included a review of the record books of two SILC groups and organizational records of UPFORD. Interviews were translated into English from Luganda by a local interpreter.

Results and Discussion
There is a high density of farmers’ organizations in Nnindye parish with several organizations in each village. All organizations observed were either self-initiated and externally supported or externally initiated and externally supported. Organizations without external support quickly dissolve. Despite Putnam’s proxy (Putnam, Leonardi, & Nanetti, 1994) which uses density of voluntary organizations as a proxy for social capital in an area, there are indications of low levels of trust in Nnindye which inhibits progressive participation in the community. We maintain that the density of voluntary organizations in the area is artificially high due to external governmental and NGO support.

This paper will consider only those groups which were externally supported by the NGO University Partnership for Outreach Research and Development (UPFORD). These groups consist of two components: a Savings and Internal Lending Community (SILC) and a group banana project. In the SILC component, members contribute to their personal savings accounts at every weekly meeting. The proceeds earned from the banana project as well as the interest paid on loans are used to provide microloans to the members. Personal loans are generally used for agricultural purposes, investment in a small business or for school fees. The banana project consists of community banana plot managed by the group. Virus-free banana plantlets are provided by UPFORD. These plantlets are multiplied and managed on group land and the resulting suckers are distributed among the members. UPFORD provides training in good agricultural practices and members are expected to work together to maintain the plot. The members of the groups are relatively demographically homogenous. Seventy percent of the members are women and most are over forty years old. UPFORD organizers report that men, particularly those under forty years old, are not interested in the SILC/banana projects and prefer more lucrative individual schemes.

Building Social Capital in SILC Groups
The SILC groups in Nnindye, Uganda are building the four elements of social capital considered important by Pretty (2003): relations of trust; reciprocity and exchanges; common rules, norms and sanctions; and connectedness in networks and groups. The support and guidance provided by UPFORD helps to build this capital. UPFORD provides leadership, empowerment and transparency training to group members and group rules are designed to reduce the members’ susceptibility to coercion. Groups with high levels of transparency enjoy relations of trust. Reciprocity and exchange are key tenants of Savings and Internal Lending Communities. As members pay back their loans, more money is available to other group members for loans. The groups enjoyed a 95% repayment rate on loans. UPFORD encourages the groups to make and enforce rules related to personal savings and the repayment of loans. The members vote on the rules and apply sanctions as a group. However there are some instances of the group approving rules that they were not willing to enforce, for example the use of land as collateral for loans. The SILC groups increased the networking and the interconnectedness of the participants. Groups meet weekly and members are penalized if they do not attend the meetings. Members listed
meeting people and “the spirit of teamwork” as two of the benefits that they enjoyed because of their participation. In addition to increasing in-group networking, the SILC groups have some interaction with the greater community. Ten percent of the groups’ profit is distributed to members of the village identified as vulnerable persons. However, the members of the 27 groups supported by UPFORD have no contact with the other UPFORD groups; therefore there is little opportunity to build new contacts in different villages.

Group members develop connections with representatives of UPFORD and with community leaders, but build few connections in other communities. For this reason, we assume that most of the social capital built within these SILC groups is bonding social capital. We found some evidence of this during the interviews and fieldwork. Group rules inhibited the addition of new members. Some groups allowed new members only if they matched the level of personal savings that founding group members had built up over the three and a half years of the group’s existence. Other groups refused new members, “They were not interested in the beginning. Now they see our progress and they want to join.” These potential members were told that they must start their own groups. When asked if they would allow their daughters to join, one woman replied “she can have my place (in the group) when I die.”

The fact that the schemes cater mainly to women limits their potential to build bridging social capital among the participants. These schemes target women because the organizers feel that empowerment among women is particularly low in this area. However, low empowerment among men may inhibit the groups’ ability to build empowerment among women. We heard several reports of men removing their wives from the groups because they had become “too empowered.” One woman explained to us that she had to sneak out of the house to attend the weekly meetings because her husband did not want her to participate in the group, stating, “If we get money we won’t be submissive.” We feel that the empowerment of both men and women is necessary for successful collective action.

Groups have also displayed bonding social capital in their decision making. Representatives of UPFORD found a buyer for the bananas produced on one group’s plot. The group did not honor the contract and decided instead to sell the bananas to group members at a deep discount, reducing the profit available for the group’s activities.

**Protection of Group Natural Resources**

While the SILC groups have the dual goals of poverty alleviation through savings and microcredit as well as the promotion of conservation and good agricultural practices, the group members prioritize the savings and microcredit portion. Members work in the banana plots weekly but do not always adhere to the cultural practices for which they received training. They are more likely to use the practices in their own banana plots.

Though 70% of the participants in the Nnindye SILC groups are women, male members and non-members are more likely to benefit from the distribution of seedstock. Of the twelve SILC groups in the Nnindye Parish for which data is available, men received 45% of the suckers distributed. UPFORD reports state that many of the suckers perished because they were taken by members who did not properly care for them or did not have an adequate place to plant them.

Despite UPFORD’s goal of self-sustaining groups which are not dependent on external support, representatives stated that, after three and a half years, groups would likely dissolve without their support. Though human and social capital has been built within the groups, members still have not made plans for continuation of the group after UPFORD’s support ceases (in 1.5 years). The SILC portion of the group has been very active, but less attention has been paid to the group resource management.

However, there is some evidence that the banana scheme has benefited from the leadership and transparency training provided for the SILC groups. One member told us that he left a corrupt group (which was not supported by UPFORD) because group leaders exploited the group resources for their personal gain. He chose the UPFORD-supported group because he trusted the members and recognized the importance of transparency and group decision-making.
Conclusions and Outlook
The literature suggests and our observations confirm that both bridging and bonding social capital are low in the area studied. Due to the important role that social capital can play in collective action for the conservation of natural resources, the cultivation of social capital among the farmers in Uganda is an important goal.
SILC groups have the potential to build social capital among the participants by creating social networks, rules and norms and a culture of reciprocity. Self-initiated collective action has a potential to build social capital, but no “pure” forms of collective action were found in the area. Social capital within the community is too low for collective action without the support of an external agent such as an NGO. Lacking the social capital needed for collective action, we conclude that the externally-supported SILC groups are building trust in the community, albeit slowly.
Because of the local appeal for savings and lending schemes, we feel that this model could be expanded to include other community resources such as sources of drinking water and forest resource protection.

References