

Community Development can also be defined as a group of people in a locality initiating a social action process through planned intervention to improve their seven capitals situation. The seven community capitals are natural, cultural, human, social, political, financial, and built.

Natural Capital includes all natural aspects of community. Assets of clean water, clean air, wildlife, parks, lakes, good soil, landscape – all are examples of natural capital.

Cultural Capital assets may include local beliefs, values, history, foods, festivals, cultural heritage, art, etc.

Human Capital investments are those investments that add to the health, education, and well-being and self-esteem of people. **Social Capital** is an area of investment that impacts how people, groups, and organizations in community get along. Examples include leadership, working together, mutual trust, and sense of a shared future.

Political Capital is a measure of social engagement. Communities should allow all groups to have opportunities for leadership and engagement, and to have a voice in public issues.

Financial Capital includes forms of money used to increase capacity of the unit that accesses it. These include: savings, debt capital, investment capital, tax revenue, tax abatement and grants. Other examples of financial capital are investments, fair wages, internal and external sources of income.

Built Capital includes all humanconstructed infrastructure such as sewers, water systems, machinery, roads, electronic communication, buildings, and housing.