

BIBLIOGRAPHY

BALLAGAN, TRACY P. APRIL 2009. Social capital Among Members of Malabing Valley Multi-purpose Cooperative in Kasibu, Nueva Vizcaya.

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ABSTRACT

The study was conducted to find out the demographic profile of the respondents, to determine the level of social capital among members of Malabing Valley Multi-Purpose Cooperative along informal networks, trust, poverty perception, participation in the cooperative and participation within social activities, and life satisfaction, to determine the relationship of social capital variable with relationship between sociability variable and position in cooperative, relationship between sociability variable and age, relationship between sociability variable and ethno linguistic group and relationship between poverty perception and position in household and to suggested specific actions to improve social capital in the cooperative.

The study made use of questionnaire as the main instrument for gathering data. There were 50 respondents chosen by random. The survey was done on January 10, 2009.

Social capital components were measured using a five point Likert Scale. Frequencies and means were obtains using the Soft ware Statistical Package for the Social sciences (SPSS) and One-way Analysis of Variance was used to determine the relationships between the respondents profile with social capital variables.

Results from this study revealed that only few of the respondents have and where a member of a group or organization in their community but then when it comes to their cooperative, the respondents believe and proud of with their coop. However in visiting co members in their home, ethno linguistic affect.

Recommendations to these identified problems were to encourage the members of the community to be aware and join groups and conducting more team building and recreation activities by the different group of the cooperative.



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INTRODUCTION

Background of the Study

Malabing Valley is found in the northeastern part of the Kasibu Municipality of Nueva Vizcaya province, Philippines. This place is also known as the number one producer of citrus fruits of different varieties making Nueva Vizcaya “The Citrus Bowl of the Philippines”. Hardship of life in Malabing Valley is the driver for the spirit of volunteerism and cooperativism among the valley residents. The Malabing Valley Multipurpose Cooperative (MVMPC) was conceived through the leadership of Mr. Alfonso Namujhe, who envisioned transforming the whole community to a modernized agricultural area. Namujhe together with a group of young professionals from the component barangay of Malabing Valley met to explore possible actions they can take to accelerate the improvement of the socio-economic condition of their communities. They perceived the need to form a farmers association, which would serve as a development catalyst in the valley. However, when this group had the opportunity to attend a Trainers’ Training for Cooperatives conducted by the Agricultural Training Institute of the Department of Agriculture in San Mateo, Isabela Province in September 1989, the idea of forming a cooperative instead of an association came up. The cooperative was formally organized in November 1989 with 48 founding members and a paid up share capital of P16, 300. It was formally registered with the Bureau of Cooperatives on March 08, 1990 and confirmed by the Cooperative Development Authority (CDA) on March 27, 1991.

The Cooperative was renamed Malabing Valley Multipurpose on November 19, 1997 when the CDA formally registered its articles of cooperation. Since then, the cooperative’s area of business operations expanded from Malabing to the other parts of



Luzon particularly Baguio City, Tarlac, Pampanga and Metro Manila. Its new members are also from the provinces of Isabela, Quirino and other municipalities of Nueva Vizcaya. Presently, the cooperative has more than 500 members with total paid up share capital of P2, 385,581 and assets totaling P27, 743,500. The cooperative, a known specialist in citrus production is now facing greater challenges in its expanded services from production, transporting, warehousing, processing and marketing products in national and global market. The cooperative helps also in advocacy against the environmental destruction in the valley and the whole municipality of Kasibu, Nueva Vizcaya (Live the Malabing Way, 2000).

The success story of the Malabing Valley Multipurpose Cooperative inspired this research on social capital to be conducted in the cooperative. Putnam (1995) indicated that in an organization or in a community, social capital plays an important role because it allows the members to resolve their problems easily by doing their own responsibility. It also greases the wheels that allow communities to advance smoothly and improves an organization by widening the awareness of members in many ways which their fates are linked.



Statement of Problem

This study sought to answers to the following questions:

1. What is the demographic profile of the respondents?
2. What are the levels of social capital among members of Malabing Valley

Multipurpose Cooperative along:

- a. Informal Network
 - b. Trust
 - c. Poverty Perception
 - d. Participation
 - Cooperative
 - Social
 - e. Life Satisfaction?
3. What is the relationship of social capital variables with:
 - a. Relationship between sociability variable and position in coop
 - b. Relationship between sociability variable and age
 - c. Relationship between sociability variable and ethno linguistic group
 - d. Relationship between poverty perception and position in household
 4. What are the suggested specific actions to improve social capital for the Cooperative?



Objectives of the Study

The objectives of the study were to:

1. Determine the demographic profile of the respondents.
2. Determine the level of Social Capital among the members MALABING Valley

Multipurpose Cooperative along:

- a. Informal Networks
- b. Trust
- c. Poverty Perception
- d. Participation

- cooperative
- social

e. Life Satisfaction

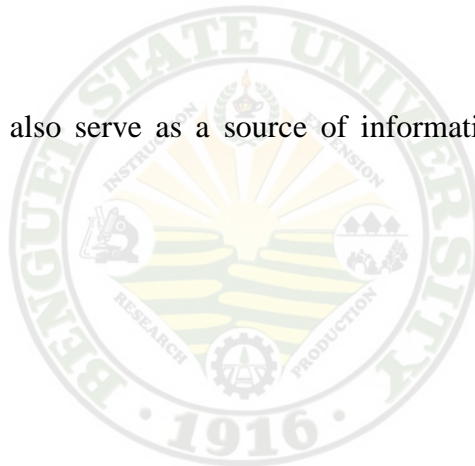
3. Determine the relationship of the social capital variables with:
 - a. Relationship between sociability variable and position in coop
 - b. Relationship between sociability variable and age
 - c. Relationship between sociability variable and ethno linguistic group
 - d. Relationship between poverty perception and position in household
4. Suggest specific actions to improve social capital for the cooperative



Importance of the Study

The result of the study would provide information regarding the importance of social capital to cooperatives, especially Malabing Valley Multipurpose, which will serve as guide to members in knowing their status in terms of social capital. The findings of this study will contribute/supply information on the cooperatives level of social capital among the members moreover, this study will determine also the relationships of the social capital variables like relationship between Sociability variable and position in coop, relationship between Sociability variable and age, relationship between Sociability variable and ethno linguistic and relationship between poverty perception and position in household

This study would also serve as a source of information for further research on related study.



REVIEW OF LITERATURE

Definitions of Social Capital

Social relationships help people to get along with each other and act more effectively than they could as isolated individuals. In this view, patterns of social organizations, especially trust, mutuality, and reciprocity, are seen as important resources, which can result in benefit to individuals, groups and society (Carroll 2001). By this process social capital takes place. Wherein, social capital is defined social capital as a “Features of the social organizations such as networks, norms, and trust that facilitate action and cooperation for mutual benefit” (Putnam, 1995) He also added that social capital is created through citizen’s active participation in organizations and groups wherein, participation mainly leads to trust between the members in the society.

In an organizations and cooperatives, trust, reciprocity and social networks are the basic needs in order for them to grasp the sweetness of success. Cooperatives promote citizen engagement, social cohesion and trust by providing ordinary citizens a chance to influence the decisions that affect their lives and allows the members to resolve their problems easily by doing their own responsibility in the cooperative (Co-operatives Secretariat Canada, 2004) Social capital also greases the wheels that allow communities to advance smoothly. Also, social capital improves the cooperative by widening the awareness in many ways which their fates are linked. People who have active and trusting connections to others develop or maintain character traits that are good for the rest of society. Joiners become more tolerant, less cynical, and more empathetic to the misfortunes of others. When people lack connection to others, they are unable to test the veracity of their own views, whether in the give or take of casual conversation or in more



formal deliberation. Without such an opportunity, people are more likely to be swayed by their worse impulses. In addition, because social capital exists in the linkages between such individuals, we could also imagine stepping back and forming a birds-eye view of the entire network that emerges as an aggregate of these interlinked actors. This alternative approach leads us to define social capital from a different angle – that of the collective (Claridge, 2001)

Benefits Derived from Social Capital

In high social capital areas, public spaces are cleaner, people are friendlier and the streets are safer. There appears to be a strong relationship between the possession of social capital and better health. Social capital also can help to mitigate or soften the insidious or deceitful effects of socio economic disadvantages. Furthermore, social capital may result to better knowledge sharing due to established trust relationships, common frames of reference and shared goals. Due to high level of trust and cooperative spirit (both within the organization and between the organization and its customers and partnership) transaction cost will be lower. Social capital produces severance cost hiring and training expenses, lower turnover rates, avoiding discontinuities associated with frequent personnel changes, and maintaining valuable organizational knowledge. And lastly, due to organizational stability and shared understanding results to a greater coherence of action (Smith ,2008)



Forms of Social Capital

One variable that affects social capital is trust where in some sees trust as a source of social capital Trust is defined as a belief in the honesty, integrity and reliability of others, “a Faith in people” (Taylor, Funk and Clark, 2007). Also trust is placing confidence in others so that they will be supportive and reinforcing of you, even if you let down your "strong" mask and show your weaknesses. Trust also forms the basis for social interactions, especially reciprocity and the agreements for future actions essential for planning and working together. It is also important for the establishment of normal relationships. The greater the trust between parties, the more effectively they will be able to live together and cooperate in the future, which will diminish the chances that the old conflict will re-occur, or a new unmanageable one will develop. Also, individuals who have trust and cooperation among themselves are harnessed better and are more productive. As with social capital, trust has to be recurrently renewed so that it can be sustained between trustees or trustor (Milagrosa ,2007).

Another important form of social capital is reciprocity. Wherein reciprocity is defines as a state of relationships in which there is mutual action, influence, giving and taking, correspondence, between, two parties (Carter, 2002). Trust is the integral part of this norm because a person who reciprocates one good action for another becomes trustworthy. This is important because on a basic level, the decision to cooperate or not depends on whether the other agent is reliable. On a higher level, if people within a community reciprocate good deeds for each other, it is a general indication that a considerable percentage of these citizens are trustworthy.



On the other hand, social networks are necessary precondition for reciprocity (Milagrosa ,2007) Social network is a social structure made of nodes (which are generally individuals or organizations) that are tied by one or more specific types of interdependency, such as values, visions, ideas, financial exchange, friendship, kinship, dislike, conflict or trade.

There are a lot of variables that may affect the components of socials capital informal networks, trust, life satisfaction, poverty perception and participation can be one of the variables that can affect the components of social capital.

Informal network is defined as the social networks of individuals and/or collectives without formal structures, linked by one or more social relationships such as kinship and friendship. (Weissmann, 2008)

Trust is defined as to have faith in, to believe. (Webster dictionary, 1996). There are two type of trust the core trust and the institutional trust. Wherein, Core trust is highly towards trust, within the immediate environment particularly trust of his family, neighbors, farmers, the church and respondents, own feelings of trust worthiness. While the institutional trust is the attitudes related to trust in the formal institutional environment with emphasis on the legal system, police and municipal government. Positive significant relationship between municipal police and this trust shows that individuals who have high scores in trusting the municipal police, also tends to have rate municipal trust highly (Smith, 2008).



Participation also affects. Participation is defined as an umbrella term including different means for the public to directly participate in political, economic, management or other social decisions. Ideally, each actor would have a say in decisions directly proportional to the degree that particular decision affects him or her (Wikipedia 2009).

Poverty perception is one factor that can affect social capital. Two factors loaded heavily for these components are poverty because of laziness and poverty because of lack of life opportunities (Milagrosa ,2007)

One more factor is the common goals. This factor measures the community aspirations (Milagrosa ,2007) it is also well-defined set of initiatives and interventions aimed (Greater Indianapolis Chamber of Commerce ,2005)

And Lastly, Life satisfaction- Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive. (Beutell ,2006). Individual who fined equal treatment from the government important would load highly on the life satisfaction component (Milagrosa ,2007)

Component of Social Capital

There are two components of social capital the structural social capital and cognitive components. The structural social capital is tangible and deals with formal institutions. This also includes membership in formal networks, particularly in local organizations like the church and local government. While cognitive social capital is perceived as embedded within the people thus, intangible. This is form of trust, local ethics, tradition and morals (Milagrosa 2007). Furthermore, cognitive is based on mental processes and



psychology in the domain of idea and includes particularly norms, values, attitudes and beliefs

Indicators of Social Capital

Community foundations believe, that the levels of social capital in their community is critical important to the overall health of the community. Community foundations are social capital builder, committed to working with all groups in their community to deploy experimental solutions to build their community. So, social capital enables communities to emulate others who are strong in specific areas. The more the level of participation in voluntary associations, the greater the social capital. The more the networking, the greater the social capital. The more the mentoring and mutual support in an organization, the greater its social capital. The greater the prevalence of passive media (ex., television), the less the social capital. The greater the social capital, the more prevalent the norm of reciprocity (bargaining, compromise, pluralism). The greater the social capital, the higher the priority of the norm of equality. The greater the social capital, the greater the confidence in government (and other institutions). The greater the social capital, the easier to mobilize support for problem solutions. And the greater the social capital, the higher the percentage of problem-solving outside the governmental sector. The less the social capital, the greater the need to rely on authoritative controls are the following indicators of social capital(Garson 2006).



Definition of Terms

The following are the technical terms used in the study

1. Social capital. Social capital refers to the social relationship of a member in an organization or in a community such as trust, reciprocity, and social networks that guides them to achieve their common goals.
2. Cooperative. Autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.
3. Multipurpose cooperative. It is form of two or more kinds of cooperative.
4. Members. These are the group of person who are a part of one organization
5. Trust. Belief in the honesty, integrity and reliability of others: “a Faith in people”.
6. Informal networks. This shows the strong positive correlation of getting a long component with people in the community.
7. Common goals. Set of initiatives and interventions aimed
8. Life satisfaction. Is an overall assessment of feelings and attitudes about one’s life at a particular point in time ranging from negative to positive.
9. Interpersonal trust- It is the feeling that you can depend upon the other person that meet your expectations when you are not able to control or monitor the other’s behavior.
9. Ethno linguistic. Studies the relationship between language and culture, and the way different ethnic groups perceive the world



METHODOLOGY

Locale and Time of the Study

The study was conducted among the members of Malabing Valley Multipurpose Cooperative in Malabing Valley, Kasibu, Nueva Vizcaya from December 2008 to January 2009.

Respondents of the Study

There were 50 respondents composed of the Officers, management team and members, who were chosen through purposive random sampling based on the year since they became a member of the said cooperative.

Data Collection

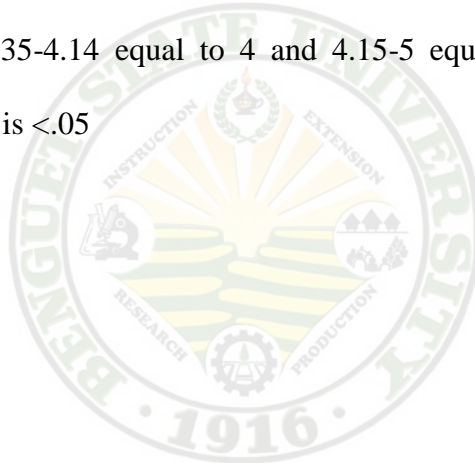
The data in this study was collected through the use of questionnaires distributed to the respondents. The questionnaire contained sections pertaining to demographic profile of the respondents; level of social capital among the members along informal network, trust, poverty perception, common goals and life satisfaction and also includes social capital variables such as age, educational attainment, sex, ethnicity, number of years of membership in the cooperative; and other related variables.



Data Analysis

Social capital components were measured using a five point Likert Scale. For example; participation in the cooperative and community activities used of a scale 1 to 5, where 1 represents *never* and the other extreme point represents *always*. For trust, 1- represents not trust and 5- trust very much. Frequencies and means were obtained using a Software Statistical Package for the Social Sciences (SPSS) and One-way Analysis of Variance was used to determine the relationships between the respondents profile with social capital variables.

The mean range used in the study are: 1-1.74 equal to 1, 1.75-2.54 equal to 2, 2.55-3.34 equal to 3, 3.35-4.14 equal to 4 and 4.15-5 equal to 5. Also the level of significance in this study is $<.05$



RESULTS AND DISCUSSIONS

Demographic Profile of Respondents

Thirty of the 50 respondents were household heads, 29 (50%) are females and 21 (42%) are males. Most of them were married and the rest, 24 % and 2% were single and widow, respectively. The mean age of the respondents was 34.34 years.

As to membership in the cooperative 90% of the respondents were regular and 88% were plain members. Six (12%) of the respondents were officers. Almost half of the respondents finished a degree and 14 of them are working in the cooperative. Also most of the respondents can speak in Ilokano and coming from Kalanguya group were larger in number.

Table 1: Profile of Respondents

PARTICULAR	FREQUENCY	PERCENT
Household head		
Household head	30	60
Not household head	20	40
TOTAL	50	100
Sex		
Male	21	42
Female	29	58
TOTAL	50	100



Table 1 Continued.....

PARTICULAR	FREQUENCY	PERCENT
Civil Status		
Single	12	24
Married	37	72
Widower	1	2
TOTAL	50	100
Age		
		mean:34.34 years old
<31	23	46
31-40	18	36
41-50	5	10
50>	4	8
TOTAL	50	100
Position in Coop		
Officer	6	12
Member	44	88
TOTAL	50	100
Membership in Coop		
Associate	5	10
Regular	45	90
Educational Attainment		
Elementary	7	14
Secondary	20	41
University/college	21	43
Vocational/technical	1	2
TOTAL	50	100



Table 1 continued....

PARTICULAR	FREQUENCY	PERCENT
Occupation	9	18
Housewife	7	14
Self employed	6	12
Government employee	3	6
Teacher	1	2
Engineer	10	20
Farmer	14	28
Coop employee		
TOTAL	50	100
Dialects Spoken		
English	33	66
Tagalog	42	84
Ibaloi	3	6
Kalanguya	25	50
Iloko	43	86
Kankanaey	8	16
Tuwali/Ifugao	9	1



Table 1 Continued...

PARTICULAR	FREQUENCY	PERCENT
Ethno-linguistic group	17	34
Ilokano	2	4
Kankanaey	18	36
Kalanguya	1	2
Kankanaey	3	6
Ibaloi	9	18
Ifugao		
TOTAL	50	100

Level of Social Capital

Groups/Networks/Participation

Table 2 is the groups, networks that the respondents are with or a member with. In terms of religious, few of the respondents were involved with a mean contribution of P177.27 in a month. BIBAK and Senior Citizen are the cultural, social that the least of the respondents are involved with a mean contribution of P100.00 per month. From the sports group, only two of the respondents are involved and a member of Barangay sports League with a mean contribution of P20.00 a month. In basic service group, respondent's



increases (13 respondents) compare to cultural, social and sports group. Meanwhile, respondents who are a member of Red Cross with four respondents have the high percentage; Barangay Health Worker and Tanod are the next with the same percentage with a three respondents who are a member in each and Barangay officials as the last with a mean contribution of P107.00 a month. Above religious, cultural/social, sports group, basic services groups and ethnic based group, production group had the highest percent and respondents and from these twenty respondents are sixteen are farmers.

Table 2: Groups/Networks/Participation

PARTICULAR	FREQUENCY	PERCENT
Religious		
Belong to religious grp	16	32
Contribution		
50	2	18
100	3	27
150	1	9
200	3	27
300	1	9
500	1	9
Mean		P177.27



Table 2 continued...

PARTICULAR	FREQUENCY	PERCENT
Cultural, social		
Belong to Cultural, social	7	14
Name of cultural, social group		
BIBAK	4	67
Senior Citizen	4	33
Contribution		
100	2	100
Mean		P100.00
Sports group	2	4
Name of sport group		
Barangay sports league	2	100
Contribution		
20	1	P20.00
Mean		
Basic services group		
Have Basic service grp	13	26
Name of basic services group	3	25
Barangay Health worker	4	33
Red cross		



Table 2 Continued...

PARTICULAR	FREQUENCY	PERCENT
Tanod	3	25
Barangay Officials	2	17
Contribution		
20	1	10
50	3	30
100	2	20
150	2	20
200	2	
Mean		P107.00
Ethnic based group		
Have	4	8
Contribution		
50	2	50
100	1	25
150	1	25
Mean		P112.50
Production group		
Have	20	40
Name of Production group		
Farmers Group	16	100
Contribution		
50	3	75
100	1	25



PARTICULAR	FREQUENCY	PERCENTAGE
Professional association	1	2
Name of professional Association		
Ass'n of Registrars	1	100
Participation in decision-making		
Very active	1	100

Level of Trust of Respondents

The level of trust of the respondents is high as indicated in their mean ratings equivalent to 5 (Table 3). The respondents trusted very much family's friends and co-tribes that are a member of the same cooperative. They also indicated a level of trust equivalent to 4 for neighbors. This finding is correlated with the study of Milagrosa, 2007 that the greater the trust between parties, the more effectively they will be able to live together and cooperate in the future, which will diminish the chances that the old conflict will re-occur, or a new unmanageable one will develop.



Table 3: Level of trust of respondents

OBJECT OF TRUST	FREQUENCY	MEAN	DESCRIPTION
families/ relatives that are a member of the same coop	50	4.66	Very much
friends that are a member of the same coop	50	4.46	Very much
co-tribes that are a member of the same coop	50	4.36	Very much
Neighbors	50	4.00	much
Coop Manager	50	4.30	Very much
Coop Board of Directors	50	4.34	Very much
Coop Bookkeeper/ Secretary	50	4.28	Very much
Coop Treasurer	50	4.32	Very much
Coop Collector	50	4.24	Very much
Coop Audit committee	50	4.30	Very much
Coop Credit committee	50	4.26	Very much

Legend: 1-not trust 2-little trust 3-Neutral 4much 5-Very much

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5

Level of Confidence of Respondents

In times of financial difficulty, the respondents are very much confident (5) that they can turn to their family, relatives, friends and neighbors rather than money lender, informal credit, groups, associations, government bank and cooperative and co-members.



Table 4: Level of confidence of respondents

	Frequency	Mean	Description
Family/ relatives, friends, neighbors	50	4.64	Very confident
Moneylender, Informal credit, groups, associations	50	3.60	confident
Government, Bank	50	3.52	confident
Cooperatives and co-members	50	4.10	confident

Legend: 1-Not confident 2-little confident 3-Neutral 4-Confident 5-Very confident

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5

Agreement on Expectations about the Cooperative

The respondents agreed when they were asked the statements “it is generally expected that people will volunteer or help in coop activities, most coop members contribute to coop’s activities and members, like you generally have to do favors to coop officers from time to time to get things done”. On the other hand the respondents answered neutral (agree nor disagree) that the rules, laws and policies that affect their coop’s economic well being changes without warning and people who did not volunteer in coop activities are likely to be criticized/fined.



Table 5: Agreement on expectations about the cooperative

	Frequency	Mean	Description
It is generally expected that people will volunteer or help in coop activities	50	3.96	Agree
People who do not volunteer or participate in coop's activities are likely to be criticized or fined	49	3.28	Neutral
Most of the coop members contribute to coop's activities	49	3.81	Agree
The rules, laws and policies that affect your coop's economic well-being change without warning	50	3.10	Neutral
Members like you generally have to do favors to coop officers from time to time to get things done	50	3.38	Agree
Legend: 1Strongly disagree 2Disagree 3Neutral 4-Agree 5strongly agree			

Poverty Perception of Respondents

In terms of poverty perception, the respondents rated their household as 3 meaning neutral. However, the respondents do believe that their lives will be somewhat better off in the future while still a member of the cooperative and the respondents were (4) more confident that they can survive since they became a member of the cooperative.



Table 6: Poverty perception of respondents

	Frequency	Mean	Description
How would you rate your household ^a	50	3.02	Neutral
Thinking about the future while still a member of the coop, overall do you think that you and your household will be ^{aa}	50	3.82	Somewhat better off
Being a member of the coop, where would you put yourself ^{aaa}	50	3.18	Neutral
If there was a crisis, such as poor crops, loss of job, or illness, how would you rate your household's ability to survive such crisis ^{aaaa}	50	3.30	Neutral
How confident would you say you that you and your household would cope in a crisis since you became a member of the coop ^{aaaaa}	50	3.48	More confident

Legend:

1-Very poor 2-Poor 3-Neutral 4-Rich 5-Very rich

^{aa} 1-Much worse off 2-somewhat worse off 3-about the same 4-somewhat better off 5-Much better off

^{aaa} 1-Totally powerless 2-somewhat powerless 3-Neutral 4-somewhat powerful 5- Very powerful

^{aaaa} 1-Very unsecured 2-somewhat unsecured 3-Neutral 4-somewhat secure 5-Very secure

^{aaaaa} 1-Much less confident 2-Less confident 3-Same 4-More confident 5-Much more confident

Participation in Cooperative

Participation in the cooperative shows how the members attend and participate in their cooperative activities.

Table 7 presents the level of social capital with regards to participation of members in the cooperative. Out of fifty respondents, almost half (22) of the respondents attend the coop's activity once during only their General Assembly, twenty (20) were attending twice and five respondents attend coop's activities more than thrice this respondents are the officers of the different committees. With a total of 48 respondents who attended



coop's activity/s in year, this means that almost all of the respondents are attending coop's activity/s. In the last six months, only few (40%) of the respondents helped their co members by standing as their co-maker or guarantor and by lending them money. In depositing in their coop, only fourteen among the respondents are regular or monthly saving with mean deposits of P907.14. Meanwhile, almost all of the respondents were confident in responding "yes" that MVMPC is active which means that the coop provides well the services offering by it. The reasons for respondent's perception that the coop is active are; strong leadership (92%), desire to get ahead economically (50%), strong sense of Cooperativism (76%), good governance (54%), government support/management (14%) and Politics/Politicians (14%). By participating in coop's activity shows that you are concern with your cooperative. These results collaborate with the study of Putnam that social capital is created through citizen's active participation in organization and groups wherein, participation mainly leads to trust between members in the society.



Table 7: Participation in cooperative of respondents

	Frequency	Percent
Times that respondents attend coop activity in a year		
Once	22	45
Twice	20	41
More than thrice	6	10
Helped someone in coop in last six months if yes, how	20	40
As co-maker	3	6
Lending money	4	8
How much money do the respondents deposit in a month	14	
Mean		P907.14
Reasons for respondents perception that coop is active		
Strong leadership	46	92
Strong sense of	38	76
Cooperativism	7	14
Politics/Politicians	7	14
Government Support/Management	25	50
Desire to get ahead economically	17	34



Participation of Respondents in Social Activities

Based on the mean rating ranging 3, 4 and 5, the respondent's participation and relating with social activities is good and high. This means that the respondents sometimes visit their co members in their homes and they even have a get together. As to canao, recreations (such as watching television, sports), clan reunion and bayanihan the respondents often to participate. Nevertheless, when it comes to community activities like fiesta and Christmas the respondents always attend.

Table 8: Participation of respondents in social activities

	frequency	Mean	Description
Visit co-members in their homes	50	3.04	Sometimes
Get together with co-members	50	3.54	Often
participate in our coop's decision making	49	3.45	Often
Cañao	49	3.59	Often
Community activities (fiesta, Christmas	48	4.50	Always
Recreations	49	3.92	Often
Clan reunion	49	3.84	Often
Bayanihan	49	3.98	Often

Legend: 1--never 2-seldom 3-sometimes 4-often 5-always

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5



Life Satisfaction of Respondents

As to life satisfaction of the respondents, Table 9 indicated that the respondents are happy and somewhat satisfied with their lives as a whole these days. Moreover, the respondents were somewhat close when it comes to their togetherness and feeling of belonging on their coop. likely; the respondents have a moderate impact in making their coop a better one. Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point ranging from negative to positive this is defined by Beutell 2006 in his study.

Table 9: Life satisfaction of respondents

	Frequency	Mean	Description
Taking all things together, would you say you are ^a	50	3.76	Happy
how much impact do you think members like you, can have in making your coop a better one ^{aa}	50	3.54	Moderate impact
How would you rate the togetherness or feeling of belonging in your coop ^{aaa}	50	3.58	Somewhat close
how satisfied are you with your life as a whole these days ^{aaaa}	50	3.60	Somewhat satisfied
Legend: ^a 1-Very unhappy 2-Unhappy 3-Unhappy 4-Happy 5-Very happy			
^{aa} 1-No impact 2-little impact 3-Neutral 4-Moderate impact 5-Big impact			
^{aaa} 1-Not close at all 2-Not very close 3-Neutral 4-somewhat close 5-Very close			
^{aaaa} 1-Very dissatisfied 2-somewhat dissatisfied 3-Neutral 4-somewhat satisfied 5-Very satisfied			
Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5			



Support Given and Received by Respondents

Table 10 presents the support given and received by the respondents. With a mean rating of five (5), the forty respondents reported that they gives are giving a lot of support to their children. Concerning support they are giving to their parents, all of the respondents reported that they also gives a lot of support. While the respondent's gives just enough support to their other relatives. As to supports received by the respondents, 39 of the respondents received a lot of support coming from their children and everybody agrees that they also received a lot of support from their parents. And just enough support received from their other relatives. In short the respondents received what they gave.

Table 10: Support given and received by the respondents

	Frequency	Mean	Description
Given to Parents	50	4.18	lot of support
Given to children	40	4.40	lot of support
Given to other relatives	50	3.98	just enough
Received from parents	50	4.18	lot of support
Received from children	39	4.31	lot of support
Received from other relatives	50	3.92	just enough

Legend: 1-no support 2-little support 3-neutral 4-just enough 5-lot of support

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5



How Proud Does the Respondents in the Cooperative

Because the cooperative help their members financially, the coop is successful; members have cooperation and applying discount to agricultural products to the members are some of the reasons that made the respondents proud of their coop.

Table 11: How proud does the respondents in the cooperative

	Frequency	Valid percent
How proud are you about who you are in the coop you belong to why	50	Mean 3.94
Help in financial status	3	6
Members have cooperation	1	2
Because the coop is successful	2	4
There is a discount to an agricultural products to the members	1	2
Legend: 1-Very ashamed 2-Ashamed 3-neither proud nor ashamed 4-Proud		
5-Very proud		
Mean rating: 1-1.74=1	1.75-2.54 =2	2.55-3.34=3 3.35-4.14=4 4.15-5=5

Relationship between Social Capital Variables with the Respondents

This is to determine the relationship of social capital variables with the respondent's group and poverty perception of the respondents-their position in household to be specific.

Relationship between Sociability Variable and Position in Cooperative

With .027 respondents level of significance shows that there is significance difference of officers and plain members of the cooperative in attending cañao. Officers



always attend while plain members often to attend. Same with recreations, clan reunion and bayanihan, officers are found out that they always attend while plain members are often when they attend with these activities.

Table 12: Social capital vs. position in cooperative

PARTICULAR	MEAN Officer	Description	MEAN Member	Description	Respondents level of significance
Visit co-members in their homes	3.33	sometimes	3.00	sometimes	.454
Get together with co-members	3.67	often	3.52	often	.738
participate in our coop's decision making	4.00	often	3.37	often	.216
Cañao	4.33	always	3.49	often	.027*
Community activities	4.50	always	4.50	always	1.00
Recreations	4.50	always	3.84	often	.044*
Clan reunion	4.83	always	3.70	often	.004*
Bayanihan	4.83	always	3.86	often	.008*

Legend: *-not significant

1-- Never 2--seldom 3-sometimes 4- often 5-always

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5

Relationship Between Sociability Variable and Age

Respondents who are younger than thirty years old, where sometimes to attend cañao, respondents with thirty to fifty years in age are often to attend while respondents who are above fifty years in age always attend. This concludes that the older they are the



more they attend with this kind of activities. This finding collaborates with the study of Milagros and Slangen, 2007 that older people tend to be more active in organizations such as religious, cooperatives and local neighborhood gatherings.

Table 13: Sociability variable and age

Sociability Variable	<31	Description	Age mean			Description	level of significance	
			31-40	41-50	>50			
Visit co-members in their homes	3.13	Sometimes	3.11	Sometimes	2.60	2.75	Sometimes	.683
Get together with co-members	3.61	often	3.56	often	3.60	3.00	Sometimes	.725
Participate in our coop's decision making	3.48	often	3.41	often	3.60	3.23	Sometimes	.974
Cañao	3.30	Sometimes	3.82	often	3.40	4.50	always	.041
Community activities	4.97	always	4.06	often	3.75	4.50	always	.910
Recreations	3.65	often	4.02	often	4.00	4.50	always	.089
Clan reunion	3.57	often	4.00	often	3.80	4.75	always	.086
Bayanihan	3.60	often	4.29	always	4.00	4.75	always	.015

Legend: 1-never 2-seldom 3-sometimes 4-often 5-always

Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5



Relationship Between Sociability Variable and Ethno Linguistic

With .037 respondent's level of significance in visiting co members in their home implies that there is a significance difference of ethno linguistic in visiting their co members in their home. Ilokano and Kankana-ey often to visit their co member's while Kalanguya's and Ifugao's sometimes when they visit their co members in their home. With this result, dialect spoken by the respondents affects in visiting their co members in their home. This collaborates with the study of Milagrosa 2007 that dialect spoken is a major attribute that bonds members of an ethnic group. Furthermore, by the definition of wikepidia for ethno linguistic that ethno linguistic is the relationship between language and culture, and the way different ethnic groups perceive the world may give a deeper understanding why there is a significance difference of ethno linguistic.

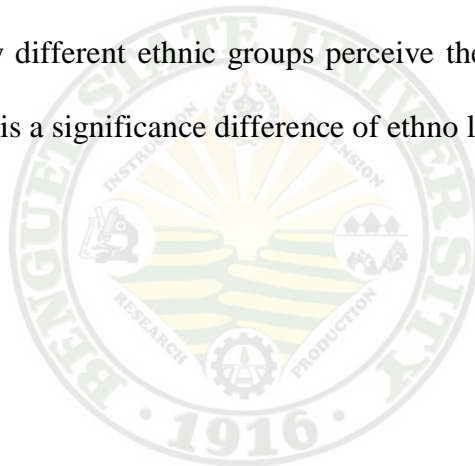


Table 14: Ethno Linguistic

	Ilokano	Description	Kankana-ey	Description	Kalanuya	Ifugao	level of significance
Visit co-members in their homes	3.52	often	3.33	Sometimes	2.67	2.67	.037*
Get together with co-members	3.82	often	4.17	often	3.28	3.11	.067
participate in our coop's decision making	3.75	often	4.00	often	3.11	3.22	.230
Cañao	3.76	often	3.60	often	3.78	3.33	.529
Community activities	5.00	always	4.00	often	3.75	3.89	.712
Recreations	4.06	often	3.80	often	3.78	4.00	.089
Clan reunion	4.12	often	3.80	often	3.50	4.00	.236
Bayanihan	4.17	often	4.00	often	3.72	4.11	.442

Legend: *-not significance 1-never 2-seldom 3-sometimes 4-often 5-always

Relationship Between Poverty Perception and Position in Household

To poverty perception of respondents whether they are the head or not head of their household, the difference is not just much or high and it is just significant.



Table 15: Poverty perception and position in household

	Household head				level of significance
	Household head	Description	not household head	Description	
How do you rate your household	2.93	neutral	3.15	neutral	.046
Thinking about the future while still a member of the coop, do you think you and your household will be	3.73	Somewhat better off	3.95	Somewhat better off	.260
If there is a crisis, how would you rate your households ability to survive	3.20	neutral	3.45	Somewhat powerful	.183
How confident would you say that you and your household would cope in a crisis since you became a coop member	3.43	More confident	3.55	More confident	.492
Being a member of a coop, where would you put your self	3.10	sometimes	3.30	neutral	.220

Legend:^a1-very poor 2-poor 3-neutral 4-rich 5-very rich
^{aa}1-much worse off 2-somewhat worse off 3-about the same 4-somewhat better off 5- much better off
^{aaa}1totally powerless 2-powerless 3-Neutral 4-somewhat powerful 5-Very powerful
^{aaaa}1-Much less confident 2-less confident 3-Neutral 4-more confident 5-Very confident
Mean rating: 1-1.74=1 1.75-2.54 =2 2.55-3.34=3 3.35-4.14=4 4.15-5=5



SUMMARY, CONCLUSION AND RECOMMENDATION

Summary

The Malabing Multi-Purpose Cooperative (MVMPC) was organized by 48 founding members last November 1989 and was registered at the Development Authority in March 27, 1991. The cooperative is a specialist in Citrus Production.

Currently, MVMPC is the only cooperative in region 2 that caters services regarding citrus production. Thus, the uniqueness and success story of this cooperative inspired the researcher to conduct a study about social capital.

Social capital is how the members trust, participate and link with their co members and with the other cooperatives.

From the responds of fifty respondents that were chosen by purposive random, most of them are head or bread winner of their household. Females were bigger in number and most of the respondents are married. Also, the respondents had a mean age of 34.34 years old. Moreover, most of the respondents are regular members. Affiliated with different religious and belong to different ethnic.

On measuring the level of social capital in the cooperative along informal networks, least of the members were involved ad have an organization or group. Along trust, the respondents trust if not very much trust their family, relatives and coop employees which means that their level of trust is high. Moreover, the respondents rated their household as neutral (neither rich nor poor) but are confident that they can survive since they became a member of the coop. With regards to the participation of the respondents in the cooperative, almost they are participating. As to life satisfaction, the respondents



indicated that they are happy and somewhat satisfied with their lives as a whole these days.

With regards to relationship of social capital variables between sociability, officers were more sociable. Respondents who are 41 and above in age were found out to be more sociable than the younger respondents. On the other hand, the respondents who are head and not head of their household had just significance or they almost have the same perception with poverty.

Conclusions

1. Only few of the respondents have and are a member of a group or organization in their community. These maybes because they are not aware that the group or organizations exist or they don't just like to join.
2. Almost all of the respondents attend coop's activity/s. However, half of the respondents attend once. This maybe because the cooperative don't have an activity that requires the presence of a member or the members are just lazy to attend.
3. In visiting co member in their home, ethno linguistic or different dialect spoken and different culture practiced by the respondent hinders. Maybe this is because the respondents don't understand what their co members are saying or they are not in use with the practices practiced by the respondents.



Recommendations

1. Community foundations believe, that the levels of social capital in their community is critical important to the overall health of the community. This is the reason why members must have to be aware and join a group or organization that is useful in their community. Because in joining groups or organizations, members could learn a lot and can impart it with the improvement of the coop they belong and the other way around. From the learning's they learned from the coop, they could also impart it in the group or organization he/she belongs to.

2. Adding coop's activity in a year that requires member's appearance is recommended to the cooperative. So that closeness awareness and feeling of belongingness in the coop will be better.

3. More Team building activities and recreation activities offer by cooperatives could help the cooperative to solve the problems regarding ethno linguistic. Through these activities the members would at least give knowledge and information's regarding their co member's dialect and culture.



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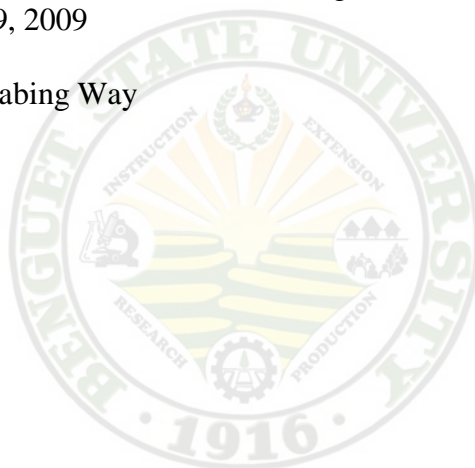
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APPENDIX A

Survey Questionnaire

Questionnaire No. _____

A. GENERAL INFORMATION

1. Name of cooperative: _____ Location: _____
2. Is the respondent the head of household? _____ Yes _____ No
3. Sex of respondent: _____ Male _____ Female
4. Age of respondent: _____
5. Civil status: _____ single; _____ married; _____ widow/er;
6. How long has respondent been a member of this cooperative? _____
7. Position in cooperative: _____ Officer _____ Member
8. Membership: _____ Associate member _____ Regular member

B. GROUPS/ NETWORKS AND PARTICIPATION

9. Please indicate if you belong to any of the following groups by answering the appropriate columns

Group	Name of Organization or Group	How much money do you contribute to this group in a month	How actively do you participate in this group's decision-making 1 = Leader 2 = Very active 3 = Somewhat active 4 = Does not participate in decision-making
Religious or spiritual group; specify			
Cultural, social, emotional/support group such as BIBAK, senior citizen; specify			
Sports groups; specify			
Basic services groups such as Barangay Health Worker, Mothers' classes, Tanod; specify			
Ethnic based groups such as tribe, indigenous, community organizations; specify			
Production group such as farmers, vendors groups; specify			
Political party (Lakas NUCD, Anakpawis, Bayan muna)			



Professional association (such as Rotary, Lion's , Chamber of Commerce; specify			
Other Cooperatives, specify name			

Sociability

10. Please rate your participation in the following activities?

	Never (1)	2	3	4.	5. Always
I do the following informal activities					
a. Visit co-members in their homes					
b. Get together with co-members (for recreation, parties etc.)					
I participate in our coop's decision making					
I attend the following activities					
a. Cañao					
b. Community activities (fiesta, Christmas)					
c. Recreations (sports fest, film showing, liga)					
d. Clan reunion					
e. Bayanihan					

Participation in Cooperative

11. On average, how much money do you deposit in your coop in a month?

12. On average, how often do you participate in your coop's activities in a year?

____ (Once); ____ (Twice); ____ (More than twice) Specify _____

13. Have you helped someone of the coop members in the last 6 months? ____ Yes

____ No: If yes how? _____

14. Please indicate how you rate your coop whether active or inactive. Rank the reasons why you chose your specific answer (1 is the most important and 5 is the least important)

I. ACTIVE (serves 50% or more of the members)	II. INACTIVE (serves less than 50% of the members)
____ a. Strong leadership	____ a. No strong leadership
____ b. Strong sense of cooperativism	____ b. no sense f cooperativism
____ c. Politics/politicians	____ c. Mismanagement of coop



___ d. Government support/ management	___ d. Conflict between groups
___ e. Desire to get ahead economically	___ e. Coop members think only about themselves (selfish)
___ f. Good governance	___ f. No government support/connections
	___ g. Coop members' delinquency on loans
	___ i. Lack resources

C. TRUST

15. How much do you trust the following?

	Not trust (1)	Little trust (2)	Neutral (3)	Much (4)	Very much (5)
a. families/ relatives that are a member of the same coop					
b. friends that are a member of the same coop					
c. co-tribes that are a member of the same coop					
d. Neighbors					
e. Coop employees					
e1. Manager					
e2. Board of Directors					
e3. Bookkeeper/ Secretary					
e4. Treasurer					
e5. Collector					
e6. Audit committee					
e7. Credit committee					

16. In times of financial difficulty, how confident are you that you can turn to these different groups for a help?

	Not confident (1)	Little confide nt (2)	Neutral (3)	Confid ent (4)	Very confident (5)
Family/ relatives, friends, neighbors,					
Moneylender, Informal credit, groups, associations					
Government, Bank					
Cooperatives and co-members					



How much do you agree or disagree with each one of the statement.

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
In your coop, it is generally expected that people will volunteer or help in coop activities					
People who do not volunteer or participate in coop's activities are likely to be criticized or fined					
Most of the coop members contribute to coop's activities					
The rules, laws and policies that affect your coop's economic well-being change without warning					
Members like you generally have to do favors to coop officers from time to time to get things done					

D. POVERTY PERCEPTION

18. How would you rate your household?

- Very poor (1)
 Poor (2)
 Neutral (3)
 rich (4)
 Very rich (5)

19. Thinking about the future while still a member of the coop, overall do you think that you and your household will be...

- Much worse off (1)
 Somewhat worse off (2)
 About the same (3)
 Somewhat better off (4)
 Much better off (5)

20. Being a member of the coop, where would you put yourself?

- Totally powerless (1)
 Somewhat powerless (2)
 Neutral (3)
 Somewhat powerful (4)
 Very powerful (5)



21. If there was a crisis, such as poor crops, loss of job, or illness, how would you rate your household's ability to survive such crisis?

- Very unsecured (1)
- Somewhat unsecured (2)
- Neutral (3)
- Somewhat secure (4)
- Very secure (5)

22. How confident would you say you that you and your household would cope in a crisis since you became a member of the coop?

- Much less confident (1)
- Less confident (2)
- Same (3)
- More confident (4)
- Much more confident (5)

E. LIFE SATISFACTION (Please check the appropriate number corresponding to your answer)

23. Taking all things together, would you say you are...

- Very unhappy (1)
- Unhappy (2)
- Neutral (3)
- Happy (4)
- Very happy (5)

24. Overall, how much impact do you think members like you, can have in making your coop a better one?

- No impact (1)
- Little impact (2)
- Neutral (3)
- Moderate impact (4)
- Big impact (5)

25. How would you rate the togetherness or feeling of belonging in your coop?

- Not close at all (1)
- Not very close (2)
- Neutral (3)
- Somewhat close (4)
- Very close (5)

26. All things considered, how satisfied are you with your life as a whole these days?

- Very dissatisfied (1)
- Somewhat dissatisfied (2)
- Neutral (3)
- Somewhat satisfied (4)
- Very satisfied (5)



27. How would you rate the support you are **giving** to parents, children or other relatives, either living with you or living elsewhere since you became a member of the coop?

	No support (1)	Little support (2)	Neutral (3)	Just enough support (4)	Lot of support (5)
Parents					
Children					
Other relatives					

28. How would you rate the support you are **getting** from parents, children or other relatives, either living with you or living elsewhere since you became a member of the coop?

	No support (1)	Little support (2)	Neutral (3)	Just enough support (4)	Lot of support (5)
Parents					
Children					
Other relatives					

29. People have different opinions about the most important problems that need to be fixed to make the coop better. In your opinion, what is the **BIGGEST** problem facing you, rank as 1? What is the **SECOND** biggest problem, rank as 2? What is the **THIRD** biggest problem, rank as 3,

a. Management <input type="checkbox"/> Incompetence <input type="checkbox"/> Lack of Skills <input type="checkbox"/> Others _____	b. Coop leaders <input type="checkbox"/> Corruption <input type="checkbox"/> Lack of leadership capability <input type="checkbox"/> Negative values like _____	c. Members <input type="checkbox"/> Negative values like _____ <input type="checkbox"/> Lack of cooperation <input type="checkbox"/> Others _____
--	---	--

30. How proud are you about who you are in the coop you belong to?

Reason (s)

- Very ashamed
 Ashamed
 Neither proud nor ashamed
 Proud
 Very proud



F. INFORMATION SOURCES

31. What are your sources of information? Kindly check

	Yes	Source not available	What information do you get?
a. Newspapers, journals, magazines			
b. Radio			
c. Television			
d. Clubs/groups/ association			
e. With in village/neighborhood Sources			
f. Outside Village			

32. How proud are you about who you are in the coop you belong to?

- Very ashamed
 Ashamed
 Neither proud nor ashamed
 Proud
 Very proud

G. DEMOGRAPHIC

33. How much formal schooling have you had?

- None
 Primary
 Elementary
 Secondary
 University/ College or more
 Vocational/technical

34. How many of the following live in your household?

- a. Adult men (16 and over): 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
 b. Adult women (16 and over) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
 c. Boys (15 and under) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
 d. Girls (15 and under) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
 e. Total Members: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

35. What is your occupation?

- Housewife
 Student
 Self-employed: please specify _____
 Others, Please specify: _____

36. What language/s and dialect/s do you speak?

- English
 Tagalog
 Ibaloi
 Iloko
 Kankanaey



