

BIBLIOGRAPHY

NITIG, AISSA A. APRIL 2009. Social Capital Among Members of Baguio Market Vendors Multi – Purpose Cooperative in Baguio city. Benguet State University, La Trinidad, Benguet.

Adviser: Marie Klondy T. Dagupen, Ph.D.

ABSTRACT

This study aimed to measure the social capital among the members of Baguio Market Vendors Multi - Purpose Cooperative.

Majority of the members were female (78%), are married (78%), are regular members of the cooperative (96%), had been members of the cooperative for 6-10 yrs (54%), are Ilocanos (40%), are Catholics (60%), finished college (62%), are household heads (48%), have 6-10 members of the household (50%), are self-employed (36%) and 30% business owners. The mean age of the respondents was 44.64 years. Very few of the members participate in religious, cultural/social, and political activities. Majority of the members of the cooperative participate in the activities of the cooperative only once a year. The members perceive that the cooperative has strong leadership, strong sense of cooperativism, and has good governance. Many members perceive that they were somewhat better off in the future as members of the cooperative, happy and somewhat satisfied in life, and moderately contributing to the betterment of the cooperative.

In terms of educational attainment, they have different views on self-evaluation but similar views on life satisfaction. The members grouped according to educational

attainment sometimes participate in community activities, clan reunions, and Bayanihan projects.

The following recommendations were: continued intensive information campaign for non-members and continued trainings and seminars for members; regularly review the cooperatives goal and objectives and plan strategies to develop socialization activities that may not interfere with their work hours; develop more systematic auditing and checks and balances to eliminate problems on dishonesty and corruption; elect qualified and trusted men and women as Board of Directors, in leadership positions and managing director; and further study is conducted on a wider scope to help the cooperative diagnose its strengths and weaknesses.

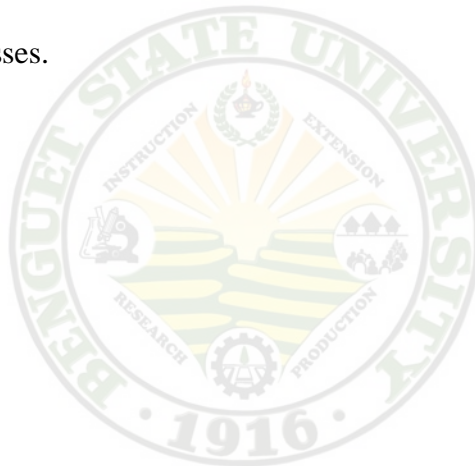


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INTRODUCTION

Background of the Study

The Baguio Market Vendors Multi – purpose Cooperative was conceived from the earnest desire of the small market vendors to develop, own and manage a business in the public market. It was formed in January 1998 by businessmen in the city market for the bonafide vendors and peddlers with the end view of uplifting their economic well being. The cooperative was started by five core incorporators namely: Leopoldo Dino, Dr. Leonardo Ritos, Angelita Gayados, Peter Sagayo and Pablo Agulto. The cooperative was registered with the Cooperative Development Authority (CDA) on April 28, 1998 with subscribed share capital of P62, 500. There are 946 members and a paid up share capital of P15, 628, 497 as of December 31, 2003. The savings deposit by 1, 630 associate and 610 regular members amounts to P8, 193, 305 and the total assets of the cooperative now amount to P43, 546, 749. The services offered by the cooperative are: savings, lending, time deposit placement, mutual services (mutual aid plan and *damayan* aid) plan, hospitalization aid plan, and medical clinic. The cooperative is an affiliate of three regional federations namely: NORWESLU, CUBC and NORLU CEDEC. It is an affiliate also of a national federation, national market confederation of cooperatives (NAMVESCO). The cooperative was lucky to be picked as one pilot coop of the NATCCO Social Economic Development for Cooperatives in the Philippines (SEDCOP) Financial Intermediation Project for Northern Luzon. The said project is a joint venture of NATCCO and CIDA of Canada which aims to strenghten the organization and financial capabilities of primary coopeatives by providing technical assistance and needed training for the officers and management staff of each primary cooperative. After the project had



been terminated, the cooperative is now following the Cooperative Development Authority set financial performance standards for all savings and credit cooperatives in the Philippines.

The tremendous growth of this cooperative after ten years of operation from its establishment is an interesting subject of study in order to learn from its success. Thus, this study on social capital of the cooperative will be conducted.

Social capital is a concept in business, economics, organizational behavior, political science, public health, sociology and natural resources management that refers to connections within and between social networks. The first known use of the concept was by L.J. Hanifan, state supervisor of rural schools in West Virginia. Writing in 1916, Hanifan urged the importance of community involvement for successful schools, Hanifan invoked the idea of social capital to explain why. For, Hanifan, social capital referred to those tangible substances that count for most in daily lives of people namely goodwill, fellowship, sympathy and social intercourse among the individuals and families who make up a social unit. The individual is helpless socially, if left to him. If he comes into contact with his neighbor and them with other neighbors, there will be an accumulation of social capital, which may immediately satisfy his social needs and which may bear a social potentiality sufficient to the substantial improvement of living conditions in the whole community. The community as a whole will benefit by the cooperation of all its parts, while the individual will find in his associations the advantages of the help, the sympathy, and the fellowship of his neighbors (Coleman, J. 1990. Social Capital).

Pierre Bourdiue (1986) defines social capital as the aggregate of the actual or potential resources, which are linked to possession of adorable network of more or less



institutionalized relationships of mutual acquaintance and recognition. His treatment of the concept is instrumental, focusing on the advantages to possessors of social capital and the “deliberate construction of sociability for the purpose of creating this resource”.

According to Fukuyama (1995), social capital is the ability of people to work together for common purposes in groups and organizations. Groups are relationships among individual working for common purposes. A critical aspect of effective group functioning is that, the action of individuals when acting within or on behalf of the group contributes to group aim (Stewart 1995).

Objectives of the Study

This study aimed to determine the level of Social Capital among the members of Baguio Market Vendors Multi - Purpose Cooperative. Specifically, it answered the following questions:

1. To determine the demographic of profile of respondent.
2. To determine what is the level of Social Capital among the members of Baguio Market Vendors Multi – Purpose Cooperative.
 - a. Informal Networks
 - b. Trust
 - c. Poverty Perception
 - d. Participation
 - Participation in the cooperative
 - Participation in the social activities
 - e. Life Satisfaction



3. To determine the relationship of the Social Capital variables:
 - Relationship between Poverty Perceptions and Educational attainment
 - Relationship between Life Satisfactions and Educational attainment
 - Relationship between Sociability of Members and Head of Household
 - Relationship between Sociability of Members and Educational Attainment
4. To suggest specific actions to improve Social Capital for the cooperatives.

Importance of the Study

The researcher aspired to conduct this study for the benefit of the researcher herself, the cooperative, aspiring members of the cooperative, the community, and the nation.

During the phase of the study the researcher would gain essential knowledge about research and about cooperative management which would be relevant for her in the future. This will also be a training ground for her to smoothen the transition from a student specializing in cooperative management to becoming a professional engaged in agri-business.

The outcome of the study would serve as a management tool to assist the manager and BODs of Baguio Market Vendors Multi-Purpose Cooperative through provision of significant data imparted by this study.

The results of this study would help provide relevant information to members of the BAMARVEMPCO and encourage them to become socially and economically responsible to the community where it belongs.



The success of BAMARVEMPCO would result to economic gain and if there is income, there is tax. Tax is the lifeblood of the nation because through tax the nation gains capital for its welfare and development.

The outcome of this study would serve as a reference for future researchers.



REVIEW OF LITERATURE

Definitional Issues

The term capital is used by analogy with other forms of economic capital, a social capital is argued to have similar (although less measurable) benefits. However, the analogy with capital is misleading to the extent that, unlike traditional forms of capital, social capital is not depleted by use, but in fact depleted by non – use (use or lose it).

Social capital is also distinguished from the economic theory social capitalism. Social capitalism as a theory challenges the idea that socialism and capitalism are mutually exclusive.

In the forms of capital (Pierre Bourdiue) defines Social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutional relationships of mutual acquaintance and recognition”. His treatment of the concept is instrumental, focusing on the advantages to possessors of social capital and “the deliberate construction of sociability for the purpose of creating this resource”.

Social capital is about the value of social networks, bonding similar people and bridging between diverse people, with norms of reciprocity (Dekker and Uslaner 2001; Uslaner 2001). Sander (2002) stated that the “folk wisdom that more people get their jobs from whom they know, rather than what they know, turns out to be true”. Adler and Kwoon (2002) identified that the core intuition guiding social capital research is that goodwill that others have toward us is available resource. As such, they define social capital as the “goodwill available to individuals or groups”.

Dekker and Uslaner (2001) posited that social capital is fundamentally about how



people interact with each other.

Social capital does not have a clear, undisputed meaning, for substantive and ideological reasons (Dolfsma and Danreuther 2003; Foley and Edwards 1997). For this, reason there is no set and commonly agreed upon definition of social capital and the particular definition adopted by a study will depend on the discipline and level of investigation (Robinson, et al. 2002).

Not surprisingly considering the different frameworks for looking at social capital there is considerable disagreement and even contradiction in the definitions of social capital (Adler and Kwoon 2002). Because of the difficulties in defining social capital, authors tend to discuss the concept, its intellectual origin, and its diversity of application and some of its unresolved issues before adopting a school of thought and adding their own definition (Adam and Roncevic 2003).

James Coleman defined social capital functionally as a variety of entities with two elements in common: they all consist of some aspects of social structure, and they facilitate certain actions of actors within the structure that is, social capital is anything that facilitates individual or collective action, generated by networks of relationships, reciprocity, trust, and social norms. In Coleman's conception, social capital is neutral resource that facilitates any manner of action, but weather society is better off as a result entirely on the individual uses to which it is put.

According to Robert Putnam, social capital refers to the collective value of all social networks and the inclinations that arise from these networks to do things for each other. Putnam and his followers stated that social capital is a key component in building and maintaining democracy.



Dimensions of Social Capital

Halpern identifies three "major cross-cutting dimensions" of social capital: components, levels of analysis, and function. There are three components of social capital: networks (the interconnecting relationships between people), norms (the rules, values and expectancies that govern social interaction), and sanctions (the punishments and rewards that enforce the norms). These three components interact, influence and reinforce each other. For example, networks are shaped by norms, which are enforced by sanctions, which are expressed through networks. Thus, the components of social capital, though distinct, are interrelated and dependent upon each other.

There are also three levels of analysis for social capital: micro, meso and macro (though many social capital scholars only recognize the meso-level as social capital). At the micro-level, social capital consists of close ties to family and friends. Meso-level social capital refers to communities and associational organizations. Macro-level social capital consists of state and national-level connections such as common language and traffic customs. According to Halpern, there is "some functional equivalence between the different levels" and declining social capital on one level can sometimes be compensated for increases on another level. For instance, if people in a society begin to have weaker ties to their family (declining micro-level social capital), this loss could be functionally offset by an increase in participation in community organizations (meso-level) or more fervent nationalism (macro-level).

Finally, there are three primary functions of social capital: bridging, bonding and linking. Bonding social capital refers to networks that are "inward looking and tend to reinforce exclusive identities and homogeneous groups". Bridging social capital refers to networks



that are "outward looking and encompass people across diverse social cleavages". Linking social capital links people across asymmetric power relations and "may be provisionally viewed as a special form of bridging social capital that specifically concerns power--it is a vertical bridge across asymmetrical power and resources". These three functionalities exist simultaneously to varying degrees. For example, a black church may bond black people together, bridge sexual divisions and link with powerful politicians.

Social Capital Importance

Social capital is important to the efficient functioning of modern economies, and is the *sine qua non* of stable liberal democracy. It constitutes the cultural component of modern societies, which in other respects have been organized since the Enlightenment on the basis of formal institutions, the rule of law, and rationality. Building social capital has typically been seen as a task for "second generation" economic reform; but unlike economic policies or even economic institutions, social capital cannot be so easily created or shaped by public policy.

Social capital is important for a wide range of issues from child rearing to economic development to how individuals (or communities) respond to a crisis situations. Social Capital could be the defining characteristic of communities that pull together in the face of high oil prices versus those that tear themselves apart in the ultimate tragedy of the commons.



Measurement

Social capital can be measured by the amount of trust and reciprocity in a community or between individuals. Gulati (1998, in Beugelsdisk and Shalk, 2001: 6) stated that social capital works by increasing communication, interaction, information, transfer and thus cooperation between transacting partners without the influence of power and market. Trust can make people go beyond the requirements of the contract through early delivery, higher quality or some means to support their good intentions and sustain trust. Trust is present when you expect your partner will perform the duties that are expected of them.

Measuring social capital clearly has an intrinsic appeal (Inkeles, 2000) however, as Fukuyama (2001) states, 'one of the greatest weaknesses of the social capital concept is the absence of consensus on how to measure it'. The measurement of social capital and the assessment of its contribution are certainly in their infancy (Fox, 1997). Daniere, Takahashi *et al* (2002a) suggested that existing measures of social capital are subject to criticism because researchers often define terms differently and because it is difficult to develop concrete, tangible evidence of social capital that lends itself to quantitative analysis. Durlauf (2002) supported this, positing that many definitions mix functional and causal conceptions of social capital and that causal definitions of social capital are necessary for successful empirical analysis. Paxton (1999) identified the widening gap between the concept of social capital and its measurement. The popularity of the term seems to have encouraged the use of overly-aggregated, heterogeneous indexes (Knack, 2002). Due to the abstract nature of social capital and varying definitions, it is often measured inconsistently between studies (Liu and Besser, 2003). Previous studies provide



little rationale for how their measures of social capital connect to the theoretical definition of social capital (Paxton, 1999).

Definition of Terms

Cooperative · is a form of business ownership that consists of a group of people who have joined together to perform a business function more efficiently than each individual could do alone.

Reciprocity · is the relationship between persons, corporations, states, or countries whereby privileges granted by one are returned by the other.

Life satisfaction · is frequently included as an outcome or consequence variable in work-family research.

Mutuality · the doctrine that specific performance must be available to both parties to a transaction in order for either to obtain it.

Poverty perception · it is an imaginative extension of thought that conceives of poverty as an agent of pollution.

Social capital · a concept in business, economics, organizational behavior, political science, public health, sociology and natural resources management that refers to connections within and between social networks.

Social capitalism · is seen as the ability for a company to have or create positive, healthy development.

Social norms · is the rules that a group uses for appropriate and inappropriate values, beliefs, attitudes and behaviors. These rules may be explicit or implicit.

Trust · is the ability to let others into your life so that you and they can create a



relationship built on an understanding of mutual respect, caring, and concern to assist one another in growing and maturing independently.



METHODOLOGY

Locale and Time of the Study

This study was conducted in Baguio Market Vendors Multi – purpose Cooperative. The cooperative’s office is located in Baguio City. This study was conducted in the second semester of school year 2008 – 2009.

Respondents of the Study

The respondents of the study were the officers and members of Baguio Market Vendors Multi – purpose Cooperative. The researcher selected fifty (50) respondents randomly.

Research Instrument

Survey questionnaire was prepared by the researcher to gather necessary data. The survey questionnaire is designed to capture the perception attitudes of officers and members of Baguio Market Vendors Multi – purpose Cooperative on social capital.

Data Gathered

The data gathered were the member’s profile, history of the cooperative and it’s by – laws and articles of cooperation.

Data Analysis

The data gathered were tabulated, analyzed, and interpreted using descriptive



statistics such as frequencies, percentage and mean. As to mean range, 1 – 1.74= 1; 1.75 – 2.54= 2; 2.55 – 3.34= 3; 3.35 – 4.14= 4; 4.14 – 5= 5.

One – way analysis of Variance was used to determine relationships between the respondents profile with social capital variables at <.05 level of significance.



RESULTS AND DISCUSSION

Demographic Profile of the Respondents

Table 1 presents the demographic profile of the respondents. This consisted of their position in household, age, sex, civil status, educational attainment, occupation, ethnolinguistic group, religious affiliation, position in cooperative, membership in cooperative, number of years of membership, and average number of household members.

Position in household. Twenty-four (48%) of the respondents consider themselves as household heads.

Age. The mean age of the respondents was 44.64 years old.

Sex. The finding shows that the respondents were largely female. Thirty-nine (78%) were female while 11 (22%) were male.

Civil Status. Out of 50 respondents, 39 (78%) were married, 4 (8%) were widowed, and 7 (14%) were single.

Educational attainment. A great majority (62%) of the respondent had finished a college degree. 16 % finished a vocational course, 18% were secondary and 4% finished only elementary school.

Occupation. Occupational role is often asked because one's job provides a source of personal identity. One important element of social standing is occupation since one's job affects all the factors related to one's social standing: income, wealth and power. According to Macionis (1997) "Occupation serves as a key source of social prestige since we commonly evaluate each other based on the kind of work we do, holding in high esteem while looking down on others", from the result of this study, the different



occupation of the respondents were self-employed, housewives, vendors and government/coop employee. 18 (36%) of the respondents reported that they were self-employed, 15 (30%) were business man/woman, 9 (18%) were vendors, 7 (14%) were housewives, and 1 (2%) is a government/coop employee.

Ethno-linguistic group. The respondents were classified into ilocano, 24 (48%), 10 (20%) were kankana-ey, 5 (10%) were tagalong, and the rest were either kalanguya, ibaloi, kankanaey-ibaloi or kakanaey/cebuano. The result shows that the highest number of ethno-linguistic group in the cooperative were the ilocanoes, followed by the kankana-ey, next were the tagalogs, then ibalois and kalaguya's. The least number were the kankane-ey-ibaloi's and kankana-ey-cebuano.

Religious affiliation. As to religion 30(60%) were Catholic, 13 (26%) were Born again and the rest were Anglican and Baptist

Type of membership. Almost all (98%) of the respondents reported to be regular members of the cooperative.

Position in the cooperative. Almost all (96%) of the respondents reported to be regular members of the cooperative.

Number of years of membership. Twenty (40%) of the respondents being members within 1-5 years followed by 27 (54%) being members within 6-10 years and 3 (6%) being members within 11-15 years.



Table 1. Profile of respondents

PARTICULAR	FREQUENCY (F)	PERCENTAGE (%)
Household Head	24	48
Sex		
Male	11	22
Female	39	78
TOTAL	50	100
Civil Status		
Single	7	14
Married	39	78
Widow/er	4	8
TOTAL	50	100
Age		
30 yrs and below	3	6
31-40	16	32
41-50	22	44
51-60	5	10
61 yrs and above	4	8
TOTAL	50	100
MEAN	44.64	
Educational Attainment		
Elementary	2	4
Secondary	9	18



Table 1. Continued...

PARTICULAR	FREQUENCY (F)	PERCENTAGE (%)
University/college	31	62
Vocational	8	16
TOTAL	50	100
Occupation		
Housewife	7	14
Self Employed	18	36
Vendor	9	18
Government/cooperative Employee	1	2
Businessman / woman	15	30
TOTAL	50	100
Position in the Cooperative		
Officer	1	2
Member	49	98
TOTAL	50	100
Membership		
Associate	2	4
Regular	48	96
TOTAL	50	100



Table 1. Continued...

PARTICULAR	FREQUENCY (F)	PERCENTAGE (%)
Ethno linguistic group		
Ilocano	24	48
Kankanaey	10	20
Ibaloi	4	8
Kalanguya	4	8
Kankanayey-Ibaloi	2	4
Kankanaey/ Cebuano	1	2
Tagalog	5	10
TOTAL	50	100
Religious Affiliation		
Catholic	30	60
Born Again	13	26
Anglican	5	10
Baptist	2	4
TOTAL	50	100
No. of Years as Member of the Coperative		
1-5 years	20	40
6-10 years	27	54
11-15 years	3	6
TOTAL	50	100



Informal Groups/Networks

Table 2 shows the groups/network and participation of the members of BAMARVEMPCO. Based from the table, 28% of the BAMARVEMPCO participate in religious groups and 72% do not participate (or just did not indicate). Six percent involve themselves in social/cultural groups, 2% participate in sports groups, 6% participate in production group, and 6% participate in other cooperatives while there was no response in basic services groups, ethnic-base groups and political parties.

Table 2. Groups/Network and Participation

GROUPS/NETWORKS	FREQUENCY (F)	PERCENTAGE (%)
Religious Group		
Yes	14	28
Religious name		
Lay of Eucharistic Ministry	1	2
LCF Pastoral Group	1	2
Baptist Church	3	6
Anglican	3	6
EL Shaddai prayer	4	8
Christian Fellowship	1	2
LCF Ladies group	1	2
No religious group	36	72
TOTAL	50	100



Table 2. Continued...

GROUPS/NETWORKS	FREQUENCY (F)	PERCENTAGE (%)
Cultural, social Group		
Yes	3	6
Cultural, Social Name		
Senior Citizen	3	6
No response	47	94
TOTAL	50	100
Sports group		
Yes	1	2
Sports name		
Karatedo/Spinx	1	2
No response	49	98
TOTAL	50	100
Basic services group		
No response	50	100
Ethnic-based groups		
No response	50	100
Production group		
Yes	3	6
Production name		
Baguio Flowers & Brooms Market Vendors Association	2	4
Flower shop Association	1	2
No response	47	94
TOTAL	50	100



Table 2. Continued...

GROUPS/NETWORKS	FREQUENCY (F)	PERCENTAGE (%)
Political party		
No response	50	100
Other cooperatives Groups		
Yes	3	6
Cooperative name		
BBCCC	2	4
HASCO COOP	1	2
No response	47	94
TOTAL	50	100

Level of Trust of Respondents

In table 3 on level of trust, the mean level of trust of the respondent's with friend, and co-tribes that are a member of the same coop and neighbors were relatively at 3.06, 2.82, and 2.86 meaning neutral. This shows that they neither trust nor not trust the friends and co-tribes that are of the same coop and so with neighbors. However, as noticed in the data, the higher mean trust rating was the families or relatives that are of the same coop and the cooperative staffs and officers with a mean range of 4. This indicates that the respondents trust much their families/ relatives, the cooperative staffs and officers.



Table 3. Level of trust of members

TRUST VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Families/relatives that are a member of the same cooperative	50	3.66	Much
Friends that are a member of the same cooperative	50	3.06	Neutral
Co-tribes that are a member of the same cooperative	50	2.82	Neutral
Neighbors	50	2.86	Neutral
Coop manager	50	3.48	Much
Coop Board of Director	50	3.68	Much
Coop Bookkeeper/Secretary	50	3.52	Much
Coop Treasurer	50	3.6	Much
Coop collector	50	3.58	Much
Coop audit committee	50	3.54	Much
Coop credit committee	50	3.48	Much

Legend: 1-Not trust; 2-Little trust; 3-Neutral; 4-Much; 5- Very much

Level of Confidence of the Respondents

Table 4 presents the level of confidence of the respondents, moneylender, informal credit, groups, government, bank, cooperatives and co-members has at least mean rating of 2.98, 3.08, and 3.32 (neutral). However, family/ relatives, neighbors have the higher mean rating of 3.72 (confident). This shows that the respondents are confident that can turn to families/relatives, friends, and neighbors in times of financial difficulties.



Table 4. Level of confidence of the respondents

CONFIDENCE VARIABLE	FREQUENCY	MEAN	DESCRIPTION
Family/relatives, friends, neighbors	50	3.72	Much
Moneylender, Informal credit, groups associations	50	2.98	Neutral
Government Bank	50	3.08	Neutral
Cooperatives and co-members	50	3.32	Neutral

Legend: 1-Not Confident; 2-Little Confident; 3-Neutral; 4-Confident; 5-Very Confident

Level of Agreement of Respondents

Table 5 presents the level of agreement of respondents. The respondent's were asked whether they agree or disagree with the statements about the cooperative. A mean rating of 3.3 (agree) was given to the statements "It is generally expected that people will volunteer or help in coop activities" and "most coop members contribute to coop activities". But they disagreed that people who did not volunteer in coop activities are likely to be criticized or to be fined.

Participation in the Cooperative

Table 6 shows the data gathered on the participation in the cooperative. Based from the results, 41 or 82% of the respondents participate in once a year in the activities of the cooperative, and 9 participate twice a year. When asked to rate the BAMARVEMPCO, 49 98% perceive that the cooperative has a strong leadership, 43% view the cooperative to have a strong sense of cooperativism, 34% perceive that 34% are active politicians, 74% perceive that the cooperative is active in government support/management, and 98% view the cooperative to have good governance.



Table 5. Level of agreement of respondents

EXPECTATION STATEMENTS	FREQUENCY	MEAN	DESCRIPTION
It is generally expected that people will volunteer or help in coop activities	50	3.36	Agree
People who did not volunteer in coop activities are likely to be criticized/fined	50	2.8	Disagree
Most coop members contribute to coop activities	50	3.14	Neutral
Rules, laws and policies that affect your coop's economic well being changes w/o warning	50	2.84	Neutral
Members like you, generally have to do favors to coop officers from time to time to get things done	50	2.96	Neutral

Legend: 1-Strongly Disagree; 2-Disagree; 3-Neutral; 4- Agree; 5-Strongly Agree

Table 6. Participation in cooperative

PARTICIPATION IN THE COOPERATIVE	FREQUENCY	MEAN
Frequency of participation in cooperative activities		
Once	41	82
Twice	9	18
TOTAL	50	100
Have you helped someone of the coop members in the last 6 months		
Co-maker	23	46
Death aid	1	2
Guarantor	2	4
Give advice	4	8



Table 6. Continued...

PARTICIPATION IN THE COOPERATIVE	FREQUENCY	MEAN
Lend money	20	40
TOTAL	50	100
ACTIVE		
Strong leadership	49	98
Strong sense of cooperativism	43	86
Politics/ politicians	17	34
Government support/management	37	74
Desired to get head economically	47	94
Good governance	49	98

Participation in Social Activities

Table 7 shows the sociability of the respondents. The least mean rating was given to the statement “visit co-members in their homes” with a mean rating of 1.3 (never). As noticed on the table, the mean ratings of the respondents were ranged at 2 (seldom) and 3 (sometimes). This shows that their participation within the cooperative and within the community is low.

Life Satisfaction

Satisfaction is a Latin word that means to make or do enough satisfaction with one’s life implies a contentment with or acceptance of one’s life circumstances, on the fulfillment of one’s wants and needs for one’s, life as a whole.



Table 7. Sociability of respondent

SOCIABILITY VARIABLE	FREQUENCY	MEAN	DESCRIPTION
Visit co-members in their homes	50	1.3	Never
Get together w/ co-members	50	2.06	Seldom
Participating in coop's decision making	50	2.5	Seldom
Canao	50	1.76	Seldom
community activities	50	2.64	Sometimes
Recreations	50	2.42	Seldom
Clan reunion	50	2.88	Sometimes
Bayanihan	50	2.72	Sometimes

Legend: 1- Never; 2-Seldom; 3-Sometimes; 4-Often; 5-always

In Table 8 on life satisfaction, the respondent indicated that they are happy (3.54) and somewhat satisfied (3.46) with their life as a whole these days. The respondents perceived to have a moderate impact (3.68) in making the cooperative a better one while neutral on the feeling of togetherness and belongingness in the cooperative.

Support Giving and Getting to People

Table 9 summarizes the support given to and received from parents, children, and other relatives. The respondents rated support giving to parents as 3.58 and support giving to children as 4.14 meaning just enough support.



Table 8. Life satisfaction of members

LIFE SATISFACTION VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Taking all things together, would you say you are	50	3.54	Happy
How much impact do you think members like you can have in making your coop a better one	50	3.68	moderate impact
How would you rate your togetherness or feeling of belonging in coop	50	3.08	Neutral
How satisfied are you with your life as a whole these days	50	3.46	somewhat satisfied

Legend: a 1-very unhappy; 2-unhappy; 3-neutral; 4-happy; 5-very happy

b 1-no impact; 2-little impact; 3-neutral; 4-moderate impact; 5-big impact

c 1-not close at all; 2-not very close; 3-neutral; 4-somewhat close; 5-very close

d 1-very dissatisfied; 2-somewhat dissatisfied; 3-neutral; 4-somewhat satisfied; 5-very satisfied

Table 9. Support giving and getting

SUPPORT	FREQUENCY	MEAN	DESCRIPTION
Giving to parents	50	3.58	Just enough support
Giving to children	50	4.14	Just enough support
Giving to other relatives	50	2.9	Neutral
Getting from parents	50	3.18	Neutral

Legend:1-No support;2-Little support;3-Neutral;4-Just enough support;5-Lot of support



Pride in the Coop

On the level of pride of members in the cooperative they belong to, they indicated that they are proud with a mean rating of 3.6 presented in Table 10.

Poverty Perception

Table 11 shows the respondents mean rating of poverty perception. As to household rate, the respondents had a mean rating of 3.16 which described as neutral. As to their perceived rating for future, it is somewhat better off with a mean rating of 3.86 and for self evaluation being a member of the cooperative, they are neutral (3.08). Their ability to survive crisis is rated as neutral and their confidence in coping with crisis in situation is the same as when they were not yet members of the cooperative.

Table 10. Level of pride of respondents

PRIDE IN COOPERATIVE	FREQUENCY	MEAN	DESCRIPTION
How proud are you about who you are in the coop you belong to	50	3.6	Proud

Legend: 1-Very ashamed; 2-Ashamed; 3-Neutral; 4-Proud; 5-Very proud

Table 11. Poverty perception of respondent

POVERTY PERCEPTION VARIABLES	FREQUENCY	MEAN	DESCRIPTION
How do you rate your household	50	3.16	Neutral
Thinking about the future while still a member of the coop, do you think you and your household will be..	50	3.86	somewhat better off
Being a member of a coop, where would you put your self	50	3.06	Neutral



Table 11. Continued...

POVERTY PERCEPTION VARIABLES	FREQUENCY	MEAN	DESCRIPTION
If there is a crisis, how would rate your household ability to survive such crisis	50	3.08	Neutral
How confident would you say that you and your household would cope in a crisis since you became a coop member	50	3.32	Neutral

Legend: a 1-Very poor; 2-Poor; 3-Neutral; 4-Rich; 5-Very rich

b 1-Much worse off;2-somewhat worse off;3-about the same;4-somewhat better off;5-much better off

c 1-totally powerless; 2-somewhat powerless; 3-neutral; 4-somewhat powerful; 5 very powerful

d 1-very unsecured; 2-somewhat unsecured; 3-neutral; 4-somewhat secures; 5 very secured

e 1-much less confident; 2-less confident; 3-neutral; 4-more confident; 5-much more confident

Relationship Between Poverty Perceptions and Educational attainment

Table 12 shows the respondents mean rating related to poverty perception with respect to educational attainment. As to household rate, the respondents had a mean rating of 3.16 which is described as neutral and there is no significant difference in their responses. This means regardless of educational attainment, they are similar in the rating for their household. As to their perceived rating for the future, it is somewhat better off with a



mean rating of 3.86 and no significant difference among their perceptions. And for self evaluation being a member of the coop, they are neutral (WM = 3.08) and there is a very significant difference in their views as indicated by the significance level of 0.005 which is lower than the chosen standard significance level 0.05. This means that the level of education attained is a significant factor in poverty perception. Their ability to survive crisis is rated as neutral and their confidence in coping crisis in situations is the same as when they were not yet members of the cooperative. There are no marked differences in the respondents' perceptions.

Table 12. Educational attainment and poverty perception

POVERTTY PERCEPTION VARIABLES	ELEM	SEC	COLLEGE	VOC	WM	SIG
1. How do you rate your household?	3	3.22	3.23	2.87	3.16	0.673
2. Being a member of the cooperative, how do you rate your (and with your household) future?	4	3.78	3.77	4.25	3.86	0.483
3. Being a member of the coop, where would you put yourself?	3	3	2.94	3.63	3.06	0.005**
4. If there was a crisis like poor crops, loss of job, or illness, how would you rate your household's ability to survive the crisis?	3.5	3.33	2.87	3.5	3.08	0.25
5. How confident would you say that you and your household would cope in a crisis since you became a coop member?	3.5	3.33	3.26	3.5	3.32	0.84

Legend: ** highly significant



Relationship Between Life Satisfaction
And Educational attainment

Table 13 shows the mean ratings on life satisfaction according to educational attainment. In all the indicators/questions, the perceptions of the respondents are similar with one another as shown by the significance levels which are higher than 0.05. The respondents perceive that they are generally happy members of the cooperative (WM = 3.47). They perceive that they have moderate impact in making their cooperative a better one; neutral in rating togetherness or feeling of belongingness (WM = 3.27); they perceive that they are somewhat satisfied with their life (WM = 3.60).

Table 13. Life satisfactions and educational attainment

LIFE SATISFACTION VARIABLES	ELEM	SEC	COLLEGE	VOC	WM	SIG
1. Taking all things together, would you say you are	4	3.67	3.35	2.87	3.47	0.67
2. How much impact do you think members like you, can have in making your coop a better one	4	4	3.64	3.62	3.82	0.5
3. How would you rate the togetherness or feeling of belonging in your coop?	3.5	3.33	2.74	3.5	3.27	0.25
4. All things considered how satisfied are you with your life as a whole these days?	3.5	3.44	3.21	4.25	3.6	0.48



Relationship Between Sociability of Members
And Educational Attainment

Table 14 presents the sociability of the members within the cooperative, organization, and within the community as perceived by the members according to educational background.

Based on the mean ratings from the results, the members never visit their co-members (WM = 1.37) and there is no significant difference in their perceptions according to educational attainment ($0.14 > 0.05$); they seldom get together with their co-members (WM = 2.16) and there is no significant difference in their perceptions as shown by a significance level $0.93 > 0.05$; they sometimes participate in the cooperative's decision-making (WM = 2.89) and their perceptions according to educational background are significantly different from one another since $.04 < .05$. Furthermore, the members seldom perform cañao (WM = 2.05) and the respondents are similar in their perceptions since $0.08 > 0.05$; they sometimes join in community activities (WM = 2.97) and their perceptions are significantly different from one another according to educational background because the significance level computed is $.05$. Moreover, the members seldom have recreational activities (WM = 2.14) and no significant difference in their perceptions; they sometimes have clan reunions and bayanihan activities and there is a marked difference in their responses. Based from the findings, the members of BMVMC seldom have time to socialize with other co-members maybe due to bulk of work and that they are in their stalls whole day everyday. However, they sometimes join larger groups of activities like community activities, clan reunion, and Bayanihan.



Table 14. Sociability variables and educational attainment

SOCIABILITY VARIABLES	ELEM	SEC	COLLEGE	VOC	WM	SIG
1. Visit co-members in their homes	2	1.11	1.39	1	1.37	0.14
2. Get together with co-members	2.5	2	2.03	2.13	2.16	0.93
3. Participate in coop's decision-making	3.5	3	2.19	2.88	2.89	0.04*
4. Canao	2.5	2.56	1.52	1.63	2.05	0.08
5. Community activities	3.5	3.22	2.42	2.75	2.97	0.05*
6. Recreations	1	2.89	2.42	2.25	2.14	0.14
7. Clan reunion	4	3.56	2.61	2.88	3.26	0.03*
8. Bayanihan	2	3.33	2.48	3.13	2.73	0.04*

Legend: *significant

Relationship Between Sociability of Members and Head of Household

Table 15 presents the sociability of the members within the cooperative, organization, and within the community as perceived by the head of household.

Based on the results, the members never visit their co-members (WM = 1.30) and there is no significant difference in their perceptions according to educational attainment ($0.93 > 0.05$); they seldom get together with their co-members (WM = 2.06) and there is no significant difference in their perceptions as shown by a significance level $0.34 > 0.05$; they seldom participate in the cooperative's decision-making (WM = 2.49) and their perceptions are not significantly different from one another since $.10 > .05$. Furthermore,



the members never perform cañao (WM = 1.75) and the respondents are similar in their perceptions since $0.30 > 0.05$; they sometimes join in community activities (WM = 2.64) and their perceptions are not significantly different from one another. Moreover, the members seldom have recreational activities (WM = 2.67) and no significant difference in their perceptions; they sometimes have clan reunions (WM = 2.86) but they differ very significantly in their perceptions; they sometimes perform Bayanihan activities and there is no marked difference in their responses.

Table 15. Sociability of members and head of household

SOCIABILITY VARIABLES	HEAD OF HOUSEHOLD		WM	SIG.
	YES	NO		
1. Visit co-members in their homes	1.29	1.31	1.3	0.93
2. Get together with co-members	1.92	2.19	2.06	0.34
3. Participate in coop's decision-making	2.25	2.73	2.49	0.1
4. Canao	1.58	1.92	1.75	0.3
5. Community activities	2.5	2.77	2.64	0.32
6. Recreations	2.17	2.65	2.41	0.11
7. Clan reunion	2.38	3.35	2.86	0**
8. Bayanihan	2.63	2.81	2.72	0.5*

Legend: *significant

** highly significant



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted mainly to determine the level of social capital among the members of Baguio Market Vendors Multi-purpose Cooperative, the study aimed to determine the demographic profile of respondents, determine what is the level of social capital among the members of Baguio Market Vendors Multi-purpose Cooperative, Informal networks, Trust, Poverty perception, Participation, Life Satisfaction, and to determine the relationship of the social capital variables.

From the results and analyses, the following were the most salient findings of the study.

1. Majority of the members are female (78%), are married (78%), are regular members of the cooperative (96%), had been members of the cooperative for 6-10 yrs (54%), are Ilocanos (40%), are Catholics (60%), finished college (62%), are household heads (48%), have 6-10 members of the household (50%), are self-employed (36%) and 30% business owners. The mean age of the respondents is 44.64 years.
2. Very few of the members participate in religious, cultural/social, and political activities.
3. Majority of the members of the cooperative participate in the activities of the cooperative only once a year. The members perceive that the cooperative has strong leadership, strong sense of cooperativism, and has good governance.
4. Many members perceive that they are somewhat better off in the future as members of the cooperative, happy and somewhat satisfied in life, moderately



contributing to the betterment of the cooperative.

5. In terms of educational attainment, they have differing views on self-evaluation but similar views on life satisfaction.
6. The members grouped according to educational attainment sometimes participate in community activities, clan reunions, and Bayanihan projects.

Conclusions

Based on the foregoing results and findings, the following conclusions were derived:

1. Very few males and single are members of the cooperative; it is dominated by females and married.
2. The members are very much engrossed in their work and almost have no time for socialization.

Recommendations

The following were recommended by the researcher.

1. Continued intensive information campaign for non-members and continued trainings and seminars for members.
2. Regularly review the cooperatives goal and objectives and plan strategies to develop socialization activities that may not interfere with their work hours.
3. Develop more systematic auditing and checks and balances to eliminate problems on dishonesty and corruption.
4. Elect qualified and trusted men and women as Board of Directors, in leadership positions and managing director.



5. Further study should be conducted on a wider scope to help the cooperative diagnose its strengths and weaknesses.



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APPENDIX A

Letter to the Respondents

Benguet State University
Republic of the Philippines
La Trinidad, Benguet

Department of Agriculture Economics and Agribusiness Management

Dear Sir/Madam:

I am a fourth year student of Benguet State University, taking up Bachelor of Science in Agribusiness major in Cooperative Management. Presently, I am conducting my undergraduate thesis entitled: “Social Capital among Members of BAGUIO MARKET VENDORS MULTIPURPOSE COOPERATIVE as partial requirement for graduation.

In this connection, may I request a part of your time to answer the attached questionnaire. Your kind assistance will enable me to complete all the requirements in due time. Please give your honest answer for the success of this research. Rest assured that all the information you provide will be treated with utmost confidentiality.

Aissa A. Nitig
Researcher

Approved By:

Marie Klondy T. Dagupen
Thesis adviser



APPENDIX B

Survey Questionnaire

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 of 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 confident (2)	Neutral (3)	Confident (4)	Very confident (5)
Family/ relatives, friends, neighbors,					
Moneylender, Informal credit, groups, associations					
Government, Bank					
Cooperatives and co-members					

17. 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. 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 _____

30. 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

31. How much formal schooling have you had?

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

3. 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
 Kalanguya

Iloko
 Kankanaey
 others, specify _____

37. What is your ethno-linguistic group?

Ilokano
 Kakanaey
 Ibaloi
 Kalanguya
 others, specify _____

38. What is your religious affiliation?

Catholic
 Born Again
 Iglesia ni Cristo
 Islam
 others, specify _____

