

BIBLIOGRAPHY

KIANG, KIMBERLY A. APRIL 2009. Social Capital among members of Benguet Government Employees Multi – purpose Cooperative. Benguet State University, La Trinidad, Benguet.

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ABSTRACT

This study was conducted to determine the Social Capital among the members of Benguet Government Employees Multi – purpose Cooperative (BGEMPC). A sample of fifty (50) respondents was chosen at random from the various offices in Benguet Provincial Government.

A questionnaire – checklist with Likert – type scale was constructed and served as the main instrument for gathering the needed data.

Social Capital components were measured using a five point Likert – scale. Data were tabulated using descriptive statistics such as frequency counts, percentage and mean.

Frequencies, percentage, and means were obtained using the Software Statistical Package for Social Sciences (SPSS).

One way - Analysis of Variance was used to determine the relationships between the respondents profile with Social Capital variables.

The sociability of members with in the cooperative and with in the community is and so with participation in the cooperative and with in other groups/networks is low.

The low result on participation and sociability mean rating of the respondents with in the cooperative and with in the community indicates that the respondents are lacking in personal building that which social capital is all about.

It is recommended that a seminar on behavior analysis should be provided for the members to further develop a smooth relationship in the cooperative.

It is also recommended that relationship building activities among members of the cooperative is to be done in order to enhance participation in decision-making and in their activities of the cooperative.



TABLE OF CONTENTS

	Page
Bibliography	i
Abstract	i
Table of Contents	iii
INTRODUCTION	1
REVIEW OF LITERATURE	5
Definitional Issues	5
Evaluating Social Capital	7
Basic Components of Social Capital	8
Social Capital Importance	10
Measurement	10
Definition of Terms	12
METHODOLOGY	13
Locale and Time of the study	13
Respondents of the study	13
Research Instruments	13
Method of Data Collection	14
Data Analysis	14
RESULTS AND DISCUSSIONS	15
Profile of the Respondents	15
Level of Social Capital among Members	19
Informal Groups/Networks	19
Level of Trust of Respondents	24

Level of Confidence	24
Level of Agreement of Respondents	24
Poverty Perception	25
Participation in the Cooperative	26
Participation in Social Activities	29
Life Satisfaction	30
Support Given and Received	31
Pride in Cooperative	32
Relationship between Social Capital Variable and Position in the Cooperative	33
Relationship between Sociability Variables and Position in the Cooperative	33
Relationship between Poverty Perceptions and Position in the Cooperative	34
Relationship between Trusts Variables and Position in the coop	35
Relationship between Confidence Variables and Position in the Cooperative	36
SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	38
Summary	38
Conclusions	39
Recommendations	39
LITERATURE CITED	40
APPENDICES	41
Letter to the Respondents	42
Survey Questionnaire	43

INTRODUCTION

Social capital is an informal norm that promotes co-operation between individuals. In the economic sphere it reduces transaction costs and in the political sphere it promotes the kind of associational life which is necessary for the success of limited government and modern democracy. While it often arises from iterated Prisoner's Dilemma games, it also is a byproduct of religion, tradition, shared historical experience and other types of cultural norms. Thus, while awareness of social capital is often critical for understanding development, it is difficult to generate through public policy. 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 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 concept and theory of social capital dates back to the origins of social science; however, recent scholarship has focused on social capital as a subject of social organization and a potential source of value that can be harnessed and converted for strategic and gainful purposes. According to Putnam (2000), the central premise of social capital is that social networks have value. 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.



A cooperative is a social network. The International Cooperative Alliance (1937) defines a cooperative as an 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. In a narrower but commonly accepted sense, mutually beneficial cooperative behavior is the essence of social capital concept.

This study will focus on the study of social capital among members and officers of Benguet Government employees Multi – purpose Cooperative.

The Benguet Government employees Multi – purpose Cooperative was registered as a consumers' cooperative on January 18, 1970 with Mr. Vicente Guerrero as its first president. Because of the clamor of the members, a credit cooperative was organized combining it with the consumers. A consumer store of the cooperative was first established at Km. 5 public market but was transferred to the capitol in 1973. As required by Presidential Decree No. 175 and letter of instruction No. 23, the cooperative was re - registered on August 10, 1978,

The Articles of cooperation and the by – laws were amended changing the name of the cooperative to Benguet Government Kilusang Bayan ng Mamimili, Inc. on October 11, 1979. The credit cooperative was then phase out because the officers at that time transferred to different agencies or offices. Because of this, the cooperative was reorganized in June 1989. The new set of officers, headed by Mrs. Margaret P. Lumigued worked very hard in order to activate it. The board of directors started to buckle down to work. All the canteen personnel were terminated and new employees taken. The business started zero balance or in the red and so the canteen personnel has been supplied on consignment basis. A continuous supervision of the canteen personnel



had been taken by the board of directors taking turns.

At the end of the year 1991, the unpaid debts to suppliers, including the lost capital shares of the members were all restituted. In October 1994, the credit service was opened granting a one – month salary loan but not exceeding to P5, 000.00 payable in one year. In 1995, the cooperative reached its million-peso mark in total assets. Before the credit service started, Provincial Treasurer Mauricio B. Ambanloc accepted the collection or amortization of loans thru payroll deduction as approved by the Provincial Board.

On November 26, 1996, the amendment of the Articles of cooperation and the by – laws was approved changing the name to Benguet Government employees Multi – purpose Cooperative operating on two services – consumers (canteen) and credit (loans). Since then, there have been several amendments approved by the General Assembly and subsequently approved by the Cooperative Development Authority (CDA).

The study will be done in order to determine levels of trust of members of Benguet Government employees Multi – purpose Cooperative (BGEMPC). This study will provide recommendations or suggestions on specific actions in order to improve social capital within the organization.

This study sought to find out the following:

1. To determine the demographic profile of respondents.
2. To determine the level of Social Capital among the members of Benguet Government Employees Multi – purpose Cooperative.
 - a. Informal Networks
 - b. Trust



c. Poverty Perception

d. Participation

- 1 Participation in the Cooperative
- 2 Participation in the Social Activities

e. Life Satisfaction

3. To determine the relationship of the Social Capital variables and position in the coop.

- 1 Relationship between Sociability variables and position in the coop.
- 2 Relationship between Poverty Perceptions and position in the coop.
- 3 Relationship between Trust variables and position in the coop.
- 4 Relationship between Confidence variables and position in the coop.

4. To suggest specific actions to improve Social Capital for the cooperatives.



REVIEW OF LITERATURE

Definitional Issues

The term “Capital” is used by analogy with other forms of economic capital as such 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 depleted by use, but in fact depleted by non – use (use it or lose it).

In the forms of social capital, Pierre Bourdieu distinguishes between three forms of capital: economic capital, cultural capital, and social capital. He 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 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”

Social capital does not have a clear, undisputed meaning, for substantive and ideological reasons (Dolfsma and Dannreuther 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). Not surprisingly considering the different frameworks for looking at social capital, authors tend to discuss the concept, its intellectual origin, its diversity of applications and some of its unresolved issues before adopting a school of thought and adding their own definition (Adamson and Roncevic 2003). Other authors have identified that definitions vary depending on whether they focus on the substance,



the sources, or the effects of social capital (Adler and Kwoon 2002; field et al. 2002; Robinson et al. 2002). Grootaert and Van Bastelaer (2002b) supported this view identifying that the main cause of variance in definition is caused by focusing on the farm, source or consequences of social capital. Social capital is multidimensional and must be conceptualized as such to have any explanatory value (Eastis 1998).

Robert David Putnam, if not the first one to write on the issue, is considered as the major author on the concept of social capital. He is a U.S. political scientist and professor at Harvard University, and is well known for his writings on civic engagement and civil society along with social capital. However, his work is concentrated on the United States only. His most famous (and controversial) work, *Bowling Alone*, argues that the United States has undergone an unprecedented collapse in civic, social, associational, and political life (social capital) since the 1960s, with serious negative consequences. Though he measured this decline in data of many varieties, his most striking point was that virtually every traditional civic, social, and fraternal organization had undergone a massive decline in membership.

Social capital is the web of cooperative relationships between citizens that facilitate resolution of the collection problems (Brehm and Rahn, 1997). According to Fukuyama 1995, social capital is the ability of people to work together for common purposes in groups and organizations.

In the broadest sense, the term encompasses those social capital relationships that help people to get along with each other and act more effectively than they could as isolated individuals. In this view, patterns of social organization, especially, trust, mutuality and reciprocity, are seen as important resources, which can result in benefits to



individual, groups and society.

Social capital is the cumulative capacity of social groups to cooperate and work together for the common good (Montgomery, 1998).

James Coleman defined social capital functionally as “a variety of entities with two elements in common: they all consist of some aspect 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.

Evaluating Social Capital

Though Bourdieu (1986) might agree with Coleman that social capital in the abstract is a neutral resource, his work tends to show how it can be used practically to produce or reproduce inequality, demonstrating for instance how people gain access to powerful positions through the direct and indirect employment of social connections. Robert Putnam has used the concept in a much more positive light: though he was at first careful to argue that social capital was a neutral term, stating “whether or not shared are praiseworthy is, of course, entirely another matter”, and also a broad societal measure of communal health.

As editors of a special edition of the *American Behavioral Scientist* on Social Capital, Civic Society and Contemporary Democracy, Edwards and Foley (1996) raised two key issues in the study of social capital. First, social capital is not equally available to all, in much the same way that other forms of capital are differently available. Geographic and social isolation limit access to this resource. Second, not all-social capital



is created equally. The value of specific source of social capital depends in no small part on the socio – economic position of the source with society. Here, it is important to note the distinction between “bonding” vis – a – vis “bridging” social capital when in balance with its necessary antecedent, “bonding”.

Edwards and Foley, as editors of a special edition of *American Behavioral Scientist on Social capital, Civic society and Contemporary democracy*, raised two key issues in the study of social capital. First, social capital is not equally available to all, in much the same way that other forms of social capital are differently available. Geographic and social isolation limit access to this resource. Second, not all social capital is created equally. The value of a specific source of social capital depends in no small part on the socio – economic position of the source with society. On top of this, Portes has identified four negative consequences of social capital: exclusion of outsider’s excess claims on group members; restrictions on individual freedom; and downward leveling norms.

Finally, social capital is often linked to the success of democracy and political involvement. Robert Putnam, in his book *Bowling Alone* makes the argument that social capital is linked to the recent decline in American political participation as well an increased tendency towards more conservative, right – wing politics.

Basic Components of Social Capital

Social capital is about the value of social networks, bonding similar 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. 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 (Robert Putnam, 1993).

According to Putnam and his followers, social capital is a key component to building and maintaining democracy. Putnam believes that social capital can be measured by the amount of trust and reciprocity in a community or between individuals.

Putnam speaks of two main components of the concept: bonding social capital and bridging social capital. Bonding refers to the value assigned to social networks between socially heterogeneous groups. Bridging social capital is argued to have a host of other benefits for societies, government, individuals and communities.

Without “bridging” social capital, “bonding” groups can become isolated and disenfranchised from the rest of the society and, most importantly, from groups with which bridging must occur in order to denote an ‘increase’ in social capital. Bonding social capital is a necessary antecedent for the development of the more powerful form of bridging social capital. Bonding and bridging social can work together productively if in balance, or they may work against each other. As social capital bonds and stronger homogeneous groups form, the likelihood of bridging social capital is attenuated. Bonding social capital can also perpetuate sentiments of a certain group, allowing for the bonding of certain individuals together upon a common radical ideal. The strengthening of insular ties can lead to a variety of effects such as ethnic marginalization or social isolation. In extreme cases, ethnic cleansing may result if the relationship between different groups is so strongly negative.



Social Capital Importance

Social capital is an important concept for multinational firms. Firms operating in global markets rarely have adequate resources to compete effectively in global markets; they access the needed resources through formal and informal relationships with other firms. The cultures in Asian countries have emphasized relationships much more strongly than Western firms. Thus, relational capital, based on guanxi (China), kankei (Japan) and inmak (Korea), provides the framework for business dealings in many Asian countries. As a result, the social capital of many Asian firms gives them a potential competitive advantage in global markets. Western firms must develop social capital and learn to manage relational networks to gain and sustain a competitive advantage in global markets. Western firms can learn how to develop and manage social capital from Asian firms. Alternatively, social capital has some disadvantages. Firms are limited by their networks and thus experience opportunity costs and path dependence. Additionally, while Asian firms often have strong network ties in their domestic markets, they have to develop many more ties globally to operate effectively in global markets. As a result, the development and management of social capital has become of critical importance for competitive advantage in global markets (Forms of capital, Bourdieu 1986).

Measurement

There is no widely held consensus on how to measure social capital, which is one of its weaknesses. One can usually intuitively sense the level or amount of social capital present in a given relationship, but quantitatively measuring it has proven somewhat complicated. In measuring political social capital, it is common to take the sum of society's membership of its group. Groups with higher membership (such as political



parties) contribute more to the amount of capital than groups with lower membership, although many groups with low membership (such as communities) still add up to be significant.

The level of cohesion of a group also affects social capital. However, there is no one quantitative way of determining the level of cohesiveness, but rather a collection of social network models that researchers have used over the decades to operationalize social capital. One of the dominant methods is Ronald Burt's constraint measure, which taps into the role of tie strength and group cohesion.

The World Bank (WB) asserts that no standard measure of social capital can be achieved, since social capital measurements are dependent on the definition rendered by researchers. However, the WB suggested three approaches to social capital measurement. Quantitative studies such as those conducted by Knack and Keefer (1997) in their World Values Survey belong to the first approach. The second method involves the Comparative analysis, such as the approach used by Putnam (1993). The last method is the qualitative approach as used by Portes and Sensenbrenner (1993), Gold (1995) and Heller (1996). No approach is superior to others in measuring social capital. Social capital studies in Tanzania and Indonesia (Narayan and Pritchett, 1999, in Grootaert and Bastelaer 2002) calculated social capital from a quantitative – multiplicative approach.



Definition of Terms

Cooperative · is an 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.

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.

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

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

Reciprocity · refers to responding to a positive action with another positive action, and responding to a negative action with another negative one.

Social Capital · referred to as the set of trust, institutions, social norms, social networks, and organizations that shape the interactions of actors within a society and are an asset for the individual and collective production of well-being.

Trust · defined formally as expectation about the actions of others that have a bearing on ones own choice of action.



METHODOLOGY

This section summarizes the locale and time of the study, respondents of the study, research instrument, method of data collection and data analysis.

Locale and Time of the Study

This study was conducted in Benguet Government Employees Multi – purpose Cooperative (BGEMPC) located at Provincial Capitol, Poblacion, La Trinidad, Benguet. This study was conducted during the second semester of school year 2008 – 2009.

Respondents of the Study

The respondents of the study were the officers and members of Benguet Government employees Multi – purpose Cooperative (BGEMPC). A sample of fifty (50) respondents was chosen through purposive random sampling.

Research Instruments

The needed information to answer the stipulated objectives in chapter two was generated using structured questionnaire-checklist with five point Likert-type scale with open minded questions was constructed and served as the main instrument for gathering data. An introductory letter accompanied every questionnaire explaining the purpose of the study and confidentiality of the information given. The survey questionnaire was pre - tested to the selected five (5) members of the cooperative and it was being edited to come up to a more simple but easily understood by the respondents.



Method of Data Collection

The researcher visited various offices of Benguet Provincial Government. The questionnaires were distributed and given personally to the chosen respondents allowing ample time for them to answer each question completely. The researcher asked permission to the manager and BOD – chairman of the cooperative in order to gather the needed information and data.

Data Analysis

Social Capital components were measured using a five point Likert – scale. For example, participation in the cooperative and in the community activities make use of a scale ranging from 1 to 5, where 1 represents never and the other extreme point 5 represents always. For trust, 1 represents not trust; 2 – little trust; 3- neutral; 4- much trust; 5- very much trust.

The data gathered were tabulated, analyzed and interpreted based on the objectives of the study using descriptive statistics such as frequency counts, percentage, and mean.

As to the mean range, 1 – 1.74= 1; 1.75 – 2.54= 2; 2.55 – 3.34= 3; 3.35 – 4.14= 4; 4.15 – 5= 5.

Frequencies, percentage, and means were obtained using the Software Statistical Package for Social Sciences (SPSS).

One way - Analysis of Variance was used to determine the relationships between the respondents profile with Social Capital variables. The cut-off point for significance is assigned at <0.05 .



RESULTS AND DISCUSSION

Profile of Respondents

In order to appreciate this study, information about the respondents is presented and summarized in this section. The information included were the position in household, civil status, age, educational attainment, occupation, religious affiliation, ethno-linguistic group, type of membership, position in the coop, the number of years of membership of the respondents, as well as the average number of household members.

Position in household. Sixty-six percent (66%) of the respondents consider themselves as head of the household.

Sex. Out of fifty respondents, majority (60%) was female and forty percent (40%) are male.

Civil Status. It can be seen from Table 1.c. that eighty-six percent (86%) were married and fourteen percent (14%) were single.

Age. The computed mean age of the respondents was 45.48 years. As to distribution, fifty-four percent of the respondents belong to the bracket of 36-45; thirty-four percent (34%) belonged to the age 46-55; six percent (6%) belonged to 25-35 and six percent (6%) belonged to 56-45.

Highest Educational Attainment. Table 1.d. shows that all of the respondents had finished a university/college degree.

Occupation. All of the respondents were a government employee.

Religious Affiliation. Table 1.f. shows the religious affiliation of the respondents. Most (76%) of the respondents were Catholic, four percent (4%) were Iglesia ni Cristo,



and so as (4%) were Anglican, and the rest were Baptist, Born Again, Lutheran, Protestant, Jesus' Witnesses and Church of Christ.

Ethno-linguistic group. Table 1.g shows that about fifty-four percent (54%) were Ibaloi, thirty-six percent (36%) were Kankana-ey, and ten percent (10%) were Ilokano.

Type of membership. All of the respondents were regular members of the cooperative.

Position in coop. table 1.i. shows that a great majority of the respondents were a member while ten percent (10%) were an officer of the coop.

Number of years of membership. The computed mean year of the respondents' being a member of the cooperative was 12.84 years. As to distribution, sixty-two percent (62%) belonged to the bracket 11-20 years, thirty-six percent (36%) belonged to 1-10 years and two percent (2%) belonged to 21-30 years being a member of the cooperative.

Table 1. Demographic profile of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Household Head	33	66
Sex		
Male	20	40
Female	30	60
TOTAL	50	100
Civil Status		
Single	7	14
Married	43	86
TOTAL	50	100



Table 1. Continued...

PARTICULAR	FREQUENCY	PERCENTAGE
Age		
25-35	3	6
36-45	27	54
46-55	17	34
56-65	3	6
TOTAL	50	100
MEAN		
	45.48	
Educational Attainment		
University/College	50	100
Occupation		
Government Employee	50	100
Religious Affiliation		
Catholic	38	76
Born Again	1	2
Iglesia ni Cristo	2	4
Lutheran	1	2
Anglican	2	4
Baptist	2	4
Protestant	1	2
Jesus' Witnesses	1	2
Church of Christ	2	4
TOTAL	50	100



Table 1. Continued...

PARTICULAR	FREQUENCY	PERCENTAGE
Ethno-linguistic group		
Ilokano	5	10
Kankanaey	18	36
TOTAL	50	100
Type of Membership		
Regular	50	100
Position in Cooperative		
Officer	5	10
Member	45	90
TOTAL	50	100
No. of years being a member		
1-10	18	36
11-20	31	62
21-30	1	2
TOTAL	50	100
MEAN	12.84	



Level of Social Capital among Members

The Social Capital among members of Benguet Government Employees Multi-purpose Cooperative was assessed in terms of their sociability, participation in the cooperative and other groups/networks, level of trust among members, poverty perception, life satisfaction of members, level of support given by members to others as well as the level of support given by members to the same, and the pride of members belonging to Benguet Government Employees Multi-purpose Cooperative.

Informal Groups/Networks

In this section, the respondents were asked if they are participating in any groups/networks such as religious/spiritual group, sports group, ethnic based group, production group, political party, professional association and other cooperatives.

As to religious groups presented in Table 2a, fourteen percent (14%) responded that they are participating such that these groups were the knights of Colombus (6%), FAMILIA Community (2%), Church of Christ (2%), Padre Pio C.C. (2%), and Worlwide Church of God (2%), while eighty-six percent (86%) did not respond.

In Table 2.b, eight percent (8%) answered “yes” as to cultural/social group which is the Bibak, on the other hand, one answered “yes” as to sports group which is the Philippine Sports committee (Table 2.c). As to basic services group shown in Table 2.d, four percent (4%) answered “yes” while forty-six (46%) did not respond. The basic services that were mentioned by those who respond were the Wangal Women’s Association and ACI Family Planning Consultants. So as to Ethnic based groups shown



in Table 2.e, four percent (4%) answered “yes” that which these groups were the Ethnic Chinese group and Purok ASSU.

On production group shown in Table 2.f, only one responded that which is the “Go for IT-CAR” while ninety-eight percent (98%) did not respond. So as to political party none of the respondents did respond (Table 2.g).

Six percent (6%) responded “yes” as to professional association (Table 2.h.) that were the Philippine Mental Association, Philippine Association of Social Worker’s Inc., and COSTRAPHIL while ninety-four percent (94%) did not respond. On the other hand, fourteen percent (14%) responded that they are a member of other cooperative like BBCCC while eighty-six percent (86%) did not respond (Table 2.i.). With the results presented, this means that almost all of the respondents have no any participation in groups/networks.

Table 2. Groups/Networks participation

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Religious Group		
Yes	7	14
Religious Name		
Knights of Columbus	3	6
FAMILIA Community	1	2
Padre Pio C.C.	1	2
Worldwide Church of God	1	2
No response	43	2
TOTAL	50	100



Table 2. Continued...

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Cultural, Social Group		
yes	4	8
Cultural, Social Name		
BIBAK	4	8
No response	46	92
TOTAL	50	100
Sports Group		
yes	1	2
Sports Name		
Phil. Sports Committee	1	2
No response	49	98
TOTAL	50	100
Ethnic Based Group		
yes	2	4
Ethnic Based Name		
Ethnic Chinese Group	1	2
Purok ASSU	1	2
No response	48	96
TOTAL	50	100



Table 2. Continued...

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Production Group		
yes	1	2
Production Name		
Go for IT-CAR	1	2
No response	49	98
TOTAL	50	100
Political Party		
No response	50	100
Professional Ass'n		
yes	3	6
Professional Name		
Phil. Mental Health Ass'n	1	2
Phil. Ass'n of Social Worker's Inc.	1	2
COSTRAPHIL	1	2
No response	47	94
TOTAL	50	100
Other Cooperative		
yes	7	14
Cooperative Name		
BBCCC	7	14
No response	43	86
TOTAL	50	100



Level of Trust of Respondents

In this section, the respondents were asked to rate whether they have no trust, have little trust, neither have trust nor have no trust, much trust and very much trust the families/relatives, friends, co-tribes and neighbors that which are of the same cooperative so as with the cooperative officers and staffs such as the manager, BOD's, bookkeeper/secretary, treasurer, collector, audit committee and the credit committee.

Topping the list were the families/relatives that are of the same coop rated as “much” presented in Table 3. This shows that they trust much the officers and staffs of the cooperative and of their consanguinity.

Table 3. Level of trust of respondents

TRUST VARIABLE	FREQUENCY	MEAN	DESCRIPTION
Families/Relatives	50	3.64	much
Friends	50	3.34	neutral
Co-tribes	50	3.24	neutral
Neighbors	50	2.84	neutral
Coop Manager	50	3.9	much
Coop BOD's	50	3.94	much
Coop Bookkeeper	50	3.88	much
Coop Treasurer	50	3.9	much
Coop Collector	50	3.82	much
Audit Committee	50	3.84	much
Credit Committee	50	3.8	Much

Legend: 1-not trust; 2-; 3-neutral; 4-much; 5- Very much



As shown in Table 4, another trust variable measured was the confidence of the respondents that they could turn to their family/relatives, friends, neighbors, moneylender/informal credit groups, government, banks, co-members and the cooperative itself in times of financial difficulty. This is similar to the statement of Dequit (2003) that membership trusts and confidence in the cooperative are factors indicates the importance of the cooperative meeting the needs of the members so that they would put all their trust in the cooperative.

From the result, the respondents have confidence that they can turn to relatives, friends and neighbors, the cooperative and co-members by giving the higher confidence rating of 4 (confident).

Level of agreement of respondents in statements about cooperative is shown in Table 5. In this section, the respondents were asked whether they agree or disagree with the statements about the cooperative. A higher mean rating of 4 (agree) was given to the statements “it is not generally expected that people will volunteer or help in cooperative activities”, “people who do not volunteer in coops’ activities are likely to be criticized/fined” and “most of coop members contribute to coops’ activities.

Table 4. Level of confidence

CONFIDENCE VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Family/Relatives, friends, neighbors	50	3.92	Confident
Money Lender, Informal Credit Grps, Ass'ns	50	3.34	neutral
Government, Bank	50	3.16	neutral
Cooperative and co-members	50	4	confident

Legend: 1-not confident; 2-little confident; 3-neutral; 4-confident; 5-very confident



Table 5. Level of agreement of respondents

EXPECTATION STATEMENTS	FREQUENCY	MEAN	DESCRIPTION
It is generally expected that people will volunteer/help in coops' activities...	50	3.88	Agree
People who did not volunteer in coop activities are likely to be criticized/fined...	50	3.86	Agree
Most coop members contribute to coops activities...	50	3.82	Agree
Rules, laws & policies that affect your coops economic well-being changes without warning...	50	2.16	Disagree
Member's like you generally have to do favors to coop officers from time to time to get things done...	50	2.02	Disagree

Legend: 1-strongly disagree; 2-disagree; 3-neutral; 4-agree; 5-strongly agree

Poverty Perception

Table 6 presents the perceptions of respondents towards poverty. The respondents rated their household as 3.0 meaning neutral (neither poor nor rich) but are confident (3.68) that they will be somewhat better off in the future.

Being a member of the cooperative, the respondents gave a rating of 3.22 (neutral) as to their power. They also gave a rating of 3 (neutral) to their household to cope in a crisis since they became a member of the cooperative. The results show that they could turn to the cooperative in times of crisis.



Table 6. Poverty perception

POVERTY PERCEPTION	FREQUENCY	MEAN
How do you rate your household... ^a	50	3.04
Thinking about the future while still a member of the coop, do you think you and your household will be...	50	3.68
Being a member of a coop, where would you put yourself..	50	3.22
If there is a crisis, how would you rate your household's ability to survive such crisis	50	3
How confident would you say that you and your household would cope in a crisis since you became a coop member	50	3.38

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

Participation in the Cooperative

In this section, the respondents were asked questions relating to their participation in the cooperative. Table 7.a. shows how much the respondents were depositing in the



cooperative. The computed mean average was 180 being deposited in a month.

Table 7.b. presents how often the respondents participate in the activities of the cooperative. Sixty-two percent (62%) responded that they only participate once in a year, fourteen percent (14%) responded twice and five percent (5%) responded more than twice in a year.

Table 7.c. shows whether the respondents have helped in the last six (6) months or not at all. Fifty percent responded such that they had helped as a co-maker of their loan application (40%), give advice (4%), lend money (4%), and the rest helped through voluntary contributions for the demise of members or their family member, through processing of their loans (an officer) and as a guarantor.

Table 7.d. shows the perception of the respondents whether the cooperative is active or not. All (100%) of the respondents says that it is active. In addition, they were asked to determine some reasons why they would say it is active like strong leadership, strong sense of cooperativism, politics/politician, government support, desire to get ahead economically, and good governance. Sixteen percent (16%) says that politics/politician is a factor, sixty-six percent (66%) in government support and seventy percent in desire to get ahead economically. ZOn the other hand, all of the respondents said strong leadership; strong sense of cooperativism and good governance is a factor. Above all, the participation of most of the members were low, however, they believe that the cooperative they belong to is active.



Table 7. Participation in the cooperative

PARTICIPATION VARIABLE	FREQUENCY	PERCENTAGE
On average, how much money do you deposit in your coop in a month?	50	100
MEAN	180	
On average, how often do you participate in your coop's activities in a year?		
Once	31	62
Twice	14	28
More than twice	5	10
TOTAL	50	100
Have you helped someone of the coop members' in the last 6 months?		
yes	27	54
How		
co-maker	20	40
death-aid	1	2
guarantor	1	2
give advice	2	4
lend money	2	4
processing of loans	1	2
no response	23	46
TOTAL	50	100



Table 7. Continued...

PARTICIPATION VARIABLE	FREQUENCY	PERCENTAGE
Active		
yes	50	100
Reasons		
Strong leadership	50	100
Strong sense of cooperativism	50	100
Politics/politician	50	16
Government support	50	66
Desire to get ahead economically	50	70
Good governance	50	100

Participation in Social Activities

Table 8 shows the sociability of the members within the cooperative and within the community. Of all sociability variables, based on the mean ratings ranging from 1.44 to 3.54, the higher mean rating of 3.54 was given to participation in Clan Reunion while visit co-members in their homes has the least mean rating. This shows that the respondents never visit co-members in their homes. However, the respondents also revealed that they rarely participate in cooperative decision-making, get together with co-members, in cañao, community activities, bayanihan, and recreations. Recreations include film showing, sports fest and/or liga.



Table 8. Sociability of respondents

SOCIABILITY VARIABLES	FREQUENCY	MEAN
Visit co-members in their homes	50	1.44
Get together with co-members	50	2.6
Participate in coop's decision -making	50	2.58
Cañao	50	3
Community Activities	50	3.1
Recreations	50	2.8
Clan Reunion	50	3.54
Bayanihan	50	3

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

Life Satisfaction

On life satisfaction, the respondents indicated that they are happy (3.68) and somewhat satisfied (3.54) with their life as a whole as shown in Table 9. They also perceived to have a big impact (4.28) on the cooperative. This shows that respondents very much believe that they are a great impact to the cooperative as a member in making the cooperative a better one. However, their feeling of togetherness and belongingness in the cooperative is somewhat close.



Table 9. Life satisfaction

LIFE SATISFACTION VARIABLES	FREQUENCY	MEAN
Taking all things together, would you say you are.. ^a	50	3.68
How much impact do you think members like you can have in making your coop a better one	50	4.28
How would you rate your togetherness or feeling of belongingness in your coop	50	3.78
How satisfied are you with your life as a whole...	50	3.54

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

Support Given and Received

Table 10 and Table 11 present the support given to and support from people as rated by the respondents. They rated support given to children as 4.22 (lot of support), to parents as 3.54 (just enough support) and other relatives as neutral (2.88). The mean ratings of respondents of their support received from children and parents were 3.34 and 2.96 respectively interpreted as neutral. However, having the least mean rating of 2.54 (little support) was the support received from other relatives.



Table 10. Support given

SUPPORT RECEIVED	FREQUENCY	MEAN
To parents	50	3.54
To children	50	4.22
Other relatives	50	2.88

Table 11. Support received

SUPPORT RECEIVED	FREQUENCY	MEAN
Getting from parents	50	2.96
Getting from children	50	3.34
Getting from relatives	50	2.54

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

Pride in Cooperative

Finally in this section (Table 12), the respondents were asked to rate about who they are in the cooperative. A higher mean rating of 5 (very proud) that was indicated by the respondents. This shows that the respondents are very proud about who they are in the cooperative they belong to

Table 12. Pride in the cooperative

PRIDE IN COOPERATIVE	FREQUENCY	MEAN
How proud are you about who you are in the coop you belong to...	50	4.26

Legend: 1-very ashamed; 2-ashamed; 3-neutral; 4-proud; 5-very proud



Relationship Between Social Capital Variable and Position of Respondents in the Cooperative

One-way analysis of variance (ANOVA) was used to check for significance in the differences. The cut-off point for significance is assigned at <0.05 . Indicators-pairs with significance values less than 0.05 means there is a significant between the two variables.

Relationship Between Sociability Variables and Position in the Cooperative

Table 13 shows relationship between the respondents' position in the coop and their sociability within the cooperative and within the community.

The relationship and sociability variables were computed as follows 0.232, 0.041, 0.006, 0.392, 0.826, 0.639, 0.783, and 0.658 respectively. Between the position in the coop and the sociability variable that is "get together with co-members with a computed significance of 0.041. This shows that there is significant difference in the mean rating pf officers and members. On the other hand, the position in coop and sociability variable that is "participate in coop's decision-making, the computed significance was 0.006. They sometimes participate in coop's decision-making (WM=2.58) and their perceptions according to position in coop are highly significant from one another since $0.006 < 0.05$.



Table 13. Sociability variables and position in coop

SOCIABILITY VARIABLES	MEAN		SIGNIFICANCE
	OFFICER	MEMBER	
Visit co-members in their homes	1.8	1.4	0.232
Get together with co-members	3.6	2.48	0.041*
Participate in coop's decision -making	3.8	2.44	0.006**
Cañao	3.4	2.95	0.392
Community Activities	3.2	3.08	0.826
Recreations	3	2.77	0.639
Clan Reunion	3.4	3.55	0.783
Bayanihan	3.2	2.97	0.658

Legend: * significant **highly significant

Relationship Between Poverty Perceptions and Position in the Cooperative

The relationship between poverty perception of the respondents and their position in the coop was shown in Table 14.

The computed significance between poverty perceptions were as follows 0.028, 0.72, 0.053, 0.415, and 0.009. As notice in the table, the poverty perception with a statement “if there is a crisis, how would you rate your household’s ability to survive such crisis” was 0.415. However, the computed correlation of the statements “thinking about the future while still a member of the coop, do you think you and your household will be...” and “being a member of a coop, where would you put yourself” were 0.072 and 0.053. This shows that there is no significant difference in their perception according to their position in the cooperative since 0.415, 0.072, and 0.053 >0.05.



Table 14. Poverty perception and position in coop

POVERTY PERCEPTION VARIABLES	MEAN		SIGNIFICANCE
	OFFICER	MEMBER	
How do you rate your household.. ^a	3.6	2.97	0.028*
Thinking about the future while still a member of the coop, do you think you and your household will be...	4.2	3.62	0.072
Being a member of a coop, where would you put yourself	3.6	3.17	0.053
If there is a crisis, how would you rate your household's ability to survive such crisis	2.8	3.02	0.415
How confident would you say that you and your household would cope in a crisis since you became a coop member	4	3.31	0.009**

Legend: * significant

**highly significant

Relationship Between Trusts and Position in the Cooperative

Table 15 and 16 shows the computed significance between social trust variable and position of respondents in the cooperative. Trust variables includes families/relatives, friends, co-tribes that are of the same coop, neighbors, cooperative manager, BOD's, bookkeeper/secretary, treasurer, collector, audit committee, and credit committee was shown in Table 15. Significant relation between trusts to co-tribes that are a member of the same coop with 0.016 computed significance. Furthermore, between members' trust in neighbors and their position in coop with 0.014 computed significance shows that it is significantly different from one another.



On the other hand, confidence variables includes family/relatives, friends, neighbors, moneylender, informal credit groups, government, bank, the cooperative and co-members was shown in Table 16. The computed significance between position and trust in the cooperative and co-members was 0.001. This shows that there is a highly significant different in the mean ratings of the officers and members.

Table 15. Trust and position in coop

TRUST VARIABLES	MEAN		SIGNIFICANCE
	OFFICER	MEMBER	
Families/relative that are of the same coop	3.8	3.62	0.556
Friends that are of the same coop	3.8	3.28	0.067
Co-tribes that are of the same coop	3.8	3.17	0.016*
Neighbors	3.6	2.75	0.014*
Coop Manager	4	3.88	0.752
BOD's	4	3.93	0.838
Bookkeeper/Secretary	4	3.86	0.672
Coop Treasurer	4.4	3.84	0.11
Coop Collector	4	3.8	0.561
Audit Committee	4	3.82	0.585
Credit Committee	4	3.77	0.523

Legend: * significant



Table 16. Confidence variable

CONFIDENCE VARIABLE	MEAN		SIGNIFICANCE
	OFFICER	MEMBER	
Family/Relatives, friends, neighbors	3.8	3.93	0.66
Money Lender, Informal Credit Groups, Associations	3.8	3.28	0.229
Government, Bank	3.8	3.08	0.081
Cooperative and co-members	4.8	3.91	0.001**

Legend: **highly significant



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted to determine the social capital among members of Benguet Government Employees Multi-purpose Cooperative (BGEMPC).

The specific objectives of the study were the following (1) to determine the demographic profile of the respondents (2) to determine the level of social capital among members of BGEMPC (3) and to determine the relationship of Social Capital variables and the position of respondents in the coop.

A questionnaire-checklist was used to gather information and data needed. The data gathered was tabulated, analyzed, and interpreted based on the objectives of the study using descriptive analysis such as frequency counts, percentage and mean. There were fifty (50) respondents that were chosen through purposive random sampling.

As to profile of the respondents, majority of the respondents is female, and a great majority is married. All of the respondents also obtained university/college education.

It was found out that the sociability of members with in the cooperative and with in the community and so with participation in the cooperative and with in other groups/networks is low. However, the respondents believe that their cooperative is active.

For the level of trust, respondents trust much the officers and staffs of the cooperative and their families/relatives of the same coop. on the part of their confidence, the respondents are confident that they can turn to families/relatives, friends, neighbors, the cooperative and co-members in times of financial difficulty. On the personal side respondents are happy and somewhat satisfied with their life. However, the feeling of



togetherness and belongingness of respondents in the cooperative is quite.

Finally on the part of members, they claimed that they are very proud in the cooperative as much that they are of great impact as a member in making the cooperative a better one.

Conclusions

The sociability of members with in the cooperative and with in the community is and so with participation in the cooperative and with in other groups/networks is low.

The low result on participation and sociability mean rating of the respondents with in the cooperative and with in the community indicates that the respondents are lacking in personal building that which social capital is all about.

Recommendations

It is recommended that a seminar on behavior analysis should be provided for the members to further develop a smooth relationship in the cooperative.

It is also recommended that relationship building activities among members of the cooperative is to be done in order to enhance participation in decision-making and in their activities of the cooperative.



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APPENDIX A

Letter to the respondents

Republic of the Philippines
Benguet State University
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 Benguet Government Employees Multi – purpose 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 confidentiality.

Kimberly A. Kiang
Researcher

Noted 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. Pls. indicate if you belong to any of the ff. 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 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



32. 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 __

33. What is your occupation?

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

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

- ___ English
 ___ Tagalog
 ___ Ibaloi
 ___ Kalanguya
 ___ Iloko
 ___ Kankanaey
 ___ others, specify _____

35. What is your ethno-linguistic group?

- ___ Ilokano
 ___ Kakanaey
 ___ Ibaloi
 ___ Kalanguya
 ___ others, specify _____

36. What is your religious affiliation?

- ___ Catholic
 ___ Born Again
 ___ Iglesia ni Cristo
 ___ Islam
 ___ others, specify _____

