

BIBLIOGRAPHY

MONANG, JOAN K. APRIL 2010. Social Capital among Members of Kabayan Multi – Purpose Cooperative. Benguet State University, La Trinidad, Benguet.

Adviser: Jovita M. Sim, MSc.

ABSTRACT

This study was conducted to determine the Social Capital among members of Kabayan Multi – Purpose Cooperative in Poblacion, Kabayan as to the demographic profile, level of social capital among members through informal networks, trust, poverty perception, participation in the cooperative and in the community and life satisfaction of members; the relationship of social capital variables and educational attainment, sociability variables and ethno-linguistic group, position in household and poverty perception, position in cooperative and poverty perception; and to suggest specifications to improve social capital for the cooperative. Study was conducted in Poblacion, Kabayan from December 8 to February 2009 with fifty members as respondents.

The finding shows that majority of the respondents were household head members, females, married, and all of them were regular member of the cooperative. Most of them finished elementary, secondary education and had reached college level, and most of them were ibaloi; the respondents often participate in community activities; They are confident with their relatives and friends whom they can turn to; they give much trust to their family, relatives, friends, co- members, neighbors and cooperative leaders; the members perceive that they will be somewhat better off and more confident that there

household would cope in times of crisis; As to their life satisfaction they claimed that they are happy and somewhat satisfied with their lives. As to the sociability and educational attainment, the educational attainment of the member is significant in relation to the Bayanihan activities.

It is recommended that more cooperation among members and officers of the cooperative. Furthermore, activities related to social capital should be conducted and recruit more members in order to expand area of operation.



TABLE OF CONTENTS

	Page
Bibliography	i
Abstract	i
Table of Contents	iii
INTRODUCTION.	1
REVIEW OF LITERATURE	4
Social Capital as Defined By Several Authors	4
Key Features: Norms, Network and Trust	4
Measuring Social Capital	5
Three Main Strategies in the Formation of Social Capital.	6
Definition of Terms.	6
METHODOLOGY.	8
Locale and Time of the Study.	8
Respondents of the Study.	8
Research Instruments.	8
Method of Data Collection.	8
Data Analysis.	8
RESULTS AND DISCUSSION	9
Demographic Profile of the Respondents.	9
Informal Groups/Networks	13
Participation in the Cooperative.	17

Participation in Social Activities	19
Level of Trust of Respondents	20
Level of Confidence of Respondents	21
Agreement on Expectation Statement Cooperative	22
Poverty Perception..	22
Life Satisfaction	24
Support Given to People by Respondents.	24
Support Received from People By Respondents	25
Sociability and Educational Attainment	25
Sociability and Ethno Linguistic Group	26
Position in Household and Poverty Perception.	27
Position in Cooperative and Poverty Perception.	28
SUMMARY, CONCLUSION AND RECOMMENDATION	31
Summary	30
Conclusion	30
Recommendation	31
LITERATURE CITED	32
APPENDIX.	33
A. Survey Questionnaire	33

INTRODUCTION

Rationale

Social capital is the trust, reciprocity, norms and networks of civic engagement in a society that facilitate coordinated action to achieve desired goals. It is the cumulative capacity of a social group to cooperate and work together for the common good (Montgomery, 1998).

In a cooperative social capital is important because this will help to strengthen the relationship of members of the society, community and cooperative because in a community with an active neighborhood watch and which neighbors patrol and trust one another they benefit irrespective of their individual trust worthiness and participation in the neighborhood because of this public good characteristics social capital is said to be undervalued does not attract private investment and is often a by product of other activities.

This study on social capital will be done at Kabayan, Benguet. Kabayan is one of the Municipalities of Benguet provinces it is composed of 13 barangays and the population is approximately 12,344 and 2,068 household as of 2000 census. Most of the residents are Ibaloi and Kalanguya by ethnicity while there are also migrants from the lowlands. Kabayan is an Agricultural municipality where most of the people depend on vegetable production for income.

Kabayan Multi-purpose Cooperative (KMPC) was established on November 27, 1972 with 25 original members or incorporators. The starting capital of Kabayan Multi-purpose Cooperative was P600 and the founder of the said cooperative was Mr.



Florentino Merino. The main service of the cooperative were merchandising and lending they also offer fixed, savings, time deposits, regular salary pension, special emergency instant appliances, mutual death assistance program (MUDAP) and lodging. At present the total asset of the cooperative is P3 Million.

The purpose of organizing the Kabayan Multi-purpose Cooperative is to strengthen economic, social, political and cultural conditions of members to increase their income, to provide financial and technical assistance to its members and to develop social relationships among members that will help them to get along with each other.

Objectives of the Study

This study aimed to determine the level of social capital among the members of Kabayan multi-purpose Cooperative. Specifically, it aimed to:

1. Determine the demographic profile of respondents.
2. Determine what are the levels of social capital among the members of the Kabayan Multi-purpose Cooperative.
 - a. Informal networks
 - b. Trust
 - c. Poverty perception
 - d. Participation
 - in the cooperative
 - in social activities
 - e. Life satisfaction
3. Determine the relationship of social capital variables in:
 - a. Relationship between sociability variables and educational attainment



- b. Relationship between sociability and ethno linguistic group
 - c. Relationship between position in household and poverty perception
 - d. Relationship between position in cooperative and poverty perception
4. Suggest specifications to improve social capital for the cooperative.

Importance of the Study

This study will help develop the social relationships of members of the society, community and cooperative because in a community with active neighborhood watch and which neighbors and trust one another they benefit irrespective of their individual trustworthiness and participation in the neighborhood because of the good characteristics social capital is said to be undervalued does not attract private investments and is often a by products of other activities. This will also improve our lot by widening our awareness of the many ways in which our fates are linked. People who have active and trusting connections to others whether family members, friends or relatives to develop or maintain character traits that are good for the society.

Scope and Limitations of the Study

The research will focus on determining the level of social capital among the cooperative member of Kabayan Multi-purpose Cooperative. This will be conducted in the locality of Kabayan, Benguet, Philippines from December 2008 to March 2009.



REVIEW OF LITERATURE

Social Capital as Defined by Several Authors

a) The cumulative capacity of social groups to cooperate and work together for the common good” (Montgomery, 1998).

b) 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 (Bourdieu,1983).

c) Social networks that include people who trust and assist each other. These relationships between individuals and firms can lead to a state in which will think of the other when something needs to be done (Putnam, 2000).

c) A variety of different entities having two characteristics in common they all consist of some aspects of a social structure, and they facilitate certain actions of individual who are within the structure (Coleman, 1994).

Key Features: Norms, Network and Trust

The World Bank (1999) identified social norms and networks as widely accepted core elements of social capital with trust being seen either as an additional element of social capital or as a close proxy for the level of social capital present in a community.

Social norms are shared understanding, informal rules and conventions that Prescribe or modulate certain behaviors in various circumstances. Generalized social norms can include honesty, law abidingness, the work ethic, respect for elders, tolerance and acceptance of diversity, and helping people in need.



Network is an interconnected group of people who usually have an attribute in common.

Trust refers to the level of confidence that people have that others will act as they say or are expected to act or that what they say is reliable. A person's level of trust in another depends largely on the person's perception of the others' trustworthiness although people can also invest trust in others while trust can relate to individuals, it can relate to groups and institutions within a society, including government.

Measuring Social Capital

Measuring social capital may be difficult but it is not impossible. The World Bank (1999) suggested three approaches to social capital measurement. First, quantitative studies approach. The second method involves comparative analysis and the last method is the qualitative approach.

Grootaert and Bastelaer in Milagrosa and Slangen (2007) recognize that social capital measurement occurs along a continuum from the micro to the macro dimensions. Micro social capital captures horizontal networks and norms that motivate these associations. Meso social capital describes vertical and horizontal interaction. Macro level social examines the wider institutional and political sphere.



Three Main Strategies in the Formation of Social Capital

Bonding strategies that build trust and cooperation among individuals and within communities.

Bridging strategies that break down barriers across groups and communities and enable collaborative action on shared objectives.

Scaling –up strategies that connect communities in collective action for social change and development at the and or system levels.

The economic function of social capital is to reduce the transaction cost associated with formal mechanism like contracts, hierarchies, bureaucratic rules, and the like. It is of course possible to achieve coordinated action among a group of people possessing no social capital, but this would presumably entail additional transaction cost of monitoring, negotiating, litigating, and enforcing formal agreements. In contracts can possibly specific every contingency that arises between the parties; most presuppose a certain amount of goodwill that prevents the parties from taking advantage of unforeseen loopholes. Contracts that seek to try to specify all contingencies like the job control labor pacts negotiated in the auto industry that ere as thick as telephone books end up being very inflexible and costly to enforced (Fukuyama, 1995).

Definition of Terms

Social. the interaction of individual and the group, or the welfare of human beings as member of society.

Social capital. it is the trust, reciprocity, and norms and networks of civic engagement in a society that facilitate coordinated action to achieve desired goals.



Reciprocity. A mutual or cooperative interchange of favors or privileges, especially the exchange of rights or privilege of trade between nations.

Trust. An expectation about an action of others that have a bearing on one's own choice of action.

Norms. The rules that a group uses for appropriate and inappropriate values, beliefs, attitudes and behaviors.

Network. An interconnected group of people who usually have an attribute in common.

Poverty perception. An imaginative extension of thought that conceives of poverty as an agent of pollution.

Life satisfaction. Being contented with what you have.

Ethnicity. Social groups or category of the population that in a larger society, is set apart and bond together by common ties of nationality, language, or culture.

Mutuality. Having or involving the same feeling towards each other.



METHODOLOGY

Locale and Time of the Study

This study was conducted at Kabayan Multi-purpose Cooperative located at Barangay Poblacion, Kabayan, Benguet. The study was conducted on the second semester of the school year 2008-2009.

Respondents of the Study

The respondents of this study were the members, officers and non members of the cooperative. Fifty (50) members were chosen at random.

Methods of Data Collection

A survey questionnaire was used as a tool in collecting the necessary information. A key informant interviews was done with the manager and other key officers of the cooperative to provide other information that is important for the study.

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 were used.

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 such as head of household, sex, civil status, age, educational attainment, occupation, religious affiliation, ethno-linguistic group, type of membership and the number of years being a member of the cooperative.

Head of household. Twenty six (52%) of the respondents consider themselves as household heads being the main breadwinner and decision maker in their household

Sex. Most (78%) of the respondents were females while (22%) were males.

Age. The youngest was twenty (20) years old while the oldest was seventy six (76) years old. Majority of the respondents (54%) had age ranging from 36-50 years old, followed by 14% whose age range from 66-85 years old, while 14% each had age ranging from 20-35 and 51-65 years of age. The mean age of the respondents was 48.50 years.

Civil status. With regards to the civil status of the respondents majority (70%) of were married, and 30% were single. This implies that married persons are interested in joining cooperatives.

Educational attainment. Results revealed that 30% had finished a secondary level, and (28%) were elementary graduate, another 28% had reached college level, 8% were vocational/technical while 2% did not respond.

Occupation. Among the 50 respondents, most of them (40%) were housewife, 18% were farmers, and 26% were composed of students, vendor, teacher, government employee, and businessman/woman while the other 6% did not respond.



Religious affiliation. As to religious affiliation most 88% of them were Catholic, 6% were born again, and another 6% were Baptist.

Ethno-linguistic group. Most (76%) of the responders were Ibaloi followed by 9% which is the Kalanguya ethno-linguistic group.

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

Number of years as member. Most (74%) had been a member for 1-10 years, 18% had been a member for 10-20 years, 6% were 20-30 years membership and 2% did not respond.

Table 1. Profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Household heads	26	52
Sex		
Male	11	22
Female	39	78
TOTAL	50	100
Civil Status		
Married	35	70
TOTAL	50	100
Age		
20-35	7	14
36-50	27	54



Table 1 continued. . .

PARTICULARS	FREQUENCY	PERCENTAGE
51 - 65	7	14
66 - 85	9	18
TOTAL	50	100
MEAN AGE	45.8	
Educational Attainment		
Primary	2	4
Elementary	14	28
Secondary	15	30
University/college	14	28
Vocational/technical	4	8
No response	1	2
TOTAL	50	100
Occupation		
Housewife	20	40
Student	1	2
Vendor	4	8
Farmer	9	18
Teacher	3	6
Gov't employee	2	4
Businessman/woman	3	6
No response	8	16
TOTAL	50	100



Table 1 continued. . .

PARTICULARS	FREQUENCY	PERCENTAGE
Religious affiliation		
Catholic	44	88
Born again	3	6
Baptist	3	6
TOTAL	50	100
Ethno-linguistic group		
Ilokano	1	2
Kankanaey	2	4
Ibaloi	38	76
Kalanguya	9	18
TOTAL	50	100
Membership		
Regular member	50	100
TOTAL	50	100
Number of years as member		
1 - 10	37	74
10 - 20	9	18
20 - 30	3	6
No respond	1	2
TOTAL	50	100



Informal Group/Networks

Table 2 presents the group/network and participation of members towards religion, social groups, sports group, basic services groups, ethnic based groups, production group, political party, professional association and other coop.

Religious affiliation. Majority (56%) of the respondents were not member of any religious affiliation. While (44%) belong to religious group. Those with religious affiliation belonged to Catholic, Born Again and Baptist. The mean monetary contribution of the respondents to the religious group were they are affiliated was 68.82 pesos per month while the participation to mean to decision making is 2.19 which implies that they are very active.

Social cultural group. Most (74%) of them do not belong to a group and 13% were active in the social, cultural group. Sixteen percent of the respondents were senior citizen, (4%) belong to BIBAK while (2%) belong to woman's group. The monetary contribution mean per month is P107.60 and the participation mean in decision making is 2.53, which implies that respondents are very active in participating in group decision making on social cultural aspects.

Sports group. All of the respondents do not belong to any sports group.

Basic services group. Almost all (82%) of the respondents do not belong to any basic services group however there are 18% of the respondents who were active members of the group. The 82% composed those respondents who did not responded and the respondents who do not belong to any basic services group.

Ethnic based group. Six percent of the respondents belonged to ethnic based group, 4% belong to the indigenous group and 2% for the Parent-Teachers, Children



Association (PTCA). The participation in decision making mean is 2.66 and the monetary contribution mean is P2. This result implies that the monetary contribution is low and the respondents were very active in participating in decision making.

Production group. As to production group almost all (96%) of the respondents did not respond while 2% belong to vegetable farmers group and 2% were Rice farmers association group. The participation in decision making is 2.5, which means, the respondents are very asctive.

Political party. Out of the 50 respondents only 1(2%) belonged to political group which is the LAKAS and the participation in decision making is 3.0.

Professional association. All the respondents them do not belong to any professional association group.

Other cooperatives. Twenty two percent of the respondents were member of RIC/RFC and 10% were member of Gusaran Multi-Purpose Cooperative (GMPC). The results showed that 68% of the respondents did not respond. The mean contribution of the group is P106.76 and participation mean in decision making is 2.26. This means the respondents are very active in participating.

Table 2. Membership in group/networks

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Religious Affiliation		
With religious affiliation	22	44
Non religious affiliation	28	56
TOTAL	50	100



Table 2 continued. . .

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Cultural, Social group		
Senior citizen	8	16
BIBAK	2	4
BARP	2	4
Women's	1	2
Non-Cultural, Social group	37	74
Participation in decision making mean	2.19	
Monetary Contribution mean	68.82	
TOTAL	50	100
Participation in decision making mean		
	2.53	
Contribution mean	P107.600	
Sports group		
Non-sports group	50	100
TOTAL	50	100
Basic services group		
Punong barangay/barangay kagawad	1	2
Barangay health worker	2	4
Lupon ng barangay	2	4
Tanod	1	2
Mothers classes	3	6
Non-basic services group	41	82



Table 2 continued. . .

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
TOTAL	50	100
Participation in decision making mean	2.55	
Contribution mean	P43.33	
Ethnic based group		
Indigenous	2	4
PTCA	1	2
Non-ethnic based group	47	94
TOTAL	50	100
Participation in decision making mean	2.66	
Contribution mean	P2.00	
Production group		
Farmers association	1	2
Rice general association	1	2
Non production group	48	96
TOTAL	50	100
Participation in decision making mean	2.5	
Contribution mean	P50	
Political party		
LAKAS	2	2
Non political party	48	98
TOTAL		



Table 2 continued. . .

GROUPS/NETWORKS	FREQUENCY	PERCENTAGE
Participation in decision making mean	3	
Professional association		
Non professional association	50	100
Other cooperatives		
RIC/RFC	11	22
GMPC	5	10
Other cooperatives	34	68
TOTAL	50	100
Participation in decision making mean	2.26	
Contribution mean	P106.76	

Participation in Cooperative

Table 3 presents the participation of the respondents to cooperative. The mean amount deposited by the respondents within a month is P252. One half (50%) of the respondents participate in cooperative activities only once a year while 34% participate more than two activities and 10% participate twice. Fifty six of the respondents had helped someone in the last six months by being a co-maker, giving/providing advice and approved loan. Almost all (98%) of the respondents stated that their cooperative is active because of its strong leadership, strong sense of cooperativism, good governance, and the desire to get ahead economically.



Table 3. Participation in cooperative

PARTICIPATION IN COOPERATIVE	FREQUENCY	PERCENTAGE
No. of respondents deposited on the cooperative	33	252.3
Frequency of participation in Cooperative activities in a year		
Once	25	50
Twice	5	10
More than twice	17	34
No response	3	6
TOTAL	50	100
Help/assistance provided to members in the last six months		
Provided help/assistance	28	56
Type of help/assistance provided		
As co-maker	3	6
Give advice	5	10
Approve loan	1	2
No response	41	82
TOTAL	50	100
Evaluation on the activeness of the cooperative		
Active	50	100
Why Cooperative was rated as active		
Strong leadership	49	98
Strong sense of cooperativism	40	80



Table 3 continued. . .

PARTICIPATION IN COOPERATIVE	FREQUENCY	PERCENTAGE
Politics/Politician	10	20
Government support/management	21	41
Desire to get ahead economically	32	64
Good governance	46	92

Participation in Social Activities

Table 4 presents participation of the respondents within the cooperative and within the community. The sociability of the respondents as manifested by their relationship with co-members of the cooperative and community is rated low. This means that that the respondents rarely visit co-members in their homes and rarely attend recreational activities which include sports fest, film showing and liga.

A higher rating of 3.87 was given to community activities. This means that the respondents often participate in the community activities like fiesta and Christmas.

Level of Trust of Respondents

Level of trust of the respondents to cooperative officer, staff and members were rated by the respondents. Coop manager got the highest mean rating of 4.20 Which means the respondents/members trust the manager very much, this was followed by the coop board of directors with the mean rating of 4.12 which means trust very much. The



rating to other officers, staff, members and friend in the cooperative is rated with 3.47-4 which means the respondents give much trust

Level of Confidence of Respondents

Another trust variable measured was the confidence of the respondents that they can turn to relatives, friends, informal credit groups, government banks and cooperative and co-members in times of financial difficulty. The respondents gave the highest mean trust rating of 4.18 to cooperative and co-members, this means that they are very confident to turn to cooperative and to their co members in times of financial difficulty.

Table 4. Participation in social activities

SOCIABILITY VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Visit co-members in their homes	49	2.42	Seldom
Get together with co-members	48	2.77	Sometimes
Participate in coop's decision making	50	3.52	Often
Canao	48	3.39	Often
community activities	49	3.87	Often
recreations	49	2.36	Sometimes
clan reunion	50	3.66	Often
Bayanihan	50	3.06	Sometimes

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



Table 5. Level of trust of respondents

TRUST VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Families/relatives that are member of the same cooperative	50	3.86	Much
Friends that are member of the same coop	50	3.54	Much
Co-tribes that are a member of the same coop	48	3.47	Much
Neighbors	49	3.44	Much
Coop manager	49	4.2	Much
Coop Board of directors	49	4.12	Much
Coop bookkeeper/secretary	49	3.93	Much
Coop treasure	48	3.75	Much
Coop collector	49	3.73	Much
Coop audit committee	48	3.83	Much
Coop credit committee	48	4	Much

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

Table 6. Level of confidence of respondents

	FREQUENCY	MEAN	DESCRIPTION
Family/relatives friends, neighbors	49	4.06	Confident
Moneylender, informal credit groups, association	49	3.55	Confident
Government bank	49	3.44	Confident
Cooperative and co members	50	4.18	Very Confident

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



Agreement on Expectation Statements about Cooperative

A mean rating of 3.56 (agree) was given to the statement “it is generally expected that people will volunteer or help in cooperative activities” and 3.55 to statement “most coop members will contribute to coop activities”. The respondents disagree the rules, laws and policies that affect the cooperative economic well being changes without warning. This means that members should be warned or informed on any changes in the rules, laws and policies affecting the cooperative.

Poverty Perception

The respondents gave a mean rating of 2.82 meaning (neither poor nor rich) to their household but they are more confident (3.86) that their household would cope in a crisis since they became a member of the cooperative. As to being a member of the coop, they gave a mean rating of 3.14 which means neutral as to their power. The respondents also gave a mean rating of 3.6 which means that they are somewhat secure if they incur crisis in the future such as poor crops, loss of jobs or illness.

Table 7. Agreement on expectation statements about coop

EXPECTATION STATEMENT	FREQUENCY	MEAN
It is generally expected that people will volunteer or help in coop activities	50	3.56
People who did not volunteer in coop activities are likely to be criticized/fined	50	3.1
Most coop members contribute to coops activities	49	3.55
Rules, laws and policies that affect your coop's economic well being changes w/o warning	49	2.93
Members like you generally have to do favors to coop officers from time to time to get things done.	49	3.04

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



Table 8. Poverty perception

POVERTY PERCEPTION VARIABLES	FREQUENCY	MEAN	DESCRIPTION
How do you rate your household	50	2.82	Neutral
Thinking about the future while still a member, do you and your household will be	50	3.76	Somewhat better off
Being a member of coop, were would you put yourself	50	3.14	Neutral
If there is crisis, how would you rate your household's ability to survive such crisis	50	3.26	Neutral
How confident would you say that you and your household would cope in crisis since you became a coop member	50	3.86	More Confident

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

Life Satisfaction

On life satisfaction the respondents indicated that they were happy (3.26) and somewhat satisfied (3.06) with their life as a whole these days. The respondents gave a high rating of 3.46 somewhat close on the feelings of togetherness and belongingness in the cooperative and perceived to have a moderate impact (3.32) in making the cooperative a better one.



Support Given to People by Respondents

Table 10 shows the support given to people as rated by the respondents. They rated support given to children as 5.51 (lot of support), support given to parents as 5.52 (lot of support) and 2.73 which means neutral support is given to the relatives.

Table 9. Life satisfaction of the respondents

LIFE SATISFACTION VARIABLES	FREQUENCY	MEAN	DESCRIPTION
Taking all things together, would you say you are...	50	3.62	Happy
How much impact do you think members like you can have in making your coop a better one	50	3.32	Neutral
How would you rate your togetherness or feeling of belongingness in your coop	50	3.46	Somewhat close
How satisfied are you with your life as a whole these days	50	3.6	Neutral

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 10. Support given to people by respondents

SUPPORT GIVEN	FREQUENCY	MEAN	DESCRIPTION
To parents	48	5.25	Lot of support
To children	49	5.51	Lot of support
To relatives	49	2.73	Neutral

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



Support Received from People by Respondents

The mean ratings of the respondents of support received/ getting from parents and children were 4.42 and 4.45 which is interpreted as lot of support while support received from other relatives is 2.77 which means neutral.

Sociability and Educational Attainment

Table 12 presents the data gathered regarding sociability in relation to educational attainment. Based on the results, those who were high school graduates had the highest mean equal to 3.28 and those who had vocational training had the lowest mean of 3.03 (sometimes). In general, the members seldom visit co-members, get together with co-members, and recreations; they often participate in the cooperative's decision-making, cañao, community activities, and clan reunion; they sometimes involve in Bayanihan activities. Among the identified sociability variables, the perceptions of the members regarding Bayanihan differ significantly as seen in the significance value of 0.041 lower than 0.05; this means that the educational attainment of the member of the cooperative is a significant factor relation to participating or not in Bayanihan activities. As for the other indicators, the members have similar views.

Table 11. Support received from people by respondents

SUPPORT RECEIVED	FREQUENCY	MEAN	DESCRIPTION
From Parents	49	4.42	Lot of support
From Children	48	4.45	Lot of support
From Relatives	48	2.77	Neutral

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



Table 12: Sociability and educational attainment

SOCIABILITY VARIABLES	PRIM	ELEM	SEC	COLL EGE	VOC	WM	DE	SIG
Visit co-members in their homes	1.5	2.14	2.93	2.38	2.25	2.24	Seldom	0.201
Get together with co-members	2	3	3.08	2.64	2.25	2.59	Seldom	0.489
Participate in coop's decision-making	3.5	3.79	3.53	3.21	3.75	3.56	Often	0.575
Canao	4	3.57	3.29	3.23	4	3.62	Often	0.543
Community activities	4	3.93	3.71	4	3.75	3.88	Often	0.917
Recreations	2.5	1.64	3	2.5	2.25	2.38	Seldom	0.081
Clan reunion	4	3.71	3.47	3.71	3.75	3.73	Often	0.87
Bayanihan	3	2.71	3.2	3.5	2.25	2.93	Sometimes	0.041

Legend: Prim-Primary; Elem-Elementary; Sec-Secondary; Voc-Vocational; WM-Weighted mean; DE-Description; Sig-Significance

Sociability and Ethno Linguistic Group

Table 13 presents the data gathered regarding sociability in relation to ethno linguistic group. Based on the results, the kankanaeys had the highest mean equal to 3.75 (often) and the Ilokanos had the lowest mean of 2.75 (sometimes). In general, the members seldom visit co-members, sometimes get together with co-members, have recreations, conduct Bayanihan projects; they often participate in the cooperative's decision-making, cañao, community activities. Among the identified sociability variables, the perceptions of the members regarding Bayanihan differ significantly as seen in the significance value of 0.024 lower than 0.05; this means that the ethnic background of the



members of the cooperative is a significant factor relation to participating or not in Bayanihan activities. As for the other indicators, the members have similar views.

Position in Household and Poverty Perception

Table 14 presents the data gathered regarding poverty perception in relation to position in household (whether head or not). Based on the results, the coop members (whether or not head of the household) perceive that their household is neither poor nor rich (neutral); they see their future as somewhat better off when they became members of the cooperative; they were neutral in self-evaluation and in crisis survival; more confident in coping with crisis. The perceptions of the head of the household and those who were not head do not differ significantly; both are similar in their views.

Table 13: Sociability and ethno linguistic group

SOCIABILITY VARIABLES	ILOKANO	KANKANAHEY	IBALOI	KALANGUYA	WM	SIG
Visit co-members in their homes	1	2.5	2.43	2.56	2.12	0.596
Get together with co-members	1	4	2.78	2.67	2.61	0.182
Participate in coop's decision-making	3	3.5	3.45	3.89	3.46	0.574
Canao	4	3.5	3.33	3.56	3.60	0.877
Recreations	4	4	2.3	2.11	3.10	0.14
Clan reunion	3	4.5	3.63	3.67	3.70	0.439
Bayanihan	2	4.5	3.11	2.67	3.07	0.024



Table 14. Position in household and poverty perception

POVERTY VARIABLES	PERCEPTION		NO	DESC	SIG.
	YES	DESC			
1. How do you rate your household?	2.88	Neutral	2.75	Neutral	0.402
2. Being a member of the cooperative, how do you rate your (and with your household) future?	3.54	Somewhat better off	4	Somewhat better off	0.027
3. Being a member of the coop, where would you put yourself?	3.12	Neutral	3.17	Neutral	0.78
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?	3.35	Neutral	3.17	Neutral	0.517
5. How confident would you say that you and your household would cope in a crisis since you became a coop member?	3.92	More confident	3.79	More confident	0.45

Position in Cooperative and Poverty Perception

Table 15 presents the data gathered regarding poverty perception in relation to position in the cooperative (whether officer or not an officer). Based on the results, the cooperative members perceived that their household is neither poor nor rich (neutral); they see their future as somewhat better off when they became members of the cooperative; they are neutral in self-evaluation and in crisis survival; more confident in coping with crisis. The perceptions of the head of the household and those who are not head of the household do not differ significantly; both are similar in their views regarding the poverty indicators.



Table 15: Position in the cooperative and poverty perception

POVERTY PERCEPTION	OFFICER	DESCR	MEMBER	DESCR	SIG.
How do you rate your household?	3	Neutral	2.8	Neutral	0.455
Being a member of the cooperative, how do you rate your (and with your household) future?	4	Somewhat better off	3.73	Somewhat better off	0.453
Being a member of the coop, where would you put yourself?	3.8	Somewhat powerful	3.067	Neutral	0.13
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?	3.4	Somewhat secure	3.24	Neutral	0.736
How confident would you say that you and your household would cope in a crisis since you became a coop member?	4.2	Much more confident	3.82	More confident	0.189

Legend; DESCR-Description; SIG-Significance



SUMMARY, CONCLUSION AND RECOMMENDATION

Summary

This study aimed to determine the level of Social capital among the members of Kabayan Multi-purpose Cooperative. The salient findings include the following: a) majority of the respondents are household head members, females, married, and all of them were regular member of the cooperative. Most of them finished elementary, secondary education and had reached college level, and most of them were ibaloi. b) the respondents often participate in community activities; c) They are confident with their relatives and friends whom they can turn to; d) They give much trust to their family, relatives, friends, co members, neighbors and cooperative leaders; d) the members perceive that they will be somewhat better off and more confident that there household would cope in times of crisis; e) As to their life satisfaction they claimed that they are happy and somewhat satisfied with their lives. f) As to the sociability and educational attainment, the educational attainment of the member is significant in relation to the Bayanihan activities.

Conclusions

The following conclusions were arrived at:

- 1) The officers and the members have similar views with respect to poverty perception.
- 2) Social capital of members needs enhancement and improvement in the area of sociability.
- 3) There is a strong leadership in the cooperative.
- 4) There is better economic growth in the cooperative with good social capital.



Recommendations

The cooperative should enhance and improve the sociability of members through trainings, seminars, or conducting more Social activities and encouraging members to participate. To invite participation maybe the cooperative should provide incentives to those who will join whether in monetary or non-monetary.



LITRATURE CITED

- BOURDIEU, P. 1983, Retrieved September 22, 2008
<http://www.infed.org/biblio/Social-capital>.
- COLEMAN, J.1994. Social Capital. Retrieved September 23, 2008
<http://www.answers.com/Social-Capital?hl=Social&hll=assets>.
- FUKUYAMA, 1995 F.200 access September 22, 2008
<http://www.info.org/external/pubs/ft/sem/1995/fukuyama>.
- MILAGROSA, A and Slangen L. 2007. The Social Capital of Indigenous Agricultural communities in Benguet, Northern Philippines: Socio-cultural implications and consequences to local vegetable trade.
- MONTGOMERY. 1998 retrieved September 25, 2008
<http://www.adb.org/Doc/Books/Socia-Capital/Chapter01.pdf>.
- PUTNAM, R. 2000 Retrieved September 23, 2008 <http://www.infed.org/biblio/Social-Capital.htm>.
- WORLD BANK, 1999 Retrieved September 22, 2008 <http://www.infed.org/biblio/Socia-Capital.htm>.



APPENDIX A

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			

Political Engagement

10. In the past year, how often have you done any of the following?

	1 Never	2	3	4	5 Always
Attended coop's meeting (regular and emergency)	1	2	3	4	5
Participated party list election	1	2	3	4	5
Participated in coop election	1	2	3	4	5

Sociability

11. 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

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

13. On average, how often do you participate in your coop's activities in a year?
 _____(Once); _____(Twice); _____(More than twice)

Specify _____

14. Have you helped someone of the coop members in the last 6 months? ____ Yes
 ____ No: If yes how? _____



15. 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
	___ h. Physically remote/isolated
	___ i. Lack resources

C. TRUST

16. 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					

17. 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					

18. 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

19. How would you rate your household?

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

20. 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)

21. 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)



22. 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)

23. 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)

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

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

25. 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)

26. 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)

27. 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)

28. 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	Little support	Neutral (3)	Just enough	Lot of support
--	------------	----------------	-------------	-------------	----------------



	(1)	(2)		support (4)	(5)
Parents					
Children					
Other relatives					

29. 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					

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

a. Management ___ Incompetence ___ Lack of Skills ___ Others, specify	b. Coop leaders ___ Corruption ___ Lack of Capability ___ Negative Values	c. Members ___ Negative Values ___ Cooperation ___ Others, specify
--	--	---

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

- ___ Very ashamed
___ Ashamed
___ Neither proud nor ashamed
___ Proud
___ Very proud

36. 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

37. How much formal schooling have you had?

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

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



- 14 15 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

39. What is your occupation?

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

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

- English
- Tagalog Iloko
- Ibaloi Kankanaey
- Kalanguya Others,specify _____

41. What is your ethno-linguistic group?

- Ilokano
- Kakanaey
- Ibaloi
- Kalanguya
- Others, specify _____

42. What is your religious affiliation?

- Catholic
- Born Again
- Iglesia ni Cristo
- Islam Others,specify _____

