

BIBLIOGRAPHY

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ABSTRACT

This study was conducted to determine the Social Capital among the members of Lepanto Consumers Cooperative (LCC). A sample of fifty (50) respondents were chosen at random from the various members of LCC.

A questionnaire-checklist with Likert-type scale was constructed and served as the main instrument for gathering the needed data. Personal interview was also done to satisfy information needed in the study and validate answers given.

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

The findings show that majority of the respondents were female and were married.

The sociability of members with in the cooperative and with in the community and so with the participation in the cooperative and with in other groups/network is low. However, respondents believe that their cooperative is active. 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 values 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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INTRODUCTION

Rationale

In late 1950's, the Lepanto Consumers Cooperative (LCC) was first organized as a Women's Club. It was organized by the employees of Lepanto Mine Division with their intention of providing their basic consumer goods at a lower price. Membership to the cooperative was exclusive to the employees of Lepanto Mine but the role of the cooperative has expanded to the whole community. Originally, there were 15 cooperators that started the cooperative with Atty. William Claver as their first president. It was first registered with the Bureau of Cooperatives in January 1964 with the name Lepanto Consumers Cooperative Association Incorporated (LCCAI) with Madam Adela O. Tandoc as first manager.

In early 1970's, the LCCAI was awarded by the Cooperative Administration Office as the top 7 consumer cooperative in the country. Under the management of Madam Vicky Ordinario in 1975, its name was changed to Lepanto Employees Kilusang Bayan (LEKBA) to emphasize that most of the members of the cooperative were employees of the Lepanto Consolidated Mining Company (LCMCO).

With the continued support and cooperation of its members the management of the coop is improving so that in 1984 under the management of Prof. Gloria R. Lee, the Lepanto Consumers Cooperative Association Incorporated was awarded as the most outstanding Cooperative in Northern Luzon.

In 1990, the coop changed its name to Lepanto Consumers Cooperative and registered it to the Cooperative Development Authority, and as of 2008 there were 1,261 members with the management of Mrs. Lourdes Bawalan. Because of the sincerity and



strong support of the members, the cooperative had continued to steadily prosper and up to the present it is operating as Consumers Cooperative.

The success story of the Lepanto Consumers Cooperative inspired this research on social capital to be conducted in the cooperative.

Statement of the Problem

This study sought to answer the following questions:

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

Consumers Cooperative along:

- a) Informal network
 - b) Trust
 - c) Poverty Perception
 - d) Participation
 - d.1. cooperative
 - d.2. social activities
 - e) Life satisfaction?
3. What is the relationship of social capital variables with?
 - a. Position in coop and sociability
 - b. Position in coop and poverty perception
 - c. Position in coop and life satisfaction
 - d. Position in coop and trust
 4. What are the suggested specific actions to improve social capital for the cooperative?



Objectives of the Study

The objectives of the study were to:

1. Determine the demographic profile of the respondents.
2. Determine the level of Social Capital among the members of the LCC along:
 - a. Informal network
 - b. Trust
 - c. Level of confidence
 - d. Poverty perception
 - e. Participation
 - *cooperative
 - *social activities
 - f) Life satisfaction
3. Determine the relationship of social capital variables with:
 - a. Position in coop and sociability
 - b. Position in coop and poverty perception
 - c. Position in coop and life satisfaction
 - d. Position in coop and trust
4. Suggest specific actions to improve social capital for the cooperative.

Importance of the Study

The study focused on the performance of the Lepanto Consumers Cooperative in Lepanto, Mankayan, Benguet as to social capital.

The findings of this study will serve as a basis or guide for the manager, officers and members to improve their cooperative management regarding social capital.



Finally, the result of this study can be used as a source of information for research on other related studies. It may also provide some guide to students and researchers who are conducting similar studies.

Scope and Delimitations of the Study

The research focused in determining the level of social capital among members and officers of Lepanto Consumers Cooperative. This study was conducted in Lepanto, Mankayan, Benguet, from December to April 2010.



REVIEW OF LITERATURE

Definitions of Social Capital

Social capital is about the value of social networks, bonding similar people and bridging between diverse people, with norms of reciprocity (Dekker and Uslaner, 2001). 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’. The core intuition guiding social capital research is that the goodwill that others towards us is a valuable resource. As such they define social capital as the goodwill available to individuals or groups. Its source lays in the structure in content of the actors social relations. Its effects flow from the information, influence, and solidarity it makes available to the actor.

Social capital is 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 or recognition, made up of social obligations (connections), which is convertible, in certain conditions, into economic capital and may be institutionalized in the form of a title of nobility (Bourdieu, 1986).

Social capital is defined by its function. It is not a single entity, but a variety of different entities, having two characteristics in common: they all consist of some aspect of a social structure, and they facilitate certain actions of individuals who are within the structure (Coleman, 1994).

Whereas physical capital refers to physical objects and human capital refers to the properties of individuals, social capital refers to connections among individuals-social networks in the norms of reciprocity and trustworthiness that arise from them. In that sense social capital is closely related to what some have called “civic virtue”. The



difference is that “social capital” calls attention to the fact that civic virtue is most powerful when embedded in the sense network of reciprocal social relations. A society of many virtuous but isolated individuals is not necessarily rich in Social Capital (Putnam, 2000).

Benefits Associated with Social Capital

In high social capital areas public spaces are cleaner, people are friendlier, and the streets are safer. Traditional neighbourhood “risk factor” such as high poverty and residential mobility are not as significant as most people assume. As Sampson and his associates have also shown those communities with collective efficacy- the confidence to intervene born of higher rates of social capital are characterized by lower crime rates (Sampson, 2005).

Childs development is powerfully shaped by social capital. Trust, networks and norms of reciprocity within a child’s family, school, peer group and larger community have far reaching effects on their opportunities and choices, educational achievement, and hence on their behaviour and development. There appears to be strong relationship between the possession of social capital and better health. (Sampson, 2005).

A growing body of research suggests that where trust and social networks flourish, individuals, firms, neighbourhoods, and even nation prosper economically. Social capital can help to mitigate the insidious effects of socio-economic disadvantage. The growing presence of non-profit organization in some areas is one aspect of this. Another is the quality network in the underground economy of the urban poor. (Venkatesh, 2006)



Themes in the Literature

Emerging themes in the Literature on Social Capital:

1. Participation in networks

A key concept of social capital is the notion of more or less dense interlocking networks of relationships between individuals and groups. People engage with others through a variety lateral associations. These associations must be both voluntary and equal. Social capital cannot be generated by individuals acting on their own. It depends on their propensity for sociability, a capacity to form new associations and networks (Bullen and Onyx, 1999).

2. Reciprocity

Social capital does not imply the immediate and formally accounted exchange of the legal or business contract, but a combination of short term altruism and long term self interest (Taylor, 1982). The individual provides a service to others, or acts for the benefit of others at a personal cost. They do this in the general expectation that this kindness will be returned at some undefined time in the future they might need themselves. In a community where reciprocity is strong, people care for each other's interests (Bullen and Onyx, 1999).

3. Trust

Trust entails a willingness to take risk in a social context. We act this way based on the on confidence that others will respond as expected and will act in mutually supportive ways, or at least that others do not intend harm. Fukuyama defined trust as: "Trust is the expectation that arises within a community of regular, honest and cooperative behaviour, based on commonly shared norms, on the part of the other



members of that community (Bullen and Onyx, 1999).

Those norms can be deep ‘value’ questions like the nature of God or justice but they, but they also encompass secular norms like professional standards and codes of behaviour” (Fukuyama, 1995).

4. Social Norms

Social norms provide a form of informal social control that removes the need for formal, institutionalized legal sanctions. Social norm are generally unwritten but commonly understood formula. They determine what patterns of behaviour are expected in a given social context, and define what forms of behaviour are valued or socially approved. Some people argue that where social capital is high, there is little crime, and little need for formal policing.

On the other hand, where there is a low level of trust and few social norms, people will cooperate in joint action only under formal rules and regulations. These have to be negotiated, agreed to, litigated and enforced, sometimes by coercive means, leading to expensive legal transaction costs (Fukuyama, 1995).

5. The Commons

The combined effect of trust, networks, norms and reciprocity creates a strong community, with shared ownership over resources known as ‘the commons’. As long as community is strong, it removes the problem of the opportunist who would use the community resource without contributing to it.

The commons refers to the creation of pooled community resources, owned by no-one, used by all. The short term self interest of each, if unchecked, would render the common resource overused, and in the long term it would be destroyed. Only where there



is a strong ethos of trust, mutuality and effective informal social sanctions against “free-riders” can the common be maintained indefinitely and to the mutual advantage of all (Putnam, 2000).

6. Proactivity

Implicit in the several of the ideas above is a sense of personal and collective efficacy. The development of social capital requires the active and willing engagement of citizens within a participative community. This is quite different from the receipt of services, or even of human rights to the receipt of services, though these are unquestionably important.

Social capital refers to people as creators, not as victims.

Importance of Social Capital

First, social capitals allow citizens to resolve collective problems more easily..... People often might be better off if they cooperate, with each doing her share. But each individual benefits more shirking their responsibility, hoping that others will do the work for her..... [Resolving this dilemma is] best served by an institutional mechanism with the power to ensure compliance with the collectively desirable behaviour. Social norms and the networks that enforce them provide such a mechanism. Second, social capital greases the wheels that allow communities to advance smoothly. Where people are trusting and trustworthy, and where they are subject to repeated interactions with fellow citizens, everyday business and social transactions are less costly. A third way in which social capital improves our lot is 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 fellow bowlers- develop or maintain character traits that are



good for the rest of our society. Joiners become more tolerant, less cynical, and more empathetic to the misfortunes of others. When people lack connection to others, they are unable to test the veracity of their own views, whether in the give or take of casual conversation or in more formal deliberation. Without such an opportunity, people are more likely to be swayed by their worse impulses. The networks that constitute the social capital also serve as conduits for the flows of helpful information that facilitates achieving our goals. Social capital also operates through psychological and biological processes to improve individual's lives. Mounting evidence suggests that people whose lives are rich in social capital copes better with traumas and fight illness more effectively. Community connectedness is not just warm fuzzy tales of civic triumph. In measurable and more documented ways, social capital makes an enormous difference to our lives (Putnam, 2000).

Definition of Terms

Social capital - refers to the ability of the people to work together for common purposes in groups and or organizations. It also refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions.

Reciprocity - a mutual or cooperative interchange of favours or privileges, especially the exchange of rights or privileges of trade between two parties.

Mutuality - referring to anything in which both parties have reciprocal rights, understanding or agreement.

Trust - a charge or duty imposed in faith or confidence or as a condition of some relationship.



Informal networks - shows the strong positive correlation of getting along with people in community.

Poverty perception - two factors loaded heavily for this component: poverty because of laziness and poverty because of lack of life opportunities.

Common goals - measure of community aspirations, set of initiatives and interventions aimed.

Cooperative - autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Life satisfaction - it is an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive.

Interpersonal trust - it is the feeling that you can depend upon the other person that meet your expectations when you are not able to control or monitor the other behaviour.

Ethno linguistic - studies the relationship between language and culture, and the way different ethnic groups perceive the world.



METHODOLOGY

Locale and Time of the Study

The study was conducted at Lepanto Consumers Cooperative, Lepanto, Mankayan, Benguet on December 2009 to January 2010. The study site is about 120 kilometers away from Baguio City, and 4 hours ride by bus. It is located at Lepanto, Mankayan, Benguet.

Respondents of the Study

The respondents of this study were the manager, officers and members of Lepanto Consumers Cooperative, 50 respondents were chosen through random sampling.

Collection of Data

A survey questionnaire was used as a tool in gathering data. This was given personally to the respondents by the researcher. Personal interview was also done to satisfy information needed in the study and validate answers given.

Data Analysis

Social capital components were measured using a five points Likert Scale. For example: participation in the cooperative and community activities used of a scale 1 to 5, where 1 represents never and the other extreme point represents always. For trust, 1- represents not trust and 5-trust very much. Frequencies and means was obtained using software Statistical Package for the Social Sciences (SPSS).



RESULTS AND DISCUSSION

Profile of the Respondents

Table 1 describes the profile of the respondents. 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. Fifty-two percent (52%) of the respondents consider themselves as head of the household, and 48% were not.

Sex. Out of the fifty respondents, majority sixty percent (60%) were female and forty percent (40%) were male. This shows that the female have the highest number of respondent than the male respondent.

Age. The computed mean of age of the respondents was 40.1 years. As to distribution two percent (2%) of the respondents belonged to age bracket of 22-26; eight percent (8%) belonged to the age 27-31; twenty-four percent (24%) belonged to the age 32-36; thirty four percent (34%) belonged to the age 37-41; ten percent (10%) belonged to the age 42-46; eight percent belonged to 47-51 and fourteen percent (14%) belonged to 52-56.

Civil status. Majority (76%) were married, sixteen percent (16%) were widower and eight percent (8%) were single.

Highest educational attainment. In terms of educational attainment forty-six percent had finished college degree, sixteen percent (16%) finished vocational, eighteen percent (18%) of the respondents reached secondary and two percent (2%) reached



elementary. The finding of the study implies that majority of the respondents had attended formal education.

Occupation. Thirty percent were housewife, eight percent (8%) were midwife, four percent (4%) nurse and security guard, twelve percent (12%) miner and janitress and (2%) vendor, ten percent (10%) were driver and twenty-eight percent (28%) were company employee. As to the occupation of the respondents there were more number of housewives the study found out that their husbands works as miner but it is the wife who were members of the cooperative.

Religious affiliation. Most (40%) of the respondents were Catholic, eighteen percent (18%) were Iglesia ni Cristo, six percent were Anglican and the rest were Born Again, Bethel, Free Believers and United Church of Christ in the Philippines.

Ethno-linguistic group. Majority sixty percent (60%) were kankana-ey, (30%) were Ilokano, eight percent (8%) were Ibaloi and Kapampangan and (2%) were Kalanguya.

Type of membership. Majority ninety-eight percent (98%) of the respondents were regular members and two percent (2%) were associate member.

Position in the cooperative. 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 as member of the cooperative was 11.4 years. As to distribution, twenty-eight percent (28%) belonged to the bracket 2-6 years, thirty-four percent (34%) belonged to the 7-11 years, twenty-four percent (24%) belonged to 12-16 years, two percent (2%) belonged to 17-21



years, four percent (4%) 22-26 years, (4%) belonged to 27-31 years and also four percent (4%) belonged to 32-36 years being a member of the cooperative.

Table 1. Profile of the respondents

CHARACTERISTICS	FREQUENCY	PERCENTAGE
Position in the household		
Head of household	26	52.0
Not a household head	24	48.0
TOTAL	50	100
Civil status		
Single	4	8.0
Married	38	76.0
Widower	8	16.0
TOTAL	50	100
Position in the cooperative		
Officer	5	10.0
Member	45	90.0
TOTAL	50	100
Membership		
Associate	1	2.0
Regular	49	98.0
TOTAL	50	100
Educational Attainment		
Elementary	1	2.0
Secondary	18	36.0
College	23	46.0
Vocational	8	16.0
TOTAL	50	100



Table 1 continued. . .

CHARACTERISTICS	FREQUENCY	PERCENTAGE
Occupation		
Housewife	15	30.0
Security Guard	2	4.0
Midwife	4	8.0
Nurse	2	4.0
Miner	6	12.0
Janitress	1	2.0
Driver	5	10.0
Vendor	1	2.0
Company Employee	14	28.0
TOTAL	50	100
Languages and dialects		
English	43	86.0
Tagalog	47	94.0
Kankanaey	36	72.0
Ibaloi	6	12.0
Kalanguya	6	12.0
Ethnolinguistic group		
Ilokano	15	30.0
Kankana-ey	30	60.0
Ibaloi	2	4.0
Kalanguya	1	2.0
Kapampangan	2	4.0
TOTAL	50	100
Religious Affiliation		
Catholic	24	48.0
Born Again	5	10.0
Iglesia ni Cristo	9	18.0
Bethel	2	4.0
Free Believer	2	4.0
Anglican	3	6.0
United Church of Christ in the Philippines	5	10.0
TOTAL	50	100



Table 1 continued. . .

CHARACTERISTICS	FREQUENCY	PERCENTAGE
Age		
22-26	1	2.0
27-31	4	8.0
32-36	12	24.0
37-41	17	34.0
42-46	5	10.0
47-51	4	8.0
52-56	7	14.0
TOTAL	50	100
Mean Age = 40.1 years old		
No. of years being a member		
2-6	14	28.0
7-11	17	34.0
12-16	12	24.0
17-21	1	2.0
22-26	2	4.0
27-31	2	4.0
32-36	2	4.0
TOTAL	50	100
Mean = 11.4 years		



Household Population

Table 2 presents the number of members living in the household of the respondents. The population were classified into adult men (16 years old and over), adult women (16 years old and over), boys (15 years old and under), girls (15 years old and under).

Out of 34 respondents who responded, majority (79.4%) had 1-2 number of adult men in their household, and 20.5% had 2-4 adult members. As to the number of adult women in the household, 80.4% of the 41 respondents have 1-2 members, 17% have 3-4 members and 2.4% have 5-6 members. For boy members, 86.1% said they have 1-2 and only 13.0% have 3-4 members. As to girl members, 93.1% have 1-2 members and 6.9% have 3-4 members. This finding shows that there were more respondents with adult female than respondents with adult male. As to the boys and girls there are more boys members than girls.

The total members of the respondents' households were 18% with 3-4 members, 44% with 5-6, 22% with 7-8, and 8% each with 1-2 and 9-10 household members.

Eighteen percent of the respondent had 3-4 members, 44% with 5-6 members, 22% with 7-8 members, and 8% each with 1-2 and 9-10 household members.

This finding shows that many of the respondents have large household members.



Table 2. Household population

POPULATION	FREQUENCY	PERCENTAGE
Adult men (16 years old and above)		
1-2	27	79.4
3-4	7	20.5
TOTAL	34	100
Adult women (16 year old and above)		
1-2	33	80.4
3-4	7	17.0
5-6	1	2.4
TOTAL	41	100
Boys (15 years old and under)		
1-2	31	86.1
3-4	5	13.8
TOTAL	36	100
Total members		
1-2	4	8.0
3-4	9	18.0
5-6	22	44.0
7-8	11	22.0
9-10	4	8.0
TOTAL	50	100



Level of Social Capital

Groups/networks and participation. Table 3 presents the groups/network and participation of members towards religious, cultural/social groups, sport group, basic service group, ethnic based groups, production groups, professional associations, and with other cooperatives.

Majority (86%) of the respondents belonged to religious or spiritual group and the largest population, 40% were the Roman Catholic group. The second largest populations were the Iglesia ni Cristo (14%), followed by Born Again (10%) and Protestant group (6%). The least were the Bethel (4%), Free Believers (4%), Anglican (4%) and the United Church of Christ in the Philippines group (4%). The contribution mean per month that each respondent is giving to their respective churches was ₱31.56. The respondents' participation in group decision making had a mean of 2.37 which was interpreted as very active. The rest of the respondents who did not answer might not belong to any religious group.

For the cultural, social, emotional/support group, almost all of the respondents do not belong to any group. There were only 7 (14%) of them who were active members. Four (8%) of them were member of the BIBAK group, two (4%) were members of the senior citizens group while one (2%) of them belonged to women's group. The respondents contributed an average of P5.71 per month to their groups. When it comes to participation in decision making in their group they have the mean of 2.0 shows that they are very active.

The finding reveals that only 14 (28%) of the total respondents were members of sports group while the majority (72%) were not. Six (12%) belonged to volleyball league



members, three (6%) belonged to basketball league and one (2%) each to chess, sipa, badminton, tennis and bowling players group. The participation in decision making mean is 2.21 which shows that they are very active.

Table 3. Group/network and participation

CHARACTERISTIC	FREQUENCY	PERCENTAGE
Church Group Network		
Bethel	2	4.0
Free Believers	2	4.0
Anglican	2	4.0
Roman Catholic	20	40.0
Iglesia ni Cristo	7	14.0
Born Again	5	10.0
United Church of Christ in the Philippines	2	4.0
Protestant	3	6.0
No religious group network	7	14.0
TOTAL	50	100
Cultural, and social group		
Women's	1	2.0
Senior Citizen	2	4.0
BIBAK	4	8.0
No cultural and social group	43	86.0
TOTAL	50	100
Sports Group		
Basketball league	3	6.0
Volleyball league	6	12.0
Chess	1	2.0
Sipa	1	2.0
Badminton	1	2.0
Tennis	1	2.0
Bowling	1	2.0
Non-sports group	36	72.0
TOTAL	50	100



Table 3. continued . . .

CHARACTERISTIC	FREQUENCY	PERCENTAGE
Basic Services Group		
BHW	8	16.0
Tanod	5	10.0
Lupon	1	2.0
Non-basic services group	36	72.0
TOTAL	50	100
Ethnic based groups		
Community organization	1	2.0
Kankanaey group	3	6.0
Tocucan organization	1	2.0
Bauko organization	1	2.0
Non-ethnic groups	44	88.0
TOTAL	50	100
Production group		
Farmers group	7	14.0
Vendors group	7	14.0
Non-production group	36	72.0
Professional Association		
Rotary	2	4.0
LWA	1	2.0
Non-professional Association	47	94.0
TOTAL	50	100

As to basic services groups, there were 14 (28%) among the respondents who were members of Barangay Health Worker, Tanod, and Lupon with a participation in decision making mean of 3.0 (somewhat active). Majority (72%) of the respondents do not belong to any basic services group.



When it comes to membership to ethnic based groups, six (12%) of the respondents belonged to a group. Three (6%) belonged to Kankana-ey group and one (2%) each belonged to community organization, Tocucan organization and Bauko organization. The respondents contributed an average of P8.33 per month to their groups. Their level of participation in decision making had a mean of 2.0 (very active).

As to production group, thirty-six (72%) do not belong to any group while the rest 14 (28) were members of the different production groups. Seven (14%) belonged to farmers group and 17% also were vendors group. The contribution per month mean is P24.14 while the participation in decision making mean is 2.50 (very active).

For the professional's association, out of 50 respondents, almost all (94%) do not belong to any group. There were two (4%) who belonged to Rotary Club and one (2%) belonged to Lepanto Women's Association (LWA). The participation in decision making mean is 2.0 (very active), and the contribution per month mean is P10.00.

As to membership in other cooperative all of the respondents do not belong to any other cooperative.

Level of Trust Among Respondents

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 were 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. Table 4 shows that the mean level of trust among the respondents with co-members is just neutral. This means that they do not know if they are going to trust or not to trust these people.



Table 4. Level of trust of respondents

TRUST VARIABLE	FREQUENCY	MEAN	DESCRIPTION
Families/Relatives	50	4.28	Very much
Friends	50	3.6	Neutral
Co-tribes	50	3.28	Neutral
Neighbors	50	3.22	Neutral
Coop Manager	50	3.18	Neutral
Coop BOD's	50	3.24	Neutral
Coop Bookkeeper	50	3.36	Much
Coop Treasurer	50	3.26	Neutral
Coop Collector	50	3.38	Much
Audit Committee	50	3.3	Neutral
Credit Committee	50	3.28	Neutral

Legend: 1 – not trust

Mean rating: 1 – 1.74 = 1

2 – little trust

1.75 – 2.54 = 2

3 – neutral

2.55 – 3.34 = 3

4 – much

3.35 – 4.14 = 4

5 – very much

4.15 – 5 = 5



Level of Confidence of Respondents

Another trust variable measured was the confidence of the respondents that they could turn to their family/relatives, friends, neighbors, money lender/informal credit, groups associations, government bank, co-members and the cooperative itself in times of financial difficulty. In times of difficulties the respondents were very confident that they can turn to relatives, friends and government bank, co-members and cooperative with a confident rating of 4 (confident).

Table 5. Level of confidence

TRUST VARIABLE	FREQUENCY	MEAN	DESCRIPTION
Family/relatives, friends, neighbors	50	4.26	Very confident
Money lender, informal credit groups Associations	50	3.62	Confident
Government Bank	50	3.38	Confident
Cooperative and co-members	50	3.64	Confident

Legend: 1 – not confident

2 – little confident

3 – neutral

4 – confident

5 – very confident



Poverty Perception

Table 6 presents the perceptions of respondents towards poverty. The respondents rated their household as 3.1 meaning neutral (neither poor nor rich) but were confident (3.84) that they will be somewhat better off in the future.

Table 6. Poverty perception

POVERTY VARIABLE	FREQUENCY	MEAN	DESCRIPTION
How do you rate your household	50	3.1	Neutral
Thinking about the future while still a member of the coop, do you think you and your household will be.	50	3.84	Somewhat better off
Being a member of a coop, where would you put yourself.	50	3.58	Somewhat powerful
If there is, a crisis, how would rate your households ability to survive such crisis	50	3.58	Somewhat secure
How confident would you say that you and your household would cope in a crisis since you became a member of the coop	50	3.82	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 secure	5 – very secure	
e. 1 – much less confident	2 – less confident	3 - same
4 – more confident	5 – much more confident	



Being a member of the cooperative, the respondents gave a rating of 3.30 (somewhat powerful) as to their power. They also gave a rating of 3.50 (somewhat secure) to their household to cope in a crisis since they became members of the cooperative. The results show that they could turn to the cooperative in times of crisis.

Participation in the Cooperative

Table 7 shows the participation of respondents in the activities of the cooperative. As mentioned by Putnam (2000), people often might be better off if they cooperate with each other in doing their shares because social capital allows citizens to resolve collective problems more easily. Findings show that fifty-two percent (52%) of the respondents participated once a year, 38% responded twice a year and 10% responded more than twice in a year.

Table 7 also shows whether the respondents have helped in the last six (6) months or not at all. Six percent (6%) responded that they helped as guarantor, twenty-percent (20%) helped as to donation, three (6%) of the respondent helped through solicitation, eight percent (8%) helped through solving problems and advisory and sixteen percent (16%) helped through collecting death-aid.



Table 7. Participation in the cooperative

PARTICIPATION VARIABLE	FREQUENCY	PERCENTAGE
Frequency in participation in coop activities in a year		
Once	26	52.0
Twice	19	38.0
More than twice	5	10.0
TOTAL	50	100
Support provided to the coop in the last 6 months		
Guarantor	3	6.0
Donation	10	20.0
Solicitation	3	6.0
Solving problems and advisory	4	8.0
Death-aid	8	16.0
No support provided in last 6 months.	22	44.0
TOTAL	50	100

Sociability of the Respondents

The sociability of the members within the cooperative, organization, and within the community, is shown in Table 8. The mean was derived to get the ratings of the respondents towards particular sociability.

Based on the mean ratings the respondents sometimes visit co-members in their homes; seldom get together with other members; sometimes participate in the cooperatives decision making, seldom joined canao, seldom participate in community activities, sometimes had recreations with other members, seldom clan reunion and seldom joined bayanihan activities.



Table 8. Sociability of respondents

PARTICULAR	FREQUENCY	MEAN	DESCRIPTION
Visit co-members in their homes	50	2.58	Sometimes
Get together with co-members	50	2.54	Seldom
Participate in coop's decision making	50	2.64	Sometimes
Cañao	50	2.06	Seldom
Community activities	50	2.88	Seldom
Recreation	50	3.1	Sometimes
Clan Reunion	50	2.48	Seldom
Bayanihan	50	2.3	Seldom

Legend: 1- never

2 – seldom

3 – sometimes

4 – often

5 – always

Mean rating: 1 – 1.74 =1

1.75 – 2.54=2

2.55 – 3.34=3

3.35 – 4.14=4

4.15 – 5 =5

Life Satisfaction

The life satisfaction rating of respondents are shown in Table 9. The respondents perceived that they are happy (mean = 3.74), have moderate impact (mean = 3.78) in making their cooperative a better one, have neutral feeling of belongingness to their coop (mean = 3.5), and somewhat satisfied with their life as a whole these days (mean = 3.66).



Table 9. Life satisfaction

PARTICULAR	FREQUENCY	MEAN	DESCRIPTION
Taking all things together, would you say you are... (a)	50	3.74	Happy
How much impact do you think members like you can have in making your coop a better one...(b)	50	3.78	Moderate Impact
How would you rate your togetherness of feeling of belongingness in your coop...(c)	50	3.5	Neutral
How satisfied are you as a whole these days...(d)	50	3.66	Somewhat satisfied

Legend: a. 1 – very unhappy

2 – unhappy

3 – neutral

4 – happy

5 – very happy

c. 1 – not close at all

2 – not very close

3 – neutral

4 – somewhat close

5 – very close

b. 1 – no impact

2 – little impact

3 – neutral

4 – moderate impact

5 – big impact

d. 1 – very dissatisfied

2 – somewhat dissatisfied

3 – neutral

4 – somewhat satisfied

5 – very satisfied

Relationships of Social Capital Variables

This is to determine the relationships of social variables with the respondents as to the officers and the members.

Relationship of Sociability and Position in Coop

Table 10 presents eight statements to compare the sociability among cooperative officers and members. Officers often visit co-members in their homes (mean = 3.48) while the member seldom do (mean = 2.35). This means that they view this activity very



difficultly. It may be that the officers take this activity as a responsibility because they are the leaders in the cooperative. Besides, it is the members who elected them as officers. For the members, they do not feel it as a responsibility but rather a voluntary action. Officers often get together with members (mean = 4.3) while members seldom do (mean = 2.41).

The officers always participate in the cooperative's decision-making (mean = 4.44) while the members sometimes do (mean = 3.13). Finding shows that they have different view to this activity. This expected because the officers are the ones responsible

Table 10. Relationship of sociability and position in coop

SOCIABILITY VARIABLES	OFFICER	DESCRIPTION	MEMBER	DESCRIPTION
Visit co-members in their homes	3.48	Often	2.35	Seldom
Get together with co-members	4.3	Often	2.41	Seldom
Participate in coop's decision making	4.44	Always	3.13	Sometimes
Cañao	2.38	Seldom	2.16	Seldom
Community activities	4.44	Always	3.58	Often
Recreation	2.71	Sometimes	2.33	Seldom
Clan Reunion	2.36	Seldom	2.28	Seldom
Bayanihan	3.56	Often	2.68	Sometimes

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



in making policies while the members only participate in decision making when issues are presented during the general assembly meeting, conducted once a year.

Both the officers and members seldom participate in community activities (mean = 4.44) while the members often do (mean = 3.58); officers sometimes joined recreations and members seldom do; officers often joined bayanihan projects while the members sometimes do.

Relationship of Poverty Perception and Position in Coop

The relationship between poverty perception of the respondents and their position in the coop was shown in Table 11. Both the officers and members have a neutral view regarding the economic status of their household, this means that they rated their households as neither poor nor rich, they have also the same view as to ability to survive crisis that is somewhat secure and the confidence to cope up with a crisis as a member of the cooperative that is they have more confident. As to future economic status of the household officers believed that while they are members of the cooperative, their household will be much better off while members viewed their household to be about the same. Findings show that the officers and the members have different perception as to the future economic status of their household. Furthermore, officers recognized themselves as somewhat powerful (mean = 3.44) if there is a crisis while the members are neutral (mean = 3.27).



Table 11. Relationship of poverty perception and position in coop

POVERTY PERCEPTION	OFFICER	DESCRIPTION	MEMBER	DESCRIPTION
Current economic status of the household	3.15	Neutral	3.02	Neutral
Future economic status of the household	4.31	Much better	3.14	About the same
Ability to cope up with coming crisis	3.44	Somewhat powerful	3.27	Neutral
Ability to survive crisis	3.47	Somewhat secure	3.44	Somewhat secure
Confidence to cope up with a crisis, as a member of the cooperative	4.11	More confident	3.71	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 secure
 5 – very secure

e. 1 – much less confident
 2 – less confident
 3 – same
 4 – more confident
 5 – much more confident



Relationship of Life Satisfaction and Position in the Cooperative

Four items presented in Table 12 to rate the life satisfaction among members and officers. Taking all things together, the officers and members have the same view as to life satisfaction they rated themselves as happy when it comes to self-evaluation of happiness, they have moderate impact as to level of impact to cooperative. Feeling of belongingness in the cooperative they have neutral and as to current life satisfaction they rated themselves as somewhat satisfied.

Table 12. Relationship of life satisfaction and position in coop

LIFE SATISFACTION	OFFICER	DESCRIPTION	MEMBER	DESCRIPTION
Self evaluation of happiness	3.61	Happy	3.44	Happy
Level of impact to the cooperative	4.14	Moderate Impact	3.67	Moderate Impact
Feeling of belongingness in the cooperative	3.14	Neutral	3.03	Neutral
Current life satisfaction	4.13	Somewhat satisfied	3.66	Somewhat satisfied

Legend: a. 1 – very unhappy

2 – unhappy

3 – neutral

4 – happy

5 – very happy

c. 1 – not close at all

2 – not very close

3 – neutral

4 – somewhat close

5 – very close

b. 1 – no impact

2 – little impact

3 – neutral

4 – moderate impact

5 – big impact

d. 1 – very dissatisfied

2 – somewhat dissatisfied

3 – neutral

4 – somewhat satisfied

5 – very satisfied



Relationship of Trust and Position in Coop

Eleven indicators were presented in Table 13 to rate the relationship of trustworthiness among members and officers of the cooperative. Officers and members have very much trust to their families and relatives. To their friends that is a member of the cooperative, officers have much trust while the members have neutral trust, to their co-tribes officers have neutral (mean = 3.28) while members have little trust (mean = 2.44). Both of the respondents have much trust to their neighbors. Moreover, the officers have much trust to the manager, bookkeepers/secretary, collector, audit committee and the credit committee but they have a neutral trust to the BOD's and the Treasurer. On the other hand, members have much trust to the manager, little trust to the treasurer and the rest they have that neutral trust.

Table 13. Relationship of trust and position in the cooperative

TRUST	OFFICER	DESCRIPTION	MEMBER	DESCRIPTION
Families/relatives that are member of the same coop	4.28	Very much	4.15	Very much
Friends that are member of the same coop	3.36	Much	2.58	Neutral
Co-tribes	3.28	Neutral	2.44	Little Trust
Neighbors	4.12	Much	3.56	Much
Coop Manager	4.11	Much	3.47	Much
Coop BOD's	3.15	Neutral	2.66	Neutral
Coop bookkeepers/secretary	3.36	Much	3.15	Neutral
Coop treasurer	3.34	Neutral	2.38	Little trust
Coop collector	4.12	Much	3.27	Neutral
Coop audit committee	3.38	Much	2.56	Neutral
Coop credit committee	3.44	Much	3.24	Neutral

Legend: 1 – not trust 2 – little trust 3 – neutral 4 – much 5 – very much



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted to determine the social capital among members of Lepanto Consumers Cooperative (LCC).

A questionnaire was used to gather information and data needed. The data gathered were 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 random sampling.

Majority of the respondents were female, and a great majority were married. Many of the respondents have obtained college education.

The sociability of members within the cooperative and within the community and so with participation in the cooperative and within other groups/network is low. However, respondents believed that their cooperative is active.

Respondents trust very much the families and relatives who are member of the cooperative. On the part of their confidence, the respondents were 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 were happy and somewhat satisfied with their life.

Conclusions

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



The low result on participation and sociability mean rating of the respondents within the cooperative and within 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 values analysis should be provided for the members to further develop a smooth relationship in the cooperative.

Adding cooperative activity in a year that require members appearance is recommended to the cooperative, so that closeness awareness and feeling of belongingness in the coop will be better.

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

Communication Letter

Benguet State University
COLLEGE OF AGRICULTURE
La T rinidad, Benguet

Sir/ Madam:

Greetings!!

The undersigned is fourth year Bachelor of Science in Agribusiness (BSAB) student majoring in Cooperative Management presently conducting a research entitled: “SOCIAL CAPITAL AMONG MEMBERS OF LEPANTO CONSUMERS COOPERATIVE”, a partial requirement for graduation.

In this regard, may I ask a portion of your precious time to answer all the questions to complete the research undertaking. Rest assured that all information you will give be treated utmost confidentially.

Thank you very much for sharing me a part of your time. God Bless!

Respectfully yours,

JOAN S. AYAN
(Researcher)

Noted:

JOVITA M. SIM
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 a member of their 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 groups decision making (specify) 1= active, 2= very active, 3=somewhat active, 4= Does not participate in decision making
1. Religious or spiritual group (specify)			
2. Cultural, social, emotional/support group (such as BIBAK, Senior Citizen)			
3. Sports group, (specify)			
4. Basic services group (such as Barangay health worker, tanod), (specify)			
5. Ethnic group (such as tribe, indigenous, community organization), (specify)			
6. Production group (such as farmers, fishermen, vendors group), (specify)			
7. Production group (such as farmers, fishermen, vendors group), (specify)			
8. Professional Association (such as LION's, Rotary...), (specify)			
9. Other Cooperatives , (specify)			



Sociability

10. Please rate your participation in the following activities:

	Never				Always
	1	2	3	4	5
I do the following informal activities					
a. visit co-member in their home					
b. Get together with co-members (recreational, parties etc...)					
I participate in our coops decision making					
I attend the following activities					
a. cañao					
b. community activities (fiesta, Christmas)					
c. Recreations (sport fest, film showing)					
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 coops activities in a year?
_____ once _____ twice _____ more than twice

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 reason why you choose your specific answer (1 is the most important and 5 the least important.

I. Active

Rate

- | | |
|-------------------------------------|-------|
| a. strong leadership | _____ |
| b. A strong sense of cooperativism | _____ |
| c. Politics/politicians | _____ |
| d. Government Support | _____ |
| e. Desire to get ahead economically | _____ |
| f. Good governance | _____ |

II. Inactive

Rate

- | | |
|--|-------|
| a. No strong leadership | _____ |
| b. No sense of cooperativism | _____ |
| c. Mismanagement of coop officers | _____ |
| d. Conflict between different groups in village/neighborhood | _____ |



- e. Coop members care only about themselves/selfish _____
- f. There is no government support for groups _____
- g. Coop member's delinquency on loans _____
- h. Lack of resources _____

C. Trust

15. How much do you trust the following?

	No trust (1)	Little 2	Neutra 1 3	Much 4	Very Much 5
a. Families/relatives that are 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 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					



D. Poverty Perception

16. How would you rate your household?

- _____ very poor (1)
- _____ poor (2)
- _____ neutral (3)
- _____ rich (4)
- _____ very rich (5)

17. Thinking about the future while still a member of the coop, over all 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)

18. 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)

19. If these were a crisis, such as poor crops, loss of job or illness, how would you rate your household ability to survive such crisis?

- _____ very unsecured (1)
- _____ somewhat powerless (2)
- _____ neutral (3)
- _____ somewhat better off (4)
- _____ much better off (5)

20. How confident would you say that you and your household could 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

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

- _____ very unhappy (1)
- _____ unhappy (2)



- _____ neutral (3)
 _____ happy (4)
 _____ very happy (5)

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

- _____ no impact (1) _____ moderate impact (4)
 _____ little impact (2) _____ big impact (5)
 _____ neutral (3)

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

- _____ not close at all (1) _____ somewhat close (4)
 _____ not very close (2) _____ very close (5)
 _____ neutral (3)

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

- _____ very dissatisfied (1) _____ somewhat satisfied (4)
 _____ somewhat dissatisfied (2) _____ very satisfied (5)
 _____ neutral (3)

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

- | | Reason |
|---------------------------------|--------|
| _____ very ashamed | _____ |
| _____ ashamed | _____ |
| _____ neither proud nor ashamed | _____ |
| _____ proud | _____ |
| _____ very proud | _____ |

F. Demographic

26. How much formal schooling have you had

- _____ none _____ secondary
 _____ primary _____ college
 _____ elementary _____ vocational

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

- _____ a. adult men (16 and over)
 _____ b. adult women (16 and over)
 _____ c. Boys (15 and under)
 _____ d. Girls (15 and under)
 _____ e. Total members

28. What is your occupation?

- _____ Housewife
 _____ student



_____ self-employed
 _____ others (specify)

29. What language/s and dialects do you speak?

_____ Ilokano
 _____ Tagalog
 _____ ibaloi
 _____ Iloko
 _____ Kankanaey
 _____ kalanguya

30. What is your ethno-linguistic group?

_____ Iloko
 _____ Kankanaey
 _____ Ibaloi
 _____ Kalanguya
 _____ others, specify _____

31. What is your religious affiliation?

_____ catholic
 _____ born again
 _____ Iglesia ni Cristo
 _____ Islam
 _____ other (specify) _____

