

BIBLIOGRAPHY

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ABSTRACT

This study was conducted to look into the level of social capital among members of the Nueva Vizcaya Alay Kapwa Multi-Purpose Cooperative along informal networks, trust, poverty perception, participation and life satisfaction and to determine significant differences in ratings of the social capital variables between officers and members of the cooperative.

The study is descriptive and made use of questionnaire as the main instrument for gathering data. The data was tabulated, analyzed and interpreted using descriptive statistical tools such as frequency, percentage and mean. One-way Analysis of variance was used to determine relationships between the respondents' profile with social capital variables and the significant differences in the ratings of the officers and members. There were 50 respondents drawn at random from the said cooperative.

Social capital components were measured using proxy variables and a five point Likert scale. For example, sociability and participation in the cooperative activities made use of a scale ranging from 1 to 5 where 1 represents never; 2-rarely; 3-sometimes; 4-

often and 5-always. For trust, 1-not trust; 2-little trust; 3-neutral; 4- much trust and 5-trust much.

The results showed that only few among the respondents engaged themselves in networks/group and they often participated in cooperative and social activities. These indicate that the respondents are lacking in personal relationship building, which is what social capital is all about.

On the personal side, most of the respondents were very happy and very satisfied with their life as a whole these days. They also believed that they have moderate impact in making the coop a better one. Moreover, there is a very close feeling of togetherness or belongingness in the cooperative.



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INTRODUCTION

Rationale of the Study

The concept of social capital was developed in sociology and political science to describe the resources available to individuals through their membership in community networks. In contrast to financial capital, which resides in people's banks accounts or human capital which is embodied in individuals investment in education and job training, social capital adheres in the structure and quality of social relationships between individuals (Kawachi, 2000).

Social capital is the intangible wealth that comes with good social networks, extended families, clubs and societies and a healthy community life. It is the wealth generated by participation.

People participate in cooperatives not primarily for social capital but because through cooperatives they can acquire something tangible that they cannot otherwise achieve. This provides a motive to participate in cooperatives that is not found in other forms of social groupings. The international cooperative principle means you must interact to keep your membership. This way, cooperatives are very powerful tools for building the social capital needed for a rich civil society – people are motivated and tangibly rewarded for their participation (Hood, N.D.).

At the cooperative, the members learn to appreciate the worth of help to one another. This is a lesson espoused by the Nueva Vizcaya ALAY KAPWA Multi-Purpose Cooperative since its inception. The NVAKMPCO was established in the municipality of Solano, Nueva Vizcaya, the southernmost province of Region II. Solano is one of the



commercial centers of Nueva Vizcaya along with Bayombong. The cooperative office is located at the 2/F Solano Public Market, Gaddang Street, Solano, Nueva Vizcaya.

The Nueva Vizcaya ALAY KAPWA Multi-Purpose Cooperative was organized in 1975 as Alay Kapwa Organization with Ms. Valentina S. Tomas as founder, manager - treasurer and Mr. Nemesio J. Estabillo as the first president. The first members were 15 teachers of Solano Elementary School who pooled their funds amounting to Two Thousand Pesos (PhP 2,000) so they can borrow to re-structure their loans at the Rural Bank of Solano.

After seven years as an organization, membership increased to 524 with a total contributed share capital of PhP 179,503. It was then registered with the Bureau of Cooperatives as Nueva Vizcaya ALAY KAPWA Multi-Purpose Cooperative. Having accumulated sufficient capital that time, the cooperative started granting loans twice the member's share capital. This encouraged more people to join the cooperative causing a dramatic increase in total share capital of PhP 6,334,686 by year 1991. It was converted to a Multi-Purpose Cooperative on April 28, 1993. The total share capital of members as of December 31, 2007 is PhP 101,895,092.

As the coop expanded, it continued to reach out to more individuals and the community as it supported and provided livelihood trainings, health and sanitation program and environmental program in Solano. The NVAKMPCO also actively participated in the province's socio – civic projects such as the clean and green project, tree planting, feeding program and anti-rabies vaccination program. The coop institutionalized these socio – economic and civic activities and strived to effectively implement and administer them.



Aside from credit operations, the coop has diversified into agricultural trading, general merchandise, grains center with the latest rice mill facilities (the first of its kind in the province which made Vizcaya rice competitive in the national market), communication center, appliance center and trading center.

Some Novo Vizcayanos deem that the province did not become what it is today without the contributions of the coop. With a network covering all 275 barangays (villages) in Nueva Vizcaya's 15 municipalities, NVAKMPCO is perceived to have played a key role in charting the future of the people in the province.

Looking back at its humble beginning, the cooperative becoming a multi-million enterprise was beyond the wildest dreams of its founder and officers. Through hardwork, honesty, quality service, strong bond of members and alliances with other coop federations, government and non- government organizations, it has gained the full trust and confidence not only of its members but the entire community as well (Cooperative Profile).

Statement of Problem

The study dealt with the social capital among members of the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative. Specifically, it answered the following questions:

1. What are the levels of social capital among members of the Nueva Vizcaya Alay Kapwa Multipurpose Cooperative along:

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



- Cooperative
 - Social
- e. Life Satisfaction
2. What is the demographic profile of the respondents?
 3. What is the relationship of social capital variables and the respondents'
 - a. Educational attainment
 - b. Position in household
 - c. Poverty perception
 - d. Life satisfaction
 4. What are the suggested specific actions to improve social capital for the cooperative?

Objectives of the Study

The following are the objectives of the study:

1. To determine the level of Social Capital among the members of the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative along:
 - a. Informal Networks
 - b. Trust
 - c. Poverty Perception
 - d. Participation
 - cooperative
 - social
 - e. Life Satisfaction
2. To determine the demographic profile of the respondents.



3. To determine the relationship of the social capital variables with the respondents'
 - a. Educational attainment
 - b. Position in household
 - c. Poverty perception
 - d. Life satisfaction
4. To suggest specific actions to improve social capital for the cooperative.

Importance of the Study

There had been arising discussions on social capital and its role and importance in institutions like government, community, business industry, organizations and cooperatives. On the other hand, in the developing countries including Philippines, there had been sad stories and failures of cooperatives. This study therefore looks at the social capital among cooperative members and its potential to contribute to cooperative.

The determination of the level of social capital could give insights to the cooperative members on what aspect or factor has to maintain or need to be improved. Moreover, this study could benefit the members allowing them to assess and know the importance of social capital within the cooperative and what are the benefits that could be derived from it.

Student researchers could also gain information from this study for them to know more about social capital. This will also serve as their reference in any study they will be conducting that is related to it.



Scope and Delimitation of the Study

The study focused on social capital among members of the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative.

The study included the demographic profile of the respondents, level of social capital among members and the relationship of the social capital variables with the respondents' position in household, educational attainment, poverty perception and life satisfaction. Moreover, specific actions were recommended to improve social capital for the cooperative.



REVIEW OF LITERATURE

Definition of Social Capital

Social capital refers to those stocks of social trust, norms and networks that people can draw upon to solve common problems. Networks of civic engagement such as neighborhood associations, sports clubs and cooperatives are an essential form of social capital and the denser these networks, the more likely the members of that community will cooperate for mutual benefit. This is so, even in the face of persistent problems of collective action (tragedy of the commons, prisoner's dilemma, etc.) because networks of civic engagement (a) foster sturdy norms of generalized reciprocity by creating expectations that favors given now will be returned later; (b) facilitate coordination and communication and thus create channels through which information about the trustworthiness of other individuals and groups can flow and be tested and verified; (c) embody past success at collaboration which can serve as a cultural template for future collaboration on other kinds of problems; and (d) increase the potential risk to those who act opportunistically that they will not share in the benefits of current and future transactions (Siriani and Lewis, N. D.)

Variables of Social Capital

Informal Networks. As argued by Montgomery (1991), firms might find convenient to hire via employee referrals not only because this is less expensive than more methods that are formal but also because employee referrals serve as a useful screening device. Del Boca and Rota reported that on their sample, 16 percent of new



hires came from local state employment agencies mobility lists, 56 percent from other firms and 24 percent were first job seekers found through informal networks.

Checking with relatives and friends is a widespread job search method as documented by Holtzer (1988) and Wadsworth (1994), not only in Italy but also in the US and in UK. Holtzer reports that in his US National Longitudinal survey sample the two most frequently used methods of search are friends and relatives and direct application respectively; but he also calculates that 18% of job seekers received job offers from use of informal networks as opposed to 19 percent from use of direct application and 10% from use of other methods. Using the UK Labor Force, Gregg-Wadsworth find that job centers, media and friends / contacts are the main search strategies used by unemployed job seeker's. The percentage of successful placements is 32 percent for the informal network channel as opposed to 19 percent of job seeker's and 18 percent of media.

The evidence available for other countries suggests that the use of informal networks as a job search method is quicker and less costly than other methods. Moreover, it is usually more productive in terms of job offers. In general, one should expect people to seek work through informal channels when more channels that are formal work poorly or are inexistent and firms value reference letters and other informal contacts (Pistaferrit, 1999).

Trust. According to Borgen (2001), strong identification is a significant trust – making mechanisms. When trust is based on identification with the other's desires and intentions, trust exists because the parties effectively understand and appreciate the other's wants. They have a mutual understanding and each of them can effectively act for the other. The other can also be confident that his/her interest will be protected and that



no monitoring of the actor is necessary. Identification-based trust develops when both knows and predicts the others needs, preferences and choices and also shares some of those same needs, preferences and choices as one's own (Lewicki and Bunker, 1996). Calculus-based and knowledge-based trust may also allow a person, group or firm to become more dependent on others but the exclusive advantage of identification-based trust is that both of the parties can independently knowing their interest will be met in the long run (Borgen, 2001).

All groups embodying social capital have a certain radius of trust that is the circle of people among whom cooperative norms are operative. If a group's social capital produces positive externalities, the radius of trust can be larger than the group's itself. It is also possible for the radius of trust to be smaller than the membership of the group as in large organizations that foster cooperative norms only among the group's leadership or permanent staff. A modern society maybe thought of as a series of concentric and overlapping radii of trust. These can range from friends and cliques up through NGO's and religious groups (Fukuyama, 1999).

People are not comfortable in low trust relationships and often take steps to remove themselves from the relationship. People who have established a high level of trust have the cohesion with which to withstand considerable external challenges. High trust relations are enduring because they are comfortable and satisfying to both parties. Zak and Knack (2001) demonstrate that interpersonal trust substantially impacts economic growth, and that sufficient interpersonal trust is necessary for economic development.



Reciprocity. The relationship between individual and organizational identities is regarded as reciprocal such that organizational identities can influence individual behavior and individual behavior can influence organizational identity (Pratt and Foreman, 2000).

According to Portes, (1998), in a better functioning community, people are constantly doing small favors for each other without expectation of direct returns. “A society characterized by generalized reciprocity is more efficient than distrustful society, for the reason that money is more efficient than barter. If we don’t have to balance every exchange instantly, we can get a lot more accomplished” (Putnam, 2000). This resembles Durkheim’s classical theory of social integration through common rituals of giving. In this kind of exchange, the expectation of repayment is not based on knowledge of the recipient but on the insertion of both actors in a common social structure. This resembles also buying a round of drinks among friends who often meet for a pint at the pub. “First, the donor’s returns may come not directly from the recipient but from the collectively as a whole in the form of status, honor or approval. Second, the collectively itself acts as guarantor that whatever debts are incurred will be repaid.

Measurement of Social Capital

Researchers in many different countries have undertaken measurements of the components of social capital. In the United States, the Social Community Benchmark Survey was a telephone interview survey of over 30,000 respondents conducted by a network of researchers in 40 communities in the USA in the year 2000. It was followed up in 2006 by a further selective survey. Up to the beginning of 2008 there have been over 50 studies using the Social Benchmark Survey data. The European Union’s Active



Citizen Composite Index combines 63 basic indicators, drawn mainly from the European Social Survey into a single index by an arbitrary weighting regime. Composite indexes are also produced concerning the variously defined topics of social cohesion, civil society, community cohesion, political life, human development, and corruption perceptions. The World Bank's Social Capital Assessment Tool gathers information by survey and interview as source data for the assessment of social capital. Surveys conducted by national statistics agencies provide a further source of relevant statistics. British statistical surveys containing a social capital element have been listed by their Office of National Statistics (Wikipedia.com).

Importance and Benefits of Social Capital

The importance of social capital theory is apparent from the literature with many empirical studies that purport to show the importance of social capital to a very wide - ranging set of socio economic phenomena (Durlauf, 2002). Adam and Roncevic (2003) stated that: despite problems with its definition as well as its operationalization and despite its (almost) metaphorical character, social capital has facilitated a series of very important empirical investigations and theoretical debates, which have stimulated reconsideration of the significance of human relations, of networks, of organizational forms for the quality of life and of developmental performance.

The literature recognizes social capital as important to the efficient functioning of modern economics and stable liberal democracy (Fukuyama, 2001), as an important base for cooperation across sector and power differences and an important product of such cooperative (Brown and Ashman, 1996) and Lyon (2000) described the importance of social capital in shaping regional development patterns. It is clear that social capital is of



importance in societal well being. Some aspects of the concept such as interpersonal trust are clearly desirable in themselves while other aspects are more instrumental (Bankston and Zhou, 2002). Optimism, satisfaction with life, perceptions of government institutions and political involvement all stem from the fundamental dimensions of social capital (Narayan and Cassidy, 2001).

According to Putnam (2000) social capital is important because (a.) social capital allows citizens to resolve collective problems more easily. This refers to cases where people benefit greatly as a collective if everyone is willing to pitch in with a small personal investment. Trivial examples of this process abound in our daily lives, from paying taxes to recycling to stopping at a red light to flushing the toilet; (b.) social capital reduces transaction cost. Everyday business and social transactions are much less problematic when such norms and networks are in place so that there is no need to spend extra time and money making sure that others keep their promises; (c.) growing up in an environment of mutual confidence socializes people to develop benevolence towards others. Active, reliable connections with family members, friends, etc., make it easier to see things from their point of view. “Without such opportunities, people are more likely to be swayed by their worst impulses; and (d) networks channel helpful information. Those low on social capital – fresh immigrants, for example – find it much more difficult to get ahead economically even though they might be well trained and educated. They have trouble finding the opportunities to employ their human capital.

There is evidence that communities with a good stock of social capital are more likely to benefit from lower crime figures, better health, higher educational achievement, better knowledge sharing, lower transaction costs and better economic growth. However,



there can also be a significant downside. Groups and organizations with high social capital have the means (and sometimes the motive) to work to exclude and subordinate others. Furthermore, the experience of living in close knit communities can be stultifying especially to those who feel they are different in some important way.



METHODOLOGY

Locale and Time of the Study

The study was conducted in Nueva Vizcaya ALAY KAPWA Multi-Purpose Cooperative in Solano, Nueva Vizcaya from December 2008 to January 2009.

Respondents of the Study

The respondents of the study were fifty officers and members of the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative chosen at random.

Data Collection

A survey questionnaire was distributed to the selected respondents to accomplish. The questionnaire sought information on the profile of the respondents, participation in groups and networks, levels of trust, poverty perceptions and life satisfaction. The researcher also interviewed key informants to gather more information about the cooperative. Proxy variables were used to measure social capital.

Furthermore, the researcher used secondary data from the internet and cooperative profile to have a good understanding of the research.

Data Analysis

The data was tabulated, analyzed and interpreted using descriptive statistical tools such as frequency, percentage and mean. The Statistical Package for the Social Sciences (SPSS) software was used to perform One-way Analysis of variance to determine differences at .05 significance level of the social capital variables among groups of



respondent like the officers and members. Social capital variables also were measured using a five point Likert scale using the range below.

$$1 - 1.74 = 1$$

$$1.75 - 2.54 = 2$$

$$2.55 - 3/34 = 3$$

$$3.35 - 4.14 = 4$$

$$4.15 - 5 = 5$$



RESULTS AND DISCUSSION

Profile of the Respondents

Table 1 presents information about the respondents' background. There were fifty respondents included in this study. Forty-one (82%) were members and 9 (18%) were officers of the cooperative. Majority (58%) were household heads. Twenty eight (56%) are male and 28 (44%) are female. As to civil status, 37 (74%) were married, 7 (14%) were single and 6 (12%) were widowed. The mean age of the respondents was 41 years. All respondents reported to be regular members of the cooperative for an average of 9 years. There were twenty nine (58%) who finished or have at least reached college level of education. Thirty two (32%) were employed in government institutions, eight (25%) were engaged in farming, four (12.5%) were housewife, two (6.2%) engineers and the rest were self-employed.

Iloko is the major dialect of the Nueva Vizcaya province being used by 66.9% of its residents (Philippine Travel Guide, 2007). For the respondents of this study, Iloko is the colloquial speech (94%), although English and Filipino were widely spoken by 80% and 94%, respectively. There were 18% of the respondents who can speak the Kalanguya, some (14%) of them can also speak Ibaloi and the rest (4%) can speak the Kankana-ey.

As to religion, 28 (56%) of the respondents were Roman Catholic, 11 (22%) were Iglesia ni Cristo, 6 (12%) were Born Again and the rest were Methodist and Baptist. Most (86%) of the respondents belong to the Ilokano ethno-linguistic group.



Table 1. Profile of the Respondents

PROFILE	FREQUENCY	PERCENTAGE
Respondent is the head of the household		
Household head	29	58
None household head	21	42
TOTAL	50	100
Sex		
Male	28	56
Female	22	44
TOTAL	50	100
Civil Status		
Single	7	14
Married	37	74
Widow/er	6	12
TOTAL	50	100
Position in Cooperative		
Officer	9	18
Member	41	82
TOTAL	50	100
Years of Membership		
1 – 5	16	32
6 – 10	6	12
11 – 15	13	26
16 – 20	7	14



Table 1. Continued...

PROFILE	FREQUENCY	PERCENTAGE
Types of Membership		
Regular	50	100
TOTAL	50	100
Educational Attainment		
Elementary	7	14.3
Secondary	13	26.5
University/College or more	29	59.2
TOTAL	50	100
Occupation		
Housewife	4	12.5
Self-employed	2	6.2
Government/Coop Employee	16	50
Engineer	2	6.2
Farmer	8	25
TOTAL	32	99.9
Dialects/Languages Spoken		
English	40	80
Tagalog	47	94
Ibaloi	7	14
Kalanguya	9	18
Iloko	47	94



Table 1. Continued...

PROFILE	FREQUENCY	PERCENTAGE
Kankana-ey	4	8
Bulakeño	1	2
Age of Respondent		
20 – 30	12	24
31 – 40	11	22
41 – 50	11	22
51 – 60	11	22
61 – 70	2	4
Mean Age: 9		

Social Capital among Members

Membership in groups and networks. Table 2 presents the percentage of members who engaged themselves in any other group or organizations. Forty five members (90%) reported that they belong to a religious organization; 18% belong to a production group (Solano Market Vendors Association). There were 14% who belong to professional associations. Others (12%) belong to a cultural/ social group, 4% engaged in a basic services groups and a 2% of them belong to a sports group.

The findings in the study indicated that the respondents are more active to their membership in religious groups/organizations.



Table 2. Membership in groups and networks

GROUP	FREQUENCY	PERCENTAGE
Religious group	45	90
Cultural, social, emotional/support group	6	12
Sports group	1	2
Basic services group	2	98
Production group	9	18
Professional association	7	14

Information sources. As to sources of information, Table 3 presents that all respondents listened to radio programs. Other sources of information according to frequency counts were television, newspapers, magazines, and groups. This finding is supported by Putnam (1993) that newspaper readership maybe a better indicator of civic engagement in Italy than in India because of the varying literacy rates.



Table 3. Information sources

SOURCES OF INFORMATION	FREQUENCY	PERCENTAGE
Radio	50	100
Newspapers, journals, magazines	42	84
Television	48	96
Clubs/groups/associations	31	62
Within village/neighborhood sources	28	56
Outside village	24	48

Level of trust of respondents. Like organizational identity, trust can be examined at different levels. Trust at the level of organizations refers to a commitment and cooperation in order to achieve organizational goals and at the individual level, trust affects the willingness to cooperate and to commit to such organizational changes (Atkinson and Butcher, 2003).

Table 4 presents the mean levels of trust of the respondents on families, friends, co-tribes that are a member of the same coop, to neighbors and to coop officers. The respondents' put much trust to very much trust to families, friends that are a member of the same coop and to coop officers as indicated by a mean rating ranging from 3.98 to 4.24.

The study showed that, feeling of trust is expressed at different levels. In sociology and psychology, the degree to which one party trust another is a measure of belief in the honesty, benevolence and competence of the other party (Wikipedia.com)



Table 4. Level of trust of respondents

TRUST VARIABLES	MEAN	DESCRIPTION
Families/relatives that are a member of the same coop	4.24	Very much trust
Friends that are a member of the same coop	3.14	Neutral
Co-tribes that are a member of the same coop	2.96	Neutral
Neighbors	3.04	Neutral
Coop manager	4.08	Much trust
Coop board of directors	4.08	Much trust
Coop bookkeeper/secretary	3.96	Much trust
Coop treasurer	4.16	Very much trust
Coop collector	4.04	Much trust
Coop audit committee	4.12	Much trust
Coop credit committee	3.98	Much trust

Legend: 1-not trust; 2-little trust; 3-neutral; 4-much trust and 5-very much trust

Level of confidence of respondents. Another trust variable measured was the confidence of the respondents that in times of financial difficulty, they can turn to relatives, friends, informal credit groups, government banks in times of financial difficulty. As presented in Table 5 the respondents are confident that they can turn for a help to their family/relatives, friends, neighbors, moneylender, informal credit as well as to groups and associations. On the other hand, a mean rating of 2.40 (little) and 2.68 (neutral) was given to government and cooperative co-members, respectively.



Table 5. Level of confidence of respondents that they can turn to others in times of financial difficulty

CONFIDENCE VARIABLES	MEAN	DESCRIPTION
Family/relatives, friends, neighbors	4.0	Confident
Moneylender, informal credit, groups/associations	3.58	Confident
Government bank	2.40	Little confidence
Cooperative and co-members	2.68	Neutral

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

The finding showed that there is higher level of confidence for a help in informal relationships particularly with families, relatives, friends and neighbors.

Level of agreement on expectation statements about cooperative operation. Table 6 presents the respondents' mean rating with regards to whether they agree or disagree with statements about the cooperative. The respondents strongly agreed (4.18) that "It is generally expected that people will volunteer or help in coop activities." The respondents agreed that most coop members contribute to coops activities and the members generally have to do favor to coop officers from time to time to get things done as indicated by their mean rating of 3.94 and 4.06. Furthermore, they gave a mean rating of 3.18 and 2.76 in statements that "People who did not volunteer in coop activities are likely to be not criticized nor be fined as well as to the "Rules, laws and policies that affect coops economic well-being changes without warning".



Table 6. Level of agreement of respondents in statements about cooperative

STATEMENTS	MEAN	DESCRIPTION
It is generally expected that people will volunteer or help in coop activities	4.18	Strongly agree
People who did not volunteer or participate in coop's activities are likely to be criticized or fined	3.18	Neutral
Most coop members contribute to coop's activities	3.94	Agree
Rules, laws and policies that affect your coop's economic well being changes without warning	2.76	Neutral
Members, like you, generally have to do favors to coop officers from time to time to get things done	4.06	Agree

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

The study showed that the respondents strongly agree that people will volunteer or help in coop activities. This is similar to the lesson espoused by the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative wherein at the cooperative; the members learn to appreciate the worth of help to one another.

Poverty perception. It can be observed in Table 7 that being a member of a cooperative, the respondents gave a rating of 3.24 (neutral) as to how they see their household in terms of power. However, the respondents were certain that they will be much better off in the future with the 4.46 rating, meaning they are very confident that they would cope in crisis since they became coop members despite the mean rating 2.8 (neutral or about the same) to their household status.



Table 7. Poverty perception of respondents

POVERTY VARIABLES	MEAN	DESCRIPTION
How would you rate your household	2.8	Neutral
Future while still a member of the coop	4.26	Much better off
Being a member of coop, where would you put yourself	3.24	Neutral
Household's ability to survive such crisis	3.32	Neutral
Household confidence that they could cope in crisis since they became a coop member	4.46	Much more confident

Legend: a1-very poor; a2-poor; a3-neutral; a4-somewhat powerful and a5-very powerful

b1-much worse; b2-somewhat worse; b3-about the same; b4-somewhat powerful and b5-much better off

c1-totally powerless; c2-somewhat powerless; c3-neutral; c4-somewhat powerful and c5-very powerful

d1-very unsecured; d2-somewhat unsecured; d3-neutral; d4-somewhat secure and d5-very secure

e1-much less confident; e2-less confident; e3-same; e4-more confident and e5-very confident

This findings corroborate with the perception of some Novo Vizcayanos that the province will not have become what it is today without the contributions of the coop.

Participation in cooperative. In Table 8, a total of 50% deposits money in the cooperative in a month and it can be seen that all of them participate in the coop's annual general assembly in a year. There were 48% who helped someone of the coop member's in the last 6 months. They serve as co-maker/guarantor; others conducted seminar and give advices.



Table 8. Participation in cooperative

PARTICIPATION INDICATOR	FREQUENCY	PERCENTAGE
How much money do you deposit in the coop in a month		
1000	2	50
2000	1	25
100	1	25
TOTAL	4	100
Participation in coop activities in a year		
Once	50	100
TOTAL	50	100
Helped someone of the coop member's in the last six months		
Helped someone	20	48.8
Did not helped someone	21	51.2
TOTAL	41	100
Respondent's reason why do they indicated that the coop is an active one		
Desire to get ahead economically	47	94
Good governance	46	92
Strong leadership	39	78
Strong sense of cooperativism	32	64
Government support	28	56
Politics/politicians	2	4



The findings explain that the respondents prefer to add to their share capital instead of having monthly deposit.

As to activeness, almost all of the respondents reported that the coop is an active one because it serves more than fifty percent of the member's. The reasons for respondent's perception that the coop is active were the following: 94% desires to get ahead economically, 92% good governance, 78% strong leadership, 64% strong sense of cooperativism and 56% government support. By participating in coop activities, it shows that the respondents believe that they can acquire something from these activities. The finding of the study is similar with the statement of Hood (N. D.) that people participate in cooperatives not primarily for social capital but because through cooperatives they can acquire something tangible that they cannot otherwise achieve.

Participation in social activities. As shown in Table 9, social activities where the respondents often participate with mean rating of 3.70 and 3.46 respectively were clan reunions and community activities. Activities that they rated as sometimes participated or done, with mean rating ranging from 2.55 – 3.34 include visiting co-members in their homes, getting together with co-members, attending recreations and participating in bayanihan.



Table 9. Participation of respondents in social activities

SOCIAL ACTIVITIES	MEAN	DESCRIPTION
Visit co-members in their homes	3.02	Sometimes
Get together with co-members	2.80	Sometimes
Participate in coop's decision making	3.64	Often
Attend cañao	1.00	Never
Attend community activities	3.46	Often
Attend recreations	2.96	Sometimes
Attend clan reunions	3.70	Often
Attend bayanihan activities	2.72	Sometimes

Legend: 1-never; 2-rarely; 3-sometimes; 4-often and 5-always

Life satisfaction. Life satisfaction, like job satisfaction is one of the most important thing that could make people happy or contented with what they have in life.

In Table 10, the respondents indicated that they are very happy and very satisfied with their life as a whole these days. They also believe that they have moderate impact (4.12) in making the coop a better one. Moreover, they gave a mean rate 4.16 (very close) on the feeling of togetherness and belongingness in the coop.



Table 10. Life satisfaction of the respondents

LIFE SATISFACTION VARIABLES	MEAN	DESCRIPTION
Taking all things together, would you say you that you are happy or not	4.32	Very happy
How much impact do you think members like you, can have in making your coop a better one	4.12	Moderate impact
How would you rate the togetherness or feeling of belonging in your coop	4.16	Very close
How satisfied are you with your life as a whole these days	4.24	Very satisfied

Legend:a1-very unhappy; a2-unhappy; a3-neutral; a4-happy and a5-very happy

b1-no impact; b2-little impact; b3-neutral; b4-moderate impact and b5-big impact

c1-not close at all; c2-not very close; c3-neutral; c4-somewhat close and c5-very close

d1-very dissatisfied; d2-somewhat satisfied; d3-neutral; d4-somewhat satisfied and d5-very satisfied

Support given and received. Table 11 and 12 presents the support given and received respectively from parents, children and to other relatives, either living with them or living elsewhere since they became a member of the coop. The respondents rated lot of support (4.40) was given to children and likewise a 4.20 mean of support is being received from them. Just enough support (3.74 and 3.40) was given to and received from parents also. It can be observed more that about the same or neutral support was given to other relatives.



Table 11. Support given by the respondents to parents, children, and other relatives

SUPPORT GIVEN	MEAN	DESCRIPTION
Support you are giving to parents	3.74	Just enough support
Support you are giving to children	4.4	Lot of support
Support you are giving to other relatives	3.32	Neutral

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

It is generally interpreted that lot of support is being given and taken from parents and children. This implies that family is very important. According to (Bubolz and Hogan, 1998), family is the first building block in the generation of social capital for the larger society as the main source of economic and social welfare for its members. Relations within family foster the development of trust, essential for the formation of all outside relations. The family's ability to meet children's physical and emotional needs strongly influences their perceptions of the trustworthiness of others outside the family.

Family dynamics also encourages reciprocity and exchange, two other important factors in social capital generation. The material and emotional support shared freely between family members generates an implicit willingness to return such support.



Table 12. Support received by the respondents from parents, children, and other relatives

SUPPORT RECEIVED	MEAN	DESCRIPTION
Support you are getting from parents	3.4	Just enough support
Support you are getting from children	4.2	Lot of support
Support you are getting from other relatives	3.02	Neutral

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

Pride in cooperative. As to pride in cooperative, the respondents were very proud of who they are in the cooperative as indicated by a mean rating of 4.52.

This finding of the study implies that the respondents were proud that they are a member of this cooperative.

Perceptions about cooperatives

Perceptions of the respondents about cooperative. Table 13 presents the respondents perceptions about the most important cooperative problems in general. As to management, 82% of the respondents rated incompetence as the biggest problem while corruption was indicated by 72% as the biggest problem under Coop leaders. For members, a negative value was considered as the biggest problem by 62%.



TABLE 13. Perceptions of the respondents about cooperative

PROBLEMS	BIGGEST PROBLEM		2 ND BIGGEST PROBLEM		3 RD BIGGEST PROBLEM	
	F	%	F	%	F	%
Management						
Incompetence	41	82	9	18	0	
Lack of skills	28	56	18	36	4	8
Coop leaders						
Corruption	36	72	12	24	2	4
Lack of leadership capability	16	32	18	36	16	32
Leaders negative values	19	38	15	30	16	32
Members						
Members negative values	31	62	19	38	0	32
Lack of cooperation	20	40	16	32	14	28



Relationships Between Respondents' Profile with Social Capital Variables

Some of the respondents' profile variables were related with social capital variables to determine significant differences in the mean ratings of officers and members of the cooperative. These are discussed in the following paragraphs.

Position in coop and trust variables. Table 14 presents the respondents position in the coop as related with trust variables in order to determine significant differences in the mean ratings between officers and members. Showing a highly significant difference in mean ratings were trust in friends and co-tribes who are members of the same cooperatives, with the officers indicating little trust (2.22 and 2.0), respectively), and members indicating neutral trust (3.34 and 3.17), respectively. Trust in the coop credit committee is another with significant difference in mean ratings between the officers and members, wherein the officers gave a higher trust rating (4.14) for this committee.



Table 13. Relationship of position in coop and trust variables

TRUST VARIABLES	MEAN				SIGNIFICANCE LEVEL
	Officer	Description	Members	Description	
Families/relatives that are a member of the same coop	4.11	Much trust	4.26	Very much trust	0.585
Friends that are a member of the same coop	2.22	Little trust	3.34	Neutral	0.000*
Co-tribes that are a member of the same coop	2.00	Little trust	3.17	Neutral	0.000*
Neighbors	2.44	Little trust	3.17	Neutral	0.027*
Coop manager	3.77	Much trust	4.14	Much trust	0.201
Coop board of directors	4.00	Much trust	4.09	Much trust	0.737
Coop bookkeeper/secretary	3.77	Much trust	4.00	Much trust	0.460
Coop treasurer	4.22	Very much trust	4.14	Much trust	0.775
Coop collector	4.00	Much trust	4.04	Much trust	0.872
Coop audit committee	4.00	Much trust	3.44	Much trust	0.599
Coop credit committee	4.14	Much trust	4.09	Much trust	0.024*

Legend: with asterisk (*) - that there is a significant difference



Position in household and sociability variables. Table 15 presents the respondents' relationship of the members' position in the household, whether head or not with sociability variables.

Significant differences were observed in the sociability variables: participating in community activities; recreations and in clan reunions; with household heads participating less in these activities. The finding implies that household heads are often involved in work and may not have time to socialize with groups.



Table 14. Relationship of position in household and sociability variables

TRUST VARIABLES	MEAN				SIGNIFICANCE LEVEL
	Household Head	Description	Non Household Head	Description	
Get together with co-members	2.6	Neutral	3.04	Neutral	.195
Participate in coop's decision making	3.62	Often	3.66	Often	.867
Community activities	3.24	Neutral	3.76	Often	.029*
Recreations	2.74	Neutral	3.28	Neutral	.004*
Clan Reunion	3.44	Often	4.04	Often	.042*
Bayanihan	2.65	Neutral	2.8	Neutral	.599

Legend: with asterisk (*) - there is a significant difference



Educational attainment and poverty perception. Significant differences between the respondents' educational attainment and poverty perception were presented in Table 16. It was observed that college and secondary group of respondents have higher positive outlook in life. They are much more confident and somewhat secure that their household would cope in or they have the ability to survive such crisis since they became a coop member.

The finding of the study implies that higher educational achievement contributes to one's positive outlook in life.



Table 15. Educational attainment and poverty perception

POVERTY PERCEPTION VARIABLES	MEAN						SIGNIFICANCE LEVEL
	Elem.	Description	HS	Description	College	Description	
Household rate	2.42	Poor	2.38	Neutral	3.06	Neutral	000*
Households' future	4	Somewhat better off	4.15	Much better off	4.37	Much better off	0.248
Respondents' cooperative power	3	Neutral	3.23	Neutral	3.27	Neutral	0.448
Household's ability to survive crisis	3.14	Neutral	2.76	Neutral	3.62	Somewhat secure	0.001*
Household confidence that they would cope in crisis since they became a coop member	4	More confident	4.30	Much more confident	4.65	Much more confident	0.002*

Legend: with asterisk (*) - there is a significant difference



Educational attainment and life satisfaction. As shown in Table 17, respondents' educational attainment was related of the different groups of respondents. The life satisfaction variables having significant differences were the statements of happiness, feeling of togetherness or belongingness and life satisfaction. College groups were very happy and very satisfied with their life as a whole these days. On the other hand, elementary groups were very close as to feeling of togetherness or belongingness in the cooperative.

The findings explain that higher educational achievement contributes to individuals' life satisfaction.



Table 16. Educational attainment and life satisfaction

LIFE SATISFACTION VARIABLES	MEAN						SIGNIFICANCE LEVEL
	Elementary	Description	Secondary	Description	College	Description	
Taking all thing together, would you say that you are happy or not	4.00	Happy	3.92	Happy	4.55	Very happy	0.002*
Members' impact in making the coop a better one	3.85	Moderate impact	4.07	Moderate impact	4.20	Big impact	0.620
Feeling of togetherness or belongingness in coop	5.00	Very close	3.84	Somewhat close	4.10	Somewhat close	0.017*
How satisfied are you with your life as a whole these days	4.00	Somewhat satisfied	3.34	Neutral	4.65	Very satisfied	0.000*

Legend: with asterisk (*) - there is a significant difference



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted to measure the social capital among members of the Nueva Vizcaya Alay Kapwa Multi-purpose Cooperative in Solano, Nueva Vizcaya.

A survey questionnaire was used to gather relevant data and information needed in this study. The data was tabulated, analyzed and interpreted using descriptive statistical tools such as frequency, percentage and mean. One-way Analysis of variance was used to determine relationships between the respondents' profile with social capital variables. There were 50 respondents drawn at random from the said cooperative.

Although, it was found out that only few among the coop's member belong or engaged themselves in any other groups or networks, they actively participate when it comes to groups decision-making.

With respect to sociability and participation of members, one can say in general that, they have a better level of social capital as manifested by their participation in coops activities as well as to other informal activities like community activities.

Most of them shows neutral to much trust to their families, relatives, friends, co-tribes, neighbors as well as to coop's officer. There is relatively higher confidence that they can turn to others in times of financial difficulty and they as well agree in statements about cooperative. A mean rating of 3.94 to 4.18 was given to statements "It is generally expected that people will volunteer or help in coop's activities;" "Generally, members have to do favors to coop officers from time to time to get things done and "Most coop members contribute to coop's activities. Also, the members gave rating of 2.76 and 3.18 (neutral) in statements "Rules, laws and policies that affect coop's economic well-being



changes without warning, likewise “People who did not volunteer or participate in coop’s activities are likely to be criticized or fined”.

Regarding poverty perception, most of the members gave a mean rating of 2.80, meaning neutral (neither poor nor rich) to their household but are certain that they will be much better off in the future. Being a member of the coop, they gave a rating of 3.24 (neutral) as to their power. They are much more confident that their household would cope in crisis since they became a member of the cooperative. Besides, they gave mean rating of 3.32 (neutral) as to their household’s ability to survive such crisis.

The findings also showed that most of the members were very happy and very satisfied with their life as a whole these days. They also believe that they have moderate impact in making the coop a better one. Moreover, there is a very close feeling of togetherness or belongingness in the cooperative.

As to management, 82% of the respondents rated incompetence as the biggest problem while corruption was indicated by 72% as the biggest problem under Coop leaders. For members, a negative value was considered as the biggest problem by 62 %.

Furthermore, there is a significant difference between the respondent’s position in coop and trust variables, position in household and sociability variables, educational attainment and poverty perception and educational attainment and life satisfaction.

Conclusions

Based on the findings of the study, the following conclusions were derived:

1. The respondents’ membership in group or networks in the community is at low level.



2. Most of the respondents participate only in coops annual general assembly.
3. Majority of the respondents participate in clan reunion and community activities.
4. The respondents show a positive outlook in life.
5. Respondents feeling of trust between the families and to coop officers are expressed at different levels.

Recommendations

Based on the findings and conclusions, the following are recommended:

1. Coop members should join to other networks/groups because the denser these networks are, the more likely that the members will cooperate for mutual benefit. Networks also facilitate coordination and communication and thus create channels through which information about the trustworthiness of other individuals and groups can flow.
2. Relationship building activities like teambuilding activities among members of the cooperative should be done to enhance more participation and sociability.
3. Continuous active involvement and participation of the members and officers in the affairs of the cooperative like forums, workshops and seminars and in community activities such as livelihood trainings, good governance campaign should be done also to improve social capital for the cooperative.
4. Management must take full guidance with the cooperative. Management team should always consult the members about the plans, policies, goals and problems of the cooperative. Through this process, higher feeling of trust to coop officers will flow.



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APPENDIX

A. Letter to the Respondents

Republic of the Philippines
Benguet State University
College of Agriculture
DEPARTMENT OF AGRICULTURAL ECONOMICS
AND AGRIBUSINESS MANAGEMNET

December 19, 2008

Dear Sir/ Madam:

I, Rachel P. Guinyawan, fourth year student of Benguet State University taking up Bachelor of Science in agribusiness major in Cooperative Management. As part of our requirements for the degree, I am conducting my special problem titled “SOCIAL CAPITAL AMONG MEMBERS OF THE NUEVA VIZCAYA ALAY KAPWA MULTI-PURPOSE COOPERATIVE IN SOLANO, NUEVA VIZCAYA”.

In this connection, I am appealing for your cooperation in answering the attached questionnaire. Rest assured that the data to be obtained from you will be kept confidential.

Thank you and hoping for your cooperative response.

Respectfully yours,

RACHEL P. GUINYAWAN
Researcher

Noted by:

MA. KLONDY T. DAGUPEN
Adviser



B. Survey Questionnaire

Questionnaire No. _____

A. GENERAL INFORMATION

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

B. GROUPS/ NETWORKS AND PARTICIPATION

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

Group	Name of Organization or Group	How much money do you contribute to this group in a month	How actively do you participate in this group's decision-making 1 = Leader 2 = Very active 3 = Somewhat active 4 = Does not participate in decision-making
Religious or spiritual group; specify			
Cultural, social, emotional/support group such as BIBAK, senior citizen; specify			
Sports groups; specify			
Basic services groups such as Barangay Health Worker, Mothers' classes, Tanod; specify			



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
Ethnic based groups such as tribe, indigenous, community organizations; specify			
Production group such as farmers, vendors groups; specify			
Professional association (such as Rotary, Lion's, Chamber of Commerce; specify			
Other Cooperatives, specify name			

Sociability

10. Please rate your participation in the following activities?

	Never (1)	2	3	4.	5. Always
I do the following informal activities					
a. Visit co-members in their homes					
b. Get together with co-members (for recreation, parties etc.)					
I participate in our coop's decision making					



	Never (1)	2	3	4.	5. Always
I attend the following activities					
a. Cañao					
b. Community activities (fiesta, Christmas)					
c. Recreations (sports fest, film showing, liga)					
d. Clan reunion					
e. Bayanihan					

Participation in Cooperative

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

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

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



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

I. ACTIVE (serves 50% or more of the members)	II. INACTIVE (serves less than 50% of the members)
___ a. Strong leadership	___ a. No strong leadership
___ b. Strong sense of cooperativism	___ b. no sense of cooperativism
___ c. Politics/politicians	___ c. Mismanagement of coop
___ d. Government support/management	___ d. Conflict between groups
___ e. Desire to get ahead economically	___ e. Coop members think only about themselves (selfish)
___ f. Good governance	___ f. No government support/connections
	___ g. Coop members' delinquency on loans
	___ i. Lack resources

C. TRUST

15. How much do you trust the following?

	Not trust (1)	Little trust (2)	Neutral (3)	Much (4)	Very much (5)
a. families/ relatives that are a member of the same coop					
b. friends that are a member of the same coop					
c. co-tribes that are a member of the same coop					



How much do you trust the following?

	Not trust (1)	Little trust (2)	Neutral (3)	Much (4)	Very much (5)
d. Neighbors					
e. Coop employees					
e1. Manager					
e2. Board of Directors					
e3. Bookkeeper/ Secretary					
e4. Treasurer					
e5. Collector					
e6. Audit committee					
e7. Credit committee					

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

	Not confident (1)	Little confi- dent (2)	Neutral (3)	Confiden t (4)	Very confident (5)
Family/ relatives, friends, neighbors,					
Moneylender, Informal credit, groups, associations					
Government, Bank					
Cooperatives and co- members					



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

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

D. POVERTY PERCEPTION

18. How would you rate your household?

___ Very poor (1)

___ Poor (2)

___ Neutral (3)

___ Rich (4)

___ Very rich (5)



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

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

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

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

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

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

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

- Much less confident (1)
- Less confident (2)



- Same (3)
- More confident (4)
- Much more confident (5)

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

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

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

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

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

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

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



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

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

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

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

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

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



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

a. Management	b. Coop leaders	c. Members
___ Incompetence	___ Corruption	___ Negative values like _____
___ Lack of Skills	___ Lack of leadership capability	___ Lack of cooperation
___ Others _____	___ Negative values like _____	___ Others _____

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

Reason (s)

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

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



G. DEMOGRAPHIC

32. How much formal schooling have you had?

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

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

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

34. What is your occupation?

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

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

- English
 Tagalog
 Ibaloi
 Kalanguya
 Iloko
 Kankanaey
 others, specify _____



