

## Reciprocity System among Muslims in Southern Philippines: The Case of Mèranao *kathatabanga* in Times of Natural Disasters

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### Abstract

*This paper articulates the concept of kathatabanga (reciprocity system) of the Mèranao in the context of natural disasters in Bubong, Lanao del Sur and in Pantao Ragat, Lanao del Norte. These Mèranao-populated communities are vulnerable to natural disasters because of their geographical location. The purpose of this study is to describe the nature of kathatabanga as a Meranao mutual aid system, its notions and salient dimensions and analyze how social capital influences the observance of kathatabanga. Guided by the social capital theory and social exchange theory, this study utilized data collected from in-depth interviews of 15 Mèranao, 8 males and 7 females, aged 25-70 years whose ages range from 25 to 70 years old.*

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*Findings of the study show that that in terms of social capital, age, gender, marital status and estimated monthly family income influence kathatabanga. It also depicts that the Meranao kathatabanga as a practice carries with it a moral dimension which is part of Meranao maratabat. It is also a way to strengthen kinship ties and offers an assurance and insurance. Moreover, kathatabanga, as an age-old customary practice is perpetuated and intertwined with the social institutions in the Meranao society.*

*Keywords:* kathatabanga, natural disaster, reciprocity, social capital

## Introduction

With the pressing problems on climate change, the Philippines as one of the most-affected countries, is grappling with the consequences it being situated in the typhoon belt with an average of 20 typhoons annually. In 2009 alone, three tropical storms Pepeng, Santi and Ondoy ravaged the country resulting to 46, 000 homes completely destroyed, hundreds of lives lost, and damaged properties and crops valued at millions of pesos. Because of climate change, Mindanao not only the northern part but the southern part as well has been visited by natural calamities.

Typhoon Sendong and Pablo are the two strongest storms that hit in Mindanao in two decades. During tropical storm Sendong, its effect was extended to neighboring provinces in Mindanao, particularly in Lanao del Sur. As Carolyn Arguillas reported, out of the 26 Mindanao provinces only Sulu and Tawi-Tawi have not been placed under any public storm warning signal. When tropical storm Pablo hit in Lanao, it also left an undesirable consequences to the life of the people, particularly in the different barangays of Bubong, Ramin and Kapai. Residents were rocked by its devastating impact in terms of the damages it brought to

the affected upland and coastal communities. Many people lost their properties and loved ones. Government infrastructure facilities were destroyed school buildings and power source provider.

The Mèranao, one of the 13 Muslim groups in the Southern Philippines who inhabits the Lanao provinces, were also affected by the natural disaster that struck the southern part of Mindanao, particularly during typhoon Sendong and typhoon Pablo. However, the attention of media and the sites of assistance were focused and concentrated in the nearby cities of Iligan and Cagayan de Oro. Since only a dearth of local literatures, thus this study was conducted. The Mèranao are known for their mutual aid system or reciprocity system known as *kathatabanga* in times of need. This paper studies *kathatabanga* during natural disasters. The study describes the nature of reciprocity (*kathatabanga*) among Mèranao informants who experienced natural disasters its dynamics, notions, salient dimensions, and the socio-demographic characteristics which served as social capital in exchange relations.

### An Overview of the Meranao

The term Mèranao is used officially by the Philippine government in reference to the southern tribe ("About Maranaos", 2006). Along the Illanun and Maguindanao, the Mèranao is one of the three related indigenous Moro groups native to the island of Mindanao. Before Islam, the Mèranao were already organized into independent and kinship-based political units. These units were settled in various part of the lake, but were organized into four *pengampong* (states or encampments) administered by local datu (chieftains) in which these states were in Bayabao, Masiu, Unayan and Balo-i (Presidential Commission for the Rehabilitation and Development of Southern Philippines, 1980). Most Mèranao follow the standards of Islamic beliefs and practices. They consider Qur-an as the Words of Allah (God), revealed to the Prophet Muhammad through Archangel Gabriel, and as the source of all Islamic principles and values.

One of the salient practices in Mèranao is seen in their kinship system. Maranao families are usually large and extended because birth of children. It is also not unusual to find married children, relatives, in-laws and in some cases close friends and relatives living together in one roof. (Disoma, 2000). Many Meranao families find this familial structure beneficial. Anyone who does not share the burden of the kin group is ostracized and is refused help when the circumstances arise. This concept of collective responsibility helps to prevent members from destroying the reputation of their kinship group. Thus, in Lanao no "pure blooded Maranao can be seen begging in public in this shames all members of his kinship (Disoma, 2000). The success of one member of a kinship group is the success of all his kinsmen. It is not unusual, for example, to see streamers in Marawi congratulating kinsmen who passed a competitive examination, or was appointed to high position or enthroned sultan (Disoma, 2000).

One of the most salient cultural practices of the Mèranao brought by this strong sense of kinship is their reciprocity system known as *kathatabanga*. Kamlian (2005) states that the nature of *kathatabanga* is often made manifest when an individual is confronted with a problematic situation like in death, marriage, investiture, and resolution of conflicts. Although non-relatives such as friends are sometimes included in this complex network, this reciprocity works more intensely among circles of close relatives (Briones, 1985). Obligations and responsibilities within *kathatabanga* are channeled through the *opakat* (organization). This is a formal organization with well-defined and written codes. It regulates the ways and procedures by which activities are followed. In it are the lists of nuclear families within the system and this is kept in the care of a member of the council of elders. In many cases, the *opakat* designates one or a few individuals in collecting the members of a nuclear families' share in times of crisis. The amount of *labang* (aid) is prescribed in the code. In the past, this code was verbal but since the group is expected to grow, they have now written the main points.

Another important aspect of Mèranao culture and society is *maratabat*. According to Saber (1960), it is a way of expressing the

sensitivity of a Mèranao when it comes to protecting and upholding their honor and dignity. It includes social status, or position in the community as well as nobility and royalty of the family and kinsman (Saber, 1960) pride and honor (Gowing, 1979). It is demonstrated or displayed not because of individual choice but because of social coercion or demand (Disoma, 2000). According to Mednick (1974, p.187-194), although it is common to equate *maratabat* with "status and rank sensitivity," he argues that there is no single equivalent English term or phrase that can capture its essence. He also added that it cannot be reduced to *amor proprio*, self-esteem, status honor, or rank-sensitivity, because it involves "perception of the total organization of the society, and a moral bond to others. It can be attached to any behavior which has implications of rank. In this regard, it means that conflict over *maratabat* is endemic in Mèranao society (Disoma, 2000). The failures and successes of the Mèranao are mainly traceable to their *maratabat*, which has become part and parcel of their lives. It is a factor that can make families become poor in an instant, or make them solid, cohesive, unified and achieve success in any undertaking. It can also compel them to obey the law and observe order and can promote among them smooth personal and inter-personal relationships (Disoma, 2000). In addition, Mèranao have practiced *maratabat* as a mark of distinction which makes them unique among all other ethnic groups. *Maratabat* is equated with "*hiya*" or shame, honor and dignity, rank, self-esteem or "*amor proprio*," reputation and "*face*". The substance of *maratabat* lies in the symbols shared beliefs, images in the collective reputation, and in public morality of the Mèranaos. When positively directed, it gives them unity, strength, and identity; it serves as a driving force in Mèranao everyday life, be it social, political or economic (Disomangcop, 2007).

### Framework of the Study

Social Exchange Theory and Social Capital Theory are used to analyze the concept of *kathatabangan* (reciprocity system) among the Moranao in the southern part of Philippines.

Social Exchange Theory explains social exchange and its stability as a process of negotiated exchanges between two parties in which relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. As a result, humans seek rewards and avoid punishment, humans become rational beings, and the standards that humans use to evaluate and the rewards vary over time and from person to person (West & Turner, 2007). Moreover, because relationships are interdependent and the relational life is a process (West & Turner, 2007) some obligations and responsibilities are shared and perceived (Lavelle, Rupp & Brockner, 2007). In a direct exchange, reciprocation takes place and is confined by the two actors where one social actor provides value to another and the other reciprocates. As a result, reciprocity becomes a transactional pattern of interdependent exchanges, a folk belief, and a moral norm.

Reciprocity is one of the earliest principles proposed by social scientists (Mauss, 1925). It has been a foundation for many social and economic theories, such as social exchange (Blau, 1964), equity theory (Hatfield, Walster, & Berscheid, 1978), contingent exchange (Deutsch, 1975) beneficence (Gouldner, 1973), and altruism (Batson, 1998). Sociological theories emphasize the norms that operate in social ties, while economic theories emphasize rationality in people's social behavior. Reciprocity in a relationship can occur swiftly or with long time lags, and the types of things exchanged may differ on each side and change over time. In a group, giving and receiving can occur broadly among members, not just one-to-one (Verbrugge & Angelique, 2008). Since reciprocity is an abiding norm in social ties, people give help, resources, and affection to others willingly and with kind intent. A basic expectation is that, sooner or later, the receiver will help the giver. As a result, ties of reciprocity become social bedrock for individual wellbeing and societal stability.

While the norm of reciprocity is a universal principle of behavior, its manifestations, the emphasis placed upon it, and the power it has to influence social behavior widely in its details from situation to situation, and from society to society (wikipedia.org). In the Philippines, where people are so concerned about getting along with others, reciprocity is a constant consideration, and some knowledge of its operation is essential for an understanding of Philippine society. In a national study conducted by Hollnsteiner (1961, p.387-413) in the lowland of Philippines, particularly Tulayan, Bulacan, she found out that in that particular lowland communities, it yields a threefold classification of reciprocity namely, contractual reciprocity, quasi-contractual reciprocity and *utang-na-loob* (debt of gratitude) reciprocity.

In an international study entitled, "Creating Continuity Through Mutual Assistance: Intergenerational Reciprocity in Four Ethnic Groups" by Gerontol (2003), results show that mutual assistance was a critical element in integrational relations in all African-Americans, Latinos, Filipino-Americans, and Cambodian-Americans groups as it represents a continuity within the family and was a part of a broader cultural ethos of family relationships. It also shows that, there were differences between groups in overall approach to mutual assistance, the factors to which they assigned the greatest importance, and the degree of dissatisfaction expressed over family relationships.

According to Putnam (2000), social capital is the expected collective or economic benefits derived from the preferential treatment and cooperation between individuals and groups. He also added that social capital facilitates cooperation and mutually supportive relations in communities and nations and therefore a valuable means in combating many social disorders inherent in modern societies. He also believes that it can be measured by the amount of trust and reciprocity in a community or between individuals. In the individualistic approach of Nan Lin (1999) when a person invests in a social relation, that person who invested expects a return in their relationship. This is also what Robinson, Schmid, and Siles (2002) are also saying that because of sympathy, the other is also expected to do the same because of what the other person

did. To Newton (1997), this social capital is formed through values and attitudes which influence interaction.

This theory has two sub-sources, the summary, or the behavior that is made up of actions that fulfills a basis of doing what is inherent, and the instrumental which is the behavior that is taught through ones surrounding overtime (Portes, 1998). In summary, social solidarity becomes an adaptation to the individual who donates his or her resources is not seeking a direct repayment from the recipients but because their relationship is a part of social structure.

In this study, it is hypothesized that the informant's age, gender, marital status, and monthly family income which are included in the interview guide are parts of the Meranaos' social capital. These variables are assumed determinant factors for the Mèranao in the observance of the *kathatabanga* (reciprocity system). In terms of gender and civil status, single male and female Mèranao who have no income are not expected to help financially but can extend non-financial assistance. However, male and female Mèranao are duty-bound to extend financial and/or non-financial assistance. A age bracket is categorized into young and old in this study. Young Mèranaos are those whose age ranges from 25 to 30, while older Mèranao are those whose age ranges from 31 and above. It is also considered in this study that older Mèranao have more wisdom and experience on the things what to do, especially in *kathatabanga* than the younger Mèranao. In terms of monthly family income, Mèranao family with higher monthly income such as P20,000.00 above are expected to give more than those families who have a lower monthly income.



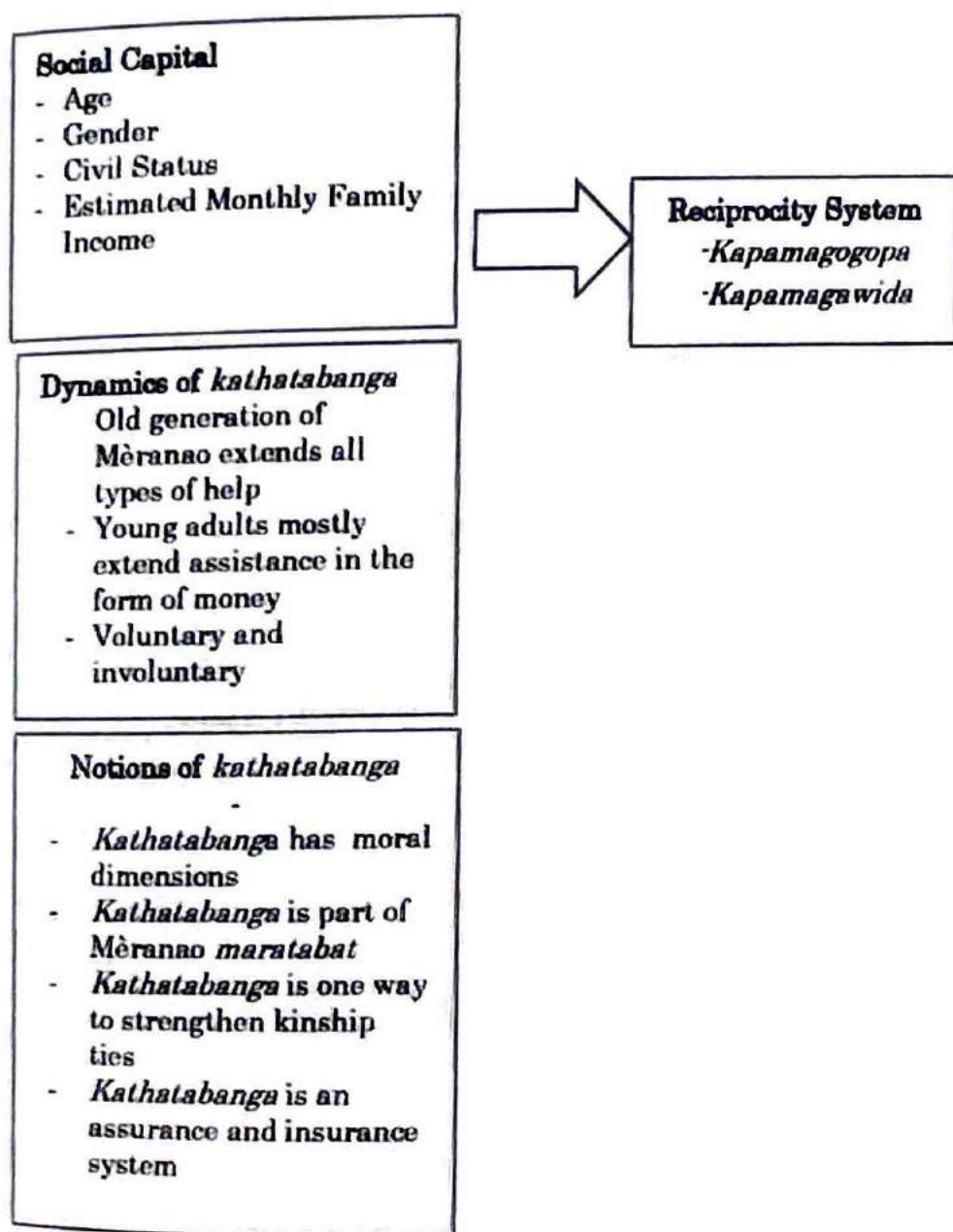


Figure 2. Diagram for the Theoretical Framework

## Research Methodology

### Locale of the Study

The study was conducted in the municipality of Bubong in Lanao del Sur, and in the municipality of Pantao Ragat in Lanao del Norte. These sites were given less priorities by the government during calamities. Aside from being rural municipalities, these places are vulnerable to disaster such as floods and landslides caused by overflowing of the rivers during calamities. In Bayang, the Kamanga river usually overflows during heavy rains resulting to waist-deep flooding in the municipality and neighboring areas. Flooding became worse during *Sendong* when the water reached the roofs of the houses.



Figure 3.1 Map of Lanao del Sur



Figure 3.2 Map of Lanao del Norte

Pantao Ragat is a fourth class municipality in the province of Lanao del Norte, Philippines. It is generally an agricultural municipality with corn, coconut and root crops as its major products. Farming is the major activity of the populace. Also, the area is prone to floods and landslides due to the rampant cutting of trees.

### Methodology

This is a qualitative study which used the interview method, a systematic subjective approach used to describe life experience and give them meaning (Andersen & Taylor, 2009). A semi-structured interview guide was used to gather data.

There were 15 informants purposively chosen by the researchers based on referential system. That is, certain residents in the community who are known to the researchers, referred certain individuals as

prospective informants in this study. Research ethics were observed in the course of data gathering. The access to the informants was quite easy because one of the researchers had relatives in these places and it would be hard for them to refuse especially when they are associated. But before conducting the study, the researcher had approached the head of the municipality to ask permission through stipulated in the letter from the researchers. The informants were informed of the nature of research and were asked whether they were willing to be interviewed and if the researchers could use camera and recorder for documentation.

Recorded interviews were transcribed thoroughly. Many parts of the interview were in Mèranao language and were translated by the Mèranao researchers in the research team. The data from the interview were analyzed through thematic analysis - a method for identifying, analyzing, and reporting patterns (themes) (Braun & Clarke, 2006).

## Findings and Discussion

### Socio-demographic Profile of the respondents

Of the fifteen (15) informants, the youngest Mèranao is 26 years old while the oldest Mèranao is 80 years old. There are two categories of age that were considered in this study: young Meranao and old Meranao. In this study, there were four young Mèranao informants and 11 old Mèranao. With a mean age of 52.60, most of the informants are older Mèranao with more knowledge and experiences in the involvement of *kathatabanga*.

There are 8 male informants and 7 female informants. Findings show that in this study, majority of the male informants preferred *kapamagogopa* (mutual aid through physical assistance).

Most of the informants are married while the two informants are single and widowed. In terms of estimated monthly family income, most informants earn P10,000.00 and less while others earn P10,000.00-P15,000.00 and P15,000.00-P20,000.00. In practice, Mèranaos, regardless of their income extend financial assistance, and the amount depends on their income.

The finding of the study in terms of age, gender, civil status, and estimated monthly family income can explain the assumptions of the social exchange theory where the standards that humans use to evaluate and reward vary over time and from person to person. Because of the scarcity of the resources, one's action towards *kathatabanga* is affected. Their age, gender, civil status, and estimated monthly family income, which are viewed as social capital, are resources which define and limit the types of aid (*tabang*) and the dynamics of *kathatabanga*.

### Notions of the Mèranao *Kathatabanga*

*Kathatabanga* (reciprocity system) is a prominent feature in the Mèranao society. It is a system of mutual assistance being practiced within members of a clan and in a Mèranao o community. Although this mutual help system is observed in all facets of Mèranao culture, the findings in this study limit its scope in times of natural disaster.

To give a clear on illustration how *kathatabanga* operates in the Mèranao community, 15 key informants who experienced natural disasters in Lanao and had practiced reciprocity system were interviewed. The interview results have dominant themes which describes the nature of *kathatabanga*. The common themes that emerged among the responses of the 15 informants are the following:

- 1) *Kathatabanga* has a moral dimension.

Informant #1:

*"Taralbiko Meranao so katabanginiyankololotiyán a maka-kikinanglangandaropama o kasasakit go kapagospital, kanggawii, odina so mgapheketalimba a mgakalamidad – lagidolapay. Siirakenna ipapa toraya kenkogin awakoka babaloyaken a Muslim so katabangikokopagariodinalotaken. Go katawangko a khabadalanbooto, naosto, ka so mgalolotamiimona miyanabangrekamikokiya-sendongami".* (It is an obligatory task for a Mèranao to help or assist fellow kinsmen who is in need of help be it in sickness and hospitalization, death, or in the course of natural calamities such as flood. For me, I feel obligated being a Muslim to help my kin because I knew that my act of giving will

be reciprocated eventually, and it does especially when we experienced such dreadful natural disaster as *Sendong*.)

Informant #2:

*"Uda kami mauma o lolotamisorasotona di akendenkatawan kalangon a priperansakiina nah miyabinasa. Tamanimanto nah myangalolokes kami nah panalamat kami kopamilya o mgalolotami ah myamana bangrkami. Mgaalasilan ah pior I tendeg. (I do not know what will happen to us without our relatives because, at that time, all of my mother's farm products were washed out by the water.)"*

Informant #3:

*"Mykapyapya so kathithinabanga. Igira ah miyakhatabangaako nah mapipiyaginawako. Igira ah da nah di kharata a ginawako." (It feels so good to help other people out when they are in need. Every time I extend my help, I feel happy. Otherwise, I feel bad.)"*

Based on these interviews, we can see that helping for Mèranao is a moral obligation. Through extending help, one's good deed is measured. Thus for them, help is a good deed and that the more help they give to other people, the more good deeds they have done.

The widely applied concept of social capital helped explain on how the kathatabanga features solidarity and trust when engaged with networks from Mèranao society. Through kathatabanga, the Mèranao's social capital bridged gaps between families and thus, survives in times of disaster. As what Putnam (Putnam, 1993) explains, social capital facilitates cooperation and mutually supports relations in communities and nations and therefore become a valuable means for them during natural disaster times.

2) *Kathatabanga* is part of Mèranao Maratabat.

Informant #4:

*"Khakalilid so masa a miyaka-rege-regen a kaphakatabang ta labaoronsekta a nabalamba-lambaan so perak, ogaidna di den di kapamangilobaan saokitkaphakaito ta; aya san mababalawagna so maratabatami a pamilya".* (Most of the time, providing cash assistance to a kin is really strenuous due to monetary insufficiency but, we really find ways otherwise it degrades our family.)

In general, helping the other Mèranao family is part of their *maratabat* (pride), which involves the *maratabat* of the giver and the *maratabat* of the recipient. Their giving of help, the quality and the amount to be given is all dependent on the status and wealth.

According to Inocente Javier (cited in Briones, 1985), "often *maratabat* is translated as "*amorpropio*." But *maratabat* is more than this, for it serves as a driving force in Mèranao life, be it social, political, or economic and these are intertwined in the everyday life of the people. As a driving force, *maratabat* serves as a cohesive element that brings members of the family together not only in time of peace but most evidently in time of trouble." Javier further implies that *maratabat* is positively related to status, "financially hard-pressed individuals are prevented by well-to-do relatives from rendering household services in return for money, because it is the duty of the well-to-do relatives to extend help to their unfortunate kin. Another reason, perhaps, is the idea that working in another's house for money would, in some ways, degrade an individual. This is especially true when the individual comes from a higher stratum of the society."

The result can also be explained in the consummatory social capital which states that social capital of the informants brings individuals to stand for what they believe in and even die for it in the face of adversity. This belief is instilled in the consciousness of the people because of their sociocultural milieu.

As explained in social exchange theory, reciprocity among Mèranao informants becomes a part of their customs and tradition, therefore, humans seek rewards and avoid punishments, as what the social exchange theory assumes.

3) *Kathatabanga* is one way to strengthen the kinship ties.

It can be seen that *kathatabanga* system is a mean of reinforcing and strengthening the sense of belongingness and solidarity in a kinship group. For instance, when one dies in a community, all relatives of the deceased are expected to give help in form of material or services. If one does not assist in the occasion then, one cannot expect help in time of need. For the Mèranao, it is an anathema to ask for help from relatives if one has not service or shared to the clan.

Informant #5:

*"sokhatitinabanganapkailay so di-kangiginawa-l o pamilya. Pkailotsirankomapened, makapiran."* (Help system shows the ties of the family. The relationship of the clan is becoming stronger because whether the situation of the member is very hard or not, one must be there for him/her to help.)

Informant #6:

*"awid a akal o isa, naawid a akal o mbinabata-a."* (One's kin dilemma is a dilemma of all his kinsfolks.)

Even among mestizo/mestiza Mèranao, *kathatabanga* is manifested when their "pure blooded Meranaos also extend help to them in times of need. (Cosain et al., 2004). This study shows that Mèranao help patterns among siblings with polygynous fathers (having Muslim and Christian wives) have significant impact on the preservation and strengthening of their cultural and religious practices. Such help patterns perpetuate their sense of *awidanor kathatabanga* or mutual help as part of their cultural practice. It is observed also that it strengthen family obligation and enhance religiosity as Muslims.



4) *Kathatabanga* is an assurance and insurance system

The family and the kinship network is the primary source of personal security. In his personal interrelations, a member expects to be aided and protected by all the other members. Complementary to this is the clan's united protection of individual members; the kinship group is also frequently collectively liable for the illegal acts of its own members against members of other groups. Thus, if a person commits murder, vengeance may commonly be exacted on member of the kinship group, for even though this member is innocent (Hatfield, Walster & Berscheid, 1978). Through this kinship network, Mèranao are assured that they will be given help by their relatives and other Mèranao in times of need, especially during natural disaster. The *kathatabanga* that they have received is likened to an insurance system that when one is hospitalized, or suffers from calamities, family members are there to help. In Homans' Exchange Theory, one of the six major propositions on exchange relations is Success Proposition. For all actions taken by persons, the more often a particular action of a person is rewarded, the more likely the person is to perform that action (Wallace & Wolf, 1991).

*"Panalamat kami kaaden ah mgalolotami ah myakaogoprkami. Lagidagiyakyasagad o Pablo. Pyanabangan kami iransaperak, mgabangkala ago pyakatalimbagakiran so mgangugnguda para kokyapamulaamikomgapr-prenami."* (We are thankful that we have our relatives who helped us just like what happened during typhoon Pablo. We received aid from them such as money, clothes, and labor. They left their sons with us to help plant corn and rice in our land.)

Another study on Mèranao help system focused on the cooperation and help patterns among wives (Muslim and Christian) of the same Mèranao husband who co-reside in one house. It was found out that co-wives help one another in taking care of the children, in doing household chores during special occasions and during emergency situations (Bebeniel et al., 2003). Thus, the *kathatabanga* assures co-wives of mutual assistance.

## The Dynamics of the Mèranao *Kathatabanga*

Based on the interview of the informants, findings show that there are some indications of variation in the practice of *kathatabanga*.

Among the younger Mèranao informants (whose age ranges from 26 to 30), the kind of assistance that they give are mostly in the form of money. They also keep a record as to whom they gave their assistance and the amount they received in times of their need. Aside from providing assistance to their relatives, they also extend help to non-relatives if they have the means.

In contrast, older Mèranao informants (whose age ranges from 31 above) extend all types of help such as clothes food, money, livestock, seedlings, even parcel of land to their relatives during a natural disaster. Unlike the younger Mèranao, they do not keep track or record whom they have given assistance and the help they received in return. Neither do they do they choose to whom they will give help.

Also, results show that gender affects the Mèranao *kathatabanga*. Women are willing to borrow or loan in order to give assistance to the relatives who are in need. However, men avoid borrowing money just to give assistance to the kin. These variations are due to scarcity of resources. Related to scarcity of resources is the rational choice theory. Although this theory focuses on the actors' purposes or intentions, it take into consideration at least two major constraints on action. Because humans are rational beings, actors have different resources as well as differential access to other resources. For those with lots of resources, the achievement of ends may be relatively easy. However, for those with few, if any, resources, the attainment of ends may be difficult or impossible (Ritzer, 2000).

Moreover, findings of this study revealed that the informants both receive *kapamagawida* (financial support) and *kapamagogopa* (physical assistance) from their own relatives. In terms of *kapamagawida*, the informants received assistance through cash and kind while in *kapamagogopa*, they received comfort, advice, rehabilitation of houses and farms with the assistance of relatives. In relating this finding with the study of Hollnsteiner (1963), she found out that there are

three types of reciprocity system that community of Tulayan, Bulacan received. In this study, it was found out that there are two types of *kathatabanga* namely, *kapamagogopa* and *kapamagawida*. Overall, findings in this study share some similarities with the studies of Gerontol (2003) and Hollnsteiner (1963).

### Summary and Conclusion

To summarize the findings of the study, the *kathatabanga* practice among the Mèranao people is seen as significant as part of their culture not only during wedding, thanksgiving, or hospitalization but also during natural disasters. It is also viewed as an effective strategy for Mèranao informants in providing their immediate assistance especially when they are hardly reached by the NGO and LGU. Through this reciprocity system, Mèranao kinship ties are being strengthened and members of the kinship group or clan are drawn more closer.

It is also seen in this study that the social capital of the Mèranao informants in terms of age, gender, marital status and estimated monthly family income have different functions which affect on how they practice *kathatabanga*. Young Mèranao with economic means are more likely to extend financial assistance while older Mèranao preferred *kapamagogopa* and *kapamagawida* in giving assistance to their kin who are in need during natural disaster. Unlike young Mèranao, older Mèranao do not keep record for those they have helped and for those who help them. Married Mèranao women are more willing to borrow money just to extend help to their relatives who are in need. However, married Mèranao men avoid this. Single male and female Mèranao who have less income are not expected to extend financially but can extend non-financial assistance. While male and female Mèranao married are bound to extend financial or non-financial support.

The Mèranao way of helping their kin is either through *kapamagogopa* (mutual aid through physical assistance) and *kapamagawida* (financial support), or both. But whatever assistance a Mèranao individual received during wedding, thanksgiving or hospitalization, it has also the same value to be given in times of natural disaster.

Thus, the findings of this study support Putnam's view (2000) that social capital facilitates cooperation and mutually supportive

relations in communities and therefore a valuable means in combating many social disorders, in this case, natural calamities.

Lastly, the Mèranao practice of *kathatabanga* is based on the ideas that it gives moral dimension to the Mèranao society, a part of *maratabat*, a way to strengthen kinship ties, and an assurance and insurance system among themselves, particularly in times of natural disaster coping and adaptation.

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