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FINAL REPORT

EVALUATION OF THE EXPANDED SURE AID AND RECOVERY PROJECT (SURE COVID-19 PROGRAM)

AGRICULTURAL CREDIT POLICY COUNCIL

October 23, 2023

**EVALUATION OF THE EXPANDED SURE AID AND RECOVERY PROJECT
(SURE COVID-19 PROGRAM)**

AGRICULTURAL CREDIT POLICY COUNCIL (ACPC)

FINAL REPORT

ASIAN SOCIAL PROJECT SERVICES, INC. (ASPSI)

OCTOBER 23, 2023

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ACRONYMS

ACPC	Agricultural Credit Policy Council
AFMA	Agriculture and Fisheries Modernization Act
ALPAS COVID-19	Ahon Lahat, Pagkaing Sapat Kontra Covid-19
AMCFP	Agro-Industry Modernization Credit and Financing Program
ANOVA	Analysis of Variance
ASF	African Swine Fever
ASPSI	Asian Social Project Services, Inc.
CALF	Comprehensive Agriculture Loan Fund
CB	Cooperative Banks
CFID	Coconut Farmers and Industry Development
DA	Department of Agriculture
DBM	Department of Budget and Management
DCP	Directed Credit Programs
DOST-PCAARRD	Department of Science and Technology-Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development
ECQ	Enhanced Community Quarantine
FIES	Family Income and Expenditures Survey
GB	Government Banks
GDP	Gross Domestic Product
GVA	Gross Value-Added
IA	Impact Assessment
KII	Key Informant Interview
LBP	Landbank of the Philippines
LGU	Local Government Unit
MAO	Municipal Agriculture Officer
MSE	Micro And Small Enterprise
NEDA	National Economic and Development Authority
NEPF	National Evaluation Policy Framework
O&M	Operation And Maintenance
PCB	Private Commercial Bank
PLC	Partner Lending Conduit
PPS	Probability Proportional to Size
QUAL	Qualitative
QUAN	Quantitative
RB	Rural Banks
RFFA	Rice Farmers Financial Assistance
RSBSA	Registry System for Basic Sectors in Agriculture
SFF	Small Farmers and Fisherfolk

EXECUTIVE SUMMARY

In order to address the urgent concern on the negative impacts of the COVID-19 during its initial outbreak and given the core mandate to provide assistance to small farmers and fisherfolk (SFFs), and agri-fishery-based micro and small enterprises (MSEs), the Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) launched the Expanded SURE Aid and Recovery Project (SURE COVID-19) in April 2020, which was under DA's *Ahon Lahat, Pagkaing Sapat Kontra COVID-19* (ALPAS COVID-19). By virtue of Republic Act 11494, otherwise known as the *Bayanihan* to Recover as One Act or the *Bayanihan* II Act, DA allocated PHP2.5 B to ACPC as additional funding support for the implementation of SURE COVID-19 Project.

After 2.5 years of its implementation, ACPC pushed for the conduct of an evaluation of the program to determine to what extent the SURE COVID-19 Program has succeeded in meeting the program's objectives: (i) to finance the emergency and production capital requirements of small farmers and fisherfolk (SFF) whose incomes were affected by the enhanced community quarantine (ECQ) due to COVID 19; (ii) to provide working capital requirements of micro and small enterprises (MSEs) engaged in agriculture and fisheries food production, delivery/transport, and other food supply chain activities to ensure availability of food supply. Specifically, this evaluation aimed to:

1. Determine program effectiveness in:
 - a. addressing emergency and production capital requirements of small farmers and fisherfolks and micro and small enterprises;
 - b. providing program borrowers easier access to formal credit;
 - c. assisting pandemic-affected small farmers, fisherfolks, and agri-fishery-based MSE-borrowers; and
 - d. sustaining the food supply chain and supporting the *DA-Kadiwa ni Ani* at *Kita* Centers and consumers of high consumption markets (such as Metro Manila and other demand centers) and how it contributed to the food production, especially during the pandemic.
2. Determine program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine;
3. Establish relevance by determining if the program was able to help affected SFFs and MSEs regain and sustain their capacity to earn a living;
4. Validate if the loan was utilized based on its loan purpose;
5. Assess the repayment performance of program borrowers;
6. Identify best practices under the program and other factors that helped contribute to the successful implementation of the program; and
7. Identify challenges/constraints and policy recommendations.

The evaluation followed the objective- input- process- output- outcome- impact framework and employed both quantitative and qualitative approaches. Primary data were obtained thru survey of beneficiaries and non-beneficiary SFFs and MSEs, and KIIs with the implementers of the program both from ACPC, partner lending conduits, and municipal agriculture officers of some selected study areas.

The results of the evaluation showed the following salient features. In terms of program effectiveness, the SURE COVID-19 Program successfully achieved its goal of supplying emergency and production capital to around 108,591 small farmers and fisherfolks and 190 micro and small enterprises to the tune of PHP2.68 B. The study revealed that majority of the SFF respondents indicated that the provision of production capital facilitated the continuity of their agricultural activities amidst the pandemic. Furthermore, a significant percentage of the MSE respondents reported that production capital provision was also

beneficial for them throughout the course of the pandemic because they were able to avail credit or loans which supplemented their capital in sustaining their business activities.

Generally, the agricultural activities of both SFF beneficiaries and non-beneficiaries did not change from 2019 to 2022. This was particularly apparent in all regions, especially in crop production. With the exception of CARAGA, where fishery output activities experienced a decline from 2019 to 2022. Among MSEs, 44% of the beneficiaries and 24% of the non-beneficiaries were engaged in multiple income-generating activities. Respondents were involved in production, processing, marketing, lending, and/or rentals.

With regards to the effectiveness in assisting pandemic-affected SFFs, and agri-fishery-based MSE-borrowers, the project was evaluated by considering the problems encountered during the pandemic through the benefits or services provided by it, and the ways in which the loans obtained facilitated the survival of their enterprises. Almost identical significant challenges were encountered across the study area: CAR, Region V, and Region VII throughout the pandemic, with lack of production capital emerging as the topmost problem. In contrast, beneficiaries from CARAGA cited mobility as their primary concern. In accordance with the MSEs, the three most significant issues across all regions were climate-related problems, lack of production capital, and restrictions to mobility. The non-beneficiaries, albeit in the opposite order, reported the same top three challenges.

For the effectiveness in sustaining the food supply chain and supporting the DA-Kadiwa ni Ani at Kita Centers and consumers of high consumption markets such as Metro Manila and other demand centers and how it contributed to the food production, especially during the pandemic, the study found that 50% of the MSE beneficiaries and only 24% of the non-beneficiaries sold their produce to DA-Kadiwa Centers. The MSE beneficiaries provided several reasons for why half of those interviewed were unable to sell their produce to the KADIWA center. Two prominent causes emerged, viz: the absence of a KADIWA Center in their area and insufficient supply of produce. Conversely, the non-beneficiaries revealed that most of them did not have adequate supply of their produce and were unfamiliar with the KADIWA or unaware of the presence of such a center in their locality.

The efficiency of the program in providing timely and affordable relief to SFFs and MSEs affected by the community quarantine was evaluated based on the number of days/months the loan was released, amount of loan released, interest rate, how the beneficiaries were notified, and other charges in availing the SURE COVID-19 loan. About 28% of the beneficiaries indicated that their loan was disbursed after more than a month while 57% percent of MSE beneficiaries waited for 1-3 months before the financial assistance was released. Delayed in disbursements were experienced mostly in Region V due to additional screening of beneficiaries.

In terms of interest charged to SFFs, 91% of borrowers were aware that SURE COVID-19 loan was interest-free, however, around 4% of SFF beneficiaries mentioned that the program charged a 2% interest. The 2% interest rate paid by SFF beneficiaries was observed in the Bicol Region. This was being imposed as a penalty charge among beneficiaries who failed to pay their monthly amortization on time.

In terms of loan term/duration, a loan repayment period of 3 years was mentioned in CAR and Bicol Region, while 10 years in CARAGA and Central Visayas Regions. On the other hand, majority of MSE beneficiaries reported that the loan program has a 5-year repayment term with no interest. When asked how beneficiaries were notified as beneficiaries of the program, SFFs were notified through barangay and municipal officials as mentioned by 42% and 38%, respectively, while for MSE beneficiaries, about 42% of them were informed by the ACPC focal person as program beneficiaries. With regards to other charges paid, about 56% of SFF beneficiaries had paid some charges during

availment of the SURE COVID-19 loan. These charges include processing fee, documentary fee, loan insurance, service fee, bank charge in opening of accounts, maintaining balance, membership fee, and mortuary loan fee.

In terms of the relevance of the program, majority of the SFF and MSE beneficiaries claimed that the program was sustained even after the pandemic. They were also able to avail credit support from other sources such as: MFIs, government banks, cooperatives, friends and relatives among others. For SFF beneficiaries, it was hypothesized that the financial assistance from the SURE COVID-19 Program was an additional capital to the current/existing livelihood of the SFFs. It means that the loanable amount was insufficient to be allotted solely to a new or different agri-fishery-based activity. Therefore, it is difficult to isolate the income generated from the financial assistance. This further implies that change in the net farm income cannot be solely attributed to the program. Hence, the project measured the change in the average net farm income of SFF beneficiaries and non-beneficiaries across regions to assess their capacity to earn a living given the financial assistance from the program.

In terms of loan utilization rate which in this case is the percentage of the loan spent on agri-related activities, across all regions, a significant proportion of the loan, specifically 73%, was allocated by the SFF beneficiaries towards their crop farming activities while the loan utilization was generally for agricultural production and marketing purposes as manifested by the high utilization percentages and number of MSE beneficiaries reporting.

Around 65% of SFF beneficiaries had started paying their loan amortization, while about 35% respondents disclosed that they had not yet started paying their loan. There were varied reasons why SFF beneficiaries started paying their loans, among them were: lessen the amount of the loan, it is an obligation or responsibility, there is a prescribed time or scheduled payment, and avoid additional loan interest. For MSEs, around 81% of the beneficiaries had started paying their loan amortization, while the 18.75% respondents disclosed that they had not done yet. For those who answered in affirmative, their major reasons for paying the loan were: (i) it is an obligation, (ii) expectation of getting another loan, (iii) keep a good name, iv) lessen the amount of the loan, and (v) issued PDC cheque. While for both SFF and MSE beneficiaries, their inability to pay back the loan included failed projects due to calamity and pandemic and due to limited/no funds to pay back the loan. Some MSE beneficiaries had indicated the reason for not paying back was because they were planning to pay the whole loan amount on the maturity date.

Overall, the SURE COVID-19 Program interventions were generally found to be relevant, effective, and efficient, thereby resulted in greater farm productivity and increased mobility and access of target beneficiaries to markets. The program was able to address the production needs and capital requirements of small farmers, fishers, and agri-fishery based MSEs although in varying degrees of execution on the ground. According to the PLCs, the program helped the farmers as well as the fishers sustain their livelihood. It further underscored that the program assisted the farmers acquire additional capital to restart their farm operations. Aside from that, all program beneficiaries were thankful because the program had helped their family survived the pandemic as revealed by almost 100 percent of the stakeholders.

Based on the findings of the evaluation study, recommendations in the operational and policy levels were identified. At the operational level, ACPC needs to allocate more time for the orientation and information dissemination about the ACPC programs with the conduit, MAO and beneficiaries for better understanding of the program particularly its purpose, requirements, processing time and cost, and repayment schedule. A mechanism to enable SFFs easy access to conduits during program orientation, loan processing, release and repayment should be put in place. In the absence of DA-Kadiwa Centers in the locality, the

SFFs and MSEs should be encouraged to supply their produce to the nearest “Bagsakan Centers” where both consumers and traders could have access to a wide variety of agricultural products at competitive pricing. Further, information about DA-Kadiwa Centers should be included in the orientation. In order to improve the efficiency of loan application process, project monitoring, and repayment performance, outstanding/model stakeholders such as PLCs and beneficiaries should be acknowledged, recognized, and incentivized.

At the policy level, the amount of loans for the beneficiaries should consider the type of commodity to be funded. The ACPC programs through its conduits and in coordination with LGUs should also intensify capacity building component to improve the SFFs and MSEs financial/enterprise management, particularly on credit/loan management skills. The ACPC also need to re-examine the program at two levels to speed up the release of loans to the beneficiaries. One is between ACPC and PLC and the MAO to determine the bottlenecks in the timely release of funds to the conduit. Second is, the loaning procedures/policies of conduits to accelerate the release of funds and facilitate the loan repayment. Lastly, the selection process for MSE beneficiaries should be thoroughly reassessed. Based on the findings, some medium and large enterprises were able to access the SURE COVID-19 program. This is contrary to the program's objective and target MSE beneficiaries, which is solely intended for micro and small enterprises.

1. INTRODUCTION

1.1 Program Overview

1.1.1 Agricultural Credit Policy Council's Mandate

Created in 1986 by virtue of Executive Order 113, the Agricultural Credit Policy Council (ACPC) was mandated to assist the Department of Agriculture (DA) in synchronizing all credit policies and programs to support the latter's priority programs. ACPC was also tasked to review and evaluate the economic soundness of all on-going and proposed agricultural credit programs, be it domestic or foreign funded, prior to approval. In addition, ACPC undertake measures to increase its funds base and adopt other liquidity interest stabilization and risk cover mechanisms for its various financing programs.

Through the years, the function of ACPC expanded. In 1987, through Executive Order 116, ACPC became an attached agency of the DA with an added mandate of administering the Comprehensive Agriculture Loan Fund (CALF) through DA Administrative Order No. 5. In 1992, the Magna Carta of Small Farmers through RA 7607 further expanded the role of ACPC to: (i) conduct institutional capacity building programs and (ii) develop special projects to promote innovative financing schemes for small farmers. Advocacy of rural and agricultural finance policies and programs was also undertaken by ACPC.

Furthermore, in 1996, the Agriculture and Fisheries Modernization Act or the AFMA (RA 8435) enabled ACPC to eventually carve its niche in a liberalized and globalized environment whereby it was tasked in support to AFMA in facilitating the phase-out of all agricultural directed credit programs (DCP) and developing the design of globalized agricultural credit scheme called the Agro-Industry Modernization Credit and Financing Program or the AMCFP. In order to ensure the success of this program, ACPC was designated as administrator whose main function was to oversee the administration of the AMCFP Fund, including the DCP funds and ensure the adequate flow of funds to the DA's priority sectors and intended clients.

At present, with its ongoing involvement in policy/action research and institution-building, ACPC continues to help government craft policies and implement strategies that increase and sustain the flow of credit to agriculture and fisheries, improve the viability of farmers and fisherfolk, and support agriculture modernization, food security, and poverty alleviation.

1.1.2. ACPC's Intervention during the Pandemic

The direct impact of COVID-19 pandemic created a serious challenge to global food security and livelihood particularly among countries with more labor-intensive agricultural production systems and have less capacity to withstand and recover from the impacts of the pandemic.

Several assessment studies in Southeast Asia had been conducted to inform policy makers and implementers of the profound impacts of COVID-19 especially on the agriculture sector which is considered as the main source of subsistence and driver for economic growth and development in this part of the region. The study of Gregorio & Ancog (2020) found out that the COVID-19 pandemic significantly reduced aggregate volume of agricultural production by as much as 3.11% or 17.03 million tons. Restrictions

in mobility due to community lockdowns decreased the agricultural labor force which reduced the agricultural production particularly among low income Southeast Asian countries. The decrease in labor and agricultural productivity contributed to Gross Domestic Product (GDP) reduction by 1.4% affecting 100.77 million individuals (Gregorio, 2020 cited in DA Press Office, 2022).

Based on the recent assessment on the impacts of COVID-19 pandemic in the Philippines by the FAO-United Nation and IFAD, around 109 million of the population are at risk, of which 26% relying on agriculture for livelihoods and 47.4% urban food consumers that heavily depend on rural and peri-urban produce. In addition, findings showed that the effects of pandemic on the Philippine agri-food system have created new vulnerabilities and long-term issues.

Mehrotra et.al. (2020) revealed that there was a sharp decline in income of local MSMEs because of low customer demand coupled with restrictions resulting in lockdowns. Likewise, the disruptions in the supply chain have impaired the earning capacity of MSMEs. In addition, based on the study of Shinozaki and Rao (2021) on the impact of COVID-19 on MSMEs under the lockdown, MSMEs from the agriculture sector identified lack of working capital to maintain or restart their business as their main concern. Such MSMEs characterized their financial condition after the outbreak as having “no cash and savings”.

In order to address the urgent concern on the negative impacts of the COVID-19 during its initial outbreak and given the core mandate to provide assistance to resource poor farmers, fisherfolk and agri-fishery-based micro and small enterprises (MSEs), the ACPC launched the Expanded SURE Aid and Recovery Project (SURE COVID-19) in April 2020, which was under the Department of Agriculture’s *Ahon Lahat, Pagkaing Sapat Kontra COVID-19* (ALPAS COVID-19). However, the SURE COVID-19 did not receive any budgetary support from *Bayanihan* to Heal as One Act or the *Bayanihan I Act* (RA 11469) which was expected to provide emergency funding support for the implementation of government measures or programs that would give assistance to those affected by the COVID-19 pandemic including the ALPAS COVID-19. To be able to immediately launch the program, the ACPC instead used funds sourced from the Agro-Industry Modernization Credit and Financing Program (AMCFP) as well as appropriations under the 2020 General Appropriations Act, and later on under the Republic Act 11494, otherwise known as the *Bayanihan* to Recover as One Act or the *Bayanihan II Act*.

Later, under Republic Act 11494, otherwise known as the *Bayanihan* to Recover as One Act or the *Bayanihan II Act*, the DA allocated PHP 2.5 B to ACPC as additional funding support for the expansion of the SURE COVID-19 Program’s Implementation.

The SURE COVID-19 Program aimed to (i) finance the emergency and production capital requirements of small farmers and fisherfolks (SFF) whose incomes were affected by the enhanced community quarantine (ECQ) due to COVID-19 and, thereby, help SFFs regain their capacity to continue their agricultural activities and to contribute to sustained food production; and (ii) provide working capital to MSEs engaged in agriculture and fisheries food production, delivery/transport, and other supply chain activities to ensure the continued availability of food supply.

As of December 2022, the SURE COVID-19 Program has released loans amounting to PHP3.57 B among 108,591 SFFs and 190 agri-fishery-based MSEs nationwide (**Table 1**). By region, CAR received the highest amount of loan at PHP267.02 million and the highest number of SFF beneficiaries at 10,681. By contrast, the lowest amount of loan went to BARMM with PHP 45.25 million shared by 1,810 beneficiaries equivalent to PHP 25,000.00 per beneficiary. On the other hand, a total of PHP 894.75 million amount of loan

was provided to 190 MSEs. Region II received the highest amount of loan at PHP 139.64 million, while CAR and Region I at PHP 10 million loaned to only 1 MSE-borrower each region. Region III has the highest number of MSE-borrowers with 37 enterprises.

Table 1. DA-ACPC SURE COVID-19 Program Amount of Loan Releases and Number of Borrowers, by Region (As of December, 2022).

Area	Small Farmer and Fisherfolk (SFF) - Borrowers		Micro and Small Enterprises (MSE) - Borrowers	
	Amount of loan (PHP)	Number of SFF-Borrowers	Amount of loan (PHP)	Number of MSE-Borrowers
BARMM	45,250,000	1,810	15,000,000	2
CAR	267,025,000	10,681	10,000,000	1
NCR			20,000,000	2
Region I	169,955,000	6,892	10,000,000	1
Region II	208,457,000	8,236	139,640,000	21
Region III	147,150,000	5,887	106,835,000	37
Region IV-A	201,015,000	8,122	90,683,537	18
Region IV-B	91,025,000	3,641	47,500,000	10
Region V	205,100,000	8,204	87,630,000	24
Region VI	183,232,000	7,320	37,892,000	9
Region VII	211,340,000	8,581	33,000,000	4
Region VIII	155,450,000	6,218	28,000,000	4
Region IX	150,375,000	6,062	61,000,000	7
Region X	150,800,000	6,039	56,450,000	15
Region XI	197,690,000	7,771	23,000,000	5
Region XII	148,817,000	7,307	81,620,000	24
Region XIII	145,500,000	5,820	46,500,000	6
Total	2,678,181,000	108,591	894,750,537	190

Source: ACPC (received October 3, 2023)

While data from September 2022, the amount repaid to ACPC was PHP306.08 million or (8.6%) of the total amount released as of the same date. It should be noted that the beneficiaries are given 10 years to repay the loan.

Upon SURE COVID-19 Program completion in December 2022, the ACPC would like to evaluate the program to assess its performance, especially in terms of meeting its target objectives. The results of the evaluation shall also be instructive in determining ways forward for the program. It is in this context that ACPC commissioned the Asian Social Project Services, Inc. (ASPSI) to conduct the SURE COVID-19 Program Evaluation.

1.2 Program Evaluation Objectives

The main purpose of the evaluation was to determine to what extent the SURE COVID-19 Program has succeeded in meeting the program's objectives: (i) to finance the emergency and production capital requirements of small farmers and fisherfolk (SFF) whose incomes were affected by the enhanced community quarantine (ECQ) due to COVID 19; (ii) to provide working capital requirements of micro and small enterprises (MSEs) engaged in agriculture and fisheries food production, delivery/transport, and other food supply chain activities to ensure availability of food supply. Specifically, this evaluation aimed to:

1. Determine program effectiveness in:
 - e. addressing emergency and production capital requirements of small farmers and fisherfolks and micro and small enterprises;
 - f. providing program borrowers easier access to formal credit;

- g. assisting pandemic-affected small farmers, fisherfolks, and agri-fishery-based MSE-borrowers; and
 - h. sustaining the food supply chain and supporting the DA-*Kadiwa ni Ani* at *Kita* Centers and consumers of high consumption markets (such as Metro Manila and other demand centers) and how it contributed to the food production, especially during the pandemic.
- 8. Determine program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine;
 - 9. Establish relevance by determining if the program was able to help affected SFFs and MSEs regain and sustain their capacity to earn a living;
 - 10. Validate if the loan was utilized based on its loan purpose;
 - 11. Assess the repayment performance of program borrowers;
 - 12. Identify best practices under the program and other factors that helped contribute to the successful implementation of the program; and
 - 13. Identify challenges/constraints and policy recommendations.

1.3 Evaluation Design and Conceptual framework

The SURE COVID-19 Program evaluation followed the objective- input- process- output- outcome-impact framework shown in **Figure 1**. The mandate of the ACPC, particularly with regard to the SURE COVID-19 Program was determined including its overall goal and objectives. Inputs included the resources provided for the program to be able to carry-out the tasks assigned such as the funds released by ACPC through its partner lending conduits (banks, cooperatives, and associations), program personnel, and supplies and materials utilized for program implementation and monitoring. In terms of process, the evaluation identified and analyzed the approaches, methods, and strategies in fund management by ACPC's PLCs, specifically in the following: SURE COVID-19 loan application and processing; loan releasing; loan monitoring; and loan payment.

Moreover, the evaluation looked at among other things, the intended and unintended outputs and outcomes as a result of the SURE COVID-19 Program, considering its target objectives. The target outputs included the following: total amount of loans released and total number of beneficiaries; total amount of loans released and number of SFF beneficiaries; total amount of loans released and number of agri-fishery-based MSE beneficiaries; and total amount repaid to ACPC. Lastly, in terms of sustainability, the assessment looked at the extent of ACPC capacity to improve management and service delivery; extent of the program resiliency to future risks; and the learnings and best practices gained during implementation.

Relevance of the SURE COVID-19 Program was drawn from the objectives and processes involved in the carrying-out the project activities while efficiency was measured against inputs, processes or activities, and outputs. Effectiveness of the program was determined by the attainment of the project objectives, the processes involved using the inputs provided, and the outputs generated from the processes and activities undertaken.

While outcome was gauged through the achievement of the objectives, sustainability was demonstrated through sustained adoption of the approaches, methods, and strategies introduced, solid commitments of the different stakeholders to support the project, and implementation of needed policies that will ensure continuity of the activities involved.

Impact as shown in the project framework targets to achieve two long term goals of: (1) sustained/higher productivity and income; and (2) improved well-being. At this stage, attainment and measurement of these long-term goals are not yet possible but initial impact results may be observed by project implementers and experienced by

beneficiaries. Information for the initial impact of the project was measured from the data gathered from project implementers and beneficiaries.

This Evaluation study was attuned to the National Evaluation Policy Framework (NEPF) of the Philippines, as contained in the Joint Memorandum Circular No. 2015-01 by the National Economic and Development Authority (NEDA) and the Department of Budget and Management (DBM).

The NEPF calls for the purposive conduct of independent evaluation of government programs, projects, and structures the purposive conduct of evaluations in the public sector which in this case the evaluation of the SURE COVID-19 Program. By the use of standardized evaluation procedures, projects and programs nationwide were assessed in terms of their efficiency, outcomes, and impacts based on national priorities.

This Evaluation assessed the project performance based on the following criteria:

- a. Effectiveness of the project re: achievement of objectives and unintended results. It sought to ascertain the following: What were the results achieved by the project? Were the intended project benefits realized? What were the benefits (in terms of improved productivity and income, etc.)? What were the contributing and constraining factors to the achievements of results in terms of addressing- (i) emergency and production capital requirements of small farmers and fisherfolks; (ii) provision of program borrowers' easier access to formal credit; (iii) assistance to pandemic-affected small farmers, fisherfolks, and agri-fishery-based micro and small enterprise (MSE)-borrowers; and (iv) sustaining the food supply chain;
- b. Efficiency in the delivery of inputs and outputs (goods and services) considering operational alternatives and timelines. It sought to answer the following questions: Was the project implemented as planned? Were the Project components/activities completed on time and at cost? What were the reasons for deviation, if any?
- c. Relevance is the responsiveness to the needs of public finance, trader and business communities, and realtors/developers; alignment and consistency with national priorities and policies; complementation with other program/projects and programmatic alternatives. determine program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine; and relevance by determining if the program was able to help affected SFFs and MSEs regain and sustain their capacity to earn a living;
- d. Impact of how the intervention (SURE COVID-19 Program) being evaluated affects outcomes, whether these effects are intended or unintended. Impact assessment (IA) is a structured process for considering the implications, for people and their environment, of proposed actions while there is still an opportunity to modify (or even, if appropriate, abandon) the proposals. It sought to answer the question-What initial benefits or impacts did the program implementer envision the project to have upon the pandemic-affected small farmers, fishers, and agri-based MSE-borrowers? Did the farmers, fishers and agri-based MSE-borrowers benefit from the project to the extent foreseen by the implementer?;
- e. Sustainability of operations of organizations and operations and maintenance of structures established by the project; extent of benefits after funding; factors facilitating the achievement/non-achievement of the project's sustainability. It shall answer the following questions: what were the mechanisms (policy, institutional arrangements, financing, technology, etc.) put in place to support the sustainability of operation of organizations/individual farmers & fisherfolk as well as O&M of

structures established by the project? What were the key strategies/interventions that worked (good practices) or did not work (lessons learned) in the project?; and

- f. Other key performance indicators such as loan utilization, repayment performance, best practices, and challenges/constraints encountered by SFFs and MSEs in their participation in the program.

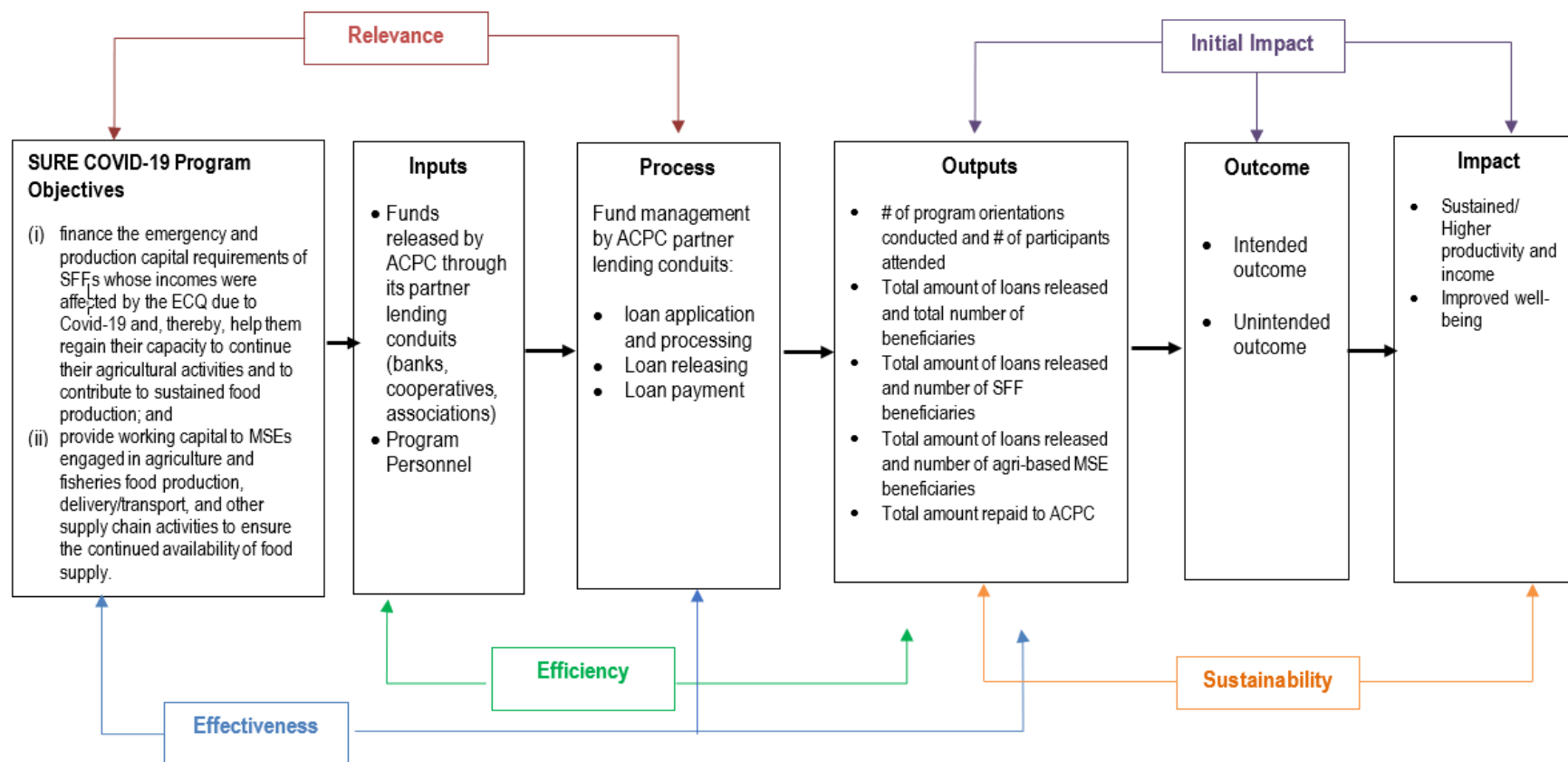


Figure 1. SURE COVID-19 Program Evaluation Conceptual Framework

2. REVIEW OF RELATED LITERATURE

2.1 Impacts of COVID-19 to the Agriculture Sector

2.1.1 Global perspective

The direct impact of COVID-19 pandemic created a serious challenge to food security and livelihood particularly among countries with more labor-intensive agricultural production systems and have less capacity to withstand and recuperate the impacts of the pandemic. The limitation in the mobility of people across boundaries contributed to the labor shortage for agricultural sectors in many countries, and to supply side disruptions due to inability to transport goods because of closing borders which reduced farmers' off- and on-farm incomes (OECD, 2020).

2.1.2 Southeast Asia

In Southeast Asia during the COVID-19 pandemic, several assessment studies had been conducted in order to inform policy makers and implementers of the profound impacts of COVID-19 pandemic to the agriculture sector which serves as primary means of subsistence, and driver for economic growth and development among Southeast Asian countries. Based on the study of Gregorio & Ancog (2020), the COVID-19 pandemic significantly reduced aggregate volume of agricultural production by as much as 3.11% or 17.03 million tons. Restrictions in mobility due to community lockdowns decreased the agricultural labor force which reduced the agricultural production particularly among low income Southeast Asian countries. The decrease in labor and agricultural productivity have translated to GDP reduction by 1.4% affecting 100.77 million individuals.

2.1.3 In the Philippines

In the Philippines, there were many evaluation studies conducted particularly for big ticket projects mostly funded by foreign funding institutions. This action item should be basic for such projects considering that said interventions have primal impacts to its populace, economy, and the various local institutions as well.

2.1.3.1 Food security/agri-food systems

The series of community lockdowns in the country had a direct impact on the local economy particularly the agricultural sector as it requires massive human resources which made it vulnerable to the pandemic's adverse effects. Based on the recent assessment on the impacts of COVID-19 pandemic in the Philippines by the FAO-United Nation and IFAD, around 109 million are at risk, with 26% that rely on agriculture for livelihoods and 47.4% urban food consumers that heavily depend on rural and peri-urban produce. In addition, findings showed that the effects of pandemic on the Philippine agri-food system have created new vulnerabilities and long-term issues.

Furthermore, the pandemic disrupted the domestic food supply chains that resulted from travel restrictions which negatively affected food availability and accessibility. It also negatively affected household food consumption due to a reduction in household income among individuals, decrease in working hours, and job losses (Dili, 2022). In addition, some farmers and fisherfolk also encountered difficulties in purchasing farm inputs due to closing of agro-trading stores, and banks. They also faced challenges in selling their produce. After the panic buying scenario, retailers experienced reduced sales (FAO, 2021).

2.1.3.2 *Micro-, Small- and Medium-sized Enterprises (MSMEs)*

According to Mehrotra et.al. (2020), there was a sharp decline in the income of local MSMEs because of low customer demand coupled with restrictions thereby resulting in lockdowns. Likewise, the disruptions in the supply chain have impaired the earning capacity of MSMEs. In addition, based on the study of Shinozaki and Rao (2021) on the impact of COVID-19 pandemic among MSMEs under the lockdown, MSMEs from the agriculture sector identified lack of working capital to maintain or restart their business as their main concern. Such MSMEs characterized their financial condition after the outbreak as having “no cash and savings”.

Despite all challenges, the COVID-19 pandemic opened opportunities to determine and learn more about the bottlenecks and vulnerabilities in the agri-food system that would strengthen its resilience. Examining the current resilience, and effectivity of existing policy measures are crucial in understanding the impact of the pandemic (OECD, 2020).

2.2 Small Farmers and Fisherfolks (SFFs) and Micro, Small and Medium Enterprises (MSMEs) in the Philippines

2.2.1 Agriculture and Fisheries Sector in the Philippines

More or less, a tenth of the Gross Domestic Product (GDP) of the country is from the agriculture and fisheries sector (PSA, 2022). With the onset of the COVID-19 pandemic, Gross Value-Added (GVA) in Agriculture, Forestry, and Fisheries has decreased with the livestock, poultry and egg production, and forestry and logging sub-sectors as the most negatively affected. Volume of agricultural exports and imports also declined.

2.2.2 Small farmers and fisherfolks in the Philippines

The latest census done by the Philippine Statistics Authority for the sector of agriculture and fisheries was in 2012. It reported a total of 5.56 million farms with an average area of 1.29 hectare/farm. About 89% of the total farms have areas below 3 hectares. According to the 2018 PSA Report on Poverty Incidence among Basic Sectors, the farmers (31.6%) and fisherfolks (26.2%) are the top two poorest sectors which are prevalent in the GIDA and ELCAC areas. Due to the COVID-19 pandemic, the government mandated the Department of Agriculture (DA) to assist these sectors to ensure food security. In order to easily tap or access the small farmers and fisherfolks, DA established the national Registry System for Basic Sectors in Agriculture (RSBSA). By March 2022, a total 5,463,735 farmers and fisherfolks were already registered in the RSBSA and were given priority in the availment of assistance.

2.2.3 MSMEs in the Philippines

The 2021 List of Establishments recorded a total of 1,080,810 business enterprises operating in the country, of which 90.54% are micro, 8.63% are small, and 0.41% are medium enterprises (DTI 2021 MSME Statistics). By sector, agriculture, forestry and fishing constituted 0.81% of the 12.60% under the category ‘Other Industries’. Almost half of the MSMEs are located in the National Capital Region, CALABARZON, and Central Luzon. In terms of employment, MSMEs are generating jobs to approximately 65% of the country’s total employment.

2.3 Assistance to SFFs and MSEs during COVID-19 Pandemic

To assist farmers and fisherfolk during the COVID-19 pandemic, the government ensured that social protection measures are sufficient and accessible to the agricultural sector. Aside from the SURE COVID-19 Program, PHP1 B was committed to the fisheries sector through the Department of Agriculture's "Plant, Plant, Plan" program to increase farm productivity and ensure food sufficiency during the COVID-19 pandemic. There is also financial assistance for farmers who were affected by the drop in farmgate price (Cabico, 2020).

In addition, farmers, who are tilling one hectare and less, were also granted a one-time PHP5,000.00 cash assistance through the Financial Subsidy for Rice Farmers (FSRF) who are covered by the Rice Farmers Financial Assistance (RFFA) program (Novio, 2020).

Furthermore, the Department of Science and Technology-Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development (DOST-PCAARRD) launched *GALING-PCAARRD Kontra* COVID-19 Program as a quick response to the government-led efforts against COVID-19 pandemic with a total investment of P174 million supporting 64 projects and 12 activities across the Philippines.

3. APPROACH AND METHODOLOGY

3.1 Research Design

The Mixed Methods Research Design involving both quantitative and qualitative approaches was employed in the conduct of the evaluation study. The quantitative approach involved the conduct of survey with program beneficiaries and non-beneficiaries. The study also employed qualitative approach to complement the quantitative approach and to build a rich narrative. Aside from review of program documents, the qualitative approach mainly comprised thematic analysis of datasets and transcripts of key informant interviews (KIIs). The qualitative assessment also served as a key in putting the whole assessment within the appropriate context. The KIIs involve various program partners particularly loan conduits and municipal agriculture officers (MAOs) of selected study areas.

3.1.1 Data Sources

The study utilized both secondary and primary data/information. Secondary data/information were obtained from available program documents, while primary data were obtained through survey among SFF and MSE beneficiaries and non-beneficiaries, and KIIs with the program implementers, partner lending conduits (PLCs) and partners at municipal level. In particular, 12 KIIs with PLCs (banks, cooperatives, associations) and 8 KIIs with MAOs were conducted. At least one MAO was interviewed per province. The KIIs were undertaken using semi-structured interviews with evaluation questions around relevance, effectiveness, efficiency and sustainability and designed for different stakeholders to be interviewed. All interviews were undertaken in full confidence and anonymity. To facilitate the conduct of each KII, an interview team was mobilized and composed of a facilitator, and a documenter. Guide questions for the KII were prepared prior to the actual conduct of the activities. The KIIs were conducted remotely using available online platforms like Zoom, MS Teams, or Google Meet.

3.1.2 Sampling Techniques

The target population of the study covered the September 2022 ACPC database of SURE COVID-19 Program borrowers consisting of 107,634 SFF and 190 MSE-borrowers. Given this information, the study employed a stratified multi-stage sampling with probability proportional to size (PPS) to provide statistical information on SFF and MSE-borrowers (**Annexes 1 to 3**). The study employed a stratified multi-stage sampling with probability proportional to size (PPS) to provide statistical information on SFF and MSE-borrowers. The study stratified by region with two regions drawn from Luzon, one region from Visayas, and one region from Mindanao. For each drawn region, two (2) provinces were drawn and, in each province, two (2) municipalities/cities were drawn. Upon approval of ACPC on the study areas up to municipal level, the list of barangays from the randomly selected municipality was requested from ACPC. From this list, two (2) barangays were randomly drawn. After which, the required number of respondents (beneficiaries) was drawn from the list of beneficiaries from the selected barangays. Finally, the list of selected beneficiaries with their contact details as well as replacements was provided by ACPC.

The sample size was calculated by applying the following formula:

Fisher, et.al, (1983); Kish, (1965) Formula

$$n = Z^2 pq / d^2 = (1.96)^2 (0.5)(0.5)/(0.08)^2 = 150$$

where: n = desired sample size

Z = the standard normal deviate usually at 1.96 (or more simply 2.0)

Corresponds to the 95% confidence level

p = the proportion in the target population estimated to have a particular characteristics/% that

an event will occur

q = 1-p = % that event will not occur

d = degree of accuracy or margin of error usually at 0.05 to 0.09

Note: (p)(q) is at a maximum at p=0.5 and q=0.5

Sloven's Formula

$$n = N / 1 + Ne^2 = 107634/1+107634(0.08)^2 = 156$$

where: n = sample size

N = population

e = degree of accuracy or margin of error usually set between 0.05 to 0.09

Cohen Power Table (1988, p 55)

for two-tailed $\alpha = .05$, $d=0.50$, and Power=.99.....n = 148

Applying Sloven's Formula, the study involved 600 SFFs (400 program beneficiaries and 200 non-beneficiaries) and 120 agri-fishery-based micro and small entrepreneurs (80 program beneficiaries and 40 non beneficiaries) giving a total of 720 survey respondents. The number of respondents and distribution by stratum up to municipal level is presented in **Table 2** and **Table 3**. The matched non-beneficiary SFF were also drawn from the selected barangays and as much as possible have the same agricultural activities with that of sample SFF beneficiary.

For the survey for MSEs, the planned sampling design was not followed since the number of beneficiaries from the initially identified survey areas cannot satisfy the targeted number of respondents. Even some pre-selected municipalities or provinces have no MSE beneficiary. With this limitation, some MSE beneficiaries were drawn from the closest or neighboring municipality or province. Similarly, some matched non-beneficiaries were drawn from different municipalities or provinces. For this sampling limitation, the statistical analysis was adjusted by skipping the test of statistics for MSE data analysis. Despite this weakness, the analysis remains effective and valid because the number of MSE interviews particularly for beneficiaries were quite large that almost reached the universe.

FINAL REPORT**Table 2. Distribution of SSF survey respondents by municipality/city.**

Region	Province	Municipality/ City	Barangay	Number of respondents		
				Beneficiary	Non-Beneficiary	
CAR	Benguet	Kabayan	Batan	13	7	
			Pacso	12	6	
		La Trinidad	Alno	25	13	
	Mountain Province	Bauko	Mount Data	13	7	
			Monamon Sur	12	6	
		Besao	Kin-iway	11	7	
			Lacmaan	2	0	
			Banguitan	12	6	
Region V	Sorsogon	Casiguran	Lungib	9	7	
			Boton	4	0	
			Santa Cruz	12	6	
		Gubat	Cogon	6	7	
			Ogao	7	0	
			Union	12	6	
	Albay	Malilipot	Calbayog	12	6	
			San Isidro	13	7	
			Iraya			
		Tabaco City	Bogñabong	10	7	
			Matagbac	3	0	
			Pinagbobong	12	6	
	Region VII	Bohol	Clarin	Danahao	6	7
				Bogtongbod	7	0
				Buacao	11	6
				Tubod	1	0
Trinidad			San Vicente	10	7	
			Mabuhay	3	0	
			Cabigohan			
			Tagum Norte	12	6	
Negros Oriental		Bais City	Sab-ahan	13	7	
			Okiot	12	6	
		Dumaguete City	Camanjac	12	7	
			Batinguel	1		
Region XIII	Surigao del Sur	Bislig City	Poblacion	13	7	
			Pamanlinan	12	6	
		Cortes	Matho	13	7	
			Burgos	11	6	
			Manlico	1	0	
			Agusan del Norte	Nasipit	Aclan	7
	Culit	6			0	
	Ata-atahon	11			6	
	Punta	1			0	
	Cabadbaran City	La Union		8	7	
		Sanghan		5	0	
			Cabinet	12	6	
4	8	16	45	400	208	

Table 3. Distribution of MSE respondents by province.

Region	Province	Number of respondents	
		Beneficiaries	Non-beneficiaries
NCR	Metro Manila	2	0
CAR	Benguet	1	1
Region II	Isabela	9	0
Region III	Nueva Ecija	6	2
	Tarlac	2	1
	Pampanga	3	1
	Bulacan	1	0
	Nueva Vizcaya	2	0
	Bataan	2	0
Region IV-A	Quezon	2	0
	Rizal	1	0
Region IV-B	Occidental Mindoro	1	1
	Oriental Mindoro	1	0
Region V	Sorsogon	2	2
	Albay	2	2
	Camarines Sur	7	6
	Camarines Norte	3	3
Region VII	Cebu	2	0
Region IX	Zamboanga del Norte	3	0
	Zamboanga Sibugay	2	0
	Zamboanga del Sur	1	0
Region XI	Davao del Sur	2	0
Region XII	South Cotabato	3	1
	Sultan Kudarat	3	0
	North Cotabato	3	1
	Sarangani	1	1
Region X	Misamis Oriental	3	4
	Bukidnon	3	2
	Misamis Occidental	1	0
Region XIII	Agusan del Norte	2	2
	Agusan del Sur	2	2
	Dinagat Islands	1	1
	Surigao del Sur	1	1
TOTAL		80	34

3.2 Profile of Study Regions

The profile of the four (4) sample regions were reviewed and presented as **Annex 4**. This provided a bird's eye view of the existing condition of the survey area in terms of the socioeconomic and demographic characteristics which are important factors in the identification and prioritization of programs and projects.

3.3 Data Processing and Analysis

The following statistical techniques were employed:

1. Descriptive statistics such as means, and standard deviations presented in cross tabulation table.
2. Difference of means test (t-test). The difference of means test was used to show (attribution analysis) that there is no difference of a beneficiary and non-beneficiary samples in terms of socio-demographic characteristics (age, gender, civil status, years in school, etc.). This is to make sure that the two sample groups are

comparable for outcome and impact analysis.

3. Analysis of variance (ANOVA). This is to show significant difference of the net income between beneficiary and non-beneficiary samples, and between before project (2019) and after project (2022).

Further, to facilitate data comparison and analysis, frequency and percentage distributions tables, charts and graphs of key variables were prepared.

Qualitative data was analyzed, and the themes drawn from responses were used to enrich the analysis of survey data. Results in concise qualitative description also formed the bases for crafting recommendations on what measures have to be put in place and how this can be communicated effectively and efficiently through policy communication planning.

3.4 Strengths and Limitations of the Program Evaluation

As earlier mentioned, based on ACPC data on MSE beneficiaries, the distribution of MSE beneficiaries was quite dispersed wherein some of the original sample areas (province and municipality) cannot provide the targeted number of respondents. With that, some MSE beneficiaries were drawn from the nearest or neighboring municipalities/and or provinces. Although this can be considered as a limitation in terms of skipping the test of statistics for MSE data analysis, the analysis remained valid and effective since the number of MSE beneficiary interviews almost approaches the whole MSE beneficiary population. In addition, the search for matched MSE non-beneficiaries was challenging. Some matched MSE non-beneficiaries were mostly from referrals of the interviewed MSE beneficiaries, and municipal agriculture offices. For areas with no referrals, the target number of non-beneficiaries was not reached.

In addition, ideally, difference in difference (DID) counter factual analysis should be performed. This is to show whether change occurred between before project (2019) and after project (2022) in terms of income of SFFs and MSEs and to show that the difference between beneficiary and non-beneficiary samples that can be attributed to the program. However, the study was not able to conduct the DID since the study samples particularly the SFFs have varied agricultural activities and commodities while though there were with common commodities, the number of samples are limited to satisfy DID analysis. Further, other variables such as change in productivity and area planted to crops or number of heads for livestock as data points were limited for some commodities/agricultural activities, which cannot be used as basis for generalization.

4. RESULTS AND DISCUSSION

4.1 Socio-economic profile of survey respondents

4.1.1 Socio-demographic characteristics of SFF, by type of respondent

Table 4 shows the socio-demographic characteristics of SFFs for both program and non-program beneficiaries. The average age of respondent is 50 years old for both beneficiary and non-beneficiary samples, wherein majority (53%) are males and 47% are females. Seven (7) out of 10 of respondents are married. Four (4) out of 10 respondents have attended seven (7) to 10 years of schooling. They belong to a household with an average size of 5 members that resides in a single type of housing that they own, and built in a lot that they own with recorded prominent materials as mixed but predominantly light materials. House and lot ownership are valuable assets of small farmers and fisherfolks as these indicates permanency of residence in the fishing and farming village.

The current average annual income for the total sample is PHP143,980.00 or PHP 28,796.00 per capita income for the household with 5 members. Fisherfolks and farmers were reported to be the poorest among the basic sectors with poverty incidence of 30.6% and 30%, respectively (PSA, 2022).

Table 4. Socio-demographic characteristics of SFF, by type of respondent, 2023.

Characteristic	Beneficiary (n=400)		Non-Beneficiary (n=208)		ALL (n=608)	
Age						
Range	23-85		23-80		23-85	
Mean	51		50		51	
Sex	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Male	230	58.00	92	44.00	322	53.00
Female	170	43.00	116	56.00	286	47.00
Civil Status						
Single	34	9.00	22	11.00	56	9.00
Married	321	80.00	148	71.00	469	77.00
Common-law	13	3.00	13	6.00	26	4.00
Widow	25	6.00	23	11.00	48	8.00
Separated	6	2.00	2	1.00	8	1.00
Number of years in school						
6 and below	108	27.00	73	35.00	181	30.00
7 to 10	160	40.00	76	37.00	236	39.00
11 and above	132	33.00	59	28.00	191	31.00
Household Size						
Range	1-12		1-13		1-13	
Mean	5		5		5	
Annual Income	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Below 20,000	10	3.00	9	4.00	19	3.00
20,000-49,999	50	13.00	35	17.00	85	14.00
50,000-99,999	121	30.00	68	33.00	189	31.00
100,000-149,999	89	22.00	47	23.00	136	22.00
150,000-199,999	38	10.00	17	8.00	55	9.00
200,000 and above	92	23.00	32	15.00	124	20.00
Mean	152,240		125,090		143,980	
Median	102,000		93,500		100,000	
Tenure status	No.	Percentage	No.	Percentage	No.	Percentage

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Characteristic	Beneficiary (n=400)		Non-Beneficiary (n=208)		ALL (n=608)	
		(%)		(%)		(%)
Owned	279	70.00	144	69.00	423	70.00
Rented	121	30.00	64	31.00	185	30.00

The average socio-demographic and economic profiles of beneficiary and non-beneficiary samples such as age, number of years in school, household size, and tenure status were the same with t- test showing no significant difference between the two groups of samples (**Table 5**). However, significant difference was observed for the gender, annual income, and primary occupation variables. Since majority (7 out of 10) of the socio-demographic characteristics were found to have no significant difference, this allowed comparison of these two samples (SFF program beneficiaries and non-beneficiaries) to show changes in income and other comparative factors showing output or outcomes of the program.

Table 5. Results of t-test: unequal sample for background of SFF, by type of respondents, 2023.

Variable	Beneficiary		Non-Beneficiary		t	Sig. (2-tailed)
	Mean	Percentage (%)	Mean	Percentage (%)		
Age	50.91 (11.687)		50.09 (14.067)		-.722	.471
Gender						
Male	230	58.00	92	44.00	2.313	.021
Female	170	43.00	116	56.00		
Civil Status					1.709	.088
Single	34	9.00	22	11.00		
Married	321	80.00	148	71.00		
Common-law	13	3.00	13	6.00		
Widow	25	6.00	23	11.00		
Separated	6	2.00	2	1.00		
Number of years in school					-1.621	.106
6 and below	108	27.00	73	35.00		
7 to 10	160	40.00	76	37.00		
11 and above	132	33.00	59	28.00		
Household Size					-1.294	.196
Range	1-12		1-13			
Mean	5		5			
Annual Income					-2.304	.022
Below 20,000	10	3.00	9	4.00		
20,000-49,999	50	13.00	35	17.00		
50,000-99,999	121	30.00	68	33.00		
100,000-149,999	89	22.00	47	23.00		
Beneficiary Income					-1.937	.053
150,000-199,999	38	10.00	17	8.00		
200,000 and above	92	23.00	32	15.00		
Mean	152,240		125,090			
Median	102,000		93,500			
Tenure status					-.107	.915
Owned	279	70.00	144	69.00		
Rented	121	30.00	64	31.00		
Main/primary Occupation^a					2.775	.006
Employed	58	14.50	13	6.25		
Hired worker in non-farming activities	21	5.25	7	3.37		
Self-	30	7.50	26	12.50		

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Variable	Beneficiary		Non-Beneficiary		t	Sig. (2-tailed)
	Mean	Percentage (%)	Mean	Percentage (%)		
employed/Business/Trade						
Crop Farming	212	53.00	118	56.73		
Livestock Raising	22	5.50	15	7.21		
Poultry Raising	2	0.50	3	1.44		
Fisherfolk	87	21.75	52	25.00		
No response	3	0.75	0	0		
Years in Occupation					.929	.353
< 1 year	3	0.75	1	0.48		
1 - 5 years	63	15.75	37	17.79		
6 - 10 years	78	19.5	30	14.42		
11 - 20 years	97	24.25	51	24.52		
21 - 30 years	77	19.25	44	21.15		
> 30 years	70	17.5	41	19.71		
Average (years)	19.21		20.29			

Note: Figures in parentheses are standard deviation. Used a t-test of proportion for nominal variables.

^a Multiple response

Disaggregated by region (**Annex Tables 5 to 8**), for CAR, the average age of respondents is 48 years old, 52% are male and 48% are female. Like the total sample, they also belong to a household with an average size of 5 members and reside in a house and in a lot that their family owns. The current average annual income for the total sample is PHP 143,003.00 or PHP28,780.00 per capita income for the household with 5 members. This is higher than PHP 12,130.00 capita income from Family income and Expenditures Survey (FIES) in 2021 for a family of 5 members. This means that the SFF samples in 2022 live somewhat better than the samples of FIES in 2021.

For the SFF respondents from Caraga, the average age is 50 years old which is also the average age of farmer respondents across the surveyed regions, and comprising 56% male and 44% female. Similar to the total SFF respondents from CAR, the average household size in Caraga is 5 but with lower average income of PHP112,426.00.

The average age of SFF respondents from Region 5 is 53 years old, a little bit older than the average age of the total sample which is 50 years old and older than the CAR respondents which is only 48 years of age. Likewise, it belongs to a household with an average size of 6 members and residing in a single house and lot owned by the family. The current average annual income of the total sample in Bicol region is PHP157,306.00 or PHP 26,217.67.00 per capita income for the household. This is higher than the per capita income of PHP12,030.00 for a family with 5 members from FIES in 2021.

For Region 7, the average age of SFF survey respondents is 52 years old, a little older than the total sample respondent at 50 years old. It has an average household size of 4 members which is one member smaller than the average household size across the surveyed regions at 5 members. They also reside in a single house and lot, with a house owned by the family. The current average annual income for the total sample is PHP 159,184.00 or PHP39,796.00 per capita income for the household. This is a lot higher than the per capita income of PHP12,030.00 from FIES of 2021 for a family of 5 members and the highest among SFF survey respondents compared to other regions.

4.1.2 Profile of MSEs

Table 6 provides the profile in terms of type of enterprise, total assets, number of employees, number of members and years of operation. For both types of respondents (beneficiary and non-beneficiary), majority or 71% of the MSEs are cooperatives and very few are sole proprietor, corporations, and association type of enterprise. In terms of assets, it was noted that for both types of respondents, the highest percentage of respondents has PHP10M-50M assets (30% for beneficiary and 15% for non-beneficiary). While on average, the number of employees of program beneficiaries is more than double (28) than the non-beneficiaries (11). For those MSE respondents who have members, the program beneficiaries have almost 10 times more members than that of the non-beneficiaries. On the average, the years of operation is 17 with program beneficiaries operating on an average of 18 years and non-beneficiaries at 15 years.

Table 6. Results of t-test: unequal sample for background of MSE, by type of respondent, 2023.

Variable	Beneficiary		Non-Beneficiary		<i>t</i>	Sig. (2-tailed)
	Mean	Std. Deviation	Mean	Std. Deviation		
Age	49.28	13.210	50.35	10.295	.468	.641
Gender	No.	Percentage (%)	No.	Percentage (%)		
Male	34	43.00	17	50.00	-.672	.504
Female	45	57.00	17	50.00		
Civil Status	No.	Percentage (%)	No.	Percentage (%)	1.571	.123
Single	11	13.80	2	5.90		
Married	65	81.30	28	82.40		
Common-law	1	1.30	1	2.90		
Widow	3	5.90	2	3.80		
Separated	0	0.00	1	2.90		
Number of years in school	Mean	Std. Deviation	Mean	Std. Deviation	1.571	.123
	14.43	1.967	13.15	2.512		
Type of Enterprise	No.	Percentage (%)	No.	Percentage (%)	.720	.474
Sole Proprietor	11	14.00	4	12.00		
Partnership	-	-	-	-		
Corporation	6	8.00	1	3.00		
Cooperative	58	73.00	24	71.00		
Association	5	6.00	5	15.00		
Total Assets	No.	Percentage (%)	No.	Percentage (%)	-2.901	.005
Below 3M	10	13.00	15	44.00		
3M-10M	13	16.00	11	32.00		
10M-50M	24	30.00	5	15.00		
50M-100M	9	11.00	-	-		
100M and above	24	30.00	3	9.00		
Mean	131,443,272		29,449,013			
Median	20,000,000		4,500,000			

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Variable	Beneficiary		Non-Beneficiary		t	Sig. (2-tailed)
	Mean	Std. Deviation	Mean	Std. Deviation		
Number of Employee					-2.209	.030
Range	0-357		0-40			
Mean	28		11			
Number of Members						
Range	0-92,993		0-5,439			
Mean	4,283		413			
Years in Operation						
Range	2-67		2-56			
Mean	18		15			

Note: Used a t-test of proportion for nominal variables

It was noted that although the SURE COVID-19 Program should cater to small and micro-enterprises, from the list of MSE beneficiaries provided by ACPC as well as output from some beneficiary interviews, there were some medium to large enterprises which were provided with loans under the program. In terms of asset size, these were from corporation, cooperative and association- type of enterprises (**Table 7**).

Table 7. Mean asset size of MSE beneficiary, by type of enterprise, 2023.

	Beneficiary (n=80)	
	Range	Mean
Sole Proprietor		
Micro (n=4)	800,00 - 3,000,000	1,450,000
Small (n=7)	4,000,000 - 15,000,000	8,214,286
<i>Average</i>	5,754,545	
Corporation		
Micro (n=2)	3,000,000	3,000,000
Small (n=2)	5,000,000 - 15,000,000	10,000,000
Medium (n=1)	33,119,270	33,119,270
Large (n=1)	800,000,000	800,000,000
<i>Average</i>	143,186,545	
Cooperative		
Micro (n=3)	1,000,000 - 3,000,000	2,333,333.33
Small (n=12)	6,186,675.53 - 15,000,000	11,983,356.13
Medium (n=19)	20,000,000 - 94,000,000	53,216,823.70
Large (n=23)	106,000,000 - 2,000,000,000	332,978,000.56
No response (n=1)	-	-
<i>Average</i>	154,744,104.16	
Association		
Micro (n=1)	3,000,000	3,000,000
Small (n=2)	7,000,000 - 10,000,000	8,500,000
Medium (n=1)	16,000,000	16,000,000
Large (n=1)	483,000,000	483,000,000
<i>Average</i>	103,800,000	

4.2 Program Effectiveness

In terms of program effectiveness, the SURE COVID 19 program was able to achieve its objectives of providing emergency and production capital requirements to around 107,634 small farmers and fisherfolks in the amount of PHP2.257 B; providing program borrowers' easier access to formal credit; assisting pandemic-affected small farmers, fisherfolks, and 190 agri-fishery-based MSE borrowers (to the tune of PHP894.750 M) and sustaining the food supply chain across regions in the country.

In general, a vast majority of program beneficiaries (65%-92%; **Annex Table 9**) indicated that the provision of production capital enabled them to continue their farm operations despite of the restrictions brought about by the pandemic. The bulk of these emergency production assistance was mainly used for crop, livestock, and fishery production, while a substantial portion of it was channeled to household needs like provision for medicine, house repair, and other basic family needs, among others just to hurdle the onslaught of the pandemic.

In sustaining the food supply chain, a higher number of MSE beneficiaries (50%) were able to sell their produce to DA-KADIWA centers compared with non-beneficiaries where only 24% had their produce marketed to the KADIWA Centers. Two (2) glaring reasons surfaced as to the low turn-out in selling their produce to the said market: (i) there was no KADIWA Center in their area and (ii) inadequate supply of produce.

4.2.1 Effectiveness in addressing emergency production capital requirements of small farmers and fisherfolks and micro and small enterprises

Based on the SFF survey, the results revealed that majority (80%) of the SFF respondents indicated that the provision of production capital helped them to continue their agricultural production operations during the pandemic. This was substantiated by the MAOs and PLCs during the KIIs. On the other hand, other SFF respondents were able to have access to credit and loans which was used for other purposes other than their agricultural production operations. It was further noted that because of the pandemic, the SFFs were able to access credit and loans from various sources quickly. They were also able to finance their food for their own consumption during the pandemic (**Table 8**).

Table 8. Help received during the pandemic by SFF beneficiaries, by region, 2023.

ALL Regions ^a	No. (n=400)	Percentage (%)
Provision of production capital	320	80.00
Access to credit and loans	117	29.25
Food/Own Consumption	31	7.75
Access to funding institutions	10	2.50
Access to trainings	5	1.25

^a Some respondents have multiple answers or no answer

As shown in **Table 9**, majority (70%) of MSE beneficiaries also indicated that provision of production capital had helped them during the pandemic followed by having access to credit and loans as mentioned by 44% of MSE beneficiaries which provided them additional funds in the continuity of their business operations. Other assistance received include access to trainings, funding institutions, market, production inputs, machinery, business recognition, expansion of connection, and job opportunities. Provision of production capital doesn't automatically mean loan, it can be in a form of assistance or subsidy. On the perspective of SFFs, this implies that the SURE COVID-19 program is not considered as a loan product if they perceived it as a provision especially during pandemic

there are other programs/assistance from the government/LGUs which were free from any obligation on the recipient i.e., “ayuda”.

Table 9. Help received during the pandemic by MSE beneficiaries, 2023.

	No. (n=80)	Percentage (%)
Provision of production capital	56	70.00
Access to credit and loans	35	43.75
Others ^a	24	30.00
Access to funding institutions	9	11.25
Access to trainings	6	7.50

Note: Some respondents have multiple answers

^a Access to market, Production inputs, Business recognition and expansion of connection, Job opportunity, Additional coop members, Additional machinery

The agricultural activities where SFF beneficiaries and non-beneficiaries are engaged in were also determined.

Table 10 shows the distribution of SFF beneficiary respondents in CAR by agricultural activities. In 2019 and 2022, more than 40% of the beneficiary respondents from CAR were engaged in crop production, specifically vegetable production. Other crops included rice, corn, onion, sugarcane, coffee, and cut flowers. The average area used in crop production in 2022 is higher by 0.03 hectares compared to the area of production in 2019, while the average net income also increased by PHP47,542.00 from PHP30,041.00 in 2019 to PHP77,583.00 in 2022. In terms of livestock and poultry production, the average net income decreased by PHP6,752.00 from PHP12,056.00 in 2019 to PHP5,304.00 in 2022. There were also some respondents (6% in 2019 and 5% in 2022) who were engaged in fishery production for home consumption only.

Under the livestock production, it was noted that there was a significant decrease in income of SFF beneficiaries by as much as PHP6,752.00 in spite of an increase in the swine and poultry population. The reasons behind maybe due to the age and size/weight difference of the stocks. The livestock during pre-pandemic (2019) might have more in numbers but inferior in size/weight due to age difference or maybe on the quality and intensity of livestock management practices compared with the livestock in 2022. It can also be traced to the negative impact of the African Swine Fever (ASF) which recorded its first outbreak in July 2019. Due to this infestation, almost all piggery farms were wiped out. The infestation had also caused decrease in prices and shrinking demand because consumers were conscious of the ill effects of an infected meat to humans. Moreover, the price difference may also be traced to inflation rate. In 2022, the average inflation rate in the country was 8.0% (*Statista*) implying that prices of prime commodities including meat soared at an unprecedented level.

Table 10. Agricultural activities of SFF beneficiaries from CAR, 2019 and 2022.

	2019		2022	
	(n=90)		(n=87)	
Crop Production				
Vegetables	47		49	
Root Crops	9		5	
Rice	6		6	
Other crops ^a	28		27	
Average Area	0.36 ha		0.39 ha	
Average Net Income (annual)	PHP 30,041		PHP 77,583	
Fishery Production	(n=7)	Ave. Income	(n=6)	Ave. Income
Capture Fishing	1	PHP 5,100	2	PHP 5,475
Aquaculture	6	PHP 2,916	4	PHP 4,075
Fish Processing	-	-	-	-
Livestock/Poultry Production	(n=19)		(n=25)	
Poultry	9		12	

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	2019	2022
Swine	10	13
Average no. of heads		
Poultry	39	41
Swine	8	9
Average Net Income (annual)	PHP 12,056	PHP 5,304

^a Other crops include rice, corn, onion, sugarcane, coffee, and cut flowers

Table 11 shows the distribution of SFF non-beneficiaries in CAR by agricultural activities. The average net income of the SFF non-beneficiaries engaged in crop production in CAR increased by PHP10,426.00 from PHP65,714.00 in 2019 to PHP76,140.00 in 2022. Meanwhile, the average area decreased by 0.03 hectares in 2022. On the other hand, SFF non-beneficiaries' average net income in livestock and poultry production also increased by PHP3,781.00 from 2019 to 2022. Comparing SFF beneficiaries and non-beneficiaries, non-beneficiary respondents had higher net income both in crop and livestock/poultry production. Furthermore, average net income of non-beneficiaries increased for both activities.

Table 11. Agricultural activities of SFF non-beneficiaries from CAR, 2019 and 2022.

	2019	2022
Crop Production	(n=45)	(n=48)
Vegetables	28	30
Cut flowers	8	11
Banana	2	3
Other crops ^a	7	4
Average Area	0.49 ha	0.46 ha
Average Net Income (annual)	PHP 65,714	PHP 76,140
Fishery Production	(n=1)	(n=1)
Capture Fishing	-	-
Aquaculture	1	1
Fish Processing	-	-
Livestock/Poultry Production	(n=15)	(n=13)
Poultry	7	6
Swine	8	7
Average no. of heads		
Poultry	21	28
Swine	8	8
Average Net Income (annual)	PHP 18,344	PHP 22,125

^a Other crops include rice, corn, onion, sugarcane, and coffee

Table 12 shows the distribution of SFF beneficiary in Caraga by agricultural activities. Majority (69%) of the respondents engaged in crop production were involved in rice, corn, and coconut farming. The average net income of the SFF beneficiary engaged in crop production in Caraga decreased by PHP20,463.00 from PHP72,489.00 in 2019 to PHP52,026.00 in 2022. Despite the decline in the number of respondents who were engaged in the fishery production as a result of Typhoon Odette, the average net income earned from capture fishing increased by PHP4,110.00 from PHP141,207.00 in 2019 to PHP145,317.00 in 2022. The ASF has also prompted the cessation of livestock production of the four respondents.

Table 12. Agricultural activities of SFF beneficiaries from Caraga, 2019 and 2022.

	2019	2022
Crop Production	(n=42)	(n=42)
Rice	13	13
Corn	5	3
Coconut	14	14
Other crops ^a	10	12

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	2019		2022	
Average Area	1.67 ha		1.73 ha	
Average Net Income (annual)	PHP 72,489		PHP 52,026	
Fishery Production	(n=25)	Ave. Income	(n=11)	Ave. Income
Capture Fishing	20	PHP 141,207	7	PHP 145,317
Aquaculture	5	PHP 70,934	4	PHP (503)
Fish Processing	-	-	-	-
Livestock/Poultry Production	(n=27)		(n=25)	
Poultry	6		8	
Swine	21		17	
Average no. of heads				
Poultry	32		13	
Swine	5		5	
Average Net Income (annual)	PHP 9,890		PHP 13,026	

^a Other crops include sugarcane, banana and vegetables

Table 13 shows the distribution of SFF non-beneficiary in Caraga by agricultural activities. Majority (95%) of the respondents engaged in crop production were involved in rice, corn, and coconut farming. The average net income of the SFF non-beneficiary engaged in crop production decreased by PHP2,102.00 from PHP32,280.00 in 2019 to PHP 30,178.00 in 2022. The average income from fishery production decreased in 2022 due to the disappearance of local fish (*tamban*) in the area, which was posed as the greatest challenge to fishermen. Meanwhile, the average net income of farmers who were engaged in livestock and poultry production increased by PHP18,570.00 from PHP11,248.00 in 2019 to PHP29,818.00 in 2022.

Table 13. Agricultural activities of SFF non-beneficiaries from Caraga, 2019 and 2022.

	2019		2022	
Crop Production ^a	(n=21)		(n=22)	
Rice	10		10	
Coconut	9		10	
Vegetables	1		1	
Other crops ^a	1		1	
Average Area	1.09 ha		1.07 ha	
Average Net Income (annual)	PHP 32,280		PHP 30,178	
Fishery Production	(n=6)	Ave. Income	(n=12)	Ave. Income
Capture Fishing	5	PHP 27,012	4	PHP 4,865
Aquaculture	1	PHP 76,800	6	PHP 23,968
Fish Processing	-	-	2	PHP 9,750
Livestock/Poultry Production	(n=10)		(n=9)	
Poultry	2		3	
Swine	8		6	
Average no. of heads				
Poultry	7		8	
Swine	7		14	
Average Net Income (annual)	PHP 11,248		PHP 29,818	

^a Other crops include corn

Table 14 shows the distribution of SFF beneficiary in Bicol Region by agricultural activities. Majority (93%) of the respondents engaged in crop production were involved in rice, vegetables, and coconut farming. Other commodities grown in the region include corn, cacao, and root crops. The average net income of the SFF beneficiary engaged in crop production in the region increased by PHP3,763.00 from PHP21,785.00 in 2019 to PHP 25,548.00 in 2022. There was also a decline in the number of beneficiaries engaged in fishery production specifically aquaculture. Meanwhile, the average net income of farmers who were engaged in livestock and poultry production increased by PHP11,699.00 from PHP21,859.00 in 2019 to PHP33,558.00 in 2022.

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	2019	2022
Crop Production ^a	(n=67)	(n=68)
Rice	47	48
Coconut	7	7
Vegetables	8	9
Other crop ^a	5	4
Average Area	0.74 ha	0.76 ha
Average Net Income (annual)	PHP 21,785	PHP 25,548
Fishery Production*	(n=26)	Ave. Income (n=14)
Capture Fishing	10	PHP 83,630
Aquaculture	15	PHP 5,959
Fish Processing	1	PHP 1,012,000
Livestock/Poultry Production	(n=11)	(n=13)
Poultry	1	2
Swine	10	11
Average no. of heads		
Poultry	30	20
Swine	8	10
Average Net Income (annual)	21,859	33,558

^a Other crops include corn, cacao, and root crops

Table 15 shows the distribution of SFF non-beneficiary in Bicol Region by agricultural activities. Majority (88%) of the respondents engaged in crop production were involved in rice, vegetables, and coconut farming. Other commodities grown in the region include banana and root crops. The average net income of the SFF non-beneficiary engaged in crop production in the region increased by PHP5,265.00 from PHP20,648.00 in 2019 to PHP25,913.00 in 2022. Compared to beneficiaries, there was a small number of non-beneficiaries engaged in livestock and poultry production.

Table 15. Agricultural activities of SFF non-beneficiaries from Region V, 2019 and 2022

	2019	2022
Crop Production ^a	(n=34)	(n=35)
Rice	21	22
Vegetables	5	10
Coconut	4	2
Other crops ^a	4	1
Average Area	0.68 ha	0.66 ha
Average Net Income (annual)	20,648	25,913
Fishery Production	(n=16)	Ave. Income (n=15)
Capture Fishing	4	PHP 24,915
Aquaculture	12	PHP 14,034
Fish Processing	-	-
Livestock/Poultry Production	(n=2)	(n=1)
Poultry	-	-
Swine	2	1
Average no. of heads		
Poultry	-	-
Swine	5	1
Average Net Income (annual)	PHP 11,150	PHP 8,000

^a Other crops include banana and root crops

Table 16 shows the distribution of SFF beneficiary in Central Visayas by agricultural activities. Majority (87%) of the respondents engaged in crop production were involved in rice, corn, and vegetable farming. Other commodities grown in the region include banana and citrus fruits. The average net income of the SFF beneficiary engaged in crop production in the region increased by PHP2,446.00 from PHP15,710.00 in 2019 to PHP

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18,156.00 in 2022. There was also a decline in the number of beneficiaries engaged in fishery production specifically aquaculture. Meanwhile, the average net income of farmers who were engaged in livestock and poultry production increased by PHP11,699.00 from PHP21,859.00 in 2019 to PHP33,558.00 in 2022. The average number of heads increased for swine, cattle, and goat while a decrease can be observed for swine.

Table 16. Agricultural activities of SFF beneficiaries from Central Visayas, 2019 and 2022.

	2019		2022	
Crop Production	(n=45)		(n=44)	
Rice	25		24	
Corn	11		9	
Vegetables	3		6	
Other crops ^a	6		5	
Average Area	0.59 ha		0.51 ha	
Average Net Income (annual)	PHP 15,710		PHP 18,156	
Fishery Production	(n=15)	Ave. Income	(n=6)	Ave. Income
Capture Fishing	2	PHP 17,900	2	PHP 5,475
Aquaculture	13	PHP 33,960	4	PHP 4,075
Fish Processing	-	-	-	-
Livestock/Poultry Production	(n=20)		(n=19)	
Poultry	2		4	
Swine	17		13	
Cattle	1		1	
Goat	-		1	
Average no. of heads				
Poultry	30		33	
Swine	13		8	
Cattle	3		4	
Goat	-		1	
Average Net Income (annual)	PHP 20,243		PHP 22,883	

^a Other crops include banana and citrus

Table 17 shows the distribution of SFF non-beneficiary in Central Visayas by agricultural activities. Majority (77%) of the respondents engaged in crop production were involved in rice, coconut, and banana farming. Other commodities grown in the region include corn, sugarcane, and vegetables. The average net income of the SFF non-beneficiary engaged in crop production in the region decreased by PHP3,668.00 from PHP23,089.00 in 2019 to PHP19,421.00 in 2022 as the average area also decreased by 0.16 hectares. Meanwhile, the average net income of farmers who were engaged in livestock and poultry production decreased by PHP11,577.00 from PHP26,757.00 in 2019 to PHP15,180.00 in 2022.

Table 17. Agricultural activities of SFF non-beneficiaries from Central Visayas, 2019 and 2022.

	2019		2022	
Crop Production ^a	(n=39)		(n=38)	
Rice	23		23	
Coconut	4		4	
Banana	3		3	
Other crops ^a	9		8	
Average Area	0.70 ha		0.54 ha	
Average Net Income (annual)	PHP 23,089		PHP 19,421	
Fishery Production	(n=6)	Ave. Income	(n=6)	Ave. Income
Capture Fishing	4	PHP 81,250	4	PHP 92,500
Aquaculture	2	PHP 94,750	2	PHP 94,750
Fish Processing	-	-	-	-
Livestock/Poultry Production	(n=12)		(n=10)	

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	2019	2022
Poultry	-	2
Swine	9	8
Cattle	2	-
Goat	1	-
Average no. of heads		
Poultry	-	33
Swine	13	18
Cattle	1	-
Goat	1	-
Average Net Income (annual)	PHP 26,757	PHP 15,180

^a Other crops include corn, sugarcane, and vegetables

In general, the agricultural activities of both SFF beneficiaries and non-beneficiaries did not change from 2019 to 2022. This was evident particularly under crop production for all regions. Except from Caraga, wherein fishery production activities decreased from 2019 to 2022.

For MSEs, 44% of beneficiaries were involved to more than one income-generating activities while 24% in non-beneficiaries. With this, respondents can be involved in production, processing, marketing, lending, and/or rentals. Sixty-eight percent (68%) of beneficiaries were engaged in production, 33% in marketing, while 18% in processing. On the other hand, 47% of the non-beneficiaries were involved in production, 38% in marketing, and 15% in processing (**Table 18**).

Table 18. Agricultural activities of MSE beneficiaries and non-beneficiaries, 2023.

Activity	Beneficiary (n=80)		Non-Beneficiary (n=34)	
	No.	Percentage (%)	No.	Percentage (%)
Production	54	68.00	16	47.00
Processing	14	18.00	5	15.00
Marketing	26	33.00	13	38.00
Non-Agri:				
Lending	22	28.00	5	15.00
Rentals	5	6.00	4	12.00
No. of income-generating activities				
One	45	56.00	26	76.00
Two or more	35	44.00	8	24.00

Meanwhile, majority of the MSE beneficiaries were involved in crop farming earning around PHP202,190.00 followed by marketing/distribution/reselling activities with an average net farm income of PHP288,432.00 for both beneficiaries and non-beneficiaries (**Table 19**). For those agricultural activities wherein, the net income rose from 2019 to 2022, the sharp increase can be observed in fishing, and processing of MSE beneficiaries. By contrast, the net income on supply of agricultural products declined markedly from PHP119,088,653 in 2019 to PHP73,016,068 in 2022. For non-beneficiaries, the increase in net income was recorded for crop farming, fishing, supply of agricultural inputs which was not as sharp as those of the MSE beneficiaries. Also worth noting is the increased income of non-beneficiaries (more than twice from 2019 to 2022) from other agricultural activities, which is the opposite for beneficiaries.

FINAL REPORT**Table 19. Average net income of MSE beneficiaries and non-beneficiaries by agricultural activities, 2023.**

Activity	Beneficiary				Non-Beneficiary			
	2019		2022		2019		2022	
	No.	Ave. net income (PHP)	No.	Ave. net income (PHP)	No.	Ave. net income (PHP)	No.	Ave. net income (PHP)
Crop Farming	41	2,429,490	37	2,604,883	18	1,361,666	16	1,590,652
Marketing/Distribution/Reselling	20	2,420,264	22	3,271,982	11	1,421,506	11	1,146,651
Processing	9	517,964	8	1,129,944	6	298,858	6	170,978
Livestock/Poultry	9	452,168	11	445,143	3	151,667	2	100,000
Fishing/Marine	3	12,748	6	364,926	-	-	2	69,940
Supply of agricultural inputs	3	119,088,653	6	73,016,068	3	668,333	2	689,000
Others	19*	227,441	17*	236,583	15*	702,960	15	1,473,825

*include machinery rental and lending

In addition to the findings from the survey with SFFs and MSEs, all the MAOs interviewed claimed that the SURE COVID-19 Program was able to address the production needs and capital requirements of small farmers and fishers, although in varying degrees of execution on the ground (**Annex Table 10**). According to MAO 1, the program was able to assist in covering around 30% of the farmers/fisherfolk's production capital. Similarly, MAO 2 reported an estimated range from 30-40% coverage of the production capital for fisheries, while 40-50% for crops. Furthermore, MAOs 3-7 reported around 75-95% coverage of the production capital provided by the program. This implies that the loan funds intended for production purposes of the beneficiaries were not completely utilized for the intended purpose but some portions of which were diverted to other non-related commitments which more or less have some bearing in the overall food production output had it not been diverted or utilized for other purposes. But being so, regardless of the intentions, the utilization of the funds whether directly or indirectly had brought about an immediate positive economic impact to the individual households and the local communities as well.

The PLCs also reported various outcomes of the SURE COVID-19 Program (**Annex Table 11**). Of the twelve (12) PLCs, PLC 1 disclosed that around 1,200 out of 1,520 or roughly 79% of the beneficiaries utilized the loan amount for farming operation. But they noted that 90-95% of the beneficiaries signified the effectiveness and success of the program. Further, PLC 2 observed that around 90% of the loan amount was utilized for farming activities in their coverage area. However, only 80% of the beneficiaries signified that the program was effective and successful.

In Bicol Region, PLCs claimed that about 50% of the loan were used for farm production, while some beneficiaries used the financial assistance for their personal needs and wants such as hospitalization, purchase of appliances, house renovation, and repayment of other loans. While there are also PLC in the same region who claimed that a large chunk of the loan amount was used for personal consumption instead of farming operations by about 70% of the beneficiaries who availed of the program. A quick assessment made by the said PLC revealed that around 37-50% of the loan proceeds to SFFs were diverted to household and non-related expenses. While the SFFs in Caraga Region recorded the highest diversion of the loan proceeds at 50%, while CAR had registered the lowest so far at 37%. Household expenses according to the respondents were food, medicine, and house repair.

On the other hand, fund utilization by MSEs across regions showed that crop farming registered the highest average at 74%, followed by marketing (68%), fisheries (65%), poultry farming (64%), and home consumption, the lowest with 43%.

The Program likewise served its purpose to help the farmers sustain their livelihood. At least 90% of the recipients had hurdled the brunt of the pandemic with the help of the program based on the observation of the MAOs.

Once the loan fund had been released to the program beneficiaries, DA-ACPC immediately monitored the loan utilization on the ground. Initial reports indicated that other borrowers diverted their utilization to other activities in order to sustain their livelihood. This finding was supported by the MAOs and PLCs when they conducted monitoring activities on fund utilization of the program beneficiaries.

On a different note, the ACPC Implementers observed that the one stop clustering approach in the orientation of program beneficiaries was more effective as it reduced the downtime for information dissemination of the program and its mechanics. Hence, a lot of savings in time and resources were recorded (**Annex Table 12**). This is efficiency wise but there is a need to ensure that with the higher number of attendees, the nature of the program, the processes, and requirements have been clearly explained and understood by the beneficiaries.

“When we do briefings by municipality isang buo siyang pinapatawag (all were called) for briefings. In that way, yung info campaign isahan na lang (the information campaign is only done once). Even the loan documentation isahan na lang din (is also done once). So, hindi na rin sila pabalik balik kasi (there is no need for them to come back because) we informed them ahead of what is required during that day when they come. One stop shop – they do everything, they signed the documents after the briefings. We find it effective in the implementation of the SURE Program.”

4.2.2 Effectiveness in providing program borrowers easier access to formal credit

The basic or standard requirements in availing the SURE COVID 19 are: (a) attendance to orientation, (b) proof of Registration/enrollment in RSBSA, (c) loan application form, (d) 1x1 Photo, and (e) Government Issued ID. However, as mentioned by some SFF beneficiaries, there are other documentary requirements which they submitted during the loan application process. Some recalled that they have submitted details of their own a bank account, barangay clearance, marriage contract, cedula, tax declaration, business plan as well as paid the registration fee.

Aside from the standard requirement, among other requirements, barangay certificate of indigency was the most cited followed by the payment of community tax certificate at 22%. It was noted that the reporting of other requirements could be from the PLCs or requirements of the previous loans they have availed (**Table 20**).

Table 20. Other documentary requirements for SURE COVID-19 Program application, by SFF beneficiaries, 2023.

Other Requirements ^a	No.	Percentage (%)
Barangay Certificate or Indigency	25	51.02
Cedula	11	22.45
Bank Account	4	8.16
Business plan	3	6.12
Marriage contract	2	4.08
Membership in cooperative	2	4.08
Registration fee	2	4.08
Tax declaration or title of fishpond	2	4.08

^a Multiple Response

In case of MSEs, as stipulated in the DA's Memorandum Order No. 22 Series of 2020, Section IV.B.7., MSE applicants that are existing partner conduits of the DA-ACPC for the working capital loan shall submit e-copy of the following documents: (a) board resolution authorizing the cooperative/association to apply as borrower and designating its authorized signatories to enter into an agreement with ACPC; (b) photocopy/e-copy of the organization's latest audited financial statements; and c) endorsement from the DA while new applicants shall submit e-copies of the following: a) letter of intent with project description; b) photocopy/e-copy of registration documents; (c) financial statements; and (d) endorsement from the DA. **Table 21** shows the other documentary requirements submitted by MSE beneficiaries, including Government ID (34%), proof of RSBSA registration (34%), proof of completion of ACPC Program Orientation and Business Planning Workshop (25%), ID picture (23%), etc. Again, the explanation for the highly variable responses to the requirements could be due the problem of recall since the program was introduced four (4) years ago. It is also possible, particularly for MSEs that the one who processed all the requirements were not the same representatives of the enterprises interviewed during the survey.

Table 21. Other documentary requirements for SURE COVID-19 program application, by MSE beneficiaries, 2023.

Other Requirements ^a	No.	Percentage (%)
Government ID	27	33.75
Proof of RSBSA Registration/Enrollment	27	33.75
Proof of completion of ACPC Program Orientation and business planning workshop	20	25.00
1x1 recent ID picture	18	22.50
Proof of agri-fishery training	11	13.75
OWWA certification as a repatriated OFW due to COVID	1	1.25

^a Multiple Response

4.2.3 Effectiveness in assisting pandemic-affected small farmers, fisherfolks, and agri-fishery-based micro and small enterprise (MSE)-borrowers

A closer look at **Tables 22** and **23** and **Annex Tables 13** and **14** would give us several interesting points under a pandemic scenario. In the CAR, the three (3) leading problems experienced by the beneficiaries were lack of production capital (37%), restriction to mobility (29%), and limited labor force (15%). The circumstances in Caraga were quite different because their top 3 problems encountered were: restriction to mobility (43%), access to food supply (32%), and lack of production capital (10%). For Region 5, it listed the lack of capital (43%), restriction to mobility (26%), and access to information (14%). While Region 7, identified lack of production capital (54%), limited labor force (10%), and access to information (8%).

Apparently, of the four regions, only in the Caraga Region where the beneficiaries claimed the problem of mobility as their top problem encountered compared to lack of production capital. A significant percentage of the program beneficiaries would rather worry about the restriction to mobility and access to food supply which was also true with the non-beneficiaries in the said region. While the other regions, (CAR, Region 5, and Region 7) had almost the same major problems encountered during the pandemic in which the lack of production capital surfaced as the topmost. However, validating the income level of households (beneficiaries) from Caraga showed a mean of PHP117,601.00 and a median of PHP90,000.00 per annum which were the lowest of the four (4) regions. Perhaps a stricter health protocol in Caraga was being imposed compared with the other regions that

was why program beneficiaries in the said region considered it as the top most problem they had encountered during the pandemic.

Table 22. Main problem encountered during the pandemic by SFF beneficiaries, 2023.

Problem ^a	Beneficiaries		Non-Beneficiaries	
	No.	Percentage (%)	No.	Percentage (%)
Lack of production capital	144	36.00	72	34.62
Restriction to mobility	101	25.25	52	25.00
Access to food supply	64	16.00	34	16.35
Access to services	35	8.75	18	8.65
Limited labor force	34	8.50	25	12.02
Climate related problems	18	4.50	4	1.92
Access to information	18	4.50	1	0.48

^a Some respondents have multiple answers or no answer

Among the MSE beneficiaries, the top three (3) main problems across regions were climate-related problems, lack of production capital, and restrictions to mobility. The non-beneficiaries reported similar top three problems, albeit in reverse order. For MSE non-beneficiaries, restrictions to mobility topped the list with 41% followed by lack of capital with 29%, and climate-related problems with 15% (**Table 23**).

Table 23. Main problem encountered during the pandemic by MSE beneficiaries and non-beneficiaries, 2023.

Problem ^a	Beneficiaries		Non-Beneficiaries	
	No.	Percentage (%)	No.	Percentage (%)
Lack of production capital	25	31.00	10	29.00
Limited labor force	8	10.00	1	3.00
Climate related problems	30	38.00	5	15.00
Restriction to mobility	11	14.00	14	41.00
Access to services	4	5.00	1	3.00
Access to information	3	4.00	1	3.00
High price of inputs	2	3.00	-	-

^a Some respondents have multiple answers or no answer

An added measure of the program's effectiveness pertains to the benefits or services acquired by borrowers through the SURE COVID-19 Program, in addition to the ways in which the loans assisted them in surviving the pandemic. A loan availment was obtained by 96% of the SFF beneficiaries and 100% of the MSE beneficiaries in accordance with the SURE COVID-19 program's benefits.

Tables 24 and 25 present the benefits and services identified by the SFFs and MSE beneficiaries which they attributed from the SURE COVID-19 Program. The following are the major benefits and services in descending order of intensity/relevance: loan availment, provision of farm/fishing inputs, training, animal dispersal, and marketing/ sales.

Table 24. Benefits or services received from the SURE COVID-19 program, by SFF beneficiaries, 2023.

Benefits/services received from the SURE COVID-19 Program ^a	No.	Percentage (%)
Loan Availment	385	96.25
Provision of farm/fishing inputs	26	6.50
Training	19	4.75
Animal dispersal	9	2.25
Marketing Sales	5	1.25

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Benefits/services received from the SURE COVID-19 Program ^a	No.	Percentage (%)
Provision of machines/equipment/fishing boats for product dispersal	2	0.50
Storage facility	1	0.25
Packaging/branding	0	0.00
Logistics/Transportation	0	0.00
Others	8	2.00

^a Multiple response**Table 25. Benefits or services received from the SURE COVID-19 Program, by MSE beneficiaries, 2023.**

Benefits/services received from the SURE COVID-19 Program ^a	No.	Percentage (%)
Loan Availment	80	100.00
Provision of farm/fishing inputs	7	8.75
Training	6	7.50
Animal dispersal	6	7.50
Marketing Sales	3	3.75
Provision of machines/equipment/fishing boats for product dispersal	2	2.50
Storage facility	2	2.50
Packaging/branding	2	2.50
Logistics/Transportation	1	1.25
Others	3	3.75

^a Multiple response

Given that the main problem identified by the SFF (36%) and MSE (31%) beneficiaries was the lack of production capital, loan received from the SURE COVID-19 pandemic was indeed a substantial assistance to the beneficiaries. Almost all (97%) of the SFF beneficiaries reported that the loan they got had a significant impact on their ability to navigate the challenges posed by the pandemic, ensuring the survival of both their families and livelihood. The SURE COVID-19 loan facilitates the acquisition of additional income and capital, as shown in **Table 26**. Additionally, a significant proportion of respondents (21%) reported that the program had a positive impact not just on their own income/livelihood but also on meeting their household necessities. This was further supported by the KII conducted with PLCs. They reported that a percentage of the loan funds were utilized for personal expenses, including hospitalization, appliance purchases, home improvement, and repayment of other loans, among other expenditures.

Table 26. Reasons how the loan received help the SFF beneficiaries survive the pandemic, 2023.

Did the loan that you received help you and your family survive the pandemic?	No. (n=400)	Percentage (%)
Yes	389	97.25
No	11	2.75
Reasons how the loan help them and their family survive the pandemic		
Additional income/capital	104	26.74
Help their livelihood and household needs	82	21.08
Help their farming business/livelihood	76	19.54
Sustain their household needs	50	12.85
Able to buy farm inputs	37	9.51
Additional farm machinery/equipment	24	6.17
Additional business	7	1.8
No response	5	1.29

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Did the loan that you received help you and your family survive the pandemic?	No. (n=400)	Percentage (%)
Additional fund for labor	2	0.51
Help emotionally and financially	2	0.51

As shown in **Table 27**, 91% of MSEs reported that the loans they obtained assisted them and their businesses in the survival of the pandemic. One of the contributing factors to the enterprise's ability to withstand the pandemic is the acquisition of a loan, which facilitates the generation of additional income or working capital. This facilitates the enterprise in surmounting the pandemic's repercussions. Moreover, the SURE COVID-19 loan played a pivotal role in facilitating the survival of the farmer members amidst the ongoing pandemic. Several enterprises have employed the loan to purchase agricultural produce from their farmer members, or alternatively, they extend loans to their members.

Table 27. Reasons how the loan received help the enterprise survive the pandemic, 2023.

Did the loan that you received help your enterprise survive the pandemic?	No. (n=80)	Percentage (%)
Yes	73	91.25
No	3	3.75
No response	4	5.00
Reasons how the loan help the enterprise survive the pandemic		
Additional income/working capital	37	50.68
Help their farming business/livelihood	15	20.55
Able to help their farmer members	14	19.18
Able to buy farm inputs	2	2.74
No response	2	2.74
Additional farm machinery/equipment	1	1.37
Additional fund for labor	1	1.37
Construction of building	1	1.37
Create more employees	1	1.37
Diversification of livelihood	1	1.37
Start-up	1	1.37

4.2.4 Effectiveness in sustaining the food supply chain and supporting the DA-Kadiwa ni Ani at Kita Centers and consumers of high consumption markets (such as Metro Manila and other demand centers) and how it contributed to the food production, especially during the pandemic.

Fifty percent (50%) of the MSE beneficiaries and only 24% of the non-beneficiaries sold their produce to DA-KADIWA Centers (**Table 28**). Varied reasons were indicated by the MSE beneficiaries why half of those interviewed failed to sell their produce to the KADIWA Centers, but two (2) glaring reasons surfaced: there was no KADIWA Center in their area and inadequate supply of produce (**Table 29**). On the other hand, the non-MSE beneficiaries disclosed that majority of them have no adequate supply of their produce and not familiar with the KADIWA or unaware of its existence of such center in their area (**Table 29**). Obviously, the inadequate supply of farmers and fishers' produce imply a generally atomized production in the farms which may be attributed to low yield per unit area and limited area of production. This may also reflect a kitchen-oriented production system wherein the bulk of farm produce are intended for household consumption while the rest (small surplus) are for the market. This is an important finding that should be acted upon to increase the number of MSE beneficiaries and non-beneficiaries marketing their produce to the KADIWA centers.

Table 28. Number of MSE beneficiaries and non-beneficiary selling to DA-KADIWA Centers, 2023.

Did you sell to DA-KADIWA Centers during the Pandemic	Beneficiary (n=80)		Non-Beneficiary (n=34)	
	No.	Percentage (%)	No.	Percentage (%)
Yes	40	50.00	8	24.00
No	40	50.00	26	76.00

Table 29. Reasons for not supplying in KADIWA of MSE, by type of respondents, 2023.

Reason for not supplying in KADIWA	Beneficiary (n=40)		Non-beneficiary (n=26)	
	No.	Percentage (%)	No.	Percentage (%)
No information about KADIWA or unaware of how to supply	9	22.50	7	26.92
Still planning or on-going application	2	5.00	2	7.69
No KADIWA center in the area/far from the center	8	20.00	3	11.54
Products/services not covered by KADIWA or Inadequate supply of produce	12	30.00	8	30.77
Higher profit gain from other buyer	4	10.00	0	0.00
No response	5	12.50	6	23.08

Table 30 presents the distribution of the produce by SFF beneficiaries in 2019 and 2022 which indicated that proceeds from crop production in 2019 and 2022 did not show significant changes. Majority (78%) of the crops produced were sold in the trading posts while around 38% of same produce were used for own consumption for both 2019 and 2022 periods. Several marketing channels aside from the trading posts were identified by the SFF beneficiaries as their markets, namely: agri-trading, community, middleman, traders, private buyers, Dangwa-Manila, and public markets.

For fishery products, almost all (about 95% and 94%) of the fish catch in 2019 and 2022, respectively, were sold to the market while around 24% and 22% in 2019 and 2022, respectively, were consumed by the households. SFF beneficiaries identified private buyers, neighbors, traders, and middlemen as their other marketing channels aside from the local markets.

It is noted that only a few SFF beneficiaries (around 5%) processed and sold their produce to the market for both years. A handful of SFF beneficiary respondents engaging in fish processing as well as meat processing was observed. This implies that adding value is not a common practice by these beneficiaries. Hence, they forgo the added benefits that could have been derived from the sale of their produce once it is processed. The old practice of selling raw products remain even for the livestock and poultry products.

Most of the SFF beneficiaries engaged in capture fishing and aquaculture sell their produce directly to the market. While those engaged in fish processing directly sell their produce to the local traders. Some of them have other marketing channels such as private buyers, neighbors, traders, and middlemen. For those engaged in livestock and poultry, their main marketing channels were market, community, and middlemen.

As gleaned from the results of the survey, the marketing channels identified by the SFF beneficiaries are the common or normal channels within the locality as there was no mentioned of new marketing channels which might have offered better prices and incentives for their produce.

Table 30. Distribution of produce, by SFF beneficiaries, 2019 and 2022.

	2019		2022	
	No.	Percentage (%)	No.	Percentage (%)
Crop Production (major crops only)				
Own consumption	105	38.75	102	38.49
Sold	213	78.60	207	78.11
Processed and sold	14	5.17	14	5.28
Payment for credit	3	1.11	3	1.13
Others	4	1.48	3	1.13
Fishing	No.	Percentage (%)	No.	Percentage (%)
<i>Capture fishing</i>				
Own consumption	19	24.36	14	22.22
Sold	74	94.87	59	93.65
Processed and sold	0	0.00	0	0.00
Payment for credit	1	1.28	1	1.59
Others	1	1.28	1	1.59
<i>Aquaculture</i>				
Own consumption	16	36.36	14	35.00
Sold	42	95.45	34	85.00
Processed and sold	1	2.27	1	2.50
Payment for credit	0	0.00	0	0.00
Others	0	0.00	1	2.50
<i>Fish processing</i>				
Own consumption	0	0.00	0	0.00
Sold	2	100.00	4	100.00
Processed and sold	0	0.00	0	0.00
Payment for credit	0	0.00	0	0.00
Others	0	0.00	0	0.00
Livestock/Poultry	No.	Percentage (%)	No.	Percentage (%)
Own consumption	14	17.95	17	20.99
Sold	68	87.18	65	80.25
Processed and sold	1	1.28	2	2.47
Payment for credit	0	0.00	0	0.00
Others	0	0.00	3	3.70

Table 31 shows the distribution of produce by SFF non-beneficiaries in 2019 and 2022. A large number of the beneficiaries engaged in crop production (76% and 79%, respectively) likewise sell their produce to middlemen, market, and neighbors, among others. It could be further noted that those who engaged in processing and selling their produce were only a handful (around 4% for both years) just like the SFF beneficiaries. A few allocated the produce as payment for their credit at 1% and 2% in 2019 and 2022, respectively.

Under capture fishing, the fish catch went directly to the market (95% and 97% in 2019 and 2022, respectively) and for household consumption at 37% and 26% in 2019 and 2022, respectively. For aquaculture, for both 2019 and 2022, majority of their produce are sold to neighbors or private individuals, market, and middlemen.

Table 31. Distribution of produce, by SFF non-beneficiaries, 2019 and 2022.

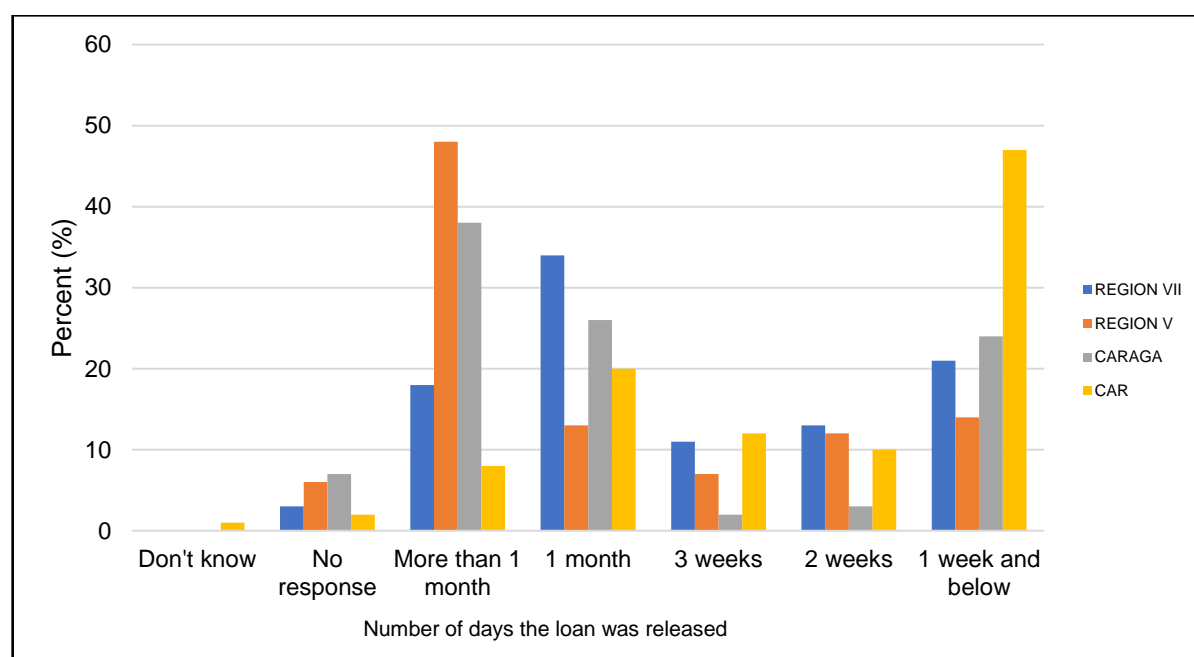
Crop Production (major crops only)	2019		2022	
	No.	Percentage (%)	No.	Percentage (%)
Own	57	41.91	57	40.43
Sold	104	76.47	112	79.43
Processed and sold	6	4.41	5	3.55
Payment for credit	2	1.47	3	2.13
Others	0	0.00	0	0.00
Fishing	No.	Percentage (%)	No.	Percentage (%)
<i>Capture fishing</i>				
Own	16	37.21	8	25.81
Sold	41	95.35	30	96.77
Processed and sold	0	0.00	1	3.23
Payment for credit	0	0.00	0	0.00
Others	0	0.00	0	0.00
<i>Aquaculture</i>				
Own	10	55.56	11	47.83
Sold	14	77.78	16	69.57
Processed and sold	4	22.22	4	17.39
Payment for credit	0	0.00	0	0.00
Others	0	0.00	0	0.00
Livestock/Poultry	No.	Percentage (%)	No.	Percentage (%)
Own	10	17.95	11	47.83
Sold	7	87.18	15	65.22
Processed and sold	1	1.28	4	17.39
Payment for credit	0	0.00	0	0.00
Others	0	0.00	0	0.00

4.3 Program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine

Table 32 and **Figure 2** show the number of days the loan was released as reported by SFF beneficiaries. About 28% of the beneficiaries reported that their loans were released after more than a month, followed by at most one week (26.50%), and around one month as mentioned by 23.25%. It can be observed that loan release was quickest in CAR while delayed disbursements were experienced mostly in Region V due to additional screening of beneficiaries. Based on KIIs among PLCs in Region V, aside from the recommendation from MAOs, they have also conducted credit investigation to make sure that the recommended beneficiaries can repay back the loan. Others have answered around two to three weeks. For MSE beneficiaries, more than half (57%) waited for 1-3 months before the financial assistance was released (**Table 33**).

FINAL REPORT**Table 32. Number of days the loan was released to SURE COVID-19 SFF beneficiaries, 2023.**

Number of Days the Loan was released	No. (n=400)	Percentage (%)
1 week and below	106	26.50
2 Weeks	38	9.50
3 Weeks	32	8.00
1 Month	93	23.25
More than 1 month	112	28.00
No Response	18	4.50
Don't Know	1	0.25

**Figure 2. Number of days the loan was released to SURE COVID-19 SFF beneficiaries, by region, 2023.****Table 33. Number of months the loan was released to SURE COVID-19 MSE beneficiaries, 2023.**

Loan Processing	No. (n=80)	Percentage (%)
Less than one month	14	17.00
1-3 months	46	57.00
4-6 months	15	19.00
7-12 months	2	3.00
More than 12 months	3	4.00

Of the eight (8) MAOs interviewed, only four (4) gave details on the duration or timeframe of the processing and release of the SURE COVID-19 loan funds to the beneficiaries. According to one MAO, it took them two weeks to identify and endorse the list of program beneficiaries to the PLCs and around 4 months to 1 year for the loan processing by the PLCs. This is quite too long a process. In one municipality, the MAO disclosed that the identification and endorsement of program beneficiaries took a week before submitting to the Agricultural Project Coordinating Office in their LGU. Another MAO said that it took only a week to release the loan after identification and endorsement of program

beneficiaries to the PLCs. However, one of the MAOs revealed that it took one month for the identification and endorsement of the list of beneficiaries to the PLCs. The process is quite longer compared with the other two municipalities (**Annex Table 15**).

Based on the KIIs with the PLCs, it was noted that processing of documentary requirements submitted by the PLCs to DA-ACPC generally took 1-3 months for the release of the loan fund. These funds released to the PLCs for distribution to the program beneficiaries on the average was one month. But there were PLCs which released the loan to SFFs in just 3 days and another PLC in 1-2 weeks. The other PLCs maybe because of the wider coverage areas, distributed the loan funds to the program beneficiaries from 1-2 months (**Annex Table 16**).

In terms of amount of loan released (**Figure 3**), 55% of the SFF beneficiaries reported that the loan released was PHP25,000.00 followed by PHP20,000.00-PHP24,999.00 (42%). On per region basis (**Figure 4**), the highest average loan amount (PHP24,685.00) was reported in CAR followed by Caraga (PHP24,608.00), Region 5 (PHP23,339.00), and lastly, Region 7 (PHP23,229.00). For MSE Beneficiaries, 46% received a loan between 6M-10M (**Table 34**).

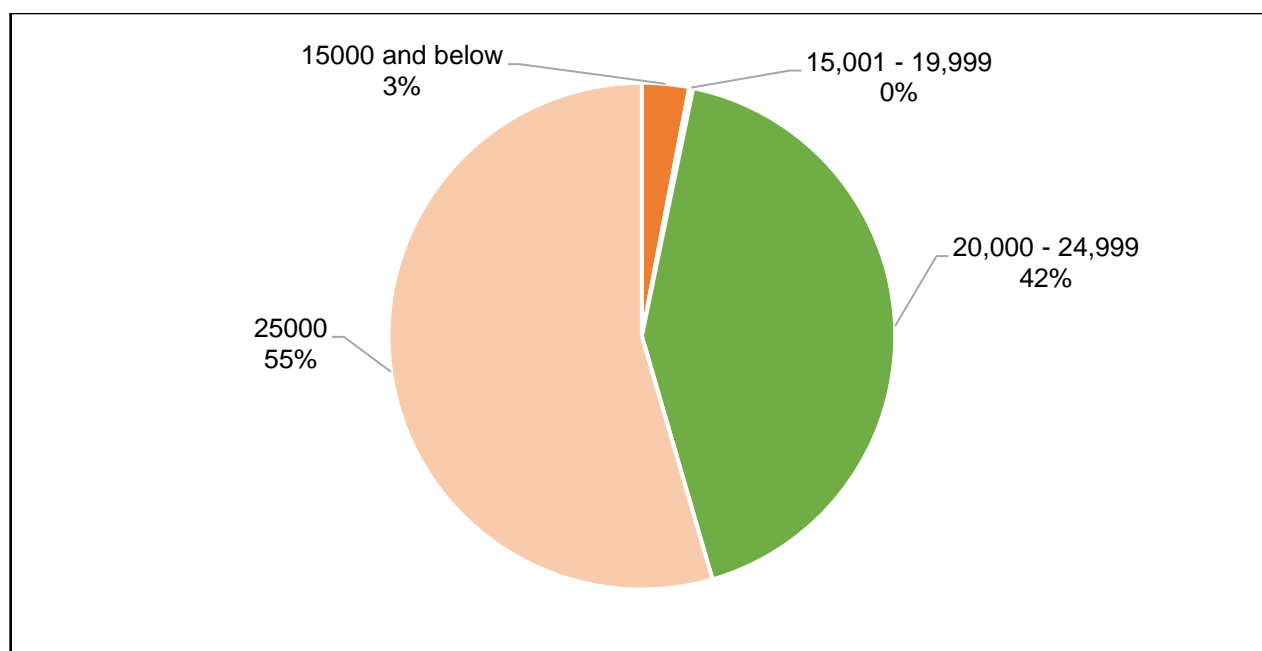


Figure 3. Amount of loan released to SURE COVID-19 SFF beneficiaries, 2023.

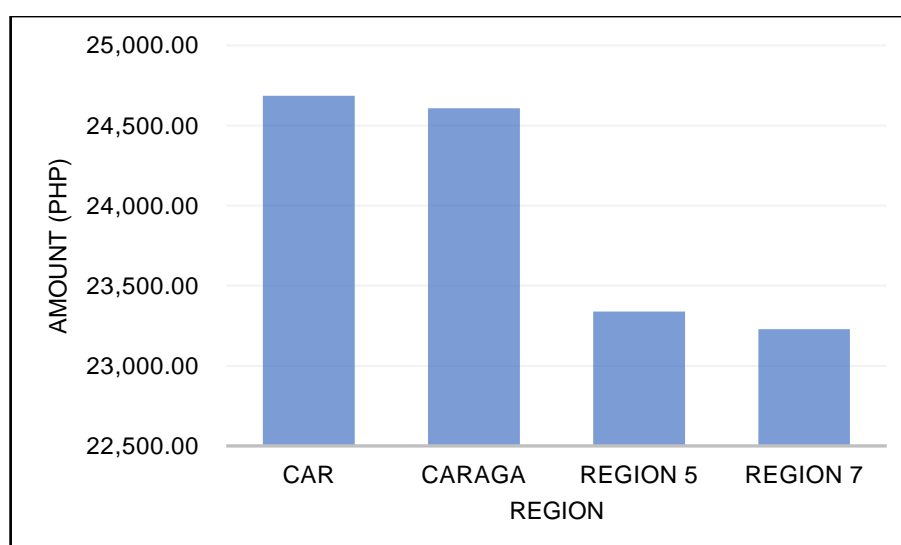


Figure 4. Average loan amount received by SFF beneficiaries (in PHP), by region, 2023.

Table 34. Average loan amount received by MSE beneficiaries (in PHP), 2023.

Loan Amount	No. (n=80)	Percentage (%)
Less than 1M	9	11.25
1M-3M	18	22.5
3M-5M	15	18.75
6M-10M	37	46.25
No response	1	1.25

Seemingly, it was noted that despite of a few issues, DA-ACPC rated the process as very efficient considering the large amount of credit fund and available manpower. At their end, there was no additional hiring, and no additional expense for both agencies (DA and ACPC). Further, DA-ACPC disclosed that all credit funds were delivered to the beneficiaries. However, few cash cards were not claimed after informing the beneficiaries that the financial assistance was a loan and not a dole out financial assistance. Probably, these farmers/fishers do not want to stress themselves in amortizing a loan or they may have sufficient funds to finance their farm operations. This also means that some of the SFFs were not able to fully understand the details of the loan program during the orientation. The DA-ACPC's target was for all the SURE COVID-19 loan fund should be disbursed within a year (**Annex Table 17**).

Figure 5 shows the average interest rate reported by SFF beneficiaries. Majority (91%) of them were aware that SURE COVID-19 does not have interest rates while 4% mentioned that the program has 2% interest. The 2% interest rate paid by SFF beneficiaries was observed in the Bicol Region. This was being imposed as a penalty charge among beneficiaries who fail to pay their monthly amortization on time.

In terms of loan term/duration, a loan repayment period of 3 years was mentioned in CAR and Bicol Region, while 10 years in Caraga and Central Visayas Regions. On the other hand, majority of MSE beneficiaries reported that the loan program has 5 years repayment term with no interest.

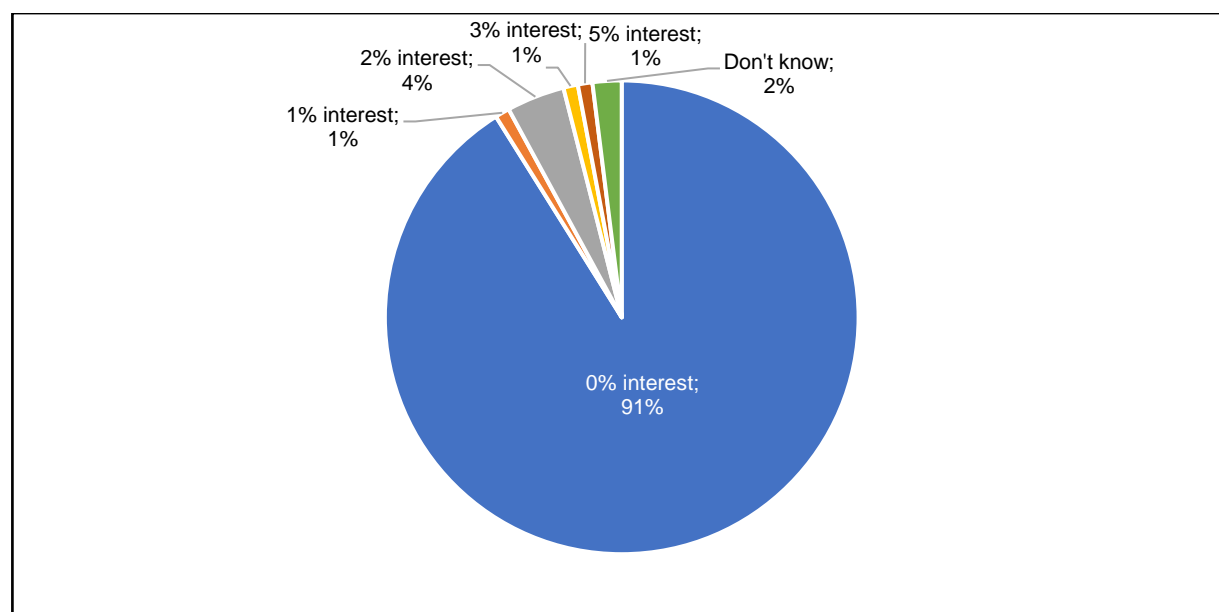


Figure 5. Interest rate per annum paid by SURE COVID-19 SFF beneficiaries, 2023.

When asked how beneficiaries were notified being beneficiaries of the program, majority of the SFF were given notice by the barangay and municipal officials as mentioned by 42% and 38%, respectively. Other SFF beneficiaries were informed by association officers, neighbor, co-borrower, family member, cooperative, and/or bank. Notification was given through phone call/text, personal visit to houses, bulletin postings, mailing of letter, and/or raffle (**Table 35**).

Table 35. How was the SFF beneficiaries notified/informed that they were beneficiary of the program, 2023.

Informant	Percentage
Barangay officials	42.00
MAO or other municipal officials	38.00
Officers of the association	10.00
Neighbor/co-borrower/family member	6.00
Cooperative/bank	4.00

While for MSE beneficiaries, about 42% of them were informed by the ACPC focal person that they were selected as program beneficiary. Other MSE beneficiaries were informed by the MAO, PLC, and co-workers. They were informed through phone call/text, email, office visit, letter, and/or meeting (**Table 36**).

Table 36. How was the MSE beneficiaries notified/informed that they were beneficiary of the program, 2023.

Informant	Percentage
ACPC focal person	42.00
MAO	24.00
PLC	21.00
Co-worker	3.00
No response	11.00

With regards to other charges paid, about 56% of SFF beneficiaries have paid some charges during availment of the SURE COVID-19 loan. These charges include processing fee, documentary fee, loan insurance, service fee, bank charge in opening of accounts,

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maintaining balance, membership fee, and mortuary loan fee. On the average, SFF beneficiaries paid other charges amounting to PHP1,156.00 (**Table 37**).

Table 37. Other charges in availing the SURE COVID-19 loan, by SFF beneficiaries, 2023.

Do you pay other charges in availing the SURE COVID-19 loan?	No. (n=400)	Percentage (%)
Yes	223	55.50
No	177	44.50
Other charges ^a		
Processing fee and other documentary fee	109	48.88
Loan protection/insurance	60	26.91
Service fee	43	19.28
Bank charge (opening of account, passbook, ATM)	37	16.59
Maintaining balance/savings deposit	13	5.83
Membership fee	9	4.04
Mortuary	2	0.90
Charges (in PHP)		
< 500	39	17.49
600 - 1,000	103	46.19
1,001 - 2,000	52	23.32
2,000 - 3,000	24	10.76
> 3,000	1	0.45
Don't know	4	1.79
Average		1,156.21

^a Multiple response

While only 28% of MSE beneficiaries have paid some charges during availing of the SURE COVID-19 loan. Similar to SFF beneficiaries, these charges include processing fee, service fee, bank charge and tax, and insurance. On the average, MSE beneficiaries paid other charges amounting to PHP124,618.18 (**Table 38**).

Table 38. Other charges in availing the SURE COVID-19 loan, by MSE beneficiaries, 2023.

Do you pay other charges in availing the SURE COVID-19 loan?	No. (n=80)	Percentage
Yes	22	27.50
No	58	72.50
Other charges ^a		
Processing fee	8	36.36
Service fee	7	31.82
Bank charge and tax	6	27.27
Insurance	3	13.64
Charges (in PHP)		
< 5000	3	13.64
6,000 - 10,000	0	0.00
10,001 - 20,000	3	13.64
20,001 - 50,000	6	27.27
> 50,000	10	45.45
Average		124,618.18

^a Multiple response

4.4 Program relevance in helping affected SFFs and MSEs regain and sustain their capacity to earn a living.

The study revealed that a significant percentage of the program beneficiaries (SFFs and agri-fishery related MSEs) during the pandemic decried the restrictions to mobility and access to food supply which was also true with the non-beneficiaries across regions. While the other regions, specifically CAR (37% worry about the lack of production capital), Region 5 (43%), and Region 7 (54%) had almost the same major problems encountered during the pandemic in which the lack of production capital surfaced as the topmost concern (**Annex Table 18**). Since the major income source of their livelihood is farming, SFFs/MSEs' needs, and requirements have to be addressed with urgency. Through the SURE COVID-19 Program, SFFs were directly aided in regaining and continuing their main economic activity even after the pandemic.

In Region V, one MAO mentioned that most of the program beneficiaries in their area were able to expand their farming operations through production intensification and in fact contributed to attaining around 89% rice sufficiency in the area because of the financial assistance from DA-ACPC. In CAR, one MAO stated that the SURE COVID-19 Program was able to help in the sustainability of farming activities which implies that the benefits or income generated from the previous production operation attributed from the financial assistance are now being used as seed money to support the succeeding production operations.

For all regions, more than half (65%) of SFF beneficiaries claimed that the benefits of the program were sustained even after the pandemic (**Table 39**). The same trend but with higher percentage (84%) was observed among MSE beneficiaries. Ten percent mentioned that they were not able to sustain their operations due to wrong investment decisions and loan utilized for unintended purposes (**Table 40**).

Table 39. Distribution whether the benefits of the program were sustained even after the pandemic, by SFF beneficiaries, 2023.

	No. (n=400)	Percentage (%)
Sustained Benefits	260	65.00
Not sustained	140	35.00

Table 40. Distribution whether the benefits of the program were sustained even after the pandemic, by MSE beneficiaries, 2023.

	No. (n=80)	Percentage (%)
Sustained Benefits	67	83.75
Not sustained	8	10
No response	5	6.25

For other sources of loans, aside from SURE COVID-19 Program, about 22% of SFF beneficiaries were able to avail credit support from sources (**Table 41**). Micro finance institutions (MFIs) and cooperatives and associations topped the list of other credit sources (33% and 36%, respectively) while others availed loans from banks, friends and relatives, and loan sharks.

FINAL REPORT**Table 41. Other source of credit support during the pandemic, by SFF beneficiaries, 2023.**

Did you avail other credit support during the pandemic?	No. (n=400)	Percentage (%)
Yes	90	22.50
No	310	77.50
Source of Credit ^a		
MFIs	30	33.33
Banks	13	14.44
Cooperatives and Associations	33	36.67
NGOs	0	0.00
Friends and relatives	11	12.22
Loan sharks (5-6)	6	6.67
Rotating credit (<i>paluwagan</i>)	1	1.11
Others ^b	4	4.44

^a Multiple response^b barangay, DA, store, GSIS

While for MSE beneficiaries, five out of 80 MSE beneficiaries availed other credit support from other sources aside from SURE COVID-19 Program (**Table 42**). These five MSE beneficiaries were able to avail loans from other government banks, financial institutions, and/or cooperative/associations.

Table 42. Other source of credit support during the pandemic, by MSE beneficiaries, 2023.

Did you avail other credit support during the pandemic?	No. (n=80)	Percentage (%)
Yes	5	6.25
No	75	93.75
Source of Credit ^a		
Government Banks	4	80.00
Government Financial Institution	1	20.00
Cooperatives/Associations	1	20.00

^a Multiple response

The following discussions underscore the average net income of SFF beneficiaries and SFF non-beneficiaries in order to have a profound comparison of the two varying conditions before and during the pandemic. The analysis zeroed –in on the extent of the loan assistance provided to the SFFs across regions vis-a-vis the changes on the net farm income between two periods.

For SFF beneficiaries, it was hypothesized that the financial assistance from the SURE COVID-19 Program was an additional capital to the current/existing livelihood of the SFFs. It means that the loanable amount is insufficient to be allotted solely to a new or different agri-fishery-based activity. Therefore, it is difficult to isolate the income generated from the financial assistance. This implies that change in the net farm income cannot be solely attributed to the program. Hence, the project measured the change in the average net farm income of SFF beneficiaries and non-beneficiaries across regions to assess their capacity to earn a living given the financial assistance from the program.

The average net income of SFF beneficiaries for all regions except Caraga increased from 2019 to 2022. Likewise, average net farm income of SFF non-beneficiaries decreased in Regions VII and Caraga between 2019 and 2022. Average net farm income difference in Caraga and Bicol Region was found to be significant at 5% level. The decrease in income in Caraga and Western Visayas, may be attributed to Typhoon Rai/Odette that greatly affected the southern part of the country, in which many SFFs may have shifted their resources for the repairs of the damages caused by the calamity.

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The average net farm incomes of SFF beneficiaries in **Tables 43** and **44** are the total net income gained/lost by SFF beneficiaries from all farm-related activities. It was assumed that the PHP25,000.00 assistance to SFF beneficiaries were used as additional capital to finance their current agricultural activities. Comparatively, the SFF beneficiaries registered higher increase in average net farm income than SFF non-beneficiaries. However, increase/decrease in the net farm income cannot be solely attributed to the Program.

Table 43. Difference in Average Net Farm Income of SFF beneficiaries, 2023.

Region	Average Net Farm Income		
	2019	2022	Ave. Diff. (2022-2019)
CAR	35,799	77,230	41,431
Caraga	90,593	49,310	(41,292)**
Region 5 (Bicol Region)	47,558	60,663	13,105**
Region 7 (Central Visayas)	30,826	51,678	20,852

**Significant at 5%

Table 44. Difference in Average Net Farm Income of SFF Non-beneficiaries, 2023.

Region	Average Net Farm Income		
	2019	2022	Ave. Diff. (2022-2019)
CAR	61,998	75,789	13,791
Caraga	56,475	38,480	(17,995)**
Region 5 (Bicol Region)	28,313	36,698	8,385**
Region 7 (Central Visayas)	33,975	29,206	(4,769)

**Significant at 5%

Using the Levene's Test for equality of variances in comparing the changes in income between SFF beneficiaries and non-beneficiaries, it showed that the p-value for all regions is greater than 0.05 meaning one-way ANOVA can be employed. One-way ANOVA results showed that the changes in income of SFF in all regions is not statistically different between beneficiaries and non-beneficiaries.

For MSE, the average net income level was higher for beneficiaries than the non-beneficiaries. However, net income increase was higher for non-beneficiaries (4.8% per annum) than beneficiaries (1.4% per annum) from 2019 to 2022 (**Table 45**).

Table 45. Difference in Average Net Income of the MSE respondents, 2023.

Type of Respondent	Average Net Income		
	2019	2022	Percent Change
Beneficiary (n=80)	6,317,571	6,587,459	2.1
Non-Beneficiary (n=34)	1,506,151	1,723,018	7.2

Based on interviews with MAOs of beneficiary municipalities across the four (4) covered regions, all of them were in unison in disclosing that the SURE COVID-19 Program was able to assist the beneficiaries in their farming activities during the pandemic (**Annex Table 19**). Farmers and fisherfolks that time were in dire need of production capital/funding to operate their farms. In CAR, Regions 5 and 7, around 37 percent, 43 percent, and 54 percent of program beneficiaries, respectively, were in dire need of production capital. In addition, because of the constraint in mobility due to strict protocols imposed by the government, all economic activities from production to marketing on the ground were hampered, thus, seriously affecting farm income and food security.

According to the MAOs, it was very timely that the SURE COVID-19 loan program was initiated by the DA-ACPC to bail out pockets of resource poor farmers and fisherfolks from protracted poverty especially during the pandemic where there was a limited easy to

access livelihood assistance intended for them. This government intervention was a great relief particularly to the marginalized program beneficiaries. Most of these farmers and fisherfolks were able to continue their livelihood projects such as crop and livestock production, and fishing, among others, because of the Program. This implies that the financial assistance has created savings to form part as additional capital for other related agribusiness ventures.

On the validity of the “Theory of Change” which ascribes to a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context, the SURE COVID-19 Program *per se* had identified its desired long-term goals and had worked backwards to identify all conditions (outcomes) that must be in place and how this interphase with one another in order to achieve the planned goals. Practically, the MAOs had been straightforward in concluding that in general, the program responded to the needs of the beneficiaries and the goals/outputs were attained and were consistent with the intended outcomes.

The twelve (12) PLCs located in various provinces and regions revealed various experiences and observations about the SURE COVID-19 Program (**Annex Table 20**). These were as follows:

- Marginalized fisherfolks were given the chance to participate in this particular program unlike with the other ACPC program windows except for ANYO and KAYA wherein the focus was solely on rice and corn farmers. This time, the financial assistance provided was more comprehensive and flexible considering that the requirements were quite lax. Apparently, the program beneficiaries were able to continue their farming activities despite the pandemic at a time where everybody was struggling to survive the onslaught of COVID-19.
- Wider scope of coverage by the Program in terms of municipalities and cities
- The Program was able to support farmers and fisherfolks especially those who have difficulty in accessing lending facilities with strict requirements. The beneficiaries had equal benefits provided for them per guidelines from the DA-ACPC. It was observed that the Program was likewise used to augment survival needs which at that time was a priority and the PLCs understood and empathized with the farmers, fisherfolks, and MSMEs. The beneficiaries’ predicament during those trying times were their health and safety as well as their financial debacles having limited, if not having sources of income due to the strict community quarantine protocols.
- The Program was tacitly a financial assistance which covered the beneficiaries’ daily sustenance as well as capital expenditures for the production of agricultural commodities. It is very timely and it did assist the program beneficiaries in providing additional capital to re-start their farm operations. Additionally, it covered the beneficiaries’ cost of living particularly those affected by the pandemic.
- Program beneficiaries in their coverage area were able to continue their farming activities by enabling them to purchase material inputs such as seeds, fertilizers, fishing boats and gears, etc. intended for farm production and fishing. They asserted that the Program really assisted the farmers and fisherfolk financially without any interest. The DA-ACPC were able to respond to the felt needs of the program beneficiaries in a timely manner.

The program was also found to be responsive to the needs of public finance, traders, and business communities. The DA-ACPC had immediately responded to the urgent call for assistance of the poor farmers, fishers and agri-fishery related MSEs in the midst of the

pandemic (**Annex Table 21**). This time, the MSEs were included since these groups are essential players involved in food service and food supply chain which refers to the processes that define how food from a farm ends up on the households' tables. The processes include production, processing, distribution, consumption, and disposal. The loan amount provided for MSEs were quite bigger compared with SFFs because of the nature of their participation in the overall supply chain.

In terms of relevance to the alignment and consistency with national priorities and policies, it is worth relating that this particular credit window complements with other GOCCs like Landbank of the Philippines (LBP) and Development Bank of the Philippines (DBP) wherein individual farmers/fishers' cooperatives and MSEs are being supported financially over the years. The LBP has credit windows such as Sulong Saka Program, Agricultural Credit Support Project, and Agricultural and Fishers Financing Program. While DBP has the Coconut Farmers and Industry Development (CFID) Credit Program, Swine R3 (Government Funded Loans), and Swine R3 (Regular Loan), all catering to the small farmers, fishers, and agribusiness entrepreneurs. The LBP serves as partner of DA-ACPC in the implementation of its credit programs.

The timely and affordable relief provided by the SURE COVID-19 Program to the SFFs and MSEs affected by the community quarantine had made the beneficiaries regain and sustain their capacity to earn a living. This complementation of the SURE COVID-19 Program together with LBP and DBP is making the agriculture sector stay afloat even during the most unfortunate times.

According to the PLCs, the program helped the farmers as well as the fishers sustain their livelihood. It further stressed that the program assisted the farmers acquire additional capital to restart their farm operations. Aside from that, all program beneficiaries were thankful because the program had helped their family survived the pandemic as revealed by almost 100 percent of the stakeholders (**Table 46**).

Table 46. Perception on the ACPC SURE COVID-19 Loan Program by region, 2023.

ACPC Loan helped my family survive the pandemic	CAR	Caraga	Region 5 (Bicol Region)	Region 7 (Central Visayas)
Yes	99	98	96	100
No	1	2	4	-

Moreover, the participation of LGUs in this special program being implemented during the pandemic, is consistent with their mandate. As stipulated in the Local Government Code of 1991, LGUs are mandated to **promote the development of their territorial jurisdiction**. This means that the LGU is the territorial body in charge of the municipal territory or municipality, as such, it enjoys political, fiscal and administrative autonomy within the limits consistent with the provisions of the constitution and the decentralization laws of the country. The SURE COVID-19 Program therefore is a welcome intervention in their localities as this is an infusion of investments in the local economies and circular flows. The program is a pump-priming initiative that will propel and stimulate economic growth in the influence areas.

4.5 Loan utilization

Based on the data gathered, of the four (4) regions covered in the survey, SFFs from CAR and Caraga had the highest loan amount released at around PHP24,000.00 plus per loan, while SFFs in Regions 5 and Region 7 had recorded around PHP23,000.00 per loan (**Figure 6**). This implies that SFFs received below the loan cap of PHP25,000.00 due to some deductions such as service fee, insurance, and membership fee.

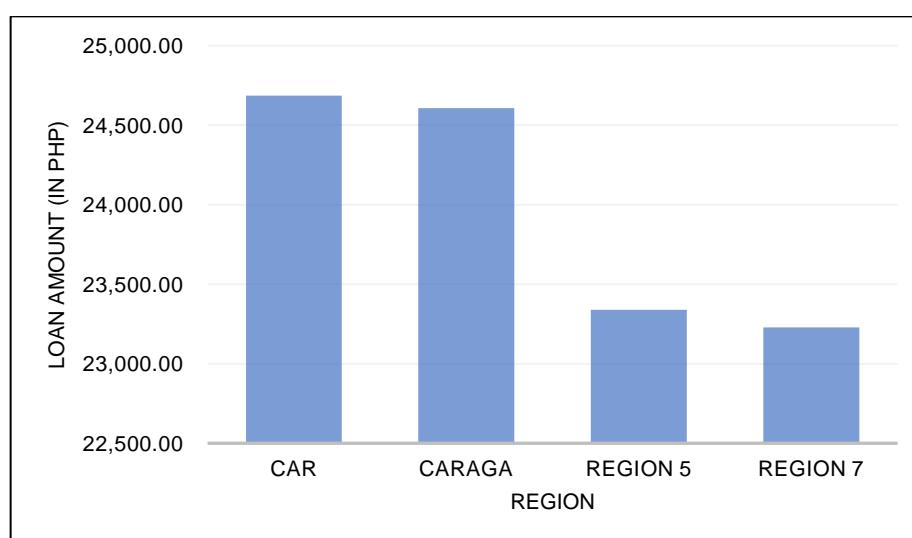


Figure 6. Loan amount received by SFF Beneficiaries (in PHP), by region, 2023.

In terms of loan utilization rate which in this case is the percentage of the loan spent on agri-related activities, across all regions, a significant proportion of the loan, specifically 73%, was allocated by the SFF beneficiaries towards their crop farming activities. Additionally, 59% of the loan was spent in rearing of livestock and poultry, while 67% was utilized for the purpose of fisheries production. Furthermore, SFF beneficiaries allocated approximately 46% of their loan towards household expenditures, including food, medicine, and home repair (**Table 47**).

Table 47. Loan utilization of SFF beneficiaries by activity, 2023.

Loan Utilization	Percent Reporting	Amount of Loan allotted by purpose (PHP)	Average Loan Utilization (%)
ALL Regions			
Crop Farming	57.75	17,474	73
Livestock/Poultry Raising	17.50	14,546	59
Fishing Production	28.00	16,526	67
Household Expenses	64.25	10,954	46

By region, the loan utilization under crop production ranged from 67% to 77 % of the loan released with CAR registering the highest while Region 7 the lowest. Under livestock production, the loan utilization ranged from 51-71% with Region 5 recording the highest while Region 7, the lowest. In terms of fish production, the loan utilization ranged from 18-83% with Caraga leading the way and CAR with the lowest. This is understandable considering that CAR is a landlocked region wherein its main agricultural products are vegetables and high value commercial crops. It is likewise informative to look into the portion of the loan which went to household expenses. In this case, around 37- 50% of the loan provided to SFFs were diverted to household and non-farming expenses. SFFs

in Caraga Region recorded the highest diversion of the loan proceeds at 50%, while CAR had registered the lowest so far at 37% (**Figure 7** and **Annex Table 22**).

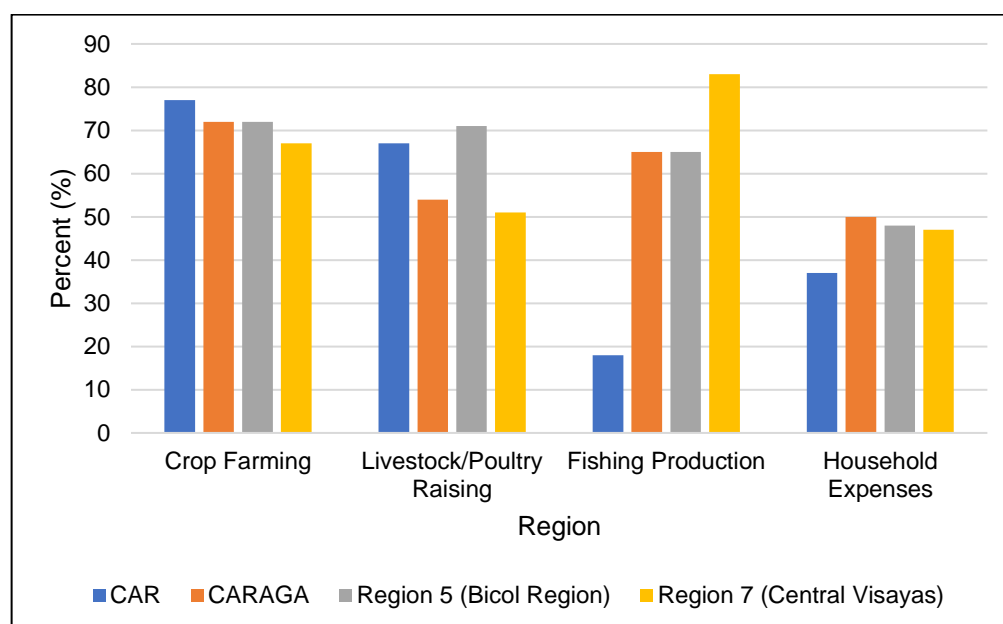


Figure 7. SURE COVID-19 Loan Utilization by SFF beneficiaries, by region, 2023.

In terms of loan fund source of the 80 MSE beneficiary respondents, there were 10 PLCs which took part in the SURE COVID-19 Program, namely private commercial banks, rural banks, cooperative banks, and government banks. Most (71%) of the MSEs applied and received their loans from government banks (**Table 48**) particularly Land Bank of the Philippines (LBP). The amount provided to MSEs ranged from PHP300,000.00 to PHP10,000,000, with a mean of PHP5,837,211.54.

In terms of fund utilization by MSEs, crop farming registered the highest at 74% in average with the highest sample population reporting at 47, followed by marketing at 68% with sample population of 18, fisheries at 65% with sample population of 5, poultry farming at 64%, and facility construction, the lowest with 33% (**Table 48** and **Figure 8**). These figures imply that the loan amount was directly used for those specific farm activities.

On its entirety, the loan utilization was generally for agricultural production and marketing purposes as manifested by the high utilization percentages and number of MSE beneficiaries reporting. Although a significant percentage of the respondents (33.75) used a portion of the loan for non-farm activities and a few for household expense purpose, the reason behind as expressed by the beneficiaries was truthful and practical – the loan amount was not enough (**Table 48**).

Table 48. Loan fund source, amount release and utilization by MSE beneficiaries, 2023.

Item	Beneficiary (n=80)	
Source (PLC)	No.	Percentage
Private Commercial Bank	1	1.00
Rural Bank	12	15.00
Cooperative Bank	10	13.00
Government Bank (LBP)	57	71.00
Amount (PHP)		
Range	300,000 – 10,000,000	
Mean	5,837,211.54	
Utilization (%)	% Reporting	Average
Crop Farming (n=47)	58.75	74

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Item	Beneficiary (n=80)	
Livestock Farming (n=6)	7.50	46
Poultry Farming (n=9)	11.25	64
Fishery (n=5)	6.25	65
Machinery Purchase (n=7)	8.75	47
Facility Construction (n=2)	2.50	33
Marketing (n=18)	22.50	68
Non-Farm (n=27)	33.75	59
Home Consumption (n=4)	5.00	43

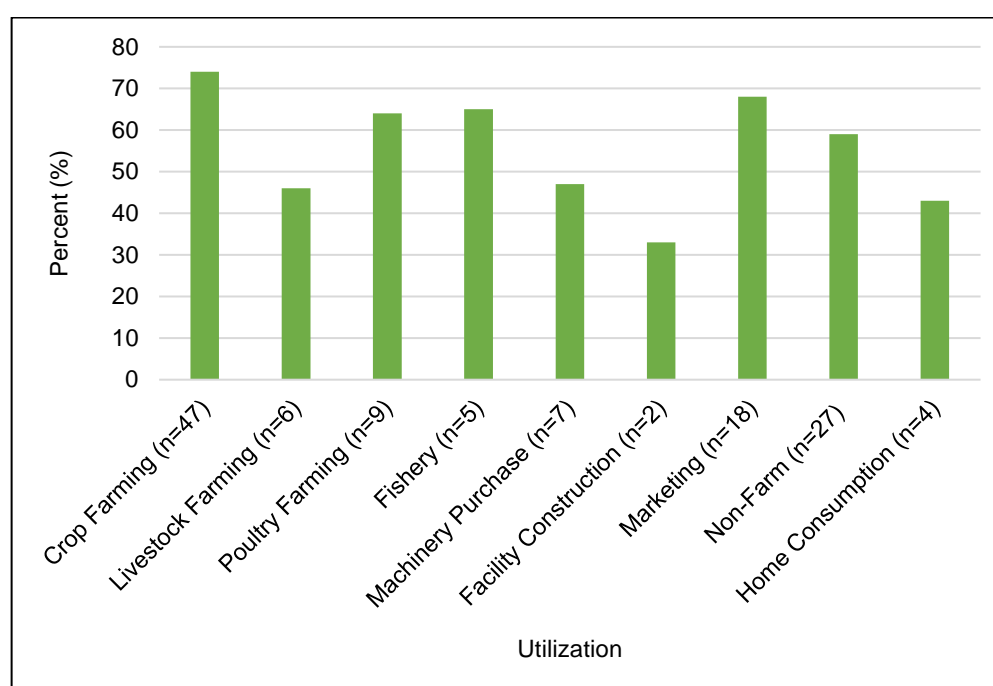


Figure 8. SURE COVID-19 Loan Utilization by MSE beneficiaries, 2023.

4.6 Repayment performance of program borrowers

Around 65% of SFF beneficiaries had started paying their loan amortization, while about 35% respondents disclosed that they had not started paying their loan. SFF beneficiaries started paying the loan in order to lessen the amount of the loan (27.41%); it is an obligation or responsibility (21.24%); there is a prescribed time or scheduled payment (9.65%); and to avoid additional loan interest (8.11%), among others (**Table 49**).

While for those who have not started paying the loan identified lack of income/insufficient funds (52.48%); failure of produce (9.93%); have other priorities for now (7.8%), and maturity date is still far (6.38%) as reasons for not starting to pay the loan. Although small percentages, there were SFFs who also claimed that they do not know when and how they should pay the loan, forgot the loan, far from the PLC and even thought it was a dole out (**Table 49**).

Table 49. Reasons for paying the SURE COVID-19 loan, by SFF beneficiaries, 2023.

Did you start paying the loan?	No. (n=400)	Percentage (%)
Yes	259	64.75
No	141	35.25
Reasons for paying the loan ^a (YES ANSWER)		
To lessen the amount of loan or to fully pay the loan	71	27.41
Obligation/Responsibility	55	21.24
There is a schedule of payment	25	9.65
To avoid loan interest	21	8.11
Have an extra income	15	5.79
Expectation of getting another loan	14	5.41
To have a good record	11	4.25
Followed up by PLC	7	2.70
Fully paid	4	1.54
No response	39	15.06
Reasons why they are still not paying the loan ^a (NO ANSWER)		
Lack of income/insufficient funds	74	52.48
Failure of produce	14	9.93
Have other priorities for now	11	7.80
Maturity date is still far	9	6.38
They will pay this year	7	4.96
Not yet recovered from typhoon	3	2.13
Planning to pay in full	3	2.13
They don't know when they should pay their loan and don't know how to pay it.	3	2.13
Forgot the loan	2	1.42
Tried to pay at the bank, but they didn't accept it.	2	1.42
Far from the PLC	1	0.71
They thought it was a dole-out	1	0.71
No response	11	7.80

^a Multiple response

For MSEs, around 81% of the beneficiaries had started paying their loan amortization, while the 18.75% respondents disclosed that they had not done yet. For those who answered in affirmative, their major reasons for paying the loan were: (i) it is an obligation (44.62%); (ii) expectation of getting another loan (16.92%); (iii) keep a good name (10.77%); iv) lessen the amount of the loan (7.69%); and (v) issued PDC cheque (**Table 50**).

While for both SFF and MSE beneficiaries, their inability to pay back the loan included failed projects due to calamity and pandemic, resulting to limited/no funds to pay back the loan. Some MSE beneficiaries had indicated the reason for not paying back is because they are planning to pay the whole loan amount on the maturity date. According to the MO No. 22 Series of 2020, SFF beneficiaries can pay the loan up to ten (10) years while the terms for MSE beneficiaries is to pay the loan within a period of five (5) years with a one (1) year grace period. Based on the KII results, PLCs in CAR have required beneficiaries to pay the loan within three (3) years, while SFFs in Region 5 can pay the loan up to five (5) years. On the other hand, PLCs of Caraga and Region 7 maximized the loan term of ten (10) years for the beneficiaries.

FINAL REPORT**Table 50. Reasons for paying the SURE COVID-19 loan, by MSE beneficiaries, 2023.**

Did you start paying the loan?	No. (n=80)	Percentage (%)
Yes	65	81.25
No	15	18.75
Reasons for paying the loan ^a (YES ANSWER)		
Obligation	29	44.62
Expectation of getting another loan	11	16.92
Keep a good name	7	10.77
To reduce the loan	5	7.69
Issued PDC cheque	4	6.15
To avoid receiving a penalty	3	4.62
Restructure of cash flow	1	1.54
We have a 1-year grace period	1	1.54
No response	9	13.85
Reasons why they are still not paying the loan ^a (NO ANSWER)		
Have not reach the maturity date	3	20.00
Failure due to calamity and pandemic	2	13.33
File for Bankruptcy	1	6.67
Payment has not yet started	1	6.67
Still need to follow up ACPC regarding loan payment	1	6.67
Still need to see the liquidation or distribution of the loan proceed	1	6.67
Lack of funds	1	6.67
No response	5	33.33

^a Multiple response

Table 51 shows the average loan amount paid and repayment rates by the beneficiaries. It could be seen that across regions as of survey period, the average loan amount paid was PHP9,594.00 per SFF with an average repayment rate of 40.07% for all regions. Majority (79.09%) of SFFs from CAR had already started paying for their loan, followed by Region 5 (48.67%), Region VII (19.43%) and lowest for Caraga with only (19.03%).

Among the four regions covered in the study, it can be further observed that repayment performance is best in CAR and Region 5. Meanwhile, average loan amount paid by MSEs across regions was PHP2,235,369.00 accounting for an average repayment rate of 38.72% as of 2023.

In terms of the mode of payment, SFF beneficiaries personally went to the PLC to pay (71.43%), while others paid through PLC Collectors (16.22%) and on-line bank transaction (1.93%) (**Table 52**).

On the other hand, MSEs were able to repay their loans through post-dated cheques, through ACPC/LBP/personal account, and personal visit to the PLC (**Table 53**).

Table 51. Average loan amount paid by SFF and MSE beneficiaries, 2023.

Region	No. Reporting	Average Loan Amount Paid as of 2023	Average Repayment Rate* (%)
ALL Regions (n=400)	259	9,594	40.07
CAR	42	19,578	79.09
Caraga	51	4,731	19.03
Region 5 (Bicol Region)	96	11,321	48.67

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Region	No. Reporting	Average Loan Amount Paid as of 2023	Average Repayment Rate* (%)
Region 7 (Central Visayas)	70	4,642	19.43
MSE (n=80)	65	2,235,369	38.72

*Number of beneficiaries who have already started paying back the loan.

**Repayment rate is computed as total loan paid divided by total loan amount

Table 52. Mode of payment, by SFF beneficiaries, 2023.

Mode of payment	No.	Percentage
Personally go to PLC to pay	185	71.43
Through PLC collectors	42	16.22
Others ^a	9	3.47
Bank or online transaction	5	1.93
No response	18	6.95

^a DA's office, asking favor for co-borrower

Table 53. Mode of payment, by MSE beneficiaries, 2023.

Mode of payment	No.	Percentage
PDC	36	55.38
ACPC/Landbank/Personal Account	15	23.08
Personally go to PLC to pay	10	15.38
No response	4	6.15

It was also revealed by majority (84%) of SFFs that they did not experience any problem in paying the loan while around 16% disclosed that they did encounter problems. Among the problems identified by SFF beneficiaries were: (a) due to lack of income; (b) PLC is far from the area; (c) due to natural disaster/pandemic/low price of produce; (d) due to hospitalization of family members; (e) simply cannot afford to pay the loan; (f) late payment; (vii) payment was not accepted by the PLC because they want yearly payment basis instead (**Table 54**).

Table 54. Problems encountered in paying the loan, by SFF beneficiaries, 2023.

Did you encounter problems in paying the loan?	No. (n=400)	Percentage (%)
No	337	84.25
Yes	63	15.75
Problems in paying the loan		
Delayed payments due to lack of income	38	60.32
Delayed payments due to natural disaster/pandemic/low price of produce	5	7.94
PLC is far from the area	5	7.94
Delayed payments due to hospitalization	3	4.76
Cannot afford to pay the loan	2	3.17
Late payment	2	3.17
Payment was not accepted; they want yearly payment	2	3.17
Business corruption	1	1.59
No response	5	7.94

Similarly, for MSEs, around 66% of them did not encounter any problem at all in paying their loans, while about 34% did encounter problem. Some MSE beneficiaries relayed the following problems they encountered for non-payment of their loans: (a) problems in repayment of farmer-members; (b) low income/fund; (c) interest rate and penalty charges; (d) delayed payments due to natural disaster/pandemic/low price of produce; and (e) they still have inquiry regarding loan payment (**Table 55**).

Table 55. Problems encountered in paying the loan, by MSE beneficiaries, 2023.

Did you encounter problems in paying the loan?	No. (n=80)	Percentage (%)
No	53	66.25
Yes	27	33.75
Problems in paying the loan		
Problems in repayment of farmer-members	9	33.33
Low income/fund	5	18.52
interest rate and penalty charges	3	11.11
Delayed payments due to natural disaster/pandemic/low price of produce	3	11.11
They still have inquiry regarding loan payment	3	11.11
Asked for a loan restructure	1	3.70
Changes in business officers	1	3.70
During the first payment, the cheque bounces	1	3.70
The enterprise already filed for bankruptcy	1	3.70

4.7 Best practices under the program and other factors that helped contribute to the successful implementation of the program

4.7.1 Best practices during program implementation

Based on KIIs, engaging the MAOs in the selection process of beneficiaries was cited to be effective and efficient as long as there is no political intervention from the LGUs. Since they have the list of registered SFFs to RSBSA, they can properly select the appropriate beneficiaries of the program. However, not all selected SFFs have the capability to repay loans. Hence, there is a need to further screen the target beneficiaries as practiced in Region V even if the beneficiaries were already preselected unlike with other regions. This can explain the high number (96%) of SFF beneficiaries in Region V who have already started paying the loan.

For some MAOs, active participation of the SFFs to municipal programs and meetings as well as participation to agricultural groups were considered as criteria in identifying possible beneficiaries. Participation to municipal/city programs enable engagement of SFFs with MAOs, which also facilitated monitoring of their agricultural activities. Similarly, close coordination between the PLCs and MAOs provides monitoring of the performance of the SFFs in terms of payment of their loans. Further, PLCs which are easily accessible (or near) to SFFs not only facilitates payment of loans but also encourages SFFs to be fully engaged with the PLCs particularly when there are concerns or clarifications about the Program and loan payment processes.

4.7.2 Level and sources of satisfaction/dissatisfaction

Table 56 shows the level and sources of SFF beneficiaries' satisfaction with the program. Majority of the beneficiaries were very satisfied (73.50%, average of the 4 regions) mainly due to its assistance to their farm operations. Around 22.25% of the beneficiaries were

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moderately satisfied. Apparently, the success of the loan program may be attributed to the following enabling factors, viz: (i) no (zero) interest rate; (ii) early loan release; (iii) easy process, and (iv) long friendly repayment period. The same was also claimed by most MAOs during the KIIs. Undoubtedly, given the harsh conditions during the pandemic with limited opportunities and mobility because of the widespread lockdowns, farmers and fishers belong to the most vulnerable groups among the various sectors of the society. The above cited enabling factors gave them a sigh of relief as they cannot find other financing options with such leniency. Under normal condition, accessing financial assistance from banks and other funding institutions would be difficult that is why they resort to loan sharks devoid with loan requirements but charge high interest rates and limited repayment period.

On the other hand, some beneficiaries reported that they were neither satisfied nor dissatisfied, and few were actually dissatisfied due to costly application, long application process, and no clear explanation of loan features. These hindering factors were quite experienced in few covered areas.

Table 56. Level and sources of SFF beneficiaries' satisfaction/dissatisfaction with the SURE COVID-19 Program, 2023.

Particulars	ALL Regions	
	No.	Percentage (%)
<i>Satisfaction Level</i>		
Very Satisfied	294	73.50
Moderately Satisfied	89	22.25
Neither Satisfied nor Dissatisfied	4	1.00
Dissatisfied	7	1.75
Very Dissatisfied	6	1.50
Total	400	100.00
<i>Sources of Satisfaction/Dissatisfaction</i>		
Helped in farm production	244	61.15
Easy Application Process	79	19.8
No (Zero) Interest	32	8.02
Long/Friendly repayment terms	11	2.76
Low loan amount	10	2.51
Early Release of Loan	9	2.26
Long application process	4	1
Loan Features were not explained clearly	3	0.75
High Processing Fee	3	0.75
Not a grant	2	0.5
Not all benefitted in the program	1	0.25
Expenses incurred in the application	1	0.25
Total	399	100.00

The implementation of the SURE COVID 19 Program according to the MSE beneficiaries was very satisfactory and highly regarded by 78% of its beneficiaries, mainly because of its effective support provided to both SFFs and MSE beneficiaries (**Table 57**). The beneficiaries are very satisfied because the business and the members are benefited by the program through additional source of fund or working capital, proper monitoring of the project by ACPC, and the program is very convenient and easy to apply, among others.

FINAL REPORT**Table 57. Level and sources of MSE beneficiaries' satisfaction/dissatisfaction with the SURE COVID-19 Program, 2023.**

Particulars	MSE Beneficiary (n=80)	
	No.	Percentage (%)
<i>Satisfaction Level</i>		
Very Satisfied	62	77.50
Moderately Satisfied	11	13.75
Neither Satisfied nor Dissatisfied	0	0.00
Dissatisfied	1	1.25
Very Dissatisfied	2	2.50
No response	4	5.00
Total	80	100.00
<i>Sources of Satisfaction/Dissatisfaction</i>	No.	Percentage (%)
The business and the members benefited in the program	50	62.50
Additional source of fund or working capital	6	7.50
ACPC monitors the project	4	5.00
Convenient and easy to apply	4	5.00
No interest	3	3.75
Fast release of loan	2	2.50
Considerate	1	1.25
Longer repayment term	1	1.25
Low loan amount	1	1.25
Personally follow up regarding the loan	1	1.25
The project was successful	1	1.25
They allow e-signature on some documents	1	1.25
Weekly update of loan	1	1.25
Low loan amount	1	1.25
Personally follow up regarding the loan	1	1.25
No response	4	5.00
Total	80	100.00

With their experience and satisfaction to the loan program, **Table 58** shows how the program has improved the living status of SFF beneficiaries. Majority (87% in CAR, 74% in Caraga, 78% in Bicol Region, and 87% in Central Visayas) reported that loan program served as additional capital for the sustenance of their livelihood. While others mentioned that through the loan program, they were able to purchase medicines and other daily necessities.

Table 58. How the program improved the living status of SFF beneficiaries, 2023.

Particulars	ALL Regions	
	No.	Percentage (%)
Additional Capital for Sustained Livelihood	326	81.50
Own Consumption ^a	35	8.75
Both Livelihood and Consumption	22	5.50
No improvement at all ^b	17	4.25

^a Medicine and daily needs (bills, education, home repairs)

^b Not enough, Failed project

4.8 Program Challenges and Constraints

Almost all (92%) of the SFF beneficiaries claimed to have no problems encountered in the SURE COVID Program (**Table 59**). Albeit small percentage, problems encountered included long loan processing time, failure to pay amortization, not all benefitted in the program, selection of beneficiaries, and high processing fees.

Table 59. Problems encountered by SFF beneficiaries in the SURE COVID-19 Program, 2023.

Problem	ALL Regions	
	No.	Percentage (%)
No problem encountered	369	92.25
Failure to pay amortization	14	3.50
Long processing time	42	10.50
High Processing Fees	1	0.25
Not all benefitted in the program	5	1.25
Selection of beneficiaries	3	0.75

Similarly, most MSE beneficiaries (74%) claimed not having encountered any problems with regards to SURE COVID-19 Program. However, for those 26% who encountered problem identified various problems with difficulty in doing payments, low loan amount, need for extension of the program, no proper turnover of liquidation reports, payment issues and other personal problems topping the list (**Table 60**).

Table 60. Problems encountered by MSE beneficiaries in the SURE COVID-19 Program, 2023.

Problems	No. (n=80)	Percentage (%)
No problem	59	73.75
Hard to collect payment	4	5.00
Low loan amount	2	2.50
Need for an extension	2	2.50
No proper turnover of the liquidation reports	2	2.50
Payment issue	2	2.50
Personal problems	2	2.50
Attitude of the members and other recommended beneficiaries through online applications	1	1.25
Loan term	1	1.25
Long processing time	1	1.25
Market for the produce	1	1.25
Penalty or interest	1	1.25
Process of the request	1	1.25
Wasn't able to pay the loan	1	1.25

In addition, based on the KILs with MAOs, one major challenge encountered is the limited number of SFFs that could avail the loan. All of the MAOs through the assistance of barangay officials need to do further shortlisting of loan applicants. Due to limited slots, further discussions and explanations with those who were not shortlisted and were not able to avail the loan were conducted. Moreover, similar to the claims of some SFFs, difficulty in paying the loan also pose problem particularly in areas where PLCs are not within the municipality (e.g., Bicol areas). SFFs still need to take longer time and shell out

additional budget for transportation in order to pay the loan to the PLCs. While according to some PLCs, some SFFs face challenges in meeting their amortization payments due to the adverse effects of typhoons on their crops and the outbreak of African Swine Fever (ASF).

Further, according to some MAOs, even with Program briefing or orientation some SFFs do not fully understand the mechanics of the Program, deductions, and when or where to pay their loans. As such these farmers tend to not pay the loan and even linked the Program to other loan facilities.

As earlier mentioned, the long repayment period was considered by most MAOs to be a facilitating factor for program implementation success, some MAOs however, considered this factor as constraint at the same time because farmers tend to defer payment even though they could pay the loan regularly. The same were mentioned by some PLCs during KIIs that the protracted loan term has the potential to increase the likelihood of non-payment by the SFFs. Several PLCs also asserted that the 3% service fee is low compared to the expenses they incurred throughout the execution of the Program. Aside from the repayment period, more expenses are incurred from validating, orienting and monitoring of beneficiaries.

Albeit small number of SFF and MSE beneficiaries encountered problems, SFF beneficiaries provided some recommendations to improve the implementation of the Program. As presented in **Table 61**, most recommended that the loan amount to be higher, program to cover more beneficiaries, and improve in the selection of beneficiaries, and engaging other Banks (particularly in Bicol Region) or other friendly lending institutions as conduits.

Although the loan amount was not suggested by SFFs, it can be considered that the PHP 25,000.00 would really not be enough to cover farming production. Based on a NIA Irrigation study, the costs of production for paddy rice or palay on a per hectare basis without irrigation or rainfed condition, the production cost per hectare of palay excluding labor, wet and dry seasons is around PHP27,653.00 apiece, while PHP38,831.00 under irrigated condition. While cost of production per hectare for other crops according to DA (price monitoring) is also high (e.g., corn at PHP25,090.00; banana at PHP309,875.00). This was also claimed by some MAOs. For SFFs engaged in high value crops such as vegetables from the Northern part of Luzon, the production cost is about PHP 50,000.00 to PHP70,000.00. As such, the suggestion for a higher loan amount is justified considering the normal farm budget for the various crops' vis-a-vis the loan amount provided by the Program. Some MAOs recommended higher amount of loan or varying loan amounts depending on the area, commodity and/or agricultural activities of the SFFs.

Table 61. Recommendations of SFF beneficiaries to improve the implementation of the SURE COVID-19 Program, 2023.

Recommendation	ALL Regions	
	No.	Percentage (%)
Improvement on selection of beneficiaries	25	6.25
Higher Loan Amount	47	11.75
Continuous Loan Availment	18	4.50
More Beneficiaries	38	9.50
More orientation/trainings about ACPC Programs	16	4.00
In Kind not in cash	2	0.50
Landbank or other friendly lending institutions as conduit of the loan	18	4.50

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Meanwhile for MSEs, the top most recommendation of the beneficiaries was not a response to the problems they encountered but for continuous access to the loan (33%). In addition, they also recommended for more orientation/training about ACPC programs and enhanced communication which could be tied to orientations and trainings. In fact, the rest of the recommendations, albeit few frequencies, are related to better sharing of information about SURE-COVID regarding processing, release of loan, transparency in the program, and value-added service (**Table 62**). As noted earlier, the cluster orientation can shorten the information dissemination about the program but on how well-explained in details the various components, requirements, and benefits of the program should be given consideration.

Table 62. Recommendations to improve the implementation of the SURE COVID-19 Program, by MSE beneficiary, 2023.

Recommendation	No.	Percentage (%)
Continuous loan availment	26	32.50
More orientation/trainings about ACPC Programs	9	11.25
Enhancement of communication	6	7.50
Higher Loan Amount	5	6.25
Longer repayment term	5	6.25
Additional benefits (ex. Storage facilities, mobilization fund, grace period)	3	3.75
Funds should be directed to individuals	2	2.50
Short processing	2	2.50
Additional benefits	1	1.25
Regular monitoring of beneficiaries	1	1.25
Suggestion on supplier	1	1.25
Timeliness in terms of release of loan	1	1.25
Transparency in the program	1	1.25
Value added service	1	1.25

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The main purpose of the evaluation was to determine to what extent the SURE COVID-19 Program has succeeded in meeting the program's objectives: (to finance the emergency and production capital requirements of small farmers and fisherfolk (SFF) whose incomes were affected by the enhanced community quarantine (ECQ) due to COVID-19; (ii) to provide working capital requirements of micro and small enterprises (MSEs) engaged in agriculture and fisheries food production, delivery/transport, and other food supply chain activities to ensure availability of food supply. Specifically, this evaluation aimed to:

- a. Determine program effectiveness in:
 - addressing emergency and production capital requirements of small farmers and fisherfolks and micro and small enterprises;
 - providing program borrowers easier access to formal credit;
 - assisting pandemic-affected small farmers, fisherfolks, and agri-fishery-based MSE-borrowers; and
 - sustaining the food supply chain and supporting the *DA-Kadiwa ni Ani at Kita* Centers and consumers of high consumption markets (such as Metro Manila and other demand centers) and how it contributed to the food production, especially during the pandemic.
- b. Determine program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine;
- c. Establish relevance by determining if the program was able to help affected SFFs and MSEs regain and sustain their capacity to earn a living;
- d. Validate if the loan was utilized based on its loan purpose;
- e. Assess the repayment performance of program borrowers;
- f. Identify best practices under the program and other factors that helped contribute to the successful implementation of the program; and
- g. Identify challenges/constraints and policy recommendations.

Both quantitative and qualitative approaches were employed in this evaluation study. Primary data were obtained thru survey of beneficiaries and non-beneficiary SFFs and MSEs and KILs with the implementers of the program both from ACPC and financial conduits (12), and municipal agriculture officers (8) of some selected study areas. A total of 400 SFF beneficiaries and 208 non-beneficiaries, 80 MSE beneficiaries and 34 non-beneficiaries were surveyed using structured and pre-tested questionnaires. The interviews were administered face-to-face while for some MSEs through telephone interviews.

The following are the results and findings of the study:

In terms of program effectiveness in addressing emergency and production capital requirements of small farmers and fisherfolks and micro and small enterprises and providing program borrowers easier access to formal credit, the SURE COVID-19 program was able to provide emergency and production capital requirements to around 107,634 small farmers and fisherfolks in the amount of PHP2.257B, and 190 agri-fishery-based MSE borrowers in the amount of PHP894.750 M.

A vast majority of program beneficiaries (65%-92%) indicated that the provision of production capital enabled them to continue their farm operations despite of the restrictions brought about by the pandemic. This emergency production assistance was mainly used for crop, livestock, and fishery production, while a substantial portion of it was channeled to household needs like provision for medicine, house repair, and other basic family needs, among others just to hurdle the onslaught of the pandemic. Most importantly, it was able

to initially contribute and sustain the food supply chain across regions in the country by supporting the *DA-Kadiwa ni Ani* at *Kita* centers and consumers of high consumption markets whereby a higher number of MSE beneficiaries (50%) were able to sell their produce to DA-KADIWA centers compared with non-beneficiaries where only 24% had their produce marketed to the DA-KADIWA centers. Two (2) glaring reasons surfaced as to the low turn-out in selling their produce to the said market: (i) there was no DA-KADIWA center in their area and (ii) inadequate supply of produce.

On the other hand, the non-MSE beneficiaries disclosed that majority of them have no adequate supply of their produce and not familiar with the DA-KADIWA or unaware of its existence of such center in their area. Obviously, the inadequate supply of farmers and fishers' produce imply a generally atomized production in the farms which may be attributed to low yield per unit area and limited area of production. This may also reflect a kitchen-oriented production system wherein the bulk of farm produce are intended for household consumption while the rest (small surplus) are for the market.

In terms of program efficiency in providing timely and affordable relief to the SFFs and MSEs affected by the community quarantine, the results showed that about 28% of the SFF beneficiaries reported that their loans were released after more than a month, followed by at most one week (27%), and around one month as mentioned by 23%. Others have answered around two to three weeks. For MSE beneficiaries, more than half (57%) waited for 1-3 months before the financial assistance was released

In terms of relevance in determining if the program was able to help affected SFFs and MSEs regain and sustain their capacity to earn a living, the study revealed that a significant percentage of the program beneficiaries (SFFs and agri-fishery related MSEs) during the pandemic decried the restrictions to mobility and access to food supply which was also true with the non-beneficiaries across regions. While other regions, specifically CAR (37% worry about the lack of production capital), Region 5 (43%), and Region 7 (54%) had almost the same major problems encountered during the pandemic in which the lack of production capital surfaced as the topmost concern. Since the major income source of their livelihood is farming, SFFs/MSEs' needs and requirements were addressed with urgency. And the SURE COVID-19 Program directly helped them regain and continue their main economic activity even after the pandemic.

In assessing the repayment performance of program borrowers, the study revealed that around 65% of SFF beneficiaries had started paying their loan amortization, while the 35% respondents disclosed that they had not done yet. For those who answered in affirmative, several major reasons for paying the loan were: to lessen the amount of the loan (27.41%); it is an obligation or responsibility (21%); there is a prescribed time or scheduled payment; and avoid additional loan interest (8%), among others. Those who answered on the negative, the reasons indicated were: lack of income/insufficient funds (52%); failure of produce (9.93%); have other priorities for now (8%), and maturity date is still far (6%).

Around 81.25% of MSE beneficiaries had started paying their loan amortization, while the 18.75% respondents disclosed that they had not done yet. For those who answered in affirmative, their major reasons for paying the loan were: (i) it is an obligation (44.62%); (ii) expectation of getting another loan (17%); (iii) keep a good name (11%); iv) lessen the amount of the loan (8%); and (v) issued PDC cheque.

The general reasons for the inability of SFFs and MSE to pay back the loan included failed projects due to calamity and pandemic, resulting to limited/no funds to pay back the loan. Some MSE beneficiaries had indicated the reason for not paying back is because they are planning to pay the whole loan amount on the maturity date

In terms of loan utilization based on its loan purpose; the survey revealed that, SFFs from CAR and Caraga had the highest loan amount released at around PHP24,000.00 plus per loan, while SFFs in Regions 5 and Region 7 had recorded around PHP23,000.00 per loan. This implies that SFFs received below the loan cap of PHP25,000.00 due to some deductions such as service fee, insurance, and membership fee.

In terms of loan utilization rate which in this case is the percentage of the loan spent on agri-related activities, for SFFs, the loan utilization under crop production ranged from 67% to 77% of the loan released with CAR registering the highest while Region 7 the lowest. Under livestock production, the loan utilization ranged from 51-71% with Region 5 recording the highest while Region 7, the lowest. In terms of fish production, the loan utilization ranged from 18-83% with Caraga leading the way and CAR with the lowest. This is understandable considering that CAR is a landlocked region wherein its main agricultural products are vegetables and high value commercial crops. It is likewise informative to look into the portion of the loan which went to household expenses. In this case, around 37- 50% of the loan provided to SFFs were diverted to household and non-farming expenses. SFFs in Caraga Region recorded the highest diversion of the loan proceeds at 50%, while CAR had registered the lowest so far at 37% Household expenses according to the respondents were food, medicine, and house repair.

For the best practices under the program and other factors that helped contribute to the successful implementation of the program, the study indicated that majority of the beneficiaries were very satisfied (73.5%, average for the 4 regions) mainly due to its assistance to their farm operations. Around 22.25% of the beneficiaries were moderately satisfied. Apparently, the success of the loan program may be attributed to the following enabling factors, viz: (i) no (zero) interest rate; (ii) early loan release; (iii) easy process, and (iv) long friendly repayment period. Undoubtedly, given the harsh conditions during the pandemic with limited opportunities and mobility because of the widespread lockdowns, farmers and fishers belong to the most vulnerable groups among the various sectors of the society.

Majority of the respondents across the sampled regions had expressed of not having experienced any problem in accessing the SURE COVID-19 loan program (92%). SFFs in Central Visayas (39%) and Bicol Region (13%) complained of the long processing time for the loan. While a few were having difficulty in paying their scheduled amortization and a handful noted the high processing fee, and improper selection of beneficiaries. Problems identified were mostly encountered by beneficiaries in the Bicol Region and Central Visayas.

For MSEs, although majority (74%) of the respondents did not encounter any problem whatsoever, but a long list of problems was identified by some MSE beneficiaries including difficulty in paying the loan (5%) and low amount of loan; and the need for an extension of the SURE COVID-19 loan program (3%).

Overall, the SURE COVID-19 Program interventions were generally found to be relevant, effective, and efficient, thereby resulted in greater farm productivity and increased mobility and access of target beneficiaries to markets. The program was able to address the production needs and capital requirements of small farmers, fishers, and agri-fishery based MSEs although in varying degrees of execution on the ground. According to the PLCs, the program helped the farmers as well as the fishers sustain their livelihood. It further underscored that the program assisted the farmers acquire additional capital to restart their farm operations. Aside from that, all program beneficiaries were thankful because the program had helped their family survived the pandemic as revealed by almost 100 percent of the stakeholders.

Accordingly, the program was very timely as it zeroed-in to bail out the resource poor farmers and fishers from protracted poverty especially during the pandemic where access to livelihood assistance intended for them was nil. This particular government intervention was a sigh of relief to the poorest sector of the society. Most of these farmers and fisherfolks together with the agri-fishery based MSEs. were able to bridge the pandemic and sustain their livelihood projects such as crop production, livestock production, and other agribusiness ventures in order to live decently because of the Program. This indicates that the financial assistance has created savings to form part as additional capital for vertical and horizontal integration, thus, sustainability is achieved.

The SURE COVID-19 Program *per se* had identified its desired short and long-term goals and had worked backwards to identify all conditions (outcomes) that must be in place and how this interphase with other socioeconomic factors in order to achieve the planned goals. Implementers such as DA-ACPC, PLCs, and the LGUs, had been candid in concluding that in general, the program responded to the needs of the beneficiaries and the goals/outputs were attained and were consistent with the intended outcomes.

Governance reforms coupled with institutional development interventions have led to the enhanced capacity of LGUs and PLCs at all levels in program planning, implementation, and M&E. Although there were shortages and delays in personnel and budgetary allocations and distribution on the side of funding support institutions and LGUs, the inputs from the Government side through the DA-ACPC were implemented as planned, and the required inputs and facilities have been more or less utilized. The access of resource-poor farmers and fishers, as well as vulnerable groups, to livelihood opportunities and financing schemes had been facilitated after all.

Furthermore, household incomes in the program areas have generally increased as a result of the program intervention in farming and enterprise development and at the least, in sustainable agriculture and fishery resources development and management. However, while this increase in household income has contributed to the initial reduction of poverty incidence in the program areas, the present poverty incidence rate in some DA-ACPC covered areas remains high, particularly in the Caraga and Bicol regions. Therefore, as program beneficiaries are gradually getting out of poverty pockets, it is important for government to facilitate their access to support and welfare services and slowly exit from the direct provision of services. Thus, development interventions should not focus solely on agricultural productivity but instead promote rural enterprises that will facilitate sustainable rural income generation and help protect farmers from the vulnerability of agriculture to natural climate-related disasters.

Recommendations

Based on the findings of the study, the following items are to be recommended:

5.1 Operational level

- ACPC needs to allocate more time for the orientation and information dissemination about the ACPC programs with the conduit, MAO and beneficiaries for better understanding of the program particularly its purpose, requirements, processing time and cost, and repayment schedule. In addition, ACPC can consider including the barangay officials to be invited by the conduit and MAO in its orientation about the program. More than 40% of the beneficiaries got the information about SURE COVID from barangay officials.

- A mechanism to enable SFFs easy access to conduits during program orientation, loan processing, release and repayment should be put in place. The study found that distant locations of conduits discourage borrowers to get in touch with conduits to seek further clarifications about the program as well as in making payments on time due to distance and higher transaction cost particularly transportation cost. Distant conduits could possibly establish satellite centers or put in place regular scheduled visits to such centers for loan collection and monitoring.
- In the absence of KADIWA Centers in the locality, the SFFs and MSEs should be encouraged to supply their produce to the nearest “Bagsakan Centers” where both consumers and traders could have access to wide variety of agricultural products at competitive cost. Further, information about KADIWA Centers should be included in the orientation.
- In order to improve the efficiency of loan application process, project monitoring, and repayment performance, outstanding/model stakeholders such as PLCs and beneficiaries should be acknowledged, recognized, and incentivized. For this specific program, assigned ACPC and LGU personnel (MAO/technicians) can be included. Through this, other stakeholders can be motivated to enhance their performance. On the other hand, disciplinary procedure should be administered among poor performing stakeholders. At first level, attention of these stakeholders should be called then followed by written warning and a penalty if performance would not improve.

5.2 Policy level

- The amount of loans for the beneficiaries should consider the type of commodity to be funded. Different agriculture related ventures have different input requirements; hence, DA ACPC while in the planning stage of the intervention must coordinate with the conduits and the MAOs to determine the appropriate amount of loan by type of commodity (crop, livestock and fisheries) or based on the technical requirements of the nature of the business venture to ensure an optimum productivity level. This does not mean, however, extending the full cost commodity requirement but to determine the appropriate loanable fund for different types of beneficiaries.
- The ACPC programs through its conduits and in coordination with LGUs should intensify capacity building component to improve the SFFs and MSEs financial/enterprise management particularly credit/loan management skills.
- ACPC needs to reexamine the program at two levels to speed up the release of loans to the beneficiaries. One is between ACPC and PLC and the MAO to determine the bottlenecks in the timely release of funds to the conduit. Second is, the loaning procedures/policies of conduits to accelerate the release of funds and facilitate the loan repayment.
- The selection process for MSE beneficiaries should be thoroughly reassessed. Based on the findings, some medium and large enterprises were able to access the SURE COVID-19 program. This is contrary to the program's objective and target MSE beneficiaries, which is solely intended for micro and small enterprises.

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7. ANNEXES

ANNEX 1. First Stage of Sampling - Region

1. Drawing of first stage of sampling - two (2) Regions in Luzon, one (1) Region in Visayas, and one (1) Region in Mindanao.
2. Measure of Size use is Number of SFF borrowers as of September 30. 2022.
3. Independent Sampling draw per strata: Luzon, Visayas, and Mindanao

Stratum 1: Luzon

Region	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (Through sampling draw in excel)	Sample Draw
Luzon	47,571	00001 – 47,571		
CAR	10,681	00001 - 10,681	10,285	2 nd Draw
NCR	0	0		
Region I	6,441	10,682 - 17,122	10,285	2 nd Draw
Region 2	8,236	17,123 – 25,358		
Region 3	5,887	25,359 – 31,245		
Region IVA	8,122	31,246 – 39,367		
Region V	8,204	39,368 - 47571	43,379	First Draw

Stratum 2: Visayas

Region	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (Through sampling draw in excel)	Sample Draw
Visayas	22,077	00001 – 22,077		
Region VI	7,440	00001 – 7,440		
Region VII	8,441	7,442 – 15,881	10,298	First Draw
Region VIII	6,196	15,882 – 22,077		

Stratum 3: Mindanao

Region	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (Through sampling draw in excel)	Sample Draw
Mindanao	34,345	00001 – 34,345		
BARMM	1,610	00001 – 1,610		
Region IX	6,062	1611 – 7,672		
Region X	6,039	7,673 – 13,711		
Region XI	7,507	13,712 – 21,218		
Region XII	7,307	21,219 – 28,525		
Region XIII	5,820	28,526 – 34,345	31,243	First Draw

ANNEX 2. Second Stage of Sampling - Province

1. Drawing of second stage of sampling from sample regions (drawn in the first stage)- two (2) sample provinces in CAR, two (2) sample provinces in Region V, two (2) sample provinces in Region VII, two (2) provinces in Region XIII.
2. Measure of Size use is Number of SFF borrowers as of September 30. 2022.
3. Independent Sampling draw per sample region

Luzon Sample Regions in First Stage of Sampling –first draw: Region V

Provinces of Region V	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Region V	5,902	0001 – 5,902		
Albay	1,788	0001 – 1,788	0179	2 nd draw
Camarines Norte	1,268	1,789 – 3,056		
Camarines Sur	465	3057 – 3,521		
Catanduanes	210	3,522 – 3,731		
Masbate	749	3,732 – 4,480		
Sorsogon	1,422	4,481 – 5,902	4804	1 st draw

Luzon Sample Regions in First Stage of Sampling –second draw: CAR

Provinces of CAR	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
CAR	8,920	0001 - 8920		
Abra	1,378	0001 – 1,378		
Apayao	737	1,379 – 2,115		
Benguet	4,927	2,116 – 6,542	5370	1 st Draw
Ifugao	878	6,543 – 7,420		
Kalinga	459	7,421 – 7,879		
Mountain Province	1,041	7,880 – 8,920	8029	2 nd draw

Visayas Sample Region in First Stage of Sampling – First draw: Region VII

Provinces of Region VII	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Region VII	7,611	0001 – 7,611		
Bohol	2,471	0001 – 2,471	0782	1 st draw
Cebu	2,604	2,472 – 5,075		
Negros Oriental	2,208	5,076 – 7,283	6293	2 nd draw
Siquijor	328	7,284 – 7,611		

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Provinces of Region XIII	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Region XIII	4,555	0001 – 4,555		
Agusan del Norte	1,206	0001 – 1,206	0709	2 nd draw
Agusan de Sur	1,453	1,207 – 2,659		
Dinagat Islands	226	2,660 – 2,885		
Surigao del Norte	881	2,886 – 3,766		
Surigao del Norte	789	3,767 – 4,555	3978	1 st Draw

ANNEX 3. Third Stage of Sampling - Municipality

1. Drawing of Third stage of sampling from sample province (drawn in the second stage) - two (2) sample municipalities will be drawn from each sample provinces in CAR, two (2) sample municipalities will be drawn in sample provinces in Region V, two (2) sample municipalities in sample provinces in Region VII, and two (2) sample municipalities in sample provinces in Region XIII.
2. Measure of Size use is Number of SFF borrowers as of September 30. 2022.
3. Independent Sampling draw per sample province

Municipality in Sorsogon	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Sorsogon	1,422	0001 – 1,422		
Barcelona	106	0001 - 0106		
Balan	54	0107 - 0160		
Balusan	15	0161 - 0175		
Casiguran	187	0176 - 0362	0318	1 st draw
Castilla	136	0363 - 0498		
Donsol	75	0499 - 0573		
Gubat	175	0574 - 0748	0655	2 nd draw
Irosin	117	0749 - 0865		
Jaban	130	0866 - 0995		
Magallanes	16	0996 – 1,011		
Matnog	16	1,012 – 1,027		
Pilar	231	1,028 – 1,258		
Santa Magdalena	18	1,259 – 1,276		
Sorsogon City	130	1,277 – 1,406		
Sta Magdalena	16	1,407 – 1,422		

Municipality in Albay	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Albay	1,788	0001 – 1,788		
Bacacay	154	0001 -0154		
Jovellar	57	0155 - 0211		
Legazpi City	92	0212 - 0303		
Libon	113	0304 - 0416		
Ligao City	291	0417 - 0707		
Malilipot	70	0708 - 0777	0727	2 nd draw
Malinao	74	0778 - 0851		
Manito	77	0852 - 0928		
Oas	167	0929 – 1,095		
Pio Duran	64	1,096 – 1,159		
Polangui	116	1,160 – 1,275		
RapuRapu	12	1,276 – 1,287		
Santo Domingo (Libog)	65	1,288 – 1,352		
Tabaco City	187	1,353 – 1,539	1495	1 st draw
Tiwi	249	1,540 – 1,788		

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Municipality in Benguet	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Benguet	4,427	0001 – 4,427		
Atok	830	0001 - 0830		
Baguio City	101	0831 - 0931		
Batun	1	0932		
Bokod	299	0933 - 1,231		
Hogon	259	1,232 – 1,490		
Kabayan	437	1,491 – 1,927	1917	1 st draw
Kapangan	100	1,928 – 2,027		
Kibungan	100	2,028 – 2,127		
La Trinidad	1,577	2,128 – 3,704	3478	2 nd draw
Mankayan	171	3,705 – 3,875		
Sablan	100	3,876 – 3,975		
Tuba	124	3,976 – 4,099		
Tublay	328	4,100 - 4,427		

Municipality in Mountain Province	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Mountain Province	1,041	0001 – 1,041		
Barlig	113	0001 - 0113		
Bauko	222	0114 - 0335	0321	2 nd draw
Besas	171	0336 - 0506	0395	1 st draw
Bontoc	108	0507 - 0614		
Paracelis	170	0615 - 0704		
Sabangan	65	0705 - 0849		
Sadanga	26	0850 - 0875		
Sagada	12	0876 - 0887		
Tadian	154	0888 – 1,041		

Municipality in Bohol	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Bohol	2,452	0001 – 2,452		
Alburquerque	29	0001 - 0029		
Alicia	69	0030 - 0099		
Anda	30	0100 - 0129		
Antequera	50	0130 - 0179		
Baclayon	25	0180 - 0204		
Balilihan	18	0205 - 0222		
Batuan	52	0223 - 0274		
Bien Unido	58	0275 - 0332		
Bilar	48	0333 - 0380		
Buenavista	56	0381 - 0436		
Calape	33	0437 - 0469		
Candijay	26	0470 - 0495		
Carmen	94	0496 - 0589		
Catigbian	26	0590 - 0615		
Clarin	45	0616 - 0660	0618	2 nd draw

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Municipality in Bohol	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Corella	18	0661 - 0678		
Cortes	29	0679 - 0707		
Dagohoy	32	0708 - 0739		
Danao	72	0740 - 0811		
Dauis	30	0812 - 0841		
Dimiao	45	0842 - 0886		
Duero	10	0887 - 0896		
Garcia Hernandez	43	0897 - 0939		
Getafe	48	0940 - 0987		
Guindulman	47	0988 – 1,034		
Jagna	76	1,035 – 1,110		
Lila	29	1,111 – 1,139		
Loay	35	1,140 – 1,174		
Loboc	210	1,175 – 1,384		
Loon	50	1,385 – 1,434		
Mabini	12	1,435 – 1,446		
Maribojoc	29	1,447 – 1,475		
Panglao	49	1,476 – 1,524		
Pres Carlos P Garcia (pitogo)	47	1,525 – 1,571		
Sagbayan	24	1,572 – 1,595		
San Isidro	52	1,596 – 1,647		
San Miguel	26	1,647 – 1,673		
Sevilla	10	1,674 – 1,683		
Sierro Bullones	58	1,684 – 1,741		
Sikatuna	29	1,742 – 1,770		
Tagbilaran	59	1,771 – 1,829		
Talibon	211	1,830 – 2,040		
Trinidad	137	2,041 – 2,177	2086	1 st draw
Tubigon	130	2,178 – 2,307		
Ubay	105	2,308 – 2,412		
Valencia	40	2,413 – 2,452		

Municipality in Negros Oriental	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Negros Oriental	2,132	0001 – 2,132		
Amlan	163	0001 - 0163		
Ayungon	185	0164 - 0348		
Bais City	99	0349 - 0447	0433	1 st draw
Bayawan City	92	0448 - 0539		
Bindoy	190	0540 - 0729		
Canlaon City	19	0730 - 0748		
Dauin	144	0749 - 0892		
Dumaguete City	203	0893 – 1,095	1004	2 nd draw
Guihulngan City	52	1,096 – 1,147		
Jimalalud	40	1,148 – 1,187		
La Libertad	55	1,188 – 1,242		
Mabinay	204	1,243 – 1,446		
Manjuyod	142	1,447 – 1,588		
Pamplona	67	1,589 – 1,655		
San Jose	24	1,656 – 1,679		

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Santa Catalina	56	1,680 – 1,735
Sibulan	111	1,736 – 1,846
Tanjay City	172	1,847 – 2,018
Tayasan	88	2,019 – 2,106
Valencia (Luzurriaga)	26	2,107 – 2,132

Municipality in Surigao del Sur	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Surigao del Sur	789	001 - 789		
Barobo	7	001 -007		
Bayabas	36	008 - 043		
Bislig City	286	044 - 329	154	2 nd draw
Cagwait	38	330 - 367		
Cantilan	20	368 - 387		
Carrascal	7	388 - 394		
Cortes	101	395 - 495	493	1 st draw
Hinatuan	30	496 - 525		
Lanuza	7	526 - 532		
Liang	7	533 - 539		
Lingig	7	540 - 546		
San Agustin	39	547 - 585		
San Miguel	100	586 - 685		
Tagbina	12	686 - 697		
Tago	50	698 - 747		
Tandag City	42	748 - 789		

Municipality in Agusan del Norte	Measure of Size (MOS) – Total Number of SFF borrowers	SFF borrower (probabilities)	Drawn Number (through sampling draw in excel)	Sample Draw
Agusan del Norte	1,206	0001 – 1,206		
Buenavista	141	0001 - 0141		
Butuan City	257	0142 - 0398		
Cabadbaran City	85	0399 - 0483	0470	2 nd draw
Carmen	116	0484 - 0599		
Jabonga	70	0600 - 0669		
Kitcharao	40	0670 - 0709		
Las Nieves	138	0710 - 0847		
Magallanes	42	0848 - 0889		
Nasipit	116	0890 – 1,005	0955	1 st draw
Remedios T.				
Romualdez	50	1,006 – 1,055		
Santiago	98	1,056 – 1,153		
Tubay	53	1,154 – 1,206		

ANNEX 4. Profile of Sample Regions

Cordillera Administrative Region (CAR)

The ***Cordillera Administrative Region***, is an administrative region in the Philippines occupying the northern-central section of Luzon covering six (6) provinces, namely: Abra, Apayao, Benguet, Ifugao, Kalinga, Mountain Province, and one (1) highly urbanized city-the capital City of Baguio. It is the only landlocked region in the Philippines which is bounded on the northeast and east by the Cagayan Valley, and on the southwest and west by the Ilocos Region.

In 2020 Census, the region's population was 1,797,660 which represented 2.89% of the overall population in Luzon, or 1.65% of the entire population of the country. Based on these figures, the population density is computed at 91 inhabitants per square kilometer or 235 inhabitants per square mile. CAR is the least populated region in the country based on the 2020 Census of Population and Housing.

The region is primarily mountainous and situated in the Cordillera Central mountain range, which includes Mount Pulag, the highest mountain in Luzon.

The Cordillera Region is known for its rich mineral deposits, such as gold and copper found in the mineral belt traversing the entire mountain region with an estimated primary gold reserve at 1,964,060 metric tons and primary copper at 960,634,900 metric tons.

With Gross Regional Domestic Product (GRDP) valued at PHP337.664 B, CAR ranked 15th among the 17 regions in the Philippines in terms of economic production in 2022 or an 8.7% growth rate compared to the 2021 GRDP of PHP 310.8 B.

Furthermore, in 2021, the poverty incidence (among families) per geographical area in Cordillera are as follows: Abra (15.8%), Mountain Province (15.3%), Benguet (6.2%), Ifugao (6.0%), Kalinga (5.6%), Apayao (4.7%) and Baguio City (1.0%) (PSA).

Bicol Region

The ***Bicol Region or Region V***, is an administrative region of the Philippines composed of six provinces, namely: Albay, Camarines Norte, Camarines Sur, and Sorsogon (located in the mainland), and two island provinces of Catanduanes and Masbate.

The region is bounded by Lamon Bay to the north, the Philippine Sea to the east, and the Sibuyan Sea and Ragay Gulf to the west. The northernmost provinces, Camarines Norte and Camarines Sur, are bordered to the west by the province of Quezon in the Calabarzon region. The regional center is Legazpi City and it has one independent component city, the pilgrim city of Naga.

The Bicol Region comprises the southern part of Luzon, the largest island in the Philippine archipelago. The total land area is 5.9% of the total land area of the country. Around 69.3% of the total land area is alienable and disposable while the remaining 30.7% is public forest areas.

In 2020, its population was 6,082,165 which represented 9.78% of the overall population of the Luzon Island, or 5.58% of the entire population of the Philippines. Based on these

figures, the population density is calculated at 336 inhabitants per square kilometer or 870 inhabitants per square mile.

Bicol Region relies on its agricultural economy. It has large tracts of rice land as well as rich commercial fishing grounds with thirteen major fishing areas supplying fish markets in places as far as Metro Manila. Among its top five permanent crops are coconuts, abaca, banana, coffee and jackfruit. Rice and corn are the major seasonal crops in the region. Additionally, coal mining is also one of the contributors to the region's economy. The region's other industries include commercial mining, handicrafts, jewelry manufacturing, among others.

The Bicol Region's economy, as measured by the GRDP, expanded by 8.1% in 2022 from 4.3 % growth in 2021. This is above the annual growth target of 6.7-7.7 % set under the updated Bicol Regional Development Plan (RDP) 2017-2022.

Among the 16 subsectors, construction recorded the highest change in Gross Value Added (GVA) with a PHP 16.03 B increase, while transportation and storage registered the highest subsector growth of 34.4%.

Bicol Region's poverty incidence rose from 21.5% in 2018 to 26.1% in 2021, making Bicol Region one of the poorest regions with a poverty incidence among families.

Central Visayas

The ***Central Visayas or Region VII***, is an administrative region in the Philippines situated in the central section of the Visayas. It comprises 4 provinces, namely, Bohol, Cebu, Negros Oriental, and Siquijor, as well as 3 highly urbanized cities. The regional center is the City of Cebu.

The Central Visayas Region lies at the center of the Philippine archipelago between the major islands of Luzon and Mindanao. It is bounded on the north by the Visayan Sea; on the east by the Camotes Sea; on the south by the Mindanao Sea; and on the west by the province of Negros Occidental. Central Visayas is the second smallest region in the Philippines with a total land area of 14,923 square kilometers. This constitutes about 5% of the country's land area.

Its population in 2020 Census was 8,081,988. This represented 39.26% of the overall population of the Visayas island group, or 7.41% of the entire population of the Philippines. Based on these figures, the population density is computed at 509 inhabitants per square kilometer or 1,319 inhabitants per square mile.

Central Visayas is one of the eight anchor tourist destinations in the country and one of the regions in the Visayas with a strong tourism industry. Central Visayas hosts many industries, including footwear, ICT & IT enabled services, electronics, wearables, food processing, marine, houseware and furniture, among others. More importantly, it is among the most developed and the fourth largest regional economy in the country.

The Philippine Statistics Authority (PSA) reported that Central Visayas ranked 4th in terms of regional share to the country's GDP in 2018. Its GRDP growth rate of 7.6% in 2018 was higher than the national growth rate of 6.2%. This was driven by the acceleration in Services and Industry.

Based on records, Services accelerated to 7% in 2018, from the growth of 6.5% recorded in the previous year. The top contributor to this accelerated growth was Other Services, which grew by 9.0% as compared with the 6.6% in 2017. Other sub-industries also grew and contributed to the growth of Services, viz: Trade, 5.6% from 5.1%; Real Estate, Renting and Business Activities, 5.3% from 7.9%; Financial Intermediation, 7.0% from 7.8%; and Transport, Storage and Communication, 5.9% from 5.2%.

Furthermore, the Industry Sector also accelerated to 9.5% in 2018. The drivers of this accelerated growth were Manufacturing and Construction, which grew by 8.3% and 14.2%, respectively. Services sustained its largest share on the region's economy accounting for 56.0% in 2018. Industry followed with a share of 38.8%.

Central Visayas produced PHP1.29 trillion worth of goods and services in 2022. The region's per capita GRDP increased to PHP 158,010.00 in 2022 from PHP 148, 481.00 posted in 2021.

In terms of poverty incidence, Central Visayas' Poor Population was estimated at 27.6% in 2021 (PSA, 2022).

Caraga Administrative Region

The **Caraga Region or Region XIII** is an administrative region in the Philippines occupying the northeastern section of Mindanao. The region was created through *Republic Act No. 7901* on February 23, 1995 which comprises five provinces: Agusan del Norte, Agusan del Sur, Dinagat Islands, Surigao del Norte, and Surigao del Sur; six cities: Bayugan, Bislig, Butuan, Cabadbaran, Surigao, and Tandag. The region has 67 municipalities and 1,311 barangays. Butuan, the most urbanized city in Caraga, serves as the regional administrative center.

The region is characterized by mountainous areas, flat and rolling lands. Mountain ranges divide Agusan and Surigao provinces and sub-ranges separate most of the lowlands along the Pacific coast. The most productive agricultural area of the region lies along the Agusan River Basin. The well-known Agusan Marsh sits in the middle of Agusan del Sur. Among the lakes in the region, Lake Mainit is the widest. It traverses eight municipalities.

Its population based on PSA census in 2020 was 2,804,788. This represented 10.68% of the overall population of Mindanao, or 2.57% of the entire population of the Philippines. Based on these figures, the population density is computed at 133 inhabitants per square kilometer or 344 inhabitants per square mile.

Caraga Region shared 1.6% to the national GDP of 2020 with its major industries being Fishery and Aquaculture, Agriculture, Mining Industry, Ecotourism, and Agro-Forestry.

Caraga faced economic challenges in 2020 because of the COVID-19 restrictions, as well as natural calamities that hit the region. Consequently, there was a significant decrease in production observed in various industries. Nonetheless, there was a trend of increase during the last quarter of 2021 with a 17.99% increase in Caraga's fisheries production, 448.25% for palay production, 31.95% for corn, and a 5.87% increase for poultry.

Increase in the last quarter of 2021 was also observed in enterprises with 1,818 new business name registrations in the Department of Trade and Industry (DTI). Based on the

Philippine Statistics Authority, a total of 22, 422 businesses have been established in the region.

Caraga region is noted for its wood-based economy, extensive water resources and rich mineral deposits such as iron, gold, silver, nickel, chromite, manganese and copper. Its leading crops are palay (rice), banana and coconut.

The region features several beaches, abundant seafood, hot and cold springs, evergreen forests and balmy weather. Caraga's most famous attraction today is Siargao Island, a surfing destination in Dinagat Islands.

In 2021, poverty incidence among the population in the region stood at 33.2%, based on the PSA-Caraga.

FINAL REPORT**Annex Table 5. Socio-demographic characteristics of SFF respondents from CAR, 2023.**

Characteristic	Beneficiary (n=100)		Non-Beneficiary (n=52)		ALL (n=152)	
CAR						
Age						
Range	23-69		22-73		22-73	
Mean	48		47		48	
Sex	No.	Percentage	No.	Percentage	No.	Percentage
Male	59	59.00	20	38.00	79	52.00
Female	41	41.00	32	62.00	73	48.00
Civil Status						
Single	15	15.00	9	17.00	24	16.00
Married	78	78.00	37	71.00	115	75.00
Common-law	-	-	4	8.00	4	3.00
Widow	6	6.00	2	4.00	8	5.00
Separated	1	1.00	-	-	1	1.00
Number of years in school						
6 and below	16	16.00	9	17.00	25	16.00
7 to 10	46	46.00	22	43.00	68	45.00
11 and above	38	38.00	21	40.00	59	39.00
Household Size						
Range	1-12		1-13		1-13	
Mean	5		5		5	
Annual Income	No.	Percentage	No.	Percentage	No.	Percentage
Below 20,000	2	2.00	-	-	2	1.00
20,000-49,999	12	12.00	8	15.00	20	20.00
50,000-99,999	33	33.00	16	31.00	49	49.00
100,000-149,999	22	22.00	14	27.00	36	35.00
150,000-199,999	10	10.00	6	12.00	16	16.00
200,000 and above	21	21.00	8	15.00	29	29.00
Mean	149,950		129,624		143,003	
Median	100,000		100,000		100,000	
Tenure status	No.	Percentage	No.	Percentage	No.	Percentage
Owned	89	89.00	43	83.00	132	87.00
Rented	11	11.00	9	17.00	20	13.00

FINAL REPORT**Annex Table 6. Socio-demographic characteristics of SFF respondents from Caraga, 2023.**

Caraga, 2020.						
Characteristic	Beneficiary (n=100)		Non-Beneficiary (n=52)		ALL (n=152)	
Caraga						
Age						
Range	23-75		24-71		23-75	
Mean	52		46		50	
Sex	No.	Percentage	No.	Percentage	No.	Percentage
Male	56	56.00	27	52.00	83	55.00
Female	44	44.00	25	48.00	69	45.00
Civil Status						
Single	8	8.00	3	6.00	11	7.00
Married	77	77.00	37	70.00	114	75.00
Common-law	4	4.00	5	10.00	9	6.00
Widow	9	9.00	5	10.00	14	9.00
Separated	2	2.00	2	4.00	4	3.00
Number of years in school						
6 and below	22	22.00	12	23.00	34	22.00
7 to 10	37	37.00	27	52.00	64	42.00
11 and above	41	41.00	13	25.00	54	36.00
Household Size						
Range	1-12		2-11		1-12	
Mean	5		5		5	
Annual Income	No.	Percentage	No.	Percentage	No.	Percentage
Below 20,000	1	1.00	3	5.00	4	3.00
20,000-49,999	19	19.00	12	23.00	31	20.00
50,000-99,999	33	33.00	19	37.00	52	34.00
100,000-149,999	23	23.00	9	17.00	32	21.00
150,000-199,999	9	9.00	5	10.00	14	9.00
200,000 and above	15	15.00	4	8.00	19	13.00
Mean	117,601		102,227		112,426	
Median	90,000		72,000		90,000	
Tenure status	No.	Percentage	No.	Percentage	No.	Percentage
Owned	42	42.00	22	42.00	64	42.00
Rented	58	58.00	30	58.00	88	58.00

FINAL REPORT**Annex Table 7. Socio-demographic characteristics of SFF respondents from Region V, 2023.**

Region V, 2025.						
Characteristic	Beneficiary (n=100)		Non-Beneficiary (n=52)		ALL (n=152)	
Region 5						
Age						
Range	28-78		27-80		27-80	
Mean	52		56		53	
Sex	No.	Percentage	No.	Percentage	No.	Percentage
Male	56	56.00	26	50.00	82	54.00
Female	44	44.00	26	50.00	70	46.00
Civil Status						
Single	7	7.00	7	13.00	14	9.00
Married	79	79.00	34	65.00	113	75.00
Common-law	6	6.00	4	9.00	10	7.00
Widow	7	7.00	7	13.00	14	9.00
Separated	-	-	-	-	-	-
Number of years in school						
6 and below	25	25.00	24	46.00	49	32%
7 to 10	46	46.00	15	29.00	61	40%
11 and above	29	29.00	13	25.00	42	28%
Household Size						
Range	1-11		1-12		1-12	
Mean	6		5		6	
Annual Income	No.	Percentage	No.	Percentage	No.	Percentage
Below 20,000	-	-	4	8.00	4	3.00
20,000-49,999	10	10.00	4	8.00	14	9.00
50,000-99,999	30	30.00	19	37.00	49	32.00
100,000-149,999	21	21.00	13	25.00	34	22.00
150,000-199,999	6	6.00	3	6.00	9	6.00
200,000 and above	33	33.00	9	17.00	42	28.00
Mean	176,295		120,446		157,306	
Median	120,000		84,000		102,000	
Tenure status	No.	Percentage	No.	Percentage	No.	Percentage
Owned	69	69.00	35	67.00	104	68.00
Rented	31	31.00	17	33.00	48	32.00

FINAL REPORT**Annex Table 8. Socio-demographic characteristics of SFF respondents from Region VII, 2023.**

Characteristic	Beneficiary (n=100)		Non-Beneficiary (n=52)		ALL (n=152)	
Region 7						
Age						
Range		23-85		26-74		23-85
Mean		53		51		52
Sex	No.	Percentage	No.	Percentage	No.	Percentage
Male	59	59.00	19	37.00	78	51.00
Female	41	41.00	33	63.00	74	49.00
Civil Status						
Single	4	4.00	3	6.00	7	5.00
Married	87	87.00	40	77.00	127	84.00
Common-law	3	3.00	-	-	3	2.00
Widow	3	3.00	9	17.00	12	7.00
Separated	3	3.00	-	-	3	2.00
Number of years in school						
6 and below	45	45.00	28	54.00	73	48.00
7 to 10	31	31.00	12	23.00	43	28.00
11 and above	24	24.00	12	23.00	36	24.00
Household Size						
Range		2-10		1-9		1-9
Mean		5		3		4
Annual Income	No.	Percentage	No.	Percentage	No.	Percentage
Below 20,000	7	7.00	2	4.00	9	6.00
20,000-49,999	9	9.00	11	21.00	20	13.00
50,000-99,999	25	25.00	14	27.00	39	26.00
100,000-149,999	23	23.00	11	21.00	34	22.00
150,000-199,999	13	13.00	3	6.00	16	11.00
200,000 and above	23	23.00	11	21.00	34	22.00
Mean		165,116		148,061		159,184
Median		110,000		84,000		102,000
Tenure status	No.	Percentage	No.	Percentage	No.	Percentage
Owned	79	79.00	44	85.00	123	81.00
Rented	21	21.00	8	15.00	29	19.00

FINAL REPORT**Annex Table 9. Help received during the pandemic by SFF beneficiaries, by region, 2023.**

	No. (n=400)	Percentage (%)
CAR		
Provision of production capital	92	92.00
Access to trainings	-	-
Access to credit and loans	12	12.00
Access to funding institutions	1	1.00
Food/Own Consumption	7	7.00
Caraga		
Provision of production capital	76	76.00
Access to trainings	1	1.00
Access to credit and loans	35	35.00
Access to funding institutions	1	1.00
Food/Own Consumption	5	5.00
Region 5 (Bicol Region)		
Provision of production capital	87	87.00
Access to trainings	1	1.00
Access to credit and loans	21	21.00
Access to funding institutions	6	6.00
Food/Own Consumption	16	16.00
Region 7 (Central Visayas)		
Provision of production capital	65	65.00
Access to trainings	3	3.00
Access to credit and loans	49	49.00
Access to funding institutions	2	2.00
Food/Own Consumption	3	3.00

Annex Table 10. Results of key informant interviews with MAOs in terms of effectiveness of the program.

Municipal Agriculture Office	Effectiveness
MAO 1	➤ The program was able to assist in covering 30% of their production capital during the pandemic
MAO 2	➤ 80% of the beneficiaries were able to survive/recover through the program
MAO 3	➤ 30-40% were used for production (fishery) ➤ 40-50% were used in production (crops) ➤ Everyone survived
MAO 4	➤ Everyone survived
MAO 5	➤ 75% of the beneficiaries were able to survive/recover through the program
MAO 6	➤ 90% of the beneficiaries were able to survive/recover through the program
MAO 7	➤ The program was able to assist in covering 80% of their production capital during the pandemic
MAO 8	➤ The program was able to assist in covering 95% of their production capital during the pandemic ➤ Beneficiaries were able to survive

Annex Table 11. Results of key informant interviews with PLCs in terms of program effectiveness.

Partner Lending Conduit	Province	Effectiveness
PLC 1	Negros Oriental	<ul style="list-style-type: none"> ➤ 1,200 out of 1,520 utilized the loan for farming activities ➤ 90-95% of the beneficiaries signified the effectiveness/success of the program
PLC 2	Agusan del Norte	<ul style="list-style-type: none"> ➤ 90% of loan amount used for farming activities ➤ 80% of the beneficiaries signified the effectiveness/success of the program
PLC 3	Sorsogon	<ul style="list-style-type: none"> ➤ 50% of the borrowers utilized the loan for agriculture
PLC 4	Albay	<ul style="list-style-type: none"> ➤ Some beneficiaries used the financial assistance for their personal expenses such as hospitalization, purchasing of appliances, house renovation, repayment to other loans ➤ More or less, 50% of the loan were used for farming activities
PLC 5	Nueva Ecija	<ul style="list-style-type: none"> ➤ Higher percentage were used for personal consumption instead of farming operations ➤ No actual percentage how many have survived during the pandemic with the help of the loan program ➤ As an estimation, around 70% have survived
PLC 6	Surigao del Sur	<ul style="list-style-type: none"> ➤ 75%-80% of the beneficiaries were able to survive during pandemic. ➤ 85% of loan amount used for farming activities while 15% for personal/daily consumption
PLC 7	Surigao del Sur	<ul style="list-style-type: none"> ➤ Some borrowers utilized the loan for other purposes such as hospitalization ➤ Around 80% survived because of the loan program ➤ Can be considered successful since it really helped the farmers to survive and continue their operations
PLC 8	Benguet	<ul style="list-style-type: none"> ➤ 50% of loan amount used for farming activities ➤ Almost all beneficiaries were able to survive

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Partner Lending Conduit	Province	Effectiveness
PLC 9	Mountain Province	<ul style="list-style-type: none"> ➤ Loan was primarily used to support their personal expenses during the pandemic ➤ Program served its purpose to help the farmers in sustaining their livelihood ➤ At least 90% have survived during the pandemic with the help of the program
PLC 10	Bohol	<ul style="list-style-type: none"> ➤ Many farmers were not able to farm. But because of the program, they were able to cultivate their lands and became productive ➤ They were able to survive because of the financial assistance/additional capital offered by the program
PLC 11	Bohol	<ul style="list-style-type: none"> ➤ 60-70% of the beneficiaries survived the pandemic because of the program ➤ They were able to sustain their livelihood
PLC 12	Nueva Vizcaya	<ul style="list-style-type: none"> ➤ Program was successful in assisting the farmers to sustain their livelihood as evident to their capability to repay their loans

Annex Table 12. Results of key informant interviews with ACPC in terms of program effectiveness.

ACPC	Effectiveness
Program Implementers	<ul style="list-style-type: none"> ➤ On stop approach where beneficiaries were clustered to have a particular scheduled orientation was considered effective

Annex Table 13. Main problem encountered during the pandemic by SFF beneficiaries, by region, 2023.

Problem ^a	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Lack of production capital	37	37.00	10	10.00	43	43.00	54	54.00
Limited labor force	15	15.00	4	4.00	5	5.00	10	10.00
Climate related problems	5	5.00	2	2.00	6	6.00	5	5.00
Restriction to mobility	29	29.00	43	43.00	26	26.00	3	3.00
Access to services	10	10.00	8	8.00	9	9.00	8	8.00
Access to information	3	3.00	-	-	14	14.00	1	1.00
Access to food supply	12	5.00	32	32.00	3	3.00	17	17.00

^a Some respondents have multiple answers or no answer

FINAL REPORT**Annex Table 14. Main problem encountered during the pandemic by SFF non-beneficiaries, by region, 2023.**

Problem ^a	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Lack of production capital	23	44.00	3	6.00	24	46.00	22	42.00
Limited labor force	8	15.00	1	2.00	6	12.00	10	19.00
Climate related problems	2	4.00	-	-	2	4.00	-	-
Restriction to mobility	7	13.00	28	54.00	11	21.00	6	12.00
Access to services	2	4.00	4	8.00	8	15.00	4	8.00
Access to information	1	2.00	-	-	-	-	-	-
Access to food supply	5	10.00	16	31.00	5	10.00	8	15.00

^a Some respondents have multiple answers or no answer**Annex Table 15. Results of key informant interviews with MAO in terms of program efficiency.**

Municipal Agriculture Office	Efficiency
MAO 1	➤ Two weeks for identification and endorsing of list to PLC assisted by BFAR ➤ 4 months to 1 year for the loan processing of PLC
MAO 5	➤ One week for identification and endorsing to Agricultural Project Coordinating Office
MAO 7	➤ One week for releasing after identification and endorsing
MAO 8	➤ One month for identification and endorsing the list to PLC

Annex Table 16. Results of key informant interviews with PLC in terms of program efficiency.

Partner Lending Conduit	Province	Efficiency
PLC 1	Negros Oriental	➤ After receiving the amount from ACPC, PLC distributed the loan in two months
PLC 3	Sorsogon	➤ ACPC was able to release the loan to PLC in one month (5-6 tranches) ➤ Once release by the ACPC, PLC were able to distribute the loan in 1-2 weeks
PLC 4	Albay	➤ Funds were disbursed immediately since they were using a digital platform
PLC 5	Nueva Ecija	➤ All funds allocated were successfully disbursed
PLC 6	Surigao del Sur	➤ ACPC was able to release the first batch (P25 million) in three weeks ➤ PLC was able to distribute in two months
PLC 7	Surigao del Sur	➤ Processing was very quick from selection up to release (around 3 days)
PLC 8	Benguet	➤ ACPC was able to release the loan to PLC in three months
PLC 10	Bohol	➤ After the release of cash assistance, it was distributed immediately since farmers were already ready with their requirements
PLC 11	Bohol	➤ Disbursed the funds from ACPC to beneficiaries in just one month
PLC 12	Nueva Vizcaya	➤ Around three weeks to process the request

Annex Table 17. Results of key informant interviews with ACPC in terms of program efficiency.

ACPC	Efficiency
Program Implementers	<ul style="list-style-type: none"> ➤ 73% increase in income among PLCs ➤ Process only involved identification through LGU, vetting through DA regional offices, endorsement, loan processing, and releasing ➤ Loan utilization check after the release wherein other borrowers divert their utilization to other activities to sustain their livelihood ➤ Very efficient considering the large amount of credit fund and available manpower ➤ No additional hiring, no additional expense for both agencies ➤ All credit funds were delivered ➤ Some cash cards were not claimed since some borrowers thought the program was dole out
Monitoring Division	<ul style="list-style-type: none"> ➤ Funds should be disbursed within a year ➤ GFIs to also adopt the ACPC's online loan disbursement reporting platform (AcePortal)

Annex Table 18. Distribution whether the benefits of the program were sustained even after the pandemic, by region, 2023.

	No. (n=400)	Percentage (%)
CAR		
Sustained Benefits	67	67.00
Not sustained	33	33.00
Caraga		
Sustained Benefits	84	84.00
Not sustained	16	16.00
Region 5 (Bicol Region)		
Sustained Benefits	39	39.00
Not sustained	61	61.00
Region 7 (Central Visayas)		
Sustained Benefits	70	70.00
Not sustained	30	30.00

Annex Table 19. Results of key informant interviews with MAO in terms of relevance of the program.

Municipal Agriculture Office	Relevance
MAO 1	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries in their livelihood ➤ Some marginalized fisherfolks were able to venture land-based livelihood i.e., livestock production, purchase fishing equipment i.e., pump boat, fishing gear ➤ The program was able to let MAO perform their mandate which is to assist fisherfolks and farmers
MAO 2	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries in their livelihood i.e., farming (good for one cropping) ➤ Farmers were able to use their savings to other needs (household expenses)
MAO 3	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries in their livelihood ➤ Some were able to purchase pump boats, engines, fishing gears, second hand laptop/computers for online classes of their kids
MAO 4	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries financially ➤ Program was able to help in the sustainability of the farming activity
MAO 5	<ul style="list-style-type: none"> ➤ Beneficiaries were able to use the financial assistance in gardening by purchasing inputs such as seeds and fungicides
MAO 6	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries financially during the pandemic and after typhoon Odette ➤ Beneficiaries were able to expand their farming activities ➤ The program contributed in attaining 89% rice sufficiency in the area
MAO 7	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries to finance their production ➤ Beneficiaries were able to purchase feeds, seeds, and fertilizer
MAO 8	<ul style="list-style-type: none"> ➤ Program was able to assist the beneficiaries financially ➤ Other farmers were able to venture to other businesses i.e., swine production, mango production ➤ Beneficiaries were able to increase their production and income

Annex Table 20. Results of key informant interviews with PLC in terms of relevance of the program.

Partner Lending Conduit	Province	Relevance
PLC 1	Negros Oriental	➤ It helped the farmers to sustain their livelihood
PLC 2	Agusan del Norte	➤ Program assisted the beneficiaries financially
PLC 3	Sorsogon	➤ Eleven municipalities were covered by the loan program
PLC 4	Albay	➤ Program assisted the beneficiaries financially
PLC 5	Nueva Ecija	<ul style="list-style-type: none"> ➤ Program is very timely ➤ Program assisted the farmers to have additional capital to restart their operations ➤ Their cost of living was also covered particularly those who were affected by the pandemic
PLC 6	Surigao del Sur	<ul style="list-style-type: none"> ➤ Marginalized fisherfolks were assisted in this program unlike with other ACPC program which only focused among rice and corn farmers ➤ Beneficiaries were able to continue their farming activities particularly during the pandemic when all thrived to survive
PLC 7	Surigao del Sur	<ul style="list-style-type: none"> ➤ Covered the whole Surigao del Sur consisting of 19 municipalities and 2 cities ➤ Program helped the farmers to continue/restart their farming activities
PLC 8	Benguet	<ul style="list-style-type: none"> ➤ Loan program targeted the affected farmers and fisherfolks ➤ Program was able to assist the beneficiaries financially ➤ Can be considered successful since it really helped the farmers financially
PLC 9	Mountain Province	<ul style="list-style-type: none"> ➤ Program was able to support farmers and fisherfolks especially those who have difficulty in accessing lending facilities with strict requirements ➤ Beneficiaries have equal benefits ➤ Program was to augment survival needs
PLC 10	Bohol	<ul style="list-style-type: none"> ➤ Five towns were covered: Katigdian, San Isidro, Kalapi, Clarin, and Tubigon ➤ Beneficiaries were able to continue their farming activities by enabling them to purchase materials inputs such as seeds, fertilizers, etc.
PLC 11	Bohol	<ul style="list-style-type: none"> ➤ Program really assisted the farmers and fisherfolks financially ➤ Beneficiaries had the access to loan program with no/zero interest rate

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Partner Lending Conduit	Province	Relevance
		<ul style="list-style-type: none"> ➤ They were able to purchase material inputs such as fertilizers and pumps for boats ➤
PLC 12	Nueva Vizcaya	<ul style="list-style-type: none"> ➤ It helped the beneficiaries in their daily expenses/consumption ➤ Whole province of Nueva Vizcaya, part of Quirino, and part of Isabela were covered by the cooperative

Annex Table 21. Results of key informant interviews with ACPC in terms of relevance of the program.

	Relevance
Program Implementers	<ul style="list-style-type: none"> ➤ Immediate response to the pandemic especially among those SFFs affected during those times ➤ Also, to support affected MSEs especially those involved in food service ➤ Previous loan program does not involve MSEs unlike with SURE COVID-19 Program

FINAL REPORT**Annex Table 22. Loan utilization of SFF beneficiaries by activity, by region, 2023.**

Loan Utilization	Percent Reporting	Amount of Loan allotted by purpose (PHP)	Average Loan Utilization (%)
CAR			
Crop Farming	85	19,225	77
Livestock/Poultry Raising	19	16,611	67
Fishing Production	5	4,460	18
Household Expenses	59	9,047	37
Caraga			
Crop Farming	29	17,886	72
Livestock/Poultry Raising	15	13,196	54
Fishing Production	54	16,067	65
Household Expenses	70	12,059	50
Region 5 (Bicol Region)			
Crop Farming	59	16,875	72
Livestock/Poultry Raising	12	16,807	71
Fishing Production	27	15,337	65
Household Expenses	65	11,259	48
Region 7 (Central Visayas)			
Crop Farming	58	15,313	67
Livestock/Poultry Raising	24	12,625	51
Fishing Production	26	21,033	83
Household Expenses	63	11,196	47

FINAL REPORT**Annex Table 23. Level and sources of SFF beneficiaries' satisfaction or dissatisfaction with the SURE COVID-19 Program, 2023.**

Particulars	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
<i>Satisfaction Level</i>								
Very Satisfied	97	97.00	76	76.00	55	55.00	66	66.00
Moderately Satisfied	3	3.00	15	15.00	41	41.00	30	30.00
Neither Satisfied nor Dissatisfied	-	-	2	2.00	2	2.00	-	-
Dissatisfied								
Dissatisfied	-	-	1	1.00	2	2.00	4	4.00
Very Dissatisfied	-	-	6	6.00	-	-	-	-
Total	100	100	100	100	100	100	100	100
<i>Sources of Satisfaction/Dissatisfaction</i>								
No (Zero) Interest	12	12.00	3	3.00	13	13.00	4	4.00
Early Release of Loan	4	4.00	5	5.00	-	-	-	-
Easy Application Process	41	41.00	4	4.00	7	7.00	27	27.00
Long/Friendly repayment terms	1	1.00	-	-	2	2.00	8	8.00
Helped in farm production	41	41.00	79	79.00	67	67.00	57	57.00
Low loan amount	1	1.00	5	5.00	3	3.00	1	1.00
Not all benefitted in the program	-	-	1	1.00	-	-	-	-
Expenses incurred in the application	-	-	1	1.00	-	-	-	-
Not a grant	-	-	2	2.00	-	-	-	-
Long application process	-	-	-	-	4	4.00	-	-
Loan Features were not explained clearly	-	-	-	-	2	2.00	1	1.00
High Processing Fee	-	-	-	-	1	1.00	2	2.00
Total	100	100	100	100	99	99	100	100

FINAL REPORT**Annex Table 24. How the program improved the living status of SFF beneficiaries, by region, 2023.**

Particulars	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Additional Capital for Sustained Livelihood	87	87.00	74	74.00	78	78.00	87	87.00
Own Consumption ^a	4	4.00	9	9.00	17	17.00	5	5.00
Both Livelihood and Consumption	5	5.00	10	10.00	4	4.00	3	3.00
No improvement at all ^b	4	4.00	7	7.00	1	1.00	5	5.00

^a Medicine and daily needs (bills, education, home repairs)^b Not enough, Failed project**Annex Table 25. Problems encountered by SFF beneficiaries in the SURE COVID19 Program, by region, 2023.**

Problem	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
No problem encountered	94	94.00	98	98.00	82	82.00	95	95.00
Failure to pay amortization	6	6.00	1	1.00	2	2.00	5	5.00
Long processing time	-	-	-	-	12	13.00	30	39.00
High Processing Fees	-	-	-	-	1	1.00	-	-
Not all benefitted in the program	-	-	-	-	1	1.00	4	4.00
Selection of beneficiaries	-	-	1	1.00	2	2.00	-	-

FINAL REPORT**Annex Table 26. Recommendations of SFF beneficiaries to improve the implementation of the SURE COVID-19 Program, by region, 2023.**

Recommendation	CAR		Caraga		Region 5 (Bicol Region)		Region 7 (Central Visayas)	
	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)	No.	Percentage (%)
Improvement on selection of beneficiaries	3	3.00	7	7.00	6	6.00	9	9.00
Higher Loan Amount	27	27.00	9	9.00	3	3.00	8	8.00
Continuous Loan Availment	13	13.00	-	-	4	4.00	1	1.00
More Beneficiaries	1	1.00	7	7.00	19	19.00	11	11.00
More orientation/trainings about ACPC Programs	1	1.00	13	13.00	1	1.00	1	1.00
In Kind not in cash	-	-	2	1.00	-	-	-	-
Landbank or other friendly lending institutions as conduit of the loan	-	-	-	-	18	18.00	-	-

Annex Table 27. Amount of unpaid loan (in PHP), by SFF beneficiaries, 2023.

Amount of unpaid loan (in PHP)	No.	Percentage
Fully paid	23	5.75
< 5,000	7	1.75
5,001 - 10,000	45	11.25
10,001 - 20,000	119	29.75
20,001 - 25,0000	203	50.75
Can't Remember	3	0.75

Table Annex 28. Amount of unpaid loan (in PHP), by MSE beneficiaries, 2023.

Amount of unpaid loan (in PHP)	No.	Percentage
<100,000	2	2.50
100,001 - 500,000	5	6.25
500,001 - 1,000,000	7	8.75
1,000,0001 - 5,000,000	40	50.00
5,000,001 - 10,000,000	17	21.25
Don't know	9	11.25

FINAL REPORT**Annex Table 29. Year the SFF beneficiaries intend to fully pay the loan, 2023.**

Did you intend to fully pay the loan?	No.	Percentage
No	76	19.00
Yes	324	81.00
When do you plan to fully pay the loan?		
Already paid	22	6.79
2023	51	15.74
2024	89	27.47
2025	41	12.65
2026	17	5.25
2027	13	4.01
2028	9	2.78
2029	10	3.09
2030	44	13.58
2031	10	3.09
2035	1	0.31
2047	1	0.31
No definite time	13	4.01
No response	3	0.93
Reasons why they intend not to fully pay the loan		
No funds to fully pay the loan	48	63.16
Prefer to pay the monthly amount	12	15.79
Paying it little by little	5	6.58
Lack of funds	5	6.58
Will pay on the maturity date	2	2.63
The other beneficiaries advised me to stop making payments because my husband has passed away.	1	1.32
No response	3	3.95

Annex Table 30. Year the MSE beneficiaries intend to fully pay the loan, 2023.

Did you intend to fully pay the loan?	No.	Percentage
No	13	16.00
Yes	67	84.00
When do you plan to fully pay the loan?		
2023	3	4.48
2024	8	11.94
2025	34	50.75
2026	11	16.42
2027	2	2.99
2028	2	2.99
2030	2	2.99
2031	1	1.49
No definite time	1	1.49
No response	3	4.48
Reasons why they intend not to fully pay the loan		
Can't make full payment yet	5	38.00
Filed for Bankruptcy	1	8.00
No response	7	54.00

Annex Table 31. Comparison of Income of SFF Beneficiaries and Non-Beneficiaries 2019 & 2022

Legend:

- Pair 1 – CAR Beneficiaries
- Pair 2 – Caraga Beneficiaries
- Pair 3 – Region 5 Beneficiaries
- Pair 4 – Region 7 Beneficiaries
- Pair 5 – CAR Beneficiaries
- Pair 6 – Caraga Beneficiaries
- Pair 7 – Region 5 Beneficiaries
- Pair 8 – Region 7 Beneficiaries

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	NI (2022)	77230.100	100	344249.1860	34424.9186
	NI (2019)	35799.050	100	89801.0155	8980.1016
Pair 2	NI (2022)	49310.170	100	75494.4650	7549.4465
	NI (2019)	90592.580	100	172146.2253	17214.6225
Pair 3	NI (2022)	60662.675	100	131193.8528	13119.3853
	NI (2019)	47557.835	100	118234.3982	11823.4398
Pair 4	NI (2022)	51678.285	100	136533.6410	13653.3641
	NI (2019)	30825.92065	100	39172.48928	3917.248928
Pair 5	NI (2022)	75789.04	52	187685.659	26027.318
	NI (2019)	61998.08	52	172918.723	23979.512
Pair 6	NI (2022)	38479.73	52	53155.846	7371.390
	NI (2019)	56475.06	52	62106.248	8612.587
Pair 7	NI (2022)	36697.88	52	50035.340	6938.653
	NI (2019)	28312.79	52	33213.677	4605.908
Pair 8	NI (2022)	29206.40	52	39378.648	5460.836
	NI (2019)	33975.44	52	51677.566	7166.389

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Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	NI (2022) & NI (2019)	100	.061	.544
Pair 2	NI (2022) & NI (2019)	100	.337	.001
Pair 3	NI (2022) & NI (2019)	100	.900	.000
Pair 4	NI (2022) & NI (2019)	100	.244	.014
Pair 5	NI (2022) & NI (2019)	52	.893	.000
Pair 6	NI (2022) & NI (2019)	52	.485	.000
Pair 7	NI (2022) & NI (2019)	52	.848	.000
Pair 8	NI (2022) & NI (2019)	52	.724	.000

Paired Samples Test									
		Paired Differences							
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	NI (2022) - NI (2019)	41431.0500	350388.6088	35038.8609	-28093.6517	110955.7517	1.182	99	.240
Pair 2	NI (2022) - NI (2019)	-41282.4100	162977.8566	16297.7857	-73620.7526	-8944.0674	-2.533	99	.013
Pair 3	NI (2022) - NI (2019)	13104.8400	57269.4939	5726.9494	1741.3299	24468.3501	2.288	99	.024
Pair 4	NI (2022) - NI (2019)	20852.36435	132531.8849	13253.18849	-5444.836911	47149.56561	1.573	99	.119
Pair 5	NI (2022) - NI (2019)	13790.962	84664.870	11740.905	-9779.889	37361.812	1.175	51	.246
Pair 6	NI (2022) - NI (2019)	-17995.327	58992.360	8180.768	-34418.905	-1571.749	-2.200	51	.032
Pair 7	NI (2022) - NI (2019)	8385.096	28045.339	3889.189	577.224	16192.968	2.156	51	.036
Pair 8	NI (2022) - NI (2019)	-4769.038	35677.438	4947.570	-14701.701	5163.624	-.964	51	.340

Annex Table 32. Comparison of Income of MSE Beneficiaries and Non-Beneficiaries 2019 & 2022

Legend

Pair 1 – MSE Beneficiaries

Pair 2 – MSE Non-Beneficiaries

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	NI (2022)	6587458.844	80	40725034.13	4553197.235
	NI (2019)	6317570.556	80	39911979.30	4462294.941
Pair 2	NI (2022)	1723018.348	34	3175100.587	544525.2583
	NI (2019)	1506150.662	34	2700392.266	463113.4529

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	NI (2022) & NI (2019)	80	.996	.000
Pair 2	NI (2022) & NI (2019)	34	.940	.000

Paired Samples Test								
		Paired Differences						
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df
					Lower	Upper		
Pair 1	NI (2022) - NI (2019)	269888.2880	3547734.529	396648.7787	-519621.357	1059397.933	.680	79
Pair 2	NI (2022) - NI (2019)	216867.6859	1123232.521	192632.7882	-175046.669	608782.0403	1.126	33
								Sig. (2-tailed)
								.498
								.268

Annex Table 33. Comparison of Changes in Income between SFF Beneficiaries and Non-Beneficiaries

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
CAR	Equal variances assumed	.984	.323	.560	150	.577	27640.088	49394.321	-69958.413	125238.590
	Equal variances not assumed			.748	119.554	.456	27640.088	36953.628	-45528.304	100808.481
CARAGA	Equal variances assumed	1.896	.171	-.996	150	.321	-23287.083	23388.563	-69500.670	22926.504
	Equal variances not assumed			-1.277	138.148	.204	-23287.083	18235.756	-59344.365	12770.199
Reg 5	Equal variances assumed	3.603	.060	.560	150	.576	4719.744	8431.597	-11940.293	21379.780
	Equal variances not assumed			.682	149.604	.496	4719.744	6922.697	-8959.145	18398.633
Reg 7	Equal variances assumed	2.475	.118	1.367	150	.174	25621.40281	18748.70852	-11424.2703	62667.07593
	Equal variances not assumed			1.811	123.847	.073	25621.40281	14146.57055	-2378.963384	53621.76901

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
CAR	Between Groups	2.614E+10	1	2.614E+10	.313	.577
	Within Groups	1.252E+13	150	8.347E+10		
	Total	1.255E+13	151			
CARAGA	Between Groups	1.855E+10	1	1.855E+10	.991	.321
	Within Groups	2.807E+12	150	1.871E+10		
	Total	2.826E+12	151			
Reg 5	Between Groups	762073067.5	1	762073067.5	.313	.576
	Within Groups	3.648E+11	150	2432088615		
	Total	3.656E+11	151			
Reg 7	Between Groups	2.246E+10	1	2.246E+10	1.868	.174
	Within Groups	1.804E+12	150	1.203E+10		
	Total	1.826E+12	151			

Annex Table 34. Comparison of Changes in Income between MSE Beneficiaries and Non-Beneficiaries

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
CHANGE	Equal variances assumed	3.213	.076	.085	112	.932	53020.60212	622631.1024	-1180643.12	1286684.319
	Equal variances not assumed			.120	106.480	.905	53020.60212	440950.8416	-821161.838	927203.0421

ANOVA					
CHANGE	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.707E+10	1	6.707E+10	.007	.932
Within Groups	1.036E+15	112	9.250E+12		
Total	1.036E+15	113			

FINAL REPORT**Annex Table 35. Mean asset size of MSE non-beneficiary, by type of enterprise, 2023.**

	Non-Beneficiary (n=34)	
	Range	Mean
Sole Proprietor		
Micro (n=4)	50,000 - 3,000,000	1,187,500.00
Small	-	-
<i>Average</i>	1,187,500	
Corporation		
No response (n=1)	-	-
Cooperative		
Micro (n=7)	961,072 - 3,000,000	1,831,943.41
Small (n=12)	3900000 - 14,414,922,30	8,609,576.86
Medium (n=3)	149,000,000 - 25,198,127	22,399,375.67
Large (n=3)	113,000,000 - 516,000,000	248,000,000.00
<i>Average</i>	37,093,466	
Association		
Micro (n=3)	2,500,000 - 3,000,000	2,833,333.33
No response (n=1)	-	-
<i>Average</i>	2,833,333.3	

FINAL REPORT**Annex Table 36. Distribution of MSE respondents by municipality/city.**

Region	Province	Municipality	Number of respondents	
			Beneficiaries	Non-beneficiaries
NCR	Metro Manila	Makati City	1	0
		Manila	1	0
CAR	Benguet	La Trinidad	1	1
Region II	Isabela	Ilagan	1	0
		Cauayan City	2	0
		Santa Maria	1	0
		San Mateo	1	0
		Ramon	1	0
		Mallig	1	0
		Santiago City	1	0
		Quirino	1	0
Region III	Nueva Ecija	Bongabon	1	0
		Llanera	1	0
		San Jose City	1	0
		San Leonardo	1	0
		Santo Domingo	1	0
		Talavera	1	0
		Cabanatuan	0	1
		San Antonio	0	1
	Tarlac	Concepcion	1	0
		Moncada	1	1
	Pampanga	Candaba	2	0
		Mexico	1	0
		City of San Fernando	0	1
	Bulacan	San Ildefonso	1	0
	Nueva Vizcaya	Kasibu	1	0
		Bayombong	1	0
	Bataan	Mariveles	1	0
		Pilar	1	0
Region IV-A	Quezon	Padre Burgos	1	0
		Polillo	1	0
	Rizal	Jalajala	1	0
Region IV-B	Occidental Mindoro	Magsaysay	1	0
		Mamburao	0	1
	Oriental Mindoro	Bansud	1	0
Region V	Sorsogon	Barcelona	1	1
		Sorsogon City	1	1
		Oas	1	1
	Albay	Polangui	1	1
		Bula	2	1
		Gainza	1	1
		Goa	1	1
		Magarao	1	0
		Nabua	1	1
		Pili	1	0
	Camarines Sur	Minalabac	0	1
		Calabanga	0	1
		Daet	1	1
	Camarines Norte	Labo	1	1
		Talisay	1	1
Region VII	Cebu	Toledo	1	0
		Cebu City	1	0

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Region	Province	Municipality	Number of respondents	
			Beneficiaries	Non-beneficiaries
Region IX	Zamboanga del Norte	Sindangan	1	0
		Pinan	1	0
		Labason	1	0
	Zamboanga Sibugay	Alicia	1	0
		Naga	1	0
	Zamboanga del Sur	Mahayag	1	0
Region XI	Davao del Sur	Davao City	1	0
		Magsaysay	1	0
Region XII	South Cotabato	City Of Koronadal	1	0
		General Santos City	1	1
		Sto. Niño	1	0
	Sultan Kudarat	Kalamansig	1	0
		Lebak	1	0
		Pres. Quirino	1	0
	North Cotabato	Pres. Roxas	1	0
		Kidapawan	1	0
		Carmen	1	1
	Sarangani	Malungon	1	0
		Maitum	0	1
Region X	Misamis Oriental	Balingoan	1	1
		Gingoog	1	1
		Magsaysay	1	1
		Cagayan de Oro	0	1
	Bukidnon	Quezon	1	1
		Malaybalay	1	0
		Manolo Fortich	1	0
		Lantapan	0	1
Misamis Occidental	Ozamiz	1	0	
Region XIII	Agusan del Norte	Cabadbaran City	1	1
		Santiago	1	1
		Quezon	0	0
	Agusan del Sur	Bayugan City	1	1
		Prosperidad	1	1
	Dinagat Islands	San Jose	1	1
	Surigao del Sur	City of Tandag	1	0
San Miguel		0	1	
TOTAL			80	34