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Mid-Term Evaluation of Survival and Recovery (SURE) Program

Final Evaluation Report
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ACRONYMS

4PS	Pantawid Pamilyang Pilipino Program
ACPC	Agricultural Credit Policy Council
ASF	African Swine Fever
ASKI	Alalay sa Kaunlaran Microfinance Social Development, Inc.
BABay ASF	Bantay ASF sa Barangay
BFAR	Bureau of Fisheries and Aquatic Resources
BSDL	Banco Santiago de Libon
DA	Department of Agriculture
DA-RFO	DA-Regional Field Office
DBP	Development Bank of the Philippines
GRBank	Guagua Rural Bank
GSIS	Government Service Insurance System
INSPIRE	Integrated National Swine Production Initiative
KII	Key Informants Interview
KKK	Kabuhayan sa Kabukiran para sa Kaunlaran
LBP	Land Bank of the Philippines
LGU	Local Government Unit
MAO	Municipal Agricultural Office
MCRB	Mount Carmel Rural Bank
MFI	Microfinance Institutions
NDRRM	National Disaster Risk Reduction and Management Council
NRBSL	New Rural Bank of San Lorenzo
OCCCCI	Metro Ormoc Community Multipurpose Cooperative
OR/CR	Official Receipt (OR) or Certificate of Registration (CR)
PAR	Philippine Area of Responsibility
PCIC	Philippine Crop Insurance Corporation
PLC	Partner Lending Conduit
PLEA	Production Loan Easy Access
PMPC	Paglaum Multipurpose Cooperative
PNB	Philippine National Bank

RCBC	Rizal Commercial Banking Corporation
RSBA	Registry System for Basic Sectors in Agriculture
SBC	Small Business Corporation
SFF	Small Farmers and Fisherfolks
SSS	Social Security System
SURE	Survival and Recovery
TPKI	Talete King Panyulung Kapampangan
UCPB	United Coconut Planters Bank

1. EXECUTIVE SUMMARY

The Survival and Recovery (SURE) Program aims to support the government's goal of helping small farmers and fisherfolks (SFF) in calamity affected areas regain their capacity to earn a living. The strategy is to provide immediate relief to SFF through a loan and grant assistance package. The program was first implemented in 2017 in areas declared under state of calamity. The study was carried out to:

1. determine if the Program has been successful in targeting calamity-affected small farmers and fisherfolks;
2. determine if the Program has been successful in providing immediate/timely relief in calamity affected SFFs;
3. determine the outcome of the program in helping calamity-affected agricultural households regain their capacity to earn a living;
4. examine the gender implications of the program;
5. identify successful features/aspects of the SURE Program and areas that require improvement in meeting the objectives of the Program, and to
6. recommend ways forward for the SURE and future Agricultural Credit Policy Council (ACPC) programs.

The evaluation was framed within the context of resiliency as the main strategy of the program is to provide emergency financial assistance during the disruptive phase and provide recovery loan assistance during the recovery phase. Taken together, the program is expected to help improve the resiliency of SFFs in the country who have always been at risk of disruptive events due to various calamities.

The study focused on the four major calamities covered by the program: (1) avian flu; (2) African Swine Fever; (3) volcanic eruption; and (4) typhoon/tropical depression. To gauge the performance of the program in helping the SFF victims of these calamities, the study examined the timeliness and adequacy of the program's credit assistance as well as the appropriateness of repayment terms. On the other hand, the benefit of the program was assessed quantitatively and qualitatively in terms of income loss minimized as the a-priori notion was that credit assistance would shorten the disruption and hasten the recovery period, thereby enabling the victims to reengage with their disrupted livelihood or pursue alternative livelihood opportunities.

The study found out that even prior to the SURE program, seeking financial assistance for survival and recovery is a crucial part of the autonomous adaptation strategy of the SFF households when faced with calamities. In the case of avian flu affected SFFs, the affected respondents sought financial assistance from either their immediate relatives, private money lenders or from banks. Taal volcano eruption victims had to rely on the assistance from the local government (60% of beneficiaries and 67% of non-beneficiaries) and borrowing from relatives and other sources. Similarly, nearly 25 percent of typhoon victims had to borrow either from formal or informal sources to start over. Almost the same situation was observed among ASF affected households.

There is high awareness of formal lending institutions (e.g. banks, Microfinance institutions, etc.) operating in their areas among Avian Flu affected SFFs (100% aware), Taal eruption affected SFFs (84% aware), and ASF affected SFFs. However, only about 43% of typhoon affected SFFs were aware that there are formal financial institutions in their areas that can be accessed for credit.

The MFIs are the most popular formal sources of credit while the traders are the most popular informal sources. Amount of loans ranged from PhP 5,000 to PhP 25,000. The need for cash to finance farm production expenses is the primary reason for accessing credit either in the formal or informal sources. However, the high interest rates and the penalties associated with loan defaults continue to be the SFF's major apprehension in accessing credit in times of calamity.

The crucial role that credits plays as autonomous adaptation strategy of SFFs underscores the relevance of the SURE program. Regardless of calamity, the program beneficiaries reported they accessed the loan program as it was interest free and the release of loan was relatively fast. About 72% of avian flu affected beneficiary respondents reported loan release was fast and 86% reported the release was timely as the loans were released mostly within 2 weeks from the filing of loan application. Similarly, almost all ASF affected beneficiary respondents reported the loans were timely and 90% perceived the release was either fast or very fast (released within a month from application). More or less the same results were obtained from the typhoon-affected beneficiary respondents in the study. A more impressive program performance was even reported by the Taal volcano eruption victims, majority of which claimed they received their loans 5 days from the filing of application.

However, while the SURE program appears to have performed impressively in terms of the timeliness and speed of loan release, adequacy of the amount of loan assistance seems to be wanting, especially for certain types of calamities. In the case of Avian Flu affected SFFs, the program provided a maximum of PhP 20,000 recovery loan which was viewed by the beneficiaries as hardly enough to finance 1,000-head quail farm. Most quail raisers therefore, had to augment the amount by borrowing from feed suppliers. Similarly in the case of ASF affected SFFs, the program provided a maximum of PhP 30,000 per borrower which is just a third of the financial requirement to raise a 10-head fattener enterprise (estimated production cost is PhP 97,621). In contrast, adequacy did not seem to be a problem among typhoon affected SFFs who were given a maximum of PhP 25,000 per borrower (PhP 20,000 if member of 4Ps). In fact, a significant number of these SFFs borrowed less than the maximum amount for fear they might not be able to pay the loan. The same was true for Taal eruption affected SFFs who were extended a loan of PhP 25,000 per borrower, albeit many borrowed less than the maximum amount.

Except for some isolated cases, the process of loan application, release and payment was generally viewed by the SFF beneficiaries as reasonable and convenient regardless of calamity. Only those listed in the Registry System for Basic Sectors in Agriculture (RSBSA) are eligible to apply for loan to ensure that the program really caters to SFFs. In the case of Avian Flu and ASF, only the SFFs belonging to a specified radius (0 to 7 km) are eligible to ensure they are indeed adversely affected by the calamity. In the case of typhoon and volcanic eruption, all SFFs within the declared calamity zones are eligible. The loan application process is simple and when necessary, the Municipal Agricultural Offices (MAOs) even assist in filling out the application. The only problem though, is that many SFFs still view the loan as grant from the government. The financial conduits conduct a brief seminar to orient the borrowers about the program and to correct such misconception, albeit this activity has been limited especially in cases (such as in the case of Taal volcano eruption) where loans had to be disbursed with utmost urgency.

The study found clear empirical evidence of positive impact from the program. In the case of Taal eruption victims, many of the program beneficiaries used their loans to procure fishnets and other fishing gears while those in cage culture purchased screens and nets. Farmers purchased seedlings, fertilizer and other farm inputs. The resumption in lake fishing was a big help especially to sustenance fisherfolks who, as a result of the assistance, reported they were earning at least PhP 5,500 per month. Those involved in cage culture reported much higher income. Moreover, crop farmers also reported the resumption of their livelihood, which would have been stalled longer if not for the loan assistance.

The impact of the program on ASF affected SFFs was also positive, but varied significantly. This is because many beneficiaries did not use the loan proceeds to finance swine raising as the activity was still prohibited in their areas. Only one-third of the beneficiaries were able to resume swine production and profited significantly from it. This may only be partly attributed to the program as the loan amount was viewed to be inadequate and the beneficiaries had to augment the amount from other loan sources. The rest of the beneficiaries used the loan from SURE to venture into non-farm business opportunities, such as convenience store (“sari-sari” store) operation, food business, rice milling, charcoal business and clothing business, among others.

Positive impact was also reported by Avian Flu affected beneficiaries of the program. Almost two-thirds of the beneficiaries used the loan proceeds to partly finance their quail operation business which generated an average of PhP 55,398 monthly income. Despite the outbreak therefore, the beneficiaries were able to recover at least partly due to SURE loan made available to them. Quail is easy to raise which may have contributed also to the early recovery of the beneficiaries.

The impact of the program was more difficult to assess on the typhoon affected SFFs, but there are clear indications of overall positive impact. In Camarines Sur and Zamboanga del Norte where the beneficiaries were rice and corn farmers, almost 90 percent of the beneficiaries used their loans to finance farm operation. The PhP 25,000 loan amount is roughly equivalent to 20 percent of the financing requirement of a three-hectare rice farm or around 30 percent of the financing requirement of a three-hectare corn farm. Net farm income from rice or corn is about PhP 20,000 to PhP 30,000 per hectare. The program can at least partly be credited for helping the farmers resume their farm operation and to earn the resulting farm income. However, in Eastern Samar where the major crop was coconut, all the beneficiaries used their loan proceeds to venture into other income earning activities such as “sari-sari” stores, while others used the loan for household expenses. It was difficult to estimate the income from these activities, albeit the loan had undoubtedly helped the beneficiaries augment their household income and meet important household expenses.

The study also has some interesting insights on gender roles in credit program. Among swine raisers, most credit decisions such as where and how much to borrow and how the loans will be used are shared by both husbands and wives. It appears though that the housewives have greater role than their husbands in the preparation of loan documents as well as in loan processing. The situation is similar among quail raisers, although there were no clear areas where a particular gender performs greater role than the other in any part of credit processing and transactions. Among typhoon affected SFFs, the wives are the ones preparing the loan documents, but everything else is decided together by the husbands and wives.

In conclusion, the SURE program is successful in its primary aim of helping calamity affected SFFs regain their capacity to earn a living. The program is extremely relevant as

seeking credit assistance is an integral part of the SFFs autonomous adaptation strategy to cope with calamities. The provision of loan assistance is timely and fast, which are the hallmarks of an effective credit program designed to help victims of calamities. However, adequacy of the loan amount appears wanting, especially for certain calamities, such as ASF and Avian Flu. In general, the loan process is reasonable, simple and convenient which, together with the fact that the loan is interest free, constitute the successful features of the program. Most importantly, the program has generated significant positive impact on the resilience of SFFs and their ability to resume their disrupted livelihood as well as explore other income generating opportunities.

Recommendations

1. The fact that the program is successful in attaining its primary goal warrants its continuation and even expansion to cover more calamity affected SFFs and communities. Seeking credit assistance is integral to SFF's autonomous adaptation to calamities, thus the government should ensure access to timely, fast, convenient and low if not zero interest rate credit to hasten recovery.
2. The cap on loanable amount may have to be "tailor-fitted" depending on the calamity and the affected livelihood/enterprise. The amount should be adequate to finance at least one production cycle. Repayment should be based on the projected cash flow of the enterprise.
3. The financial conduits should be encouraged to conduct orientation seminar more religiously to promote financial literacy and correct the misconception among SFFs that the assistance is a grant from the government. The SFFs awareness of what the SURE program is all about should also be promoted.
4. It would be a good strategy for ACPC to link the SURE program with programs of other agencies designed to provide technical assistance to SFFs. This way, the beneficiaries will not only be provided with loan assistance, but other technical support his farm enterprise might need, especially during or immediately after a particular calamity.
5. It could be worthwhile to revisit the whole loaning process under the program with the purpose of deliberately designing it to be gender responsive. For instance, the design of the financial literacy seminar may be informed by the fact that women play a key role in the loan application process.

2. INTRODUCTION

The Survival and Recovery Program aims to support the government's goal of helping small farmers and fishersfolks (SFF) in calamity affected areas regain their capacity to earn a living. The program aims to provide immediate relief to SFF through a loan and grant assistance package. The loan may be used for farm production inputs, repair of farm/fishing assets and/or acquisition of livestock/work animals.

The program was first implemented in 2017 in areas declared under state of calamity by the local government units or validated by the Department of Agriculture Regional Field Offices (DA-RFOs) and/or by the local office of the National Disaster Risk Reduction and Management Council (NDRRMC) to have sustained considerable damage to agriculture due to natural calamities. As of June 30, 2021, the Program was able to release loans amounting to PHP522.3 M for 33,077 in calamity stricken SFF. Loans are accessed through ACPC lending conduits like multipurpose cooperative, rural banks and farmers' associations.

After five years of its implementation, an evaluation of its performance is necessary in terms of how the Program beneficiaries had benefited from the loan assistance. Thus, this study aimed to:

1. determine if the Program has been successful in targeting calamity-affected small farmers and fisherfolks;
2. determine if the Program has been successful in providing immediate/timely relief in calamity affected SFFs;
3. determine the outcome of the program in helping calamity-affected agricultural households regain their capacity to earn a living;
4. examine the gender implications of the program;
5. identify successful features/aspects of the SURE Program and areas that require improvement in meeting the objectives of the Program, and
6. recommend ways forward for the SURE and future ACPC programs.

3. METHODOLOGY

3.1 Theoretical Framework

One of the specific objectives in the evaluation of the SURE Program specified in the TOR was the determination of the outcome of the program in helping calamity-affected agricultural households regain their capacity to earn a living. This was framed in the study within the context of resiliency (**Figure 1**). As shown, calamities are disruptive events and push the households into the valley of hardship and uncertainty. The magnitude of adverse impact during the disruptive phase may vary across households depending on the household's absorptive capacity. Upon reaching the lowest point, which is also the point of maximum negative impact, the recovery phase will set in, the pace of which and levels of the new normal will depend on the capacity of the households to bounce back from such unfortunate events.

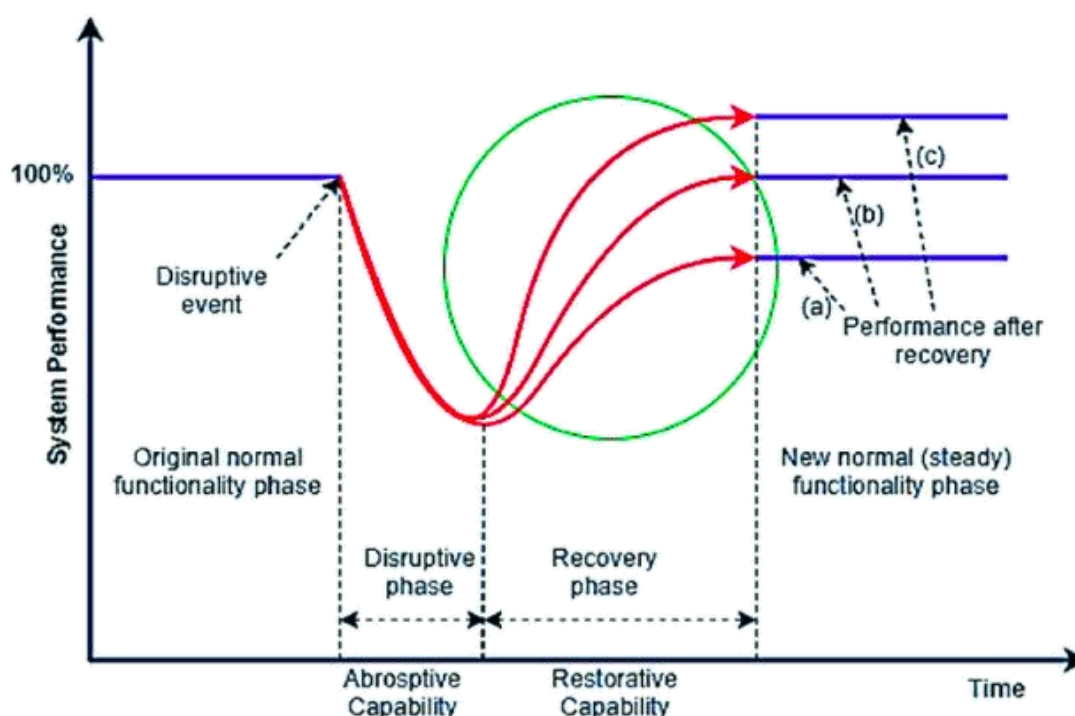


Figure 1. Resiliency framework for SURE Program

The SURE program is designed to improve the capacity of SFFs to bounce back from calamitous events. The main strategy is to provide emergency financial assistance during the disruptive phase and provide recovery loan assistance during the recovery phase. Taken together, the program is expected to help improve the resiliency of SFFs in the country who have always been at risk of disruptive events due to various calamities. Obviously, the timeliness and adequacy of the financial and loan assistance are the major determinants of the effectiveness of the program. The former refers to whether the assistance was provided at the time it was needed most while the latter refers to whether the magnitude of assistance is significant enough to impact on the resiliency of the victims.

3.2 Analytical Procedures

The study focused on timeliness and adequacy of credit assistance as well as the appropriateness of repayment terms in gauging the performance of the SURE program. On the other hand, the benefit of the program was assessed in terms of income loss minimized as the a-priori notion was that credit assistance would shorten the disruption and hasten the recovery period, thereby enabling the victims to reengage with their disrupted livelihood or pursue alternative livelihood opportunities.

3.2.1 Timeliness of Credit Assistance

Timeliness was examined in the study by determining the average time lag between the calamitous event and the provision of credit assistance. Longer time lag means less timely assistance as victims of calamities invariably need immediate assistance. The reasons for the time lag were also determined and were analyzed against the process the victims had to go through in order to access credit assistance from the SURE Program.

3.2.2 Adequacy of Credit Assistance

This was assessed by evaluating the amount of credit accessed from the Program in relation to the actual damage incurred and the actual amount needed for the households to bounce back from the calamity.

3.2.3 Appropriateness of Repayment Terms

Since SURE is an interest free credit, appropriateness of repayment terms will focus on the grace period required to repay the loans. The livelihood activities of the beneficiaries will be examined to determine their capacity to repay the loan in the specified period.

3.2.4 Income Loss Minimized

The most adverse impact of calamities is the disruption in the livelihood activities and lost livelihood opportunities of affected households. Provision of timely and adequate credit assistance can considerably increase the capacity of affected households to resume their livelihood activities and regain lost opportunities. The minimized losses can therefore be attributed to the provision of credit access. Such minimized losses were estimated directly by establishing the difference in time it would have taken the households to resume their pre-calamity livelihood without credit assistance (counterfactual) and the time it actually took the household to resume their pre-calamity livelihood with credit assistance from the SURE Program.

3.3 Data Sources and Sampling Technique

The study used both secondary and primary data/information. Secondary data/information were obtained from available program documents. Primary data were gathered through survey of beneficiaries and non-beneficiaries and Key Informant Interviews (KIIs) of the implementers of the program particularly the financial conduits. There were 15 KIIs covering the program partners at the provincial/municipal level.

The SURE Program is being implemented in numerous calamity-affected provinces. To determine the sample size, the following Cochran formula was used:

$$n_l = \frac{Z^2 pq}{e^2}; \quad n_s = \frac{n_l}{1 + \left(\frac{n_l - 1}{N}\right)}$$

where

n_i is the sample size;
 Z is the normal distribution value at 95% confidence level;
 p is the standard deviation (assumed as 0.5);
 $q = 1 - p$;
 e is the margin of error (assumed as 7.5%).

The initial sample size of beneficiaries calculated using the above formula was 171. To arrive at the final sample size, the initial sample size was multiplied by 2 as an adjustment to account for the complex design (the study used multiple stage clustering). Thus, the total number of beneficiary samples was 342. An equal number, i.e. 342 of non-beneficiaries were also selected to constitute the control group.

Based on the list provided by ACPC, the four major calamities covered by the SURE program that was included in the evaluation were (1) typhoon/tropical depression, (2) African swine fever (ASF), (3) Avian flu and (4) volcanic eruption. The program also covered other calamities such as collision incident, Marawi crisis, Boracay closure and drought. However, the number of beneficiaries reached by the program were small, hence were not included in this evaluation. The calculated sample size was allocated proportionately to the four major types of calamities covered (**Table 1**). To attain a minimum of 30 sample size per province, the total number of samples increased from 342 to 371.

Samples were randomly selected from the list (with names and distribution by municipality) provided by ACPC. In addition, sex disaggregation of data was employed to examine the gender implication of the program.

Key informant interviews were conducted with partner lending conduits (**Table 2**) to determine their process of loan disbursement and loan repayment, perceptions on the SURE Program, problems encountered and recommendations to improve program implementation.

Table 1. SURE location and sample distribution by province

Calamity	Province	Municipality	Approved Samples		Actual Samples Surveyed	
			Beneficiary	Non Beneficiary	Beneficiary	Non-Beneficiary
Avian flu	Nueva Ecija	Jaen	30	30	28	9
African Swine Fever	Pampanga	Apalit	10	10	10	10
		Porac	10	10	10	10
		Florida Blanca	10	10	10	10
Taal Volcano eruption	Batangas	Talisay	10	10	10	10
		Balete	10	10	10	10
		Laurel	10	10	10	10
Typhoon/ Tropical Depression	Camarines Sur	Bula	37	37	37	37
		Buhi	37	37	37	37
		Libmanan	37	37	37	37
	Eastern Samar	Jipapad	92	92	92	92
		Salug	26	26	26	26

Calamity	Province	Municipality	Approved Samples		Actual Samples Surveyed	
			Beneficiary	Non Beneficiary	Beneficiary	Non-Beneficiary
	Zamboanga del Norte	Siocon	26	26	26	26
		Liloy	26	26	26	26
TOTAL			371	371	369	350

Table 2. Partner lending conduits covered by the study

Calamity	Selected Province	Selected Partner Lending Conduit
Avian flu influenza	Tarlac	New Rural Bank of San Leonardo (NE), Inc.
Taal volcano eruption	Batangas	Mount Carmel Rural Bank
Typhoon/Tropical Depression	Camarines Sur	Banco Santiago de Libon
	Eastern Samar	Metro Ormoc Community Multi-Purpose Cooperative
	Zamboanga del Norte	Paglaum Multi-Purpose Cooperative
African swine flu (ASF)	Pampanga	New Rural Bank of San Leonardo (NE), Inc.
		Guagua Rural Bank, Inc

4. RESULTS AND DISCUSSIONS

4.1 Overview of Program implementation Guidelines

Implementation of SURE is guided by Administrative Order No. 02, Series of 2017 (General Implementing Guidelines of the SURE Assistance Program issued by then Secretary of Agriculture Emmanuel F. Piñol on February 20, 2017. The Guidelines provide those areas to be given assistance are those declared under a state of calamity by concerned local government units and, as validated by the Department of Agriculture and/or by local office of NDRRMC, have sustained considerable damage. The salient provisions of the Guidelines are as follows:

1. Eligible to participate are SFF. Small farmers are those cultivating not more than five (5) hectares of land and/or are engage in raising small scale poultry/livestock, and agricultural workers in farms. Small fisherfolks are either those operating fishing vessels with 3-ton capacity or less; those operating fishponds of less than five hectares or fish cages of less than 400 sq.m.; fishworkers in fishing boats, fishponds, or fish processing establishments; and anyone engaged in small scale fish production, processing and distribution.
2. Financial assistance package consists of Survival Grant Assistance and Recovery Loan Assistance. The Survival Grant Assistance amounts to up to PhP10,000 per household. SFF can avail of the grant only if they avail of the Recovery Loan that will enable them to resume their livelihood activities using DA recommended innovations.
3. The Recovery Loan Assistance package shall not be more than PhP25,000 and interest free and should be used for rehabilitation of the farming/fishing or livelihood activities.
4. Disbursement of funds both for survival grant and recovery loan shall be undertaken by ACPC lending conduits accredited in the calamity-stricken area. The conduit may either be a cooperative or a local bank engaged in provision agricultural credit in the locality.
5. For recovery loan, the lending conduit may charge a service fee of 3 percent of the total amount of assistance released to the borrower.
6. Loans shall have a maturity period not exceeding three (3) years and depending on the gestation period of the project and capacity of the borrower to pay.
7. SFF who are current beneficiaries of the 4Ps from Department of Social Worker and Development (DSWD) are not eligible to avail of the assistance package.
8. Affected SFF with outstanding loans in any DA/ACPC credit and financing programs may avail of one year moratorium on payment of their outstanding loan obligations.
9. The updated Registry System for Basic Sectors in Agriculture (RSBSA) shall be used in identifying the target beneficiaries. The DA-Regional Field Office is tasked to identify and endorse the list of eligible SFF to the lending conduit within five (5) days after declaration of calamity.

10. Lending conduits should disburse the funds to concerned SFF within five (5) days for the Survival Grant Assistance and thirty (30) days for Recovery Loan package. The amount of funds transferred by ACPC to lending conduits shall be based on the list of beneficiaries with corresponding loan amounts approved by the lending conduit.
11. The conduit shall then remit all principal collection from borrowers on a monthly basis and is liable to pay penalty interest of 12 percent per annum for failure to remit any collection to ACPC within 30 days from its receipt.
12. ACPC shall demand the return of the fund or portion of the fund if it is found to have been used for other purposes rather than the intended purposes, including a 12 percent per annum penalty until such fund is fully returned to ACPC.

As of August 2021, the program has a total of 33,077 SFF borrowers and PhP522,331,268 of loan released (**Table 3**). Majority of borrowers (81%) were typhoon victims and accounted for 79 percent of the total amount of loan granted.

In addition to financial support, the DA shall provide supplemental interventions for the borrowers. These are in form of technical assistance, provision of farm inputs such as fertilizers, seeds, insecticides, farm tools and equipment for crop production, integrated pest management control, and provision of insurance protection through Philippine Crop Insurance Corporation (PCIC).

Table 3. Number of SFF-borrowers and amount of loans released by calamity and location.

Type of Calamity/Area	Amount of Loans Released (PhP)	Percent of Total Amount of Loan	Number of SSF-Borrowers	Percent of the Total Number of Beneficiaries
Avian Influenza	14,040,000	2.69	1,380	4.17
Region III	14,040,000		1,380	
Nueva Ecija	4,675,000		401	
Pampanga	9,365,000		979	
Boracay Closure	1,700,000	0.33	68	0.21
Region VI (Aklan)	1,700,000		68	
Collision Incident	550,000	0.11	22	0.11
Region IV-B(Occ. Mindoro)	550,000		22	
Drought (El Niño)	5,250,000	1.01	210	0.63
Region IV-B (Occ. Mindoro)	5,250,000		210	
Marawi Crisis	4,865,000	0.93	958	2.90
BARMM (Lanao del Sur)	4,865,000		958	
Mayon Volcano Eruption	18,155,100	3.48	926	2.80
Region V (Albay)	18,155,100		926	
Typhoons/Tropical Depression	411,358,168	78.75	26,828	81.11
CAR	9,448,000		390	
Abra	25,000		1	
Benguet	9,423,000		389	
Region I (Pangasinan)	49,820,000		6,320	

Type of Calamity/Area	Amount of Loans Released (Php)	Percent of Total Amount of Loan	Number of SSF-Borrowers	Percent of the Total Number of Beneficiaries
Region II (Nueva Viscaya)	16,925,000		677	
Region IV-A	48,381,000		2,391	
Laguna	800,000		36	
Quezon	47,581,000		2,355	
Region IV-B	63,167,000		2,805	
Occidental Mindoro	53,167,000		2,405	
Oriental Mindoro	10,000,000		400	
Region V	157,052,168		6,792	
Albay	65,115,700		2,723	
Camarines Norte	26,015,000		1,043	
Camarines Sur	15,696,468		876	
Catanduanes	50,225,000		2,150	
Region VI (Aklan)	13,600,000		646	
Region VII	5,385,000		856	
Biliran	3,855,000		771	
Cebu	1,530,000		85	
Region VIII	11,265,000		2,253	
Eastern Samar	7,410,000		1,482	
Leyte	3,855,000		771	
Region IX	11,765,000		2,353	
Zamboanga del Norte	6,140,000		1,228	
Zamboanga del Sur	5,625,000		1,125	
Region X (Lanao del Norte)	250,000		50	
Region XII (North Cotabato)	1,905,000		381	
Region XIII	22,395,000		914	
Agusan del Norte	9,750,000		390	
Agusan del Sur	12,645,000		524	
African Swine Fever (SURE Hogs)	16,243,000	3.11	677	2.08
Region III	15,133,000		620	
Bulacan/Pampanga	13,885,000		558	
Pampanga	1,248,000		62	
Region IV-A (Rizal)	1,110,000		57	
Taal Volcano Eruption (SURE Aid Taal)	50,170,000	9.61	2,008	6.07
Region IV-A (Batangas)	50,170,000		2,008	
Grand Total	522,331,268	100	33,077	100

4.2 Lending Conduits' Program Implementation by Calamity

This section discusses how the program was implemented by lending conduit in selected sites. The discussion covers the following:

1. Avian Flu – New Rural Bank of San Lorenzo (NRBSL), San Lorenzo, Nueva Ecija
2. African Swine Flu (SURE Hogs) – New Rural Bank of San Lorenzo and Guagua Rural Bank (GRBank)
3. Taal Volcanic Eruption (SURE Aid Taal) - Mount Carmel Rural Bank (MCRB), Lipa City, Batangas
4. Typhoon/Tropical Depression - Banco Santiago de Libon (BSDL), Albay for Tropical Depression Usman in Camarines Sur, Metro Ormoc Community Multipurpose Cooperative formerly known as OCCCI for Tropical Depression Samuel in Eastern Samar and Paglaum Multipurpose Cooperative (PMPC) for Typhoon Vinta in Zamboanga del Norte.

4.2.1 Avian Flu

In the last week of April 2017, the first Avian flu (H5N6) was first reported in Pampanga. The Department of Agriculture confirmed the disease outbreak on August 11, 2017 and a state of calamity in the province was declared by the provincial government of Pampanga on the same day. By that time, about 116,000 birds contracted the virus with about one-third already dead due to the disease.

On August 18, 2017, then Agriculture Secretary Manny Piñol confirmed the occurrence of bird flu in Jaen and San Isidro, Nueva Ecija.

In the affected provinces, a 1-km quarantine zone was imposed within the affected towns. It was extended as far as 7-km in Jaen and San Isidro, Nueva Ecija. Within the quarantine zone, all birds were culled within three days and carcasses were buried in a high elevated place. Fowls and eggs from controlled area were not allowed to be transported out.

Almost five (5) months after, Sec. Piñol, on September 2, 2017, declared the outbreak officially over and eased the quarantine measures. The poultry industry estimated to have suffered PhP179M loss per day and caused an industry loss of PhP2.3B.

In response to the need of small poultry farmers, the SURE program provided loan assistance to those affected by the disease outbreak in Pampanga, Bulacan and Nueva Ecija. Two months after the reported outbreak, disbursement of loan proceeds from SURE for affected poultry raisers started in June until September 2017 in Bulacan and Pampanga. In Nueva Ecija farmers received financial support starting January 2018 through September 2018 or five months after the first reported bird flu outbreak in the province. Bataan and Tarlac received financial assistance starting May 2019.

Loan disbursements were made through the New Rural Bank of San Leonardo, Inc. (NRBSL) an ACPC-accredited lending conduit with 30 years' experience in rural banking. The bank has 24 branches in Central Luzon and Metro Manila and has credit lines in Land Bank of the Philippines (LBP), Small Business Corporation (SBC), Development Bank of the Philippines (DBP), and Bangko Sentral ng Pilipinas (BSP) among others. It is proud to be ACPC's partner doing its share in implementing SURE and PLEA as its corporate social

responsibility. As of 2021, a total of P14 million had been disbursed by the bank to Avian Flu affected farmers.

Recovery loan of PhP20,000 was provided collateral free, at zero interest rate with 3 percent service charge. Loan is payable in two years. Apart from what are prescribed in the Guidelines, the borrower must have an initial savings account of P500 and deposit build up every year. The goal is for borrower to save enough to be able to pay the loan after two years.

To qualify, the loan applicant should be listed in the RSBSA and whose farm is located within the 0-7 km radius quarantine zone. The list of farmers is provided by ACPC which came from the Municipal Agriculture Office (MAO). The bank and MAO conduct an orientation meeting to discuss the program, the needed documentation requirements and other borrowers' obligations. The MAO assisted the SFF borrowers in preparing the documentary requirements that include barangay certification, barangay certification that the borrower is affected by the calamity, a valid identification card (e.g. voter's ID, Social Security System (SSS) ID), residence certificate, 2x2 photo, and actual picture of the affected farm. These documents are then validated by the bank. During validation, the bank's field personnel found that most of the applicants are not listed in the RSBSA. This was reported to the MAO which then issued a certification that the unlisted application would be included in the RSBSA.

The conduit claimed that majority of applicants are new borrowers in formal lending. This suggests that the SURE program has been able to reach out SFFs who have no access to formal credit sources.

The loan proceeds are released within two weeks to 30 days after borrower's compliance with all the needed requirements. The passbook handed is over the counter in each assigned NRBSL branch.

The MAO's other roles, apart from helping borrowers with their documentation needs, is to also extend technical assistance and assist NRBSL in reminding the loan grantees about their financial obligations.

Borrowers pay their loans over the counter or in the depository bank of NRBSL. The bank reported that about 44 percent of the loan has been paid and remitted to ACPC. The bank is required by ACPC to submit a loan disbursement report, collection report and quarterly remittance report.

NRBSL aired certain concerns like the preconceived notion by farmers that government assistance such as SURE is a grant from the government which should not be paid. Borrowers residing far from the bank or are no longer residing in their reported address is also NRBSL's concern during monitoring activities of its field personnel since this entails added cost to the bank. The 6 percent interest on the SURE funds is considered low as a source of revenue for a lending conduit given the volume of work in processing and fund disbursement and in monitoring the activities of SURE loan borrowers.

As preventive strategies in the implementation of SURE and other ACPC loan programs, the bank conducts orientation sessions to first time borrowers, practices complete staff work when preparing loan documents, uses simplified format for easier and faster report preparation and efficient approval process, and practices rigidity in credit underwriting to establish the loan applicant's credit worthiness.

The conduit finds the program relevant in addressing the needs of the small poultry farmers. However, ACPC took a longer time to release the SURE budget to NRBSL. An earlier release would have enabled the bank to address the immediate financial needs of calamity-stricken farmers. Moreover, according to the bank, the maximum amount of credit assistance provided cannot accommodate the financial requirements to rehabilitate the farms. In terms of sustainability, the amount of loan is not enough to pay for labor and to support the needs of the beneficiaries after the program.

4.2.2 African Swine Flu

The African swine fever (ASF) swept through the Philippines starting the mid-2019. By 2021, it has wiped out over a third of the country's pig stocks amid the COVID-19 pandemic. While cases were reportedly reduced considerably, outbreaks have been reported in Eastern Visayas and Davao region even if DA has been undertaking careful steps towards recovery such as strict surveillance protocol and monitoring against ASF. The country has never been free of the virus since then. Hardest hit during the first outbreak were the provinces of Pampanga, Bulacan, and Region IV-A. In February 2021, DA started implementing the Integrated National Swine Production Initiative (Inspire) or hog repopulation program to help the swine industry recover from ASF outbreak. Another project is the *Bantay ASF sa Barangay* (BSBay ASF). Their efforts will hopefully help solve the problem on ASF and facilitate the recovery of the country's swine industry.

On the part of ACPC, it launched the SURE-Hog/ASF to assist in rehabilitating the industry in affected provinces notably in Pampanga, Bulacan and Rizal provinces through the provision of financial assistance to some 806 small swine farmers in the amount of PhP 1,127,974. The lending conduits of the program are NRBSL for Bulacan and Pampanga, Guagua Rural Bank (GRB) for Pampanga and the Most Holy Spirit for Rizal.

Under the SURE Guidelines, those raising 10 sows, or 20 fatteners comprise the small farmers. The NRBSL provides a maximum of PhP 30,000 loan, that is PhP 3,000 for head of pig for a maximum of 10 heads. The borrower is given 10 years to pay but can pay the loan before maturity date. The bank required the same documentary requirements as the AF discussed earlier with help of the MAO and employed the same preventive strategies in program implementation and loan payments. Loan releases started on December 5, 2019, roughly six months after the reported outbreak. Loan releases went on until March 2020. The bank disbursed PhP13.534 M to 534 borrowers.

Another conduit, the GRB, has twenty-five (25) branches in Central Luzon and one in Quezon City. It has an estimated loan portfolio of PhP4.9 B. It has no access with LBP but has credit line in SBC. The bank became a lending partner of ACPC in 2018 and launched its first program which is the SURE Typhoon the same year. With ACPC's approval, the bank diverted the excess funds of PhP16-17M to SURE Hogs/ASF to assist affected swine farmers in Pampanga and Bulacan.

Disbursement of funds by GRB's SURE ASF started in March 2020 with 215 borrowers and a total of PhP4.467M financial assistance. ACPC provided a list of beneficiaries with corresponding number of hogs owned. The list came from the MAO. Requirements from borrowers are proof of identification, endorsement from the municipal local government unit and contact number/s. The bank follows the ACPC guidelines on loanable amount, one (1) hog is equivalent to PhP3,000.00 and a maximum of ten (10) hogs (PhP30,000.00). It submits a monthly collection report to the ACPC.

The loan is payable for three (3) years interest rate free, without collateral, 1.75 percent service fee plus a notarial fee of PhP250.00. The borrowers received the loan proceeds through a passbook since the conduit does not offer ATM. The conduit provides no specific payment schedule, but they encouraged and advised the borrowers to pay the loan amounting to PhP833-900 monthly. For ease in payment, the borrowers can apply and pay the loan to the nearest branch of the Bank. GRB regularly monitors the loan repayment of the borrowers and by 2023 it will assess if there will be instances of loan defaults.

GRB conducted orientation session on financial literacy and launched the basic savings account to encourage borrowers to open a savings account without any maintaining balance. The account holder can deposit a minimum amount of PhP20.00.

The bank reported that some borrowers used the loan to open a business such as a sari-sari store and poultry production.

In terms of perception on the SURE Program, GRB agreed that the program is relevant as it helped address the needs of the borrowers in accordance to program's goal. It helped borrowers engage in other sources of income aside from hogs.

GRB agreed that the need for credit assistance by borrowers had been addressed and the needed amount had been provided on a timely manner. It had no stand on the efficiency of the program in terms of providing maximum amount of credit assistance required by borrowers as it saw that the loanable amount is insufficient to provide their financial needs. It had no stand on sustainability after completion of program implementation given the insufficiency of the loan amount extended to borrowers.

GRB suggested improvements in the guidelines to accommodate more farmers. There are farmers who were asking for their non-inclusion but apparently this is because they are not listed in the RSBSA. The bank suggested that certification of hog raisers by the local government should be standardized to ensure that future borrowers are eligible for the loan.

After three years of program implementation, GRB anticipated less than 10 percent of borrowers will have loan defaults. It is through this program that the bank can identify which borrowers have a good repayment performance and can access or avail of future loans from the bank. GRB also suggested increasing the loanable amount so that borrowers can utilize the proceeds for their intended purpose.

4.2.3 Taal Volcano Eruption

Taal Volcano started erupting on January 12 until January 15, 2020 after being inactive since 1977. The eruption placed Batangas in state of calamity. Hard hit by the ashfall were the towns of Talisay, Balete, Laurel and Agoncillo.

ACPC immediately contacted Mount Carmel Rural Bank in Lipa City to help the affected farmers and fisherfolks through provision of financial assistance. It released to the bank a total amount of PhP71M for 2,921 farmers who are all first-time borrowers in Mount Carmel.

ACPC provided the list of beneficiaries to the bank. The bank then coordinated with the municipal agriculture offices of affected towns to assist in speeding up the loan process particularly in completing the loan application form, promissory note and photocopy of identification card. Processing time and loan release is five days from date of submission of required documents. Each received PhP25,000, collateral and interest free. Service

charge is three percent. Some of them requested a lower amount for fear that they might not be able to pay the amount. Loan releases to borrowers started on February 21, 2020 until May 28, 2020. Borrowers received the loan in cash over the counter. Prior to loan release, the bank conducted orientation seminar on financial literacy in its main office in Lipa.

The borrowers pay in cash directly in the bank or to the bank collectors every month. The loan is payable in five to eight years.

One successful feature of this SURE Taal program is its timeliness in providing financial assistance to the victims. Learning from experience, the bank realized the need to be prepared for unforeseen events/calamities like volcanic eruption and typhoons. In terms of perceptions about the program, the bank agreed that it is relevant, effective, efficient, and sustainable.

The bank recommends that each municipality must provide the bank a list of farmers and fisherfolks to determine the specific programs it can provide in times of calamities.

4.2.4 Typhoon/Tropical Depression

The financial assistance to SFF typhoon/tropical depression victims comprised the largest proportion (79%) of the total SURE Program budget and 81 percent of all borrowers. The program has assisted victims of nine typhoons that hit the country since 2018 that include Typhoons *Omping*, *Quinta*, *Tisoy*, *Ineng*, *Auring*, *Vinta*, *Josie*, *Usman*, and *Urduja*, and Tropical Depression *Samuel*. This report covers *Usman*, *Vinta* and Tropical Depression *Samuel*.

4.2.4.1 Tropical Depression *Usman*

Tropical Depression *Usman* hit Bicol Region on December 28, 2018. Nearly 60 percent of affected areas were from Camarines Sur. Overall agricultural losses across the region was placed at P816 million with nearly 37 million farmers and fisherfolks displaced and affected (<https://reliefweb.int/disaster/ec-2018-000426-phl>).

Secretary Piñol then quickly declared, when he visited Camarines Sur, that DA would provide financial assistance to the affected farmers and fisherfolks. The ACPD account officer in the region acted immediately by announcing that there is a SURE program for the SFF typhoon victims and this would be facilitated by Banco Santiago de Libon (BSDL). The loan conduit is a chain of rural banks with strong presence in Albay, Camarines Sur, Sorsogon and Masbate.

BSDL, through its own account officer, made its own assessment and identified which municipalities would need financial support and which branch of the bank will they go to apply. This is to minimize transaction cost on the part of the bank. BSDL reported that it could only accommodate requests from municipalities near any of its branches.

BSDL then requested the MAOs in selected municipalities to submit the names of victims to be provided the SURE assistance. However, given the earlier pronouncement of Sec. Pinol, the farmer victims thought all of them will be included in the program. Thus, finding that their names were not on the list submitted by the MAO, many of them trooped to the bank, aired their complaints with some of them making a scene at the bank lobby, and accused the bank of pocketing the SURE funds. BSDL believed that the listing may have become politicized as the municipal officials may have given priority to barangays of their personal choice.

BSDL then requested the MAO to sponsor a one-day orientation for borrower-applicants. The bank conducted a brief financial literacy seminar, explained the requirements to access the loan (e.g. duly accomplished application form, certification from the barangay that the applicant is a resident and a typhoon victim, identification card, and 2X2 ID photo) and the manner of loan release and payment which is over the bank counter. The loan amounted to PhP25,000 which was for rehabilitation and carried a 3-year maturity. Service fee of three percent is charged. A P475 savings account is required and deducted from loan proceeds. Listed borrowers who were members of 4Ps were entitled to PhP20,000 only, although they should not have been eligible based on the guidelines.

Application forms were reviewed and validated by BSDL to determine if the applicant had pending loan application with other banks. Priority was given to rice farmers in 2018. Fisherfolks were then considered in 2019 but applicants were just 10 percent of all borrowers during the year.

The loan was released in one week after submission of required documents and the proceeds were reflected in the passbook. Repayment was after harvest or every six (6) months. If the barangay and its borrowers were far from the bank, one can represent them to pay their loan.

The bank emphasized during the orientation that it will be monitoring the loan repayment per barangay, thus, if the repayment is not good in a particular barangay, it will not be considered for a new project to be implemented by the bank. With this, the bank left the burden to the MAOs in ensuring that the barangays and borrowers they chose were paying the loans within the prescribed period. On the 5th or 6th month after loan release, the bank reminded the barangay chairman or MAO that their farmers needed to pay the loan.

BSDL is required to submit a loan disbursement report and much as they want to submit a monthly collection report, they requested and were allowed by ACPC to submit a quarterly report since farmers' income comes during the harvest season.

In terms of perception, the bank "strongly agreed" that the program is relevant as it addresses the needs of the farmers. In terms of effectiveness, it also strongly agreed that the credit assistance had been addressed in a timely manner although the needed amount is not enough if the farm area is five hectares. By bank estimate, a hectare of rice farm would need a PhP45,000 budget. It agreed that the maximum possible amount is provided in an easy process. In terms of sustainability, farmers viewed the program as a stop gap measure and at most a "*pampalubag loob*". Hence, if the government wants to achieve sustainability, it should consider the amount of loan required for the farm to achieve optimum level of production.

Although the bank does not benefit much from the program, it admits having gained popularity in the region because of its partnership with ACPC through SURE and PLEA programs. Since becoming an ACPC partner, small farmers who were not selected to participate in the SURE program have been demanding that they too should be able to access the bank's agricultural credit portfolio.

As viewed by the bank, SURE's successful feature is its goal of addressing the immediate needs of the farmers in times of calamities. Further, because of SURE, the RSBSA have been updated with the enlistment of the program's farmer borrowers.

The bank recommends the further updating of RSBSA. Targeting a good program is better if those in the list are the younger siblings of the listed farm owners who can no longer

work in the field because of old age. It further recommends increasing the amount of loan based on real budget requirement of the farm.

4.2.4.2 Tropical Depression *Samuel*

Samuel was a landfalling tropical depression that remained in the Philippine Area of Responsibility (PAR) from November 18 to 22, 2018 and affected mostly the Visayas islands, portions of Southern Luzon and Northern Mindanao. It was the 19th tropical depression that hit the country in 2018 and left P52 billion worth of agricultural damages in Western Visayas, Eastern Visayas and CARAGA regions due to excessive flooding (https://pubfiles.pagasa.dost.gov.ph/tamss/weather/tc_summary/TD_Samuel_USAGI_2018.pdf).

In response, Sec. Piñol visited the affected areas. He was in Jipapad, Eastern Samar on November 26, 2018, a week after calamity struck that rendered the whole municipality flooded with heavy rain. He committed P30 M in financial assistance for affected farmers in the region. For its part, ACPC implemented the SURE Typhoon program in Jipapad with Metro Ormoc Community Multi-Purpose Cooperative as the lending conduit. The cooperative is 43 years old and has over 100,000 members in Central, Western and Eastern Visayas. It has a capitalization of P500 M and an asset of PhP2.7 B.

ACPC provided the list of beneficiaries to the cooperative. The list came from the MAO. The coop then coordinated with the MAO for borrowers' orientation. The coop validated the list of beneficiaries and recruited new members during the orientation. Requirements to qualify are duly accomplished application form, valid identification card, barangay certificate and membership in the cooperative. The loan has no interest, no filing fee but a 2 percent service fee is charged. Release of loan proceeds is on the day of the validation in each barangay. Loan is payable in three years and can be paid in lumpsum. However, the coop encouraged gradual loan payment such as after sale of the harvest. Loan payment is coordinated through the MAO.

There is no loan utilization check or monitoring of loan use. The program has a total of 1,482 borrowers in Jipapad, each provided with PhP5,000 loan. The coop finds the amount too small for recovery assistance for calamity affected farmers. Moreover, it finds the release of funds for coop's disbursement not as timely as to address the immediate needs of the typhoon victims for rehabilitation of their farms. In addition, some of the areas covered are far from any of its branches

The coop finds the interest and collateral free program as one its successful features. Although the loan amount provided is meager, it at least provided some amount to start with. In terms of perception, the coop very much agreed to program's relevance and efficiency but cannot fully agree on its sustainability given the small amount of loan provided. It has no view (neutral) with respect to effectiveness.

In times of calamities like destructive typhoons and tropical depression, the coop recommends the timely release of funds for disbursement to affected farmers and an increase in the amount of loan for the program to become effective.

4.2.4.3. Typhoon *Vinta*

Typhoon *Vinta* is considered the deadliest typhoon to hit Mindanao in recent years with more than 200 killed from drowning or buried in landslides. It made its landfall on December 22, 2017 in Davao Oriental and moved the provinces of Lanao del Norte and Zamboanga del Norte where it made enormous destruction. Lanao del Sur, Bukidnon and Davao Oriental were also severely affected. Massive landslides and flashfloods wiped out several villages in remote areas. It destroyed homes forcing more than 18,000 families to

stay in evacuation centers (<https://www.aa.com.tr/en/asia-pacific/philippines-deaths-from-typhoon-vinta-more-than-200/1013544>). Typhoon *Vinta* also destroyed PhP237.15 million worth of crops and livestock and affected 19,273 hectares of agricultural lands. Some 4,909 metric tons of crops were also damaged (<https://businessmirror.com.ph/2018/01/04/typhoon-vinta-damage-to-agriculture-hits-p237-13-million/>).

The ACPC responded by implementing the SURE program Zamboanga del Norte and Lanao del Norte in the first quarter of 2018. In Zamboanga, the fund was disbursed to affected loan applicants through the Paglaum Multipurpose Cooperative (PMPC) whose main office is located in Plaridel, Misamis Occidental. It has 14 branches spread across Misamis Occidental, Pagadian City and Zamboanga del Norte. The loan disbursement is facilitated in its Zamboanga del Norte branch.

The loan applicants are first time borrowers from a formal source. They were identified by the MAO. From the MAO, ACPC endorsed the list of farmers to PMPC. Following the Guidelines, PMPC required the farmer-applicants to be listed in the RSBSA and those not listed are required to register.

PMPC and MAO conducted a one-day seminar for farmer-applicants to orient them about the PMPC and the requirements to qualify for SURE assistance. PMPC also required them to become members of the coop, pay a registration fee and initial capital share, open a savings account and pay a life insurance.

Apart from enrolment to RSBSA and compliance to membership in PMPC, other requirements for the applicants to access the loan are certification from the MAO and a valid ID.

Disbursement started in March 2018 or about three months after the typhoon. The amount downloaded to PMPC amounted to PhP11.76M of which PhP6.14M would go to Zamboanga del Norte, the rest to Zamboanga del Sur. PMPC and the MAOs had agreed that the latter will do the collection of loan payments from beneficiaries. Flexibility in payment has been agreed where the beneficiaries may pay after harvesting and sale of their crops.

Misunderstanding occurred regarding the disbursement of the SURE funds brought about by Sec. Piñol's pronouncement, when he visited the calamity sites, that farmers need not worry as the government will give each one PhP5,000 for survival. However, PMPC understood that amount would be for the recovery aspect of SURE. Hence, the P5,000 is charged a 3 percent service fee (PhP150) deducted to loan proceeds and loan proceeds is payable in three years. What is supposed to be a survival fund has become a recovery fund. With this confusion, the coop was unable to implement the real recovery aspect of SURE.

Now treated as recovery fund, PMPC left it to the beneficiaries to determine when they would pay, which is usually after harvest. The repayment rate is 4-5 percent. PMPC reported that close to half a million pesos has been paid. With the low repayment, the coop sought the assistance of MAOs to locate the beneficiaries and collect their payments. The coop admitted it could not possibly do the collection itself for it has no resources to do so, its office is far from the farming communities, and it is banking on the earlier agreement with the MOA that the latter would do the collection of payments.

Though faced with certain challenges, PMPC indicated that it has benefited from SURE. The program has increased their loan portfolio, it has added to membership of the coop,

increase its additional capitalization and savings and has encouraged new members to have an insurance.

In terms of perception about SURE, PMPC agreed that the program is relevant as it was able to address the immediate needs of the beneficiaries in accordance to goal of SURE. It also agreed to its effectiveness as it provided financial assistance in a timely manner. It also agreed on the efficiency of releasing the funds to beneficiaries which is done immediately. However, withdrawing the funds from ACPC is not as fast. It also does not find the program sustainable since it is a one-time financial assistance with meager amount. It also does not entitle the borrower for another loan. PMPC suggested that SURE be done as a regular loan program with sustained financing from ACPC.

4.3 Survey Results

4.3.1 African Swine Flu

4.3.1.1 Targeting Calamity Affected Small hold Farmers of the SURE Program

The SURE-Hog Program was spearheaded by ACPC to help the smallholder swine raisers recover from the ASF outbreak through provision of financial assistance amounting to PhP3,000 per head for a maximum of 10 head of pigs per farmer as pegged by the loan conduits.

A survey was conducted to determine if SURE-Hog has been successful in targeting ASF-affected smallholder farmers and in providing immediate/timely relief, and if they were able to regain their capacity to earn a living. The successful features of the program were determined. Study areas are the municipalities of Apalit, Floridablanca and Porac all in Pampanga. Thirty beneficiaries and 30 non-beneficiaries of SURE were covered by the survey. Disbursement of funds in these municipalities were undertaken by Guagua Rural Bank and the New Rural Bank of San Leonardo.

4.3.1.2 Socio-Economic Profile

The average beneficiary of SURE-Hog program is 50 years old and three years older than the non-beneficiary (**Table 4**). Among beneficiaries, majority are female (60%) while 57% among non-beneficiaries). Respondents are mostly married. All of them have nine years of schooling on the average and have a household size of five with two working members, one in full time. In addition, they have been farming for 19 years with the beneficiaries managing their piggery for 14 years, while 12 years for the non-beneficiaries. Average monthly income of beneficiary household is PhP19,974 and PhP23,333 for non-beneficiaries.

Table 4. Socio-economic profile

Item	Beneficiary	Non-Beneficiary
Number of respondents	30	30
Average Age (years)	50	47
Gender (%)		
Male	40	43.3
Female	60	56.7
Civil Status (%)		
Single	13.3	13.3
Married	73.3	76.7
Common law	-	-
Widow/widower	13.3	10

Item	Beneficiary	Non-Beneficiary
Separated	-	-
Years in school	9	9
Household size (no.)	5	5
No. of working members	2	2
Part -time	1	1
Full-time	1	1
Working age (15 years & above)	3	2
No. of non-working member	3	3
Years engaged in farming	19	19
Years managing the farm	14	12
Monthly income (PhP)	19,974	22,333

4.3.1.3 Credit support to calamity-stricken farmers

If natural disasters like typhoon and animal disease outbreak hit a community, the natural response of the residents is to assess the damage to property and livelihood and look for ways to get back on track to repair/rebuild what was damaged. It also means extra expenses and cash which the residents may not have. Necessarily, the calamity victims should know where to source them.

4.3.1.4 Awareness of loan facility/program

All sample beneficiaries are aware of existing loan facilities in their respective municipality. They know there are formal entities in their area like banks (LBP, Life Bank) and microfinance institutions {ASA Philippines, Talete King Panyulung Kapampangan (TPKI) Foundation}. There is at least one commercial bank and a microfinance institution serving the needs of the farmers in their community. As beneficiaries of SURE, the most mentioned bank are the New Rural Bank of San Lorenzo and Guagua Rural Bank which are conduits of SURE. They cited informal sources like private money lending agencies, “Bombay” and input suppliers (Table 5).

Similarly, non-beneficiaries are aware of formal sources like banks (Life Bank, LBP, RCBC) and MFIs like ASA Philippines. More popular informal sources among them are “Bombay” and private money lenders (Table 6).

Table 5. Awareness of loan facility/program in the area, SURE beneficiaries

No. Reporting	Loan Facility		
1	New Rural Bank of San Lorenzo	ASA PHILIPPINES	TPKI Foundation, Inc
1	NRBSL	Bombay	KABWE
1	NRBSL	LBP	ASCCOM Multipurpose Cooperative
1	NRBSL	ASA Philippines	PAG-ASA Cooperative
1	NRBSL	ASA Philippines	ASCCOM Multipurpose Cooperative
2	LIFE BANK	ASA Philippines	TPKI Foundation, Inc
1	LIFE BANK	ASA Philippines	One Puhunan
8 (27%)			

No. Reporting	Loan Facility		
3	Guagua Rural Bank (GRB)	Bombay	
3	GRB	TPKI Foundation, Inc	
1	NRBSL	FUNDLINE	
1	ONE PUHUNAN	ASA Philippines	
1	NRBSL	ASA Philippines	
1	ASCCOM Multipurpose Cooperative	Bombay	
1	GRB	K-SERVICO	
1	GRB	ODEY	
1	GRB	Private Lender (Mila Alvarado)	
1	GRB	Land Bank	
1	GRB	Charlie Poultry Supply	
1	GRB	CARD Bank	
1	ASA Philippines	TPKI Foundation, Inc	
17 (57%)			
4	GRB		
1	ASCCOM Multipurpose Cooperative		
5 (17%)			

Table 6. Awareness of loan facility/program in the area, 30 non-beneficiaries

No. Reporting	Loan Facility		
1	Life Bank	ASA Philippines	PALUWAGAN
1	ASA Philippines	Private	Feed Supplier
1	TPKI Foundation, Inc	Trader	Private
1	PAG-ASA Coop	ASA Philippines	LIFEBANK
4 (13%)			
1	ASA Philippines	PAG-ASA Coop	
1	ASA Philippines	Paluwagan	
1	ASA Philippines	One Puhunan	
1	ASA Philippines	Private	
1	ASA Philippines	Bombay	
1	Card Bank	Bombay	
1	RCBC	Bombay	
1	Life Bank	Card Bank	
1	ONE PUHUNAN	Private	
1	Private Lender	Bombay	
10 (33%)			
1	ASA Philippines		
1	CASICOM Lending		
2	LBP		

No. Reporting	Loan Facility		
1	TPKI Foundation, Inc		
2	Senora MPC		
3	Private Lender		
2	Relative		
4	Bombay		
16(53%)			

4.3.1.5 Calamitous Event and Provision of Credit

4.3.1.5.1 Prior to Asian Swine Flu Outbreak and Need for Credit

Prior to ASF, all the respondents surveyed already experienced disruptive events which tested their resilience. Typhoon is an annual occurrence in the sample municipalities, thus swine raisers in the area always have to deal with the disruption brought by this extreme weather events. Although typhoon is completely different from ASF as calamitous events, the behavior of respondents during the disruptive and recovery phase especially in relation to the use of credit may somehow reflect their autonomous adaptation behavior to calamities, regardless of its nature.

As cited by the SURE beneficiary and non-beneficiary respondents, typhoons always bring damage to their livestock (pigs) and crops as well as their residential structures (**Table 7**). Their immediate response is to repair the damage structures, clean the area, recover the surviving stocks, seek assistance from the local government (barangay), harvest the damage crops, evacuate if necessary, or simply stay home and pray.

Their coping mechanisms include waiting for the water to recede; rely on other income sources for a while; seek government assistance; ask help from relatives; and borrow from private lenders, input suppliers, bank, and microfinance institutions. Some were lucky enough to have savings and used these to cope with the situation.

During this period, eight (27%) of beneficiaries and three non-beneficiaries borrowed to survive (**Table 8**). Those who did not borrow were afraid to loan for fear that they could not pay (41% among beneficiaries and 37% for non-beneficiaries), while others had other income source for sustenance (32% for beneficiaries and 30% for non-beneficiaries). Some beneficiaries had enough resources to temporarily tide them over.

Of the eight borrowers, two each loaned from either Life Bank, input suppliers, MFIs, and private money lenders or lending investors (**Table 9**). These are short term loans except for one which has a 5-year duration. Loan proceeds were used in the farm and partly for household needs. Payment was either after harvest/sale, weekly or monthly. Speed of loan release was rated “very fast” when borrowed from private lenders to “fast” from other sources. No collateral was required. Lending sources is accessible except for Card Bank which is 50 km away. Documentary requirements if borrowing from bank and MFI included residence certificate, 2x2 photo, accomplished application form, and two co-makers, among others.

Table 7. Calamities and coping mechanism: Before SURE (2016-2017)

Item	Beneficiary (30)		Non-Beneficiary (30)	
	Number	Percent	Number	Percent
Type of calamity that struck you				
Typhoon	22	73	25	83
Typhoon; Earthquake	7	23	3	10
Pest	1	3	2	7
Frequency				
Once a year	29	97	28	93
Pest, every cropping	1	3	2	7
Extent of damage				
damage to pigpens	4	13	6	20
Weakening of pigs	10	33	4	13
Partial damaged to household	3	10	6	20
Total damage to household	3	10	10	33
Animal death	4	13	1	3
Total damage to crops	6	20	3	10
Immediate response				
Fix and repair of damaged structures	13	43	10	33
Cleaning	4	13	4	13
Recover remaining pigs	8	27	4	13
Seek assistance from DA/LGU	3	10	1	3
Replanting	1	3	0	0
Evacuation	1	3	3	10
Harvested the damaged crops	0	0	3	10
Stayed at home	0	0	4	13
Prayed	0	0	1	3
Coping mechanism				
None/Just wait for flood water to recede	9	30	4	13
Save food	1	3	2	7
Sought government relief assistance	3	10	7	23
Sough relief assistance from relatives	4	13	8	27
Relied on other income sources for a while	6	20	3	10
Use savings	4	13	2	7
Clean and replant the farm	1	3	1	3
Borrowed from private lenders, input supplier, MFI, bank	8	3	3	7
Look for other job	1	3	1	3

Table 8. Loan availment by beneficiaries and non-beneficiaries, before SURE Program

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Availed of loan				
Yes	8	27	3	10
No	22	73	27	90
Reasons for not borrowing				
Not affected by the calamity			6	22
Afraid to loan, may not be able to pay	9	41	10	37
I have other income source, relatives help	7	32	8	30
Have enough to sustain family needs	6	27		
Damage can be repaired by husband			3	11
Source of finances to survive the calamity				
From salary of husband and children, income from business,	16	72	25	92
From savings	4	18	2	7

Table 9. Credit availment of eight beneficiaries, before SURE Program in Pampanga

Borrower	Source of loan	Year Avail ed	Amount Reque sted	Amount Gran ted	Loan Proce eds	Inter est rate	Loan Durat ion	Paym ent Perio d	Schedul e of Paymen t
1	Private Money Lender	2018	5,000	5,000	Cash	1.50	3 mo.	3 mo.	After harvest
2	Talete	2017	10,000	10,000	Cash	1.50	6 mo.	6 mo.	Weekly
3	Input supplier	2017	5,000	5,000	In-kind	0	5 mo.	5 mo.	Monthly
4	Life Bank	2016	15,000	15,000	Cash	0	5 yrs	5 yrs	After harvest
5	Private Money Lender	2018	3,000	3,000	Cash	20	4 mo.	4 mo.	After harvest
6	Card Bank	2017	15,000	15,000	Cash	5	6 mo.	6 mo.	Weekly
7	Input supplier	2018	18,000	18,000	In-kind	0	4 mo.	4 mo.	After harvest
8	Life Bank	2016	7,000	5,000	Cash	2.50	6 mo	6 mo.	Weekly

4.3.1.5.2 During the ASF Outbreak

When ASF hit the sample municipalities, the entire herd were lost as weak and infected pigs had to be surrendered to authorities as indicated by 38 percent of beneficiaries and 47 percent of non-beneficiaries. Dead animals had to be buried immediately and the production area had to be cleaned and disinfected. A total damage to livelihood of swine

farmers was reported by 37 percent of beneficiaries and 33 percent of non-beneficiaries (**Table 10**).

Apart from turning over the sick animals to authorities, acceptance of their fate was reported by 20 percent of beneficiaries and 23 percent of the non-beneficiaries. They said they cannot do anything about the virus. They simply stayed at home (17% of the beneficiaries). Uninfected pigs were immediately sold. Others reported the situation in the barangay office and sought financial assistance from relatives.

The DA compensated to affected farmer for every sick animal turned over to them. The amount was used to cope with the outbreak (40% of beneficiaries and 13% of non-beneficiaries). Others had to rely on other gainful activities like tricycle/jeepney driving, look for alternative livelihood like duck farming, avail of financial support from government and private sectors, and open small businesses. Two non-beneficiaries used their savings.

Timeliness of credit assistance

ASF struck Pampanga in July 2019. By December 2019, the SURE-Hog program entered Pampanga with the NRBSL and GRB as the lending conduits. Disbursements started in March 2020. NRBSL was the lending conduit in Apalit while GRB served both Porac and Floridablanca. Execution of the program in the area started with identification of qualified swine raiser by the local government unit which were then submitted to the conduits. The conduit convened a meeting with prospective borrowers in coordination with the local government unit which sponsored the meeting. The conduits requested the local government to sponsor the meeting to avoid incurring expenses. During the meeting, the borrowers were briefed about SURE-Hog financial assistance. If borrowers were not included in the RSBSA, their names were submitted by the MAO for inclusion in the list. The bank staff and municipal agricultural officer provided the borrowers necessary assistance in completing the documentary requirements. These include an accomplished application form, residence certificate, barangay certification, identification card and 2x2 photo. Proximity to loan conduit is not a problem as NRBSL has branches in Pampanga. It is, on the average, about 7.5 km away. GRB is nearer at 4.2 km.

Table 10. Calamities and coping mechanism: After SURE (2019-2020)

Item	Beneficiary (30)		Non-beneficiary (30)	
	Number	Percent	Number	Percent
Calamity that affected the farmers				
ASF	20	66.7	4	13.3
ASF; Typhoon	10	33.3	26	86.7
Typhoon; Flood; Earthquake	1	3.3	3	10
Pest	1	3.3	-	
Frequency (multiple response)				
2019-2021	30	100.0	30	100.0
Typhoon is yearly	11	36.7	26	86.7
Extent of damage (multiple response)				
Alive but weak/infected pigs had to surrendered to DA	11	36.7	14	46.7
Animal death	8	26.7	13	43.3
Total damage to livelihood	11	36.7	10	33.3
Immediate response				
Surrender all infected pigs for indemnification	10	33.3	15	50.0
Acceptance; can't do anything with the virus	6	20.0	7	23.3
Stay at home	5	16.7	1	3.3
Follow government protocols	2	6.7	1	3.3

Item	Beneficiary (30)		Non-beneficiary (30)	
	Number	Percent	Number	Percent
Recover the remaining pigs	2	6.7	1	3.3
Stop swine production	1	3.3	-	
Seek financial assistance from relatives	1	3.3	1	3.3
Visited by Agricultural technicians	1	3.3	2	6.7
Report to barangay	1	3.3	1	3.3
Sell the remaining pigs	1	3.3	1	3.3
Coping mechanisms (multiple response)				
Indemnity to ASF-affected raisers/ relief assistance	12	40.0	4	13.3
Focus on alternative source of income (tricycle, jeep, sari-sari store, non-farm activities)	7	23.3	10	33.3
Remittance (local and abroad)	4	13.3	3	10.0
Focus on alternative livelihood (duck s & chickens)	3	10.0	-	
Loan availment (government and private)	3	10.0	2	6.7
Acceptance; None	2	6.7	9	30.0
Sell the remaining pigs	1	3.3	-	
Use savings	1	3.3	2	6.7

Awareness of SURE

One half of beneficiaries are not aware of SURE and what the program was all about apparently because this was not highlighted during the orientation (**Table 11**). Those who knew cited that it was a cash assistance from the DA (47%), they overheard in the barangay that it was for swine business (27%), and it was about a loan from the government (20%).

Table 11. Awareness of SURE by beneficiaries

Item	Number	Percent
Aware	15	50
Not aware/ No idea	15	50
Knowledge about SURE (multiple response)		
Loan program of DA/government	10	66.7
Overheard at the barangay	4	26.7
GRB is the conduit	1	6.7
They were convened at the barangay but not mentioned the SURE loan	1	6.7
No SURE orientation	1	6.7

Of the non-beneficiaries, only three were aware of SURE which they learned in the barangay (**Table 12**). They did not avail of the loan for fear of loan default, one is not interested, the other indicated that only shortlisted farmers could avail. Only three borrowed to survive the calamity. Non-borrowers cited the financial assistance provided by relatives (6%), income from non-farm activities like jeepney and tricycle driving (44%), remittances from relatives (15%), and income from other farm activities like quail and rice farming.

Table 12. Awareness of SURE Program and credit source of non-beneficiaries

Item	Number	Percent
Aware	3	10
Not aware/ No idea	27	90
Knowledge about SURE (multiple response)		
Overheard at the barangay	-	
Loan program of DA/government	3	100
If aware, why not avail of the SURE loan		
Fear of loan defaults	1	33
Only shortlisted farmers can avail	1	33
Not interested	1	33
Have availed any loan from formal/informal source to survive or recover from calamity		
Yes	3	10
No	27	90
If no, where did you source the financial requirements to survive the calamity?		
From non-farm activities	12	44
Financial assistance from relatives	6	22
Remittance (local and abroad)	4	15
From indemnity claims	2	7
From farm (quail and rice)	2	7
Savings	1	4

Reason for SURE loan availment

The respondent-beneficiaries availed the program to start another farm business like duck raising and non-farm business (43%) and because loan is interest free (33%), repayment period is long (17%), the amount may be used in the household (10%), and the loan is easy to access (10%) (**Table 13**). All are first time borrowers of NRBSL and GRB.

Speed and timeliness of loan release

Loan is released from 5 days to 60 days. Thirty percent reported seven (7) days; 50% cited 30 days. Despite the varying length of time reported, most beneficiaries (90%) perceived the speed of loan release as “fast” while two rated it as “very fast”. Based on speed classification, more than half (53%) rated it as “fast”, the rest as “very fast”. The loan is rated “timely” as well.

Accessibility, transaction cost and repayment

As earlier discussed, the loan conduits are accessible to borrowers. The beneficiaries incurred Php541 transaction cost on the average. Only one reported default in payment due to low income.

Table 13. Reasons for SURE loan availment

Item	Number	Percent
<u>Reasons for availing of loan</u>		
Capital for chickens, ducks and swine	13	43.3
No interest	10	33.3
Long repayment period (3 yrs)	5	16.7
For cash and recovery assistance	5	16.7
For household expenses	3	10
Easy access	3	10
For paying debts	1	3.3
<u>Loan duration</u>		
3 years	26	86.7
4 years	3	10
2 years	1	3.3
<u>Grace period</u>		
N/A	22	73.3
Don't know	6	20
None	2	6.7
<u>Schedule of payment</u>		
Annual (every January)	10	33.3
Indefinite	7	23.3
After three (3) years	6	20
After four (4) years	5	16.7
Quarterly	1	3.3
Monthly or weekly	1	3.3
<u>No. of days the loan released</u>		
7	10	33.3
30	9	30.0
21	4	13.3
60	3	10.0
14	2	6.7
5	1	3.3
within the day	1	3.3
<u>Speed of loan release (actual perception)</u>		
Fast	20	90.0
Very fast	2	6.7
Slow	1	3.3
<u>Speed of loan release (speed classification)</u>		
Fast	17	56.7
Very fast	12	40.0
Very slow	1	3.3
<u>Timeliness of release</u>		
Timely, as indicated in the documents	27	90
Late	3	6.7

Item	Number	Percent
<u>Mode of payment</u>		
Cash	30	100
<u>Rate of compliance to documentary requirements</u>		
Easy	20	66.7
Very easy	10	33.3
<u>Accessibility of PLC</u>		
Distance to source (km)		
10	5	16.7
6	5	16.7
1	4	13.3
2	3	10
8	3	10
5	2	6.7
4	2	6.7
0.5	2	6.7
9.5	1	3.3
9	1	3.3
7	1	3.3
4	1	3.3
Average distance - 13 km		
<u>Technology used in accessing the loan</u>		
In-person	25	83
Text	3	10
In-person and text	2	7
<u>Transaction cost (Pesos)</u>		
100	9	30
200	6	20
150	5	16.7
500	2	6.7
50	2	6.7
none	2	6.7
700	1	3.3
120	1	3.3
100	1	3.3
30	1	3.3
Average - PhP541		
<u>Repayment performance</u>		
<u>Experience loan default</u>		
No	29	96.7
Yes (due to low income)	1	3.3

Loan Allocation and Recovery Effort

SURE-Hog assistance targets the small hold farmers who are most vulnerable to economic hardships and social disruption caused by ASF. Assistance is pegged at PhP3,000 per head of swine for a minimum of 10 head per farmer or a maximum of PhP30,000 per farm. The objective is to use the amount to regain their losses and restart the swine business. Overall, SURE Hog disbursed a total of PhP648,000 to 30 beneficiaries. The planned spending did not materialize in all farms, however. Since swine production is still prohibited in their area, 30 percent of the amount went to other gainful non-farm activities and 27 percent to household expenses (**Table 14**). Only eleven of the 30 respondents (37%) went back to swine raising while five shifted to duck raising. Non-farm activities engaged in include convenience store (sari-sari store) operation, food business, rice milling, charcoal business, clothing business, and money lending, among others. Two used the amount solely for household expenses while eleven (37%) allocated a portion for household expenses.

In all of these, the money provided appeared to be well spent as it was able to provide opportunities for the beneficiaries to have a financial resource to be used in performing their recovery effort. In fact, majority of beneficiaries (86.7%) credited SURE-Hog in their recovery (**Table 15**). The loan proceeds served as start-up capital for their livelihood (31%) and it is only SURE that provided them the financial resource they needed (19%). They credited SURE as it enabled them to sustain their livelihood (15%), and it helped support their basic needs (19%). Those who said otherwise cited they have other financial means, loan amount is insufficient, and they have savings tide them over.

The majority (87%) admitted that SURE helped in speeding up their recovery effort. It served its purpose of helping the beneficiaries in need of capital even as a portion of the loan was used in the household.

Table 14. Allocation of SURE loan, 30 beneficiaries

Actual Utilization						SURE Loan	Amount Utilized in		
Farm		Non Farm		Household			Farm	Non Farm	Household
Commodity	Percent Allocation	Item of expenditure	Percent Allocation	Item of expenditure	Percent Allocation				
Swine	100%	-	-	-	-	30,000	30,000		
Swine	100%	-	-	-	-	30,000	30,000		
Swine	100%	-	-	-	-	24,000	24,000		
Swine	100%	-	-	-	-	9,000	9,000		
Swine	100%	-	-	-	-	15,000	15,000		
Swine	55%	-	-	Household	45%	15,000	8,250		6,750
Swine	50%	Sari Sari Store	50%	-	-	30,000	15,000	15,000	
Swine	50%			Household	50%	30,000	15,000	-	15,000
Swine	50%	-	-	House repair	50%	12,000	6,000		6,000
Swine	20%	Sari Sari Store	50%	Household	30%	30,000	6,000	15,000	9,000
Swine	20%	-	-	Household	80%	30,000	6,000		24,000
Duck	100%	-	-	-	-	30,000	30,000		
Duck	100%	-	-	-	-	30,000	30,000		
Duck	100%					30,000	30,000		
Duck	50%	-	-	Eduction	50%	30,000	15,000		15,000
Duck/Chicken	60%	-	-	Savings	40%	12,000	7,200		4,800
		Food business	100%	-	-	30,000	-	30,000	
		Food business	100%	-	-	9,000	-	9,000	
		Taho vending/Mone	100%	-	-	9,000	-	9,000	
		Food business	50%	Household	50%	3,000		1,500	1,500
		Street food business	33%	Savings	67%	9,000		2,970	6,030
		Sari sari store	100%	-	-	9,000		9,000	
		Sari sari store	80%	Household/E	20%	30,000		24,000	6,000
		Rolling store	50%	Household	50%	18,000		9,000	9,000
		Buy and Sell	100%			30,000		30,000	
		Charcoal Making	50%	Household	50%	24,000		12,000	12,000
		Clothing business	50%	Household	50%	30,000		15,000	15,000
		Rice Milling	50%	Household	50%	30,000		15,000	15,000
			-	Household	100%	24,000			24,000
			-	Household	100%	6,000			6,000
Total						648,000	276,450	196,470	175,080
Percent							42.7	30.3	27.0

Table 15. Recovering from calamity, 30 beneficiaries

Item	Number	Percent
<u>Do you think your recovery would have been more difficult without the SURE Program?</u>		
Yes	26	86.7
No	4	13.3
Reasons for “yes” response		
The loan amount serves as startup capital for business/livelihood	8	30.8
No other financial sources to recover from the calamity other than SURE	5	19.2
It helps sustain the basic need	5	19.2
We sustain the livelihood because of SURE	4	15.4
We recovered because of SURE	4	15.4
Reasons for “no” response		
Has other financial sources	1	25
Nothing happens/ uncertain	1	25
The loan amount is insufficient	1	25
We have savings to sustain the living	1	25
<u>Has your recovery speed up as a result of the SURE program?</u>		
Yes	26	86.7
No	4	13.3
Reasons for “yes” response		
Directly used in household expenses	12	46.2
Used as startup capital for non-farm activities (sari-sari store, food retailing)	7	26.9
Used as startup capital for farm activities (duck, swine)	4	15.4
Used as loan repayment	2	7.7
I can sustain my farm	1	3.8
Reasons for “no” response		
Currently affected by the Avian flu	1	25
Not yet recovered	1	25
Stop the production	1	25
Affected by the pandemic	1	25

4.3.1.6 Decision making in loan availment and utilization

Both husband and wife have their respective responsibilities when it comes to making decisions about swine raising. During SURE implementation, both husband and wife (40%) shared the decision on when to borrow, and who decides how to borrow. They need to consult each other, know whom they owe, and to avoid misunderstanding should something goes wrong. Both (43%) decided where to borrow, facilitate loan payment and how the loan proceeds will be used. In terms of preparation of the loan documents, it is the wife who decides (50%) as well as in processing the loan application (57%) (**Table 16**). When the husband decides, it is because he is the family head, he is the one looking after the business. When the wife decides, it is because the loan is in her name and has more experience in handling money.

Prior to SURE, the decision to borrow is mostly with the wife (50%) but the decision on how much to borrow rests with the husband. Prior to and with SURE, it is mostly the wife who decides in the preparation of loan documents, processing of loan and facilitating the loan payment.

Table 16. Gender concerns, before and with SURE

Item		No. of reporting	Both husband and wife	Wife	Husband
Who decides when to borrow					
Before SURE		8	12.5	50.0	37.5
With SURE		30	40.0	30.0	30.0
Who decides on how much to borrow					
Before SURE		8	12.5	37.5	50.0
With SURE		30	40.0	26.7	33.3
Who decides where to borrow					
Before SURE		8	0.0	50.0	50.0
With SURE		30	43.3	30.0	26.7
Who prepares the documents					
Before SURE		8	0.0	62.5	37.5
With SURE		30	6.7	50.0	43.3
Who process the loan					
Before SURE		8	0.0	62.5	37.5
With SURE		30	6.7	56.7	36.7
Who decides on how the loan proceeds will be used					
Before SURE		8	37.5	25.0	37.5
With SURE		30	43.3	33.3	23.3
Who facilitates the payment of the loan					
Before SURE		8	12.5	50.0	37.5
With SURE		30	16.7	43.3	40.0

4.3.1.7 Farm Productivity

As indicated in the SURE guidelines, those eligible for SURE loan are small farmers with 10 sows or 20 fatteners. These numbers are different from the guideline set by the conduit which only provide loan for 10 heads at Php3,000 per head. A few beneficiaries may not be considered smallholders if the SURE guideline is to be considered. They have more fatteners and even piglets for fattening presented in “before” data shown in **Table 17**.

During SURE implementation, only eleven of the 30 beneficiaries restarted their swine enterprise despite the ban and possible losses they might face. They used the loan proceeds from SURE. In fact, three beneficiaries even raised more pigs than the loan could cover: Farmer B11 with 16 fatteners, Farmer B21 with 45 piglets for fattening, and B29 with 16 fatteners.

Table 17. Swine herd size before and after SURE, 30 beneficiaries

No.	Before SURE (2017-2018)				After SURE (2019-2020)				
	Piglets	Sow	Fattener	Total	Piglets	Sow	Fattener	Total	
B1			9	9			9	9	
B2	5	2	3	10					
B3	24	4	8	36					
B4	30	3	15	48			2	2	
B5			2	2					
B6	11	1	0	12					
B7	20	5	8	33			9	9	
B8		2	15	17					
B9		1	4	5					
B10			3	4					
B11		1	12	13			16	16	
B12		5	25	30					
B13	60	6	12	78					
B14	8	2	6	16					
B15	10	2	10	22					
B16		3	30	33					
B17	24	4	16	44					
B18			3	3					
B19		3	27	30					
B20	5	2	10	17			8	8	
B21	15	5	20	40	45			45	
B22			20	20					
B23	2	1	8	11			3	3	
B24		1	6	7			3	3	
B25	14		3	17					
B26			6	6		1	2	3	
B27		2	10	12					
B28		2	8	10			6	6	
B29	2	2	20	24			16	16	
B30	0	2	10	12					
Average				21	Average				12

Non beneficiaries have bigger herd size than beneficiaries. They may not be considered small farmers if the number of fatteners in the SURE guideline is taken into consideration (Table18).

Table 18. Swine herd size before and with SURE, 30 non-beneficiaries

No.	Before SURE (2017-2018)				After SURE (2019-2020)			
	Piglets	Sow	Fattener	Total	Piglets	Sow	Fattener	Total
NB1	15	2		17			17	17
NB2			10	10			20	20
NB3		2	20	22				
NB4		2	8	10		2	8	10

No.	Before SURE (2017-2018)				After SURE (2019-2020)				
	Piglets	Sow	Fattener	Total	Piglets	Sow	Fattener	Total	
NB5		2	22	24					
NB6	10	2		12					
NB7	10	11	35	56			13	13	
NB8	20	2		22					
NB9	36	3		39					
NB10		2	24	26			22	22	
NB11			20	20					
NB12		2	15	17					
NB13	264	23		287					
NB14		4	25	29			18	18	
NB15	15	3	15	33					
NB16			20	20			9	9	
NB17	7	3	4	14			13	13	
NB18	4	1		5					
NB19	6	2	20	28			12	12	
NB20			5	5			5	5	
NB21	2	5	12	19					
NB22	0	10	20	30					
NB23		1	16	17			10	10	
NB24	5	3	4	12			5	5	
NB25			3	3					
NB26		1	4	5					
NB27		1	12	13	14	1		15	
NB28			2	2			2	2	
NB29			10	10			10	10	
NB30		1	12	13	10	2	2	14	
Average				27	Average				12

One option in small hold swine business is to raise piglets into fatteners. The lending conduit provides PhP3,000 per head financial assistance and a maximum of 10 head per borrower. The amount might not be enough if the following is to be considered:

Basic assumptions for a 10-head fattener operation (grow-out operation) were as follows:

- 4 months – time needed to raise piglets into fatteners
- 10 piglets at PhP3,500 each, total of PhP35,000
- Feed intake – PhP45,320 for 10 pigs (consist of pre-starter, starter, grower and finisher)
- Vitamins - PhP551
- Labor – PhP6,000
- Water – PhP1,500/mo x 4 months = PhP6,000
- Electricity – PhP800
- Maintenance – PhP500 x 4 months = PhP2,000
- Transportation – PhP950
- Miscellaneous – 1,000
- After four months – 100 k/head x 10 head = 1000 kg
- Selling price - PhP170/kg liveweight

As shown in **Table 19**, a 10-head fattener enterprise will need P97,621 to operate in full. Cost per head is P9,762 which is three times higher than the P3,000/head financial assistance from SURE. Income is P7,238 per head. While the SURE loan amount is inadequate, farmers covered the difference by either borrowing feeds and vitamins from feed suppliers or from relatives. Feeds and vitamins alone covered almost half of the total farm expenses. The loan will be paid after the sale of fatteners.

Farm performance of both beneficiaries and non-beneficiaries is presented in before and after SURE (**Table 20**). The net income per farm is lower especially during SURE implementation. **Table 21** on the other hand, presents the farm performance per beneficiary before and after SURE program while **Table 22** presents the performance per non-beneficiary before and after SURE program.

While income is way lower than expected, the respondents were brave enough to return to swine farming despite the ban. They even managed to earn using the SURE loan.

Table 19. Cost and return, 10-head backyard grow-out farm

Items	Amount (PhP)
<u>Revenue</u>	
10 head @ 100k/head after 4 months, (PhP170/kg liveweight x 100 kg/head x 10 pigs)	170,000
<u>Expenses</u>	
Piglets (10 head @ PhP3500/head)	35,000
feeds (pre-starter, starter, grower, finisher)	45,320
Vitamins	551
Labor	6,000
Water (1,500/mo for 4 months)	6,000
Electricity (200/mo for 4 months)	800
Maintenance (500 x 4 months)	2,000
Transportation	950
Maintenance	1,000
Total Expenses	97,621
Net Income	72,379

Table 20. Income before and after SURE (in pesos)

Item	Beneficiary	Non-beneficiary
Before		
Number Reporting	30	30
Herd size per farm	21	29
Gross value of production	120,647	141,692
Input cost	36,349	42,660
Net income	84,349	99,032

Item	Beneficiary	Non-beneficiary
After		
Number Reporting	11	16
Herd size per farm	12	12
Gross value of production	68,818	61,563
Input cost	60,514	41,910
Net income	8,304	19,653

Table 21. Income of beneficiaries from hog production before and after SURE (in pesos)

No	Before				After			
	Herd size	Gross Value	Input Cost	Gross Margin	Herd size	Gross Value	Input Cost	Gross Margin
B1	9	67,500	43,115	24,385	9	72,000	41,700	30,300
B2	10	75,000	17,800	57,200				-
B3	36	43,200	32,050	11,150				-
B4	48	120,000	21,994	98,006	8	80,000	100,325	(20,325)
B5	2	20,000	11,000	9,000				-
B6	12	30,000	3,450	26,550				-
B7	33	138,500	32,000	106,500	9	36,000	41,650	(5,650)
B8	17	136,000	18,750	117,250				-
B9	5	40,000	22,000	18,000				-
B10	4	22,500	15,000	7,500				-
B11	13	104,000	3,000	101,000	16	36,000	80,300	(44,300)
B12	30	210,000	150,000	60,000				-
B13	78	234,000	75,000	159,000				-
B14	16	136,000	8,000	128,000				-
B15	22	209,000	7,050	201,950				-
B16	33	214,500	106,800	107,700				-
B17	44	396,000	68,820	327,180				-
B18	3	22,500	10,100	12,400				-
B19	30	345,000	13,000	332,000				-
B20	17	102,000	45,575	56,425	8	50,000	40,250	9,750
B2	40	260,000	91,250	168,750	45	225,000	207,00	18,000

No	Before				After			
	Herd size	Gross Value	Input Cost	Gross Margin	Herd size	Gross Value	Input Cost	Gross Margin
1							0	
B2 2	20	132,000	67,200	64,800				-
B2 3	11	77,000	35,200	41,800	3	15,000	14,050	950
B2 4	7	45,500	19,800	25,700	4	20,000	20,350	(350)
B2 5	17	102,000	10,350	91,650				-
B2 6	6	36,000	24,550	11,450	3	18,000	15,875	2,125
B2 7	12	13,200	47,475	-34,275				-
B2 8	10	84,000	32,000	52,000	6	45,000	30,250	14,750
B2 9	24	184,800	54,200	130,600	16	160,000	73,900	86,100
B3 0	12	19,200	2,400	16,800				
Av e	21	120,647	36,298	84,349	12	68,818	60,514	8,305

Table 22. Income of non-beneficiaries before and after SURE

No	Before				After			
	Herd size	Gross Value	Input Cost	Gross Margin	Herd size	Gross Value	Input Cost	Gross Margin
NB1	17	34,000	3,350	30,650	17	102,000	61,200	40800
NB2	10	70,000	4,950	65,050	20	100,000	75,000	25000
NB3	22	176,000	86,000	90,000				
NB4	10	90,000	48,500	41,500	10	50,000	34,500	15500
NB5	24	204,000	134,100	69,900				
NB6	12	23,400	6,750	16,650				
NB7	56	532,000	159,600	372,400	13	65,000	48,750	16250
NB8	22	41,800	8,780	33,020				
NB9	39	87,750	16,500	71,250				
NB10	26	208,000	68,000	140,000	22	110,000	79,530	30470
NB11	20	275,000	91,350	183,650				
NB12	17	238,000	32,200	205,800				
NB13	287	502,250	8,750	493,500				
NB14	29	272,000	125,200	146,800	18	90,000	67,500	22500
NB15	33	247,500	46,900	200,600				
NB16	20	150,000	73,040	76,960	9	45,000	33,750	11250

No	Before				After			
	Herd size	Gross Value	Input Cost	Gross Margin	Herd size	Gross Value	Input Cost	Gross Margin
NB17	14	12,600	24,075	-11,475	13	65,000	44,850	20150
NB18	5	16,200	16,480	-280				
NB19	28	91,000	13,080	77,920	12	60,000	39,960	20040
NB20	5	4,000	25,300	-21,300	5	25,000	18,750	6250
NB21	19	182,400	68,460	113,940				
NB22	30	315,000	112,000	203,000				
NB23	17	85,000	5,310	79,690	10	55,000	37,125	17875
NB24	12	49,200	18,470	30,730	5	30,000	17,250	12750
NB25	3	17,400	6,200	11,200				
NB26	5	30,000	15,400	14,600				
NB27	13	91,000	12,000	79,000	15	30,000	14,900	15100
NB28	2	63,000	600	62,400	2	10,000	7,500	2500
NB29	10	93,500	41,549	51,951	10	50,000	37,500	12500
NB30	13	48,750	6,900	41,850	14	98,000	52,500	45500
Ave.	27	141692	42660	99032	12	61563	41910	19652

4.3.1.8 Successful features of SURE and areas for improvement

Zero interest rate, long repayment period, fast transaction and fast release of loan are the successful features of SURE (Table 22). Few suggestions to improve the program are to allow renewal of the loan and increase the loanable amount.

Table 23. Successful features of SURE and areas that need improvement

Item	Number reporting	Percent
<u>Successful features (multiple response)</u>		
zero interest rate	26	73.3
long repayment period	13	43.3
fast transaction	5	16.7
timely	3	10.0
fast release	4	13.3
<u>Areas that need improvement</u>		
renewal of loan	2	6.7
remove the processing fee	1	3.3
increase the loanable amount	1	3.3
None	26	83.3

4.3.1.9 Problems encountered

Few beneficiaries cited encountering problems on loan availment. Before SURE, two reported the inaccessibility of lending institution, and one each cited insufficient loan amount and lack of knowledge in using the ATM machine. The non-beneficiaries reported unclear loaning procedures, insufficient loan amount, and the lack of knowledge in using ATM as well (**Table 24**).

With SURE, one mentioned inaccessibility of loan conduit when it comes to loan availment while two reported insufficient amount to cover their financial needs. On loan repayment, one cited inaccessibility of the conduit.

Among the non-beneficiaries, only few were confronted with loan repayment problem which they attributed to infestation, accessibility to loan conduit, and rigid payment schedule. During SURE implementation, two mentioned the effects of calamity, while one each revealed low income due to poor yield and low market price.

Table 24. Problems met and recommendations

Item	Beneficiary		Non-beneficiary	
	Before	After	Before	After
	no. reporting			
<i>Loan availment</i>				
Hard to comply with requirements	-	-	-	-
Excessive documentary requirements	-	-	-	-
High application fee	-	-	-	-
Accessibility of lending institution	2	1	-	-
Unclear procedures	-	-	1	-
High interest rate	-	-	-	1
Late release of loan	-	-	-	-
Insufficient loan amount	1	2	1	-
Low or lack of knowledge on the use of ATM, gadgets	1	-	1	-
<i>Loan repayment</i>				
Willful default	-	-	1	-
Pest infestation	-	-	1	-
Calamity	-	-	2	2
Low income due to poor yield	-	-	-	1
Low market price of produce/commodity	-	-	-	1
Lending institution is too far from the farm/residence	1	1	1	-
Loan agent does not have regular schedule of collection	-	-	-	-
Payment schedule is too rigid/close interval payment schedule	-	-	1	-
Late planting due to late release of loan (for crops only)	-	-	-	-

4.3.1.10 Perceptions

Characteristics of a good loan facility

According to beneficiaries, the distinguishing characteristics of a good loan facility is one that offers long repayment period (37%), low to no interest rate, provides ease in transaction (30%), releases funds fast, and has minimum documentary requirements, among other things (**Table 25**). Same characteristics were mentioned by non-beneficiaries. All these characteristics are present in the SURE Program.

Table 25. Characteristics of a good loan facility

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
long repayment period	11	36.7	7	23.3
low interest	10	33.3	25	83.3
easy transaction	9	30.0	15	50
no interest	7	23.3	4	13.3
fast release	5	16.7	3	10
minimum requirements	5	16.7	3	10
accessible	2	6.7	0	0
no collateral	1	3.3	1	3.3
<i>note: multiple answers</i>				

Ease of access and loan repayment

As much as possible, the conduits make loan application and repayment fast and easy so that beneficiaries will not experience difficulties in conducting transactions with the conduit. The assistance given by the municipal agriculture office to facilitate the completion of documentary requirements is also laudable. Asked for their perception on ease in accessing loan from formal sources, both beneficiaries and non-beneficiary “strongly agree” that an easy to access loan is one with well disseminated information about the loan window, with minimal documentary requirements, with provision of assistance in complying with the loan requirements, with physically accessible lending centers, and without unreasonable cap on the loan (**Table 26**).

Asked about their insights regarding loan payment, both respondents “strongly agree” that an easy to pay loan is one with low interest rate, long repayment period, with amortization spread over time and with physically accessible collection centers.

Table 26. Perception on ease in loan payment and ease of access to loan

Item	Level of agreement (Percent)									
	Beneficiary					Non-beneficiary				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
An easy to pay loan is with										
low interest rate	56.7	43.3	-	-	-	100	0	-	-	-
long repayment period	66.7	33.3	-	-	-	66.7	36.7	-	-	-
amortization well spread over time	76.7	23.3	-	-	-	60	36.7	3.3	-	-
physically accessible payment/collecting centers	70	30	-	-	-	50	50	-	-	-
An easy to access loan is one with										
well disseminated information about the loan window	60	40	-	-	-	63.3	36.7	-	-	-
Minimal documentary requirement	56.7	43.3	-	-	-	66.7	30.3	-	-	-
assistance provided for the access of the loan	63.3	36.7	-	-	-	43.3	56.7	-	-	-
physically accessible lending centers	53.3	46.7	-	-	-	53.3	46.7	-	-	-
no unreasonable cap on the loan	43.3	40	3.3	10	3.3	36.7	50	10	3.3	-

Resiliency Rating on level and speed of recovery due to SURE Program

SURE-Hog has helped most of the beneficiaries to bounce back, regain from their misfortune and move forward to their new normal. The program helped them achieve recovery level similar to the status, if not better, before availing the loan. Roughly one-third disagreed since they have not recovered yet and they are those who cannot focus nor motivate themselves to keep going (**Table 27**). These are beneficiaries (30%) who would rather wait and refuse to do something when the calamity hit them rather than act quickly.

The speed of recovery may be pointed to their enthusiasm to get back to business. This allowed them to achieve a period of recovery like their status before the program implementation. Few however remained impartial.

Table 27. Resiliency rating (beneficiaries)

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
<u>Level of recovery</u>					
SURE helped me to achieve recovery level similar to the status before availing the loan	13.3	53.3	3.3	30	-
SURE helped me to achieve recovery level better than the status before availing the loan	6.7	46.7	20	20	6.7
<u>Speed of recovery</u>					
SURE enabled me to achieve similar period of recovery similar to the status before the loan	10	76.7	10	3.3	-
SURE enabled me to achieve a faster recovery	13.3	70	13.3	3.3	-
<u>Cost of recovery</u>					
SURE lessen the cost of recovery	23.3	53.3	16.7	6.7	-

Level of agreement on various aspects of the SURE Program

There was a consensus among beneficiaries that SURE requirements for loan application in lending institutions are easy to comply with, the terms and conditions on loan application clear and concise, the amount is sufficient to their needs at the farm, the loan proceeds are released on time, the time for loan repayment is sufficient, all other aspects of SURE as shown in **Table 28**. In general, they acknowledged that SURE improved their general well-being (health security and financial stability) and their credit/loan management. They are satisfied with the services provided by SURE program.

Table 28. Level of agreement of beneficiaries on the various aspects of SURE Program

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
a. SURE requirements for loan application of lending institutions are easy to comply with	83.3	16.7	-	-	-
b. SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	60	40	-	-	-
c. SURE interest rates are not extremely high	16.7	83.3	-	-	-
d. SURE interest rate is affordable	76.7	23.3	-	-	-
e. SURE loan amount provided is sufficient for farm production expenses	43.3	50.0	-	6.7	-

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
f. SURE loan money is released on time (before cropping period/production cycle).	50.0	50.0	-	-	-
g. SURE loan repayment period is sufficient for the time being of loan possession without having to struggle financially	66.7	33.3	-	-	-
h. SURE loan maturity rate fee is not extremely high.	60.0	33.3	3.3	-	-
i. SURE loan service fee is affordable.	56.7	40.0	3.3	-	-
j. The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	60.0	36.7	3.3	-	-
k. SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	36.7	60.0	3.3	-	-
l. SURE loan program has improved my credit/loan management	36.7	43.3	16.7	3.3	-
m. I am satisfied with the services provided by the SURE loan program	63.3	36.7	-	-	-
n. SURE trainings/seminars provided are effective to have sufficient knowledge (n=2)	50.3	50.3	-	-	-

In addition, most non-beneficiaries “strongly agree”/“agree” on the various aspects of a loan facility such as the ease in compliance with loan application, clarity of policies/terms/conditions on loan application and payments, low and affordable high interest rates, sufficiency of loan amount, timely release of loan proceeds, sufficient time for loan repayment, not too high maturity rate fee and the provision of satisfactory assistance to borrowers (**Table 29**). They acknowledged that the loan improved their general well-being and their credit management. They appeared satisfied with the services provided by the loan facility.

Table 29. Level of agreement of non-beneficiaries on the various aspects of a loan facility

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
a. Requirements for loan application of lending institutions are easy to comply with	53.3	46.7	-	-	-
b. Policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	40.0	60.0	-	-	-
c. Interest rates are not extremely high	46.7	46.7	3.3	3.3	-

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
d. Interest rate is affordable	53.3	40.0	0	6.7	-
e. Loan amount provided is sufficient for farm production expenses	33.3	50.0	13.3	3.3	-
f. Loan money is released on time (before cropping period/production cycle).	53.3	40.0	12.5	-	-
g. Loan repayment period is sufficient for the time being of loan possession without having to struggle financially	36.7	56.7	6.7	-	-
h. Loan maturity rate fee is not extremely high.	33.3	60.0	6.7	-	-
i. Loan service fee is affordable.	40.0	46.7	13.3	-	-
j. The lending institution provides satisfactory assistance to borrowers.	30.0	60.0	6.7	3.3	-
k. Loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	23.3	60.0	10	6.7	-
l. Loan program has improved my credit/loan management	13.3	53.3	13.3	-	20.0
m. I am satisfied with the services provided by the loan program	36.7	40.0	10.0	6.7	6.7

4.3.2. Avian Flu

4.3.2.1 Targeting Calamity Affected Smallhold Farmers of SURE Program

The SURE Program on avian flu started in Jaen, Nueva Ecija, the municipality where the first confirmed case of Avian Flu in quail farms was reported by DA on March 15, 2020. Here, the stock of the affected farm consisting of 15,000 quails was depopulated by strangling and gassing with carbon dioxide and then buried in pit dug up at the farm following protocols issued by the DA. The owner was paid PhP10 for every infected quail that was destroyed.

About 200,000 infected quails raised in several backyards in Jaen were destroyed as the disease spread to other barangays in Jaen. Surveillance around 1-km and 7-km were carried out immediately to ensure the disease will not progress around said perimeter. Animal checkpoints were established to restrict movement of live birds to and from the quarantine area.

A survey was conducted in barangays Imbunia, Marawa and Pinanggaan where most households rely on quail egg production as a major source of income. The goal is to determine the outcome of the SURE program in helping calamity-affected household regain their capacity to earn a living and bounce back from the adverse impact of the Avian Flu outbreak in Jaen.

Disbursement of interest free financial assistance for SURE program for Jaen, Nueva amounting to PhP20,000 for each farmer-beneficiary was undertaken by the New Rural Bank of San Leonardo.

4.3.2.2 Socio-Economic Profile

Twenty-eight beneficiaries and nine non-beneficiaries in Jaen were interviewed. Twenty six of them are engaged in quail egg production and two in duck egg production. The average age of beneficiaries is 51 years. Majority are male (71%) and married (78%). Nine (32%) are high school graduates, four are college graduates with four others reaching 1st to 3rd year college; five finished the elementary grade and one finished vocational education (**Table 30**). The average years of schooling is ten. Household size is four (4) with two working members, one on full time.

The beneficiaries have been farming for 14 years with eight spent managing their own farm. Average monthly household income is PhP12,445 with 49 percent coming from farm earnings, 48 percent from non-farm activities of household members and beneficiaries, and three percent from either employment or operation of small businesses.

None of them is a member of indigenous group and any organization.

Table 30. Some socio-economic information.

Item	Beneficiary	Non-Beneficiary
Number of Respondent	28	9
Age (average)	51	53
Gender (%)		
Male	71	78
Female	29	22
Civil Status (%)		
Single	7	
Married	78	89
Common law	4	11
Widow/Widower	11	
Separated	-	
Years in school	10	11
Household size	4	5
No. of working members	2	2
Part-time	1	1
Full time	1	2
Working age (15 yrs & above	2	3
No. of non-working member	2	2
Years engaged in farming	14	15
Years managing the farm	8	13
Annual Household Income (Pesos)		
Farm	72,696 (49%)	
Off Farm	4,306 (3%)	
Non- Farm	72,338 (48%)	
Total	149,340	
Monthly	12,445	

4.3.2.3 Credit Assistance and its Impacts to Calamity Stricken Farmers

Awareness of loan facility/program

All sample respondents are aware of existing lending facilities/programs in their area mentioning both formal credit facilities like banks, microfinance institutions and informal

sources like relatives, agricultural input suppliers and private money lenders. In fact, eleven of them named three credit sources - the SURE program, their immediate relatives, and input suppliers from where they borrow feeds for their stock (**Table 31**). One half cited two sources, while three only mentioned the SURE program.

The specific conduits/loan facilities identified by beneficiaries, along with loanable amount, interest rate, and maturity, are shown in **Appendix A**.

Non-beneficiaries are all similarly aware of the loan program/facility in their area **Appendix B**.

Table 31. Awareness of the loan facility/program in the area, 28 beneficiaries.

Table 6.1: Awareness of the loan facility/program in the area, 20 beneficiaries.			
No. Reporting	Loan Facility/Program		
<u>Aware of three loan facility/program</u>		-	-
1	ASKI	Relative	ASA PHILIPPINES
1	GSIS	PAG-IBIG	Agri Input Supplier
1	Masagana 99	Relative	Philippine National Bank
1	Security Bank	Relative	Chao Input Supplier
1	SURE Program	GM Bank, Inc	Bank of the Philippine Islands
1	SURE Program	KKK*	Agri Input Supplier
1	SURE Program	Agri Input Supplier	Private Lending
1	SURE Program	Relative	ASA PHILIPPINES
1	SURE Program	Relative	Advance Lending
1	SURE Program	Relative	ASKI**
1	SURE Program	Relative	Agri Input Supplier
11 (39%)			
<u>Aware of two loan facility/program</u>			
	-		
1	Bank	Agri Input Supplier	
1	Agri Input Supplier	Relative	
1	SURE Program	Agri Input Supplier	
10	SURE Program	Relative	
1	SURE Program	ASKI	
14 (50%)			
3 (11%)	SURE Program		

*Kabuhayan sa Kabukiran para sa Kaunlaran (KKK)

**Alalay sa Kaunlaran Microfinance Social Development, Inc

4.3.2.4 Calamitous Event and Provision of Credit

4.3.2.4.1 Prior to Avian Flu Outbreak

Typhoon is a common occurrence in the country and its effects is complained about by the respondents especially when it is so strong as to destroy their means of livelihood and damage their properties. In fact, 68 percent of sample beneficiaries and all sample non-beneficiaries reported they were badly affected by typhoon that hit their province as it diminished their stock, destroyed bird cages, damaged their houses, flooded their farms

and destroyed the roads that connect them to the marketplace (**Table 32**). Their immediate responses to such situation were to bury the dead animals, give away the eggs or sell at low price to minimize losses and rotting, and report the damage in the barangay office for possible financial assistance. On the other hand, non-beneficiaries cleaned and repaired their houses and sold their eggs at low a price.

Seeking financial assistance to be used in recovering from losses is one of the ways to cope with the situation. The affected respondents sought financial assistance from either their immediate relatives, private money lenders or from banks. Two were lucky enough to have savings to tide them over. One beneficiary opted to work abroad for six months to raise funds and start another business. Five of the nine sample non-beneficiaries simply accepted their situation and used whatever resources they had.

Table 32. Calamities experienced, responses and coping mechanisms: Before SURE (2016-17)

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Number of respondents	28		9	
Calamity that affected the beneficiaries				
Typhoon	19	68	9	100
Frequency				
yearly	17	90	8	89
twice a year	2	10	1	11
Extent of damage (multiple response)				
animal death	9	47	-	-
destruction of house and animal cages	4	21	-	-
cage layers submerged in water	4	21	-	-
damaged roofings/partial damage to house	5	26	6	67
rice fields submerged in flood/poor yield	2	11	-	-
could not eggs due to damaged road	1	5	3	33
Immediate response (multiple response)				
Bury the dead animals	9	47	-	-
Gave away the eggs	9	47	-	-
Sold the eggs at low price	8	42	3	33
Enlisted in the barangay for financial assistance	1	5	-	-
Clean/Repair damaged house	1	5	6	67
Coping mechanism (n=19), multiple response				
Borrowed from relatives	6	31	1	11
Borrow from input supplier	4	21	-	-
Loaned in bank	3	15	-	-
Asked financial assistance from children	2	10	-	-
Loaned from private money lender	2	10	3	33

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Used own savings	2	10	-	-
Asked help from relatives working abroad	1	5	-	-
Worked abroad to raise funds	1	5	-	-
None/use resources wisely	1	5	5	56

The borrowers (79%) aimed to put up new bird cages and purchase inputs such as chicks and feeds (**Table 33**). Relatives and input suppliers are the preferred sources of loan. Except for input suppliers and the LBP, loan proceeds are in cash. Input suppliers provided loan in kind in the form of feeds and vitamins. All loans had no non-collateral and with short duration. Loans are interest free among input suppliers and all, except one, relatives. Private lenders charged 5 percent. (**Table 34**). Informal credit sources have no documentary requirements. Speed of loan release from all sources is rated fast to very fast, as well as timely as it immediately addressed their needs.

Table 33. Loan availment of beneficiaries to survive/recover from calamity (before SURE)

Item	Number	Percent
Availed of loan (n=19)		
Yes	15	79
No	4	21
If no, reasons for not borrowing (n=4, multiple response)		
Other income source can sustain household needs	4	100
High interest charges	1	25
With financial support from children/remittance	4	100
Has savings	2	50
If yes, intended use of the loan (n=15)		
Purchased/Built bird cages	2	13
Farm inputs (chicks, feeds)	13	87

Table 34. Credit availment of 15 beneficiaries prior to SURE implementation in Jaen.

Borrower	Source of loan	Year Avail ed	Amou nt request ed	Amo unt grant ed	Loan proce eds	Inter est rate	Loan durati on	Schedule of payment
1	Input supplier	2017	10,000	10,000	In-kind	0%	one month	Weekly
2	Input supplier	2017	23,520	23,520	In-kind	0%	one month	Weekly
3	Input supplier	2016	26,000	26,000	In-kind	0%	one year	Weekly
4	Input supplier	2017	15,050	15,050	In-kind	0%	one year	Weekly
5	Private Money Lender	2017	10,000	10,000	Cash	5%	4 months	Monthly
6	Private Money	2017	50,000	50,000	Cash	5%	one	Within the

Borrower	Source of loan	Year Avail ed	Amou nt requested	Amo unt granted	Loan proce eds	Inter est rate	Loan durati on	Schedule of payment
	Lender			0			year	year
7	Relative	2017	70,000	70,000	Cash	0%	one year	Indefinite
8	Relative	2017	50,000	50,000	Cash	2.5%	6 months	Monthly
9	Relative	2016	50,000	50,000	Cash	0%	one year	Within the year
10	Relative	2017	200,000	200,000	Cash	0%	one year	Within the year
11	Relative	2016	20,000	20,000	Cash	0%	one year	Within the year
12	Relative	2016	80,000	80,000	Cash	0%	6 months	Weekly
13	GM Bank	2017	50,000	50,000	Cash	3.5%	7 months	Weekly
14	GSIS	2016	150,000	100,000	Cash	3%	6 years	Monthly
15	LBP	2016	40,000	40,000	In-kind	2%	2 years	at harvest time

Note: No collateral required

4.3.2.4.2 During the Avian Flu Outbreak

In early 2020, a much destructive calamity affected the livelihood of Nueva Ecija quail and duck raisers and this time, the Avian flu outbreak resulted to total damage to the livelihood of 86 percent of sample -beneficiaries and six of the nine sample non-beneficiaries (**Table 35**). Heeding the instructions of Jaen municipal agriculture office and the DA, the respondents burned the dead animals and disinfected their production areas. The sick birds/layers were given antibiotics. Uninfected layers were sold, and eggs were given away. Two of the beneficiaries sought calamity assistance from the barangay. To get by, the sample respondents borrowed money from either relative, private money lender or loaned from a bank. Few others asked the barangay for assistance.

Table 35. Calamities experienced, responses and coping mechanisms: With SURE

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Number of respondents	28		9	
Type of calamity that struck you				
Avian flu	28	100	9	
Frequency				
once	18	64	9	100
twice (1st and 2nd wave)	10	36	-	
Extent of damage				
total damage to livelihood (100% animal death)	24	86	6	67
20% animal death	2	7	-	-

80 % animal death	2	7	-	-
no egg buyers for remaining inventory	2	7	3	33
Immediate response				
Burn the animals and disinfect the area	9	32	2	22
Give antibiotics	5	18	1	11
Sold the animals at low price	12	43	3	33
Eggs given away	3	11	3	33
Sought calamity assistance from barangay	2	7	-	-
Coping mechanism				
Borrowed money from relatives	6	21	5	56
Borrowed money from private person/input supplier	6	21	-	-
Loaned from bank	4	14	-	-
Asked help in the barangay	2	7	-	-
Used the income from palay production	2	7	-	-
Sold the produce at low price	1	4	-	-
Worked abroad	1	4	-	-
None	6	21	4	44

Timeliness of Credit Assistance.

Few months after the reported Avian Flu outbreak, the SURE program was introduced in the area to offer recovery loan package to affected farmers. The loan conduit, the NRBSL, whose main office is in San Leonardo, Nueva Ecija is about 12 km away from Jaen town proper. The beneficiaries were informed by the barangay about the loan package. The municipal agriculture office identified the possible beneficiaries whose farms are located within the quarantine area. The beneficiaries were invited for briefing about the program in the barangay office and those interested were provided the documents to fill out. The bank staff and municipal officers assisted in completing the necessary requirements that include completed application form, residence certificate, barangay clearance, two valid identification cards and 2x2 photos.

Asked if they are aware of SURE, nine of the beneficiaries and almost all non-beneficiaries indicated that they are not aware. Suffice it to say however that they may not have grasped the title of the program during the briefing. Those who knew cited SURE as a loan facility for poultry raisers affected by Avian Flu (53%) and a loan package payable in 3-5 years (Table 36).

Table 36. Awareness of the SURE Program

Items	Beneficiary (28)		Non-Beneficiary (9)	
	Number	Percent	Number	Percent
Aware	19	68	1	11
Not aware	9	32	8	89
Knowledge about SURE (n=19)				
Provision of loan payable in 3-5 years and interest free	9	47	-	-
A loan facility for those affected by Avian Flu	10	53	1	100
Not aware (n=9)				

Items	Beneficiary (28)		Non-Beneficiary (9)	
	Number	Percent	Number	Percent
No one explained/informed me what SURE is	9	100	8	100

The sample beneficiaries availed the SURE loan for expediency and fast release of loan, to have capital for business, and to take advantage of and interest free financial assistance from the government (**Table 37**). Compliance to documentary requirements is rated “very easy” by the majority (82%). The PhP20,000 for each beneficiary was released one week to two months after submission of all documentary requirements. Despite the latter, most of the respondents (72%) rated the speed of loan release as “fast”. Loan release is rated as “timely” by most of them (86%) despite the time lag between the outbreak and the implementation of SURE. Since the respondents considered NRBSL “inaccessible”, loan application process is facilitated by bank staff and the local government unit. Despite this, the respondent incurred a PhP336 transaction cost on the average. All are first time borrowers of NRBSL.

Table 37. SURE loan availment by beneficiaries

Item	Number	Percent
Reason for availing of SURE Loan (n=28)		
Fast release, convenience	9	32
To have capital for business	5	18
To take advantage of the assistance (ayuda) from government	4	14
Because barangay office included me in the list of those affected	5	18
For paying debts	3	11
No interest	1	4
To sustain daily needs	1	4
Amount of loan requested		
PhP20,000	28	100
Amount of loan granted		
PhP20,000	28	100
Payment period and schedule		
1 year to pay	8	28
2 years, annual payment	4	14
3 years, annual payment	14	50
4 years, annual payment	1	4
1.5 years, annual payment	1	4
Speed of loan release		
Very slow	4	14
Slow	4	14
Fast	20	72
Note: Documentary requirements:		
2 valid IDs, 2x2 photo, barangay clearance, completed application form		
residence certificate		

Repayment Period and Schedule of Payment

According to NRBSL, the loan has a 3-year repayment period payable annually and this is reported by majority (50%) of beneficiaries. However, others (28%) reported their repayment period as one year, 2 years for four beneficiaries (14%), 4 years and 1.5. years, respectively for the rest (**Table 38**).

Table 38. Timeliness of loan release, documentary requirements, accessibility to PLC and transaction cost

Item		Number	Percent
Timeliness of release			
	Timely as agreed in the document	24	86
	Late	4	14
No. of days/weeks/months before the loan is released			
	1 week	11	39
	1 month	7	25
	10 days	2	7
	6 weeks	2	7
	2 weeks	2	7
	2 months	2	7
	15 days	1	4
	20 days	1	4
Rate of compliance to documentary requirements			
	very easy	23	82
	easy	4	14
	difficult	1	4
Accessibility of PLC			
	Not accessible	28	
	Distance to source (km)	17.1	
	20	9	32
	18	9	32
	17	3	11
	12	2	7
	15	2	7
	7	1	4
	11	1	4
	13	1	4
Transaction cost (PhP)			
	500	10	35
	200	7	25
	300	7	25
	250	3	11
	150	1	4
	Average transaction cost (PhP)	336	

Item	Number	Percent
All experienced loan default due to poor production		

Loan default is reported by all respondents which they pointed to be due to low income. They are required to pay the loan over the counter but none of them have done so. This concern must be addressed by implementing agency and the loan conduit. However, if the conduit so decides to collect right at the farm, it will entail them additional cost since the borrowers reside in areas far from the town proper where NRBSL has a satellite office and where the borrowers can pay. Moreover, according to NRBSL, it may still be in borrowers' consciousness that government loan programs such as SURE is a "dole out" and should not be paid. With this, the bank then decided to allow the borrowers some leeway by extending loan repayment up to 10 years. In the meantime, the conduit has to shoulder the farmers' payment to ACPC using its own funds.

Five of the non-beneficiaries also borrowed capital when the outbreak struck, three from the banks, one from relatives and another from a private money lender. These are short-term loans payable at harvest time and with one year to one-and-a-half-year maturity. The loan should be paid in cash (**Table 39**).

Table 39. Loan availment by non beneficiary

Item	Respondent 1		Respondent 2		Respondent 3		Respondent 4		Respondent 5
	LBP	Quail Raiser	Relative	Quail Raiser	Private	Quail Raiser	ASA	PICO Bank	Private
Year	2019	2020	2019	2020	2019	2020	2020	2020	2020
Amount Requested	75,000	3,600 every 4 days	75000	48,000	4500	3,000	50000	60,000	150000
Amount Released	75,000	3,600 every 4 days	75000	48,000	4500	3,000	46500	60,000	150000
How received	cash	in-kind	cash	in-kind	cash	in-kind	cash	cash	cash
Interest rate/year	2%/cropping	none	10%/mo	none	4%/crop	none	don't know	3%	1%/mo
Loan duration (mo.)	6	1 mo.	6	1.5 mo.	6	1 mo.	6	5 mo.	15

Item	Respondent 1		Respondent 2		Respondent 3		Respondent 4		Respondent 5
	LBP	Quail Raiser	Relative	Quail Raiser	Private	Quail Raiser	ASA	PICO Bank	Private
Grace period	none	1 week	none	none	none	1 week	1 mo.	1 mos.	none
Payment period	per cropping	1 mo.	per cropping	11.5 mos.	per cropping	1 mo.	6 mo.	5 mos.	15 months
Schedule of payment	harvest time	weekly	harvest time	weekly	harvest time	weekly	weekly	harvest time	monthly
Collateral used	land title	none	none	none	none	none	None	ORCR	none
Weeks/Days before release	3 weeks	1 day	1 week	1 day	1 week	1 day	1 week	1 mo	1 day
Speed of loan release	slow	very fast	fast	fast	fast	very fast	Fast	slow	very fast
Timeliness of release	late	timely	timely	timely	timely	timely	timely	timely	timely
Mode of payment	cash	cash	cash	cash	cash	cash	cash	cash	cash

Loan Allocation

One half of beneficiaries earmarked all loan proceeds to farm business, either to pay previous loans on feeds from agricultural input traders/feed dealers, purchase farm inputs or renovate bird cages (**Table 40**). Two allocated one-half to farm operations, but one used the other half to a rolling store business, and the other, to household expenses. Another set aside 70 percent to farm operation and 30 percent to household expenses. Eleven respondents (29%) allocated all the loan proceeds for household expenses.

Of the total amount of PhP554,500 disbursed by NRBSL to 28 beneficiaries, 58 percent was used in farming (equivalent to PhP289,150) and 46 percent (PhP255,350) to household expenses. Ten thousand pesos was used the capital on rolling store business established by a beneficiary.

All five non-beneficiaries who borrowed during the Avian flu outbreak utilized the loan proceeds to farm operations.

Table 40. Allocation of SURE loan proceeds by the beneficiaries

Farmer	Intended Use of loan	Farm		Non Farm		Household Expenses		Loan Amount	Amount Utilized in		
		Commodity	% Allocation	Item	% Allocation	Item	% Allocation		Farm	Non Farm	Household
1	Loan repay ment (feeds)	Quail	50%	Rolling store	50%			20,000	10,000	10,000	
2	Quail production					Household	100%	20,000			20,000
3	Quail production					Household	100%	20,000			20,000
4	Quail production	Quail	70%			Household	30%	19,500	13,650		5,850
5	Household expenses					Household	100%	20,000			20,000
6	Household expenses					Household	100%	20,000			20,000
7	Loan repay ment (feeds)	Quail	100%					20,000			20,000
8	Loan repay ment (feeds)	Quail	100%					19,500	19,500		
9	Loan repay ment (feeds)					Household	100%	19,500			19,500
10	Quail production					Household	100%	20,000			20,000
11	Loan repay ment (feeds)					Household	100%	20,000			20,000
12	Loan repay ment (feeds)	Quail	100%					20,000	20,000		
13	Loan repay ment (feeds)	Quail	100%					20,000	20,000		
14	Quail production	Quail	100%					20,000	20,000		
15	Loan repay ment (feeds)					Household	100%	20,000			20,000
16	Loan repay ment (feeds)					Household	100%	20,000			20,000
17	Loan repay ment (feeds)					Household	100%	20,000			20,000
18	Duck egg production	Duck	100%					20,000	20,000		
19	Duck egg production	Duck	100%					20,000	20,000		
20	Household expenses					Household	100%	20,000			20,000
21	Loan repay ment (feeds)	Quail	100%					20,000	20,000		
22	Quail production	Quail	100%					20,000	20,000		
23	Quail production	Quail	100%					20,000	20,000		
24	Loan repay ment (feeds)	Quail	50%			Household	50%	20,000	10,000		10,000
25	Quail production	Quail	100%					18,000	18,000		
26	Quail production	Quail	100%					18,000	18,000		
27	Loan repay ment (feeds)	Quail	100%					20,000	20,000		
28	Quail production	Quail	100%					20,000	20,000		
							Total	554,500	289,150	10,000	255,350
							Percent		52.15	1.8	46.05

4.3.2.5 Decision making in loan availing and utilization

Under the SURE Program, both husband and wife generally make the decision in loan availment and utilization particularly on when, how, and where to borrow, in deciding how the loan proceeds will be used, and in facilitating the loan payment (**Table 41**). They discuss, then decide for transparency reason so that no one is to blame should something goes wrong. When one is away, there is someone who knows what to do. In cases when the husband dominates in decision making, the major reason is that the husband knows farm management better and the financial resources required. When the wife dominates, it is because she knows better than the husband on money matters although they are less represented in all areas of decision-making.

Prior to SURE implementation, there is lesser husband and wife tandem making decisions and more husbands are in control.

The SURE program can be credited for creating gender equality by giving husband and wife equal opportunity by working together as a team/tandem.

Table 41. Gender concern, before and with SURE Program

Item	No. Reporting	Both husband and wife	Wife	Husband
		percent		
Who decides when to borrow?				
Before SURE	17	58.8	17.6	23.5
With SURE	28	75.0	10.7	14.3
Who decides on how much to borrow				
Before SURE	17	58.8	17.6	23.5
With SURE	28	75.0	10.7	14.3
Who decides where to borrow				
Before SURE	17	58.8	17.6	23.5
With SURE	28	75.0	10.7	14.3
Who prepares the documents/ requirements in availing loan				
Before SURE	17	47.1	29.4	23.5
With SURE	28	60.7	17.9	21.4
Who processes the loan				
Before SURE	17	47.1	29.4	23.5
With SURE	28	50.0	21.4	28.6
Who decides on how the loan proceeds will be used				
Before SURE	17	52.9	23.5	23.5
With SURE	28	71.4	14.3	14.3
Who facilitates the payment of loan				
Before SURE	17	52.9	23.5	23.5
With SURE	28	75.0	10.7	14.3

4.3.2.6 Farm Productivity

Quail farming is said to be less demanding than chicken and the quail hen is ready to lay eggs after 41 days with peak of laying on or about the 70th day with laying percentage declining on the 10th month. Its eggs hatch in 16 days. Quail are easy to raise, and its housing requirement is not as complicated as that of chicken. A 4x8x1 foot high cage can already house 250-300 layers. Cage cost can range from PhP1,000-PhP1,500 only. Aside from physical requirements, restarting the quail business in Jaen will require the following: chicks, feeds/vitamins, water, and electricity. Following the SURE Guidelines which set the limit to 1,000 layers to qualify for financial assistance, the basic assumptions for a 1,000-layer farm are as follows:

- Cage: 4 cages at PhP1,500 each = PhP6,000
- 1,000 head at PhP6.50/head = PhP6,500
- Feeds 10 sacks per month
- Price of feed: PhP1,260/sack
- Electricity and water per month: PhP1,000

- Egg production: 800 x 30 days = 24,000
- Retail price of egg: PhP1.20
- Sale of empty sacks: 10 sacks at PhP12, per sack

Initial capital required:

Cost of cage + stock (PhP6,000+PhP6,500) = PhP12,500

Feeds PhP12,600

Water and electricity PhP 1,000

Total PhP 26,100

When fully operational, a 1,000-head quail farm will provide a monthly cash income of PhP11,020 as shown in **Table 42**.

Table 42. Cost and return in quail egg production

Item	PhP/ 000 head
Gross Revenue:	
Sale of eggs	24,000
Sale of empty sacks	120
Total	24,120
Expenses	
Feeds (10 sacks at PhP1,260/sack)	12,600
Water/electricity	500
Total	13,100
Net cash return	11,020

A SURE loan of P20,000 may not be enough to start a small scale 1,000-head of quail farm considering the overall capital and operational cost requirement of P26,100. However, there are ways for the farmers to fill the gap and one option is to borrow from feed suppliers which they often do. Used in the farm, the SURE loan can thus help in the recovery effort of the beneficiaries in starting anew.

The farm performance of beneficiaries before and with SURE program is shown in **Table 43**. The average herd size of beneficiaries before SURE is 6,716 head for which they gained a monthly net cash income of PhP47,214. With SURE, eight of the surveyed beneficiaries stopped their quail egg business after receiving their loans and used the proceeds for household expenses. There were 18 beneficiaries who continued. They have an average herd size of 5,972 and managed to gain a monthly income of PhP55,328. Despite the outbreak therefore, the beneficiaries can recover with the use of the SURE loan and loan from relatives and input supplier/feed dealers. As earlier mentioned, quail is easy to raise which may have contributed to the early recovery of the beneficiaries. The cost and return before and with SURE program per beneficiary is presented in **Table 44**.

Table 43. Cost and return before and with SURE program, in PhP

Item	Before	With SURE
Quail egg farmers	26	18
No. of head	6,716	5,972
Monthly eggs produced	161,184	143,328
Price of egg/pc	0.80	0.90

Item	Before	With SURE
	per farm	
Gross Sales	127,498	129,667
Expenses		
Feeds, vitamins	77,365	71,862
Electricity, water	2,919	2,409
Total	80,284	74,271
Net Cash Income	47,214	55,396

Table 44. Monthly net cash income before and with SURE

Beneficiary	Before SURE	With SURE
Quail Egg		
1	130,830	134,630
2	28,340	-
3	52,750	-
4	6,600	34,790
5	47,240	129,400
6	68,250	60,650
7	32,700	9,500
8	39,910	36,700
9	55,400	-
10	33,100	-
11	11,050	-
12	125,550	175,350
13	6,500	26,200
14	46,950	79,700
15	30,450	-
16	61,040	-
17	45,150	-
29	22,600	36,900
21	29,000	10,100
22	28,800	53,440
23	3,680	30,500
24	15,900	17,070
25	42,600	42,925
26	35,400	43,250
27	88,688	44,315
28	139,000	31,700
Average	47,211	55,396
Duck Egg		
18	83,600	106,850
19	44,200	69,000
Average	63,900	87,925

In terms of efficiency of budget disbursed and value for money, the total benefit of SURE program in Jaen based on the net income of the beneficiaries outweighed the project cost. The SURE program in Jaen generated PhP4.10 peso for every peso of the budget in just one cycle (10 months) as shown below:

Amount disbursed by SURE Program (PhP)	564.500
Total net income generated a/	2,312,456
Ratio of net income to Total Disbursement	4.10

a/ net income of 18 quail and 2 duck raisers for one cycle

Thus, the project may be considered worthwhile as it managed to contribute to the recovery efforts of the beneficiaries.

4.3.2.7 Recovering from the calamity

The program boosted the recovery efforts of majority of the beneficiaries (79%). One-third were able to pay their loan from the feed suppliers thus enabling them to obtain another feed loan again. This in a way helped them establish a good credit line with the supplier. For one fourth, the loan helped them support their basic household needs. Others cited that it is difficult to obtain a loan package like SURE and that they have no financial resources for recovery efforts other than SURE. The amount they obtained served as capital to start a business (**Table 45**).

Those who mentioned otherwise cited that they have other financial sources and that the amount granted by SURE is not sufficient for recovery efforts.

Overall, SURE program was able to facilitate the recovery of those affected by the outbreak

Table 45. Recovering from the calamity

Item	Number reporting	Percent
<u>Do you think your recovery would have been more difficult without the SURE Program?</u>		
Yes	22	78.6
No	6	21.4
Reasons for "yes" response		
Served as payment for existing loan (feeds)	8	36.4
Helped sustain the basic needs	6	27.3
It is difficult to seek loan similar to SURE loan	4	18.2
No other financial sources to recover from the calamity	2	9.1
The loan amount has served as startup capital for business/livelihood	1	4.5
Assisted in provision of farm inputs (feeds)	1	4.5
Reasons for "no" response		
With other financial sources to sustain the livelihood	4	66.7
The loan amount is insufficient	1	16.7
Still affected by the pandemic	1	16.7
<u>Has your recovery sped up as a result of the SURE program?</u>		
Yes	22	100

Item		Number reporting	Percent
No		0	-
Reasons for "yes" response			
Used as start up capital		11	50.0
Used the amount for household expenses		6	27.3
I was able to borrow from the feed supplier again after paying my loan		5	22.7

4.3.2.8 Successful features of SURE and areas for improvement

As shown in **Table 46**, extension of interest-free loan is one of the successful features of the program (36%). The loan package was able to address the financial needs of farmers whose stocks were wiped out by Avian flu (32%). The loan availment is easy and the process is facilitative. The borrowers were given a reasonable grace period to allow them to recover.

However, improvements in program features are suggested. First is to sustain/continue the program so other farmers can also avail (42%). The terms and conditions of the program should also be fully explained to borrowers during the orientation/meeting (18%) and it was also noted earlier that beneficiaries are not aware of the name of the program. Three respondents suggested lengthening the maturity period.

Table 46. Successful features of SURE and areas for improvement

Item	Number	Percent
Number of respondents	28	
Successful features		
Interest free	10	35.7
Easy to avail/easy loan process	5	17.9
Long grace period, borrowers are not forced to pay at once	4	14.3
Able to help victims of bird flu outbreak	9	32.1
Features that need improvement		
Continue the program so more can avail	12	42.8
None	7	25.0
Fully explain the terms and conditions of the program	5	17.9
Lengthen the maturity beyond 3 years	3	10.7
Amortization should be monthly	1	3.6

4.3.2.9 Problems Encountered

Loan availment

No problems were cited by the beneficiaries in availing the SURE loan. This is because the local government unit and NRBSL worked together to facilitate the completion of loan requirements, and this is one successful feature of the program. There were no excessive

documentary requirements, no application fee, no interest, loan is released “fast” and is timely to address the needs of the beneficiary. The procedure established is facilitative in terms of loan availment as it can address the immediate need of affected farmers for financial assistance for them to start anew.

Loan Repayment

As in any government loan program for small farmers, SURE program is not an exemption when it comes to low repayment of loan by the farmers. Majority (75%) opted for willful default citing problems on effects of calamity and infestation, low market price and low production which are commonly mentioned on most studies (**Table 47**). Farm income however indicated the positive gains brought about by SURE to the beneficiaries.

Table 47. Successful features of SURE and areas for improvement

Item		Beneficiary (28)				Non-Beneficiary (9)
		Before		With SURE		
		No. reporting	Percent	No. reporting	Percent	No. Reporting
Willful default		3	11	21	75	2
Calamity		2	7	16	57	3
Infestation		2	7	16	57	-
Low market price		2	7	12	43	-
Low production		1	4	6	21	-

4.3.2.10 Perceptions

Characteristics of a good loan facility

According to the respondents and typical of anyone wishing to borrow, a good loan facility is one with low interest rate, with good service provided by the loan provider, easy transaction, with long repayment period, minimum requirements, no collateral and hidden charges (**Table 48**). The SURE program fits into the picture.

Table 48. Characteristics of a good loan facility

Item	Beneficiary		Non Beneficiary	
	Number Reporting	Percent	Number Reporting	Percent
low interest	18	64	7	78
good service	8	29	2	22
easy transaction	6	21	-	-
long repayment period	2	7	-	-
minimum requirements	2	7	-	-
no hidden charges	1	4	-	-
no collateral	1	4	-	-
no monthly dues	1	4	-	-

On ease of access and loan repayment

From the lens of the respondents, there was a “strong agreement” that an easy to pay loan is one with low interest rate, long repayment period, an amortization that is well spread overtime (**Table 49**). On the other hand, majority “agree” an easy to access loan is one with well disseminated information about the loan window, provision of assistance for the access of the loan and physically accessible to lending centers. There should not be unreasonable cap on the loan.

Table 49. Perception on ease in loan payment and ease of access to loan

Item	Beneficiary (% reporting)					Non beneficiary (%)	
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Strongly agree	Agree
An easy to pay loan is one with							
low interest rate	78.6	21.4	-	-	-	66.7	33.3
long repayment period	60.7	39.3	-	-	-	66.7	33.3
amortization well spread over time	57.1	32.1	-	-	-	55.6	44.4
physically accessible payment/collection centers	32.1	46.4	14.3	3.6	3.6	55.6	44.4
An easy to access loan is one with							
Well disseminated information about the loan window	42.9	57.1	-	-	-	44.4	55.6
Minimal documentary requirement	50	42.9	7.1	-	-	44.4	55.6
Assistance provided for the access of the loan	25	60.7	10.7	3.6	-	55.6	44.4
Physically accessible lending centers	28.6	67.9	3.6	-	-	55.6	44.4
No unreasonable cap on the loan	39.3	42.9	14.3	3.6	-	66.7	33.3

Related to dissemination of information about the loan package is the lack of attendance to trainings/ seminars about the program (**Table 50**). It was noted that the municipal agriculture office and the loan conduit conducted only one orientation about the program apparently due to the need to disburse the loan immediately. Apart from program orientation, training on quail production and other livelihood projects are suggested.

Table 50. Attendance to training and specific trainings suggested

Item	Beneficiary (28)		Non-Beneficiary (9)	
	Number reporting	Percent	Number reporting	Percent
Have attended trainings/seminar on the program				
Yes	3	10.7	2	22.2
No	25	89.3	7	77.8
If yes, specify the knowledge acquired				
SURE Orientation	3	100	1	50
Quail management	-	-	1	50
Specific trainings suggested				

Item			Beneficiary (28)		Non-Beneficiary (9)	
			Number reporting	Percent	Number reporting	Percent
	Livelihood program		4	14.3	2	22.2
	Quail production		6	21.4	1	11.1
	Poultry health management		2	7.1	1	11.1
	Rice production technologies		1	3.6	4	44.4
	None		15	53.6	1	11.1

Resiliency rating on level and speed of recovery due to SURE Program

A resiliency rating was developed to assess the respondents' ability to bounce back or recover from disruptions with the help of SURE. Asked about their level of agreement on the different aspects of the program that helped them recover, majority would rather remain "neutral" than giving their impressions/rating (**Table 51**).

Table 51. Resiliency rating

Item	Level of agreement (Percent)			
	Strongly agree	Agree	Neutral	Disagree
Level of recovery				
SURE helped me to achieve recovery level similar to the status before availing the loan	-	3.6	89.3	7.1
SURE helped me to achieve recovery level better than the status before availing the loan	-	3.6	92.9	3.6
Speed of recovery				
SURE enabled me to achieve period of recovery similar to the status before the loan	-	3.6	92.9	3.6
SURE enabled me to achieve a faster recovery	-	0	96.4	3.6
Cost of recovery				
SURE lessen the cost of recovery	-	3.6	96.4	0

Level of agreement on various aspects of the SURE Program

Respondents mostly agree on certain aspects of loan availment such as the easy compliance to SURE loan application requirements, provision of satisfactory assistance to borrowers, and services provided by the program (**Table 52**).

There are differences in agreement when it comes to the clarity of policies/terms/conditions regarding loan application and payment terms. More than half indicated their neutrality/impartiality but 18 percent agreed that these are clearly stated. One fourth, however, disagreed. A very important aspect in the program implementation,

this shows the need for sufficient time to disclose the policies/terms/conditions governing fully and clearly during program orientation for everybody's understanding.

There are also differences in level agreement in sufficiency of loan amount for farm production expenses wherein majority are impartial (43%) and 29 percent disagreeing. What may have brought these differences is the herd intensity where some farmers tend to have bigger herd size than others and the PLC not following the SURE Guideline which set the limit to 1,000 layers to qualify for loan availment. Based on the survey, the average herd size is 5,972.

Nearly 18 percent of beneficiary households agree and four percent strongly agree that they are experiencing improvements in their general well-being in terms of financial stability and health security. They are the household experiencing the recovery phase and perhaps entering their "new normal". Those who are neutral or impartial, may still be along the path to recovery.

Majority are neutral (61%) when it comes to credit management. This is understandable considering that all of the beneficiaries have been defaulting in their amortization.

Table 52. Level of agreement of beneficiaries on the various aspects of SURE program.

Item	Level of agreement (Percent)			
	Strongly agree	Agree	Neutral	Disagree
a. SURE requirements for loan application of lending institutions are easy to comply with	14.3	57.1	21.4	7.1
b. SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	3.6	17.9	53.6	25
c. SURE loan amount provided is sufficient for farm production expenses	7.1	21.4	42.9	28.6
d. SURE loan money is released on time (before cropping period/production cycle).	10.7	32.1	32.1	25
e. SURE loan repayment period is sufficient for the time being without having to struggle financially	3.6	32.1	50	14.3
f. SURE loan service fee is affordable.	7.1	32.1	46.4	14.3
g. The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	17.9	42.9	39.3	0
h. SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	3.6	17.9	67.9	10.7

Item	Level of agreement (Percent)			
	Strongly agree	Agree	Neutral	Disagree
i. SURE loan program has improved my credit/loan management	7.1	21.4	60.7	10.7
j. I am satisfied with the services provided by the SURE loan program	10.7	50	39.3	0

4.3.3 Volcanic Eruption

4.3.3.1 Targeting Calamity Affected Smallholder Farmers of SURE Program

Taal Volcano erupted for four days, from January 12-15, 2020 causing extensive damage brought by heavy ashfall in coastal municipalities surrounding Taal Lake. Hardest hit were Talisay, Balete, Laurel and Agoncillo where fishing and fish cage operation are the major sources of livelihood of the residents. The SURE Program responded to government's call to provide immediate relief to small farmers and fisherfolks in affected areas. ACPC requested Mount Carmel Rural Bank in Lipa City to serve as conduit of financial assistance to calamity victims. Five weeks after the volcanic eruption, loan releases to borrowers started on February 21, 2020 until May 28, 2020. Each beneficiary received P25,000, collateral and interest free.

A survey of 30 beneficiaries and 30 non-beneficiaries was conducted in the towns of Talisay, Balete and Laurel to determine if the program has been able to provide fast and affordable credit to farmers and fisherfolks affected by the calamity, determine if the program has been able to help regain their capacity to earn a living, examine its gender implications and to identify the program's successful features.

4.3.3.2 Socio-Economic Profile

Resident in coastal towns surrounding Taal Lake are naturally drawn to earn a living through fishing and fish culture. Based on the survey, SURE beneficiaries living in these areas are middle aged, 53 years on the average (**Table 53**). The non-beneficiaries are 10 years younger. One third are female. Majority are married and educational attainment is low, nine years on the average. Both have household size of five. Two are working, one on full time.

Beneficiaries have 27 years-experience in fishing/fish farming and have been managing their own enterprise for 21 years. In contrast, non-beneficiaries have 19 years' experience in the field and apparently new in business with only four years managing their own farm business.

Table 53. Socio-economic profile of respondents

Item	Beneficiary	Non-Beneficiary
Number of Respondent	30	30
Age (average)	53	43
Gender (%)		
Male	63.3	60

Item	Beneficiary	Non-Beneficiary
Female	36.7	40
Civil Status (%)		
Single	3.3	16.7
Married	86.7	73.3
Widow/Widower	6.7	6.7
Separated	3.3	3.3
Years in school	9	9
Household size	5	5
No. of working members	2	2
Part-time	1	1
Full time	1	1
Working age (15 yrs & above)	2	1
No. of non-working member	3	3
Years engaged in farming	27	19
Years managing the farm	21	4

4.3.3.3 Credit Assistance and its Impacts to Calamity Stricken Farmers

If natural disasters like typhoon and volcanic eruption hit a community, the natural response of the residents is to assess the damage to property and livelihood and look for ways to get back on track to repair/rebuilt what was damaged. It also means extra expenses and cash which the residents may not have to make both ends meet. Necessarily, the calamity victims should find ways to source them.

Awareness of loan facility/program

The respondents are basically aware of the existence of credit facilities in their area (84%). They know there is one bank, a cooperative and microfinance institutions where they can access loans. Five of the beneficiaries however are unaware of these facilities in their locally. Of those who knew, eight (27%) reported two (**Table 54**) but majority are familiar with one the most popular of which is CARD Bank. With the entry of SURE in their community, beneficiaries became aware of Mt. Carmel Rural Bank located in Lipa City, the loan conduit of SURE. Most of the beneficiaries are first time borrowers of the bank, according to the loan conduits.

Table 54. Awareness of the loan facility/program in the area, 30 beneficiaries

No. Reporting	Loan Facility/Program	
Aware of two loan facility/program		
1	Card SME Bank	Bombay/5'6
1	Card SME Bank	Cooperative (<i>name not specified</i>)
1	Mount Carmel Rural Bank	ASA Philippines
1	Mount Carmel Rural Bank	Bombay/5'6
4	Mount Carmel Rural Bank	Card SME Bank
8 (27%)		
Aware of one loan facility/program		
1	Bank (<i>name not specified</i>)	
10	Card SME Bank	
4	Mount Carmel Rural Bank	
2	Relatives	
17 (56%)		
Unaware of loan facility/program		
5 (17%)	-	

4.3.3.4 Calamitous Event and Provision of Credit

4.3.3.4.1 Prior to Taal Eruption and Before SURE Program

When a typhoon lands in Eastern Visayas and Bicol Region, Batangas is among its usual paths when it exits to West Philippine Sea. The most damaging one that hit the province is Typhoon *Tisoy*. Other calamities often reported are fish kill in Taal Lake and crop infestation (**Table 55**).

Beneficiaries reported that damages caused by *Tisoy* include total loss of livelihood (40%); damage to structures (residential houses), fishing materials and equipment; and crop loss. Their immediate response is to repair the damaged structures, clean their surroundings and retrieve the fish stocks that escaped from fish cages. Others opted to stay in evacuation centers while their houses are still not habitable; asked help from relatives; and secured their supply of food and water.

Staying at home and waiting for the flood water to recede is one coping mechanism. Others requested assistance from their respective barangay offices, borrowed money from different sources, went fishing and started replanting their farm.

With meager resources, an option to get back on track is to borrow money. However, only six of the beneficiaries and four non-beneficiaries did so. The loan proceeds are intended for farming, fishing and household expenses (**Table 56**). Fear of defaulting in loan payment is one major reason for not borrowing (42%). Twenty one percent reasoned the lack of access to loan source while 17% indicated that borrowing is unnecessary (17%). This is a trait of typical Batanguenos who are best known for their frugality.

Five of the six borrowers sourced loan from banks like CARD Bank (**Table 57**). The loans have short duration and payment is monthly.

Table 55. Calamities experienced, responses and coping mechanisms before SURE (2017-2019)

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Number of respondents	30		30	
Calamity that affected the beneficiaries				
Typhoon	30	100.0	30	100.0
Fish kill	3	10.0	3	10.0
Pest infestation	1	3.3	0	-
Earthquake	1	3.3	2	6.7
Frequency				
Yearly (typhoon, fish kill, infestation)	19	63.3	21	70.0
Thrice a year	3	10.0	3	10.0
Unexpected (earthquake)	1	3.3	0	-
Extent of damage (multiple response)				
Total damage to livelihood (fishing, farming, pig)	12	40.0	0	-
Partial damage to livelihood (fishing, farming)	8	26.7	9	30.0
Total house damage	6	20.0	5	16.7
Partial house damage	4	13.3	3	10.0
Destroyed crops	4	13.3	2	6.7
Lost/destroyed fishing materials	3	10.0	4	13.3
Damaged fishing boat	2	6.7	0	-
Fish kill/animal death	1	3.3	1	3.3
Delayed fishing so income	1	3.3	0	-
No harvest /no income (crop & fish)	1	3.3	3	10.0
Thousands of fish washed up/escape in fish pen	1	3.3	0	-
Submerged house and fish cages	0	-	7	23.3
Low yield (infestation)	0	-	3	10.0
Immediate response (multiple response)				
Repaired boat/fish cage	6	20.0	3	10.0
Repaired the house	5	16.7	1	3.3
Recaptured escaped fish	5	16.7	0	-
Cleaned the surroundings	4	13.3	1	3.3
Evacuate	3	10.0	7	23.3
Seek financial help from relatives	2	6.7	2	6.7
Secured food and water	2	6.7	1	3.3
Did land preparation and replanting	2	6.7	2	6.7
Harvested damaged crops	2	6.7	1	3.3
Stayed at home/secured things	1	3.3	9	30.0
Continued working	1	3.3	0	-
Inspected the farm	1	3.3	0	-
Reported damage to LGU-DA	1	3.3	0	-
Filed insurance claim	1	3.3	0	-

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Bought candles	0	-	1	3.3
Coping mechanism (multiple response)				
Wait for the calamity to recede/stayed at home	10	20.0	6	10.0
Seek relief assistance from LGU	6	20.0	8	26.7
Loan availment (relatives, government, private)	6	20.0	4	13.3
Went fishing	4	13.3	3	10.0
Did replanting/backyard gardening	3	10.0	6	20.0
Cleaning/Repairing	3	10.0	1	3.3
Filed damage report for insurance claims	2	6.7	0	-
Secured food and water	2	6.7	0	-
Continued working	1	3.3	0	-
Recaptured escaped fish	1	3.3	0	-
Watched news for typhoon updates	1	3.3	1	3.3
Harvested damaged crops	1	3.3	1	3.3

Table 56. Loan availment of beneficiaries (before SURE)

Item	Number	Percent
Availed of loan		
Yes	6	20
No	24	80
If no, reasons for not borrowing (n=24, multiple response)		
Fear of loan defaults	10	41.7
No access to any loan source	5	20.8
Unnecessary	4	16.7
No other financial source to repay the loan	5	20.8
If yes, intended use of the loan (n=6)		
farming	3	50.0
fishing	2	33.3
Household expenses	1	16.7

Table 57. Credit availment of six beneficiaries prior to SURE

Borrower	Source of loan	Year Availed	Amount requested	Amount granted	Loan proceeds	Interest rate	Loan duration (months)	Schedule of payment
1	Card Bank	2018	20,000	20,000	Cash	1%	3	Monthly
2	Bank (name not specified)	2018	15,000	15,000	Cash	15%	6	Monthly
3	Bank (name not specified)	2018	15,000	15,000	Cash	15%	6	Monthly
4	Relatives	2016	5,000	5,000	Cash	0%	1	Monthly
5	Card Bank	2016	10,000	10,000	Cash	1%	6	After Harvest
6	Card Bank	2018	50,000	50,000	Cash	2%	3	Weekly

Note: No collateral required

4.3.3.4.2 Taal Volcano eruption and financial assistance to calamity victims

The Taal Volcano which erupted after four decades of quiet spewed gases, heavy ash and steam sent thousands of residents in coastal areas around the lake fleeing their homes. The wet heavy ash withered the vegetation and extensively disrupted the livelihood activities in the area. Crops were damaged, fishing gears, fishing boats and fish cages were destroyed, and death of livestock were reported by 87 percent of both beneficiaries and non-beneficiaries (**Table 58**). Residential houses were destroyed, major roads became unpassable, and thousands of fish in the lake were killed. Residential and commercial areas were covered with ashes and mud. Two beneficiaries experienced depression.

The majority (87%) of beneficiaries and non-beneficiaries had to stay in evacuation centers. Some made sure that their daily provisions and their domestic animals are secured. They also dealt with the situation by relying on the assistance from the local government (60% of beneficiaries and 67% of non-beneficiaries), and borrowing from relatives and other sources. Two of them defied authorities and went fishing in danger zones flagged by authorities so they have something to eat.

Table 58. Calamities experienced, responses and coping mechanism: With SURE

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Number of respondents	30		30	
Calamity that affected the beneficiaries	30	100.0	30	100.0
Taal eruption	30	100.0	30	100.0
Typhoon	20	66.7	8	26.7
Fish kill	2	6.7	1	3.3
Frequency		0.0		0.0
January 12, 2020 (more than a month)	28	93.3	19	63.3
Once a year (typhoon and fish kill)	20	66.7	4	13.3

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Every three (3) years (typhoon)	10	33.3	13	43.3
Extent of damage		0.0		0.0
Damage to livelihood (fishing, farming, pig)/destroyed fishing gears, fishing boats, ripped up fish cages, animal death	26	86.7	26	86.7
Destroyed houses	16	53.3	29	96.7
Disruption of essential services (public transportation due to impassable roads)	10	33.3	2	6.7
No income/profit loss	6	20.0	5	16.7
Thousands of fish washed up	5	16.7	2	6.7
Residential, commercial and agricultural areas were covered with mud and ash	3	10.0	3	10.0
Depression	2	6.7	0	0.0
No fish buyers due to upwelling of sulphur	1	3.3	0	0.0
Immediate response		0.0		0.0
Went to emergency evacuation centers at (Lumbang, Lipa, Balayan, Bauan, Tanuan, Padre Pio of Batangas; Candelaria and Lucban of Quezon)	24	80.0	27	90.0
secured family	4	13.3	5	16.7
secured food and water	3	10.0	2	6.7
secured farm animals	2	6.7	1	3.3
used savings for emergency purposes	1	3.3	0	0.0
secured fish cages	1	3.3	0	0.0
replanting	1	3.3	0	0.0
Cleaning	1	3.3	1	3.3
loan availment	0	0.0	2	6.7
Coping mechanism		0.0		0.0
Relief assistance	18	60.0	20	66.7
Loan availment (relatives, government, private)	8	26.7	4	13.3
Stayed at the evacuation center	4	13.3	2	6.7
Fishing/farming in danger zone areas	2	6.7	0	0.0
Cleaning and repairing during window hours	2	6.7	4	13.3
Visiting farm animals	1	3.3	0	0.0
Replanting	1	3.3	0	0.0
Seek financial and technical assistance	2	6.7	2	6.7
Secure food and water	0	0.0	1	3.3
Pray	0	0.0	1	3.3
Look for other job	0	0.0	2	6.7

SURE-Taal Program for calamity victims

Timeliness of credit assistance

When Taal Volcano erupted from January 12 to 15, 2020, ACPC responded to the call of the national government to extend financial assistance to needy small farmers and fisherfolks in affected areas through the SURE Program. ACPC engaged the services of Mount Carmel Rural Bank (MCRB). ACPC provided the list of beneficiaries to the bank. The bank then coordinated with the municipal agriculture offices of affected towns to assist in speeding up the loan process such as in filling out the loan application form and promissory notes, and in photocopying the identification card. Processing time and loan release is five days from date of submission of required documents according to the conduit. Each received P25,000. Service charge is three percent. Some requested a lower amount fearing that they might not be able to pay the dues. Borrowers received the loan proceeds in cash over the counter starting February 21 to May 28, 2020 or almost six weeks to five months after. In between, they have managed to cope as discussed earlier by borrowing from relatives and other sources and availing of relief assistance from their local government unit.

Prior to loan release, the bank conducted orientation seminar on financial literacy. However, the content/information discussed about SURE during the seminar might not be enough for beneficiaries to fully comprehend. In fact, majority of beneficiaries (57%) do not know that the program they are involved in is the SURE Taal Program (**Table 59**). This is the reality in the field, let alone the real situation where farmers are mostly unaware with even the title of agricultural programs implemented in their area but only know the implementing agency. Expectedly, most non-beneficiaries (77%) are not aware of SURE.

Those unaware only knew that there is conduit providing loan in the area, one guessed it is a BFAR loan program. Another revealed that the program was not explained to them during the orientation.

Table 59. Awareness of the SURE Program

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Aware	13	43.3	7	23.3
Not aware	17	56.7	23	76.7
Knowledge about SURE (n=13)				
loan program of Mount Carmel Rural Bank	3	23.1	0	0.0
loan program of ACPC	3	23.1	0	0.0
loan program for Taal-affected farmers and fisher folks	2	15.4	1	14.3
loan program of Department of Agriculture (DA)	1	7.7	3	42.9
eight (8) years to pay	1	7.7	0	0.0
government assistance program	2	15.4	3	42.9
initiative of LGU	1	7.7	0	0.0
Not aware (n=17)				
no idea/never been heard/unaware	8	47.1		
what I know is the conduit	6	35.3		
(Mount Carmel Rural Bank)				

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
I thought it is a loan program of BFAR	1	5.9		
it wasn't explained well	1	5.9		
cannot remember	1	5.9		

Loan availment by beneficiaries

To avail of the loan package, one third of beneficiaries cited that they begged to be included in the list of qualified farmers/fisherfolks. Two cited that their names are already on the list while one mentioned that only shortlisted farmers are qualified (**Table 60**). For others, however, borrowing from SURE is much like a personal loan intended for household expenses, medication, and education of children and to pay the due bills. Two borrowed to survive and recover, another two mentioned the convenience offered by SURE in availing the loan. One each cited fast release, long repayment period, the need to purchase fishing gears, and the need for additional capital in fishing business. All are first time borrowers of the Mount Carmel.

Even so, majority of beneficiaries rated the speed of loan release as “very slow” (47%) and “slow” (27%) and the timeliness of release is rated “late”. These claims may be treated as subjective. It was noted that the loan process usually occurred in one to five days until the borrower was able to complete the application. In fact, beneficiaries rated compliance to documentary requirements as “very easy”. On part of the bank, verification of the documents can take one to three days and if all papers are in order, loan releases can happen in two to three weeks. As shown in **Table 61**, most of the releases happened during this period.

Beneficiaries incurred a transaction cost of about PhP143 on the average. This is essentially for processing of documentary requirement and transportation. Accessibility to the bank may be a concern noting that it is 23 km away from Talisay, 13.2 km from Balete and 59 km from Laurel. The average distance from residence of beneficiaries to the bank is 16.7 km.

Table 60. Reasons for SURE loan availment by beneficiaries

Item	Number	Percent
I begged to be included in the list	10	33.3
Its timeliness	5	16.7
Need for medication & household expenses	3	10
included as beneficiary/only shortlisted SFF can avail the loan	3	10
For survival and recovery	2	6.7
Out of convenience	2	6.7
To purchase fishing gears	1	3.3
Additional capital for fishing	1	3.3
Long repayment period	1	3.3
For education of children	1	3.3
Fast release	1	3.3

Table 61. SURE loan availment of beneficiaries (continued)

Item	Number	Percent
<u>Speed of loan release</u>		
Very slow	14	46.7
Slow	8	26.7
Fast	5	16.7
Very fast	3	10.0
<u>Timeliness of release</u>		
Late	23	76.7
Timely, as agreed/indicated in the documents	7	23.3
<u>No. of days/weeks the loan is released after submission of documents</u>		
1 week	8	26.7
2 weeks	4	13.3
3 weeks	4	13.3
1 month	8	26.7
1.5 months	6	20.0
<u>Rate of compliance to documentary requirements</u>		
very easy	29	96.7
easy	1	3.3
<u>Transaction costs (PhP)</u>		
none	5	16.7
50	3	10
80	1	3.3
100	4	13.3
120	1	3.3
150	6	20.0
200	3	10.0
250	3	10.0
300	2	6.7
350	2	6.7
Average transaction cost (Pesos)	143.33	
<u>Accessibility of PLC</u>		
Average distance to PLC (km)	16.7	

Item	Number	Percent
less than 1	2	6.7
3-5	6	20.0
6-9	3	10.0
10-12	8	26.7
13-15	7	23.3
16	1	3.3
20	1	3.3
50	1	3.3

Loan Duration and Schedule of Payment

The loan has duration of 6 to 8 years (**Table 62**). Amortization is in equal payment terms with an option to pay either quarterly, twice a year or annually. Majority (24 or 80%) reported a duration of eight years wherein 18 of them shall pay P700 per quarter, one pays twice a year and five pay annually. Quarterly payment for a 7-year duration is P892.43 and P3,572.43 if the payment schedule is yearly. One opted for a six-year duration where the payment term is P1,041.67 per quarter.

Overall, the schedule of payment and amortization appear to be light and affordable to borrowers.

Table 62. Loan duration, schedule of payment and amortization

Number Reporting	Duration (Years)	Payment Schedule	Amortization
1	6	Quarterly	1,041.67
5	7	Quarterly	892.86
1	7	Yearly	3,571.43
18	8	Quarterly	700.00
1	8	2x yearly	1,500.00
5	8	Yearly	3,000.00

Loan Allocation

With the amount received, the beneficiaries who engaged in capture fishing purchased fishnets/fishing gear (for an average of P17,750), and those who are into cage culture purchased screens and nets (P16,500). Crop farmers purchased seedlings, fertilizers, and other farm inputs (P14,550).

Thus, in terms of allocation, it appears that the beneficiaries have already planned out everything and used the amount efficiently by apportioning certain amount for economic activities and partly for household use (**Table 63**). Of the total loan disbursements, 37% was dispensed in the household, while 60% was allocated to farm/ fishfarm business. In times of calamities and with a loan package offered for their recovery, the survey showed that the beneficiaries made certain that the government assistance is allocated for economic activities such as farming and fishing. Question is, who makes the decisions when it comes to loan allocation and the decision to borrow.

Table 63. Allocation by beneficiaries of the loan proceeds.

Farmer	Intended use of loan	Farm		Non-farm		Household		Loan amount	Amount utilized in		
		Commodity	%Allocation	Item	%Allocation	Item	%Allocation		Farm/Fish Farm	Non-farm	Household
1	Fishing	Fishing	100%					24,000	24,000		
2	Fishing	Fishing	100%					24,000	24,000		
3	Fishing	Fishing	60%			Food	40%	24,100	14,460		9,640
4	Fishing	Fishing	70%			Food	30%	24,100	16,870		7,230
5	Fishing	Fishing	80%			Food	10%	24,000	19,200		4,800
6	Fishing	Fishing	90%			Food and utilities	10%	25,000	22,500		2,500
7	Fishing	Fishing	95%			Food	5%	25,000	23,750		1,250
8	Fishing	Fishing	60%			Food	20%	25,000	15,000		10,000
						Utilities	20%				
9	Fishing	Fishing	20%			Household	80%	25,000	5,000		20,000
10	Fishing	Fishing	70%			Household	30%	25,000	17,500		7,500
11	Household & medicines	Fishing	20%			Medicine	20%	25,000	5,000		20,000
						Household	60%				
12	Fishing					Household	100%	25,000			25,000
13	Farming	Farming	100%					25,000	25,000		
14	Fishing	Fishing	100%					25,000	25,000		
15	Household					Household	100%	25,000			25,000
16	Household					Household	100%	24,300			24,300
17	Household	Fishing	50%			Household	50%	25,000	12,500		12,500
18	Fishing	Fishing	50%			Children	50%	25,000	12,500		12,500
19	Swine	Swine	100%					24,000	24,000		
20	Farming	Calamans	100%					24,000	24,000		

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		i									
21	Farming	Ginger	100%					24,000	24,000		
22	Swine					Househol d	100%	25,000			25,000
23	Livestock	Goat Pig	20% 80%					25,000	25,000		
24	Chicken	Chicks	75%			Househol d	25%	25,000	18,750		6,250
25	Fishing			Sari- sari store	40%	Househol d	60%	25,000		10,00 0	15,000
26	Househol d	Farming	20%			Househol d	70%	25,000	5,000		20,000
						Educatio n	10%				
27	Farming	Farming	30%			Utilities	60%	25,000	7,500		17,500
						Food	10%				
28	Fishing	Fishing	95%			Househol d	5%	25,000	23,750		1,250
29	Fishing	Fishing	100%					25,000	25,000		
30	Househol d	Farming	20%	Froze n goods	60%	Utilities	20%	25,000	5,000	15,00 0	5,000
Total								741,500.0 0	444,280	25,00 0	272,220
Percent									59.92	3.37	36.71

4.3.3.5 Decision making in loan availing and utilization

The SURE program has made the husband decide mostly on when, where, how, where to borrow, who process the loan, decide on the utilization of loan proceeds and facilitate the loan payments. With SURE, however, there was an increase in percentage of the wife making decisions in most aspects of the program (**Table 64**).

Table 64. Gender concern, before and with SURE Program

Item	No. Reporting	Both husband and wife	Wife	Husband
		<u>percent</u>		
Who decides when to borrow?				
Before SURE	6	66.7	16.7	16.7
With SURE	30	36.7	23.3	40.0
Who decides on how to borrow				
Before SURE	6	33.3	16.7	50.0
With SURE	30	33.3	20.0	46.7
Who decides where to borrow				
Before SURE	6	33.3	16.7	50.0
With SURE	30	30.0	23.3	46.7
Who prepares the documents/ requirements needed to avail the loan?				
Before SURE	6	33.3	33.3	33.3
With SURE	30	10.0	36.7	53.3
Who processes the loan				
Before SURE	6	33.3	33.3	33.3
With SURE	30	13.3	26.7	60.0
Who decides on how the loan proceeds will be used				
Before SURE	6	50.0	16.7	33.3
With SURE	30	26.7	20.0	53.3
Who facilitates the payment of loan				
Before SURE	6	33.3	33.3	33.3
With SURE	30	23.3	20.0	56.7

4.3.3.6 Farm Productivity

The lake is home to several finfish species most notably Tawilis, Ayungin and Maliputo. Tilapia (popularly known as Talisay tilapia) are also found in the lake and are mostly grown in fish cages.

Over half of the beneficiaries and non-beneficiaries are engaged in sustenance fishing (fish capture). Fish cage operation is being done by seven beneficiaries and crop production by five (**Table 65**). Others raised livestock for a living. Four switched to other livelihood activities after the volcanic eruption. No switches were observed among the non-beneficiaries (**Table 66**).

Table 65. Enterprise before and after SURE by beneficiaries

Number	Before	With
14	Fish Capture	Fish Capture
7	Fish Cage	Fish Cage
1	Swine	Swine
1	Crop Farming (Calamansi)	Crop Farming (Calamansi)
1	Crop Farming (Ginger)	Crop Farming (Ginger)
1	Crop (Banana, Vegetables)	Crop Farming (Banana, Vegetable)
1	Crop (Guyabano, Cacao, Coconut, Corn, Squash)	Crop (Guyabano, Cacao, Corn, Squash)
1	Fish Capture	Crop Farming
1	Fish Capture	Pig
1	Crop (Banana)	Swine and Goat
1	Crop (potato)	Chicken

Table 66. Enterprise before and after SURE by non-beneficiaries

Number	Before	With
18	Fish Capture	Fish Capture
2	Fish Cage	Fish Cage
1	Fish Capture/Cage	Fish Capture/Cage
1	Crop (Banana, Coconut, Guyabano)	Crop (Banana, Coconut, Guayabano)
1	Crop (Banana, Cassavam Sweet Potato)	Crop (Banana, Sweet Potato)
1	Crop (Vegetables)	Crop (Banana, Sitao, Squash)
1	Crops (Sitao, Squash, Banana)	Crop (Banana, Sitao, Squash)
1	Crop (Papaya, Banana, Squash)	Crop (Papaya, Banana, Squash)

1	Crop (Palay)	Crop (Banana)
1	Crop (Vegetables)	Livestock/Poultry

SURE has provided the lifeline for beneficiaries to go back to their usual income generating activities. The loan proceeds are enough for the fishermen to buy fishnets that cost an average of P17,750. The number of fishing days however declined from 15 to 11 per month which may be due to the declining fish production caused by pollution from sulfuric emission and ashfall, overfishing and expansion of aquaculture activities such as fish cage culture. Total monthly expenses of less than P5,000 is used for gasoline of motorized banca and for miscellaneous expenses such as food (**Table 67**). This gives them a monthly income of P5,550, three times drop prior to volcanic eruption. The same can be observed in income of the non-beneficiaries.

Table 67. Income from fish capture per month

Item	Beneficiary		Non-Beneficiary	
	Before	After	Before	After
Number reporting	16	14	18	18
Gross Income	19,884	9,730	20,878	10,440
Expenses				
Gasoline,oil	4,500	3,850	5,600	5,250
Other expenses	450	330	250	300
Total Expenses	4,950	4,180	5,850	5,550
Net Income	14,934	5,550	15,028	4,890
Assumption				
No. of fishing days per month	15	11	16	15

While income from sustenance fishing has declined, revenue of beneficiaries from fish cage culture appeared to have improved as shown in **Table 68**. This could be attributed to an increase in intensity of stocking from 41,000 to 155,000 fingerlings. One cycle could take up 5-6 months. Average income from crop production also increased (**Table 69**).

Table 68. Income in tilapia fish cage culture, one cycle (6 months/cycle)

Item	Beneficiary (n=7)		Non-Beneficiary (n=3)	
	Before	After	Before	After
Gross Income	464,122	824,522	470,333	377,031
Expenses				
Fingerlings	12,400	46,571	78,600	70,625
Feeds	110,200	192,511	21,500	20,583
Other Expenses	12,560	23,908	10,010	9,120
Total Expenses	135,160	262,990	110,110	100,328
Net Income	328,962	561,532	360,223	276,703

Table 69. Income from crop production (one year)

Item	Beneficiary		Non-Beneficiary	
	Before	After	Before	After
Number reporting	6	5	7	6
Gross Income	31,030	45,366	20,292	18,571
Expenses				
Fertilizer	2,885	4,550	2,700	2,511
Other expenses	525	458	600	267
Total Expenses	3,410	5,008	3,300	2,778
Net Income	27,620	40,358	16,992	15,793

4.3.3.7 Recovering from Calamity

Following the disruptions in livelihood activities caused by volcanic eruption, majority of the beneficiaries appear to have reached the recovery phase (**Table 70**). With the SURE program in place, many beneficiaries were able to recover in less than a year. Without the SURE, recovery could have taken in more than one year.

They claimed that recovering from a very destructive ashfall would have been more difficult if not for the support of SURE program (**Table 71**). They credited the program in their struggle to start once more. Forty one percent reasoned that they have no other means but the support from SURE enable them to buy fish nets and repair their fish cages. The loan proceeds served as additional capital of four respondents. Others used the amount for household needs and crop production.

Eight beneficiaries did not credit SURE in their recovery efforts. They stated that the amount is insufficient to sustain a livelihood and it takes time to fully recover. One was bothered by excessive household expenses.

Table 70. Period of recovery

	Number	Percent
Without SURE		
1 year or more	13	43.3
1-2 years	1	3.3
2 months or more	1	3.3
2 months to one year	1	3.3
2 years	3	10.0
3 years	4	13.3
4 months	1	3.3
5 years and more	1	3.3
more than 2 years	5	16.7
With SURE Assistance		
1 week	2	6.7
1 year	10	33.3
2 months	2	6.7
3 months	2	6.7
4 months	1	3.3
6 months	4	13.3
6-8 months	1	3.3
8 months	1	3.3
Less than one year	1	3.3
More than one year	2	6.7
5 years	1	3.3
not yet recovered	3	10.0

Table 71. Recovering from calamity

Item	Number reporting	Percent
Do you think your recovery would have been more difficult without the SURE Program?		
Yes	22	73.3
No	8	26.7
Reasons for "yes" response (n=22)		
no means other financial sources to buy fish nets and repair the skylab	14	63.6
served as additional capital	4	18.2
I was able to buy egg-laying chickens	1	4.6
no means other than SURE to sustain the basic needs of the family	1	4.6
the loan used in house repairing	1	4.6
used in replanting	1	4.6
Reasons for "no" response (n=8)		
the loan is insufficient to sustain the livelihood,	4	50.0

Item	Number reporting	Percent
excessive household expenses; long harvesting period	1	12.5
it takes time to fully recover	1	12.5
no changes	1	12.5
still affected by the pandemic	1	12.5
Has your recovery sped up as a result of the SURE program?		
Yes	19	63.3
No	11	36.7
Reasons for "yes" response		
was able to buy fish nets	4	21.1
serves as additional capital	2	10.5
helped me recover	2	10.5
no loan defaults	1	5.3
it serves as financial support	1	5.3
the loan was used in house repairing	1	5.3

4.3.3.8 Successful features of SURE and areas for improvement

The program has all the basic elements of becoming a successful loan program. It is able to address the needs of small farmers and fisherfolks by providing loan that has no interest (30% reporting) and only legitimate victims of volcanic eruption were aided (23%) (**Table 72**). Moreover, the loan provision is “timely” (20%), the processing of application is easy, and the loan is released quickly. One each mentioned long repayment period as a good feature, absence of collateral and one can avail as much as P25,000.

Beneficiaries suggested the following areas for improvement: increase the loanable amount and ensure that only Taal victims will be the beneficiaries of the program, increase the loanable amount to P100,000 – P300,000, offer a long repayment period, increase the number of borrowers, and make the PLC physically accessible.

Table 72. Successful features of SURE and areas for improvement

Item	Number reporting	Percent
Number of respondents	30	
Successful features		
No interest	9	30.0
Beneficiaries are taal-affected farmers and fisherfolks	7	23.3
Timely	6	20.0
Fast release	2	6.7
Easy process	1	3.3
Can avail up to P25,000	1	3.3
Long repayment period	1	3.3
No collateral	1	3.3
Payable after 1 year	1	3.3
Physically accessible	1	3.3
Features that need improvement		
Increase the loanable amount	9	30.0
All Taal affected farmers and fishers can avail the loan	4	13.33
Make loan cap to 100,000-300,000	3	10.0
All affected barangays must avail the loan	2	6.67
Extend the SURE loan program	1	3.33
Extend the repayment period	1	3.33
Increase the number of beneficiaries	1	3.33
Make the PLC physically available/accessible to residents	1	3.33

4.3.3.9 Problems Encountered

Loan availment

Respondents live in areas which they consider far from lending institution and is a problem when it comes to loan availment. In addition, beneficiaries claimed that loan is not released on time, and the municipality where they live has limited number of formal financial institutions (**Table 73**). They claimed that the lending procedures are not clear to them, and they lacked the knowledge to use of ATMs and gadgets. Among non-beneficiaries, limited number of lending

institutions in the area is also a problem along with lack of knowledge in using ATM. Among the non-beneficiaries, their biggest problem is the high interest rate.

Table 73. Problems encountered in loan availment

Problem	Beneficiary				Non-Beneficiary			
	Before (n=6)		With SURE (n=30)		Before (n=4)		With SURE (24)	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Accessibility of lending institution	4	66.7	6	20.0	0	0	2	8.3
Late release of loan	3	50.0	6	20.0	0	0	2	8.3
Limited number of formal institutions in the area	3	50.0	7	23.3	2	50	4	16.7
Unclear procedures	2	33.3	8	26.7	0	0	1	4.2
Low or lack of knowledge on the use of ATM, gadgets	2	33.4	3	10.0	1	25	3	12.5
High interest rate	1	16.7	0	0	0	0	12	50.0

Loan Repayment

Both beneficiaries and non-beneficiaries cited almost the same problems. Beneficiaries, particularly sustenance fishermen, claimed of low income due to poor fish catch (53%), low product price (53%), and unpredictable pests among crop farmers which caused a drop in their production (**Table 74**). Another factor is willful default which they claimed is due to the pandemic and to loan collectors who often failed to visit them on time when they have their cash on hand (70%). Four respondents complained that payment interval is too close.

Table 74. Problems encountered in loan repayment

Item	Beneficiary				Non-Beneficiary			
	Before (6)		With SURE (30)		Before (4)		With SURE (24)	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Low income due to poor yield	6	100.0	16	53.3	4	100.0	16	66.7
Low market price of produce/commodity	6	100.0	16	53.3	4	100.0	16	66.7
Willful default	5	83.3	21	70.0	4	100.0	20	66.7
Pest infestation	3	50.0	6	20.0	3	75.0	6	25.0

Item	Beneficiary				Non-Beneficiary			
	Before (6)		With SURE (30)		Before (4)		With SURE (24)	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Lending institution is too far from the farm/residence	3	50.0	10	33.3	3	75.0	10	41.7
Late planting due to late release of loan (for crops only)	2	33.3	0	0.0	2	50.0	0	0.0
Payment schedule is too rigid/close interval payment schedule	1	16.7	4	13.3	1	25.0	4	16.7
others (pandemic)	0	0.0	11	36.7	0	0.0	11	45.8

4.3.3.10 Perceptions

Characteristics of a good loan facility

To both beneficiaries and non-beneficiaries, a good loan facility is one with no interest, no loan cap, with long repayment period, fast release and no collateral, accessible, and with minimum requirements (**Table 75**).

Table 75. Characteristics of a good loan facility

Item	Beneficiary (30)		Non Beneficiary (300)	
	Number	Percent	Number	Percent
no interest	18	60.0	12	40.0
no loan cap	9	30.0	5	16.7
low interest	4	13.3	5	16.7
long repayment period	3	10.0	5	16.7
fast release	2	6.7	3	10.0
no collateral	2	6.7	3	10.0
loan cap of 100,000	2	6.7	0	0
accessible	2	6.7	3	10.0
minimum requirements	1	3.3	0	0
clear procedures	1	3.3	0	0

On ease of access and loan repayment

Both respondents strongly agree that an easy to pay loan is one with low interest rate, long repayment period, amortization spread over time and physically accessible (**Table 76**) On the other hand, an easy to access loan is one with well disseminated information about the loan window, with minimal documentary requirements, borrowers are provided assistance, with physically accessible lending centers.

Table 76. Perception on ease in loan payment and ease of access to loan

Item	Beneficiary (% reporting)				Non-Beneficiary (% reporting)			
	Strongly agree	Agree	Neutral	Disagree	Strongly agree	Agree	Neutral	Strongly disagree
An easy to pay loan is one with								
low interest rate	93.3	6.7	0.0	0.0	96.7	0.0	3.3	0.0
long repayment period	86.7	10.0	3.3	0.0	86.7	6.7	3.3	3.3
amortization well spread over time	80.0	20.0	0.0	0.0	90.0	3.3	6.7	0.0
physically accessible payment/collection centers	76.7	20.0	3.3	0.0	90.0	3.3	3.3	3.3
An easy to access loan is one with								
well disseminated information about the loan window	80.0	16.7	0.0	3.3	93.3	3.3	3.3	0.0
minimal documentary requirement	83.3	13.3	3.3	0.0	90.0	6.7	3.3	0.0
assistance provided for the access of the loan	90.0	10.0	0.0	0.0	93.3	3.3	3.3	0.0
physically accessible lending centers	66.7	33.3	0.0	0.0	90.0	6.7	3.3	0.0
no unreasonable cap on the loan	80.0	13.3	0.0	6.7	90.0	6.7	3.3	0.0

Resiliency rating on level and speed of recovery due to SURE Program

Majority strongly agreed that SURE helped them achieve their level of recovery similar to their status before availing the loan. It also helped them achieve a recovery level better than their status before. SURE also enabled them to achieve faster recovery and lessen their cost of recovery (**Table 77**).

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Table 77. Resiliency rating

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Level of recovery					
SURE helped me to achieve recovery level similar to the status before availing the loan	66.7	23.3	10.0	0	0
SURE helped me to achieve recovery level better than the status before availing the loan	56.7	30.0	10.0	0	3.3
Speed of recovery					
SURE enabled me to achieve a period of recovery similar to the status before the loan	56.7	30.0	10.0	0	3.3
SURE enabled me to achieve a faster recovery	56.7	30.0	10.0	0	3.3
Cost of recovery					
SURE lessen the cost of recovery	60.0	26.7	10.0	0	3.3

Level of agreement on various aspects of the SURE Program

There was a strong agreement that requirements for loan application by the lending institution are easy to comply and the terms and conditions of the loan are stated clearly (**Table 78**). This is in contrast to their earlier claim that the terms and conditions are not well explained to them. The loan amount is sufficient, loan is released on time and loan repayment period is sufficient for the time being without having to struggle financially.

They also indicated that they are satisfied with the loan assistance provided to them. It improved their general well-being in terms of high life satisfaction. It also improved their credit management, and they are satisfied with the services provided by SURE.

Table 78. Level of agreement of beneficiaries on the various aspects of SURE program.

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
SURE requirements for loan application of lending institutions are easy to comply with	70	23	23.3	3.3	0
SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	70	20	6.7	3.3	0
SURE loan amount provided is sufficient for farm production expenses	43.3	30	10	13.3	3.3
SURE loan money is released on time (before cropping period/production cycle).	63.3	20	10	6.7	0
SURE loan repayment period is sufficient for the time being of loan possession without having to struggle financially	66.7	30	3.3	0	0
SURE loan maturity rate fee is not extremely high.	63.3	33.3	3.3	0	0
SURE loan service fee is affordable.	63.3	33.3	3.3	0	0
The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	73.3	16.7	6.7	3.33	0
SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	63.3	26.7	10	0	0
SURE loan program has improved my credit/loan management	56.7	33.3	10	0	0
I am satisfied with the services provided by the SURE loan program	63.3	30	6.7	0	0
SURE trainings/seminars provided are effective to have sufficient knowledge.	75	25	0	0	0

4.3.4 Typhoon/Tropical depression

4.3.3.1 Targeting Calamity Affected Smallholder Farmers of SURE Program

The country has been experiencing extremely devastating typhoon and tropical depression in recent years. They usually occur towards the end of last quarter of the year. Bicol Region experienced the rage of Tropical Depression Usman on 28 December 2018 leaving P816 million agricultural losses and thousands of farmers and fisherfolks displaced and affected. Camarines Sur was severely affected. The same year, Tropical Depression Samuel swept Eastern Visayas and other portions of the Visayas, Northern Mindanao and Southern Luzon from November 18 to 22, 2018. This resulted to P52 billion in crop damage due to excessive flooding. One of the hardest hits was Eastern Samar. On the other hand, Typhoon Vinta, by far the deadliest typhoon to hit Mindanao of late, made its landfall on December 22, 2017 and stayed on for two more days. It resulted to flashfloods and massive landslides that killed over 200 residents and wiped out several villages forcing thousands of families to seek cover to evacuation centers. Zamboanga del Norte is one of the provinces severely affected.

SURE Program provided assistance to 1,547 farmers in Camarines Sur affected by Tropical Depression Usman. Loan disbursement to program beneficiaries begun in April 2019 and went on till May and August 2019 (**Table 79**). Total loan disbursement was P34.9 million. Palay was the major commodity applied for loan (80%) and corn, a far second (17%). Most of the beneficiaries (71%) received P25,000 each while 16% received P20,000.

Table 79. SURE loan disbursements in Camarines Sur

Item	Number of Beneficiaries		Disbursement	
	Number	Percent	Amount	Percent
<u>Month Released</u>				
Apr-19	325	21.0	6,990,550	20.0
May-19	533	34.0	11,855,150	33.9
Aug-19	689	45.0	16,101,000	46.1
Total	1547	100.0	34,946,700	100.0
<u>Commodity</u>				
Palay-inbreed	1243	80.35	28,106,000	80.43
Corn	249	16.10	5,832,000	16.69
Vegetables	21	1.36	370,000	1.06
Abaca	11	0.71	240,000	0.69
Eggplant	7	0.45	148,000	0.42
Piggery	4	0.26	100,000	0.29
Squash	8	0.52	92,100	0.26
Cattle	1	0.06	25,000	0.07
Vegetable-corn	1	0.06	25,000	0.07
Ampalaya-palay	1	0.06	4,600	0.01
Bitter gourd	1	0.06	4,000	0.01
Total	1547	100	34,946,700	100

In Eastern Samar, 1,482 small farmers became beneficiaries of the SURE program. Loan releases were in batches. Releases started immediately in December 2018, or one month after, where eight percent (8%) received their loan (**Table 80**). One third each were released in January and February, and over 20 percent in March. Each beneficiary received P5,000 which was intended for rice, coconut, and vegetable production. Total disbursement amounted to P7.4 M. Because the loan conduit is far from the farm sites (about 157 km away), disbursements were done in a gymnasium in the town proper.

Table 80. SURE loan disbursements in Eastern Samar

Date of Release	Number of Beneficiaries		Disbursement	
	Number	Percent	Amount (P)	Percent
Dec-18	117	7.9	585,000	7.9
Jan-19	550	37.1	2,750,000	37.1
Feb-19	497	33.5	2,485,000	33.5
Mar-19	318	21.5	1,590,000	21.5
	1,482	100	7,410,000	100

In Zamboanga del Norte, SURE program assisted 1,228 farmers, each receiving P5,000. A total of P6.14M was released almost three months after the typhoon (**Table 81**).

Table 81. SURE loan disbursement in Zamboanga del Norte

Date of Release	Number of Beneficiaries		Disbursement	
	Number	Percent	Amount (P)	Percent
3/16/2018	901	73	4,505,000	73
3/29/2018	327	27	1,635,000	27
Total	1228	100	6,140,000	100

Coverage of the Survey

This study covered seven percent of the total beneficiaries in Camarines Sur, and six percent in Eastern Samar and Zamboanga del Norte for a total of 281. Total number of respondents was 562 (**Table 82**).

Table 82. Number of beneficiaries and non-beneficiaries surveyed

Study Area	Beneficiary	Non - Beneficiary	Total
Camarines Sur	111	111	222
Eastern Samar	92	92	184
Zamboanga del Norte	78	78	156
Total	281	281	562

4.3.4.2 Socio-Economic Profile of Respondents

Beneficiaries. The respondents are in their early 50's (**Table 83**). Majority are male in Camarines and Eastern Samar. There are more female respondents in Zamboanga del Norte. Most of them are married. Educational attainment is low, nine years in Camarines Sur, six and seven respectively in Eastern Samar and Zamboanga del Norte. Household size is five across the provinces. There are two working members, one on full-time basis.

Beneficiaries in Eastern Samar have more farming experience (35 years) compared with Camarines Sur (25 years) and Zamboanga del Norte (28 years). In terms of managing the farm, Eastern Samar have more years (25) as opposed to Camarines Sur (20) and Zamboanga del Norte (22 years).

Non-Beneficiaries. The respondents appear to be younger than the beneficiaries, 48 years old in CamSur, 41 years in Eastern Samar and 50 years old in Zamboanga del Norte. Majority are male and married. Eastern Samar and Zamboanga del Norte are better off in terms of education for having more years in school. Like the beneficiaries, the average household size is five. There are two working members in CamSur and Eastern Samar.

Since they are younger, they have less farming experience and less years managing their farms compared with the beneficiaries.

4.3.4.3 Credit Assistance and its Impacts to Calamity Stricken Farmers

Unforeseen events like typhoons/tropical depression can be unsettling to small and marginal farmers and fisherfolks who have limited means for survival and recovery expenses. In farming and fishing communities, this may mean expenditure for renovation of damaged properties (e.g. farm structures and residential homes) and capital to restart the farm operations. Work disruptions and crop and livestock failure means income losses that translate to difficulties in making ends meet especially when the farmers and fishers have little or no savings at all. A way to address this is to seek relief assistance from the local social welfare office in the LGU or to borrow from either formal or informal sources.

Awareness of loan facility/program

There are available credit facilities in the study areas which can be tapped when needed by calamity victims (**Table 84**). In the three provinces covered, less than half of beneficiaries (43%) are aware that there are formal credit sources in their area like banks and microfinance institutions (MFI). Among the MFIs, CARD and ASA Philippines have physical presence in the three provinces (**Table 85**).

One-third can also borrow from informal sources such as traders, input supplier and “Bombay” and their immediate relatives. Among the non-beneficiaries, less than one-half (42%) were aware of formal credit facilities in their area. More than half (57%) were aware of informal credit sources.

In Camarines Sur, most of the respondents reported the presence of formal credit sources in their locality (77 percent of beneficiaries and 76 percent of non-beneficiaries). Participation of beneficiaries in SURE may have contributed to such awareness. Among the most reported is BSDL which is the loan conduit of SURE, and CARD Bank.

In Eastern Samar, few beneficiaries (14%) and only one non-beneficiary is aware of formal credit sources. Mentioned were CARD and ASA Philippines. Relatives (55%), traders (19%), and input suppliers (37%) are the informal credit sources named by the non-beneficiaries.

In Zamboanga del Sur, about one third of beneficiaries and 42% of non-beneficiaries have knowledge of formal credit sources in their locality and these are the banks and MFIs. On the other hand, fifteen percent of beneficiaries and nearly half of non-beneficiaries mentioned informal credit source like traders/input suppliers, relatives and “Bombay”.

Table 83. Socio-economic profile

Item	Camarines Sur	Eastern Samar	Zamboanga del Norte
Beneficiary			
Number of Respondent	111	92	78
Age (average)	53	52	51
Gender (%)			
Male	61.3	81.5	47.4
Female	38.7	18.5	52.6
Civil Status (%)			
Single	3.6	8.7	2.6
Married	86.5	78.3	85.9
Common law	0.9	6.5	5.1
Widow/Widower	9	6.5	6.4
Years in school	9	6	7
Household size	5	5	5
No. of working members	2	2	2
Part-time	1	1	1
Full time	1	1	2
Working age (15 yrs & above	2	2	2
No. of non-working member	3	2	3
Years engaged in farming	25	35	28
Years managing the farm	20	25	22
Non-beneficiary			
Number of Respondent	111	92	78
Age (average)	48	41	50
Gender (%)			
Male	55	60	66.7
Female	45	40	33.3
Civil Status (%)			
Single	11.7	16.3	5.1
Married	81.1	72.8	78.2
Common law	0	5.4	3.8
Widow/Widower	7.2	5.4	7.7
Separated	0	0	5.1
Years in school	7	10	9
Household size	5	5	5
No. of working members	2	2	1
Part-time	1	1	1
Full time	1	1	1
Working age (15 yrs & above	2	2	2
No. of non-working member	3	2	2
Years engaged in farming	19	21	23
Years managing the farm	16	16	18

Table 84. Awareness of the loan facility/program, 281 beneficiaries

Item	Camarines Sur		Eastern Samar		Zamboanga del Norte		All	
	No.	%	No.	%	No.	%	No.	%
Beneficiaries	111		92		78		281	
<u>Formal</u>								
<i>Aware</i>	85	76.6	13	14.1	23	29.5	121	43.1
Type								
Bank	3	3.5	1	7.7	1	4.3	5	4.1
MFI	82	96.5	12	92.3	22	95.7	116	66.3
<i>Not aware</i>	26	23.4	79	85.9	55	70.5	160	56.9
<u>Informal</u>								
<i>Aware</i>	48	43.2	21	22.8	15	19.2	84	29.9
Type								
Relatives	48	100.0	21	100.0	11	73.3	80	95.2
Trader	45	93.8	1	4.8	6	40.0	52	61.9
Input supplier	9	18.8	1	4.8	-	-	10	11.9
Bombay	7	14.6			4	26.7	11	13.1
<i>Not aware</i>	63	56.8	71	77.2	63	80.8	197	70.1
Non-Beneficiaries								
<u>Formal</u>								
<i>Aware</i>	84	76.0	1	1.1	33	42.3	118	42.0
Type								
Bank	68	81.0	1	1.11	8	24.2	77	65.3
MFI	55	65.0	-	-	31	93.9	86	72.9
<i>Not aware</i>	27	24.0	91	98.9	45	57.7	163	58.0
<u>Informal</u>								
<i>Aware</i>	59	53.1	67	72.8	35	44.9	161	57.3
Type								
Relatives	59	100.0	37	55.2	17	48.6	113	70.2
Trader	23	39.0	13	19.4	14	40.0	50	31.1
Input supplier	5	8.5	25	37.3	12	34.3	42	26.1
Bombay	9	15.3	-	-	11	31.4	20	12.4
<i>Not aware</i>	52	46.9	25	27.2	43	55.1	120	42.7

Table 85. Formal credit sources mentioned by beneficiaries

Camarines Sur		Eastern Samar		Zamboanga del Norte	
Name	No	Name	No	Name	No.
BSDL	66	ASA	2	ASA/KFI	3
Bank	3	CARD	8	ASA	6
CARD	13	JSCP	2	CARD	7
JMH	1	Bank	1	KARBEMCO	2
PNB	1			KFI	4
UCPB	1			Bank	1
Total	85		13		23

4.3.4.4 Calamitous Event and Provision of Credit

4.3.4.4.1 Prior to SURE Program

Calamities experienced. Prior to implementation of SURE in the study areas, all three provinces had been hit in succession by typhoons and flooding reportedly occurring up to three times a year. These caused either complete or partial damage to crops and destruction of residential houses (**Table 86**). Pest and disease of crops were also reported by both beneficiaries and non-beneficiaries in Cam Sur and non-beneficiaries in Zamboanga del Norte.

Immediate response. The immediate response of respondents in Camarines Sur is to ask for relief/financial assistance from their local governments (barangay or municipal), apply for loans from either bank, MFI, and immediate relatives; report crop damage to PCIC for insurance claim; repair their houses, and clean their surroundings (**Table 87**).

In Eastern Samar, the respondents (both beneficiary and non-beneficiary) similarly asked relief and financial assistance from their barangay office. Others evacuated their residence, collect fallen coconuts to be processed into copra, repaired their houses, and cleaned their surroundings.

In Zamboanga del Norte, the beneficiaries asked their local government, relatives and friends for relief aid. Others went to evacuation centers. Immediate harvesting of the crops and securing the family from harm were also reported.

Coping mechanism. Most respondent did nothing but relied on relief assistance and donations from the LGUs and private individuals. Others followed up their loan application, returned to farming, looked for another work or engage in selling (**Table 88**).

Table 86. Calamities experienced and extent of damage: Before SURE (2014-2017)

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
CAMARINES SUR	111		111	
Calamity that affected the respondents (multiple response)				
Typhoon/La Niña/Flooding	111	100.0	111	100.0
Drought/ El Niño	22	19.8	16	14.4
Pest/Insect infestation; pest and disease	21	18.9	20	18.0
Extent of damage (multiple response)				
Total damage to crops	110	99.1	3	2.7
Total damage to residential property	5	4.5	6	5.4
Partial damage to residential property	4	3.6	10	9
Partial damage to crops	1	0.9	100	90.1
EASTERN SAMAR	92		92	
Calamity that affected the respondents (multiple response)				
Flooding	86	93.5	65	70.7
Typhoon	80	87.0	78	84.8
Pest/Insect infestation	0	0	2	2.2
Extent of damage (multiple response)				
Total damage to crops	52	56.5	51	55.4
Total damage to residential property	48	52.2	4	4.3
Partial damage to crops	36	39.1	41	44.6
Partial damage to residential property	32	34.8	20	21.7
ZAMBOANGA DEL NORTE	78		78	
Calamity that affected the respondents (multiple response)				
Typhoon/ flooding/low pressure/landslide	78	100	62	79.5
Pest/insect infestation (Brontista, coco beetle)	0	0	23	29.5
drought	0	0	1	1.3
none	0	0	6	7.7
Extent of damage (multiple response)				
Partial damage to crops (coconut) and livestock	41	52.6	16	20.5
Total damage to crops (coconut) and livestock; farm covered in mud; low crop yield	26	33.3	34	43.6
Partial damage to residential property and boat	23	29.5	6	7.7
Total damage to residential property and boat	5	6.4	25	32.1

Table 87. Immediate response after the calamity: Before SURE (2014-2017)

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Camarines Sur	111		111	
Apply for loan (formal and informal sources)	75	67.6	87	78.4
Ask relief and financial assistance from government	75	67.6	80	72.1
Ask relief and financial assistance from relatives	25	22.5	11	9.9
Damage report for indemnity claim/ Insurance at PCIC	24	21.6	10	9
House repair/Cleaning	16	14.4	15	13.5
Use savings	6	5.4	2	1.8
None	1	0.9	3	2.7
Secure the family, properties, machinery and equipment	1	0.9	2	1.8
Evacuation	0	0	2	1.8
Immediate harvesting	0	0	4	3.6
EASTERN SAMAR	92		92	
Ask relief and financial assistance	31	33.7	18	19.6
Evacuation	19	20.7	20	21.7
Copra processing	15	16.3	15	16.3
"wangklik" a practice of collecting fallen coconut right after the flood water recedes	14	15.2	4	4.3
House repair	11	12	8	8.7
Cleaning/clearing the area	8	8.7	11	12
Secure the family, properties, machines and equipment, food and water	4	4.3	7	7.6
None/pray/be strong	2	2.2	4	4.3
Wait for governments assistance	0	0	7	7.6
Loan availment (formal and informal sources)	0	0	2	2.2
ZAMBOANGA DEL NORTE	78		78	
Ask relief from the barangay, LGU, relatives and friends	37	47.4	2	4.8
Evacuate	27	34.6	14	33.3
Immediate harvesting	6	7.7	3	7.1
None	6	7.7	0	0
Secure the family from harm	3	3.8	5	11.9
Check farm status after flooding, clean, repair	3	3.8	3	7.1
Stay at home	2	2.6	0	0
Loan availment (formal and informal source)	1	1.3	0	0
Follow up insurance claim at PCIC	1	1.3	2	4.8

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Cut infected trees	0	0	3	7.1
Secure the pump boat	0	0	1	2.4
Wait until the flood recedes	0	0	1	2.4
Monitor the coconut tree and report to PCA	0	0	4	9.5
Keep the faith	0	0	1	2.4

Table 88. Coping mechanism after the calamity: Before SURE (2014-2017)

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Camarines Sur	111		111	
Rely on relief assistance	58	52.3	58	52.3
Make follow up on loan application	47	42.3	2	1.8
Return to planting, an activity they are used to doing	9	8.1	8	7.2
Divert to other sources of income (Banca rental)	6	5.4	5	4.5
Sell rice, vegetables and farm animals, food retailing	3	2.7	2	1.8
Always make sure to stock rice for emergency situations	2	1.8	0	0.0
None	1	0.9	1	0.9
Eastern Samar	92		92	
Rely on relief assistance	78	84.8	87	94.6
Plant crops again	42	45.7	34	37.0
Seek out help from relatives	12	13.0	11	12.0
Look for other sources of income	3	3.3	1	1.1
Engage in other sources of income	2	2.2	2	2.2
Use savings	2	2.2	0	0.0
None	1	1.1	1	1.1
Zamboanga del Norte	78		78	
Rely on relief and donations from the barangay, LGU, NGO, government, DSWD, relatives and friends	61	78.2	33	42.3
Follow up loan application	15	19.2	2	2.6
Look for other sources of income (habal-habal)	2	2.6	11	14.1
Planting of vegetables and rootcrops/other	15		12	15.4

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
crops		19.2		
Use savings	0	-	3	3.8
Look for remedies for infected coconut trees	0	-	2	2.6
Rely on reserved food	0	-	1	1.3
Fishing for food	0	-	1	1.3

Loan availment. Nearly 25 percent of beneficiaries had to borrow either from formal or informal sources to start over. MFIs is the more popular source of formal credit, and traders for informal source (**Table 89**). In Camarines Sur, majority borrowed from MFIs the more popular of which is CARD Bank while others borrowed from traders, bank, and relatives. Of the eight borrowers in Eastern Samar, four loaned from MFI, three from traders and one from relatives. In Zamboanga del Norte, preferred sources are MFI, traders, and private lenders. Appendix D show the loan details by source. Loans from MFI ranged from P5,000 to P25,000.

Need for cash to finance the farm production expenses is the major reason for borrowing especially in Camarines Sur and Zamboanga del Norte (**Table 90**). The few borrowers in Eastern Samar intended to use the loan as capital for non-farm business and for household expenses.

Non-borrowers were afraid of loan default/loan obligation and admittedly lacked the capacity to pay, especially in Eastern Samar and Zamboanga del Norte. In addition to these, borrowers in Camarines Sur disliked the high interest rate charged by both formal and informal credit sources in addition to excessive documentary requirements.

Table 89. Loan availment of beneficiaries before SURE Program in the study area.

Item	Camarines Sur (111)		Eastern Samar (92)		Zamboanga del Norte (78)		All (281)	
	No.	%	No.	%	No.	%	No.	%
Availed of loan								
Yes	47	42.3	8	8.7	14	17.9	69	24.6
No	64	57.7	84	91.3	64	82.1	212	75.4
Sources of loan								
MFI	27	57.4	4	50.0	6	42.9	37	53.6
Trader	12	25.5	3	37.5	3	21.4	18	26.1
Bank	5	10.6	-	-	-	-	5	7.2
Relative	3	6.4	1	12.5	-	-	4	5.8
Private	-	-	-	-	5	35.7	5	7.2
Amount								
150,000	1		-				1	
30,000	1		1		-		2	

Item	Camarines Sur (111)		Eastern Samar (92)		Zamboanga del Norte (78)		All (281)	
	No.	%	No.	%	No.	%	No.	%
25,000	10		-		-		10	
23,000	1		-		-		1	
20,000	8		1		-		9	
18,000	2		-		-		2	
16,000	1		-		-		1	
15,000	9		-		-		9	
12,500	1		-		-		1	
10,000	9		2		7		18	
7,000	1		-		-		1	
6,000	1		1		-		2	
5,000	2		2		3		7	
4,000	-		-		1		1	
3,000	-		-		3		3	
2,000	-		2		-		2	

Table 90. Reasons for borrowing and not borrowing: Before SURE

Item	Number	Percent
CAMARINES SUR	111	
Reasons for borrowing (n=47)		
Purchase of farm inputs	14	29.8
Rice production	12	25.5
Corn production	9	19.1
Farming and other expenses (education, household)	7	14.9
Vegetable farming	3	6.4
Loan repayment	1	2.1
Swine production	1	2.1
Reasons for not borrowing (n=64)		
High interest	15	23.4
Not needed (with financial assistance from relatives; did not replant; with other sources of income)	12	18.8
No capacity to pay; not enough income	11	17.2
Afraid of loan default	10	15.6
Excessive documentary requirements	6	9.4
No access to loan sources	4	6.3
To avoid burden	2	3.1
Not interested	2	3.1
With savings	2	3.1
EASTERN SAMAR	92	
Reasons for borrowing (n=8)		
Capital for non-farm business (sari-sari store)	4	50.0
Household expenses	3	37.5
For food purchase	1	12.5

Item	Number	Percent
Reasons for not borrowing (n=84, multiple response)		
Afraid of loan default	18	21.4
Incapable of paying	18	21.4
Not needed (with financial assistance from relatives; did not replant; with other sources of income)	6	7.1
High interest	1	1.2
Not interested	8	9.5
Not enough income	30	35.7
Not knowledgeable on loan procedures	1	1.2
No access to loan sources	3	3.6
With savings	1	1.2
ZAMBOANGA DEL NORTE	78	
Reasons for borrowing (n=15, multiple response)		
Farming and other expenses (education, household)	8	50.0
Rice production	3	18.8
Capital for non-farm business (sari-sari store)	2	12.5
Additional farm labor	2	12.5
Purchased of farm inputs	1	6.3
Reasons for not borrowing (n=63, multiple response)		
Afraid of loan default	11	17.5
Afraid of loan obligations	24	38.1
Spouse does not like to borrow	5	7.9
Not interested	6	9.5
Incapable of repaying the loan/ not enough income	18	28.6

4.3.4.4.2 Calamities experienced and SURE Implementation

Calamity and Extent of Damage. Typhoon, drought and crop infestation in recent years were reported by the respondents. In Camarines Sur, most severe was Typhoon Usman which hit the province on 28 December 2018 and left total damage to crops such as rice and corn, the major commodities cultivated in the province (**Table 91**). Usman also caused damage to infrastructures like residential properties. Few beneficiaries reported only partial damage to crops and infrastructure in contrast to non-beneficiaries that reported more partial damage.

In Eastern Visayas, Typhoon Samuel totally damaged standing crops as reported by the majority (66 percent of beneficiaries and 81 percent of non-beneficiaries). One half also reported damage to their farm and residential structures. Similarly, Typhoon Vinta severely damaged Zamboanga del Norte's agriculture sector. Not only did it caused total crop damage particularly to coconut and fruit bearing trees, the typhoon's floodwater also destroyed the residential areas. The resulting landslides swept away houses, farm animals and fishing equipment/tools and pump boats.

Immediate response. Depending on the circumstances of the farming households, the immediate response in Camarines Sur is to borrow either from formal or informal (**Table 92**). Others prepared damage report for insurance claim from PCIC, cleared their surroundings,

asked for relief and financial assistance from relatives, did house repair and secured from harm their family and property, among others.

In Eastern Samar, immediate response of both respondents is to ask for relief and financial assistance from the LGU, take temporary shelter in evacuation areas, clear and clean the area, collect fallen coconut, and engage in other income generating activities. A few prayed and opted to be mentally strong in the face of adversity.

In Zamboanga del Norte, the rushing and rising floodwaters forced 40% of beneficiaries and less than one third of non-beneficiaries to evacuate either to higher ground, in evacuation centers or to homes of relatives. Over one-third asked for assistance in the barangay, a few requested relatives and friends to provide them food. Others secured the safety of their family and checked on the situation, reported damage to DA and PCIC, and undertake clearing operation in the farm site.

Coping mechanism. Seeking financial assistance from government and other resources is major coping mechanism in the three provinces (**Table 93**). Others looked for other sources of income or engaged in business like selling agricultural products. In Camarines Sur, few respondents had to continue working either in the farm or in other areas to keep them busy and perhaps maintain their sanity. In Eastern Samar, both beneficiaries and non-beneficiaries gathered fallen coconuts, and processed and sold them as copra. Others have savings to get them by.

Table 91. Calamities experienced and extent of damage: With SURE

	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
CAMARINES SUR	111		111	
Typhoon (Usman, Quinta, Rolly, Ulysses)	111	100	110	99.1
Drought/ El Niño	16	14.4	6	5.4
Pest/Insect infestation; pest and disease	13	11.7	9	8.1
Flooding	8	7.2	3	2.7
Covid-19	4	3.6	5	4.5
ASF	0	0	1	0.9
Extent of damage (multiple response)				
Total damage to crops	109	98.2	96	86.5
Total damage to household	5	4.5	45	40.5
Partial damage to households	4	3.6	10	9
Partial damage to crops	3	2.7	18	16.2
EASTERN SAMAR	92		92	
Calamity that affected the beneficiaries (multiple response)				
Flooding	89	96.7	90	97.8
Typhoons (Samuel, Ambo)	80	87	76	82.6
Pandemic	13	14.1	13	14.1
Extent of damage (multiple response)				
Total damaged to crops	61	66.3	75	81.5
Total damaged to household	49	53.3	46	50
Partial damage to crops	23	25	16	17.4

	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
Partial damage to households	16	17.4	19	20.7
ZAMBOANGA DEL NORTE, Typhoon Vinta	78		78	
Calamity that affected the beneficiaries (multiple response)				
Typhoon (Vinta)/low pressure	78	100.0	78	100.0
Extent of damage (multiple response)				
Total damage to crops (coconut, fruit-bearing trees) and farm sites	48	61.5	27	34.6
Total damage to households and pumpboat	18	23.1	14	17.9
Farm covered in mud due to landslides	17	21.8	8	10.3
Partial damage to crops (coconut and rice) and farm sites	11	14.1	25	32.1
Partial damage to residential areas	8	10.3	12	15.4
Animal death	3	3.8	10	12.8
Flood swept away houses, pump boats, and farm animals	0	0	5	6.4
Damaged pump boat and fishing tools	0	0	4	5.1

Table 92. Immediate response to calamity: With SURE

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
CAMARINES SUR, Typhoon Usman				
Loan availment (formal and informal source)	31	27.9	38	34.2
Prepared damage report for insurance claim at PCIC	22	19.8	24	21.6
Cleaning	21	18.9	11	9.9
Ask relief and financial assistance from relatives	21	18.9	20	18
House repair	16	14.4	10	9
Ask relief and financial assistance from the LGU	5	4.5	6	5.4
Secure the family, properties, machines and equipment	5	4.5	2	1.8
Look for other sources of income	4	3.6	1	0.9
None	2	1.8	2	1.8
Divert to banca rental as an alternative source of income	1	0.9	2	1.8
EASTERN SAMAR, Typhoon Samuel				
Ask relief and financial assistance	23	31.1	16	28.6
Cleaning/clearing the area	10	13.5	10	17.9
"wangklik" a practice of collecting fallen coconut right after the typhoon recedes	17	23	3	5.4
engaged in other sources of income	2	2.7	3	5.4
none/pray/be strong	3	4.1	4	7.1
Secure the family, properties, machines and equipment	0	0	0	0
Evacuation/ look for temporary shelter	19	25.7	20	35.7

ZAMBOANGA DEL NORTE, Typhoon Vinta				
Evacuate to relatives, gymnasium or any higher places	32	41.0	21	26.9
Ask assistance from the barangay and LGU	30	38.5	0	0
Ask food assistance from relatives and friends	5	6.4	5	8.3
Keep the family safe	4	5.1	12	20
Check farm status after flooding	3	3.8	7	11.7
Damage reporting to DA and PCIC	3	3.8	1	1.7
Clearing/repairing of farm site	2	2.6	0	0
Being strong	1	1.3	1	1.7
Rescue of farm animals (pigs)	1	1.3	0	0
Staying at home	1	1.3	1	1.7
Securing the pump boat	0	0	2	3.3
Cutting down trees and selling the lumber 500/lumber)	0	0	5	8.3
Local migration	0	0	1	1.7
Securing food and important documents	0	0	2	3.3
Taking preemptive measures	0	0	2	3.3

Table 93. Coping mechanism: With SURE

Item	Beneficiary		Non-Beneficiary	
	Number	Percent	Number	Percent
CAMARINES SUR, Typhoon Usman				
Coping mechanism (multiple response)				
Seek relief and financial assistance from government	83	90.2	64	69.6
Seek relief and financial assistance from relatives	16	17.4	7	8.9
Loan availment (formal and informal sources)	12	13	10	10.9
Continue Working	7	7.6	2	2.2
Replanting	5	5.4	5	5.4
Copra processing and selling	1	1.1	14	15.2
Opening of small business (food stand)	1	1.1	1	1.1
Others 1/	2	1.1	3	3.7
EASTERN SAMAR, Typhoon Samuel				
Coping mechanism (multiple response)				
Seek relief and financial assistance from government	83	90.2	64	69.6
Seek relief and financial assistance from relatives	16	17.4	4	4.3
Loan availment (formal and informal sources)	12	13	10	10.9
Continue Working	7	7.6	2	2.2
Replanting	5	5.4	5	5.4
Copra processing and selling	1	1.1	14	15.2
opening of small business (food stand)	1	1.1	1	1.1
Use savings	1	1.1	0	0
secure food and water	0	0	3	3.3
Others 2/	1	1.1	3	3.1
ZAMBOANGA DEL NORTE, Typhoon Vinta				
Coping mechanism response (multiple response)				
Rely on relief and donations from the barangay, LGU, NGO, government, DSWD, relatives and friends	49	62.8	27	34.6
Rely on relief, financial and farm assistance from the government and PCIC	10	12.8	0	0
Follow up loan application (formal and informal sources)	7	9	14	17.9
Ask for relief and financial assistance from the relatives and neighbors (food, financial)	8	10.3	15	19.2
Replanting	5	6.4	11	14.1
Look for other sources of income (off-farm and non-farm act	3	3.8	4	5.1
Submit damaged report to PCIC and DA	3	3.8	7	9
Sell garden products, rootcrops and buy and sell	4	5.1	1	1.3
none; wait until the typhoon receded	1	1.3	9	11.5
Use savings	1	1.3	0	0
Be strong and pray	0	0	3	3.8
Repair pump boat	0	0	2	2.6
Use the lumber to repair the fermentation facility	0	0	2	2.6
Others 3/	0	0	4	5.1

1/ Beneficiary: one each replied none & used savings; beneficiary: one each looked for another job, clear/clean the area, be emotionally strong

2/ One reported none (beneficiary), one each looked for other income source, clear/clean the area, be emotionally strong (non-beneficiary)

3/ One each asked DA for technical assistance, borrowed P5000 at Rural Bank, bought second-hand pump boat, international remittance

4.3.4.5 Credit Assistance through SURE Program

4.3.4.5.1 Awareness of SURE Program

The respondents' awareness of the SURE Program rests on the information provided by the loan conduit during the one-day orientation about the program. While beneficiaries from Camarines Sur and Zamboanga del Norte appeared to be aware of SURE because of this one-day orientation, most of their counterparts in Eastern Samar were not (**Tabl3 94**).

Camarines Sur. When Tropical Depression Usman hit the province on 28 December 2018, the government through ACPC and former DA Secretary Manny Piñol, announced the availability of financial assistance through the SURE program. ACPC tapped Banco Santiago de Libon (BSDL) to be the loan conduit. BSDL identified the municipalities that would be given financial assistance taking into consideration the distance of BSDL and the vicinity of the farms. The loan conduit then requested the MAO to submit the names of qualified calamity victims. The MOA and BSDL conducted a one-day orientation on financial literacy and requirements to qualify for financial assistance from SURE. This one-day orientation appeared to be sufficient when the sample beneficiaries were asked regarding their awareness of the SURE program. All but one sample beneficiaries are aware of the program. Moreover, almost half of the non-beneficiaries are aware of SURE. Perhaps they misinterpreted the pronouncement of Sec. Piñol about the provision of financial support which they thought are for all farmers.

The responses of the beneficiaries indicated a somewhat clear understanding of the program, from knowing that SURE is a government financial assistance program for calamity affected farmers (67%), it is a zero-interest loan package (44%), and it is a loan for marginalized farmers tilling three hectares or less of farmland.

Eastern Samar. The Metro Ormoc Multi-Purpose Cooperative (MOMPC) facilitated the implementation of SURE in the province. MAO provided the list of beneficiaries to the coop and coordinated a one-day orientation about SURE. Since the borrowers were required to become members of the cooperative, the orientation also had to dwell on the membership requirement apart from the terms and conditions of the SURE loan package. Despite the seminar, majority of beneficiaries (72%) are still not aware of the program. Majority of non-beneficiaries (77%) are also not aware of SURE. Those in the know also indicated that the financial assistance is an initiative/grant of Sec. Piñol and a loan program of the DA.

Zamboanga del Norte. Similar to Camarines Sur, majority of beneficiaries are aware of SURE (92%). All are first time borrowers from a formal lending source. The loan conduit, Paglaum Multipurpose Cooperative (PMPC), conducted a one-day seminar to orient the beneficiaries about PMPC and the requirements to qualify for SURE financial assistance. It appeared that they were oriented well about the program. More than half acknowledged that it is a financial assistance to calamity-stricken farmers and fisherfolks.

Table 94. Awareness about the SURE Program

Item	Beneficiary		Non-Beneficiary	
	No.	%	No.	%
CAMARINES SUR	111		111	
Aware	110	99.1	58	52.3
Not aware	1	0.9	53	47.7
Knowledge about SURE (multiple response)				
Government financial assistance to calamity-affected farmers	74	67.3	9	15.5
Loan with zero (0) interest rate	44	40	11	19
Agri loan for marginalized farmers tilling three (3) ha and below	19	17.3	0	0
Survival and Recovery program	4	3.6	5	8.6
Loan payable after harvesting period	1	0.9	0	0
Startup capital for farm production	1	0.9	0	0
Loan payable of ten (10) years	1	0.9	0	0
Loan program for calamity-affected farmers (Typhoon Usman)	0	0	12	20.7
Loan with long repayment period	0	0	3	5.2
Production loan	0	0	17	29.3
Not aware				
no idea/never been heard/unaware	1			
EASTERN SAMAR, Typhoon Samuel	92		92	
Aware	26	28.3	22	23.9
Not aware	66	71.7	70	76.1
Knowledge about SURE				
Credit loan facility	11	42.3	0	0
Government assistance program (initiative of Sec. Piñol.)	7	26.9	0	0
A grant from Sec. Piñol	4	15.4	5	22.7
Loan program of Department of Agriculture (DA)	3	11.5	14	63.6
Loan program for typhoon-affected farmers	1	3.8	1	4.5
A typical grant	0	0	2	9.1
Not aware (n=66)				
No idea/never been heard/unaware/no orientation	62	93.9		
Only knew the lending institution (Mount Carmel Rural Bank)	4	6.1		
ZAMBOANGA DEL NORTE, Typhoon Vinta	78		78	
Aware	72	92.3	33	42.3
Not aware	6	7.7	45	57.7
Knowledge about SURE (multiple response)				
DA financial assistance to all calamity-affected farmers and fisher folks	40	55.6	15	45.5
Loan program of government that can be paid every cropping	16	22.2	7	21.2
Loan program payable in three (3) to five (5) years	11	15.3	0	0
Grant/donation	3	4.2	0	0
Survival and recovery assistance program	2	2.8	0	0
Not included in the list	0	0	2	6.1
No idea; just overheard the name "SURE" from the neighborhood	0	0	7	21.2
No answer	0	0	2	6.1
Not aware				
Fully unaware; no one informed us/no proper information dissemination	3			
Could not remember	1			
No answer	1			
We received the loan proceeds worth 5000 without SURE orientation	1			

4.3.4.5.2 Reasons for availing of SURE Loan, rating on speed, and timeliness of loan release

In Camarines Sur and Zamboanga del Norte, the vital reason for availing the SURE loan is its zero interest. In Eastern Samar, it is the convenience that goes with the loan package. Across three provinces, the other key reason is the fast release of loan. Minimal requirement is also cited in Camarines Sur and Zamboanga del Norte (**Table 95**).

Table 95. Reasons for borrowing under SURE program

Item	Number	Percent
Camarines Sur		
zero (0) interest rate	79	71.2
convenience	21	18.9
fast release	19	17.1
additional capital for farming	15	13.5
timely	4	3.6
minimal requirements	3	2.7
government-funded program	2	1.8
Eastern Samar		
convenience	29	31.5
low interest rate	18	19.6
fast release	17	18.5
to sustain immediate needs of the family	13	14.1
for survival and recovery	13	14.1
included as beneficiary	6	6.5
no interest	3	3.3
timely	3	3.3
only shortlisted SFF can avail the loan	1	1.1
I belong to marginalized sector	1	1.1
it's a government's program	1	1.1
I need capital for my sari-saris store	1	1.1
Zamboanga del Norte		
NO answer	26	36.1
no interest, loan payable in five years	24	33.3
fast release	23	31.9
minimal requirements	7	9.7
perceived as a dole out/grant	6	8.3
long repayment period	3	4.2
we're affected by the calamity	2	2.8
it is a financial assistance	1	1.4
easy to apply	1	1.4

Item	Number	Percent
immediate financial assistance	1	1.4
listed as beneficiary	1	1.4
mandatory	1	1.4

The MAO's assistance in accomplishing the documentary requirements had made it "easy" to "very easy" for most of beneficiaries to complete and submit to loan conduit all the necessary documents (**Table 96**). Few others, however, had found it difficult to comply (14 percent in Camarines Sur, five percent in Eastern Samar and three percent in Zamboanga del Norte). Documents required are the duly accomplished application form, certification from the barangay that the loan applicant is a calamity victim and a resident in the area, residence certificate, 2x2 photos, and a valid identification card.

Table 96. Compliance to documentary requirements

Item	Number	Percent
Camarines Sur	111	
easy	53	47.7
very easy	42	37.8
difficult	16	14.4
Eastern Visayas	92	
easy	49	53.3
very easy	38	41.3
difficult	5	5.4
Zamboanga del Norte	78	
very easy	50	64.1
easy	26	33.3
difficult	2	2.6

After submission of the documents, these are reviewed by the loan conduit for completeness and eventual processing. The borrowers, when asked to rate the speed of loan release, gave varied reactions based on their experience. In Camarines Sur, speed of release is "fast" for one-third of beneficiaries and "very fast" for five percent (**Table 97**). To them, "very fast" release means one day to two weeks before the loan is released. "Fast" release means a waiting time of one month, one week, or up to two months. "Slow" release according to 35 percent also means two weeks to six months of waiting. "Very slow" release (24.3%) is equated to one month.

In Eastern Samar, the "very slow" speed reported by one-third equated to two months of waiting, "slow" (23%) equated mostly to one month. The "fast" (29.3%) and "very fast" (15.2%) release mostly meant two months waiting period.

In Zamboanga del Norte, majority of beneficiaries (57.7%) rated the release as "fast" which is one to three days. "Very fast" as reported by 42 percent means one week of waiting.

Table 97. Speed of loan release

Speed of loan release	No of day/weeks before release	No. Reporting
Camarines Sur		
very fast (n=5, 4.5%)	1 day	2
	1 week	1
	2 week	1
	5 days	1
fast (n =40, 35%)	1 month	14
	1 week	11
	2 months	2
	2 weeks	8
	3 days	1
	3 weeks	1
	4 days	2
	7 days	1
slow (n = 39, 35.1%)	2 weeks	14
	1 month	13
	3 weeks	5
	4 days	2
	6 months	2
	harvest time	2
	1 week	1
very slow (n= 27, 24.3%)	1 month	26
	2 months	1
Eastern Samar		
very fast (n=14, 15.2%)	2 months	12
	1 day	1
	1 week	1
fast (n=27, 29.3%)	2 months	13
	1 day	6
	1 week	5
	1 month	2
	2 weeks	1
slow (n=21, 22.8%)	1 month	19
	2 weeks	2
very slow (n=30, 32.6%)	1 month	2
	2 months	28
Zamboanga del Norte		
very fast (33, 42.3%)	1 day	28
	2 days	4
	3 days	1
fast (45. 57.7%)	1 week	44
	3 days	1

In terms of timeliness of release, majority agreed that SURE loan is timely as reported by 91% of sample beneficiaries in Camarines Sur, 67% in Eastern Samar and 100% in Zamboanga del Norte (**Table 98**).

Table 98. Timeliness of release

Item	Number	Percent
Camarines Sur	111	
Timely, as agreed/indicated in the documents	101	91
Late	10	9
Eastern Samar	92	
Timely, as agreed/indicated in the documents	64	69.6
Late	28	30.4
Zamboanga del Norte	78	
Timely, as agreed/indicated in the documents	78	100

4.3.4.5.3 Amount of loan and schedule of payment

The SURE loan provided to calamity victims in the three provinces are payable in three years. The beneficiaries in Camarines Sur were allowed to loan a maximum of P25,000 and P20,000 to those who are also members of the 4Ps (**Table 99**). Others opted for lower amount for fear of loan default. Beneficiaries who have existing accounts in BSDL were also allowed to participate in the program provided they are borrowers with good credit standing (able to amortize their loans as scheduled). All others are first time borrowers of BSDL. The conduit also required that all are listed in the RSBSL. The MAO had taken the responsibility of enlisting them if they were not in the list. Loan should be paid every harvest or every six months. The amount depends on the farm income; thus no exact amount is required every harvest. Penalty of P300 is imposed for delayed payment. If they failed to pay during the harvest time, BSDL would call the MAO for assistance.

In Eastern Samar and Zamboanga del Norte, a meager amount of P5,000 is provided to beneficiaries payable annually. All are first time borrowers of the lending conduits.

Loan Allocation

Camarines Sur. Beneficiaries are rice and corn farmers tilling up to three hectares of farm. Considering the circumstances of the farmers in times of calamities, part of the loan went to household expenses (**Table 100**). Four beneficiaries allocated part of loan proceeds to non-farm business ("buy and sell" and sari-sari store operation). Of the total amount granted, 89 percent was allocated to farming operation, 10 percent to households and one percent to non-farm business.

Eastern Samar. No amount was allocated to farming. Of the total amount released, 95 percent went to household expenses, the remaining five percent was allocated to non-farm business like sari-sari store operation (**Table 101**).

Zamboanga del Norte. The beneficiaries are mostly rice and corn farmers with a few engaged in capture fishing. Of the total loan proceeds released to sample beneficiaries, 79 percent went to farm operation while 20 percent was spent in the household (**Table 102**).

Table 99. SURE loan provided to beneficiaries.

No. reporting	Percent	Year Aailed	Amount requested	Amount granted	Schedule of payment 1/	Type of borrower
Camarines Sur (BSDL)						
59	53.2	2019	25,000	23,500	after harvest	first time borrowers in PLC
6	5.4	2019	25,000	24,000	after harvest	with existing account in PLC
1	0.9	2019	22,000	21,075	after harvest	first time borrowers in PLC
25	22.5	2019	20,000	18,650	after harvest	4 Ps beneficiaries
7	6.3	2019	20,000	19,150	after harvest	4 Ps beneficiaries
5	4.5	2019	12,500	11,375	after harvest	first time borrower
1	0.9	2019	12,200	11,084	after harvest	first time borrower
1	0.9	2019	12,000	10,890	after harvest	first time borrower
1	0.9	2019	11,250	10,162	after harvest	first time borrower
2	1.8	2019	10,000	8,950	after harvest	first time borrower
1	0.9	2019	9,000	7,980	after harvest	first time borrower
1	0.9	2019	7,500	6,525	after harvest	first time borrower
1	0.9	2019	6250	5312	after harvest	first time borrower
111	100.0					
Eastern Samar (MOMPC)						
81	88.0	2019	5,000	4,900	annual	first time borrowers
11	12.0	2018	5,000	4,900	annual	first time borrowers
92						
Zamboanga del Norte (PMPC)						
78	100	2018	5,000	4,550	after harvest	first time borrowers

Table 100. Allocation of SURE loan by sample beneficiaries, Camarines Sur

Number Reporting	Intended use of loan	Farm		Non-Farm		Household		Actual Loan Proceeds	Amount utilization in		
		Commodity	% Allocation	Item	% Allocation	Item	% Allocation		Farm	Non-farm	Household
23	Corn	Corn	100%					492,590	492,590		
2	Corn	Corn	90%			Household	10%	47,000	42,300	-	4,700
1	Corn	Corn	75%			Food	25%	19,150	14,363	-	4,788
8	Corn	Corn	50%			Household & Education	50%	205,650	102,825	-	102,825
1	Corn	Corn	50%			Household & Education	50%	23,500	11,750		11,750
1	Corn	Corn	50%	Buy & Sell	30%	Household	20%	18,650	9,325	5,595	3,730
1	Corn	Corn/Abaca	25% each			Education	50%	19,150	9,575	-	9,575
1	Corn & Household	Rice	80%			Repair of tricycle	20%	23,500	18,800	-	4,700
1	Corn & Household	Corn & Vegetable	75%			Household	25%	18,650	13,988		4,663
1	Corn & Household expenses	Rice	70%			Household	30%	23,500	16,450	-	7,050
43	Rice	Rice	100%					855,009	855,009		
1	Rice	Rice	95%			Household	5%	18,650	17,718	-	933
1	Rice	Rice	90%			Household	10%	23,500	21,150	-	2,350
4	Rice	Rice	80%			Household	20%	79,480	63,584	-	15,896
2	Rice	Rice	80%	Sari-sari store	20%			42,150	33,720	8,430	-
1	Rice	Rice	60%			Household	40%	18,650	11,190	-	7,460
1	Rice	Rice	50%			Household	50%	18,650	9,325	-	9,325
1	Rice	Rice	50%	Sari-sari store	20%	House repair	30%	23,500	11,750	4,700	7,050
2	Rice	Rice	50%			Education	50%	42,150	21,075	-	21,075
1	Rice & sari-sari store	Rice	75%	Sari-sari store	25%			24,000	18,000	6,000	-
2	Rice & Vegetable	Rice & Vegetable	80% rice, 20% vege					44,575	44,575		
1	Rice & Goat	Rice/Goat	70% Rice/30% goat					23,500	23,500	-	-
1	Rice	Rice/Swine	37% Rice/63% swine					23,500	23,500	-	-
8	Vegetable	Vegetable	100%					151,625	151,625		
1	Vegetable	Vegetable	80%			Household	20%	23,500	18,800	-	4,700
1	Swine	Swine	100%					23,500	23,500	-	-
Total								2,327,279	2,079,986	24,725	222,569
% Allocation									89	1	10

Table 101. Allocation of SURE loan by sample beneficiaries, Eastern Samar

Number Reporting	Intended use of loan	Non-Farm		Household		Actual Loan Proceeds	Amount Allocated to	
		Item	% Allocation	Item	% Allocation		Non-farm	Household
1	Small business	Food business	30%	Food	70%	4,900	1,470	3,430
1	Food	Sari-sari store	50%	Food	50%	4,900	2,450	2,450
1	Food	Sari-sari store	50%	Food	50%	4,900	2,450	2,450
1	Small business	Sari-sari store	100%			4,900	4,900	-
1	Small business			Household	100%	4,900		4,900
1	Food	Sari-sari store	80%	Food	20%	4,900	3,920	980
1	Food	Sari-sari store	100%			4,900	4,900	-
1	Food	Thrift shop	10%	Food & Household	90%	4,900	490	4,410
25	Food			Food	100%	122,500	0.00	122,500.00
10	Food			Household & Education	100%	49,000		49,000
3	Food			Food & House repair	100%	14,700		14,700
1	Household			Rice & Medicine	100%	4,900		4,900
34	Food			Food & Household	100%	166,600		166,600.00
11	Household			Household	100%	53,900		53,900
92					Total	450,800	20,580	430,220
					Percent		4.6	95.4

Table 102. Allocation of SURE loan by sample beneficiaries, Zamboanga del Norte

Number Reporting	Intended use of loan	Farm		Farm/Non-Farm		Household		Actual Loan Proceeds	Amount utilization in		
		Commodity	% Allocation	Item	% Allocation	Item	% Allocation		Farm	Farm/Non-farm	Household
11	Farm inputs	Coconut	100%					50,050	50,050		
3	Farm inputs	Coconut	90%			Household	10%	13,650	12,285	-	1,365
4	Farm inputs	Coconut	80%			Household	20%	18,200	14,560	-	3,640
4	Farm inputs	Coconut	70%			Household	30%	18,200	12,740	-	5,460
3	Farm inputs	Coconut	60%			Household	40%	13,650	8,190	-	5,460
1	Farm inputs	Coconut	50%			Household	50%	4,550	2,275	-	2,275
14	Farm inputs	Rice	100%					63,700	63,700		
4	Farm inputs	Rice	90%			Household	10%	18,200	16,380		1,820
4	Farm inputs	Rice	80%			Household	20%	18,200	14,560	-	3,640
5	Farm inputs	Rice	70%			Household	30%	22,750	15,925		6,825
3	Farm inputs	Rice	60%			Food	40%	13,650	8,190		5,460
1	Rice &	Rice	60%	Shakoy	10%	Household	30%	4,550	2,730	455	1,365
1	Rice &	Rice	50%	Chicken	50%			4,550	2,275	2,275	-
4	Household	Rice	50%			Food	50%	18,200	9,100	-	9,100
1	Farm inputs	Swine	100%					4,550	4,550	-	-
5	Household					Household	100%	22,750	-	-	22,750
6	Boat repair/fishing	Fish	100%					27,300	27,300	-	-
1	Boat materials	Fish	90%			Household	10%	4,550	4,095	-	455
2	Boat materials	Fish	80%			Household	20%	9,100	7,280		1,820
1	Goat	Goat	100%					4,550	4,550	-	-
78						Total		354,900	280,735	2,730	71,435
						Percent			79.1	0.8	20.1

4.3.4.6 Decision making in loan availing and utilization

In the three provinces, when, how and where to borrow are decisions which is generally talked about and decided upon by both husband and wife (**Table 103**). When the husband decides on these matters, it is because he is the family head and the breadwinner thus, he makes the decision. When the wife decides, it is because the husband is busy working, and she handles the family budget. When preparing the documentary requirements, the wife has more involvement as she has more time for it while the husband is focused on farming. Same goes with the loan processing wherein the wife has more time available for it. When both decide on the matter, it is meant to minimize the conflict and misunderstanding should a problem occur.

Utilization of the loan and facilitation of loan payment are mostly decided by both husband and wife in Camarines Sur. In Eastern Samar, one half indicated that both husband and wife decide while the other half indicated that it is for the wife to decide. In Zamboanga, more than one half cited both husband and wife in deciding how the loan will be utilized. When the wife decides, it is because she knows how to budget. When the husband decides, it is because he provides for the family.

In general, when decisions are made by both husband and wife, it is meant to avoid conflict. When the wife takes charge, it is because she has more time since the husband is busy with work. The wife is also better off in budgeting.

4.3.4.7 Farm Productivity

4.3.4.7.1 Commodities raised before and with SURE

Camarines Sur. The major agricultural commodities being raised in the province are rice and corn. Over half of sample beneficiaries (52.3%) cultivated rice before and with SURE implementation while 34% cultivated corn. A few raised vegetables, one raised swine before and with SURE (**Table 104**).

Eastern Samar. Sample beneficiaries are involved in coconut production. When Tropical Depression Samuel hit their province, they did not allocate a portion of the SURE loan proceeds to coconut farming. Instead, they utilized the proceeds to non-farm business like “sari sari” store and household expenses

Zamboanga del Norte. Rice and corn were the top commodities cultivated in the province. There were 47 percent who were planting rice and 33 percent who were planting corn before and with SURE program. There were eight engaged in municipal fishing while one each raised pig and goat. Others changed their commodities when they became program beneficiaries. Despite the meager amount of loan, they utilized the amount in farming and fishing

4.3.4.7.2 Farm Productivity

The respondents tried to bounce back after the calamity with the assistance from SURE. In Camarines Sur, the P25,000 loan proceeds served as additional capital for farm inputs for rice or corn production. According to Philippine Statistics Authority, the average palay production cost per hectare is P47,089 during wet season and P46,650 during dry season. With a three-hectare average farm size, the farmers would need a capital of P141,267. In one season, the SURE program was able to contribute 18% to the funding requirement of a three-hectare rice farm. In Zamboanga del Norte, the P5,000 SURE loan is a very small amount for rice and corn

production but at least it provided some help. For corn, average production cost per hectare is P25,090 in 2020. This approximates the SURE loanable amount of P25,000 at the maximum.

Table 103. Gender concern on borrowing during SURE implementation

Item	Both husband and wife	Wife	Husband	Others*
Camarines Sur (n = 111)		<u>Percent</u>		
Who decides when to borrow?	72.1	9.9	17.1	0.9
Who decides on how to borrow	72.1	9.9	17.1	0.9
Who decides where to borrow	75.7	10.8	12.6	0.9
Who prepares the documents/	52.3	30.6	15.3	1.8
Who processes the loan	49.5	24.3	24.3	1.8
Who decides on how the loan will be used	68.5	9.9	20.7	0.9
Who facilitates the payment of loan	62.2	18.9	18	0.9
Eastern Samar (n=92)				
Who decides when to borrow?	67.4	18.5	9.8	4.4
Who decides on how to borrow	71.7	15.2	8.7	4.4
Who decides where to borrow	71.7	15.2	8.7	4.4
Who prepares the documents/	47.8	25.0	22.8	4.4
Who processes the loan	42.4	23.9	29.3	4.4
Who decides on how the loan will be used	50.0	50.0	-	-
Who facilitates the payment of loan	50.0	50.0	-	-
Zambonga del Norte (n = 78)				
Who decides when to borrow?	63.5	14.9	18.9	2.8
Who decides on how to borrow	65.3	12.5	19.4	2.8
Who decides where to borrow	62.5	13.9	19.4	4.2
Who prepares the documents/	45.2	30.1	21.9	2.7
Who processes the loan	40.5	35.1	23.0	1.4
Who decides on how the loan will be used	54.8	21.9	21.9	1.4
Who facilitates the payment of loan	39.7	37.0	21.9	1.4

* son, daughter

Table 104. Commodities raised beneficiaries, before and with SURE

Before SURE	With Sure	Number	Percent
Camarines Sur			
rice	Rice	58	52.3
corn	Corn	38	34.2
vegetable	vegetable	4	3.6
eggplant	eggplant	3	2.7
vegetable	Rice	2	1.8
none	Rice	1	0.9
rice	rice/swine	1	0.9
vegetable	rice/veg	1	0.9
squash	Squash	1	0.9
swine	Swine	1	0.9
string bean	vegetable	1	0.9
Total		111	100
Zamboanga del Norte			
Rice	Rice	37	47.4
Coconut	Coconut	26	33.3
Fishing	Fishing	8	10.3
rice	None	1	1.3
Fishing	Coconut	1	1.3
Goat	Goat	1	1.3
Pig	Pig	1	1.3
Rice	Coconut	1	1.3
Rice	Corn	1	1.3
Coconut	Fishing	1	1.3
Total		78	100

Palay farm productivity

The cost and return estimates for palay in Camarines Sur and Zamboanga del Norte indicate lower a farm income after SURE implementation which is understandable considering that the farm is still undergoing recovery (**Table 105**). In Camarines Sur, although yield appeared higher by 16 percent, production cost went even higher at 29% as the farmer probably thought soil enrichment through fertilization is necessary after washing out the top soil due to excessive flooding. This resulted to a drop in the net income by 66% compared to the “before” production period. Net income is P9,632.25 per hectare or P28,896 per cropping period obtained in a three-hectare rice farm. With this amount, amortization of SURE loan is still to be possible. The amortization on a P25,000 loan is P4,167 cropping season and should be paid twice a year for three years Net income from palay production obtained by non-beneficiaries is about the same (**Table 106**).

In Zamboanga del Norte, net income from palay production of beneficiaries before and with SURE are almost the same. The amount is also more than enough to amortize a P5,000 SURE loan that is payable in three years.

Corn farm productivity

Corn production, as mentioned earlier, required P25,090 capital per hectare. This being so, beneficiaries engaged in corn production appear to be applying so much material inputs like fertilizer and pesticide that tended to add up to production cost (**Table 107**). This resulted to negative net returns before and with SURE. If labor cost which is mostly non-cash are taken out, farm income will become positive. The amount will be more than enough to pay the P5,000 SURE loan. As the corn farmer starts to recover, expenses in material inputs must also be reduced.

Coconut productivity

According to PSA, the average annual income that can be derived from coconut farming is P31,197 and P41,824 with intercropping, livestock integration and coconut processing. Zamboanga coconut producers appear to be earning less despite the doubling in copra prices after the SURE implementation period (**Table 108**).

Table 105. Rice: before and after cost and return per hectare, beneficiaries.

Items	Camarines Sur		Zamboanga del Norte		Both	
	Before	After	Before	After	Before	After
Returns						
Yield (tons/ha)	5.44	6.15	2.39	2.68	4.37	4.90
Price (P/kg)	13.05	13.31	12.85	14.86	12.98	13.87
Value of production (P)	70,893.36	82,342.52	30,668.96	38,924.40	56,794.09	66,676.19
Total Returns	70,893.36	82,342.52	30,668.96	38,924.40	56,794.09	66,676.19
Costs						
Material Inputs						
Seeds	5,115.31	6,521.31	1,967.19	3,263.14	4,011.84	5,345.68
Fertilizers	14,778.62	18,617.57	2,922.79	6,523.18	10,622.97	14,253.62
Insecticide	4,116.18	3,728.80	748.99	1,557.41	2,935.93	2,945.31
Pesticide	2,113.51	2,216.71	402.66	517.48	1,513.83	1,603.58
Herbicide	1,636.42	2,644.45	-	-	1,062.83	1,690.27
Molluscide	504.68	576.05	-	-	327.78	368.20
Other material inputs	1,915.39	2,896.76	-	-	1,244.02	1,851.54
Sub-total	30,180.11	37,201.65	6,041.64	11,861.20	21,719.20	28,058.19
Labor						
Seed preparation	1,204.67	788.36	394.80	506.90	920.80	686.81
Land Preparation	5,382.84	8,159.12	2,298.43	2,195.40	4,301.70	6,007.26
Planting	3,338.27	6,044.51	3,786.76	4,733.35	3,495.47	5,571.41
Fertilizer Application	971.35	1,343.86	611.75	887.59	845.30	1,179.23
Spraying of insecticide	868.25	933.75	150.10	189.90	616.53	665.35
Harvesting	8,920.02	12,754.32	3,654.43	5,416.03	7,074.35	12,754.32
Hauling	5,414.69	5,484.70	1,703.13	1,744.75	4,113.73	5,484.70
Sub-total	26,100.09	35,508.62	12,599.40	15,673.92	21,367.89	28,351.77
Total Costs	56,280.19	72,710.27	18,641.04	27,535.12	43,087.09	56,409.96
Net Returns	14,613.17	9,632.25	12,027.93	11,389.28	13,707.00	10,266.23

Table 106 : Rice: cost and return per hectare, beneficiaries and non-beneficiaries

Items	Camarines Sur		Zamboanga del Norte			ALL	
	Non-Beneficiary	Beneficiary	Non-Beneficiary	Beneficiary		Non-Beneficiary	Beneficiary
Returns							
Yield (tons/ha)	5.93	6.15	2.87	2.68	ns	4.82	4.90
Price (P/kg)	13.21	13.31	14.08	14.86		13.53	13.87
Value of production (P)	78,158.34	82,342.52	39,998.33	38,924.40		64,245.84	66,676.19
Total Returns	78,158.34	82,342.52	39,998.33	38,924.40		64,245.84	66,676.19
Costs							
Material Inputs							
Seeds	6,681.42	6,521.31	2,382.94	3,263.14		5,114.27	5,345.68
Fertilizers	16,586.75	18,617.57	4,394.27	6,523.18		12,141.57	14,253.62
Insecticide	3,763.48	3,728.80	1,372.42	1,557.41		2,891.74	2,945.31
Pesticide	2,147.01	2,216.71	659.94	517.48		1,604.85	1,603.58
Herbicide	1,763.02	2,644.45	-	-		1,120.25	1,690.27
Molluscide	526.65	576.05	-	-		334.64	368.20
Other material inputs	4,113.93	2,896.76	-	-		2,619.27	1,851.54
Sub-total	35,582.26	37,201.65	8,809.57	11,861.20		25,826.59	28,058.19
Labor							
Seed preparation	1,386.72	788.36	402.13	506.90		1,027.75	686.81
Land Preparation	6,333.72	8,159.12	2,295.27	2,195.40		4,861.37	6,007.26
Planting	4,982.39	6,044.51	3,007.30	4,733.35		4,262.31	5,571.41
Fertilizer Application	1,017.83	1,343.86	382.60	887.59		786.24	1,179.23
Spraying of insecticide	1,182.49	933.75	250.14	189.90		842.57	665.35
Harvesting	12,210.82	12,754.32	4,348.33	5,416.03		9,344.29	12,754.32
Hauling	4,942.93	5,484.70	1,080.21	1,744.75		3,534.65	5,484.70
Sub-total	32,056.91	35,508.62	11,765.99	15,673.92		24,659.18	28,351.77
Total Costs	67,639.17	72,710.27	20,575.56	27,535.12		50,485.77	56,409.96
Net Returns	10,519.17	9,632.25	19,422.77	11,389.28		13,760.07	10,266.23

Table 107. Corn: cost and return per hectare, Camarines Sur beneficiaries

Items	Before	After
Returns		
Yield (tons/ha)	3.34	3.52
Price (Peso/kg)	11.12	13.18
Gross Returns (P)	37,123.33	46,286.40
Costs		
<i>Material Inputs</i>		
Seeds	15,360.53	12,154.39
Fertilizers	15,326.56	19,351.23
Insecticide	2,004.21	2,294.56
Others	1,064.21	1,275.61
Sub-total	33,755.51	35,075.79
<i>Labor</i>		
Seed preparation	536.84	410.53
Land Preparation	2,391.23	2,432.46
Planting	3,266.32	4,242.98
Fertilizer Application	1,500.22	1,770.26
Spraying of insecticide	587.46	615.96
Harvesting	3,421.05	4,754.30
Hauling	1,399.12	1,714.91
Sub-total	13,102.24	15,941.40
Total Costs	46,857.75	51,017.19
Returns above material/cash cost	3,367.82	11,210.61
Net Returns	(9,734.41)	(4,730.79)

Table 108. Coconut: Cost and returns in Zamboanga beneficiaries

	Before	After
Returns		
Number of nuts (nuts/ha)	1,498.85	3,426.63
Copra (kg/ha)	333.08	761.47
Price (P/kg copra)	17.69	35.23
Total Returns	5,722.50	26,667.82
Costs		
Material Inputs		
Fertilizers	390.00	2,679.49
Sub-total	390.00	2,679.49
Labor		
Fertilizer Application	176.15	529.49
Harvesting	120.51	2,165.95
Hauling	116.01	289.89
Sub-total	412.68	2,985.33
Total Costs	802.68	5,664.81
Net Returns	4,919.82	21,003.01

4.3.4.8 Recovering from the calamity

SURE program has generally provided the opportunity for calamity victims to recover. In Camarines Sur, majority of beneficiaries (96.4%) admitted that recovering from Tropical Depression Usman would have been difficult where it not for the loan provided by the program (**Table 109**). The loan proceeds were used for additional capital requirement at the farm and for inputs like fertilizers and chemicals. It was also able to provide for the basic household needs at the time that they are reeling from effects of the calamity. They also appreciated the fact that only SURE offered a loan package that has no interest. They added that it is quite difficult to look for a loan package with low interest. They credited SURE for speeding up their recovery efforts (as reported by 96%)

In Eastern Samar, the implementation of SURE program is timely as it gave beneficiaries the financial assistance needed to recover from Tropical Depression Samuel (**Table 110**). Though meager in amount, it was able to sustain their basic household needs for more than a month. Through SURE, less than one half admitted that recovery effort was fast. For others, the amount provided is for survival and not for farm recovery. It is also insufficient.

In Zamboanga del Norte, 60 percent indicated that their recovery would have been difficult without SURE as they have no other financial resource and savings when Typhoon Vinta hit the province (**Table 111**). It also helped them recover from their losses. Through SURE, a few started farming again using the loan proceeds. Others used the amount for household needs.

Table 109. Recovering from Tropical Depression Usman, Camarines Sur beneficiaries

Item	Number reporting	Percent
Do you think your recovery would have been more difficult without the SURE Program?		
Yes	78	84.8
No	14	15.2
Reasons for "yes" response		
no other source of financial assistance aside from SURE	19	24.4
crop was totally devastated, SURE loan is timely	14	17.9
were able to sustain basic necessities	13	16.7
sufficient loan amount	11	14.1
survived and recovered in more than a month	10	12.8
no answer	6	7.7
no available lending institution in Jipapad that offers calamity loan; SURE is timely	3	3.8
it is convenient	2	2.6
Reasons for "no" response		
No answer	9	64.3
with other financial sources to sustain the living	2	14.3
with financial assistance from relatives	1	7.1
the recovery period has nothing to do with SURE	1	7.1
insufficient loanable amount	1	7.1
Has your recovery sped up as a result of the SURE program?		
Yes	45	48.9
No	47	51.1
Reasons for "yes" response		
able to buy food for the family	19	42.2
slightly recovered	13	28.9
able to focus on farm activities	7	15.6
NO answer	4	8.9
able to open a small business (sari-sari store)	1	2.2
with income generation from non-farm business (sari-sari store)	1	2.2
Reasons for "no" response		
No answer	13	27.7
used for home consumption and not for farm recovery	12	25.5
insufficient loanable amount	8	17
Minimal help	6	12.8
NOT fully recovered	5	10.6
it was for survival as explained by Sir Pinol	2	4.3
No changes	1	2.1

Table 110. Recovering from Tropical Depression Samuel, Eastern Samar beneficiaries

Item	Number reporting	Percent
Do you think your recovery would have been more difficult without the SURE Program?		
Yes	78	84.8
No	14	15.2
Reasons for "yes" response		
no other source of financial assistance aside from SURE	19	24.4
crop was totally devastated, SURE loan is timely	14	17.9
were able to sustain basic necessities	13	16.7
sufficient loan amount	11	14.1
survived and recovered in more than a month	10	12.8
no answer	6	7.7
no available lending institution in Jipapad that offers calamity loan; SURE is timely	3	3.8
it is convenient	2	2.6
Reasons for "no" response		
No answer	9	64.3
with other financial sources to sustain the living	2	14.3
with financial assistance from relatives	1	7.1
the recovery period has nothing to do with SURE	1	7.1
insufficient loanable amount	1	7.1
Has your recovery sped up as a result of the SURE program?		
Yes	45	48.9
No	47	51.1
Reasons for "yes" response		
able to buy food for the family	19	42.2
slightly recovered	13	28.9
able to focus on farm activities	7	15.6
No answer	4	8.9
able to open a small business (sari-sari store)	1	2.2
with income generation from non-farm business (sari-sari store)	1	2.2
Reasons for "no" response		
No answer	13	27.7
used for home consumption and not for farm recovery	12	25.5
insufficient loanable amount	8	17
Minimal help	6	12.8
Not fully recovered	5	10.6
it was for survival as explained by Sir Pinol	2	4.3
No changes	1	2.1

Table 111. Recovering from Typhoon Vinta, Zamboanga del Norte beneficiaries

Item	Number reporting	Percent
Do you think your recovery would have been more difficult without the SURE Program?		
Yes	47	60.3
No	4	5.1
No answer	27	34.6
Reasons for "yes" response		
We have no other financial source during that time	10	21.3
We don't have any savings left	8	17
We immediately start the farm production	5	10.6
We need extra financial support to restore our loss	4	8.5
Without SURE, we cannot replant	4	8.5
SURE loan is timely because during the calamity, loan facility cannot cater client	3	6.4
SURE loan was used for household expenses	3	6.4
We were able to secure food because of sure	3	6.4
SURE loan serves as a startup capital for farm production after the calamity happ	3	6.4
We suffer from income loss during the calamity	1	2.1
We immediately bought farming materials	1	2.1
We immediately bought fishing materials	1	2.1
Because SURE offers zero (0) interest rate	1	2.1
Reasons for "no" response		
The loan amount is insufficient to start the production	1	25
Our community help each other even without SURE loan	1	25
I can sustain the basic needs because of savings and extra income	1	25
I can operate the farm with or without SURE loan	1	25
Has your recovery sped up as a result of the SURE program?		
Yes	33	42.3
No	16	20.5
No answer	29	37.2
Reasons for "yes" response		
I was able to buy farm inputs (seeds and fertilizers)	10	30.3
It helped us to start over	6	18.2
We immediately started planting	4	12.1
No answer	4	12.1
The loan was immediate cash assistance	2	6.1
The loan was used for household expenses	2	6.1
I was able to buy food	1	3
We immediately started raising pigs	1	3
We are partially recovered	1	3
We immediately repair the boat essential to fishing activities	1	3
We don't suffer from hunger	1	3
Reasons for "no" response		
insufficient loan amount to start the farm production	14	87.5
not fully recovered	1	6.25
No answer	1	6.25

4.3.4.9 Successful features of SURE and areas for improvement

Respondents in Camarines Sur indicated that no interest charges, timeliness and long repayment period are among the successful features of SURE. In addition, fast release and minimal requirements are also cited by beneficiaries (**Table 112**). Over one-fourth indicated that there is nothing to improve although 24% suggested an increase in loanable amount and improvement in procedure and processing time.

In Eastern Samar, beneficiaries indicted no interest charges, convenience, and timeliness as among the successful features of SURE (**Table 113**). One fourth opined that no improvement is needed while other suggested to make the loan conduit accessible to farmers' residences as it was noted earlier that the loan conduit of SURE is about 156 km away from the farming community. Monitoring of borrowers, provision of loan collectors per municipality, improving the collection method and improving the information dissemination, increasing the loanable amount and specifying the collection dates are also suggested.

Beneficiaries in Zamboanga del Norte mentioned the provision of remedy for survival and recovery, absence of interest and timeliness as among the successful features of SURE. No improvement is suggested by over one-third of the beneficiaries (**Table 114**). Others recommended an increase in the loanable amount and improvement in information dissemination.

Table 112. Successful features of SURE and areas for improvement as viewed by beneficiaries in Camarines Sur

Item	Number	Percent
Successful features		
no interest	56	50.4
timely to typhoon-affected farmers	32	28.8
long repayment period; payable within 3 years	13	11.7
fast release	5	4.5
minimal requirements	5	4.5
instant capital to beneficiaries	3	2.7
affordable	2	1.8
easy to access	1	0.9
Features that need improvement		
none	30	27
Increase loanable amount	27	24.3
improve the procedures/processing time	24	21.6
extend the implementation of SURE program	5	4.5
improve collection method; be more proactive	5	4.5
extend repayment period	4	3.6
improve information dissemination	3	2.7
reduce documentary requirements	2	1.8
increase number of beneficiaries	2	1.8
extend the grace period	2	1.8
PLC should be an active cooperative or Farmers Association	2	1.8
Increase the budget given per municipality	1	0.9
regular monitor all beneficiaries	1	0.9
no penalties for delayed/missed payments	1	0.9
make it a grant	1	0.9
increase maturity term	1	0.9

Table 113. Successful features of SURE and areas for improvement as viewed by Eastern Samar beneficiaries

Item	Number	Percent
Successful features		
no interest	40	43.5
convenience	15	16.3
timely	11	12.0
long repayment schedule	8	8.7
easy requirements/simple process	7	7.6
fast release	4	4.3
good service	2	2.2
easy access	3	3.3
helpful in dealing household expenses and education	1	1.1
helpful in opening a small business (sari-sari store)	1	1.1
Features that need improvement		
none	23	25
Make the PLC accessible to the residence	15	16.3
monitoring of beneficiaries	13	14.1
Don't know	11	12
provide collector per municipality	9	9.8
improve collection method; be more proactive	7	7.6
improve information dissemination	5	5.4
Increase loanable amount	3	3.3
explain the loan process more clearly	3	3.3
be specific on collection dates	2	2.2
no shortlisting scheme	1	1.1

Table 114. Successful features of SURE and areas for improvement as viewed by Zamboanga beneficiaries.

Item	Number	Percent
Successful features		
Serves as survival/financial remedy	18	23.1
no interest	14	17.9
Timely; it serves as startup capital	7	9.0
More beneficiaries	3	3.8
Helpful in buying farm inputs	3	3.8
No collateral	2	2.6
fast release	2	2.6
easy access	2	2.6
No answer	27	34.6
Features that need improvement		
None	29	37.2
Increase loanable amount	24	30.8
improve information dissemination; have a proper orientation	12	15.4
improve the facility and collection method	8	10.3
improve the procedures/processing time	5	6.4
PLC should within the municipality	4	5.1
regular monitoring to all beneficiaries	3	3.8

4.3.4.10 Problems Encountered

Loan availment

Borrowing from formal financial institutions like banks and MFI may be challenging to some farmers as they brought up certain issues on loan procedures, documentary requirements and interest rates, among others (**Table 115**). In Camarines Sur, insufficient loan amount, and accessibility of the lending institution are two of the major problems cited by both beneficiary and non-beneficiary before and with SURE project. Another is the excessive documentary requirement and the high interest rate before although this has been remedied for beneficiaries when they participated in the program,. Limited number of lending institutions is a problem before but less number of respondents reported this after SURE implementation. The number who mentioned the “hard to comply with requirements also lessened. During SURE, the MAO had been so involved in providing assistance to beneficiaries to ensure the completeness of all documentary required.

In Eastern Samar, some of the problems cited by beneficiaries prior to SURE were the unclear procedure, lack of experience in using ATM and gadgets, and inaccessibility of lending institutions. With SURE, the beneficiaries given orientation about the program hence a few (only two) reported the issue on unclear lending procedure. However, accessibility and limited number of formal lending institutions remain as constraints to loan availment.

In Zamboanga del Norte, top problems reported were the insufficiency of loan amount offered to small farmers and the unclear loaning procedure.

Table 115. Problems in loan availment

Item	Beneficiary (281)				Non-Beneficiary (281)			
	Before		With SURE		Before		With SURE	
	No. Reporting	Percent	No. Reporting	Percent	No. Reporting	Percent	No. Reporting	Percent
CAMARINES SUR								
Insufficient loan amount for credit needs	24	21.6	36	32.4	18	16.2	11	9.9
Accessibility of lending institution	15	13.5	23	20.7	18	16.2	14	12.6
Limited number of formal institutions in the area	15	13.5	7	6.3	13	11.7	9	8.1
High interest rate	14	12.6	0	0	10	9	5	4.5
Hard to comply with requirements	20	18	9	8.1	9	8.1	20	18
Late release of loan	8	7.2	7	6.3	8	7.2	1	0.9
Excessive documentary requirements	19	17.1	0	0	9	8.1	4	3.6
Low or lack of knowledge on the use of ATM, gadgets	4	3.6	5	4.5	10	9	5	4.5
High application fee	3	2.7	0	0	5	4.5	2	1.8
Unclear procedures	3	2.7	6	5.4	7	6.3	1	0.9
EASTERN SAMAR								
Unclear procedures	24	26.1	2	2.2	6	6.5	2	2.2
Low or lack of knowledge on the use of ATM, gadgets	24	26.1	13	14.1	35	38	13	14.1
Accessibility of lending institution	23	25	30	32.6	7	7.6	30	32.6
Limited number of formal institutions in the area	19	20.7	33	35.9	6	6.5	33	35.9
Hard to comply with requirements	8	8.7	2	2.2	2	2.2	2	2.2
Insufficient loan amount for credit needs	6	6.5	15	16.3	7	7.6	15	16.3
Excessive documentary requirements	3	3.3	0	0	1	1.1	2	2.2
High application fee	3	3.3	0	0	0	0	2	2.2
Late release of loan	3	3.3	1	1.1	6	6.5	1	1.1
High interest rate	2	2.2	0	0	4	4.3	0	0
ZAMBOANGA DEL NORTE								
Insufficient loan amount for credit needs	47	60.3	51	65.4	1	1.3	0	0
Unclear procedures	38	48.7	49	62.8	2	2.6	0	0
Accessibility of lending institution	6	7.7	9	11.5	3	3.8	3	3.8
High interest rate	4	5.1	0	0	6	7.7	7	9
Low or lack of knowledge on the use of ATM, gadgets	4	5.1	5	6.4	0	0	0	0
Limited number of formal institutions in the area	3	3.8	3	3.8	0	0	0	0
High application fee	1	1.3	1	1.3	0	0	0	0
Late release of loan	1	1.3	2	2.6	0	0	0	0
Hard to comply with requirements	0	0	0	0	3	3.8	3	3.8

Loan Repayment Problem

Among the problems reported by both beneficiaries and non-beneficiaries in Camarines Sur are delayed payment due to low income, effects of calamities that affect farm production, and wilful default despite having enough funds which should otherwise be used to pay the loan (**Table 116**). Also cited were the low market prices of farm products resulting to low income and lack of funds for loan payment. Far distance of lending institutions to residence of borrowers is a problem to 27% of beneficiaries. The lending conduit is aware of this problem, hence it assigned bank agents to collect payment right at the farmer's residence. Despite this, four beneficiaries complained that payment collectors did not have regular schedule on collection.

In Eastern Samar, distance of the lending institution from the farming community is a major problem among beneficiaries and non-beneficiaries during SURE implementation. Noting that the lending institution is quite far, collection of payment is coordinated with the MAO. Collection agents were assigned in the area but there was no regular schedule of collection. Another major problem is delayed payment because of low income and crop failure.

In Zamboanga, few farmers reported loan repayment. Seventeen percent cited calamities as a cause for delay in repayment, while 12% each mentioned low income and low market price of the produce.

4.3.4.11 Perceptions

Characteristics of a good loan facility

Respondents in Camarines Sur perceived that low interest rate, minimal documentary requirements and accessibility are among the major characteristics of a good lending facility. Fast approval and release of loan and long repayment were also mentioned (**Table 117**). Respondents in Eastern Samar have same perception but first on their list is accessibility in terms of location of the lending facility, seconded by low interest rate. Easy access is likewise mentioned in both provinces.

In Zamboanga del Norte, low interest rate is on top of the list that characterize a good lending facility followed by sufficient loanable amount and fast approval and release of loan. Despite its importance, only a few mentioned the lending facility's policies, and terms and condition and provision of good service.

Ease of access and loan repayment

Parameters used to get insights on the ease in loan access include (1) a well disseminated information, (2) minimal documentary requirements, (3) assistance provided to access the loan physically, (4) accessibility of lending centers and (3) no unreasonable cap on loan (**Table 118**). In Camarines Sur and Zamboanga del Norte, most beneficiaries "strongly agree" that the presence of these conditions make it easy to access loan from formal sources. The assistance provided by the MAO during preparation of documents needed by the lending facility was a big help to both borrowers and lenders. In addition, the accessibility of lending centers is an important aspect in loan repayment. As experienced by beneficiaries, if not for collection agents, they find it difficult to pay in lending facility that is far from their residence. Eastern Samar respondents could only "agree" in all indicators.

In terms of ease in loan payment, the parameter are: (1) low interest rate, (2) long repayment period, (3) amortization well spread over time, and (3) physically accessible payment/collection centers (**Table 119**). Both Camarines Sur and Zamboanga del Norte beneficiaries “strongly agree” to these conditions to ease the loan payment. The non-beneficiaries “agree”, except for the low interest rate wherein they strongly agree as an important enabler to ease the loan payment. Eastern Samar beneficiaries and non-beneficiaries also “agree”. Few have taken a neutral stance or disagreement to all indicators.

Table 116. Loan repayment problem

Item	Beneficiary (281)				Non-Beneficiary (281)			
	Before		With SURE		Before		With SURE	
	No. Reporting	Percent	No. Reporting	Percent	No. Reporting	Percent	No. Reporting	Percent
CAMARINES SUR, Typhoon Usman								
Willful default	73	65.8	83	74.8	63	56.8	34	30.6
Delayed payment due to low income following crop infestation	67	60.4	90	90	53	47.7	55	49.5
Calamity	65	58.6	83	74.8	51	45.9	51	45.9
Delayed income due to low income from poor yield	47	42.3	58	52.3	49	44.1	50	45
Low market price of produce/commodity	16	14.4	22	19.8	11	9.9	13	11.7
Lending institution is too far from the farm/residence	14	12.6	27	24.3	11	9.9	25	22.5
Loan agent does not have regular schedule of collection	7	6.3	4	3.6	6	5.4	6	5.4
Payment schedule is too rigid/close interval payment schedule	6	5.4	7	6.3	5	4.5	12	10.8
Late planting due to late release of loan (for crops only)	5	4.5	5	4.5	4	3.6	4	3.6
EASTERN SAMAR, Typhoon Samuel								
Calamity	18	19.6	0	0	6	6.5	0	0
Delayed payment due to due to poor yield and low income	18	19.6	38	41.3	6	6.5	38	41.3
Lending institution is too far from the farm/residence	17	18.5	65	70.7	6	6.5	65	70.7
Loan agent does not have regular schedule of collection	14	15.2	55	59.8	4	4.3	55	59.8
Delayed payment do to low income resulting to low market price of produce	12	13	65	70.7	6	6.5	65	70.7
Payment schedule is too rigid/close interval payment schedule	5	5.4	9	9.8	1	1.1	9	9.8
Willful default	2	2.2	18	19.6	3	3.3	18	19.6
Delayed payment due to crop failure following pest infestation	2	2.2	21	22.8	4	4.3	21	22.8
Late planting due to late release of loan (for crops only)	1	1.1	4	4.3	3	3.3	4	4.3
ZAMBOANGA DEL NORTE, Typhoon Vinta								
Low income due to poor yield	6	7.7	9	11.5	2	2.6	0	0
Low market price of produce/commodity	6	7.7	9	11.5	1	1.3	0	0
Calamity	3	3.8	13	16.7	0	0	0	0
Pest infestation	1	1.3	1	1.3	0	0	0	0
Lending institution is too far from the farm/residence	1	1.3	2	2.6	5	6.4	0	0
Loan agent does not have regular schedule of collection	1	1.3	17	21.8	0	0	0	0
Payment schedule is too rigid/close interval payment schedule	0	0	0	0	2	2.6	0	0

Table 117. Characteristics of a good loan facility

Item	Beneficiary		Non Beneficiary	
	Number Reporting	Percent	Number Reporting	Percent
CAMARINES SUR, Typhoon Usman				
low interest	96	86.5	91	82
minimal documentary requirements	47	42.3	41	36.9
accessible location	18	16.2	9	8.1
fast approval and release of loan	17	15.3	19	17.1
long repayment period	13	11.7	11	9.9
easy to access loan	12	10.8	6	5.4
no interest	3	2.7	3	2.7
good service	2	1.8	2	1.8
convenience	2	1.8	0	0
low service charge	2	1.8	1	0.9
clear policies, terms and conditions	2	1.8	0	0
no penalties for the delayed payments	1	0.9	0	0
affordable amortization	0	0	2	1.8
EASTERN SAMAR, Typhoon Samuel				
accessible location	28	30.4	18	19.6
low interest	17	18.5	20	21.7
easy to access	13	14.1	14	15.2
minimal documentary requirements	7	7.6	14	15.2
good service	6	6.5	0	0
long repayment period	4	4.3	4	4.3
no interest	3	3.3	29	31.5
with collector agent	2	2.2	0	0
convenience	1	1.1	7	7.6
with sufficient loanable amount	1	1.1	0	0
affordable	0	0	20	21.7
fast transaction	0	0	3	3.3
with regular monitoring/collection method	0	0	13	14.1
No answer	42	45.7	0	0
ZAMBOANGA DEL NORTE, Typhoon Vinta				
low interest	67	85.9	31	39.7
sufficient loanable amount	32	41	1	1.3
fast approval and release of loan	20	25.6	2	2.6
minimal documentary requirements	17	21.8	3	3.8
long repayment period	15		0	0
easy to access	8	10.3	0	0
accessible location	6	7.7	8	10.3
with considerate collection agent	6	7.7	7	9
no interest	4	5.1	32	41
clear policies, terms and conditions	3	3.8	1	1.3
with insurance	2	2.6	0	0
low service/processing charge	1	1.3	0	0
with training on entrepreneurship	1	1.3	0	0
good facility	0	0	2	2.6
good service	0	0	7	9

Table 118. Perception on ease of access to loan

Item	Beneficiary (% reporting)					Non-Beneficiary (% reporting)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
CAMARINES SUR, Typhoon Usman										
<i>An easy to access loan is one with</i>										
well disseminated information about the loan window	51.3	35.9	5.1	-	7.7	17.9	62.8	19.2	-	-
Minimal documentary requirement	61.5	37.2	1.3	-	-	23.1	60.3	16.7	-	-
assistance provided for the access of the loan	46.2	43.6	10.3	-	-	19.2	61.5	19.2	-	-
physically accessible lending centers	51.3	35.9	5.1	-	6.4	21.8	52.6	15.4	3.8	6.4
no unreasonable cap on the loan	50.0	45.7	4.3	-	-	20.5	73.1	6.4	-	-
EASTERN SAMAR, Typhoon Samuel										
<i>An easy to access loan is one with</i>										
well disseminated information about the loan window	15.2	51.1	26.1	0	0	23.9	66.3	9.8	0	0
Minimal documentary requirement	28.3	57.6	14.1	7.6	0	31.5	58.7	9.8	0	0
assistance provided for the access of the loan	20.7	48.9	28.3	2.2	0	21.7	68.5	9.8	0	0
physically accessible lending centers	16.3	45.7	19.6	18.5	0	22.8	65.2	12	0	0
no unreasonable cap on the loan	13	26.1	50	9.8	1.1	15.2	51.1	32.6	0	1.1
ZAMBOANGA DEL NORTE, Typhoon Vinta										
<i>An easy to access loan is one with</i>										
well disseminated information about the loan window	51.3	35.9	5.1	0	7.7	17.9	62.8	19.2	0	0
Minimal documentary requirement	61.5	37.2	1.3	0	0	23.1	60.3	16.7	0	0
assistance provided for the access of the loan	46.2	43.6	10.3	0	0	19.2	61.5	19.2	0	0
physically accessible lending centers	51.3	35.9	5.1	0	6.4	21.8	52.6	15.4	3.8	6.4
no unreasonable cap on the loan	50	45.7	4.3	0	0	20.5	73.1	6.4	0	0

Table 119. Perception on ease in loan payment

Item	Beneficiary (% reporting)					Non-Beneficiary (% reporting)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
CAMARINES SUR, Tropical Depression Usman										
<i>An easy to pay loan is with</i>										
low interest rate	73.1	26.9	-	-	-	47.4	34.2	3.9	3.9	10.5
long repayment period	62.8	34.6	1.3	-	1.3	17.9	52.6	23.1	-	6.4
amortization well spread over time	56.4	38.5	5.1	-	-	17.9	56.4	20.5	-	5.1
physically accessible payment/collection centers	53.8	35.9	2.6	-	7.7	17.9	60.3	11.5	5.1	5.1
EASTERN SAMAR, Tropical Depression Samuel										
<i>An easy to pay loan is with</i>										
low interest rate	22.8	60.9	15.2	0	1.1	32.6	54.3	9.8	2.2	1.1
long repayment period	20.7	66.3	10.9	1.1	1.1	28.3	57.6	12	2.2	0
amortization well spread over time	14.1	47.8	30.4	6.5	1.1	19.6	58.7	20.7	1.1	0
physically accessible payment/collection centers	14.1	47.8	21.7	15.2	1.1	20.7	54.3	22.8	2.2	0
ZAMBOANGA DEL NORTE, Typhoon Vinta										
<i>An easy to pay loan is with</i>										
low interest rate	73.1	26.9	0	0	0	47.4	34.2	3.9	3.9	10.5
long repayment period	62.8	34.6	1.3	0	1.3	17.9	52.6	23.1	0	6.4
amortization well spread over time	56.4	38.5	5.1	0	0	17.9	56.4	20.5	0	5.1
physically accessible payment/collection centers	53.8	35.9	2.6	0	7.7	17.9	60.3	11.5	5.1	5.1

ction centers										
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Resiliency rating on level and speed of recovery due to SURE Program

It appears that the beneficiaries have recovered from the calamity and have achieved certain status of normality in their lives because of SURE. In Camarines Sur, the beneficiaries either “strongly agree” or “agree” that the SURE program has helped them achieve the level of recovery similar to the status before availing the loan (**Table 120**). It helped them achieve a recovery level better than the status before availing the loan. SURE enabled them to recover faster. It also lessened their cost of recovery.

In Eastern Samar, forty percent are neutral in terms of the role of SURE in achieving recovery level similar to the status before the program. One third even disagreed yet 28 percent “agreed”. Most beneficiaries agree on the role SURE played in speeding the recovery. However, there are those who disagreed. One third are neutral. They agreed however that SURE lessen their cost of recovery.

In Zamboanga del Norte, most of them agreed and a few strongly agreed that the level, speed and cost of recovery could be attributed to SURE.

Level of agreement on the various aspects of SURE

Majority of beneficiaries either strongly agree or simply agree on the different aspects of SURE. To them, the requirements are easy to comply with, the terms and conditions on loan payments are clearly and concisely presented, money is released on time, loan repayment is given sufficient time, service fee is affordable and the lending conduit provide satisfactory assistance (**Tables 121 to 123**).

SURE improved the general well-being of the beneficiaries, improved their credit management although 40% in Camarines Sur, 46.7% in Eastern 23% in Camarines Sur, 16% in Eastern Samar and 51% in Zamboanga have remained neutral on this aspect.

Table 120. Resiliency rating

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
CAMARINES SUR, Typhoon Usman					
Level of recovery					
SURE helped me to achieve recovery level similar to the status before availing the loan	19.8	64.9	10.8	4.5	0
SURE helped me to achieve recovery level better than the status before availing the loan	37.8	55	5.4	1.8	0
Speed of recovery					
SURE enabled me to achieve period of recovery similar to the status before the loan	34.2	49.5	12.6	2.7	0.9
SURE enabled me to achieve a faster recovery	29.7	57.7	9.9	0.9	1.8
Cost of recovery					
SURE lessen the cost of recovery	47.7	38.7	10.8	0.9	1.8
EASTERN SAMAR, Typhoon Samuel					
Level of recovery					
SURE helped me to achieve recovery level similar to the status before availing the loan	0	28.3	40.2	30.4	1.1
SURE helped me to achieve recovery level better than the status before availing the loan	7.6	62	20.7	8.7	1.1
Speed of recovery					
SURE enabled me to achieve period of recovery similar to the status before the loan	2.2	50	21.7	25	1.1
SURE enabled me to achieve a faster recovery	0	21.7	31.5	46.7	0
Cost of recovery					
SURE lessen the cost of recovery	5.4	76.1	15.2	3.3	0
ZAMBOANGA DEL NORTE, Typhoon Vinta					
Level of recovery					
SURE helped me to achieve recovery level similar to the status before availing the loan	3.1	67.2	21.9	7.8	0
SURE helped me to achieve recovery level better than the status before availing the loan	10.9	48.4	39.1	1.6	0
Speed of recovery					
SURE enabled me to achieve period of recovery similar to the status before the loan	7.8	67.2	25	1.6	0
SURE enabled me to achieve a faster	6.3	56.3	35.9	0	0

recovery					
Cost of recovery					
SURE lessen the cost of recovery	8.6	63.8	27.6	0	0

Table 121. Level of agreement on various aspects of SURE Program, Camarines Sur

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
a. SURE requirements for loan application of lending institutions are easy to comply with	46.8	41.4	11.7	0	0
b. SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	51.4	41.4	6.3	0.9	0
c. SURE interest rates are not extremely high	48.6	47.7	2.7	0.9	0
d. SURE interest rate is affordable	45.9	53.2	0.9	0	0
e. SURE loan amount provided is sufficient for farm production expenses	14.4	38.7	9	30.6	7.2
f. SURE loan money is released on time (before cropping period/production cycle).	41.4	40.5	13.5	3.6	0.9
g. SURE loan repayment period is sufficient for the time being of loan possession without having to struggle financially	17.1	39.6	18	25.2	0
h. SURE loan maturity rate fee is not extremely high.	45	34.2	17.1	3.6	0
i. SURE loan service fee is affordable.	40.5	37.8	17.1	3.6	0.9
j. The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	18.9	71.2	7.2	1.8	0.9
k. SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	13.5	47.7	36.9	1.8	0
l. SURE loan program has improved my credit/loan management	9.9	44.1	42.3	1.8	1.8
m. I am satisfied with the services provided by the SURE loan program	14.4	61.3	23.4	0.9	0
o. SURE trainings/seminars provided are effective to have sufficient knowledge.	21.9	43.8	31.3	3.1	0

Table 122. Level of agreement on various aspects of SURE Program, Eastern Samar

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
a. SURE requirements for loan application of lending institutions are easy to comply with	32.6	50	14.1	3.3	0
b. SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	18.5	52.2	28.3	1.1	0
c. SURE interest rates are not extremely high	23.9	45.7	10.9	9.8	9.8
d. SURE interest rate is affordable	34.8	58.7	6.5	0	0
e. SURE loan amount provided is sufficient for farm	2.2	28.3	20.7	34.8	14.1
f. SURE loan money is released on time (before cropping period/production cycle).	4.8	32.1	31	26.2	6
g. SURE loan repayment period is sufficient for the time being of loan possession without having to struggle financially	16.7	30.8	28.9	13.3	1.1
h. SURE loan maturity rate fee is not extremely high.	14.4	58.9	22.2	4.4	0
i. SURE loan service fee is affordable.	18.5	67.4	7.6	6.5	0
j. The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	13.2	49.5	33	4.4	0
k. SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	11	30.8	38.5	19.8	0
l. SURE loan program has improved my credit/loan management	8.7	25	46.7	17.4	2.2
m. I am satisfied with the services provided by the SURE loan program	21.7	56.5	16.3	5.4	0
o. SURE trainings/seminars provided are effective to have sufficient knowledge.	72.7	27.3	0	0	0

Table 123. Level of agreement on various aspects of SURE Program, Zamboanga del Norte

Item	Level of agreement (Percent)				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
a. SURE requirements for loan application of lending institutions are easy to comply with	53.2	44.2	2.6	0	0
b. SURE policies/terms/conditions regarding loan application and loan payment are stated clearly and concisely by the lending institution	10.4	22.1	11.7	36.4	19.5
c. SURE interest rates are not extremely high	55.3	40.8	2.6	0	1.3
d. SURE interest rate is affordable	57.1	40.3	1.3	0	1.3
e. SURE loan amount provided is sufficient for farm production expenses	7.8	22.1	22.1	39	9.1
f. SURE loan money is released on time (before cropping period/production cycle).	41.6	51.9	6.5	0	0
g. SURE loan repayment period is sufficient for the time being of loan possession without having to struggle financially	40.5	51.4	5.4	1.4	1.4
h. SURE loan maturity rate fee is not extremely high.	47.3	45.9	5.4	0	1.4
i. SURE loan service fee is affordable.	29.3	69.3	0	0	1.3
j. The lending institution or PLC for SURE provides satisfactory assistance to borrowers.	25.8	45.5	27.3	0	1.5
k. SURE loan has improved my general well-being in terms of high life satisfaction (improved health security and financial stability)	22.1	26	49.4	2.6	0
l. SURE loan program has improved my credit/loan management	27.3	16.9	50.6	5.2	0
m. I am satisfied with the services provided by the SURE loan program	13	40.3	44.2	1.3	1.3
o. SURE trainings/seminars provided are effective to have sufficient knowledge.					

5. APPENDICES

Appendix A. Available credit facility known by the beneficiaries, Avian Flu

Credit Facility and Loanable Amount	Number Reporting	Interest Rate (%)	Maturity (month)
Aware of credit facility in the area	28		
BANK			
Security Bank			
500,000	1	1	12
Union Bank			
100,000	1	2.5	6
Bank of the Philippine Islands			
100,000	1	3	12
Land Bank of the Philippines			
30,000	2	2.5	3
Philippine National Bank			
20,000	1	6	per crop
MICRO FINANCE INSTITUTIONS			
New Rural Bank of San Leonardo			
20,000	22	0	36
Alalay sa Kaunlaran Microfinance Social Development, Inc. (ASKI)			
8,000	1	3	4
10,000	2	3	6
50,000	1	3	6
5,000-7,000	1	3	6
ASA			
10,000	1	1	6
30,000	1	5	6
GM Bank, Inc.			
50000	1	3	6
Kabuhayan sa Kabukiran para sa Kaunlaran (KKK)			
Don't know	1		6
INFORMAL			
Relative			
5000	1	0	0
20000	2	0	0
30000	1	0	0
50000	4	0.625	0

Credit Facility and Loanable Amount	Number Reporting	Interest Rate (%)	Maturity (month)
90000	1	0	0
100000	2	0	0
200000	1	0	0
Agri Input Supplier			
10000	2	0	3
25000	1	0	1
26000	1	0	1
35000	1	0	1
no limit	1	0	
no specific amount	1	0	1
Private Money Lender			
10000	1	1	4
20000	1	7	6
30000	2	5	6
50000	1	5	per crop
don't know	2	7.5	6
Private individual			
10000	1	5	6
70000	1	5	12
300000	1	5	12
Friend			
20000	1	1	6
Kasamahang Nagpupogo			
40-70 bags of feed weekly	1	0	
Land Owner			
40000	1	0	per crop
Neighbor			
20000	1	5	monthly

Appendix B. Awareness and availability of credit known by non-beneficiaries, Avian Flu

Credit Facility and Loanable Amount	Number Reporting	Interest Rate (%)	Maturity (Month)
Aware of credit facility in the area	9		
BANK			
Land Bank of the Philippines			
750000	1	2%	6
MICRO FINANCE			
Bulacan Cooperative			
100000	1	5%	4
Masaganang Hanapbuhay Cooperative			
250000	1	2.50%	12
Kakaza Cooperative			
20000	1	2%	4
Cooperative			
30000	1	3%	6
INFORMAL			
Relative			
100000	1	10%	6
Agri Input Supplier			
15000	1	0%	1
Private Money Lender			
Private individual/Friend			
45000	1	4%	6
150000	1	10%	12
Land Owner	1		
Neighbor	1		

Appendix C. Loan availment by non-beneficiary, Avian Flu

Item	R1	R2	R3	R4	R5	R6	R7	R8
Year	2020	2020	2020	2020	2020	2020	2020	2020
Amount requested	10,000	10,000	25,000	15,000	15,000	5,000	5,000	7,000
Amount released	10,000	10,000	25,000	12,750	15,000	5,000	5,000	7,000
How the loan received	cash	cash	cash	cash	cash	cash	cash	cash
Interest rate per year	unsure	unsure	6.5%		5%		4%	0%
Loan duration	6 months	4 months	7 years	1 year	6 months	indefinite	6 months	1 month
Grace period	1 week	none	1 month	Can't remember	1 week	none	none	none
Schedule of payment	weekly	weekly	monthly	weekly	monthly	weekly	All payment at once	All payment at once
Collateral used	None	None	None	None	None	None	None	
Weeks/days/months the loan was released	1 week	2 weeks	1 month	1 week	1-2 days	1 week	1 week	1 day
Speed of release	Fast	Slow	Very slow	Fast	Fast	Fast	Fast	Very fast
Timeliness of release	Timely	Timely	Timely	Timely	Timely	Timely	Timely	Timely
Mode of payment	Cash	Cash	Cash	Cash	Cash	Cash	Cash	Cash

Cont. of Appendix C...

Item	R9	R10	R11	R12	R13	R14	R15	R16
Year	2020	2020	2020	2020	2020	2021	2020	2020
Amount requested	20,000	5,000	5,000	20,000	25,000	3,000	6,500	5,000
Amount released	20,000	5,000	5,000	20,000	25,000	3,000	6,500	5,000
How the loan received	cash	cash	cash	cash	cash	cash	cash	cash
Interest rate per year	2%	5%	5%	2.5%	2%	0%	0%	0%
Loan duration	1 year	1 month	1 month	6 months	1 year	2 weeks	1 month	2 months
Grace period	None	None	None	None	1 week	None	None	2 days

Schedule of payment	Monthly	Weekly	Weekly	Monthly	Weekly	Every 2 weeks	All payment at once	All payment at once
Collateral used	None	None	None	None	None	None	None	None
Weeks/days/months the loan was released	1 week	2 days	1 week	1 week	1 week	0 day	0 day	0 day
Speed of release	Fast	Fast	Fast	Fast	Fast	Very fast	Very fast	Very fast
Timeliness of release	Timely	Timely	Timely	Timely	Timely	Timely	Timely	Timely
Mode of payment	Cash	Cash	Cash	Cash	Cash	Cash	Cash	Cash

Cont. of Appendix C...

Item	R17	R18	R19	R20	R21	R22	R23	R24
Year	2021	2020	2020	2020	2020	2020	2020	2021
Amount requested	2,500	4,000	7,000	3,000	10,000	3,000	10,000	30,000
Amount released	2,500	4,000	7,000	3,000	6,000	3,000	2,000	30,000
How the loan received	Cash	Cash	Cash	Cash	Cash	Cash	Cash	Cash
Interest rate per year	0%	0%	0%	0%	0%	0%	0%	5%
Loan duration	2 weeks	2 months	2 months	1 week	3 months	2 weeks	2 weeks	7 months
Grace period	None	1 week	None	None	None	None	None	None
Schedule of payment	All payment at once	All payment at once	All payment at once	All payment at once	All payment at once	All payment at once	All payment at once	Weekly
Collateral used	None	None	None	None	None	None	None	None
Weeks/days/months the loan was released	0 day	2 days	1 day	0 day	2 days	0 day	0 day	1 week

Speed of release	Very fast	Very fast	Very fast	Very fast	Very fast	Very fast	Very fast	Very fast
Timeliness of release	Timely	Late	Timely	Timely	Late	Timely	Timely	Late
Mode of payment	Cash	Cash	Cash	Cash	Cash	Cash	Cash	Cash

Appendix D. Credit facility known by the beneficiaries, Typhoon

No. of reporting	Name of conduit	Loanable amount	Interest rate	Maturity term (months)
CAMARINES SUR, Typhoon Usman				
2	BSDL	25,000.00	0%	36
3	BSDL	25,000.00	3%	36
1	BSDL	10,000.00	0%	36

3	BSDL	25,000.00	5%	36
4	BSDL	20,000.00	5%	36
3	BSDL	25,000.00	6%	36
27	BSDL	25,000.00	0%	36
6	BSDL	20,000.00	0%	36
1	BSDL	20,000.00	6%	36
3	BSDL	25,000.00	2%	36
3	BSDL	20,000.00	2%	36
1	BSDL	20,000.00	6%	36
2	BSDL	20,000.00	1.50%	36
1	BSDL	25,000.00	10%	36
1	BSDL	22,500.00	0%	36
1	BSDL	6,250.00	0%	36
1	BSDL	12,500.00	0%	36
1	BSDL	12,000.00	5%	36
1	BSDL	15,000.00	2%	36
4	Card Bank	5,000.00	3%	6
3	Card Bank	10,000.00	3%	
2	ASA Philippines	6,000.00	3.50%	6
2	Card Bank	10,000.00	3%	6
1	Card Bank	5,000.00	5%	6
1	Card Bank	20,000.00	3%	6
1	Card Bank	15,000.00	3%	6
1	Card Bank	30,000.00	10%	9
1	BANK	10,000.00	2%	6
1	JMH	20,000.00	3.50%	6
2	Trader	10,000	5%	Every harvest
1	Trader	10,000	0%	Every harvest
EASTERN SAMAR, Typhoon Samuel				

1	Jipapad Savings Cooperative	20,000.00	3%	3
1	Jipapad Savings Cooperative	5,000.00	5%	1
1	Card Bank	15,000.00	5%	6
2	Card Bank	20,000.00	5%	6
2	Card Bank	5,000.00	10%	3
1	Card Bank	30,000.00	7%	3
1	Card Bank	100,000.00	2.50%	6
1	Relatives	2,000.00	10%	3
1	Relatives	15,000.00	5%	3
1	Relatives	10,000.00	5%	12
1	Relatives	20,000.00	5%	10
1	Relatives	2,000.00	12%	1
ZAMBOANGA DEL NORTE, Typhoon Vinta				
3	ASA Philippines	10,000.00	10%	6
2	ASA Philippines	10,000.00	10%	6
2	ASA Philippines	5,000.00	3%	-99
1	ASA Philippines	-99	-99	-99
1	ASA Philippines	20,000.00	5%	-99
1	ASA Philippines	3,000.00	2%	6
2	Card Inc.	3,000.00	1.50%	6
2	Card Inc.	10,000.00	1.50%	6
1	Card Inc.	3,000.00	2%	1
1	Card Inc.	3,000.00	15%	6
4	KFI	5,000.00	2.50%	6
2	KARBEMCO	10,000.00	10%	6

Appendix E. Awareness and availability of credit known by non-beneficiaries, Typhoon

Credit Facility and Loanable Amount	Number Reporting	Interest Rate (%)	Maturity (Month)
Aware of credit facility in the area	25		
BANK			
Card SME Bank			
3000	3	3	5.3

Credit Facility and Loanable Amount	Number Reporting	Interest Rate (%)	Maturity (Month)
5000	5	2	1.4
15000	2	5	2.5
20000	2	3.5	3
25000	1	2	12
MICRO FINANCE			
Sandigan ng Mamamayan ng Makina Multi-purpose Cooperative			
15000	1	5	6
Cooperative (name not specified)			
25000	2	5	12
PAG-ASA Multi-purpose Cooperative			
20000	1	2.5	6
ASA Philippines			
20000	1	2.5	2
INFORMAL			
Relative			
5000	2	0	1
Bombay/ 5'6			
100000	2	Don't know	2
10000	1	20	1

