

# Revised Final Report

## Baseline Study of Agri-Negosyo Loan (ANYO) and Kapital Access for Young Agripreneurs (KAYA) Programs

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**Agricultural Credit Policy Council (ACPC)**

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## **ACRONYMS**

ACPC	Agricultural Credit Policy Council
AMCFP	Agro-Industry Modernization Credit and Financing Program
ANYO	AgriNegosyo
ASPSI	Asian Social Project Services, Inc.
ATI	Agricultural Training Institute
BMBE	Barangay Micro Business Enterprise
CARES	Coronavirus Aid, Relief, and Economic Security
CEO	Chief Executive Officer
DA	Department of Agriculture
DOST	Department of Science and Technology
DTI	Department of Trade and Industry
DBP	Development Bank of the Philippines
ERF	Enterprise Rehabilitation Financing
F2-MarA	Marketing Assistance
F2-PacS	Packaging and Storage
F2-PAP	Pre-production Assistance Program
F2-PSP	Production Support Program
F2-PHP	Post-Harvest/Post-Production Processing
FGD	Focus Group Discussion
FIC	Food Innovation Center
GAA	General Appropriations Act
GFI	Government Financial Institutions
ICT	Information Communication Technology
KAYA	Kapital Access for Young Agripreneurs
KII	Key Informant Interview
LGU	Local Government Units
MCPI	Microfinance Council of the Philippines
MFI	Micro-Financing Institutions
MSMEs	Micro, Small, and Medium Enterprises
MSMEDC	Micro, Small, and Medium Enterprise Development Council
NDA	Non-Disclosure Agreement
NDDU	Notre Dame of Dadiangas University
NGO	Non-Government Organizations
OECD	Overseas Economic Development Council
OFW	Overseas Filipino Workers
PCAF	Philippine Council for Agriculture and Fisheries
PHP	Philippine peso
PLC	Program Lending Conduit
QUAL	Qualitative
QUAN	Quantitative
RA	Republic Act
RTEC	Regional Technical Evaluation Committee
SETUP	Small Enterprise Technology Upgrading Program
SMERA	Small and Medium Enterprise Roving Academy
SSF	Shared Service Facilities
SFF	Small Farmers and Fishers
MSE	Micro and Small Enterprise
SMERA	Small and Medium Enterprise Roving Academy
TESDA	Technical Education and Skills Development Authority
UNDESA	United Nations Department of Economic and Social Affairs
WSMEs	Women Small and Medium Enterprises
YEP	Youth Entrepreneurship Act

## EXECUTIVE SUMMARY

### Introduction

Through the years, the Agricultural Credit Policy Council (ACPC) has continuously extended credit to their usual client, the small farmers and fisherfolks (SFF). However, due to recent hazardous events like the occurrence of the African swine fever and the COVID-19 pandemic, ACPC, in addition to its usual loan assistance to SFF, implemented the ANYO program in response to the needs of the other affected sectors like the Overseas Filipino Workers (OFWs), swine raisers, and rural women; and more importantly, the KAYA program for the youth who are being encouraged to engage in agriculture-related micro and small enterprises (MSEs).

Hence, ACPC would like to assess the impact of ANYO and KAYA but to carry it out, there is a need to collect baseline information of its beneficiaries as well as comparable non-beneficiaries. This study aimed to collect data on specific indicators that will be established as useful reference points for monitoring and evaluating any observed changes brought by the programs to its beneficiaries and non-beneficiaries during and after its implementation.

To attain the objectives of the study, both quantitative and qualitative data were collected. Key Informant Interviews were conducted among identified Partner Lending Conduits (PLCs) to: 1) understand how the program was actually implemented; 2) differentiate ANYO and KAYA from the previous credit programs; and, 3) assess their perceptions on the programs' responsiveness, effectiveness, and sustainability. Focus group discussions (FGDs) with beneficiaries and non-beneficiaries were administered to: 1) determine their perception on formal and informal credit programs; 2) have a deeper understanding about possible challenges in the implementation of the programs; and, 3) gather recommendations on enhancing the implementation of ANYO and KAYA programs.

Field surveys were carried out to characterize the ANYO, KAYA and agri-based MSEs, cooperatives, organizations, and associations before becoming beneficiaries and their non-beneficiary counterparts. The profile of these respondents will serve as the basis for comparison during programs' impact assessment. A total of 878 ANYO small farmers and fisherfolk beneficiaries and non-beneficiaries were interviewed while 81 KAYA beneficiaries and non-beneficiaries served as the respondents for the survey. Meanwhile, 50 beneficiaries, and 11 non-beneficiaries were interviewed among MSEs. Despite all efforts to find non-beneficiaries MSEs, the study was not able to complete the target number (50) of non-beneficiaries due to their lack of willingness to participate in the survey. Hence, the 11 non-beneficiaries are analyzed as a case.

### Findings of the Study

This section is divided into three groups: 1) ANYO beneficiaries and non-beneficiaries; 2) KAYA beneficiaries and non-beneficiaries; and, 3) Agri-based micro and small enterprise (MSEs) beneficiaries. The report for each group is organized by objectives.

#### *ANYO Beneficiaries and Non-Beneficiaries*

Majority of the ANYO small farmer and fisherfolk beneficiaries and non-beneficiaries' age ranged from 36 to 55 years old with an average of 46 years among beneficiaries and 47 years for non-beneficiaries. These numbers are lower compared to the average reported age of Filipino livestock and poultry raisers which is 49 years old. More than half of the

respondents were female, and most are married for both beneficiaries and non-beneficiaries. Majority of both beneficiaries (94%) and non-beneficiaries (97%) are not members of an indigenous group. Most of the beneficiaries have around 7 to 14 years of formal education, and 7 to 10 years among non-beneficiaries.

On the average the beneficiaries and non-beneficiaries have engaged on farming for about 16 and 19 years, respectively. Aside from being members of cooperatives, both respondents are also involved to various farmers and irrigators associations.

Micro-finance institutions (MFIs) and cooperatives are the commonly known lending facilities for both beneficiaries and non-beneficiaries. On the other hand, the least known facilities are government financial institutions (GFIs) and non-government organizations (NGOs). Both beneficiaries and non-beneficiaries are aware of the various types of lending facilities due to information from friends and relatives.

Majority of the beneficiaries and non-beneficiaries preferred government lending facility as source of credit. More than two-thirds of the beneficiaries and non-beneficiaries perceived that government loans have more favorable terms which include: 1) timely disbursement of loan; 2) longer repayment period; 3) flexible repayment terms; and, 4) absence of penalties for late/non-repayment. These are also the attributes that the small farmers and fisherfolks would consider in choosing where to apply for loan.

However, due to urgency, accessibility, and convenience/ease of acquiring loan, MFIs and private lenders/traders are the financial institutions which both beneficiaries and non-beneficiaries have existing loans. It can be observed that more beneficiaries have loans with institutions like GFIs and cooperatives, while MFIs and private traders/individuals among non-beneficiaries. Only few mentioned loan sharks or “5-6” loan providers as their source of loan.

Both beneficiaries and non-beneficiaries perceived that loans from formal sources have higher interest rate which can be released in several tranches. It is surprising to note that both beneficiaries and non-beneficiaries perceived that the decision to grant loan from formal sources are decided arbitrarily.

The decision on when to borrow loan, how much to borrow, where to borrow, and how the loan proceeds will be used are based on the agreement between the heads of the family (husband and wife). The wives usually handle preparing loan documents, processing the loan, and facilitating the payment of loans.

Regardless of sex and type of beneficiary, the respondents strongly believe that the division of work between husband and wife should be fair and acceptable to both parties to have greater self-confidence in managing their business/enterprise. Varied responses were acquired among respondents in terms of control on the factors of production and capability of using the income for their family needs.

The mean expenditure on food was highest for both beneficiaries (PhP7,059.30) and non-beneficiaries (PhP6,581.86) followed by education and utilities expenditure. On the other hand, expenditure on clothing and taxes was the lowest.

Majority of the beneficiaries and non-beneficiaries are engaged into planting of annual crops, followed by livestock raising, fishing, and perennial crop planting. Highest farm income is acquired from fishing (PhP1,282,361.97) followed by planting annual crops, livestock raising, and perennial crop planting.

### *KAYA Beneficiaries and Non-Beneficiaries*

On the average, the KAYA beneficiaries, and non-beneficiaries, are less than 30 years old, majority are male, married, and more than 90% have reached tertiary level of education. They are engaged in farming for less than 10 years, and more than half are members of an organization. Beneficiaries are more aware of lending facilities like cooperative banks, GFIs, and private commercial banks. The information on where capital for agriculture operations can be sourced/loaned are acquired from friends and relatives. Majority of both beneficiaries and non-beneficiaries used their loans not only for farming business, but also household needs.

The respondents perceived that loan from formal sources require too many documents, the process from loan application to its release takes a very long time, the agreement and terms are complicated, and the loans are released in several tranches. They also perceived that interest on loan from formal sources are higher than informal sources. On the other hand, the results showed that more than half of the non-beneficiaries did not express their perception on the document requirements, repayment terms, loan releases, and how loan from informal sources are decided.

The decision in availing loan differs for beneficiaries and non-beneficiaries. For the beneficiaries, other male adults make the decision in all aspects of loan availment. On the other hand, a combination of other female adults, and both husband and wife decide on when to borrow, how much to borrow, where to borrow, who prepares the documents or requirements, who process the loan, how the loan proceeds will be used, and who facilitates the loan payment.

Both beneficiaries and non-beneficiaries have no idea on gender roles because majority of them are not married. This finding is consistent with the previous discussion on the decision-making.

Respondents spent their income mostly on food followed by education. For their agri-based enterprise, the average expenditure on livestock/poultry raising was highest compared to crop farming and fishing.

Investment for shelter was the highest for both beneficiaries and non-beneficiaries followed by health insurance. Meanwhile, both respondents intend to invest in the next five years in livestock raising, crop farming, and food/beverage which are known to require high capital investments. Moreover, the estimated amount of investment was higher for KAYA beneficiaries than non-beneficiaries.

Beneficiaries and non-beneficiaries prefer to get their loan from GFIs which gives more favorable consideration to timely release of loan, amount of loan availed, repayment period, manner of loan repayment, and no penalty for delayed repayment and non-repayment. To them, the most important attributes to be considered in choosing where to apply for a loan were timeliness of loan, amount availed, and length and manner of repayment.

### *Micro and Small Enterprises (MSEs) Beneficiaries*

Two-thirds of the beneficiaries are sole proprietors with an average asset of PHP18.16 million and have been engaged in agri-related production than value adding activities for 13 years.

The beneficiaries perceived that formal lending institutions required numerous and strict document requirements such as collateral, and have long processing time, short

repayment term, and low loanable amount which can be released in tranches. On the other hand, respondents perceived that informal lending institutions have less document requirements, short processing time, short repayment period, simple loan terms, higher loanable amount which can be released in full immediately. However, it is known that informal lending institutions have exorbitantly high interest rates.

MSEs reported that the manager or owner are the ones who decide on when to borrow, how much to borrow, where to borrow, when to borrow, and who facilitates the processing and repayment of loan. Majority of both male and female MSEs respondents strongly agree that they are capable of using their income for the needs of the family and that the division of labor between husbands and wives should be fair. Fifty-five percent of male respondents somewhat agree and strongly agree that they have less control on the factors of production such as land, labor, credit, training, marketing, and other services which is somehow consistent with the higher percentage of female MSEs respondents who stated that they have greater confidence in managing their business.

The respondents have attended capacity building activities related to crop, livestock, and poultry production, organizational development, farm management, product enhancement, entrepreneurship, and farm tourism. The topics which the respondents would like to attend are marketing farm management and capacity development.

Bank charges and fees represent the highest expense of MSEs followed by taxes while the least expense reported is for utilities. Crop production is still the most popular type of investment reported by the beneficiaries. They intend to invest in crop farming followed by livestock farming, trade and retail, and food and beverage. Among the type of investments mentioned by MSEs, the capital requirement for crop farming is highest (PhP14.9 million) followed by fishing, and livestock raising.

The beneficiaries preferred to get their loan from the government. The beneficiaries perceived that the GFIs give the most favorable consideration in extending loan repayment. The amount of loan is the most important consideration for MSEs when applying for loan.

## **Conclusion**

ANYO and KAYA loan programs served as a great opportunity to improve the agricultural livelihood of SFF, and to promote the engagement of youth in agriculture-based enterprise. It also helped the cooperatives which served as PLCs to increase the number of their members and earn additional income from collecting the processing fees. In terms of effectiveness, the programs are very functional as it served the purpose of providing accessible and affordable credit for financing agricultural livelihood activities among respective target beneficiaries due to its long repayment period, substantial loanable amount, and zero interest rates.

With regards to sustainability, the programs can be certainly sustained given that beneficiaries pay back their loans to PLCs for longer period of time compared to previous loans. However, there was a challenge among PLCs with respect to the expenses incurred by regularly monitoring the beneficiaries and compensating the collection officers. The 3% processing fee was not sufficient to sustain their operations. Without regular monitoring activities, the situation of the borrowers cannot be tracked, and loan repayment collection becomes challenging. In addition, difficulties were encountered in identifying potential beneficiaries of the KAYA program.

Therefore, ANYO and KAYA loan programs can be considered relevant, effective, and sustainable among beneficiaries and PLCs. Though the programs' sustainability may be

questioned due to the challenges faced by the PLCs on where to get the fund to sustain its operation given that these PLCs can only charge 3% as processing fee. There are other challenges which ACPC needs to address to enhance the implementation of not only these programs but also other programs in the pipeline.

The major challenge mentioned by the PLCs is the repayment of loan. Despite the zero-interest loan, and the longer repayment period, PLCs expressed their apprehension if the farmers and fisherfolks can settle their loan on time, particularly in areas often ravaged by typhoon and flooding. There were some PLCs who were optimistic as shared by a representative that with longer repayment period is longer time for the farmer-borrower to recover.

The factors that hamper borrowers in repaying their agricultural credit were loan application requirements, type of loan (i.e., individual or group lending), loan disbursement scheme, repayment period, financial management advice provided, monitoring activities conducted, and crop performance.

Another reported concern was the late release of loan. It is one of the major attributes being considered in the availment of loans. Fortunately, for some beneficiaries, their PLC provided in advance the needed production inputs but with interest.

All the beneficiary respondents are aware that ANYO and KAYA loans are zero interest with five-year repayment period but the loanable amount depends on the estimates indicated in their business plan. However, in all FGDS there were questions on 1) if beneficiaries can reapply once the previous loan has been fully paid; 2) can the money from farming be used first in the next cycle of production rather than used as repayment for the loan; and, 3) can beneficiaries wait for five years to pay the loan.

Many of the ANYO beneficiaries were also PLEA beneficiaries which could be the cause of confusion. Some beneficiaries claimed to have been paying the PLC staff for monitoring the program implementation. It is also indicated in the guidelines of ANYO and KAYA that the only fee the beneficiaries should pay is the 3% processing fee.

The reasons why the PLEA program beneficiaries were again selected by the PLCs for the ANYO program include their proven reliability, capacity, and attitude. This is understandable but there also other SFFs who are in need of financial assistance.

## **Recommendations**

The importance of highlighting the need to prepare the farm and plan budget as basis for the amount of loan to be granted should be reiterated among loan applicants. The beneficiaries should also be trained on estimating the capital requirements which hopefully can be sustained after project implementation.

There is a need to revisit the policy that PLCs can only charge 3% as processing fee for every loan application. PLCs also incurred costs to prepare the loan documents, and monitor the beneficiaries; hence, consultation on this issue can be initiated by ACPC.

For better loan repayment, lending conduits could assist the borrowers by implementing longer repayment periods and provision of penalty clauses in the agreement/form. On the other hand, non-beneficiaries have mentioned implementing alternative payment modes such as GCash could encourage other borrowers who have constraints in paying directly to the offices to repay their loans. It was also mentioned to study the applicable repayment periods as situations vary between borrowers, and implement lower interest rates. Lastly, cooperatives could assist their members by buying their products/harvest to minimize

transportation costs which would increase their net income resulting in higher capability for loan repayment.

Another recommendation was conducting regular monitoring activities and seminars on loan management and crop management, higher loanable amounts, and longer repayment periods could increase the capabilities of borrowers to repay their loans in full amount and on schedule. The group from Cebu recommended repaying the loan directly to the cooperative instead of the loan collector because some loan collectors would not remit the collected loan repayments. On the other hand, the group from Quezon province stated that high price of material inputs such as fertilizer and pesticide hindered them in repaying their loans; hence, they need a larger amount of capital to operationalize and earn sufficient income to repay the loan.

Coordination with the PLCs should be improved such that the release of loans can be done as soon as possible. Particularly for vegetable growers, the timely release of loan is crucial as the price of their produce fluctuates markedly; hence, timing is very important.

Through the PLCs, the beneficiaries' activities should be organized to inform the borrowers of the specific terms. This could be done from the time applications are filed until the loans are released. Information and communication materials translated into the local dialects should be distributed.

Non-members of organizations should also be allowed to avail the programs of ACPC. As long as they can meet all the requirements, qualified farmers and fisherfolks should be also be provided with loan.

There is a need for government financing facilities to promote the provision of loan as one of their responsibilities. Government financing institution are the least known lending facilities for both beneficiaries and non-beneficiaries.

# 1 INTRODUCTION

## 1.1 Background and Rationale

The Agricultural Credit Policy Council (ACPC), an attached agency of the Department of Agriculture (DA), was created to: 1) oversee the Agro-Industry Modernization Credit and Financing Program (AMCFP); 2) conduct rural and agricultural finance policy and action research; and 3) undertake institutional capacity building of rural financial institutions. Through Resolution No. 01 Series of 2020 dated January 8, 2020, ACPC approved the implementation of the Agri-Negosyo (ANYO) and Kapital Access for Young Agripreneurs (KAYA) loan programs (ACPC, 2021).

The ANYO Program aims to fast-track growth in the agriculture sector and helps in the country's economic recovery by establishing a financing facility that will support modernization and industrialization in agriculture and fisheries, promote the development of the agricultural value chain, boost fishery job generation, improve the nation's food security and alleviate poverty conditions especially in the countryside. Specifically, it aims to provide accessible and affordable financing for individuals, partnerships, corporations, or cooperatives to boost their efficiency, productivity, and profitability in implementing income-generating agri-fishery activities, for their working capital, and/or for fixed asset acquisition. The Program is implemented nationwide with an initial funding sourced from the 2021 General Appropriations Act (GAA) Loans Outlay of PHP2.75 billion.

ANYO Loan Program offers zero interest loans for Small Farmers and Fishers (SFF) and registered Micro and Small agri-fishery Enterprises (MSEs) which may be sole proprietors, partnerships, corporations, associations, and cooperatives. Eligible individual SFF borrowers may avail a maximum loanable amount of PHP300,000 while registered MSEs, depending on its size, may borrow a loan amount of up to PHP15 million, subject to approval of the Program Lending Conduit (PLC). Loans are payable up to five (5) years.

The KAYA Program, on the other hand, is a loan facility for qualified young agripreneurs who need funding assistance for the capital requirements of their farm/fishery business. By engaging the participation of a younger generation of agripreneurs, the KAYA Program aims to fast-track growth in the agriculture sector and help in the country's economic recovery by establishing a financing facility that will support modernization and industrialization in agriculture and fisheries, promote the development of the agricultural value chain, boost fishery job generation, improve the nation's food security, and alleviate poverty conditions especially in the countryside. Specifically, it aims to provide accessible and affordable financing for the requirements of young agripreneurs to boost the efficiency, productivity, and profitability of their income-generating agri-fishery activity. The Program is implemented nationwide with an initial funding sourced from the 2021 GAA Loans Outlay worth PHP2.75 billion.

KAYA Loan Program offers zero-interest loans of up to PHP500,000, subject to the approval of PLC, and payable up to five (5) years. Borrowers must be 18 to 30 years old, and are graduates of either formal or non-formal schooling (including but not limited to graduates of agriculture and fishery related degrees from higher education institutions, DA and the Agricultural Training Institute (ATI) accredited programs, Technical Education and Skills Development Authority (TESDA) programs, farm schools, and secondary schools with agriculture and fishery-related courses.

Being the newly implemented programs, ANYO and KAYA programs require the conduct of a baseline study to document and assess the conditions of its clientele prior to program participation. The baseline information that will be collected shall serve as basis for determining program impact on the socio-economic conditions of the program clientele, among others, at the mid-term and post-program stages of their engagement. By using the collected baseline information as reference in monitoring, changes in the situations of program clientele before, during, and after program implementation; hence, evidence-based recommendations for program and policy improvements can later be formulated.

It is in this context that ACPC commissioned the Asian Social Project Services, Inc (ASPSI) to conduct the Baseline Study of ANYO and KAYA Programs.

## **1.2 Objectives**

The main objective of the study for the ANYO and KAYA Programs was to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation “before and after” of program beneficiaries and non-program borrowers.

For ANYO Program, the baseline study aimed to:

- a. Collect data on the socio-economic characteristics and farm/agri-business profiles and status of: i) ANYO program borrowers prior to their participation in the program<sup>1</sup>; and ii) non-program borrowers prior to the implementation of the program<sup>2</sup> (i.e., small farmers and fisherfolk, repatriated Overseas Filipino Workers (OFWs), agri-based MSEs, cooperatives, organizations, and associations) that will serve as reference point or baseline for later comparison during program impact evaluation;
- b. Examine the nature and extent of financial assistance being accessed by: i) ANYO program borrowers prior to their participation in the program; and ii) non-program borrowers;
- c. Examine the nature and extent of capacity building assistance on such topics as technical operation and management, business operations, and fund management being accessed by: i) ANYO program borrowers prior to their participation in the program; and ii) non-program borrowers;
- d. Determine the credit needs of i) ANYO program borrowers prior to their participation in the program; and ii) non-program borrowers;
- e. Determine access to other government or non-government programs by i) ANYO program borrowers prior to their participation in the program; and ii) non-program borrowers; and
- f. Identify and recommend responses to risks and constraints that may pose challenges to planned program implementation.

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<sup>1</sup> Reference period is 2020-2021

<sup>2</sup> Reference period is 2020-2021

For KAYA Program, the baseline study aimed to:

- a. Collect data on the socio-economic characteristics and farm/agri-business profiles and status of: i) KAYA program borrowers prior to their participation in the program; and ii) young small farmers and fisherfolks who are not participating in the KAYA program that will serve as control group for comparison;
- b. Examine the nature and extent of financial assistance being accessed by: i) KAYA program borrowers prior to their participation in the program; and ii) young small farmers and fisherfolks who are not participating in the KAYA program that will serve as control group for comparison;
- c. Examine the nature and extent of capacity building assistance on such topics as technical operation and management, business operations, and fund management being accessed by: i) KAYA program borrowers prior to their participation in the program; and ii) non-program borrowers;
- d. Determine the capital/financing requirement for the agri-fishery enterprises of: i) KAYA program borrowers prior to their participation in the program; and ii) young small farmers and fisherfolks who are not participating in the KAYA program that will serve as control group for comparison;
- e. Determine access to other government or non-government credit programs by: i) KAYA program borrowers prior to their participation in the program; and ii) young small farmers and fisherfolk who are not participating in the KAYA program that will serve as control group for comparison; and
- f. Identify the challenges encountered by KAYA program borrowers in joining the program and identify reasons of non-borrowers on why they have not joined the program.

## 2 REVIEW OF RELATED LITERATURE

### 2.1 Farm and Fisheries Clustering and Consolidation (F2C2)

Through Administrative Order No. 27, Series of 2020, the Department of Agriculture Farm and Fisheries Clustering and Consolidation (F2C2) program towards greater inclusive agribusiness development in the country (DA, 2020). The main objective is to advance the interest of Filipino small farmers and fishers through clustering and consolidation of their production, processing, and marketing activities as a community business enterprise which includes pooling of assets, labor, and other resources in order to reap the benefits of the program. According to DA, The F2C2 Program is not simply merging contiguous land properties and assets but to group together the agricultural and/or fishery products producers within a community or adjacent communities on the basis of proximity of production areas, similarity of inputs, shared production activities/processes, and/or common final products where there is a possibility for unified management of production activities, sourcing of inputs, access to financing, processing, logistics, storage, marketing, and enhanced quality of produce.

Through the F2C2 program, the DA pushes to organize agriculture sector actors using a value-chain approach that will allow for improvement in the overall productivity and income of the sector. It is the government's way of reaching out to the farmers through regional offices, linking up with local government units (LGUs) through revitalization of the extension systems. A crucial aspect of the F2C2 program is its proposal to engage professional managers to help manage farm production, as it is believed that they can better understand the technologies and knowledge to overcome the stumbling blocks in enabling farmers to improve their productivity. There is the need to rework agriculture production systems and improve access to inputs, credit, markets, and technology to better assist producers. This can be done if the focus is shifted on organizing farmers and fisherfolks to reach each one of them.

The F2C2 program is composed of support and assistance programs to promote the development and success of farm and fisheries clustering and consolidation in the country. F2C2 has seven components of which F2-CPF or Credit and Project Financing to empower beneficiaries through access to credit and project financing is one. This is a cross-cutting key support program for the other components to progress. The other six components are as follows:

- a. Pre-production Assistance program (F2-PAP) is composed of activities and programs to focus on institution building and training;
- b. Production Support Program (F2-PSP) provides programs to facilitate access to high quality farm inputs, machinery, equipment, protection and support to climate change adaptation as well as land preparation/levelling services;
- c. Post-Harvest/Post-Production Processing (F2-PPP) provides support and assistance towards acquisition, establishment, and use of equipment and technologies to preserve and prolong shelf lives of agri-products;
- d. Packaging and Storage (F2-PacS) Assistance facility on technical and financing support in the packaging and storage to prolong the shelf lives of primary farm and fishery produce as well as agricultural commodities;
- e. Transport and Logistics (F2-TL) includes support projects and assistance programs on the acquisition of transport equipment for farm produce, information communication technology (ICT) hardware and software for digital logistics, and communication equipment to support marketing networks; and

- f. Marketing Assistance (F2-MarA) links F2C2 participants to promotion and marketing services towards stronger engagement with sales channels and networks for agricultural produce.

The Philippine Council for Agriculture and Fisheries (PCAF, 2021) stated that distributing government interventions, implementing government projects and programs are easier when coursed through associations or groups rather than to individual farmers and fisherfolks. This follows the economies of scale where production can be increased while lowering the costs which is achieved through increased efficiency. By consolidating adjacent farms, pooling resources, and uniting farmer and fisherfolk groups, they can enjoy faster and easier access to government services and interventions. This will also help the government to easily identify the beneficiaries and farmers/fisherfolks groups that need assistance, making it a win-win situation for both parties.

## **2.2 Entrepreneurship**

### *2.2.1 Entrepreneurship and Agripreneurship*

Entrepreneurship is defined as the pursuit of economic affluence through the individual's innovative ideas while functioning in an uncertain environment with limited resources (Austin et al., 2006) which needs the capacity to take risks, develop, organize and manage a new business venture in order to make a profit (GFRAS, 2016). Specifically, agricultural entrepreneurship or popularly called agripreneurship refers to marketing and producing various agricultural products, as well as agricultural inputs. Most smallholder farmers produce food for their families, but at the same time, almost all smallholders sell a portion of their produce into various markets and that level of market sales is growing as more farmers are increasingly entering into regular business relationships with other value chain partners (GFRAS, 2016). Agripreneurs have to find ways and means of carrying out their farm businesses innovatively yet, profitably (Yoganandan, et al., 2022). Highly educated youth will be inclined to agripreneurship as a career option once; it becomes socially acceptable and highly profitable. Carefully crafted agripreneurship programs will mend youth's ways in favor of either agripreneurship or managerial workforce to serve the agricultural sector across the globe (Bairwa et al., 2014 cited in Yoganandan et al., 2022).

In emerging economies, a plethora of research works primarily focused on entrepreneurship and entrepreneurial behavior among small business units (Adom et al., 2018 cited in Yoganandan, et al., 2022). Still, those studies are inadequate to address the burning issues of young entrepreneurs in agriculture (Yoganandan, et al., 2022), agricultural financing in particular.

### *2.2.2 Youth Entrepreneurship*

The ILO Global Youth Employment Trends (UNDESA, 2017) reported that youth unemployment remains high and employment quality is a concern for the past 20 years. Youth labor force participation declined sharply and with an increase in insecure/informal employment. Hence, entrepreneurship is considered as a key component in the inclusion of youth into labor markets. The three (3) main ways that entrepreneurship initiatives and policies might contribute towards youth development: 1) supporting the development of youth-led new enterprises; 2) supporting new enterprises and enterprise growth to create new jobs that may employ young people; and 3) enhancing youth employment prospects by developing underpinning skills and experience. The study identified youth in the rural economy as one (1) of the eight (8) thematic key priorities.

For the youth entrepreneurship to succeed, interventions must address the following impediments: 1) lack of awareness to understand the potential of entrepreneurship or

access to finances to start a business; 2) lack confidence to create a business as they may be straight out of school with little ‘life’ experience; 3) parents may discourage them and they may lack other role models; 4) fewer financial resources; and 5) financial barriers (UNDESA, 2017). The United Nations (2015) Policy Guide on Youth Entrepreneurship produced a matrix of impediments and corresponding actions for policy makers (**Table 2.1**).

**Table 2.1. Summary of impediments to youth entrepreneurship by policy area and main recommendations.**

<b>Optimizing the regulatory environment</b>	<b>Impediments</b>	<b>Recommendation for Policy makers</b>
Improving access to finance	Inappropriate and/or lack of youth friendly financial products Excessive restrictions Low financial literacy levels High credit and collateral requirements	<ul style="list-style-type: none"> <li>Facilitate the development of youth-friendly financial products</li> <li>Inform the young with youth-orientated financial opportunities</li> <li>Promote youth-oriented financial literacy training</li> </ul>
Optimizing the regulatory environment	High business registration costs Complex regulatory procedure Distrust in the regulatory environment Limited knowledge of regulatory issues	<ul style="list-style-type: none"> <li>Benchmark time and cost of starting a business</li> <li>Balance regulation and standard with sustainable development objectives</li> <li>Review, and where appropriate, simplify regulatory requirements</li> <li>Enhance ICT-based information procedures</li> <li>Carry-out information campaigns</li> </ul>
Enhancing entrepreneur-ship and education and skills development	Inadequate integration of entrepreneurship in the education system Limited practical or experiential opportunities Lack or limited orientation to entrepreneurship attitudes, behavior, and skills among teachers	<ul style="list-style-type: none"> <li>Mainstream entrepreneurship awareness from the primary school level</li> <li>Promote vocational training and apprenticeship programs, experiential learning-by-doing methodologies</li> <li>Encourage tailored local material, case studies and role models, and foster interactive, online tools</li> </ul>
Facilitating technology exchange and innovation	Lack of ICT skills Inadequate infrastructure Insufficient technological readiness Limited linkages between youth-led start-ups and growth-oriented entrepreneurs and innovators	<ul style="list-style-type: none"> <li>Promote ICT training skills</li> <li>Make available ICT technologies to youth</li> <li>Foster youth-led businesses’ skills development and market access through business linkages</li> <li>Support youth-led businesses through mentorship of large buyers</li> </ul>

<b>Optimizing the regulatory environment</b>	<b>Impediments</b>	<b>Recommendation for Policy makers</b>
Promoting awareness and networking	Negative societal attitudes towards entrepreneurship Insufficient promotion of role models Underdeveloped young entrepreneurs' network Insufficient promotion of entrepreneurship opportunities	<ul style="list-style-type: none"> <li>• Highlight the talent of young entrepreneurs, and the benefits of supporting/investing in them</li> <li>• Support the recognition of failure as part of learning on how to succeed</li> <li>• Support youth entrepreneurship competitions and rewards</li> <li>• Leverage social media and other communication tools and platforms</li> <li>• Promote entrepreneurship at the national, regional and local level</li> </ul>

Source: UN, 2015

Few of these challenges were mentioned by youth entrepreneurs in the Philippines where majority of the youths are into food-based business (NDDU, no date) and IT-based technologies. One of the successful young agripreneurs is Kenneth Lao who ventured into cacao farming and with the help of the Department of Trade and Industry (DTI) became a thriving social enterprise that produces high quality chocolate tablea (Pante, 2021). Another successful entrepreneur is Adrinee Charul who uses plant sourced-dyes in helping local weavers in Northern Philippines. Her collection ranges from eco-friendly hand-sewn face masks made from Philippine pineapple cotton fabric, to clothing items, shoes, and bags mostly designed with hand embroidery by the Philippine Itneg Tribe and made from upcycled materials (Pante, 2021). Some of the challenges mentioned were lack of capital, lack of experience (Pante, 2021; NDDU, no date), physical exhaustion (NDDU, no date), and sustaining the growing phase of the enterprise (Pante, 2021). On the other hand, the perceived top drivers to becoming successful were quality goods and services, honesty and integrity, and passion (NDDU, no date).

### 2.2.3 Women Entrepreneurship

A review of several studies on women entrepreneurs found that the provision of skills training is a basic step toward empowering women entrepreneurs, but to truly achieve transformative change, training program needs to address deeper psychological and social constraints facing women (Eyerusalem, 2019). Moreover, interventions to be successful must be demand-driven (by providing skills that are missing and binding to enterprise performance); market centric (trainings must identify new market opportunities or addressed existing market failures) (Campose et al., 2018 cited in Eyerusalem, 2019), and consideration of the entrepreneur (gender lens) to leverage strength and address specific constraints.

A randomized control trial in Tanzania (Bastian, et al., 2018 cited in Eyerusalem, 2019) found that the provision of credit combined with training on soft skills around entrepreneurial characters such as long-term view and orientation in business, self-confidence, and managing people contributed to increase in sales. In a randomized control trial study in Peru, Karlan and Martin (2011 cited In Eyerusalem, 2018) reported that women provided with training on general business skills such as how to calculate production costs and product pricing in addition to life skills such as separating business and home finances led to increase in enterprise revenues, albeit the impact was small.

Seno-Alday (2017) in her study of women and entrepreneurship in the Philippines defined women's SMEs as a business: where 51% of ownership is held by a woman or women; or

where 20% of ownership is held by a woman or women, where a woman holds a major leadership position (CEO/COO or president/vice president), and where 30% of the board of directors is composed of women. Her study reported that there were around 28,000 WSMEs in the Philippines, comprising around one in four of all SMEs in the country. Research has shown that Women Small and Medium Enterprises (WSMEs) tend to employ more women than businesses run by men, therefore there is potential that increasing the number of women entrepreneurs in the Philippines will have the added effect of increasing the rate of paid employment among women. The report indicates the need to support the transition of micro enterprises to small businesses, and for small businesses, in turn, to further grow into medium and large enterprises. The transition of businesses within this enterprise pipeline requires significant managerial, technological, and financial resources, which tend to be scarce in developing and emerging economies. This resource gap signals a critical opportunity for investors to play an important role not only in SME development, but also in raising the economic participation rate of women as business owners and employers in the Philippines.

#### *2.2.4 Return Migration and Entrepreneurship*

Available literature on migration and its contribution to agriculture is limited to the contribution of labor in production and related activities, e.g., de Rosa, et al. (2019) and investment of remittances to agriculture-related assets (Overseas Economic Development Council (OECD) and Scalabrini, 2017). In the Philippines, a study conducted by the OECD and Scalabrini Migration Center (2017) reported that agricultural households do not seem to invest remittances in agriculture assets. Moreover, the study found that remittances seem to have little positive effect on investment in or out of the agriculture sector.

#### *2.2.5 Financing Small Farmers and Fisherfolks (SFFs) and Micro, Small, and Medium Enterprises (MSMEs) in Developing Countries*

Part of the assistance provided by the Bangladesh Microinsurance Market Development Project funded by the Swiss Agency for Development (SIDA) (SWISSCONTACT, 2022). In addition to extension focusing on the development of appropriate weather index-based crop insurance and risk mitigation methods and financial literacy training, SIDA through SWISSCONTACT have covered 233,000 farmers and another 200,000 livestock keepers with crop and livestock insurance, hence, this will lead to increased income while the risks will be partially reduced by improved crop and livestock practices and insurance risk transfer solutions (SWISSCONTACT, 2022).

The European Commission funded a program through the NASIRA Program to better serve women, young and migrant entrepreneurs through the provision of a bilateral loss-sharing scheme between financial institutions and its clients to unlock lending to specific target groups perceived by financial institutions as high risk in terms of repayment rates. These financial institutions are given technical assistance to strengthen their ability to serve the target groups to unlock and enhance their clients' potential (Royal Tropical Institute, no date).

For programs to be attractive to young people, Susilowati (2014) recommended strategies to strengthen the younger generation's enthusiasm in agriculture and to ensure to remain in the rural areas. These include: 1) development of agro-industry, that is, agriculture should produce the final product and not just raw materials; 2) innovations such as innovation of information through the social media to boost the spirit of the youth; 3) incentives through interest rate subsidies; 4) infrastructure; 5) investment; and 6) agricultural institutions to be built from upstream to downstream and create business policies on business training, funding, technology and markets for the young people. Of

particular importance is the provision of special incentive for the youth which could include higher interest subsidy on agricultural loan and higher credit limit.

## 2.2.6 *The MSMEs and Financing in the Philippines*

### *MSMEs in the Philippines*

The 2020 List of Establishments recorded a total of 957,620 business enterprises operating in the country, of which 99.51% are MSMEs. Further, micro enterprises constitute 88.77% (850,127) of total MSME establishments, followed by small enterprises at 10.25% (98,126) and medium enterprises at 0.49% (4,716) (PSA cited DTI, 2022). MSMEs employ 62.8% of the total labor force and contributes to 35.7% of the total value added to the economy (Micro, Small, and Medium Enterprises Development Council [MSMED], 2018). By sector, agriculture, forestry and fishing constitute 0.87% of the 16.23% under the category “Other Industries.” (DTI, 2022).

### *Policy Support to MSMEs*

Generally, the policy approach of the Philippines’ to MSME policy has been to develop more competitive, innovative, resilient and regionally integrated enterprises (OECD, 2018). At the same time, it has also historically had a very strong “equity” approach, particularly spatially (as a tool to reduce poverty and regional inequalities).

In the 1980s, the government policy on MSMEs focused on improving market access, expanding exports and increasing competitiveness. Republic Act (RA) 6977, also known as the Magna Carta for Small Enterprises, passed in 1991 is one of the most crucial legislations in support of MSMEs. It aimed to consolidate government programs for the promotion and development of SMEs into a unified framework. Some of the key provisions were: 1) the creation of the SME Development Council and the Small Business Guarantee and Finance Corp (SBGFC), and 2) the allocation of credit resources by ordering all lending institutions to allocate at least 8% of their total loan portfolio to MSMEs (Hampel-Milagrosa, 2014 cited in OECD, 2018). RA 9501 in 2008 renamed the Council to MSMED Council to include micro enterprises. In 2001, the SBGFC was merged with the Guarantee Fund for Small and Medium Enterprises to form the Small Business Corporation (SBCorp), the largest provider of SME financing in the Philippines (Aldaba, 2011 cited in OECD, 2018).

In 2002, the government increased its use of SME policy as a tool for inclusion with the introduction of the Barangay Micro Business Enterprise Act (RA 9178), which aimed to support the creation and development of rural micro enterprises through incentives and benefit schemes (DTI, 2002). This push to reduce regional inequalities, particularly access to public services, was also extended in 2002 with the enactment of the Go Negosyo Act (RA 10644), which called for the establishment of Negosyo Centers, in all provinces, cities and municipalities nationwide. The act also established a start-up fund for MSMEs and initiated the extension of services such as technology transfer, production and management training, and marketing assistance.

The policy analysis conducted by OECD (2018) among ASEAN countries came up with SME policy index score with eight (8) dimensions including: 1) productivity, technology, and innovation; 2) green SMEs, 3) access to finance; 4) access to market and internationalization; 5) institutional framework; 6) regulation and tax; 7) entrepreneurial education and skills; and 8) social enterprises and inclusive SMEs. Compared with the average for the ASEAN countries, the Philippines had higher index score for all dimensions, except for access to finance.

Microfinance networks in the Philippines, according to OECD (2018) is one of the deepest microfinance networks in ASEAN which provide the main source of funding for many micro enterprises. The network was developed by NGOs beginning in the 1970s but only in the recent years that the government has begun to roll out a program to increase regulatory oversight of the microfinancing institutions. In 2015, the Philippines enacted the Microfinance NGOs Act and created a Microfinance NGO Regulatory Council. The key provisions centered on the core features and principles of a microfinance NGO and instructed such NGOs to develop financial, social and governance standards and systems to implement them. Under the act, microcredit should be provided together with either a financial literacy program or a capital build-up or micro saving component. As of 2015, the combined outreach of 23 microfinance NGOs reached more than 3 million borrowers compared to 1.23 million bank borrowers (Microfinance Council of the Philippines [MCPI], 2017).

### *Programs to Finance MSMEs*

With the bulk of the establishments under MSMEs, it is not surprising to report the numerous programs to financially assist the MSMEs. Recognizing the sizable contribution of the MSME to the productivity of the country, the Bangko Sentral ng Pilipinas (BSP) took the initiative to improve access to finance of enterprises and farmers by supporting the development of a sustainable agriculture and MSME financing ecosystem (2020 Financial Inclusion Initiatives, 2020). The initiatives are designed to promote innovative and sustainable financing approaches, improve cost-efficiencies, deepen market insights, and mitigate credit risks. Overall, the BSP's efforts aim to optimize the MSME sector's contribution to economic development and post-pandemic recovery.

### *Department of Trade and Industry (DTI)*

The Micro, Small and Medium Enterprise Development Plan (MSMEDP) of the DTI envisions for "more globally competitive MSMEs that are regionally integrated, resilient, sustainable and innovative thereby performing as key drivers of inclusive Philippine economic growth." The programs for MSMEs of DTI are anchored in its three focus areas: 1) Business Environment to achieve the business goals of business climate and access to finance; 2) Business Capacity which covers the goals of human capital development and technology innovation; and 3) Business opportunities with the goal of access to market (MSMED, 2018).

Under each theme are programs and projects to achieve the visions. These are briefly discussed in **Table 2.2**.

One of the programs identified under the MSMEDP of DTI is the Shared Service Facilities (SSF) Project, a flagship project aimed at improving MSME productivity and efficiency through better access to technology. SSF Project is meant to improve MSME competitiveness by providing machinery, equipment, tools, systems, accessories and other auxiliary items, skills and knowledge under a shared system. The facilities aimed at increasing the beneficiaries' production capacities and improve product quality, resulting to increased markets, increased sales, and jobs generation. SSF is a public-private partnership initiative being implemented through cooperators who can house the machinery and equipment and make these accessible to MSMEs.

As of October 2021, the government has put in place a total of P3.19 billion since 2013 and funded the establishment of 3,053 facilities with over 400,000 MSMEs assisted, 200,000 employment generated nationwide. The SSF has served key industry clusters such as processed food, coffee, cacao, dairy, coconut, abaca, bamboo, GDH, metal, rubber, among others and present in all 17 regions.

**Table 2.2. Focus areas by theme and by program/project on micro, small, and medium enterprises development, Department of Trade and Industry, 2017-2022.**

<b>Focus Areas</b>	<b>Theme</b>	<b>Program/Project</b>	<b>Description</b>	<b>Accomplishment as of 2020</b>
<b>Business Environment</b>	Business	Negosyo Center	Business assistance centers that facilitate registration and capacity building needs of MSMEs in every province, city, and municipality.	A total of 790 Negosyo Centers (NCs) have been established nationwide since its launch in 2014. Of these, 343 centers were launched this 2017 which surpassed that target of 150 NCs this year by 198%.
	Climate			There were 387 NCs in Luzon, 187 in Visayas, and 216 in Mindanao. A total of 647,372 NC services were rendered to the 692,037 clients.
Access to Finance	Small and Medium Enterprise Roving Academy (SMERA)	SMERA	SMERA is a partnership and mentorship with the DTI, where business owners participating in the program get paired with a counselor and an expert who advise them on training and business development services needed.	From the 4,525 SMERA runs and the 496 Philippine Trade Training Center (PTTC) trainings conducted, this 2017, a total of 184,673 MSMEs were assisted and educated to step up their enterprise operations, and improve their competitiveness, thereby facilitating easier access to domestic and international markets.
		Pondo sa Pagbabago at Pag-Asenso (P3)	This DTI program, which translates to the Fund for Change and Growth in Tagalog, helps entrepreneurs by streamlining and simplifying the loan process.  Under P3, MSME owners in the Philippines can borrow anywhere from P5,000 to P200,000 – enough to get them started on a small business – from the DTI with a low-interest rate of 2.5% per month. On top of this, P3 also provides business owners with extra financial knowledge for their own benefit.	In 2017, of the PHP1 billion on fund approved for P3, PHP815.62 million was released to fund 20,104 beneficiaries. There are four (4) national microfinance institutions (MFIs) and 123 local accredited conduits nationwide covering 71 provinces and the National Capital Region (NCR).  Interest free loans amounting to PHP5.28 million have been extended to more than 522 Maranao entrepreneurs, mostly displaced public market vendors and some start-ups. The budget for lending to Marawi small businesses is PHP50 million.

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<b>Focus Areas</b>	<b>Theme</b>	<b>Program/Project</b>	<b>Description</b>	<b>Accomplishment as of 2020</b>
		COVID-19 Assistance to Restart Enterprises (CARES) Program	<p>The CARES Program is a PHP1 billion Enterprise Rehabilitation Financing (ERF) loan facility under the P3 Program. MSMEs can avail of interest-free loans, helping them recover from the economic impact of the pandemic.</p> <p>Through this government loan for small businesses, micro-enterprises with an asset size of not more than PHP3 million can borrow PHP10,000 up to PHP200,000. Meanwhile, small enterprises with an asset size of not more than PHP15 million can borrow a higher loan amount up to PHP500,000.</p>	
		Helping the Economy Recover through OFW Enterprise Startups (HEROES) Program	<p>The HEROES program is also a part of the P3 Program, providing a PhP100 million loan facility to repatriated OFWs. It provides them with an opportunity to start their own business as an alternate source of income.</p> <p>By availing this loan for Philippine MSMEs, applicants may borrow PHP10,000 to PHP100,000 that's free of interest and collateral. However, a 6% service fee will be charged to loans with 24 months payment terms while there's an 8% fee for loans with 36 months payment terms (inclusive of 12 months grace period).</p>	
		Barangay Micro Business Enterprise (BMBE)	<p>Help out micro entrepreneurs in the Philippines by giving them incentives to help run their small businesses.</p> <p>When entrepreneurs register as a BMBE, they get to enjoy several benefits including: 1) Exemption of coverage from the minimum wage law; 2) Income tax exemption; 3) Social security and healthcare benefits; 4) Priority for a special</p>	<p>An Investment Financing fund of PHP50.0 million has been put in place for entrepreneurial families of soldiers classified as Killed in Action (KIA) or Wounded in Action (WIA). In 2017, PHP12.0 million has been released.</p>

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Focus Areas	Theme	Program/Project	Description	Accomplishment as of 2020	
<b>Business Capacity</b>	Human Capital Development	Kapatid Mentor Me (KMME)	<p>credit window; and 5) Assistance programs and training</p> <p>Provide MSMEs free education and training and then assists them by linking them to bigger companies.</p> <p>The KAPATID MENTOR ME Program consists of three main components. First is a 12-week program that covers the following modules: 1) Product development; 2) Operations management; 3) Accounting; 4) Taxation; 5) Finance and obligations; 6) Contracts; and 7) Marketing.</p> <p>The KMME Program is open to all business owners and heads/managers of microenterprises (with total assets less than PHP3 million) who have been operating for at least one year.</p>	<p>As of December 2017, KMME was rolled out to 92 provinces and cities to help MSMEs scale up their businesses through weekly coaching and mentoring provided by business owners and practitioners from different functional areas of entrepreneurship.</p> <p>A total of 121 batches were also launched, in which 2,663 mentees have graduated. Nationwide, there are 466 certified mentors available for coaching on topics that include marketing, product development, operations management, human resource management, financial management, taxation, and business law.</p>	
		Access to Technology and Innovation	Shared Service Facilities (SSF)	Provides machinery, equipment, tools, and skills for the common use of MSMEs in business agglomerations.	<p>As of December 2017, a total of 2,231 Shared Service Facilities (SSF) have been established nationwide.</p> <p>The SSFs have assisted 215,628 beneficiaries and generated 111,747 jobs.</p>
		Small Enterprise Technology Upgrading Program (SETUP)	Enables firms to address their technical problems through technology transfer and interventions to boost their productivity and competitiveness.	<p>In 2017, a total of 769 MSMEs received innovation system support fund and adopted technological interventions for enhanced productivity and competitiveness. Furthermore, a total of 5,600 technology interventions such as process and system improvement, training, technical consultancy services, product development, testing, and calibration, and packaging and labelling assistance were provided during the year.</p>	

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<b>Focus Areas</b>	<b>Theme</b>	<b>Program/Project</b>	<b>Description</b>	<b>Accomplishment as of 2020</b>
		Food Innovation Center (FIC) (with DOST)	The Centers which are located in a state universities and colleges or private higher educational institutions, aim to produce value-added agricultural and fishery food products by becoming the hub for innovations and technical support services for the food processing industry. Support services include food testing, information, packaging, and labeling design, consultancy services, trainings, and seminars	As of 31 December 2017, there were 16 FICs established in the regions.
<b>Business Opportunities</b>	Access to Market	Go Lokal	Retail concept store showcasing quality and innovative Philippine products in selected retail partners.  DTI also helps with their GO Lokal! Government program, which brings locally made products to Go Lokal! Partner stores and retail establishments all over the Philippines, such as Ayala Malls, Rustan's, Duty-Free, Robinsons Malls, and a lot more.	As of December 2017, DTI has launched a total of 32 Go Lokal stores nationwide including its first ever Concept Store in the East Wing Showroom of the DTI Trade and Industry Building in Makati City.  For 2017, the Go Lokal! Stores were able to generate a total of PHP13.5 million. Of the 416 products that were endorsed to the Go Lokal! Retail partners, 182 or 44% were taken in as Go Lokal! Products and 35 or 19% of these were enlisted as regular merchandise by the Retail Partners.
		One, Town, One Products Next Gen	Provides a package of public-private assistance that enables communities to determine, develop, and promote products or services rooted in its local culture.	In 2017, there were 6,522 MSMEs evaluated/assisted and 4,847 products developed throughout the OTOP Next Gen Project, while PHP537 million sales were generated,

Sources: Crout, 2021, MSMED Council, 2018; Pearlpay, Inc. 2020

By virtue of Republic No. 10679 otherwise known as the Youth Entrepreneurship Act mandates the Micro, Small, and Medium Enterprise Development Council (MSMEDC), the DTI implemented a national program to promote youth entrepreneurship development. Youth Entrepreneurship Program or YEP is a focused program to address the young demographics of the country to become productive individuals through entrepreneurship. It will help young Filipinos, aged 18-30, develop their entrepreneurial skills by offering them a comprehensive package of interventions (DTI, 2022). The YEP components are: 1) Youth Start which focuses on mindset change and models of business to stir the entrepreneurial interest and encourage the youth to start their business ventures; 2) Youth Net is about developing mastery of business concepts and strategies as well as providing mentoring support to youth entrepreneurs and connecting the youth with the right networks and 3) Youth Match is on money, provision of machines, and market aspects to give young entrepreneurs wider access to markets and resources which will bolster their business.

#### *Department of Science and Technology (DOST)*

The Small Enterprise Technology upgrading Program or SETUP is the primary means to reach out to Filipino entrepreneurs (DOST, 2022). This is DOST-NCR's way, not only to support and sustain the growth of micro, small, and medium enterprises but also to directly and immediately address the needs of local businesses to avail of the appropriate technologies. This task is effectively done through the identification and provision of the most suitable technological intervention specific for each firm as determined by DOST resource person & SME and Regional Technical Evaluation Committee (RTEC) members. SETUP covers food processing; furniture; marine and aquatic resources; horticulture and agriculture; pharmaceuticals and ICT electronics; gifts, hardware and decors; and metals and engineering.

SETUP is a nationwide strategy to encourage and assist SMEs to adopt technological innovations to improve their operations and thus boost their productivity and competitiveness. SETUP provides micro small and medium enterprises with equipment and technical assistance to enable MSMEs to increase sales and production, streamline and improve overall company operations, upgrade the quality of products and services, conform to national and international standards of excellence, and be competitive in their respective fields. SETUP supports MSMEs by providing: (1) seed fund for technology acquisition, (2) needed equipment and equipment upgrading, (3) technical trainings and consultancy services, (4) packaging and label design, (5) database information systems, and (6) support for establishment of product standards, including testing, and calibration of equipment.

#### *Development Bank of the Philippines*

In the Philippines, the Development Bank of the Philippines (2022) has Sustainable Agribusiness Financing Program, the umbrella program for the agriculture sector. It aimed to promote agribusiness for countryside development and enhance competitiveness and productivity of farmers and fisherfolks in the country by providing financial assistance to agribusiness projects. It has five (5) categories including: 1) expanded rice credit assistance; 2) swine repopulation, rehabilitation and recovery; 3) sustainable agribusiness financing program for the dairy industry, 4) agroforestry plantation program; and 5) rural agroforestry enterprise partnership for inclusive development and growth credit facility. These programs target both individual and group borrowers, different collateral requirements, modes of release, and repayment schemes depending on the program and purpose.

### **2.3 Access to Credit and Financial Assistance to MSMEs**

Owings (2020) mentioned that based on their interview of policy scientists that knowledge networks could help improve access to finance for young agri-entrepreneurs. When access to finance is supported with technical skills and linking to markets, business networks, and

continuous mentorship, entrepreneurs are often successful in their projects. The pool of finance for young agripreneurs is small but more crucial is that youth in agriculture lack information on the available financial resources and processes, that is, “There is limited information on how to obtain funding, how it works, who is eligible and its duration” according to Owings (2020).

Limited access to formal sector finance, both for investment and working capital, according to Rutten and Fanou (2015) is a greater constraint for youth than for entrepreneurs, as they have less assets and less access to informal finance. Further, female youth face even more challenge in accessing agricultural finance than their male counterparts. To address this, the authors identified several recommendations to: 1) produce and share reliable statistics on youth employment in agriculture and their financial inclusion; 2) design finance programs that do not require fixed collateral, but rather are based on the expected future production/sales of the borrower (through contract farming or value chain arrangements), or on floating assets such as equipment (leasing) or commodity stocks (warehouse receipt financing); 3) promotion of consumer engagement in producing healthy foods; and 4) cover the full value chain must be covered to ensure that farmers grow the right product. And all of these recommendations would work better if supported by including access to the internet.

## **2.4 Internal and External Factors Affecting Access to and Availment of Credit**

Internal factors are the primary factors that determine the success of a business because they come from within or from the body of the business being carried out while external factors are secondary factors that influence the success of a business that support strong internal factors (Refiswal, et al., 2021). Susilowati (2014) who studied the youths working in agriculture found that age, education, tenure, gender, and economic status. Specifically, it was reported that the younger a person was, the bigger the opportunity to engage in agriculture; the higher the education, the opportunity to be involved in agriculture was also bigger; and the smaller the land area is, the greater the chance for young workforce to be engaged in agriculture. Cherotich, et al. (2021) found that education level, participation in off-farm activities, number of farm enterprises, perception on interest rate, extension contacts and financial knowledge positively influenced the decision to access credit. In addition to these factors, Riswan, et al. (2019) reported that family size, dependent children, input price risk, flood risk, and borrowed amount positively influenced the demand for credit. On the other hand, income and farm size negatively influenced the demand for credit.

A study in Pakistan (Riswan et al., 2019) found several factors constraining access to credit such as religious affiliation, where farmers do not like to take loans on interest as it is forbidden in the Islam religion, lack of information, and interest rate. Other lesser influencing factors included complex and lengthy procedure, rejection of application, corruption, do not like interest, and insufficient collateral.

Cera et al. (2020) assessed the microfinance sector in the Philippines. Their findings highlighted that the primary considerations in borrowing money are interest rate (57.5%), loan amount (41.7%), period to pay for the loans (35%), ease of loan application (33.1%); reputation of the credit institution or lender (24.5%), amortization (14.9%), collateral (14.3%) fees and other charges (11.4%), and processing time (11%). Moreover, farmers prefer to access credit from traders due to liberal terms, multi-purpose utilization and with refinancing when crop failure occurs.

Moreover, Cera et al. (2020) have observed the preference of farmers to deal with local traders and input suppliers rather than deal with formal lenders due to the stringent loan requirements of the latter. In the case of traders and input suppliers, credit extended to farmers are not only limited to production inputs but also to cover educational expenses, hospitalization, special occasions like wedding, and for emergency needs.

## 2.5 Framework for the Baseline Study

The establishment of a baseline is an important requisite in any development project. The baseline serves as the crucial reference for realistic target setting and validation, identifying risks and constraints, assessing the appropriateness of project design and evaluating program accomplishments, among others. Establishing an accurate baseline necessitates thorough understanding of what the project is all about, in terms of its goals and objectives, its theory of change, the strategic interventions that will be pursued, the scope it intends to cover and the direct and indirect beneficiaries the project aims to reach. The baseline study should depict the situation “before the project”, from which the progress of the project can be tracked. The baseline situation should be with reference to the project’s performance indicators both in terms of outputs and outcomes.

The expanded review of literature is very valuable in validating the contents, variables and processes included in the conceptual framework of the study. For instance, the key informant interviews and focus group discussions with those engaged in the development of KAYA and ANYA will put into context how different these programs are when compared with the previous credit programs and what processes were taken in coming up with the final design. Unlike with the previous credit programs, the developers of ANYO and KAYA from its conceptualization stage have decided to have the baseline, midline, and endline assessments. This shows how serious ACPC is in measuring the success or impact of these programs.

Another reason for doing the expanded review of literature was to determine whether there are other variables to be included and how will these be measured. For instance, the proposed questionnaire has a section on perception regarding credit access and availment which may explain the repayment performance of program beneficiaries. Moreover, the review of literature provided alternative possible answers to open ended questions which in turn contributed to converting the question into closed ended questions for ease of processing and better analysis.

Finally, the review of literature yielded information on the different programs of the government which is crucial in isolating the impact of ANYO and KAYA programs to the program beneficiaries. As indicated in the review, there are numerous programs being implemented by the DTI, DOST, Department of Agrarian Reform (DAR), and other agencies under DA.

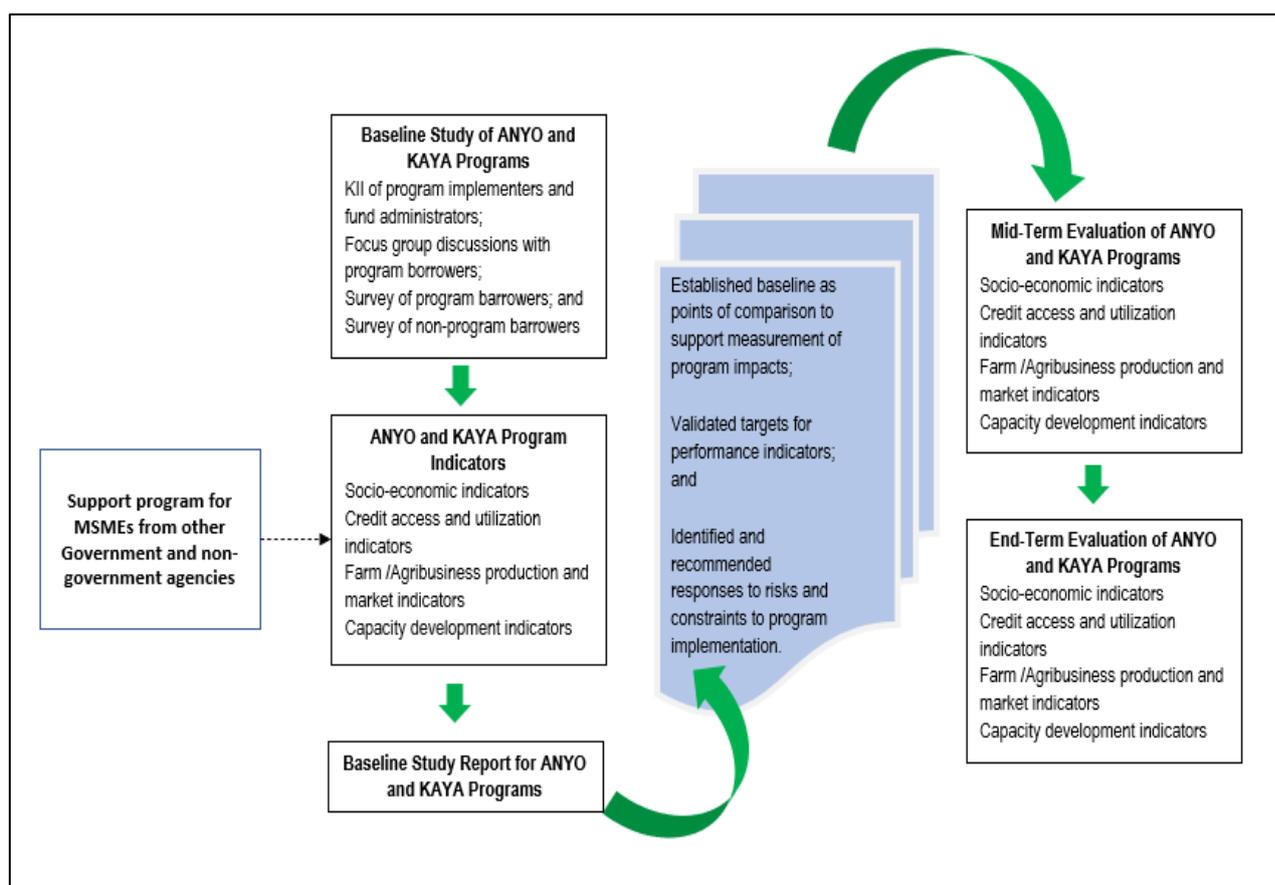
The framework of the baseline study (**Figure 2.1**) specifically examined the different program indicators which included the following:

**ANYO Program Indicators.** The study examined following indicators among ANYO program borrowers prior to their participation in the program.

- Socio-economic characteristics and farm/agri-business profiles and status;
- Nature and extent of financial assistance being accessed;
- Nature and extent of capacity building assistance on such topics as technical operation and management, business operations, and fund management being accessed;
- Credit needs;
- Access to other government or non-government programs; and
- Responses to risks and constraints that may pose challenges to planned program implementation

**KAYA Program Indicators.** The study examined the following indicators among KAYA program borrowers prior to their participation in the program.

- Socio-economic characteristics and farm/agri-business profiles and status;
- Nature and extent of financial assistance being accessed;
- Nature and extent of capacity building assistance on such topics as technical operation and management, business operations, and fund management being accessed;
- Capital/financing requirement for the agri-fishery enterprises;
- Access to other government or non-government programs; and
- Challenges encountered in joining the program and the reasons of non-borrowers for not joining in the program.



**Figure 2.1. Framework of the baseline study.**

The framework also reflects the indirect influence of other support programs for MSMEs which should also be taken into account in isolating the success of ANYO and KAYA Programs, particularly at the endline.

The study established the baseline as points of comparison to support measurement of program impacts as part of future project evaluation activities resulting to a validated proposed targets for performance indicators to ensure realistic target setting for ANYO and KAYA programs. The findings of the study should also have identified and recommended responses to risks and constraints that may pose challenges to planned program implementation.

This established baseline and the validated indicators will then serve as the basis in the conduct of mid-term and end-term evaluation of the two programs.

## 3 METHODOLOGY

### 3.1 Research Design

This study employed the mixed methods research design involving both quantitative (QUAN) and qualitative (QUAL) strands in the conduct of the baseline study. The QUAN strand refers to the survey of KAYA and ANYO borrowers and non-borrowers and the corresponding sampling design. The QUAL strand covered the review of secondary data, key informant interview (KII) with the program implementers and the program fund administrators, and focus group discussions (FGD) with program borrowers and non-borrowers by types of business. The QUAN and QUAL strands were fully integrated since individual strands or methods were dependent upon or supplemented one another in a three-component approach as discussed below:

#### 3.1.1 Review of Secondary Data

This component entailed the following activities:

- ▶ Full review of the ANYO and KAYA program documents for a complete understanding of the indicators as defined in the respective results-based framework. The objective was to translate these indicator definitions to an internally valid survey tool.
- ▶ Full review of the ANYO and KAYA program documents for a complete understanding of the status of the programs as to:
  - areas (regions, provinces, and municipalities) rolled out;
  - size of business - micro and small enterprises and small farmers and fisherfolks; and
  - type of agribusiness beneficiary (rice, corn, high value, livestock, non-crop, and fisheries)

The objective was to come up with a sound and final approach to sampling to yield externally valid baseline results. This list served as the sampling frame.

- ▶ Also in this component, a review of past reports and other literature relevant to the conduct of the baseline was undertaken. The objective was to produce a synthesized information that clarifies program process and procedures all in aid of conducting a thoroughly accomplished baseline.

#### 3.1.2 Key Informant Interview (KII) and Focus Group Discussion (FGD)

As part of the qualitative research approach, KII with ACPC representatives involved in the program implementation was done. Moreover, depending on the selected study areas, KIIs with representatives from partner lending conduits (PLCs) were also conducted. To facilitate the conduct of each KII, an interview team was mobilized composed of a facilitator, and a documenter. Guide questions for the KII were prepared prior to the actual conduct of the activities. Considering the COVID-19 pandemic, the KIIs were mostly conducted remotely using Zoom as the online platform, except for Laguna and Quezon which were interviewed personally. A total of seven (7) KIIs were conducted representing the different commodities while 14 FGDs were done for beneficiaries and non-beneficiaries.

### 3.1.3 Survey of Pre-Identified ANYO and KAYA Beneficiaries

This component was for the survey of ANYO and KAYA beneficiaries and non-beneficiaries.

## 3.2 Survey Sampling Design for Program Beneficiaries and non-Beneficiaries

This quantitative component was composed of three separate surveys - one for each type of beneficiary borrower depending on the Program. There were two surveys under the ANYO program: 1) small farmers and fisherfolks; and 2) Micro and small enterprises engaged in agriculture and fisheries projects. Under the KAYA Program, a survey among young agripreneurs was undertaken.

### 3.2.1 Target Population

The baseline study covered the following population:

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ANYO Program	<ul style="list-style-type: none"><li>● 16,171 small farmers and fisherfolk;</li><li>● 147 micro and small enterprises engaged in agriculture and fisheries projects;</li><li>● Government Financial Institutions (GFIs), Non-Government Organizations (NGOs); and Private Financial Institutions (PFIs) acting as credit program and fund administrators and/or retailers.</li></ul>
KAYA Program	<ul style="list-style-type: none"><li>● 444 young agripreneurs</li><li>● Government Financial Institutions (GFIs), Non-Government Organizations (NGOs) and Private Financial Institutions (PFIs) acting as credit program and fund administrators and/or retailers</li></ul>

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### 3.2.2 Respondent Selection Criteria and Twinning Method for the RCT Study Design

- The treatment and control groups came from the same:
  - Area – similar class (City or Municipality) within a province as defined by the Philippine Statistics Authority. This assures the selection of treatment and control from the same geography, agricultural conditions, and socio-economic situation
  - Special Credit Window of the ANYO Main Program – must be the same (5 types).
- All were enrolled in the RSBSA comprising of small farmers and fisherfolks, certified repatriated OFW due to COVID, MSEs, cooperatives, organizations, and associations.

### 3.2.3 Sampling Frame and Selection of Area Covered for the study

The sampling frame of the study for the intervention or experimental group was the electronic copy of the comprehensive list of the target population provided by the ACPC. Upon receipt of the comprehensive list, it was organized by stratum (special Credit Window) for the survey number and by province. The profile of the beneficiaries per credit window by province was examined to ensure that the characteristics of the beneficiary were not significantly different by province. Then, one province with the greatest number of beneficiaries for each special credit window was selected as the area to be covered for that specific special credit window.

Rationale behind selecting one area (province) that has the greatest number of beneficiaries per credit window, aside for pragmatic reasons pertaining to field/data collection management

efficiency and feasibility, was the assumption that an area where beneficiaries for a specific credit window is concentrated will be a mature market for the study. This meant having most of the case scenarios by borrower such that most if not all the nuances in all aspects of the program's implementation were present. This then provided ideal variations for the responses that were collected in the study.

The final step in sampling frame preparation was the segregation of cities/municipalities into set of those with beneficiaries (Set A) and those without beneficiaries (Set B) and class according to PSA classification used for sampling and twin selection.

### Sampling Methodology

For the intervention or experimental group, a two-staged probability-based sampling design was employed for the baseline study. The objective was to yield representative sample of the different types of beneficiary borrowers for the ANYO and KAYA Programs and entailed the following stages:

#### Stage 1. Stratification of the population and allocation of samples

Among the three surveys, stratification was applied to survey of ANYO beneficiaries with each special credit window as the stratification variable. Disproportionate (evenly distributed) allocation of samples to each stratum then followed. Based on the discussions with ACPC prior to and during the inception meeting, it was necessary that the results yielded comparison by these credit windows. The disproportionate allocation was then confirmed as it allows for robust comparison among the special credit windows. If need be, the disproportionate allocation will be corrected by weighting the data during data processing, analysis and interpretation of results. Tables 3.1 and 3.2 below show the stratification and allocation of sample for the study. Meanwhile, the Surveys for KAYA and MSEs did not have any stratification.

**Table 3.1** below shows the proposed sample sizes and the number of successful interviews while **Table 3.2** presents the breakdown of respondents by ANYO credit window. Of the total target sample size of 928, only 878 were interviewed because there were 29 OFW beneficiaries and 21 non-beneficiaries were not interviewed. Moreover, only 11 of the 50 MSE non-beneficiaries were interviewed. This was mainly due to difficulty of locating them despite all efforts to search for possible respondents. In fact, ACPC extended the project duration for two weeks to find more MSE non-beneficiaries.

**Table 3.1. Proposed sample sizes and the number of respondents interviewed for ANYO and KAYA programs.**

No.	Surveys	Group	Target Sample Size	Interviewed Respondents
<b>ANYO Program</b>				
1	Survey of Small Farmers and Fisherfolks	<b>Total</b>	<b>928</b>	<b>878</b>
		Control	464	443
		Treatment	464	435
2	Survey of micro and small enterprises engaged in agriculture and fisheries projects	<b>Total</b>	<b>100</b>	61
		Control	50	50
		Treatment	50	11
<b>KAYA Program</b>				
3	Survey of young agripreneurs	<b>Total</b>	<b>100</b>	<b>81</b>
		Control	50	50
		Treatment	50	31

**Table 3.2. Number of respondents by special credit window, 2022.**

ANYO Program	Total Sample Size	Special Credit Window					
		Swine R-3 <sup>a</sup>	OFW	Agri-Pinay	Project Ascend	Regular ANYO <sup>b</sup>	
Survey of Small Farmers and Fisherfolks	<b>Total</b>	<b>928</b>	<b>200</b>	<b>179</b>	<b>200</b>	<b>200</b>	<b>199</b>
	Control	464	100	44	100	100	99
	Treatment	464	100	35	100	100	100

Stage 2. Allocation and selection of samples by city/municipality

The set number of samples per special credit window was allocated to all cities and municipalities proportional to the number of beneficiaries in each sample city/municipality. Note that these sample cities/municipalities were those belonging to Set A as segregated in the last step of sampling frame preparation earlier.

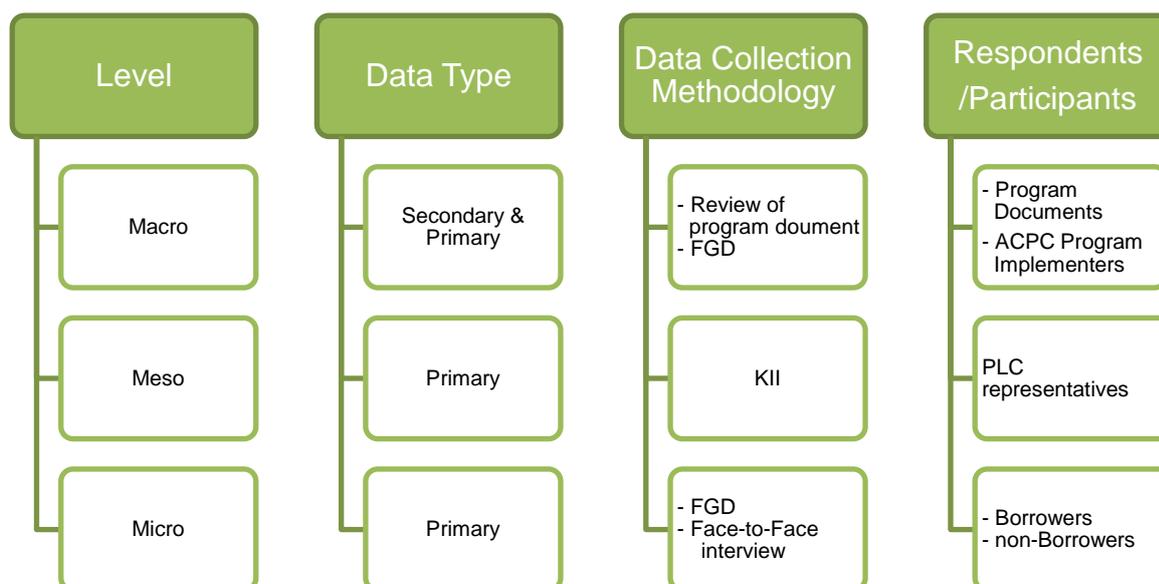
The allocated samples per municipality were selected via systematic random sampling using a random start and fixed interval from the electronic municipal list. The same stages of sampling were carried out for the control group using the collated list as described earlier in the last step of sampling frame preparation.

Addressing Non-response

In case of non-response such as refusals or non-contact due to disconnected or out of reach phone numbers among other reasons, a 10% over sample was drawn.

**3.3 Data Instruments and Data Collection**

The data collection of this study subscribed to the principle of triangulation. Triangulation means not only different methods of data collection but also different sources of information. Triangulation means enriching, refuting, confirming, and explaining the data being collected (Cohen and White 1997 cited in Better Evaluation, 2020). The data collection was done at three levels which is referred in the study as macro, meso, and micro levels. As shown in **Figure 3.1**, at the macro level, the secondary data about the ANYO and KAYA loan programs were reviewed and the presentation of the concerned departments of ACPC on the background of the loan programs, who are the target beneficiaries, qualification and documentation requirements, and loan features and purposes were asked during the online focus group discussion. At the meso level, the participants to the KII were from the program lending conduits of ANYO and KAYA loan programs. There were two methods of data collection at the micro level, FGDs and survey of borrowers and non-borrowers. There were 12 FGDs participated by selected borrowers and non-borrowers from the special programs of ANYO and KAYA. Then, the survey of randomly selected ANYO and KAYA borrowers and non-borrowers.



**Figure 3.1. Level of data collection by data collection methodology and respondents.**

### 3.3.1 The Data Collection Instruments

There were four sets of data collection instruments: 1) guide questions for the FGD with program implementers; 2) guide questions for the KII of PLC representatives; 3) FGD with program borrowers and non-borrowers; and, 4) survey questionnaires for KAYA and ANYO borrowers and non-borrowers. These instruments were finalized in coordination with ACPC.

#### Guide Questions

The guide questions for the KIIs and FGDs focused on the understanding of the ANYO and KAYA, that is, what are the main features of the programs, how different are these from the previous loan programs, how relevant, responsive, and sustainable are these loan programs, and what are the perceived challenges in the implementation of the programs.

Meanwhile, the guide questions for the borrowers and non-borrowers focused on their access and availment of loans and other programs from government and non-government organizations, what were the challenges encountered in securing loans for their production/enterprise, willingness to avail future loan programs, preferred key features of the loan programs, and recommendations for better access to and availment of programs.

#### Survey Questionnaires

The survey questionnaires had the introduction, which provided the background and rationale for conducting the survey; consent form, which was shown and read to the respondents before asking questions; and interviewer information. As indicated in the Conceptual Framework, the questions were grouped into six (6) major groups. Specifically, for the ANYO program, the collected data were: 1) profile of borrowers; 2) nature and extent of financial assistance accessed; 3) nature and extent of capacity building attended; 4) credit needs; 5) government and non-government programs accessed; and 6) risks and constraints that may pose challenges to ANYO program implementation. The same survey tool will be used for both the control and the treatment.

For the KAYA program, a similar survey instrument was used. However, additional questions on what would be the possible problems to be encountered if they will join the program for borrowers and reason for not joining for non-borrowers were incorporated.

Moreover, the study proposed other questions to include other than those in the results-framework of ANYO and KAYA. These questions measured the credit discipline and changes in the preferred sources of loan from informal to formal which is one of objectives of the loan programs. Additional questions on gender were added after the pre-test and in consultation with ACPC.

### 3.3.2 *Data Collection*

#### Preparation for the data collection

Recruitment and training of field supervisors and survey enumerators. In addition to the key experts and support staff engaged for this assignment, survey teams composed of field supervisors and survey enumerators, were hired and mobilized to conduct the survey in the study areas. A training of the survey teams was facilitated by the key experts led by the team leader, prior to actual data gathering to prepare them with both technical skills and contextual knowledge. There was role playing to familiarize the field data collection team with the survey questionnaires and enhance their interview skills to properly handle clarifications from the respondents and problems that may arise during the survey interview. The survey teams were required to write field diary on a daily basis to keep track of the number of respondents being interviewed and survey schedule. Equally important are the experiences and lessons learned from conducting the survey. On the other hand, the KII was facilitated by the key experts. The research associates provide assistance during the KIIs and FGDs as documenters.

Coordination with the target key informants and survey respondents. Prior to field data gathering, a coordination mechanism was established at the target areas to ensure as well as to facilitate the conduct of the field data collection. Permission to conduct the KII and survey was secured from the concerned authority prior to the actual conduct of the activities. A letter was sent to the selected PLCs requesting for the KII and schedule of interview with the borrowers and information for possible non-borrower respondents.

### **3.4 Data Processing and Analysis**

Qualitative data were analyzed using codes and themes. Themes drawn from responses were used to enrich the analysis of secondary and survey data. The qualitative data were also used in improving the content of the survey questionnaire. Moreover, the qualitative data together with the results of the survey served as the bases for crafting recommendations that have to be put in place.

For the survey data, once encoded, processed, and validated were readied for table processing. Descriptive statistics were used in describing the respondents. Results were presented in frequency distribution and graphs.

### **3.5 Challenges in the Data Collection and the Corresponding Response from the Team**

The challenges encountered during the data collection are organized by theme. These are as follows:

#### 3.5.1 *Difficulty in locating beneficiaries but more of non-beneficiaries*

- a. Few beneficiaries have transferred to either other municipality or barangay while some have moved to Manila to work;

- b. Some beneficiaries cannot be contacted by phone provided by the PLCs; hence, the local survey teams had to personally visit the area first to find the respondents and then later interviewed, particularly in Mindanao, Albay, Camarines Sur, and Cebu.
- c. Some ANYO OFW beneficiaries have returned to their employment abroad. The wife/husband or immediate family member who is aware of the farming business was interviewed with consent from the OFW beneficiary. However, some beneficiaries who are currently abroad and could not provide substitute to be interviewed in lieu of his/her absence were not covered in the survey;
- d. For KAYA program, some beneficiaries provided possible non-beneficiary counterparts. However, not all were interviewed because they were more than 30 years old;
- e. Some identified non-beneficiaries of micro and small enterprises were not interviewed because they did not match the criteria of the sample selection.
- f. There were MSEs non-beneficiaries who were contacted but refused to be interviewed; and
- g. Due to data privacy concerns, a cooperative did not disclose any information regarding possible non-beneficiary respondents despite the endorsement letter from ACPC.

### 3.5.2 *Peace and order problems in selected study sites*

Some municipalities and a barangay were not safe for non-residents as advised by the PLC and the Municipal Agricultural Officer.

### 3.5.3 *Others*

Additional time spent to validate whether the identified respondents are under the ANYO program. Some beneficiary respondents were unfamiliar with the ANYO Program; thus, the survey team leader had to validate with the PLCs.

In response to all these challenges, the team tried all possible means of identifying and contacting the possible non-beneficiary respondents. These included: a) requesting from ACPC the list of those who applied under the OFW facility as possible respondents; and b) asking the PLC, OFW beneficiaries, barangay officials, and the MAO to identify their possible counterpart outside their barangay but within the municipality. For the MSE non-beneficiaries, the team requested ACPC in contacting the PLCs but only able to complete 11 interviews.

## 4 RESULTS AND DISCUSSION

This section presents the ANYO and KAYA Credit Programs from a combination of primary and secondary data. Secondary data comprised of documents from the ACPC and materials from the internet. Meanwhile, the primary data came from the interviews of officers and staff involved in the conceptualization, implementation and monitoring of the ANYO and KAYA programs. The results of the key informant interviews of the representatives of the PLCs and FGDs with the beneficiaries also provided rich information on these programs.

In particular, this section focuses on the different ANYO credit windows, who are eligible to borrow, what are the requirements to avail the program, and how the programs were cascaded from the ACPC central office to the PLCs and eventually to the intended beneficiaries.

### 4.1 Understanding Agri-Negosyo Loan (ANYO) and Kapital Access for Young Agripreneurs (KAYA) Programs

#### 4.1.1 Main Features of the Programs

##### 4.1.1.1 Agri-Negosyo Loan (ANYO) Program

ANYO program offers loan to finance the capital requirements of registered agri-fishery-based micro and small enterprises and Small Farmers & Fisherfolks (SFFs). The main goal of the program is to improve the efficiency, productivity, and profitability of their farm as well as non-farm income generating activities (ACPC, undated).

The ANYO Loan Program offers zero-interest loans to finance capital requirements enabling the eligible borrowers to improve the efficiency, productivity, and profitability of their farm and non-farm operations i.e., production, distribution, acquisition of machinery/equipment, construction of facility/ies, processing, and marketing. Aside from SFFs registered or enrolled under the Registry System for Basic Sectors in Agriculture (RSBSA) coined as ANYO Regular, there are also special credit windows including ANYO OFW, AgriPinay, Swine R3 (Repopulation, Rehabilitation, and Recovery), and CO2 for coconut farmers.

The ANYO OFW accommodates repatriated OFWs or those unable to return to their country of employment due to the COVID-19 pandemic and are engaged or willing to undertake agri-fishery-related activities. The AgriPinay is for women in agriculture to intensify gender equality in agribusiness and promote the empowerment of women in the agriculture and fisheries sector. Swine R3 addresses the financial needs of the backyard and semi-commercial hog raisers in support to the national government's efforts in the repopulation, rehabilitation, and recovery of the local swine industry through financing the establishment of bio-secure swine facilities. CO2 caters to small coconut farmers and their organizations to support the working capital requirement of their coconut farming and agribusiness activities.

Eligible individual SFF borrowers may avail of a maximum loanable amount of PHP300,000.00 while registered MSEs, depending on their size, may borrow a loan amount of up to PHP15 million which is subject to the approval of Partner Lending Conduit (PLC) and payable up to five (5) years with a service fee of up to 3.5%. It should also be mentioned that a farmer can apply up to three loan cycles, that is, after each repayment.

Training activities on business plan preparation, financial literacy, simple bookkeeping, marketing, and sustainable enterprise management shall be provided to potential borrowers

by capacity building partners including state universities and colleges (SUCs), government agencies, and other providers of Business Development Services (BDS).

#### 4.1.1.2 Kapital Access for Young Agripreneurs (KAYA) Program

The KAYA Program offers zero-interest loans to finance working capital and/or fixed asset acquisition requirements of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduates. Eligible borrowers include young entrepreneurs aged 18 to 30 years old; graduates of either formal or non-formal schooling including but not limited to graduates of agriculture and fishery-related degrees from higher education institutions, DA and ATI-accredited programs, TESDA programs, farm schools, and secondary schools with agriculture and fishery-related courses; and individuals registered in the Registry for Basic Sectors in Agriculture (RSBSA) or the Farmers and Fisherfolk Enterprise Development Information System (FFEDIS). Eligible borrowers may avail of a maximum loanable amount of PHP500,000.00 which is subject to the approval of Partner Lending Conduit (PLC) and payable for up to 5 years with a service fee of up to 3.5%.

Technical assistance and training are provided by capacity building partners. Topics include but are not limited to mentoring, marketing, innovative financing, product packaging, and business planning.

While the SFF and MSEs have maximum loan limits of PHP300,000 and PHP15M, the PLCs have none. As shared by a participant during the FGD with the ACPC officers and staff; there is no exact amount because the PLCs are evaluated on their absorptive capacity and track record.

#### 4.1.2 *Difference of ANYO and KAYA from Previous Credit Programs*

Previous credit programs of the DA-Agricultural Credit Policy Council include the Production Loan Easy Access (PLEA) Program in 2017 and the Survival and Recovery (SURE) Assistance Program in 2018. The four (4) credit programs: PLEA, SURE, ANYO, and KAYA are all designed to address the financial needs of small farmers and fisherfolks with distinct purposes and loan features.

Similar to ANYO and KAYA, PLEA finances the production/capital requirements of small farmers and fisherfolks, while SURE serves as post-disaster aid which provides loan assistance to affected small farmers and fisherfolks and their holds. Aside from small farmers and fisherfolks, ANYO and KAYA also cater to other eligible borrowers. ANYO also offers loans to repatriated or former OFWs, selected women beneficiaries, swine raisers, and small farmers and fisherfolks to finance their agri-fishery livelihood projects. Moreover, the micro and farmers can be cooperatives, associations and corporations as long as these are registered as agri-fishery enterprise. ANYO caters to young agripreneurs aged 18 to 30 years old and agri-fishery graduates.

Loanable amounts, interest rates, and repayment periods vary among the credit programs. PLEA offers up to PHP50,000.00 for short term crops/commodities, and up to PHP150,000 for high value crops/long gestating crops with a 6% interest rate payable up to 2-10 years. SURE, eligible borrowers can avail of a maximum loanable amount of PHP25,000.00 payable up to three years with zero interest rate. ANYO Regular, OFW, and Swine R3 can loan up to PHP300,000.00; up to PhP100,000.00 for CO2 SFF can avail; up to PHP2 million among CO2 MSEs; and up to PHP100,000.00 for AgriPinay. The maximum loanable amount for KAYA is PHP500,000.00. Both ANYO and KAYA offer zero-interest loans payable for five (5) years.

Unlike the previous loan, the borrowed amount can also be used not only for production expenses but also other expenses like machinery and equipment, processing, marketing, and construction of facilities.

Another difference of the ANYO and KAYA programs is the requirement to have a farm plan as well as the area which will be the basis for the amount of loan to be approved. As one ACPC staff shared, "...kinonsider kasi po yung sa commodity din po and then sa hectarage po. So yung 300,000 naman po na sinasabi ay hindi naman po siya automatic...." (... commodity and hectarage are considered. So, the 300,000 is not automatically [granted]...). The farm plan details all the expenses to be incurred. Moreover, the plan needs to be approved by the Municipal Agricultural Officer (MAO). One PLC representative said, "...sa tingin ko mas maganda 'to kesa sa mga nagdaan na program ni ACPC. Kasi project based, walang approval kung walang project." (I can see that [ANYO] is better than the previous programs of ACPC. Because it is project-based, there is no approval, if there is no project.)

Meanwhile, the maximum loanable amount for micro and small enterprises is based on the asset. As one ACPC staff said, "Ang maximum na maaring po nilang mahiram is up to 15 million pero ang isa po sa pinagbabasehan po yung total asset po na sinusulat po sa kanilang financial statements." (The maximum amount that can be borrowed is up to 15 million but one of the bases for the amount of loan to be granted is the total asset written in their financial statement.)

The PLCs appreciate the flexibility provided by ACPC in administering the loan. For the cooperative PLCs, only the members can avail of the loan or if non-member, the applicant must become a member. A PLC representative shared that their cooperative know-well their members who are "good" payers and who are most likely to get a loan. For other PLCs, the list of possible loan borrowers came from the MAO. In the schedule of loan repayment, the PLCs were also given the leeway on how repayment will be done, depending on the commodity. For example, rice farmers are given four (4) months to repay their loan while some vegetable growers made payments once harvesting started.

In summary, ANYO and KAYA are more focused and yet inclusive, e.g., OFW, Agripinay, Swine S3, has zero interest, offer longer repayment period of five (5) years, and expanded beneficiaries to micro and small enterprises. In addition to agri-fishery production, the loan can be used in the acquisition not only for production but also for other agri-related expenses.

#### *4.1.3 Relevance of ANYO and KAYA Programs*

This criterion answers the question of whether the outputs and intended outcomes of ANYO and KAYA programs being consistent with the mission of ACPC to orchestrate programs that would promote farmers' and fisherfolk's access to sustained financial services. Moreover, relevance also answers the question as to whether ANYO and KAYA are relevant to the programs and projects of the PLCs.

On the part of ACPC, the ANYO and KAYA programs are very relevant as the target beneficiaries are the small farmers, fisherfolks, youth, and micro and small enterprises. As conceptualized, the programs, expanded its beneficiaries to include micro and small enterprises engaged in agriculture and fisheries. KAYA program is very timely as well to support the program of the government attracting the young people to engage in agriculture.

**Table 4.1. DA-ACPC Agriculture Credit Programs, 2017-2020.**

Main Features	Production Loan Easy Access (PLEA) Program	Survival and Recovery (SURE) Assistance Program	Agri-Negosyo Loan (ANYO)	Kapital Access for Young Agripreneurs (KAYA)
	2017	2018	2020	2020
Year Implemented	2017	2018	2020	2020
Eligible borrowers	Marginal and small farmers and fisherfolk registered under the Registry System for Basic Sectors in Agriculture (RSBSA)	Small farmers and fisherfolks whose farms are affected/damaged by disaster as determined by the Department of Agriculture (DA) or local government units (LGUs) in areas declared "Under State of Calamity"	Small farmers and fisherfolk (SFF) registered or enrolled under the Registry System for Basic Sectors in Agriculture (RSBSA) Overseas Filipino Workers (OFWs) who have lost their overseas employment, repatriated or unable to return to their overseas employment due to the COVID-19 pandemic as certified by Overseas Workers Welfare Administration (OWWA) Micro and small enterprises (MSEs) Registered farmer and fisherfolk organization/association Selected women beneficiaries	Young agripreneurs aged 18 to 30 years old  Graduates of either formal or non-formal agri-fishery schooling  Individuals registered in the Registry for Basic Sectors in Agriculture (RSBSA) or the Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)
Loanable amount	Up to PHP50,000.00 (Short term crops/commodities)  Up to PHP150,000.00 (High value crops/long gestating crops)	Up to PHP25,000.00	SFF, OFW, and Swine R3: Up to PHP300,000.00  CO2: Up to PhP100,000.00 (SFF); Up to PHP2 million (MSEs)  AgriPinay: Up to PHP100,000.00	Up to PHP500,000.00
Interest rates per annum	6%	0%	0%	0%
Repayment period	2-10 years	3 years	5 years	5 years

The programs of ACPC are considered by the PLCs as a good opportunity for the small farmers and fisherfolks in the area where they operate to engage in a new farming business, to expand their operations, or to recover from losses incurred during the previous season. With the long repayment terms and zero interest loan of ANYO and KAYA, beneficiaries can utilize the funds fully in improving their agricultural livelihood. The programs not only improve the livelihoods of small farmers and fisherfolks but also helped the PLCs, especially the cooperatives in increasing their members and to become known to the community where they operate.

One PLC representative said that in the past, there were no programs for the fisherfolks. But in the case of ANYO, a PLC representative said that there were more fisherfolk borrowers than farmer borrowers.

For the MSEs, ANYO gives the opportunity to have their existing business continue to operate taking advantage of the zero-interest loan with a repayment period of five (5) years. The loan can be rolled three times before the end of fifth year.

#### *4.1.4 Effectiveness of the ANYO and KAYA Programs*

Three out of the seven PLCs stated that ANYO and KAYA programs are effective in providing accessible and affordable credit for financing their capital requirements because of their zero-interest loans and provision of technical assistance. As mentioned by a PLC representative, the programs are very effective because of the additional capital with zero interest making it very affordable when prices in the market are all rising. On the other hand, capacity building activities conducted by DA-ACPC on budgeting, planning, and farm planning did not only help the PLCs but also the farmers as stated by the representative of the PLC from a multipurpose cooperative. Farmers learned how to manage their finances.

The best features/designs of the programs include the long repayment period, substantial loanable amount, and zero interest. The repayment period of up to five (5) years enables the farmer to revolve their funds over a longer period of time and to replenish their funds to repay their loans. Moreover, having substantial loanable amount enables the borrowers to engage in various activities that would earn them additional profit. Offering loans with zero interest is very beneficial to them since other lenders such as 5-6 offer loans with very high interest rates, as high as 10%. With zero interest, farmers were able to save, as mentioned by the representative PLC, other borrowers were able to buy jeepneys from their savings.

#### *4.1.5 Sustainability of the ANYO and KAYA Programs*

As long as the beneficiaries pay back their loan to the PLCs, the program of ACPC can be sustained. However, one of the PLCs interviewed raised a concern on decreasing benefits of being a PLC of ACPC. Since the loan is zero interest, the income source on extending the loan is only from the 3.0-3.5% processing fee charged from every loan released. It is not enough to sustain the costs of monitoring the beneficiaries and the salaries of collection officers. An ACPC staff mentioned that some PLCs were inquiring how the cooperative can gain from the partnership since only the processing fee can be charged. The staff added that this contributed to difficulty in finding new partners. Hence, it is not surprising that majority of the PLCs interviewed were partners in the PLEA and SURE programs.

In comparing the two programs, the PLCs believed that ANYO is more sustainable than the KAYA program. Most of the PLCs interviewed encountered problems in finding potential beneficiaries of the KAYA program. This was mainly due to the pandemic wherein campaigning the program to nearby agricultural colleges and universities were almost impossible to implement. Hence, the PLCs became highly dependent on the referrals of ACPC. Two of the PLCs mentioned that their office requested for the amount allocated for

KAYA program to be used for ANYO program because there were no applicants. In a PLC where KAYA applicants were forwarded by ACPC were unsuccessful for failing to submit the requirements.

## **4.2 Implementation of the ANYO and KAYA Programs**

Key informant interviews among representatives of PLCs which include the Mindoro Progressive Multi-Purpose Cooperative, Bangko sa Balay Foundation, Inc., Rural Bank of Guinobatan, Inc., Rural Bank of Guinobatan, Inc., Yakap at Halik Multi-Purpose Cooperative, Mindanao Consolidated Cooperative Bank, Saradit na Kristiyanong Komunidad Farmers, and Sentrong Ugnayan ng Mamamayang Pilipino Multi-Purpose Cooperative were conducted to recognize the relevance, effectiveness, and sustainability of the ANYO and KAYA Programs.

Five (5) of the seven (7) selected PLCs already served as conduits of the ACPC credit programs such as the Production Loan Easy Access (PLEA) Program, and Survival and Recovery (SURE) Assistance Program before the implementation of ANYO and KAYA loan programs in 2020. The other two PLCs had partnership with the other programs of Land Bank.

The main avenue for the ANYO and KAYA programs to reach the intended beneficiaries is through the PLCs. The application of small farmers and fisherfolks are screened and evaluated by the PLCs and then forwarded to ACPC for checking all the requirements and final approval. These applications also served as the basis for the total amount to be released to the PLCs. But the credit applications of OFWs, MSEs and KAYA are submitted directly to ACPC. The PLCs do the validation if the requirements have been completed and when approved by ACPC, the PLC monitors their implementation.

## **4.3 Findings of the Survey**

This section presents the results of the survey of ANYO, KAYA, and MSEs beneficiaries and non-beneficiaries. For each group of respondents, the topics are as follows: 1) profile of entrepreneurs, 2) nature and extent of financial assistance accessed; 3) agricultural production; 4) income and expenditure, 5) credit needs; and 6) access to other government and non-government programs. The survey results are supplemented with the qualitative data from the KIIs and FGDs to provide the context necessary to understand the quantitative findings.

### *4.3.1 Agri-Negosyo Loan (ANYO) Program*

#### 4.3.1.1 Socio-demographic characteristics of ANYO Small Farmers and Fisherfolks

On the average, beneficiaries are younger (46 years old) than non-beneficiaries (47 years old), there were more female respondents than male respondents for both beneficiaries and non-beneficiaries, majority are married for both types of respondents (**Table 4.2**). The mean age of the respondents is slightly lower than the reported mean age of 49 years old of livestock and poultry raisers in the study of changing patterns of Filipino farmers (P aunlagui et al., 2020) and much younger than the reported age of 57-59 years old USAID 2022). There are more beneficiaries who are single compared to non-beneficiaries.

More than 90% of both beneficiaries are not members of an indigenous group. The very few beneficiaries and non-beneficiaries who are indigent were also found in the study of P aunlagui et al. (2020).

On the average, the beneficiaries have attended higher number years of schooling than non-beneficiaries. As shown in **Table 4.2**, the percentage of those who attended school for 11 years and more is 39.19% and 27.42% years for beneficiaries and non-beneficiaries, respectively. Consistently, the percentage of borrowers with bachelor level of education was higher at 24.59% for beneficiaries compared to non-beneficiaries at 17.89%.

**Table 4.2. Percentage distribution of ANYO SFF respondents by socio-economic characteristics, 2022.**

Characteristics	Beneficiaries (n=444)	Non-Beneficiaries (n=436)
<b>Age</b>		
18 – 25	2.03	2.98
26 – 35	17.57	13.53
36 – 45	30.86	25.92
46 – 55	28.15	27.06
56 – 65	16.67	16.97
66 – 75	4.05	7.80
>75	0.23	0.46
No Response	0.45	5.28
Mean	46	47
Total	100.00	100.00
<b>Sex</b>		
Male	42.34	38.76
Female	57.66	61.24
Total	100.00	100.00
<b>Civil Status</b>		
Single	19.59	8.49
Married	66.22	79.82
Common law/live-in	6.98	4.36
Widow/Widower	6.53	6.88
Separated	0.68	0.46
Total	100.00	100.00
<b>Member of an Indigenous Group</b>		
Member	5.63	2.98
Not member	94.37	97.02
Total	100.00	100.00
<b>Number of years in school</b>		
No formal education	0.68	0.00
1 – 6 years	23.65	27.42
7 – 10 years	36.49	45.16
11 – 14 years	31.31	21.43
>14 years	7.88	5.99
Total	100.00	100.00
<b>Level of Education</b>		
No formal education	0.68	0.00
Primary education	23.20	27.29
Lower secondary education	22.52	28.44
Upper secondary education	19.82	19.72
Post-secondary non-tertiary education	6.08	3.67
Short cycle tertiary education	2.48	2.75
Bachelor level education or equivalent	24.55	17.89
Master level education or equivalent	0.68	0.23
Total	100.00	100.00

The non-beneficiaries emerged to have been engaged in farming activities longer than the beneficiaries, that is, 19 years and 16 years, respectively on average (**Table 4.3**). There

are significantly more among the non-beneficiaries (31.65%), who have been engaged in farming for more than twenty years compared to the beneficiaries (21.40%).

**Table 4.3. Distribution of ANYO SFF respondents by number of years engaged in farming, 2022. (in percent)**

Number of years engaged in farming	Beneficiaries (n=444)	Non-Beneficiaries (n=436)
1 – 5 years	20.50	18.35
6 – 10 years	14.41	16.97
11 – 15 years	9.46	11.01
16 – 20 years	12.39	13.53
>20 years	21.40	*31.65
Non-farming activities	17.79	3.44
No response	4.05	5.05
Mean	16	19
Total	100.00	100.00

\* Significantly different at 0.05  $\alpha$  level.

**Table 4.4** shows the distribution of ANYO SFF respondents and household members by nature of work and included those who worked during the past seven (7) days before the interview. It shows that 79% of beneficiaries and non-beneficiaries were working full-time. Regardless of whether working full-time or part-time, 38.38% and 46.02% of the beneficiaries and non-beneficiaries and their household members were engaged in in crop farming, respectively (**Table 4.5**). Other types of work, albeit less than 20% were self-employment on non-farming activities at 17.17% of beneficiaries and 13.47% of non-beneficiaries. Other non-farm economic activities that both beneficiaries and non-beneficiaries reported at very low percentages were fishing and non-farm work such as government employment, professional practice, and government official.

**Table 4.4. Distribution of ANYO SFF respondents and household members by nature of work of household members, 2022.**

Nature of work	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Full-time	705	79.12	704	79.01
Part time	182	20.43	176	19.75
No Response	3	0.34	6	0.67
Don't Know	1	0.11	5	0.56
Total	891	100.00	891	100.00

Note: Full-time refers to working for 40 hours per week.

**Table 4.5. Distribution of ANYO SFF respondents and household members by type of work of household members, 2022.**

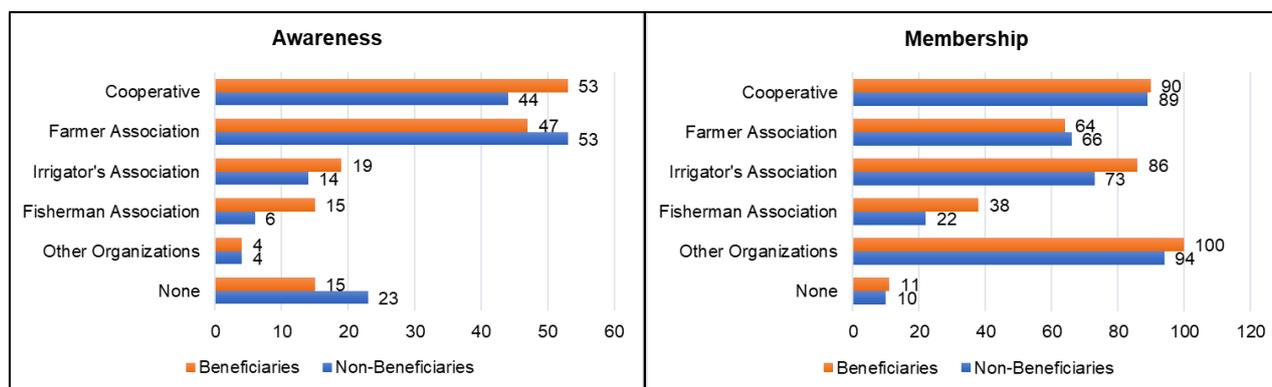
Type of Work <sup>a</sup>	Beneficiaries (n=891)		Non-Beneficiaries (n=891)	
	Number	Percentage	Number	Percentage
Crop Farming	342	38.38	410	46.02
Self-employed/Business Operator (non-farming)	153	17.17	120	13.47
Livestock/Poultry Raising	116	13.02	147	16.50
Skilled labor	103	11.56	112	12.57
Fishing	95	10.66	21	2.36
Government employee	85	9.54	79	8.87
Unskilled labor (non-farming)	62	6.96	70	7.86
Professional practice	37	4.15	26	2.92
Unskilled labor (farming-related)	27	3.03	39	4.38
Government official	18	2.02	20	2.24
OFW	15	1.68	15	1.68

Type of Work <sup>a</sup>	Beneficiaries (n=891)		Non-Beneficiaries (n=891)	
	Number	Percentage	Number	Percentage
Others	53	5.95	68	7.63
Forestry and Hunting	0	0.00	1	0.11

<sup>a</sup> Multiple response

*Awareness of, membership to, and benefits from organization/association*

Awareness means having knowledge that something exists, in this case an organization, based on information or experience. Awareness of selected agricultural organizations is high among beneficiaries than non-beneficiaries except for farmer organization (**Figure 4.1**). Significantly, more non-beneficiaries (53%) are aware of farmer organizations than beneficiaries (47%).



**Figure 4.1. Awareness and membership in organizations of ANYO SFF respondents, 2022 (in percent).**

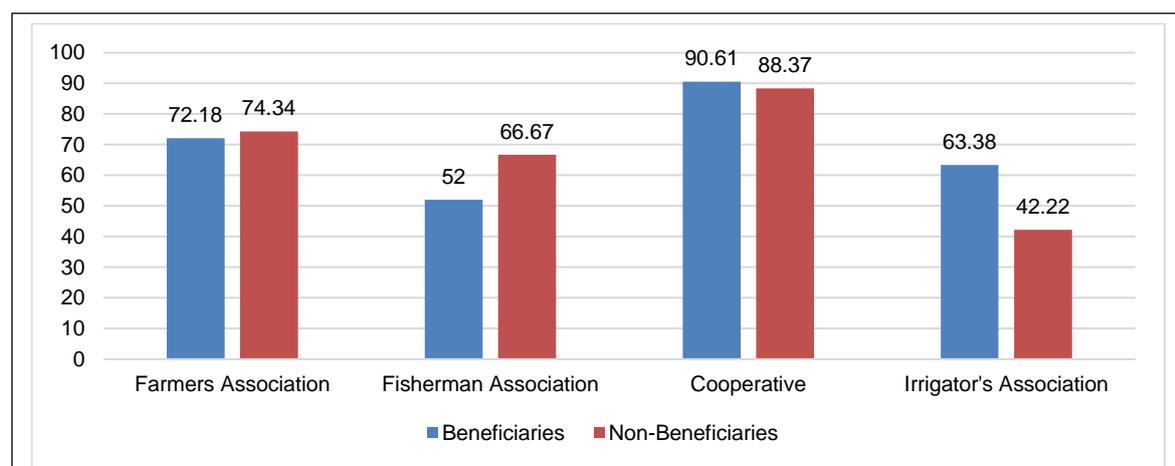
Majority to almost all aware of an organization are also members of these organizations with only fisherman’s organization membership showing otherwise (38% among beneficiaries, and 22% among non-beneficiaries). Moreover, the figure shows that membership was higher for beneficiaries than non-beneficiaries in all organizations or associations, except for farmer association.

**Figure 4.2** refers to members of organization who have received benefits from being a member. Members of the cooperative seem to have benefitted most when compared with the membership in other associations with the beneficiaries slightly higher at 90.61% than non-beneficiaries at 88.37%. On the other hand, beneficiaries who are members of fishermen’s association received the least benefits at 52% while it is membership in the irrigators’ association for non-beneficiaries at 42.22%.

PCAF (2021) generally concluded that membership in associations is a win-win situation where farmers and fisherfolks can get faster access to interventions while the government can easily identify the target beneficiaries. The finding of this study corroborates PCAF’s finding with added evidence wherein the cooperatives topped all the organizations when it comes to extending loans to its members (**Tables 4.6a to 4.6d**). This does not discount the fact that there are other benefits, albeit markedly lower than the provision of loan, from being a member of an organization/association such as provision of inputs, training, and machinery; animal dispersal; and processing and marketing support.

The other benefit was that members can get their production inputs from their organization/association when the release of loans is delayed. In the case of vegetable growers, the cooperative provided the production inputs first and to be paid once the loan is released. The implication is that the cost of inputs becomes a regular loan with an interest

rate of 2.5%, still lower than other lending institutions but defeats the purpose of zero loan interest of the ANYO program.



**Figure 4.2. Percentage of ANYO SSF respondents who received benefits as members of organization, 2022.**

**Table 4.6a. Distribution of ANYO SFF respondents who are members of the cooperative by type of benefit, 2022.**

Benefit	Beneficiaries (n=193)		Non-Beneficiaries (n=152)	
	Number	Percentage	Number	Percentage
Loan availment	164	84.97	127	83.55
Provision of farm/fishing inputs	31	16.06	6	3.95
Animal dispersal	10	5.18	15	9.87
Provision of machines/equipment/ tools	7	3.63	7	4.61
Product processing support	5	2.59	6	3.95
Marketing/Sales related support	9	4.67	9	5.93
Logistics/ transportation for product dispersal	7	3.63	18	11.84

**Table 4.6b. Distribution of ANYO SFF respondents who are members of farmer's associations by type of benefit, 2022.**

Benefit <sup>a</sup>	Beneficiaries (n=96)		Non-Beneficiaries (n=113)	
	Number	Percentage	Number	Percentage
Loan availment	48	50.00	24	21.24
Training opportunities	23	23.96	26	23.01
Provision of farm inputs	33	34.38	37	32.74
Animal dispersal	4	4.17	5	4.42
Provision of machines/equipment/ tools	6	6.25	13	11.50
Post production processing support	9	9.38	17	15.04

<sup>a</sup> Multiple response

**Table 4.6c. Distribution of ANYO SFF respondents who are members of fishermen's associations by type of benefit, 2022.**

Benefit	Beneficiaries (n=13)		Non-Beneficiaries (n=4)	
	Number	Percentage	Number	Percentage
Loan availment	4	30.77	0	0.00
Training opportunities	4	30.77	0	0.00
Provision of fishing inputs	1	7.69	1	25.00
Animal dispersal	0	0.00	2	50.00
Provision of machines/equipment/ tools	3	23.08	1	25.00
Others	1	7.69	1	25.00

**Table 4.6d. Distribution of ANYO SFF respondents who are members of irrigator's associations by type of benefit, 2022.**

Benefit	Beneficiaries (n=45)		Non-Beneficiaries (n=26)	
	Number	Percentage	Number	Percentage
Loan availment	11	24.44	3	11.54
Training opportunities	2	4.44	6	23.08
Provision of farm inputs	8	17.78	4	15.38
Animal dispersal	1	2.22	2	7.69
Others	7	15.155	4	15.59

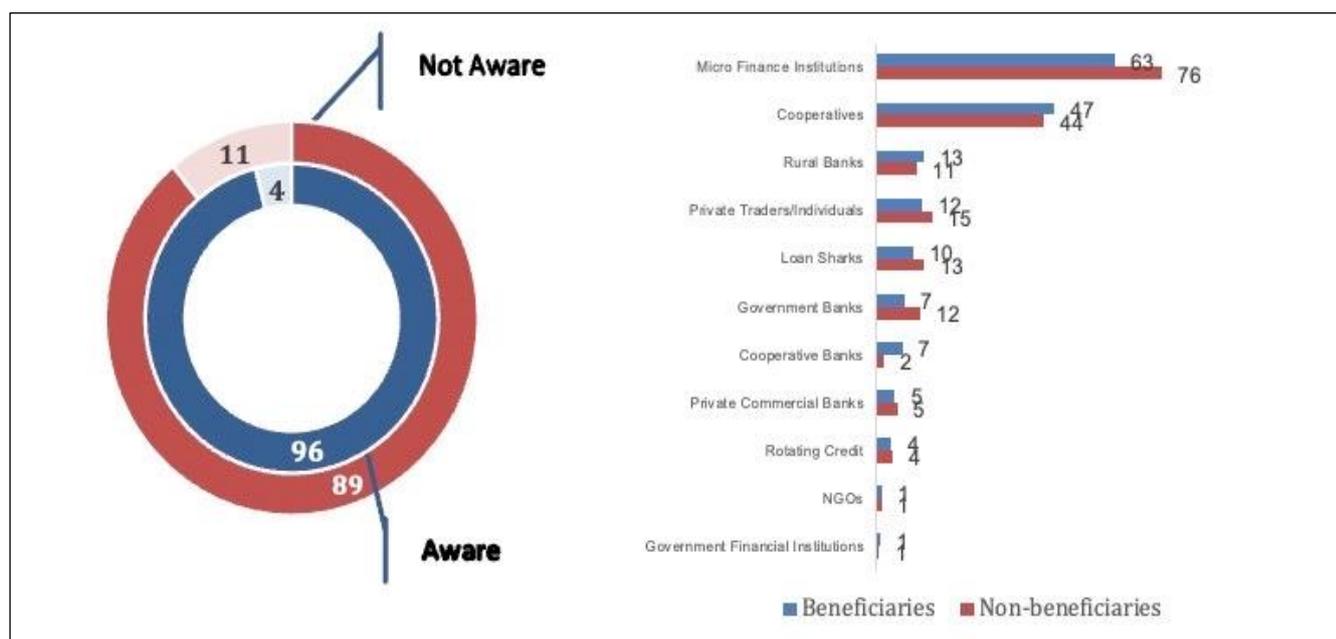
#### 4.3.1.2 Nature and Extent of Access to Financial Assistance

##### *Awareness of and source of information on loan facility*

**Figure 4.3** shows the respondents' awareness of loan facility, that is, having knowledge that there is a facility where farmers or fisherfolks can access loan. The data show that while almost all are aware of various loan facility of programs, 96% among beneficiaries and 89% among non-beneficiaries, more non-beneficiaries (76%) are aware of micro finance institutions<sup>3</sup> (MFIs) than beneficiaries (63%). By contrast, there are more beneficiaries (47%) than non-beneficiaries (44%) who are aware of cooperatives.

It is noticeable that government financial institutions (GFIs) together with NGOs (1% a piece for both beneficiaries and non-beneficiaries) have the lowest awareness as to being a loan facility or having loan programs. Even among program borrowers, the government financial institutions are considered as a facility to deposit and not as loan provider. Hence, there is the need to enhance marketing and communication efforts to promote its programs and also as a loan facility.

<sup>3</sup> Microfinance Institutions (MFIs) are the providers of financial services to households and micro-enterprises that are not reached by the traditional commercial banking services (WorldBank, 2015). The target of these providers are individuals with low income, self-employed or informally employed, with no formalized ownership titles, and with limited identification documents. As compared to "5-6" credit or loan sharks, that also provides financial services to the low-income sectors, MFIs are duly authorized by the Bangko Sentral ng Pilipinas (BSP). Microfinance can be accessed through the following financial institutions: microfinance non-government organization (MF-NGOs), credit cooperatives, and banks (i.e., mostly rural and thrift banks) which are all considered as private lending institutions. In the ACPC Final report on the Baseline Study of ANYO and KAYA programs, MFIs identified by the beneficiaries and non-beneficiaries are the ASA Philippines and CARD MRI.



**Figure 4.3. Percentage of ANYO SFF respondents who are aware of loan facility, 2022 (in percent).**

Source of information about formal and informal loan facilities consistently came from friends, followed by relatives and co-farmers/co-workers (**Tables 4.7 and 4.8**). Beneficiaries are significantly less likely to be aware of cooperatives, rural banks, and government banks. There are indications that more non-beneficiaries got their information on government financial institutions from farmers and co-workers. The agricultural extension workers (AEW) as sources of information are more apparent on formal loan facility than informal loan facility. In fact, the AEWs were the source of information on rotating credit only (**Table 4.8**).

More advocacy programs including multi-media information and communication materials in the local dialects are needed for government interventions. In the FGDs, when the participants were asked if they have availed assistance from the government, only one or two participants said yes but when probed further many have realized to have been beneficiaries of government programs. Among the beneficiaries, the most commonly mentioned credit assistance was PLEA and SURE because of their recency and many were beneficiaries of these programs.

**Table 4.7. Distribution of ANYO SFF respondents by source of information on formal loan facility, 2022.**

Source of Information	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=21)		(n=21)	
Co-farmer/co-worker	6	28.57	2	9.52
AEWs	0	0.00	2	9.52
Friends	7	33.33	9	42.86
Relatives	5	23.81	6	28.57
<b>Rural Banks</b>	(n=54)		(n=41)	
Co-farmer/co-worker	6	11.11	9	21.95
AEWs	6	11.11	3	7.32
Friends	17	31.48	17	41.46
Relatives	15	27.78	10	24.39
<b>Cooperative Banks</b>	(n=29)		(n=8)	

Source of Information	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
Co-farmer/co-worker	9	31.03	0	0.00
AEWs	0	0.00	0	0.00
Friends	15	51.72	4	50.00
Relatives	10	34.48	4	50.00
<b>Cooperatives</b>	(n=202)		(n=173)	
Co-farmer/co-worker	48	23.76	36	20.81
AEWs	26	12.87	9	5.20
Friends	98	48.51	105	60.69
Relatives	67	33.17	60	34.68
<b>NGOs</b>	(n=6)		(n=5)	
Co-farmer/co-worker	3	50.00	1	20.00
AEWs	0	0.00	0	0.00
Friends	3	50.00	1	20.00
Relatives	2	33.33	2	40.00
<b>Government Banks</b>	(n=32)		(n=45)	
Co-farmer/co-worker	5	15.63	8	17.78
AEWs	7	21.88	1	2.22
Friends	12	37.50	16	35.56
Relatives	13	40.63	24	53.33
<b>Government Financial Institutions</b>	(n=5)		(n=3)	
Co-farmer/co-worker	2	40.00	2	66.67
AEWs	0	0.00	1	33.33
Friends	1	20.00	1	33.33
Relatives	2	40.00	1	33.33
<b>Micro Finance Institutions</b>	(n=270)		(n=294)	
Co-farmer/co-worker	28	10.37	31	10.54
AEWs	7	2.59	9	3.06
Friends	149	55.19	149	50.68
Relatives	98	36.30	120	40.82

**Table 4.8. Distribution of ANYO SFF respondents by source of information on informal loan facility, 2022.**

Source of Information	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Traders/Individuals</b>	(n=52)		(n=57)	
Co-farmer/co-worker	5	9.62	7	12.28
AEWs	1	1.92	1	1.75
Friends	28	53.85	31	54.39
Relatives	18	34.62	27	47.37
<b>“5-6 Money lenders”</b>	(n=42)		(n=49)	
Co-farmer/co-worker	7	16.67	3	6.12
AEWs	0	0.00	0	0.00
Friends	28	66.67	33	67.35
Relatives	14	33.33	15	30.61
<b>Rotating Credit</b>	(n=17)		(n=17)	
Co-farmer/co-worker	2	11.76	2	11.76
AEWs	2	11.76	0	0.00

Source of Information	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
Friends	14	82.35	13	76.47
Relatives	4	23.53	9	52.94

Access to loan

Both beneficiaries and non-beneficiaries have loans from MFIs and private lenders/traders (**Table 4.9**). It can be observed that more beneficiaries have loans with institutions like GFIs and cooperatives than non-beneficiaries whose loans came from MFIs and private traders/individuals. Only non-beneficiaries mentioned loan sharks or individuals giving “5-6” as their source of loan. After further probing during the FGD, beneficiaries and non-beneficiaries have availed loan from MFIs, input traders, and cooperatives. They also admitted to have loans from “5-6” individual money lenders with interest ranging from 10% to 20%.

**Table 4.9. Distribution of ANYO SFF respondents with loan, by loan source, 2022.**

Source of loan	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=21)		(n=21)	
With Loan	7	33.33	6	28.57
<b>Rural Banks</b>	(n=54)		(n=41)	
With Loan	6	11.11	7	17.07
<b>Cooperative Banks</b>	(n=29)		(n=8)	
With Loan	2	6.90	0	.00
<b>Cooperatives</b>	(n=202)		(n=173)	
With Loan	75	37.13	56	32.37
<b>NGOs</b>	(n=6)		(n=5)	
With Loan	2	33.33	1	20.00
<b>Government Banks</b>	(n=32)		(n=45)	
With Loan	2	6.25	8	17.78
<b>Government Financial Institutions</b>	(n=5)		(n=3)	
With Loan	2	40.00	1	33.33
<b>Micro Finance Institutions</b>	(n=270)		(n=294)	
With Loan	129	47.78	171	58.16
<b>Private Traders/Individuals</b>	(n=52)		(n=57)	
With Loan	24	46.15	46	73.68
<b>“5-6 Money Lenders”</b>	(n=42)		(n=49)	
With Loan	0	0.00	4	8.16

Note n denotes awareness on loan facility (number of respondents)

**Table 4.10** shows that both beneficiaries and non-beneficiaries availed loans from both formal and informal sources for farming and business-related activities but a portion were also secured for personal needs but the percentages were lower than farming and other economic pursuits.

The figures show that more than 70% of both beneficiaries and non-beneficiaries secured loans from private money lenders and traders for farming purposes. Immediate release of loans was the main reason cited by beneficiaries and non-beneficiaries why they prefer individual money lenders during the FGDs. One participant said, “sa private after 2 days release na ang loan, sa government program one-month bago na release ang loan.” (private [money] lenders released loans after two (2) days, in government programs it took one month before the loan was released. Moreover, there were no required documents when availing loan from individual private money lenders.

**Table 4.10. Distribution of ANYO SFF respondents with loan by purpose of loan, 2022.**

Loan Purpose	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=7)		(n=6)	
Farming business	2	28.57	4	66.67
Non-farming business	0	0.00	1	16.67
Personal/household needs	0	0.00	0	0.00
Farming business and household needs	2	28.57	1	16.67
Both farming and non-farming business and household needs	3	42.86	0	0.00
Others	0	0.00	0	0.00
<b>Rural Banks</b>	(n=6)		(n=7)	
Farming business	4	66.67	4	57.14
Non-farming business	1	16.67	0	0.00
Personal/household needs	0	0.00	1	14.29
Farming business and household needs	1	16.67	1	14.29
Both farming and non-farming business and household needs	0	0.00	1	14.29
Others	0	0.00	0	0.00
<b>Cooperative Banks</b>	(n=2)		(n=0)	
Farming business	1	50.00	-	-
Both farming and non-farming business and household needs	1	50.00	-	-
<b>Cooperatives</b>	(n=75)		(n=56)	
Farming business	53	70.67	46	82.14
Non-farming business	3	4.00	1	1.79
Personal/household needs	2	2.67	2	3.57
Farming business and household needs	6	8.00	4	7.14
Non-farming business and household needs	2	2.67	1	1.79
Both farming and non-farming business and household needs	4	5.33	1	1.79
Others	5	6.67	1	1.79
<b>NGOs</b>	(n=2)		(n=1)	
Farming business	2	100.00	1	100.00

Loan Purpose	Beneficiaries		Non-beneficiaries	
	Number	Percentage	Number	Percentage
<b>Government Banks <sup>4</sup></b>	(n=2)		(n=8)	
Farming business	2	100.00	6	75.00
Both farming and non-farming business and household needs	0	0.00	1	12.50
Others	0	0.00	1	12.50
<b>Government Financial Institutions <sup>5</sup></b>	(n=2)		(n=1)	
Farming business	0	0.00	1	100.00
Farming business and household needs	2	100.00	0	0.00
<b>Micro Finance Institutions</b>	(n=129)		(n=171)	
Farming business	46	35.66	96	56.14
Non-farming business	23	17.83	18	10.53
Personal/household needs	18	13.95	12	7.02
Farming business and household needs	9	6.98	23	13.45
Non-farming business and household needs	15	11.63	10	5.85
Both farming and non-farming business and household needs	16	12.40	9	5.26
Others	2	1.55	3	1.75
<b>Private Traders/Individuals</b>	(n=24)		(n=42)	
Farming business	19	79.17	30	71.43
Non-farming business	0	.00	2	4.76
Personal/household needs	1	4.17	3	7.14
Farming business and household needs	2	8.33	3	7.14
Both farming and non-farming business and household needs	1	4.17	2	4.76
Others	1	4.17	2	4.76
<b>Loan Sharks<sup>5-6</sup></b>	(n=0)		(n=4)	
Farming business	-	-	0	0.00
Non-farming business	-	-	2	50.00
Both farming and non-farming business and household needs	-	-	2	50.00

More than 30% of both beneficiaries and non-beneficiaries strongly disagreed that loans from formal sources have high interest rate, are released in several tranches, and the decision to grant loan or not is not standardized and left to discretion of officers (**Table 4.11**). On the other hand, they perceived that the formal loan sources require too many documents and that there is a long gap from the time the loan was approved to the time the loan is released. Similar perceptions were shared by the beneficiaries and non-beneficiaries during the FGDs.

<sup>4</sup> Government Banks are government agencies/government-owned and controlled corporations (GOCC) accredited by the Bangko Sentral ng Pilipinas that provide financial services to the public. Examples are LandBank of the Philippines & Development Bank of the Philippines

<sup>5</sup> Government Financial Institutions (GFIs) are government-owned agencies that provide any financial assistance/services to the public. Financial services include: (1) Credit (GSIS and SSS); (2) insurance GOCCs (PCIC/PDIC); (3) Banking (LBP and DBP); and other financial services.

**Table 4.11. Distribution of ANYO SFF respondents by perception on loans from formal financing institutions, 2022.**

Perception	Beneficiaries (n=444)		Non-beneficiaries (n=260)	
	Number	Percentage	Number	Percentage
<b>The required documents to submit to apply for a loan from formal sources are too many</b>				
Strongly disagree	74	16.67	54	20.77
Somewhat disagree	122	27.48	76	29.23
Neither agree nor disagree	42	9.46	21	8.08
Somewhat agree	107	24.10	64	24.62
Strongly agree	92	20.72	36	13.85
Don't know/Can't say	7	1.58	9	3.46
<b>The time it takes to process a loan from application to approval from formal sources is too long</b>				
Strongly disagree	107	24.10	71	27.31
Somewhat disagree	142	31.98	85	32.69
Neither agree nor disagree	52	11.71	32	12.31
Somewhat agree	91	20.50	38	14.62
Strongly agree	45	10.14	24	9.23
Don't know/Can't say	7	1.58	10	3.85
<b>The time it takes to release the loan from approval from formal sources is too long</b>				
Strongly disagree	128	28.83	77	29.62
Somewhat disagree	132	29.73	75	28.85
Neither agree nor disagree	50	11.26	35	13.46
Somewhat agree	86	19.37	42	16.15
Strongly agree	39	8.78	22	8.46
Don't know/Can't say	8	1.80	9	3.46
No response	1	0.23	0	0.00
<b>The interest rates of a loan from formal sources are too high</b>				
Strongly disagree	160	36.04	93	35.77
Somewhat disagree	121	27.25	82	31.54
Neither agree nor disagree	60	13.51	25	9.62
Somewhat agree	64	14.41	36	13.85
Strongly agree	27	6.08	12	4.62
Don't know/Can't say	11	2.48	12	4.62
No response	1	0.23	0	0.00
<b>The repayment terms for loans from formal sources are too short</b>				
Strongly disagree	115	25.90	62	23.85
Somewhat disagree	119	26.80	81	31.15
Neither agree nor disagree	85	19.14	44	16.92

Perception	Beneficiaries (n=444)		Non-beneficiaries (n=260)	
	Number	Percentage	Number	Percentage
Somewhat agree	88	19.82	49	18.85
Strongly agree	25	5.63	11	4.23
Don't know/Can't say	10	2.25	13	5.00
No response	2	0.45	0	0.00

**The agreement and terms of the loan from formal sources is too difficult to understand/complicated**

Strongly disagree	118	26.58	74	28.46
Somewhat disagree	137	30.86	95	36.54
Neither agree nor disagree	86	19.37	40	15.38
Somewhat agree	67	15.09	33	12.69
Strongly agree	25	5.63	9	3.46
Don't know/Can't say	11	2.48	9	3.46

**The amount of approved loan from formal sources are too low compared to what borrowers applied for**

Strongly disagree	105	23.65	64	24.62
Somewhat disagree	133	29.95	76	29.23
Neither agree nor disagree	73	16.44	40	15.38
Somewhat agree	79	17.79	54	20.77
Strongly agree	45	10.14	14	5.38
Don't know/Can't say	9	2.03	12	4.62

**The loan form formal sources are not released all at once but by several partial amounts**

Strongly disagree	163	36.71	97	37.31
Somewhat disagree	130	29.28	94	36.15
Neither agree nor disagree	51	11.49	21	8.08
Somewhat agree	66	14.86	31	11.92
Strongly agree	22	4.95	9	3.46
Don't know/Can't say	12	2.70	8	3.08

**The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers**

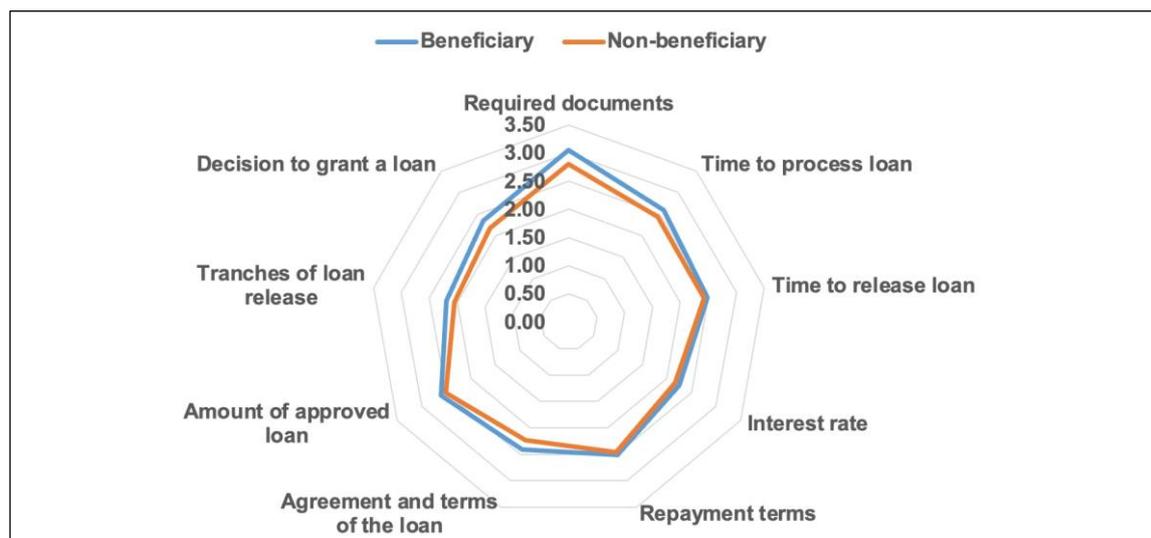
Strongly disagree	132	29.73	83	31.92
Somewhat disagree	128	28.83	83	31.92
Neither agree nor disagree	77	17.34	42	16.15
Somewhat agree	57	12.84	28	10.77
Strongly agree	30	6.76	9	3.46
Don't know/Can't say	19	4.28	15	5.77
No response	1	0.23	0	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

To summarize the perception on loan from formal sources, a spider web was constructed using the median of the ratings. The higher the median means higher agreement with the statement. For instance, both beneficiaries and non-beneficiaries have similar ratings on the different aspects, except for the aspect on the document requirements (**Figure 4.4**). The median rating on the required documents from formal sources was slightly higher for beneficiaries than non-beneficiaries. This pattern could be due to: 1) lack of experience among non-beneficiaries to access loan from formal sources like banks and cooperatives; and, 2) the response of the beneficiaries could have been biased by the ANYO program requirement of submitting a farm plan and budget approved by the Municipal Agriculturist. (MA) or Municipal Agriculture Officer (MAO).

A PLC representative shared that some of their members had to revise the farm plan and budget twice or more before the MAO approval. This is in addition to the certification that the member-applicant is still operating a farm. The PLC representative shared that their cooperative assisted their members in the preparation of farm plan and budget to facilitate the loan application. It should also be noted that other beneficiaries did not have any problem in getting the approval of the MAO.

The same figure reflects that loan from formal sources is highly favored because the loans are released all at once and the interest rates are not high. The low interest rate of loans from government programs are lower compared with the loans obtained from private and informal sources.



**Figure 4.4. Perception of ANYO SFF respondents on loan from formal sources, 2022.**

In contrast to the earlier discussion about formal sources of loans, **Table 4.12** shows that 36.49% of the beneficiaries and 37.69% of the non-beneficiaries strongly disagreed that document requirements from informal sources are too many, more than 30% strongly disagreed that the time to process loan from application to approval was long and repayment of terms are too short; more than 25% strongly disagreed that agreement and terms are too difficult to understand, amount of loan approved is too low, loan is not released on time, and the decision to approve the loan is not standardized. The decision to approve the loan is not standardized from informal sources is expected given that the main consideration is subject to the perception of the loan provider on the ability of the borrower to pay. This is in contrast to the ANYO program wherein the amount of loan is based on the approved farm plan and budget. Surprisingly, almost one-third of the respondents strongly disagreed that interest rate from informal sources was too high. This unexpected response could be due to the mixed informal sources of loan including relatives

and friends. If specifically singled out “5-6” money lenders, their response could have been the opposite.

**Table 4.12. Distribution of ANYO SFF respondents by perception on loans from informal financing institutions, 2022.**

Perception	Beneficiaries (n=444)		Non-Beneficiaries (n=260)	
	Number	Percentage	Number	Percentage
<b>The required documents to submit to apply for a loan from informal sources are too many</b>				
Strongly disagree	162	36.49	98	37.69
Somewhat disagree	82	18.47	70	26.92
Neither agree nor disagree	78	17.57	36	13.85
Somewhat agree	40	9.01	24	9.23
Strongly agree	37	8.33	4	1.54
Don't know/Can't say	45	10.14	28	10.77
<b>The time it takes to process a loan from application to approval from informal sources is too long</b>				
Strongly disagree	159	35.81	95	36.54
Somewhat disagree	102	22.97	74	28.46
Neither agree nor disagree	82	18.47	38	14.62
Somewhat agree	30	6.76	14	5.38
Strongly agree	23	5.18	5	1.92
Don't know/Can't say	48	10.81	34	13.08
<b>The time it takes to release the loan from approval from informal sources is too long</b>				
Strongly disagree	154	34.68	94	36.15
Somewhat disagree	103	23.20	73	28.08
Neither agree nor disagree	77	17.34	32	12.31
Somewhat agree	36	8.11	20	7.69
Strongly agree	25	5.63	5	1.92
Don't know/Can't say	49	11.04	36	13.85
<b>The interest rates of a loan from informal sources are too high</b>				
Strongly disagree	133	29.95	74	28.46
Somewhat disagree	71	15.99	58	22.31
Neither agree nor disagree	71	15.99	34	13.08
Somewhat agree	63	14.19	39	15.00
Strongly agree	55	12.39	23	8.85
Don't know/Can't say	51	11.49	32	12.31
<b>The repayment terms for loans from informal sources are too short</b>				
Strongly disagree	121	27.25	56	21.54
Somewhat disagree	89	20.05	64	24.62
Neither agree nor disagree	97	21.85	48	18.46
Somewhat agree	56	12.61	42	16.15
Strongly agree	30	6.76	13	5.00
Don't know/Can't say	49	11.04	36	13.85
No response	2	0.45	1	0.38
<b>The agreement and terms of the loan from informal sources is too difficult to understand/complicated</b>				
Strongly disagree	136	30.63	80	30.77
Somewhat disagree	89	20.05	69	26.54
Neither agree nor disagree	114	25.68	46	17.69
Somewhat agree	38	8.56	29	11.15
Strongly agree	15	3.38	4	1.54

Perception	Beneficiaries (n=444)		Non-Beneficiaries (n=260)	
	Number	Percentage	Number	Percentage
Don't know/Can't say	51	11.49	32	12.31
No response	1	0.23	0	0.00

**The amount of approved loan from informal sources is too low compared to what borrowers applied for**

Strongly disagree	122	27.48	73	28.08
Somewhat disagree	103	23.20	66	25.38
Neither agree nor disagree	94	21.17	50	19.23
Somewhat agree	46	10.36	26	10.00
Strongly agree	25	5.63	7	2.69
Don't know/Can't say	53	11.94	38	14.62
No response	1	0.23	0	0.00

**The loan form informal sources are not released all at once but by several partial amounts**

Strongly disagree	153	34.46	91	35.00
Somewhat disagree	108	24.32	75	28.85
Neither agree nor disagree	79	17.79	37	14.23
Somewhat agree	34	7.66	18	6.92
Strongly agree	17	3.83	6	2.31
Don't know/Can't say	53	11.94	33	12.69

**The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers**

Strongly disagree	128	28.83	75	28.85
Somewhat disagree	84	18.92	70	26.92
Neither agree nor disagree	97	21.85	45	17.31
Somewhat agree	36	8.11	23	8.85
Strongly agree	15	3.38	5	1.92
Don't know/Can't say	79	17.79	42	16.15
No response	5	1.13	0	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

A summary of the perception on loans from informal sources indicates that informal loans are favored because of the shorter period to process and release of the loan. (Figure 4.5). By contrast, the interest rate was perceived to be high, as indicated by the high median values of 2.58 and 2.47 for the beneficiaries and non-beneficiaries, respectively.

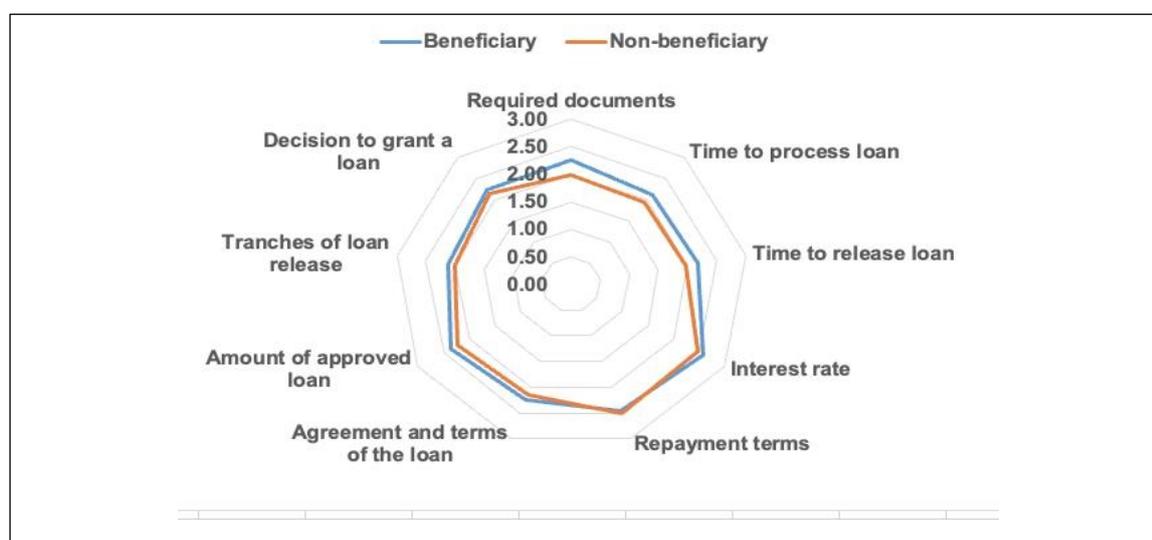


Figure 4.5. Perception of ANYO SFF respondents on loan from informal sources, 2022.

When asked on who decides not to avail credit for business, 47.62% of the beneficiaries and 52.94% of the non-beneficiaries said that they made the decision by themselves (**Table 4.13**). Only one beneficiary responded that he or she followed the decision of the spouse or partner.

**Table 4.13. Distribution of ANYO SFF respondents by decision not to avail loan for business, 2022.**

Statement		Beneficiaries (n=21)		Non-Beneficiaries (n=17)	
		Number	Percentage	Number	Percentage
I mainly made the decision by myself	Yes	10	47.62	9	52.94
	No	4	19.05	6	35.29
I jointly decided not to avail of any loan with my spouse	Yes	3	14.29	8	47.06
	No	11	52.38	9	52.94
I jointly decided not to avail of any loan with my business partner	Yes	0	0.00	1	5.88
	No	14	66.67	15	88.24
I followed the decision of my spouse/business partner	Yes	1	4.76	0	0.00
	No	13	61.90	15	88.24

Note: Respondents are those who have loan but did not use it for business purposes; there are nine (9) ANYO respondents who have no response.

Having enough capital for business was the main reason for the beneficiaries at 38.10% to not avail a loan while it is the concern of finding money to repay the loan for non-beneficiaries at 41.18% (**Table 4.14**). Albeit fewer than the non-beneficiaries, the beneficiaries are also concerned with finding money to repay the loan at 28.57%. One beneficiary each reasoned for not availing loan was that there were too many documentary requirements and the long wait for the loan to be released. The other reasons for not availing loan including do not know who to ask about getting loans, live far away from the loan facility, interest on loan is too high, long wait for the release of the loan, and payment terms are too short were issues raised only by the non-beneficiaries. It should be noted that these other reasons are issues which government entities, like ACPC and DTI, could address the need for capital to start a business.

**Table 4.14. Distribution of ANYO SFF respondents by reason for not availing loan for business, 2022.**

Statement		Beneficiaries (n=21)		Non-Beneficiaries (n=17)	
		Number	Percentage	Number	Percentage
I/we have enough capital for business	Yes	8	38.10	6	35.29
	No	6	28.57	9	52.94
I/we might have problems finding money for repayment of the loan	Yes	6	28.57	7	41.18
	No	8	38.10	8	47.06
Too many documents needed to apply for the loan	Yes	1	4.76	2	11.76
	No	13	61.90	13	76.47
I/we do not know someone from any of the loan facility program	Yes	0	0.00	2	11.76
	No	14	66.67	13	76.47
I/we live far away from the loan facility program	Yes	0	0.00	1	5.88
	No	14	66.67	14	82.35
The interest is very high	Yes	0	0.00	1	5.88
	No	14	66.67	14	82.35
The payment terms are too long/too short.	Yes	0	0.00	2	11.76
	No	14	66.67	13	76.47
The time it takes from application to release of loan is too long	Yes	1	4.76	0	0.00
	No	13	61.90	15	88.24

Note: Respondents are those who have loan but did not use it for business purposes; there are nine (9) ANYO respondents who have no response.

When further asked where to get the capital for business, 47.62% of the beneficiaries and 52.94% of non-beneficiaries answered personal funds (**Table 4.15**). Similar with the earlier finding on the source of information about formal and informal loan, beneficiaries and non-beneficiaries have identified relatives and friends as possible sources of capital for their business.

**Table 4.15. Distribution of ANYO SFF respondents by source of business loan, 2022.**

Source of funds		Beneficiaries (n=21)		Non-Beneficiaries (n=17)	
		Number	Percentage	Number	Percentage
Personal funds	Yes	10	47.62	9	52.94
	No	5	23.81	6	35.29
Help from relatives	Yes	5	23.81	7	41.18
	No	10	47.62	8	47.06
Help from friends	Yes	1	4.76	1	5.88
	No	14	66.67	14	82.35
Government support for free/no need to repay	Yes	2	9.52	2	11.76
	No	13	61.90	13	76.47

Note: Respondents are those who have loan but did not use it for business purposes; there are eight (8) respondents who have no response

For respondents who have loans, 25.59% of the beneficiaries and 18.11% of the non-beneficiaries have missed paying their loan (**Table 4.16**). The main reason was due to production losses brought about by calamities (**Table 4.17**). The other reason was low farm income, that is, 38.89% for beneficiaries and 63.64% for non-beneficiaries. Lastly, more than 10% of both respondents admitted to have used the loan for other purpose; hence, the inability to pay the loan.

**Table 4.16. Distribution of ANYO SFF respondents by whether have missed or not paying loan for agricultural enterprises, 2022.**

Missed or not paying loan	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Have missed paying loan	54	25.59	44	18.11
Have not missed paying loan	157	74.41	199	81.89
Total	211	100.00	243	100.00

**Table 4.17. Distribution of ANYO SFF respondents by reason for not paying loan, 2022.**

Reason	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Production loss due to natural calamities	31	57.41	26	59.09
Loan was used for other purpose	7	12.96	5	11.36
Low farm income	21	38.89	28	63.64

Note: Respondents are those who have loan for farming business

More than 90% of the respondents with outstanding loan plan to repay their loan (**Table 4.18**). The number one reason why both beneficiaries and non-beneficiaries will pay the loan because it is their obligation (**Table 4.19**) followed by keeping their good name, and third was to be able to apply for another loan.

**Table 4.18. Distribution of ANYO SFF respondents by plan to repay outstanding loan or not for agricultural enterprises, 2022.**

Pay or not to pay	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Has still plan to repay outstanding loan	52	96.30	41	93.18
No plan to repay outstanding loan	2	3.70	3	6.82
Total	54	100.00	44	100.00

Note: Respondents are those who have missed paying for their loans

**Table 4.19. Distribution of ANYO SFF respondents by reason to repay outstanding loan for agricultural enterprises, 2022.**

Reason <sup>a</sup>	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Knowing that my loan is my obligation	44	84.62	36	87.80
Expectation of getting another loan	24	46.15	22	53.66
Keep my good name	30	57.69	24	58.54

<sup>a</sup> Multiple Response

Note: Respondents are those who have experienced intentional non-repayment of loan

However, there are also respondents who have intentionally not paying their loan at 14.69% for beneficiaries and 9.47% for non-beneficiaries (**Table 4.20**). The main reason for not paying their loan was production loss due to natural calamities (48.39% for beneficiaries and 56.52% for non-beneficiaries) (**Table 4.21**). Moreover, the loan was used for other purposes, as mentioned by 32.26% and 26.09% of beneficiaries and non-beneficiaries, respectively.

**Table 4.20. Distribution of ANYO SFF respondents who have experienced intentionally not paying loan for agricultural enterprises, 2022.**

Item	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Have not experienced intentional non-repayment of loan	180	85.31	220	90.53
Have experienced intentional non-repayment of loan	31	14.69	23	9.47
Total	211	100.00	243	100.00

**Table 4.21. Distribution of ANYO SFF respondents by reason for intentionally not to repay outstanding loan for agricultural enterprises, 2022.**

Reason	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Production loss due to natural calamities	15	48.39	13	56.52
Loan was used for other purpose	10	32.26	6	26.09
There was no collector/difficult to pay	1	3.23	0	0.00

Note: Respondents are those who have experienced intentional non-repayment of loan

To summarize the attitude of respondents toward loan, issues such as missed payment of loan, usage of loan for other purpose, and the intentional non-repayment of loan should be addressed in the capacity building activities of financial institutions.

*Gender roles on credit availment and utilization*

The traditional division of labor seems to be changing as shown in **Table 4.22** where majority of both husband and wife decide when to borrow loan, how much to borrow, where to borrow, and how the loan proceeds will be used. This means that wives are given more space by the husbands in decision-making. But there are still traditional roles that remains the responsibility of women, that is, the wives more than the husbands prepare the documents and in processing the loan. For example, more than 40% of the wives of beneficiaries facilitate the payment of loans which is quite close to the percentage of wives of non-beneficiaries at 38.85%.

**Table 4.22. Distribution of ANYO SFF respondents on making the decision for availing loan, 2022.**

Decision-making	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Who decides when to borrow</b>				
Husband	46	19.83	41	15.77
Son	0	0.00	1	0.38
Other adult male	1	0.43	1	0.38
Wife	48	20.69	47	18.08
Other adult female	1	0.43	0	0.00
Both husband and wife	131	56.47	166	63.85
All family members	5	2.16	3	1.15
No response	0	0.00	1	0.38
Total	232	100.00	260	100.00
<b>Who decides on how much to borrow</b>				
Husband	52	22.41	51	19.62
Son	0	0.00	1	0.38
Other adult male	1	0.43	2	0.77
Wife	52	22.41	50	19.23
Daughter	0	0.00	1	0.38
Other adult female	1	0.43	0	0.00
Both husband and wife	122	52.59	151	58.08
All family members	4	1.72	3	1.15
No response	0	0.00	1	.38
Total	232	100.00	260	100.00
<b>Who decides where to borrow</b>				
Husband	40	17.24	40	15.38
Son	0	0.00	1	0.38
Other adult male	1	0.43	2	0.77
Wife	64	27.59	70	26.92
Other adult female	1	0.43	0	0.00
Both husband and wife	120	51.72	141	54.23
All family members	4	1.72	4	1.54
No response	2	0.86	2	0.77
Total	232	100.00	260	100.00
<b>Who prepares the documents/requirements in availing loan</b>				
Husband	30	12.93	29	11.15
Son	0	0.00	2	0.77
Other adult male	1	0.43	2	0.77
Wife	140	60.34	147	56.54
Daughter	2	0.86	2	0.77
Other adult female	1	0.43	0	0.00
Both husband and wife	55	23.71	75	28.85

Decision-making	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
All family members	3	1.29	1	0.38
No response	0	0.00	2	0.77
Total	232	100.00	260	100.00
<b>Who processes the loan</b>				
Husband	35	15.09	33	12.69
Son	0	0.00	2	0.77
Other adult male	1	0.43	2	0.77
Wife	134	57.76	143	55.00
Daughter	1	0.43	2	0.77
Other adult female	1	0.43	0	0.00
Both husband and wife	57	24.57	76	29.23
All family members	3	1.29	1	0.38
No response	0	0.00	1	0.38
Total	232	100.00	260	100.00
<b>Who decides on how the loan proceeds will be used</b>				
Husband	41	17.67	35	13.46
Son	0	0.00	2	0.77
Other adult male	1	0.43	2	0.77
Wife	63	27.16	51	19.62
Daughter	2	0.86	1	0.38
Other adult female	0	0.00	0	0.00
Both husband and wife	122	52.59	166	63.85
All family members	3	1.29	2	0.77
No response	0	0.00	1	0.38
Total	232	100.00	260	100.00
<b>Who facilitates the payment of the loan</b>				
Husband	42	18.10	35	13.46
Son	0	0.00	2	0.77
Other adult male	1	0.43	2	0.77
Wife	98	42.24	101	38.85
Daughter	1	0.43	3	1.15
Other adult female	0	0.00	0	0.00
Both husband and wife	86	37.07	115	44.23
All family members	4	1.72	1	0.38
No response	0	0.00	1	0.38
Total	232	100.00	260	100.00

Note: Considered respondents are beneficiaries and non-beneficiaries with loan

**Table 4.23** presents the separate perception of male and female respondents on gender roles. This is done to determine where the perceptions are consistent between sexes. Regardless of sex and type of beneficiaries, the respondents strongly agree that the division of work between husband and wife should be fair and acceptable to both of them and have greater self-confidence in managing their business enterprise. Their responses are more varied on the issue of having less control compared to their spouse on factors of production and capability of using the income for their family needs. The figures on **Table 4.23** also suggest that the wives of non-beneficiaries expressed to be less capable than their husband in using the family income, and less control to factors of production. On the contrary, wives of beneficiaries have expressed to have greater self-confidence in managing their business enterprise and understanding the division of labor between husbands and wives.

**Table 4.23. Distribution of ANYO SFF respondents by perception on gender roles, 2022.**

Perception	Beneficiaries (n=444)		Non-Beneficiaries (n=260)	
	Male	Female	Male	Female
<b>I am now capable of using my income for my family needs</b>				
Strongly disagree	4.26	12.89	2.17	8.33
Somewhat disagree	5.85	3.52	8.70	10.12
Neither agree nor disagree	6.91	5.86	5.43	8.93
Somewhat agree	30.32	26.17	44.57	33.93
Strongly agree	47.34	50.78	38.04	38.10
Don't know/Can't say	1.60	0.78	1.09	0.60
No response	3.72	0.00	0.00	0.00
<b>I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training, marketing, and other services</b>				
Strongly disagree	18.62	21.48	7.61	14.88
Somewhat disagree	13.30	8.98	23.91	12.50
Neither agree nor disagree	9.57	17.19	15.22	22.62
Somewhat agree	22.87	21.88	33.70	26.79
Strongly agree	22.87	25.39	16.30	19.64
Don't know/Can't say	8.51	5.08	3.26	3.57
No response	4.26	0.00	0.00	0.00
<b>I now have greater self-confidence in managing a business enterprise</b>				
Strongly disagree	1.06	8.98	2.17	7.74
Somewhat disagree	4.26	2.73	6.52	4.76
Neither agree nor disagree	7.45	8.98	11.96	9.52
Somewhat agree	30.85	25.78	47.83	32.14
Strongly agree	51.60	52.73	30.43	45.24
Don't know/Can't say	1.06	0.78	1.09	0.60
No response	3.72	0.00	0.00	0.00
<b>I now understand that the division of work between husbands and wives should be fair and acceptable both sides and should not involve the domination of one over the other</b>				
Strongly disagree	3.19	9.77	2.17	5.95
Somewhat disagree	2.13	1.17	4.35	1.79
Neither agree nor disagree	7.45	9.38	8.70	8.93
Somewhat agree	20.21	21.88	44.57	22.62
Strongly agree	54.26	52.73	39.13	58.33
Don't know/Can't say	8.51	5.08	1.09	2.38
No response	4.26	0.00	0.00	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

#### 4.3.1.2 Agricultural Production

Rice is the most common annual crop planted by both beneficiaries and non-beneficiaries. The percentage of rice growers is lower for beneficiaries at 82.85% compared to 94.72% of the non-beneficiaries (**Table 4.24**) followed by vegetables by 12.55% of the total beneficiaries. For non-beneficiaries, corn is the second crop planted by 20.42% of the non-beneficiaries. The least crop grown is onion is planted by 5.02% of the beneficiaries and 1.41% of the non-beneficiaries.

**Table 4.24. Distribution of ANYO SFF respondents by annual crops planted, 2022.**

Annual Crop Planted <sup>a</sup>	Beneficiaries (n=239)		Non-Beneficiaries (n=284)	
	Number	Percentage	Number	Percentage
Rice	198	82.85	269	94.72
Corn	23	9.62	58	20.42
Onion	12	5.02	4	1.41
Vegetables	30	12.55	21	7.39
Others	3	1.26	3	1.06
No Response	5	2.09	4	1.41

<sup>a</sup> Multiple response

Banana is the most commonly planted perennial crop. **Table 4.25** shows that more than 60% of both beneficiaries and non-beneficiaries planted banana. Further, beneficiaries also grow other perennials like coconut, cacao, and fruit trees. For non-beneficiaries, the second annual crop planted was coconut with 32.65%. The remaining non-beneficiaries planted cacao, fruit trees, and root crops.

**Table 4.25. Distribution of ANYO SFF respondents by perennial crops planted, 2022.**

Perennial crop planted <sup>a</sup>	Beneficiaries (n=43)		Non-Beneficiaries (n=49)	
	Number	Percentage	Number	Percentage
Banana	28	65.12	30	61.22
Coconut	3	6.98	16	32.65
Cacao	3	6.98	1	2.04
Fruit trees	2	4.65	1	2.04
Root crops	0	0.00	1	2.04
Abaca	1	2.33	0	.00
Others	8	18.60	7	14.29

<sup>a</sup> Multiple response

Swine is the most common livestock raised by both beneficiaries and non-beneficiaries (**Table 4.26**). Chicken is also raised but the percentage of beneficiaries and non-beneficiaries engaged is markedly lower than those raising swine. Less than 10 of the beneficiaries and non-beneficiaries are raising cattle and goat.

**Table 4.26. Distribution of ANYO SFF respondents by livestock/poultry raised, 2022.**

Livestock/ Poultry <sup>a</sup>	Beneficiaries (n=166)		Non-Beneficiaries (n=170)	
	Number	Percentage	Number	Percentage
Swine	122	73.49	149	87.65
Chicken	35	21.08	25	14.71
Cattle	9	5.42	6	3.53
Goat	1	0.60	1	0.59
Others	7	4.21	3	1.76

<sup>a</sup> Multiple response

More beneficiaries are into fishing than non-beneficiaries. Moreover, more than 90% of the beneficiaries and 44% of non-beneficiaries reported variety of fish species (**Table 4.27**). On the other hand, the few remaining respondents raised tilapia and bangus. Only one (1) beneficiary was into prawn farming.

**Table 4.27. Distribution of ANYO SFF respondents by fish species raised/caught, 2022.**

Species <sup>a</sup>	Beneficiaries (n=71)		Non-Beneficiaries (n=9)	
	Number	Percentage	Number	Percentage
Tilapia	6	8.45	4	44.44
Bangus (milkfish)	4	5.63	1	11.11
Prawn	1	1.41	0	0.00
Fishery (various fish)	65	91.55	4	44.44

<sup>a</sup> Multiple response

#### 4.3.1.3 Income, Expenditure, and Investments

##### Income from farming

Mean income from farming was computed by including all those which were engaged in specific commodities only. Among the beneficiaries, the highest mean income was derived from fishery production at PHP1.28 million while the lowest was among perennial crops at PHP22,404.42 (**Table 4.28**). On the other hand, among the non-beneficiaries, the highest mean income was earned from raising livestock and poultry at PHP264,748. Income from annual crops was estimated at PHP227,491 for beneficiaries and PHP250,568 for non-beneficiaries. Income from planting perennial crops was the lowest at PHP22,404 for beneficiaries and PHP13,558 for non-beneficiaries. The high variability in farm income can also be noticed in the high values of the income standard deviation.

The total mean income from farming of beneficiaries was higher than the non-beneficiaries at PHP414,105 and PHP284,656, respectively. The marked difference in total came from fishery production wherein beneficiaries' mean income was computed at PHP1,282,361.97 compared to PHP140,726.67.

**Table 4.28. Mean farm income of ANYO SFF respondents by source, 2022 (in PHP).**

Source of income		Beneficiaries	Non-Beneficiaries
Annual Crops	Valid n	n=234	n=279
	Mean	227,491.13	250,568.64
	Minimum	0.00	0.00
	Maximum	24,000,000.00	10,000,000.00
	Std Deviation	1,578,949.23	962,851.15
Perennial Crops	Valid n	n=43	n=49
	Mean	22,404.42	13,558.82
	Minimum	0.00	0.00
	Maximum	444,000.00	75,000.00
	Std Deviation	76,524.68	19,383.05
Livestock	Valid n	n=166	n=170
	Mean	132,859.78	264,748.42
	Minimum	0.00	0.00
	Maximum	4,900,000.00	30,870,000.00
	Std Deviation	407,156.94	2,363,521.80
Fishery	Valid n	n=71	n=6
	Mean	1,282,361.97	140,726.67
	Minimum	0.00	7,200.00
	Maximum	14,000,000.00	450,000.00
	Std Deviation	2,540,188.16	162,162.19
Total Farm Income	Valid n	404	409
	Mean	414,105.79	284,656.78
	Minimum	0.00	200.00
	Maximum	24,000,000.00	30,870,000.00
	Std Deviation	1,673,098.56	1,714,847.25

NOTE: Respondents with no response on income questions were excluded. There are respondents with crop production but for some reasons, did not sell any produce; hence, there are respondents with 0 income.

Further analysis of total farm income was done to determine which among the ANYO special credit windows reported the highest income. **Table 4.29** shows ANYO AgriPinay beneficiary respondents reported PHP1.05 million followed by ANYO regular at PHP550.5 thousand and ANYO Project ASCEND at PHP118.9 thousand. ANYO Swine R3 reported the lowest income at PHP93.8 thousand. Closer examination of the economic activities of AgriPinay beneficiaries showed multiple sources of income involving crop production, livestock raising, and fishery production.

**Table 4.29. Summary statistics on income by ANYO special credit window, 2022 (in PHP).**

Item	Beneficiaries	Non-beneficiaries
<b>ANYO Regular</b>		
Mean	550,408.92	471,440.30
Minimum	180.00	200.00
Maximum	24,000,000.00	10,000,000.00
Std Deviation	2,601,263.76	1,645,353.47
Valid N	93	92
<b>ANYO Swine R3</b>		
Mean	93,807.02	108,069.56
Minimum	440.00	540.00
Maximum	896,000.00	990,000.00
Std Deviation	120,653.43	130,585.86
Valid N	93	99
<b>ANYO OFW</b>		
Mean	99,368.17	1,358,211.25
Minimum	320.00	1,200.00
Maximum	1,080,000.00	30,870,000.00
Std Deviation	205,822.18	6,286,461.14
Valid N	30	24
<b>ANYO Project ASCEND***</b>		
Mean	118,919.30	80,566.67
Minimum	7,000.00	3,500.00
Maximum	504,000.00	333,750.00
Std Deviation	106,179.33	72,123.57
Valid N	100	99
<b>ANYO AgriPinay***</b>		
Mean	1,051,291.82	229,263.80
Minimum	5,750.00	1,600.00
Maximum	14,000,000.00	1,101,750.00
Std Deviation	2,257,070.67	204,937.32
Valid N	88	95

Notes: \*\* Significant at 0.05%  
 \*\*\* Significant at 0.01%

### Household expenditure

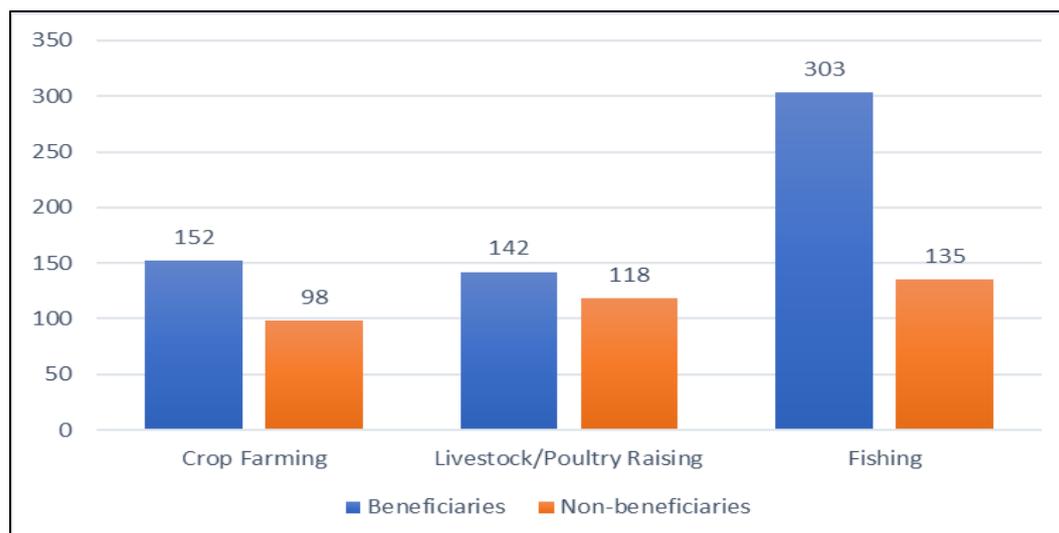
The mean expenditure on food was highest for both beneficiaries and non-beneficiaries, albeit it is slightly lower for the latter (**Table 4.30**). Education and utilities expenditure followed but much less compared to food expenditure. On the other hand, expenditure on clothing and taxes was the lowest. Engel's law remains applicable today even if it was introduced 150 years ago. This law states that as household income rises, the percentage of income spent on food declines (Boiling, undated). It also means that the poorer the household is, the higher proportion of income is spent on food to sustain life.

**Table 4.30. Distribution of ANYO SFF respondents by type of household expenses, 2022 (in PHP).**

Type of Expenses	Beneficiaries	Non-Beneficiaries
Food (monthly)	n=444	n=436
Minimum	500.00	500.00
Maximum	45,000.00	20,000.00
Mean	7,059.30	6,581.86
Education (monthly)	n=271	n=276
Minimum	100.00	50.00
Maximum	40,000.00	22,000.00
Mean	3,331.33	3,020.44
Medical (annual)	n=309	n=307
Minimum	50.00	100.00
Maximum	420,000.00	172,000.00
Mean	7,982.39	6,520.96
Utilities and other expenses (monthly)	n=433	n=430
Minimum	53.00	50.00
Maximum	25,000.00	23,000.00
Mean	2,360.58	1,976.62
Transportation (monthly)	n=410	n=397
Minimum	40.00	60.00
Maximum	15,000.00	10,000.00
Mean	1,619.96	1,262.86
Clothing (annual)	n=346	n=350
Minimum	100.00	100.00
Maximum	30,000.00	25,000.00
Mean	3,034.86	2,301.37
Recreation/personal care (monthly)	n=302	n=301
Minimum	16.00	25.00
Maximum	8,000.00	7,000.00
Mean	1,130.01	1,009.29
Taxes (annual)	n=143	n=119
Minimum	40.00	38.00
Maximum	120,000.00	10,500.00
Mean	3,824.24	1,661.50

*Farming expenditure*

**Figure 4.6** shows that the mean expenditure on fishing is twice higher than the money spent on crop farming and livestock and poultry raising. It is the highest expenses incurred among the different agricultural commodities but it was also the commodity which the mean expenditure is high but the income generated was the highest at PHP1.2 million. Moreover, the amount reported by beneficiaries is higher than those of the non-beneficiaries for all agri-related enterprises. The figures on **Table 4.31** also shows the wide variability in the estimates of minimum and maximum annual expenses. For example, in the crop production of beneficiaries, the estimated minimum amount was only PHP1,600 but the maximum was PHP6.2 million.



**Figure 4.6. Mean expenditure by activity of ANYO SFF respondents, 2022 (in million PHP).**

**Table 4.31. Distribution of ANYO SFF respondents by annual expenses in farming, livestock raising, and fishing, 2022 (in PHP).**

Type of Expense	Beneficiaries	Non-Beneficiaries
Crop Farming	n=269	n=316
Minimum	1,600.00	340.00
Maximum	6,188,900.00	851,450.00
Mean	152,443.31	98,452.98
Livestock/Poultry Raising	n=175	n=188
Minimum	2,500.00	300.00
Maximum	1,915,200.00	989,500.00
Mean	142,540.00	118,472.00
Fishing	n=76	n=9
Minimum	4,700.00	2,600.00
Maximum	3,200,000.00	512,920.00
Mean	302,656.84	134,780.00

### Financial/property investment

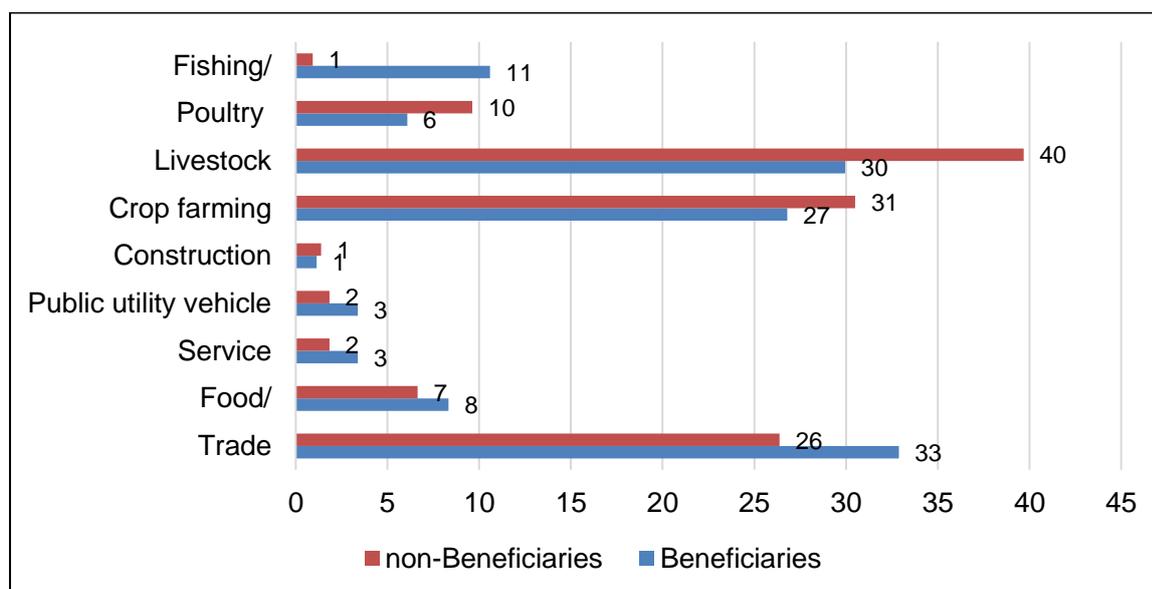
About 90% of both beneficiaries and non-beneficiaries reported to have invested in their house followed by their investment in house lot (**Table 4.32**). Surprisingly, the third investment was made on health insurance by 38% and 43% of beneficiaries and non-beneficiaries, respectively. There were no investments made in property- or business-earning ventures, except for the 9.68% and 8.26% of beneficiaries and non-beneficiaries, respectively.

**Table 4.32. Distribution of ANYO SFF respondents by type of financial/property investment owned, 2022.**

Investment	Beneficiaries (n=444)		Non-Beneficiaries (n=436)	
	Number	Percentage	Number	Percentage
House	397	89.41	391	89.68
House lot	288	64.86	316	72.48
Education Insurance	37	8.33	28	6.42

Investment	Beneficiaries (n=444)		Non-Beneficiaries (n=436)	
	Number	Percentage	Number	Percentage
Health Insurance	168	37.84	186	42.66
Property Insurance	60	13.51	48	11.01
Stocks	43	9.68	36	8.26

Trade or retail enterprise is the most popular type of investment that beneficiaries would like to have in the future (**Figure 4.7**). This is followed by livestock raising. On the other hand, the non-beneficiaries would like to invest in livestock raising and crop farming. This pattern reflects that both beneficiaries and non-beneficiaries are more into production than in value adding activities or making their economic activity an enterprise.



**Figure 4.7. Percentage distribution of ANYO SFF respondents by type of intended investment, 2022.**

#### 4.3.1.4 Credit Requirements of Beneficiaries and Non-Beneficiaries

Topping the list is the mean capital requirement to provide services, presumably on agri-related business, estimated at PHP820,000 (**Table 4.33**). The mean estimated capital requirement for crop production was estimated at PHP189,295. Assuming that the crop is rice, the estimated capital for crop production is good for three (3) hectares based on the PHP60,000 per hectare cost of production shared during the focus group discussions. The farmers have lamented that the marked increase in crop production was primarily due to the increase in the price of fertilizer which more than doubled from PHP1,400 per sack in 2020 to PHP3,000 in 2022. Added to this is the increasing cost of chemicals and cost of labor. The lowest estimated capital requirements were for trade/retail and food/beverage estimated at around PHP141,000 each.

**Table 4.33. Distribution of ANYO SFF respondents by capital requirements of business plan, 2022 (in PHP).**

Capital Requirement	Beneficiaries	Non-Beneficiaries
Trade/retail	n=146	n=115
Minimum	1,000.00	5,000.00
Maximum	3,000,000.00	1,000,000.00
Mean	140,506.85	80,973.91

<b>Capital Requirement</b>	<b>Beneficiaries</b>	<b>Non-Beneficiaries</b>
Food/beverage	n=37	n=29
Minimum	2,000.00	5,000.00
Maximum	2,000,000.00	500,000.00
Mean	140,945.95	82,586.21
Service	n=15	n=8
Minimum	20,000.00	10,000.00
Maximum	6,000,000.00	1,000,000.00
Mean	820,000.00	307,500.00
Public utility vehicle	n=15	n=8
Minimum	9,000.00	2,000.00
Maximum	2,000,000.00	250,000.00
Mean	233,600.00	109,625.00
Construction/maintenance	n=5	n=6
Minimum	50,000.00	50,000.00
Maximum	1,000,000.00	900,000.00
Mean	350,000.00	291,666.67
Crop farming	n=119	n=133
Minimum	1,000.00	2,000.00
Maximum	2,000,000.00	1,000,000.00
Mean	189,295.80	103,142.86
Livestock raising	n=133	n=173
Minimum	3,000.00	6,050.00
Maximum	5,000,000.00	500,000.00
Mean	189,894.74	88,208.38
Poultry raising	n=27	n=42
Minimum	5,000.00	10,000.00
Maximum	600,000.00	250,000.00
Mean	141,111.11	78,571.43
Fishing/fish farm	n=47	n=4
Minimum	15,000.00	50,000.00
Maximum	1,000,000.00	1,000,000.00
Mean	235,319.15	400,000.00

Majority of the beneficiaries and non-beneficiaries preferred government loan facility as source of credit (**Table 4.34**). This is largely due to the fact that more than two-third of beneficiaries and non-beneficiaries perceived that government loan facility gives more favorable consideration in terms of: 1) timely disbursement of loan; 2) amount of loan; 3) length of repayment period; 4) manner of loan repayment; 5) no penalty for late repayment; and, 6) no penalty for non-repayment at all (**Table 4.35**) Related to this are the attributes that the small farmers and fisherfolks would consider in choosing where to apply for loan.

**Table 4.34. Distribution of ANYO SFF respondents by preferred credit source, 2022.**

<b>Credit Source</b>	<b>Beneficiaries</b>		<b>Non-Beneficiaries</b>	
	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>
Government loan facility	341	76.80	212	81.54
Private loan facility	101	22.75	47	18.08
Don't know/Can't say	2	0.45	1	0.38
Total	444	100.00	260	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

**Table 4.35. Distribution of ANYO SFF respondents by loan facility that gives more favorable considerations by attribute, 2022.**

Attributes	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Timeliness of loan disbursement</b>				
Government loan facility	287	64.64	168	64.62
Private loan facility	154	34.68	87	33.46
Don't know/Can't say	3	0.68	5	1.92
Total	444	100.00	260	100.00
<b>Loan amount availed</b>				
Government loan facility	290	65.32	176	67.69
Private loan facility	134	30.18	69	26.54
Don't know/Can't say	5	1.13	14	5.38
No response	15	3.38	1	0.38
Total	444	100.00	260	100.00
<b>Length of repayment period</b>				
Government loan facility	339	76.35	191	73.46
Private loan facility	94	21.17	57	21.92
Don't know/Can't say	5	1.13	11	4.23
No response	6	1.35	1	0.38
Total	444	100.00	260	100.00
<b>Manner of loan repayment</b>				
Government loan facility	306	68.92	189	72.69
Private loan facility	111	25.00	52	20.00
Don't know/Can't say	21	4.73	18	6.92
No response	6	1.35	1	0.38
Total	444	100.00	260	100.00
<b>No penalty for delayed repayment</b>				
Government loan facility	324	72.97	200	76.92
Private loan facility	95	21.40	41	15.77
Don't know/Can't say	19	4.28	18	6.92
No response	6	1.35	1	0.38
Total	444	100.00	260	100.00
<b>No penalty for no repayment</b>				
Government loan facility	316	71.17	186	71.54
Private loan facility	87	19.59	40	15.38
Don't know/Can't say	21	4.73	32	12.31
No response	20	4.50	2	0.77
Total	444	100.00	260	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

The participants have identified various sources of credit in their respective areas which include the government credit programs, cooperatives (i.e., KAMADA Arc Cooperative, Yakap at Halik Multi-Purpose Cooperative, Limcoma Multi-Purpose Cooperative, Sentrong Ugnayan ng Mamamayang Pilipino Multi-Purpose Cooperative, banks (i.e., CARD Bank Inc, Rural Bank of Nagcarlan, Rural Bank of Magdalena, Landbank of the Philippines, Dunganon Bank Inc., Rural Bank of Guinobatan), individual/business lenders (i.e., 5-6 moneylenders or known as the *Bombay* 5-6), microfinance lending institutions (i.e., ASA Philippines, RAFI Micro Finance Inc. (MFI), Home Credit Philippines). In addition, the PLCs extend assistance in the marketing of their products. Moreover, some PLCs provide the inputs in advance when the loans are not released on time.

The top three attributes being considered by the beneficiaries and non-beneficiaries alike are timeliness of loan, amount of loan to be availed, and non-payment of penalty for delayed repayment (**Table 4.36**). Other attributes less preferred by the respondents are non-penalty for non-payment of loan and manner of loan repayment. Manner of loan repayment can be that officers of credit facility will visit the individual farmers/fisherfolks or the SFF themselves visit the lending office to pay their loan personally. During the focus group discussions, visiting the office which provided the loan which to ensure that the payments are properly recorded. There were instances in the past where payments were not remitted by the collector. Previous studies, however, found that despite the borrowers paying in person at the office, the loan manager did not record their payments and used the money for herself.

**Table 4.36. Distribution of ANYO SFF respondents by most important attribute considered when obtaining loan, 2022.**

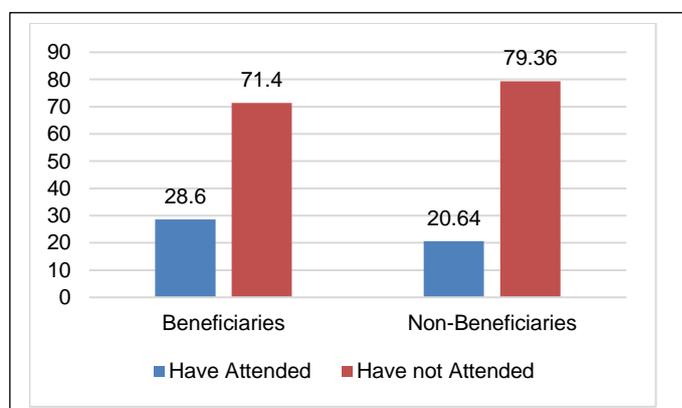
Attribute	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Timeliness of loan	133	29.95	109	41.92
Loan amount availed	121	27.25	59	22.69
Length of repayment period	54	12.16	24	9.23
Manner of loan repayment	26	5.86	19	7.31
No penalty for delayed repayment	62	13.96	26	10.00
No penalty for no repayment	33	7.43	17	6.54
Don't know/can't say	7	1.58	2	0.77
No response	8	1.80	4	1.54
Total	444	100.00	260	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

#### 4.3.1.5 Access to Capacity Building and Other Government and Non-government Programs

##### Attendance to capacity building

Majority of the respondents, both beneficiaries and non-beneficiaries have not attended trainings, seminars, workshops and mentoring. **Figure 4.8** shows that more than 70% have not attended the different forms of capacity building activities. It should be noted, however, that the percentage of those who have not attended any capacity building activities is slightly higher for non-beneficiaries than beneficiaries.



**Figure 4.8. Percentage of ANYO SFF respondents' attendance to capacity building activities, 2022.**

For those who have attended any capacity building activities, the most commonly attended topics were about farm, livestock and poultry production (**Table 4.37**). It is worth noting that about 17% of the beneficiaries and 10% of the non-beneficiaries have attended training on business management and entrepreneurship. None of the non-beneficiaries have attended a training or seminar about cooperatives. Another observation is the wide variation on the topics of the trainings and seminars being provided such as health related training, disaster management.

**Table 4.37. Distribution of ANYO SFF respondents by topic or subject of trainings attended, 2022.**

Topics attended	Beneficiaries		Non-Beneficiaries	
	(n=127)		(n=90)	
	Number	Percentage	Number	Percentage
Farm/Livestock/Poultry Production	72	56.69	42	46.67
Business and farm management/ Entrepreneurship	21	16.53	9	10.00
Organic agriculture	11	8.66	4	4.44
Capacity building	10	7.87	5	5.56
Seminar about cooperative	6	4.72	0	0.00
Farmer Field School/Farmer Scientist/School on the Air	5	3.94	2	2.22
Food processing and handling	4	3.15	3	3.33
Training related to health	4	3.15	1	1.11
Water management	4	3.15	0	0.00
Training related to loans	3	2.36	2	2.22
Livelihood training, e.g., dress making	6	4.72	6	6.67
Marketing/Networking	2	1.57	2	2.22
Disaster preparedness	1	0.79	6	6.67
Seminar on chemicals	1	0.79	1	1.11
Others	10	7.88	10	11.11
Unspecified	20	15.74	15	11.11

Again, crop, livestock, poultry, and fisheries production were the main topic which more than 70% of beneficiaries and non-beneficiaries would like to attend in future seminars, conferences, and workshops (**Table 4.38**). Other topics which the beneficiaries and non-beneficiaries would like to attend were mechanization and farm technologies, organic farming, and livelihood program.

**Table 4.38. Distribution of ANYO SFF respondents by topic or subject of trainings for future capacity building activities, 2022.**

Topics attended	Beneficiaries		Non-Beneficiaries	
	(n=444)		(n=436)	
	Number	Percentage	Number	Percentage
Crop/Livestock/Poultry/Fisheries Production	320	72.07	318	72.94
Processing, marketing and value addition	27	6.08	14	3.21
Farm Improvement (mechanization and new technologies)	16	3.60	12	2.75
Farm Management	9	2.03	17	3.9-
Organic farming	14	3.15	5	1.15
Livelihood program	50	11.26	66	15.14
Others	4	0.89	5	1.15
Don't Know	13	2.93	10	2.29
None	70	15.77	59	13.53

#### 4.3.2 Kapital Access for Young Agripreneurs (KAYA) Program

##### 4.3.2.1 Profile of KAYA Beneficiaries and Non-Beneficiaries

On the average, the KAYA beneficiaries, and non-beneficiaries, are less than 30 years old, majority are male, married, do not belong to an indigenous group, and more than 90% have reached tertiary level of education (**Table 4.39**). The KAYA respondents have achieved higher level of education suggesting better access to education than the older generation

and probably due to the aspirations of parents for their children's higher and better education (Paunlagui et al., 2017).

**Table 4.39. Percentage distribution of KAYA respondents by socio-economic characteristics, 2022.**

<b>Characteristics</b>	<b>Beneficiaries (n=50)</b>	<b>Non-Beneficiaries (n=31)</b>
<b>Age</b>		
18 – 25	42.00	51.61
26 – 35	58.00	45.16
No Response	0.00	0.00
Mean	26	25
Total	100.00	100.00
<b>Sex</b>		
Male	68.00	54.84
Female	32.00	45.16
Total	100.00	100.00
<b>Civil Status</b>		
Single	68.00	83.87
Married	28.00	9.68
Common law/live-in	4.00	6.45
Total	100.00	100.00
<b>Member of an Indigenous group</b>		
Member	12.00	3.23
Not member	88.00	96.77
Total	100.00	100.00
<b>Number of years in school</b>		
1 – 6 years	0.00	0.00
7 – 10 years	2.08	6.67
11 – 14 years	75.00	60.00
>14 years	22.92	33.33
Total	100.00	100.00
<b>Level of Education</b>		
Lower secondary education	2.00	6.45
Upper secondary education	0.00	0.00
Post-secondary non-tertiary education	0.00	3.23
Short cycle tertiary education	0.00	0.00
Bachelor level education or equivalent	98.00	90.32
Master level education or equivalent	0.00	0.00
Total	100.00	100.00

Data show that beneficiaries have been engaged in farming shorter than the non-beneficiaries. The mean number of years was five (5) years for the beneficiaries and seven (7) years for non-beneficiaries (**Table 4.40**). Those beneficiaries and non-beneficiaries who have never been engaged in farming are into fishing activities. The other explanation is that KAYA beneficiaries and non-beneficiaries could have never been engaged in farming and fishery activities because the target beneficiaries are the youth who are either graduate of any agriculture-related courses or have attended capacity building activities related to agriculture. It should be noted that some of the non-beneficiary respondents included in this study have applied for the KAYA program but were unsuccessful for certain reasons. A representative from a PLC mentioned that some youth applicants under the KAYA program were unable to get the loan due their inability to submit the required documents.

**Table 4.40. Distribution of KAYA respondents by number of years engaged in farming, 2022. (in percent)**

Years engaged in Farming	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
1 – 5 years	54.00		32.26	
6 – 10 years	30.00		25.81	
11 – 15 years	2.00		9.68	
16 – 20 years	2.00		0.00	
Never engaged in farming	2.00		19.35	
No response	10.00		12.90	
Mean (number of years)	5		7	
Total	100.00		100.00	

Note: Respondents under ANYO who answered “never engaged in farming” are fisherfolks

More than 80% of the respondents and family members who have worked for the past seven (7) days before the survey were full-time workers (**Table 4.41**). The rest are working part-time or working for less than 40 hours per week.

**Table 4.41. Distribution of KAYA respondents by nature of work, 2022.**

Nature of Work	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Full-time	93	86.92	37	80.43
Part-time	11	10.28	9	19.57
Don't Know	3	2.80	0	0.00
Total	107	100.00	46	100.00

Note: Full-time refers to working for 40 hours per week.

About half of the beneficiaries are engaged in crop farming (38.32%) and livestock raising (11.21%) (**Table 4.42**). The rest of the beneficiaries are engaged in non-agricultural activities including government employment, professional practice, self-employment, and skilled/unskilled labor. Among the non-beneficiaries, 30% are engaged in crop farming and 15% are engaged in livestock/poultry raising. There are also non-beneficiaries who are engaged in non-farming activities including professional practice, self-employment, government employment, and skilled and unskilled labor.

**Table 4.42. Distribution of KAYA respondents by type of work, 2022.**

Type of Work <sup>a</sup>	Beneficiaries (n=107)		Non-Beneficiaries (n=46)	
	Number	Percentage	Number	Percentage
Crop Farming	41	38.32	14	30.43
Government employee	16	14.95	2	4.35
Professional practice	14	13.08	6	13.04
Self-employed/Business Operator (non-farming)	13	12.15	5	10.87
Livestock/Poultry Raising	12	11.21	7	15.22
Skilled labor	4	3.74	2	4.35
Unskilled labor	3	2.80	2	4.35
Government official	3	2.80	4	8.70
OFW	5	4.67	0	0.00
Others	8	7.48	8	17.57

<sup>a</sup> Multiple response

*Awareness of, membership to, and benefits from organization/association*

Awareness is defined as knowledge and understanding that their organizations or associations which they can be a member. The beneficiaries are more aware of organizations than the non-beneficiaries. Both beneficiaries, however, are more aware of

farmers' association than other types of organizations like cooperative and irrigators' association (**Table 43**).

Of the beneficiaries who are aware of any organization or association, membership is highest in other organizations (100%) followed by cooperative (87.50%), and farmers' association (56.52%). Among the non-beneficiaries, membership is 100% in cooperative and other organizations followed by farmers' association at 71.43%, and irrigators' association at 66.67%.

**Table 4.43. Distribution of KAYA respondents by awareness and membership in organization, 2022.**

Awareness and Membership	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
<b>Awareness of organization <sup>a</sup></b>				
Farmers' association	23	46.00	7	22.58
Fisherman's association	0	0.00	0	0.00
Cooperative	8	16.00	3	9.68
Irrigator's association	5	10.00	3	9.68
Other organizations	4	8.00	2	6.45
None	21	42.00	20	64.52
<b>Membership in organizations <sup>a</sup></b>				
Farmers' association	13	56.52	5	71.43
Fisherman association	0	0.00	0	0.00
Cooperative	7	87.50	3	100.00
Irrigators' association	2	40.00	2	66.67
Other organizations	4	100.00	2	100.00
None	6	20.69	1	9.09

<sup>a</sup> Multiple Response

For KAYA respondents who are members of an organization or association, only five (5) or 38.46% of the beneficiaries claimed to have received benefits (**Table 4.44**) in the form of inputs provision, training opportunities, product processing support, and animal dispersal. None of the non-beneficiaries received benefits as member of an organization or association.

**Table 4.44. Distribution of KAYA respondents by benefits received from the organization, 2022.**

Item	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Received benefits from organization	5	38.46	0	0.00
Did not receive benefits	7	53.85	4	80.00
No response	1	7.69	1	20.00
Total	13	100.00	5	100.00
<b>Benefits received</b>		(n=5)	(n=0)	
Training opportunities	2	40.00	0	0.00
Provision of farm inputs	3	60.00	0	0.00
Animal dispersal	1	20.00	0	0.00
Provision of machines/equipment/tools	1	20.00	0	0.00
Product processing support	2	40.00	0	0.00

#### 4.3.2.2 Nature of and Extent of Access to Financial Assistance

##### Awareness and source of information on loan facility

KAYA beneficiaries (76%) are more aware of formal loan facilities than the non-beneficiaries (64.52%) (**Table 4.45**). Specifically, beneficiaries are more aware of MFIs (50%), government banks (34.21%), and cooperative banks (31.58%). Among the non-beneficiaries, awareness was highest for MFIs (65%), cooperatives (35%), and private traders/private individuals (30%).

Both types of respondents learned about the formal (**Table 4.46**) and informal (**Table 4.47**) loan facilities from friends and relatives. The data also show that co-farmers were also source of information for both beneficiaries and non-beneficiaries on cooperatives and MFIs.

**Table 4.45. Distribution of KAYA respondents' awareness of loan facility by type of loan facility/program, 2022.**

Awareness of loan facility	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
Aware of any loan facility	38	76.00	20	64.52
Not aware of any loan facility	12	24.00	11	35.48
<b>Total</b>	<b>50</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>

Loan facility/program the respondents are aware of <sup>a</sup>	(n=38)		(n=20)	
Private Commercial Banks	8	21.05	1	5.00
Rural Banks	10	26.32	1	5.00
Cooperative Banks	12	31.58	2	10.00
Cooperatives	10	26.32	7	35.00
Government Banks	13	34.21	2	10.00
Government Financial Institutions	1	2.63	0	0.00
Micro Finance Institutions	19	50.00	13	65.00
Private Traders/Individuals	5	13.15	6	30.00
Rotating Credit	0	0.00	0	0.00

<sup>a</sup> Multiple response

**Table 4.46. Distribution of KAYA respondents by source of information on formal loan facility, 2022.**

Source of information <sup>a</sup>	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=8)		(n=1)	
Friends	4	50.00	0	0.00
Relatives	3	37.50	1	100.00
<b>Rural Banks</b>	(n=10)		(n=1)	
Friends	4	40.00	0	0.00
Relatives	5	50.00	0	0.00
<b>Others</b>	2	20.00	1	100.00
<b>Cooperative Banks</b>	(n=12)		(n=2)	
Co-farmer/co-worker	1	8.33	0	0.00
Friends	9	75.00	0	0.00
Relatives	6	50.00	1	50.00
<b>Cooperatives</b>	(n=10)		(n=7)	

Source of information <sup>a</sup>	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Co-farmer/co-worker	2	20.00	2	28.57
Friends	5	50.00	2	28.57
Relatives	2	20.00	3	42.86
<b>Government Banks</b>	(n=13)		(n=2)	
Friends	7	53.85	1	50.00
Relatives	5	38.46	1	50.00
<b>Government Financial Institutions</b>	(n=1)		(n=0)	
Friends	1	100.00	0	0.00
Relatives	1	100.00	0	0.00
<b>Micro Finance Institutions</b>	(n=19)		(n=13)	
Co-farmer/co-worker	2	10.53	2	15.38
Friends	11	57.89	2	15.38
Relatives	7	36.84	8	61.54

<sup>a</sup> Multiple Response

**Table 4.47. Distribution of KAYA respondents by source of information on informal loan facility, 2022.**

Source of Information	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Traders/Individuals</b>	(n=2)		(n=4)	
Co-farmer/co-worker	0	0.00	1	25.00
Friends	1	50.00	1	25.00
Relatives	1	50.00	1	25.00
<b>Loan Sharks (“5-6”)</b>	(n=3)		(n=2)	
Friends	2	66.67	0	0.00
Relatives	3	100.00	1	50.00

### Access to loans

Overall, less than a handful of both beneficiaries and non-beneficiaries have loans which were solely used for farming (**Table 4.48**). These loans were accessed through formal sources including a bank, cooperative, and cooperative bank. During the focus group discussions, further probing was done to encourage participants to share if they have loans or not and the source. Hence, the figures in this table could be underestimated. These loans were utilized as capital for farming activities for almost all beneficiaries and beneficiaries, although one beneficiary reported to use the loan for personal use (**Table 4.49**)

**Table 4.48. Distribution of KAYA respondents with loan, by loan source, 2022.**

Source	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=8)		(n=1)	
With Loan	1	12.50	0	0.00
<b>Rural Banks</b>	(n=10)		(n=1)	
With Loan	0	0.00	0	0.00
<b>Cooperative Banks</b>	(n=12)		(n=2)	
With Loan	1	8.33	0	0.00

Source	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Cooperatives</b>	(n=10)		(n=7)	
With Loan	1	10.00	3	42.86
<b>Government Banks</b>	(n=13)		(n=2)	
With Loan	0	0.00	0	0.00
<b>Government Financial Institutions</b>	(n=1)		(n=0)	
With Loan	0	0.00	-	-
<b>Micro Finance Institutions</b>	(n=19)		(n=13)	
With Loan	0	0.00	1	7.69
<b>Private Traders/Individuals</b>	(n=2)		(n=4)	
With Loan	0	0.00	0	0.00
<b>Loan Sharks (“5-6”)</b>	(n=3)		(n=2)	
With Loan	0	0.00	0	0.00

**Table 4.49. Distribution of KAYA respondents with loan by purpose, 2022.**

Source	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Private Commercial Banks</b>	(n=1)		(n=0)	
Farming business	0	0.00	-	-
Non-farming business	0	0.00	-	-
Personal/household needs	1	100.00	-	-
<b>Cooperative Banks</b>	(n=1)		(n=0)	
Farming business	1	100.00	-	-
Non-farming business	0	0.00	-	-
Personal/household needs	0	0.00	-	-
Farming business and household needs	0	0.00	-	-
Non-farming business and household needs	0	0.00	-	-
Both farming and non-farming business and household needs	0	0.00	-	-
Others	0	0.00	-	-
<b>Cooperatives</b>	(n=1)		(n=3)	
Farming business	1	100.00	2	66.67
Farming business and household needs	0	0.00	1	33.33
<b>Micro Finance Institutions</b>	(n=0)		(n=1)	
Farming business	-	-	1	100.00

The KAYA beneficiaries more than the non-beneficiaries perceived that loan from formal sources required too many documents, longer time to process and release the loan from application to approval, the agreement and terms are complicated, and loans are released in several tranches (**Table 4.50**). The non-beneficiaries perceived that interest on loan from formal sources are higher than informal sources which is in contrast to the results of the FGDs where informal sources have higher interest than formal sources.

**Table 4.50. Distribution of KAYA respondents by perception on loans from formal financing institutions, 2022.**

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Number	Percentage	Number	Percentage
<b>The required documents to submit to apply for a loan from formal sources are too many</b>				
Strongly disagree	2	4.00	3	50.00
Somewhat disagree	7	14.00	2	33.33
Neither agree nor disagree	2	4.00	0	0.00
Somewhat agree	17	34.00	1	16.67
Strongly agree	11	22.00	0	0.00
Don't know/Can't say	11	22.00	0	0.00
<b>The time it takes to process a loan from application to approval from formal sources is too long</b>				
Strongly disagree	3	6.00	3	50.00
Somewhat disagree	4	8.00	3	50.00
Neither agree nor disagree	2	4.00	0	0.00
Somewhat agree	14	28.00	0	0.00
Strongly agree	15	30.00	0	0.00
Don't know/Can't say	12	24.00	0	0.00
<b>The time it takes to release the loan from approval from formal sources is too long</b>				
Strongly disagree	4	8.00	1	16.67
Somewhat disagree	6	12.00	4	66.67
Neither agree nor disagree	6	12.00	0	0.00
Somewhat agree	15	30.00	0	0.00
Strongly agree	7	14.00	1	16.67
Don't know/Can't say	12	24.00	0	0.00
No response	0	0.00	0	0.00
<b>The interest rates of a loan from formal sources are too high</b>				
Strongly disagree	18	36.00	0	0.00
Somewhat disagree	3	6.00	2	33.33
Neither agree nor disagree	4	8.00	0	0.00
Somewhat agree	9	18.00	1	16.67
Strongly agree	4	8.00	2	33.33
Don't know/Can't say	12	24.00	1	16.67
No response	0	0.00	0	0.00
<b>The repayment terms for loans from formal sources are too short</b>				
Strongly disagree	7	14.00	0	0.00
Somewhat disagree	3	6.00	3	50.00
Neither agree nor disagree	8	16.00	0	0.00
Somewhat agree	16	32.00	2	33.33
Strongly agree	3	6.00	1	16.67
Don't know/Can't say	13	26.00	0	0.00
No response	0	0.00	0	0.00
<b>The agreement and terms of the loan from formal sources is too difficult to understand/complicated</b>				
Strongly disagree	10	20.00	2	33.33
Somewhat disagree	10	20.00	2	33.33
Neither agree nor disagree	8	16.00	1	16.67
Somewhat agree	6	12.00	0	0.00
Strongly agree	4	8.00	1	16.67
Don't know/Can't say	12	24.00	0	0.00

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Number	Percentage	Number	Percentage
<b>The amount of approved loan from formal sources are too low compared to what borrowers applied for</b>				
Strongly disagree	8	16.00	1	16.67
Somewhat disagree	5	10.00	4	66.67
Neither agree nor disagree	7	14.00	0	0.00
Somewhat agree	8	16.00	0	0.00
Strongly agree	10	20.00	0	0.00
Don't know/Can't say	12	24.00	1	16.67
<b>The loan form formal sources are not released all at once but by several partial amounts</b>				
Strongly disagree	11	22.00	1	16.67
Somewhat disagree	2	4.00	2	33.33
Neither agree nor disagree	8	16.00	0	0.00
Somewhat agree	8	16.00	1	16.67
Strongly agree	9	18.00	1	16.67
Don't know/Can't say	12	24.00	1	16.67
<b>The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers</b>				
Strongly disagree	7	14.00	0	0.00
Somewhat disagree	5	10.00	3	50.00
Neither agree nor disagree	11	22.00	0	0.00
Somewhat agree	10	20.00	0	0.00
Strongly agree	3	6.00	1	16.67
Don't know/Can't say	14	28.00	2	33.33
No response	0	0.00	0	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

Beneficiaries and non-beneficiaries agreed that loans from informal sources do not require too many documents, have shorter repayment period, and have higher interest rate than formal sources (**Table 4.51**). On the other hand, beneficiaries and non-beneficiaries have different perceptions that the agreement from informal loan is complicated and difficult to understand. The FGD participants shared that there are no written agreements from traders or individual sources or “5-6”. Only the repayments are recorded.

**Table 4.51. Distribution of KAYA respondents by perception on loans from informal financing institutions, 2022.**

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Number	Percentage	Number	Percentage
<b>The required documents to submit to apply for a loan from informal sources are too many</b>				
Strongly disagree	5	10.00	2	33.33
Somewhat disagree	3	6.00	2	33.33
Neither agree nor disagree	11	22.00	0	0.00
Somewhat agree	2	4.00	0	0.00
Strongly agree	5	10.00	1	16.67
Don't know/Can't say	24	48.00	1	16.67
<b>The time it takes to process a loan from application to approval from informal sources is too long</b>				
Strongly disagree	3	6.00	2	33.33
Somewhat disagree	4	8.00	2	33.33
Neither agree nor disagree	12	24.00	0	0.00
Somewhat agree	1	2.00	1	16.67
Strongly agree	4	8.00	0	0.00

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Number	Percentage	Number	Percentage
Don't know/Can't say	26	52.00	1	16.67
<b>The time it takes to release the loan from approval from informal sources is too long</b>				
Strongly disagree	3	6.00	1	16.67
Somewhat disagree	3	6.00	3	50.00
Neither agree nor disagree	12	24.00	0	0.00
Somewhat agree	4	8.00	0	0.00
Strongly agree	3	6.00	1	16.67
Don't know/Can't say	25	50.00	1	16.67
<b>The interest rates of a loan from informal sources are too high</b>				
Strongly disagree	2	4.00	1	16.67
Somewhat disagree	2	4.00	0	0.00
Neither agree nor disagree	8	16.00	1	16.67
Somewhat agree	3	6.00	0	0.00
Strongly agree	8	16.00	3	50.00
Don't know/Can't say	27	54.00	1	16.67
<b>The repayment terms for loans from informal sources are too short</b>				
Strongly disagree	0	0.00	2	33.33
Somewhat disagree	2	4.00	1	16.67
Neither agree nor disagree	10	20.00	0	0.00
Somewhat agree	4	8.00	0	0.00
Strongly agree	7	14.00	2	33.33
Don't know/Can't say	27	54.00	1	16.67
No response	0	0.00	0	0.00
<b>The agreement and terms of the loan from informal sources is too difficult to understand/complicated</b>				
Strongly disagree	2	4.00	3	50.00
Somewhat disagree	3	6.00	2	33.33
Neither agree nor disagree	10	20.00	0	0.00
Somewhat agree	4	8.00	0	0.00
Strongly agree	4	8.00	0	0.00
Don't know/Can't say	27	54.00	1	16.67
No response	0	0.00	0	0.00
<b>The amount of approved loan from informal sources are too low compared to what borrowers applied for</b>				
Strongly disagree	1	2.00	1	16.67
Somewhat disagree	4	8.00	0	0.00
Neither agree nor disagree	11	22.00	0	0.00
Somewhat agree	4	8.00	1	16.67
Strongly agree	4	8.00	3	50.00
Don't know/Can't say	26	52.00	1	16.67
No response	0	0.00	0	0.00
<b>The loan form informal sources are not released all at once but by several partial amounts</b>				
Strongly disagree	2	4.00	3	50.00
Somewhat disagree	5	10.00	2	33.33
Neither agree nor disagree	11	22.00	0	0.00
Somewhat agree	5	10.00	0	0.00
Strongly agree	2	4.00	0	0.00
Don't know/Can't say	25	50.00	1	16.67

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Number	Percentage	Number	Percentage
<b>The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers</b>				
Strongly disagree	3	6.00	4	66.67
Somewhat disagree	3	6.00	0	0.00
Neither agree nor disagree	10	20.00	1	16.67
Somewhat agree	5	10.00	0	0.00
Strongly agree	2	4.00	0	0.00
Don't know/Can't say	27	54.00	1	16.67
No response	0	0.00	0	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

### Gender roles on credit availment and utilization

The decision makers when availing loan differ for beneficiaries and non-beneficiaries. For the beneficiaries, other adult males made the decision in all aspects when availing loan (**Table 4.52**). This pattern is largely due to the fact that majority of beneficiaries are still single; hence, relying on their father or older male member of the family to decide when obtaining a loan. On the other hand, a combination of other adult male and female and both husband and wife decide on when to borrow, how much to borrow, where to borrow, who prepares the documents or requirements, who process the loan, how the loan proceeds will be used, and who facilitates the loan payment for non-beneficiaries.

**Table 4.52. Distribution of KAYA respondents on making the decision for availing loan, 2022.**

Decision-making	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Who decides when to borrow</b>				
Husband	0	0.00	1	16.67
Son	1	33.33	1	16.67
Other adult male	1	33.33	0	0.00
Wife	0	0.00	0	0.00
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
All family members	0	0.00	0	0.00
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00
<b>Who decides on how much to borrow</b>				
Husband	0	0.00	0	0.00
Son	0	0.00	0	0.00
Other adult male	2	66.67	2	33.33
Wife	0	0.00	0	0.00
Daughter	0	0.00	0	0.00
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
All family members	0	0.00	0	0.00
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00
<b>Who decides where to borrow</b>				
Husband	0	0.00	0	0.00
Son	0	0.00	0	0.00
Other adult male	2	66.67	2	33.33
Wife	0	0.00	0	0.00

Decision-making	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
All family members	0	0.00	0	0.00
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00

**Who prepares the documents/requirements in availing loan**

Husband	0	0.00	0	0.00
Son	0	0.00	0	0.00
Other adult male	2	66.67	2	33.33
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00

**Who processes the loan**

Other adult male	2	66.67	2	33.33
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00

**Who decides on how the loan proceeds will be used**

Other adult male	2	66.67	2	33.33
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00

**Who facilitates the payment of the loan**

Husband	0	0.00	0	0.00
Son	0	0.00	0	0.00
Other adult male	2	66.67	2	33.33
Other adult female	0	0.00	2	33.33
Both husband and wife	0	0.00	2	33.33
No response	1	33.33	0	0.00
Total	3	100.00	6	100.00

Note: Considered respondents are beneficiaries and non-beneficiaries with loan

Among the different dimensions of gender roles, beneficiaries (46%) and non-beneficiaries (100%) strongly agree that they have greater self-confidence in managing their business which is not consistent with the earlier concern on having less control compared with their spouse in managing their factors of production (**Table 4.53**). The data also show that many beneficiaries and non-beneficiaries answered don't know because majority of them might not have any experience in availing loan. This finding is consistent with the previous discussion on the decision-makers as other male adults and other female adults made the decision in availing loan.

**Table 4.53. Distribution of KAYA respondents by perception on gender roles, 2022.**

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Male	Female	Male	Female
<b>I am now capable of using my income for my family needs</b>				
Strongly disagree	5.88	0.00	25.00	0.00
Somewhat disagree	5.88	6.25	25.00	0.00

Perception	Beneficiaries (n=50)		Non-Beneficiaries (n=6)	
	Male	Female	Male	Female
Neither agree nor disagree	2.94	0.00	0.00	0.00
Somewhat agree	17.65	25.00	0.00	0.00
Strongly agree	26.47	43.75	50.00	100.00
Don't know/Can't say	41.18	25.00	0.00	0.00
No response	0.00	0.00	0.00	0.00

**I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training, marketing, and other services**

Strongly disagree	11.76	6.25	25.00	0.00
Somewhat disagree	0.00	6.25	0.00	0.00
Neither agree nor disagree	2.94	6.25	0.00	0.00
Somewhat agree	2.94	12.50	0.00	0.00
Strongly agree	5.88	12.50	25.00	50.00
Don't know/Can't say	73.53	56.25	50.00	50.00
No response	2.94	0.00	0.00	0.00

**I now have greater self-confidence in managing a business enterprise**

Strongly disagree	0.00	0.00	0.00	0.00
Somewhat disagree	2.94	0.00	0.00	0.00
Neither agree nor disagree	0.00	0.00	0.00	0.00
Somewhat agree	14.71	25.00	0.00	0.00
Strongly agree	44.12	50.00	100.00	100.00
Don't know/Can't say	38.24	25.00	0.00	0.00
No response	0.00	0.00	0.00	0.00

**I now understand that the division of work between husbands and wives should be fair and acceptable both sides and should not involve the domination of one over the other**

Strongly disagree	0.00	0.00	0.00	0.00
Somewhat disagree	0.00	0.00	0.00	0.00
Neither agree nor disagree	2.94	6.25	0.00	0.00
Somewhat agree	5.88	12.50	0.00	0.00
Strongly agree	17.65	25.00	50.00	50.00
Don't know/Can't say	70.59	56.25	50.00	50.00
No response	2.94	0.00	0.00	0.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

#### 4.3.2.3 Agricultural production

##### Crops planted and livestock/poultry raised

Rice is the most common annual crop planted by both beneficiaries and non-beneficiaries. **Table 4.54** shows that 42.11% and 62.50% of beneficiaries and non-beneficiaries planted rice, respectively. Vegetables and corn are the other most common annual crops planted by both beneficiaries and non-beneficiaries. The table also shows the wide variety of crops planted by the beneficiaries when compared with the non-beneficiaries.

**Table 4.54. Distribution of KAYA respondents by annual crops planted, 2022.**

Crop <sup>a</sup>	Beneficiaries (n=19)		Non-Beneficiaries (n=16)	
	Number	Percentage	Number	Percentage
Rice	8	42.11	10	62.50
Corn	3	15.79	1	6.25
Garlic	2	10.53	0	0.00
Onion	1	5.26	0	0.00

Crop <sup>a</sup>	Beneficiaries (n=19)		Non-Beneficiaries (n=16)	
	Number	Percentage	Number	Percentage
Vegetables	3	15.79	6	37.50
Root crops	1	5.26	0	.00
Others	5	26.32	0	.00
No Response	2	10.53	2	12.50

<sup>a</sup> Multiple response

Only six (6) beneficiaries and two (2) non-beneficiaries have planted perennial crops. **Table 4.55** shows that three (3) beneficiaries have planted banana and one Beneficiaries each has coconut, cacao, and citrus. Meanwhile, one (1) non-beneficiary has coconut and the other one (1) has banana.

**Table 4.55. Distribution of KAYA respondents by perennial crops planted, 2022.**

Crop	Beneficiaries (n=6)	Non-beneficiaries (n=2)
Coconut	1	1
Banana	3	1
Cacao	1	0
Citrus	1	0

Beneficiaries and non-beneficiaries are into poultry and swine raising. Specifically, more beneficiaries are into chicken raising (41.94%) than non-beneficiaries (25%) (**Table 4.56**). By contrast, there are more non-beneficiaries (50%) than beneficiaries (38.71%) engaged in swine raising. Only the beneficiaries are raising goat.

**Table 4.56. Distribution of KAYA respondents by livestock/poultry raised, 2022.**

Livestock/Poultry	Beneficiaries (n=31)		Non-Beneficiaries (n=8)	
	Number	Percentage	Number	Percentage
Chicken	13	41.94	2	25.00
Swine	12	38.71	4	50.00
Goat	3	9.68	0	0.00
Others	3	9.68	2	25.00

#### 4.3.2.4 Income, Expenditure, and Investments

##### Farm income

Farm income was computed for those who are engaged in annual and perennial crops, livestock and poultry raising, and fishery. Of these commodities, the mean income from livestock and poultry raising was highest at PHP714,412 for beneficiaries and PHP490,295 for non-beneficiaries (**Table 4.57**). On the other hand, the lowest income was earned from perennial crops for beneficiaries (PHP110,260) and non-beneficiaries (PHP6,300). Only the non-Beneficiaries was engaged in fishery/fish production. Again, the wide spread of the income earned from farming activities are reflected in the standard deviations.

**Table 4.57. Mean farm income of KAYA respondents by source, 2022 (in PHP).**

Crop		Beneficiaries n=16	Non-Beneficiaries n=14
Annual Crops	Valid n		
	Mean	256,982.63	116,317.86
	Minimum	0.00	7,700.00
	Maximum	1,905,050.00	345,600.00
	Std Deviation	538,830.45	124,593.48

<b>Crop</b>		<b>Beneficiaries</b>	<b>Non-Beneficiaries</b>
Perennial Crops	Valid n	N=5	N=1
	Mean	110,260.00	6,300.00
	Minimum	2,500.00	6,300.00
	Maximum	250,000.00	6,300.00
	Std Deviation	104,139.99	.
Livestock	Valid n	N=31	N=8
	Mean	714,412.42	490,295.00
	Minimum	.00	19,200.00
	Maximum	9,500,000.00	1,440,000.00
	Std Deviation	1,884,669.24	643,296.42
Fishery	Valid n	N=0	N=1
	Mean	.	96,000.00
	Minimum	.	96,000.00
	Maximum	.	96,000.00
	Std Deviation	.	.

NOTE: Respondents with no response on income questions were excluded. There are respondents with crop production but for some reasons, did not sell any produce; hence, there are respondents with 0 income.

The total mean income from farming of beneficiaries is more than twice higher (PHP638,328.74) than non-beneficiaries (PHP256,959.55) (**Table 4.58**). Note that the income from farming refers to the total farming activities of the households which in the case of beneficiaries are single and presumably living with their parents.

**Table 4.58. Total mean income from farming of KAYA respondents, 2022 (in PHP).**

<b>Income</b>	<b>Beneficiaries</b>	<b>Non-Beneficiaries</b>
Mean	638,328.74	256,959.55
Minimum	225.00	6,300.00
Maximum	9,500,000.00	1,440,000.00
Std Deviation	1,645,212.95	424,651.00
Valid n	42	22

### Expenditure

Both respondents spent their income mostly on food followed by education. For instance, beneficiaries spent an average of PhP8,569 for food and education per month while the non-beneficiaries spent PHP6,245 (**Table 4.59**). The least expense was reported for clothing estimated at PHP4,555.81 and PHP4,217.14 a year for beneficiaries and non-beneficiaries, respectively.

**Table 4.59. Distribution of KAYA respondents by type of household expenses, 2022 (in PHP).**

<b>Type of Expense</b>	<b>Beneficiaries</b>	<b>Non-Beneficiaries</b>
Food (monthly)	n=49	n=31
Minimum	1,000.00	1,500.00
Maximum	40,000.00	15,000.00
Mean	8,569.39	6,245.45
Education (monthly)	n=19	n=11
Minimum	500.00	500.00
Maximum	20,000.00	15,000.00
Mean	3,936.84	6,245.45

Type of Expense	Beneficiaries	Non-Beneficiaries
Medical (annual)	n=23	n=19
Minimum	300.00	300.00
Maximum	500,000.00	36,000.00
Mean	31,682.61	9,715.79
Utilities and other expenses (monthly)	n=49	n=29
Minimum	300.00	500.00
Maximum	20,000.00	30,000.00
Mean	2,974.08	3,234.48
Transportation (monthly)	n=49	n=29
Minimum	400.00	200.00
Maximum	15,000.00	6,000.00
Mean	2,769.39	2,372.41
Clothing (annual)	n=43	n=29
Minimum	500.00	500.00
Maximum	20,000.00	17,500.00
Mean	4,555.81	4,217.24
Recreation/personal care (monthly)	n=33	n=18
Minimum	50.00	50.00
Maximum	5,000.00	5,000.00
Mean	1,340.91	1,465.00
Taxes (annual)	n=15	n=3
Minimum	60.00	2,000.00
Maximum	36,000.00	10,000.00
Mean	4,834.67	5,666.67

On average, expenditure on livestock/poultry raising was highest among the commodities raised (**Table 4.60**). The beneficiaries spent an average of PHP413,974 per year while the non-beneficiaries reported an average of PHP229,864 on livestock/poultry raising. Only one non-beneficiary reported their expense in fishing at PHP30,000 per annum.

**Table 4.60. Distribution of KAYA respondents by annual expenses in farming, livestock raising, and fishing, 2022 (in PHP).**

Type of Expenses	Beneficiaries	Non-Beneficiaries
Crop Farming	n=21	n=16
Minimum	2,500.00	3,200.00
Maximum	1,104,000.00	400,000.00
Mean	203,232.86	92,826.88
Livestock/Poultry Raising	n=31	n=8
Minimum	38,500.00	25,810.00
Maximum	1,912,240.00	841,500.00
Mean	413,974.00	229,864.00
Fishing	n=0	n=1
Minimum	-	30,100.00
Maximum	-	30,100.00
Mean	-	30,100.00

Investments

Majority of the beneficiaries and non-beneficiaries have invested in their house and house and lot (**Table 4.61**). Similarly, majority of the respondents have invested on their house and lot. One-fifth of the beneficiaries and non-beneficiaries invested on health insurance which could be related to their reported medical expenditure.

**Table 4.61. Distribution of KAYA respondents by type of financial/property investment owned, 2022.**

Investment	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
House	28	56.00	21	67.74
House lot	27	54.00	19	61.29
Education Insurance	4	8.00	0	0.00
Health Insurance	14	28.00	7	22.58
Property Insurance	6	12.00	3	9.68
Stocks	1	2.00	2	6.45

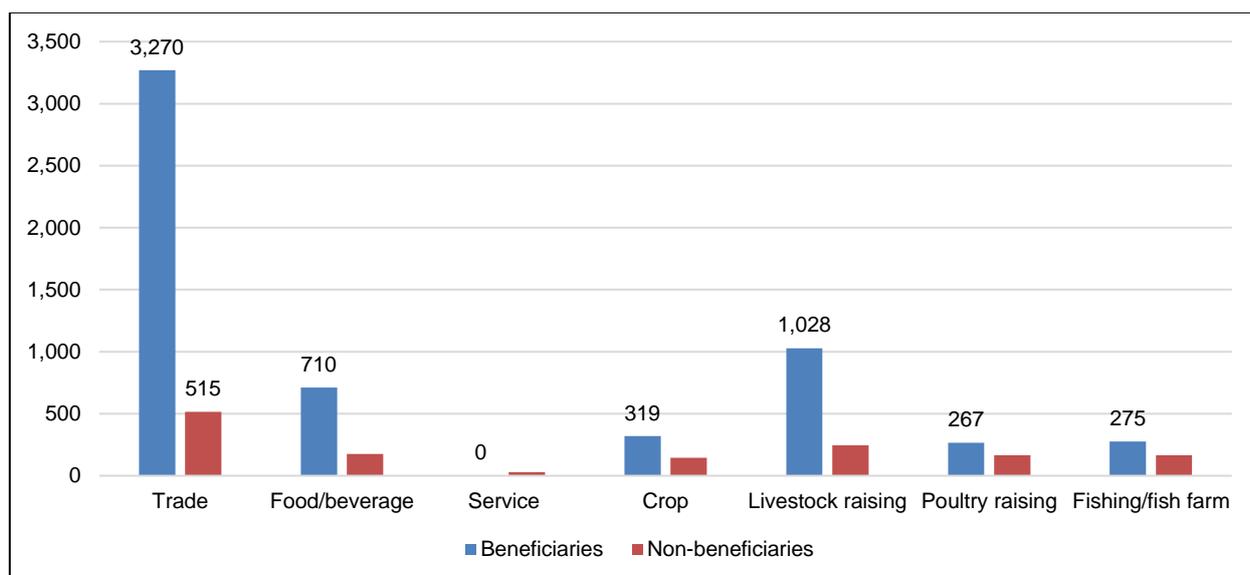
The beneficiaries and non-beneficiaries intend to invest on farming activities which they have earned most. **Table 4.62** shows that beneficiaries (32%) and non-beneficiaries (38.71%) intend to invest on livestock raising in the next five years followed by crop farming. Food and beverage are the third type of investment for both types of respondents.

**Table 4.62. Distribution of KAYA respondents by type of investment they intend to invest in the next 5 years, 2022.**

Intended Investment	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
Trade/Retail	5	10.00	2	6.45
Food/beverage	10	20.00	4	12.90
Service	0	0.00	1	3.23
Crop farming	12	24.00	5	16.13
Livestock raising	16	32.00	12	38.71
Poultry raising	6	12.00	4	12.90
Fishing/fish farm	2	4.00	2	6.45

**4.3.2.5 Credit Requirements of Beneficiaries and Non-beneficiaries**

The mean capital requirements are highest for trading and retailing followed by livestock raising for the respondents, albeit the estimates are consistently higher for beneficiaries than the non-beneficiaries (**Figure 4.9** and **Table 4.63**).



**Figure 4.9. Mean capital requirements of business plan of beneficiaries and non-beneficiaries, 2022.**

**Table 4.63. Distribution of KAYA respondents by capital requirements of business plan, 2022 (in PHP).**

Capital Requirement	Beneficiaries	Non-Beneficiaries
Trade/retail	n=5	n=2
Minimum	100,000.00	30,000.00
Maximum	15,000,000.00	1,000,000.00
Mean	3,270,000.00	515,000.00
Food/beverage	n=10	n=4
Minimum	50,000.00	100,000.00
Maximum	3,000,000.00	300,000.00
Mean	710,000.00	175,000.00
Service	n=0	n=1
Minimum	-	30,000.00
Maximum	-	30,000.00
Mean	-	30,000.00
Crop farming	n=12	n=5
Minimum	75,000.00	30,000.00
Maximum	1,000,000.00	400,000.00
Mean	318,750.00	146,000.00
Livestock raising	n=16	n=12
Minimum	75,000.00	45,000.00
Maximum	10,000,000.00	1,000,000.00
Mean	1,028,437.50	246,250.00
Poultry raising	n=6	n=4
Minimum	150,000.00	60,000.00
Maximum	500,000.00	300,000.00
Mean	266,666.67	165,000.00
Fishing/fish farm	n=2	n=2
Minimum	250,000.00	80,000.00
Maximum	300,000.00	250,000.00
Mean	275,000.00	165,000.00

Government loan facilities over private facilities are preferred by the respondents. However, the percentage of beneficiaries is higher than the non-beneficiaries at 96% and 66.67%, respectively (**Table 4.64**).

**Table 4.64. Distribution of KAYA respondents by preferred credit source, 2022.**

Credit Source	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Government loan facility	48	96.00	4	66.67
Private loan facility	1	2.00	2	33.33
Don't know/Can't say	1	2.00	0	0.00
Total	50	100.00	6	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

**Table 4.65** shows the decisiveness of the responses of beneficiaries on the loan facility that gives most considerations to borrowers. Except for the timeliness of loan attribute, almost all of the beneficiaries identify government loan facilities giving more favorable considerations such as amount loan, length and manner of repayment, and without penalty for delayed or non-repayment of loan. Meanwhile, majority of the non-beneficiaries also consider the government facilities to give mire considerations on the different attributes but not as resolute as the beneficiaries. The highest percentage was 67% of non-beneficiaries who responded that government facilities give more considerations to borrowers on manner and length of repayment, and no penalty for late and non-repayment of loan.

**Table 4.65. Distribution of KAYA respondents by loan facility that gives more favorable considerations by attribute, 2022.**

Attributes	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>Timeliness of loan disbursement</b>				
Government loan facility	44	88.00	3	50.00
Private loan facility	5	10.00	3	50.00
Don't know/Can't say	1	2.00	0	0.00
Total	50	100.00	6	100.00
<b>Loan amount availed</b>				
Government loan facility	48	96.00	3	50.00
Private loan facility	1	2.00	3	50.00
Don't know/Can't say	1	2.00	0	0.00
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00
<b>Length of repayment period</b>				
Government loan facility	48	96.00	4	66.67
Private loan facility	1	2.00	2	33.33
Don't know/Can't say	1	2.00	0	0.00
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00
<b>Manner of loan repayment</b>				
Government loan facility	48	96.00	4	66.67
Private loan facility	1	2.00	2	33.33
Don't know/Can't say	1	2.00	0	0.00
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00

Attributes	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
<b>No penalty for delayed repayment</b>				
Government loan facility	48	96.00	4	66.67
Private loan facility	1	2.00	2	33.33
Don't know/Can't say	1	2.00	0	0.00
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00
<b>No penalty for no repayment</b>				
Government loan facility	48	96.00	4	66.67
Private loan facility	1	2.00	2	33.33
Don't know/Can't say	1	2.00	0	0.00
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan).

KAYA beneficiaries consider the amount of loan to be availed as the number one attribute when applying for a loan at 28% followed by the timeliness of loan at 24% and manner of repayment and length of repayment period at 16.00% (**Table 4.66**). For the non-beneficiaries, the length of time to repay the loan is the number one consideration at 33% while timeliness of loan, no penalty for delayed repayment, and amount of loan are tied at 16.67% as the second attributes. None of the respondents mentioned non-repayment as an attribute which was mentioned in the previous table. This could reflect the intention of paying their loan but could extend beyond the approved repayment period.

**Table 4.66. Distribution of KAYA respondents by most important attribute considered when obtaining loan, 2022.**

Attribute	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Timeliness of loan	12	24.00	1	16.67
Loan amount availed	14	28.00	1	16.67
Length of repayment period	8	16.00	2	33.33
Manner of loan repayment	8	16.00	0	0.00
No penalty for delayed repayment	6	12.00	1	16.67
No penalty for no repayment	1	2.00	0	0.00
Don't know/can't say	1	2.00	1	16.67
No response	0	0.00	0	0.00
Total	50	100.00	6	100.00

Note: Considered respondents are beneficiaries (with and without loan) and non-beneficiaries (with loan)

#### 4.3.2.6. Access to other Government and Non-government Programs

More than 60% of both beneficiaries and non-beneficiaries have attended trainings, seminars, and workshops for the past two years (**Table 4.67**). The most common topics of the capacity building activities attended by both beneficiaries and non-beneficiaries were those related to farm and livestock and poultry production. Specifically mentioned by 15% of both beneficiaries and non-beneficiaries was the capacity building on farm management (**Table 4.68**). Few beneficiaries and non-beneficiaries have attended training/seminar/workshop on organic farming, about cooperative, and farming/enterprise management.

**Table 4.67. Distribution of KAYA respondents by attendance to capacity building activities, 2022.**

Item	KAYA			
	Beneficiaries		Non-Beneficiaries	
	Number	Percentage	Number	Percentage
Have not attended	18	36.00	12	38.71
Have attended	32	64.00	19	61.29
Total	50	100.00	31	100.00

**Table 4.68. Distribution of KAYA respondents by topics of capacity building activities, 2022.**

Topics attended <sup>a</sup>	Beneficiaries (n=32)		Non-Beneficiaries (n=19)	
	Number	Percentage	Number	Percentage
	Farm/Livestock/Poultry Production	34	106.25	20
Business management/ Entrepreneurship	2	6.25	1	5.26
Organic agriculture	2	6.25	1	5.26
Farm Management	5	15.63	3	15.79
Seminar about cooperative	2	6.25	1	5.26
FFS/Farmer Scientist/School on the Air	2	6.25	0	0.00
Food processing and handling	2	6.25	0	0.00
Training related to loans	1	3.13	0	0.00
Others	6	18.75	3	21.05

<sup>a</sup>Multiple response

When asked of the topics of seminars/trainings/workshops that they would like to attend in the future, beneficiaries (90%) and non-beneficiaries (96.77%) mentioned crop, livestock, poultry, and fisheries production (**Table 4.69**). The other topics which the beneficiaries and non-beneficiaries are interested included processing, marketing, and value adding activities and organic farming. One-fifth of the beneficiaries and 12.90% of non-beneficiaries did not specifically mention the topic/s of capacity building activities that they would like to attend in the future,

**Table 4.69. Distribution of KAYA respondents by future topics of capacity building activities, 2022.**

Topic	Beneficiaries (n=50)		Non-Beneficiaries (n=31)	
	Number	Percentage	Number	Percentage
	Crop/Livestock/Poultry/ Fisheries Production	45	90.00	30
Processing, marketing and value addition	10	20.00	4	12.90
Capacity building	11	22.00	4	12.90
Farm Improvement (mechanization and new technologies)	1	2.00	0	0.00
Farm Management	0	0.00	2	6.45
Organic farming	7	14.00	1	3.23
Livelihood program	1	2.00	1	3.23
Others	0	0.00	1	3.23
None	1	2.00	0	0.00

### 4.3.3 *Micro and Small Enterprises*

#### 4.3.3.1 Profile of the entrepreneurs and their enterprise

On the average, MSE beneficiaries are 49 years old, majority are male, married, and do not belong to any indigenous group. (**Table 4.70**). On average, MSE beneficiaries attended formal schooling for 14 years. Eight out of 10 beneficiaries have reached tertiary level of education. More than 70% of the MSEs are owners of their enterprise while 20% are managers, and 6% are chairperson. Lastly, the MSEs have occupied their current position for an average of almost 10 years and have been with the enterprise for 12 years.

**Table 4.70. Percentage distribution of ANYO MSE beneficiaries by socio-demographic profile, 2022.**

Characteristic	Percentage (%) (n=50)
<b>Age</b>	
Minimum	25
Maximum	68
Mean	49
<b>Sex</b>	
Male	80.00
Female	20.00
Total	100.00
<b>Civil Status</b>	
Single	8.00
Married	82.00
Widow/widower	6.00
Separated	4.00
Total	100.00
<b>Member of indigenous group</b>	
Member	2.00
Not member	98.00
Total	100.00
<b>Number of years in school</b>	
Minimum	8
Maximum	19
Mean	14
<b>Level of Education</b>	
Upper Secondary Education	10.00
Post-secondary non-tertiary education	2.00
Short Cycle Tertiary Education	2.00
Bachelor Level Education or equivalent	82.00
Master Level Education or equivalent	2.00
Doctor Level of Education or equivalent	2.00
Total	100.00
<b>Position in the enterprise</b>	
Chairperson	6.00
Manager/General Manager	20.00
Owner	72.00
Vice President	2.00
Total	100.00
<b>Number of years in the current position</b>	
Minimum	1.00
Maximum	34.00
Mean	9.98

Characteristic	Percentage (%) (n=50)
<b>Number of years in the enterprise</b>	
Minimum	1.00
Maximum	37.00
Mean	11.72

Two-thirds of the MSE beneficiaries are sole proprietors of their enterprise (**Table 4.71**). The other MSE enterprises are farmers/fisher's cooperatives (20%) and corporations (12%). More than 40% of the MSE beneficiary enterprises are micro and small enterprises while about 10% are medium and large enterprises. The enterprise mean asset was computed at PHP18.16 million. Their enterprises, on average, have been engaged in agri-related enterprises for 13.42 years. Two-third of the enterprises are into agri-fishery production followed by other agri-based enterprises at 26%. The data on agri-based income generating activities indicate that the enterprises are still into production rather than value adding activities.

**Table 4.71. Distribution of ANYO MSE beneficiaries by type of enterprise, 2022.**

Item	Number	Percentage (%) (n=50)
<b>Type of enterprise</b>		
Sole proprietor	33	66.00
Corporation	6	12.00
Farmers/Fishers Cooperative	10	20.00
Farmer/Fishers Association	1	2.00
Total	50	100.00
<b>Enterprise's category</b>		
Micro	19	48.72
Small	16	41.03
Medium	3	7.69
Large	1	2.56
Total	39	100.00
<b>Enterprise's asset</b>		
Minimum		10,000
Maximum		200,000,000
Mean		18,161,488
<b>Years the enterprise engaged in farming or agri-fishery based activity</b>		
Minimum		1.00
Maximum		40.00
Mean		13.42
<b>Agri-based income-generating activity <sup>a</sup></b>		
Agri-fishery production	32	64.00
Processing of agri-fishery products	9	18.00
Marketing of agri-fishery commodities/ products	5	10.00
Other agri-based activity	13	26.00

<sup>a</sup> Multiple Response

Less than half of the MSE beneficiaries were aware of any organizations (**Table 4.72**). For those who were aware, the most commonly mentioned organizations included cooperative

(45.83%) and farmers' association (41.67%). Less than half are members of organizations which are either cooperative or farmers' association.

**Table 4.72. Distribution of ANYO MSE beneficiaries by awareness and membership in organization, 2022.**

Item	Number	Percentage (%)
<b>Awareness of any organizations</b>		
Aware	24	48.00
Not aware	26	52.00
<b>Total</b>	<b>50</b>	<b>100.00</b>
<b>Organizations the respondents are aware of <sup>a</sup></b> (n=24)		
Farmer association	10	41.67
Fisherman association	4	16.67
Cooperative	11	45.83
Irrigator's association	0	0.00
<b>Membership in organizations</b>		
Member	24	48.00
Not member	26	52.00
<b>Total</b>	<b>50</b>	<b>100.00</b>
<b>Type of organizations the respondents are members <sup>a</sup></b> (n=24)		
Farmer association	10	41.67
Fisherman association	4	16.67
Cooperative	11	45.83
Irrigator's association	0	0.00

<sup>a</sup> Multiple response

#### 4.3.3.2 Nature and Extent of Access to Financial Assistance

More than 80% of the entrepreneurs have been approached to avail credit by government banks, rural banks, cooperative banks, and other private commercial banks (**Table 4.73**). Other financial institutions which offered loan to the beneficiaries include cooperatives, micro finance institutions, and private traders/individuals.

**Table 4.73. Distribution of ANYO MSE beneficiaries approached to avail credit by type of loan facility/program, 2022.**

Item	Number	Percentage (%)
Approached	41	82.00
Not approached	9	18.00
<b>Total</b>	<b>50</b>	<b>100.00</b>
<b>Loan facilities/programs that were offered <sup>a</sup></b> (n=41)		
Private commercial banks	7	17.07
Rural banks	21	51.22
Cooperative banks	13	31.71
Cooperatives	5	12.20
Government banks	22	53.66
Micro finance institutions	2	4.88
Private traders/individuals	4	9.76

<sup>a</sup> Multiple Response

Eighty percent of the of MSEs have loans (**Table 4.74**). These were availed from rural banks and cooperative banks with 39% and 36%, respectively. Other minor sources of loan

were private commercial banks, government banks, government financial institutions, and private traders/individuals.

**Table 4.74. Distribution of ANYO MSE beneficiaries with loan, by loan source, 2022.**

Loan Availment	Number	Percentage (%)
With loan	36	72.00
Without loan	14	28.00
<b>Total</b>	<b>50</b>	<b>100.00</b>
<b>Loan source*</b>		
	n=36	
Rural banks	14	38.89
Cooperative banks	13	36.11
Government banks	4	11.11
Private commercial banks	4	11.11
Government financial institutions	2	5.56
Cooperatives	1	2.78
Micro finance institutions	1	2.78
Private traders/individuals	1	2.78

<sup>a</sup> Multiple response

In general, MSEs with loan utilized it for farming business regardless of the type of loan facility. **Table 4.75** shows that for example, 14 out of 11 MSEs borrowed capital from rural banks for farming business while only one used it for non-farming business. Similarly, the loan from cooperative banks was used primarily for farming business. The same table also shows that loan from government banks was primarily used for farming business and the rest for non-farming activities.

**Table 4.75. Distribution of ANYO MSE beneficiaries with loan by purpose of loan, 2022.**

Loan purpose	Number	Percentage (%)
<b>Private Commercial Banks</b> (n=4)		
Farming business	4	100.00
<b>Rural Banks</b> (n=14)		
Farming business	11	78.57
Non-farming business	1	7.14
No response	2	14.29
<b>Cooperative Banks</b> (n=13)		
Farming business	11	84.62
Non-farming business	1	7.69
Farming business and household needs	1	7.69
<b>Cooperatives</b> (n=1)		
Farming business	1	100.00
<b>Government Banks</b> (n=4)		
Farming business	1	25.00
Non-farming business	3	75.00
<b>Government Financial Institutions</b> (n=2)		
Farming business	1	50.00
Both farming and non-farming business and household needs	1	50.00
<b>Micro Finance Institutions</b> (n=1)		
Farming business	1	100.00

Loan purpose	Number	Percentage (%)
<b>Private Traders/Individuals</b>		(n=1)
Farming business	1	100.00

Data show that MSE beneficiaries perceived that required documents from formal financing institutions are quite many, approval process is too long, takes time from approval to release, repayment term is too short, low amount of loan, and loans are released in tranches (**Table 4.76**). The MSEs, however, perceived that loans from formal sources have lower interest rate. Lastly, the MSEs are undecided that from formal sources, the decision to grant loan is unstandardized and left to the discretion of officers and that the agreement and terms are too difficult to understand or complicated.

**Table 4.76. Distribution of ANYO MSE beneficiaries by perception on loans from formal financing institutions, 2022.**

Perception	Number	Percentage (%)
<b>The required documents to submit to apply for a loan from formal sources are too many</b>		
Strongly disagree	6	12.00
Somewhat disagree	8	16.00
Neither agree nor disagree	11	22.00
Somewhat agree	9	18.00
Strongly agree	16	32.00
<b>The time it takes to process a loan from application to approval from formal sources is too long</b>		
Strongly disagree	6	12.00
Somewhat disagree	7	14.00
Neither agree nor disagree	10	20.00
Somewhat agree	14	28.00
Strongly agree	13	26.00
<b>The time it takes to release the loan from approval from formal sources is too long</b>		
Strongly disagree	9	18.00
Somewhat disagree	7	14.00
Neither agree nor disagree	10	20.00
Somewhat agree	15	30.00
Strongly agree	9	18.00
Don't know/Can't say	9	18.00
<b>The interest rates of a loan from formal sources are too high</b>		
Strongly disagree	21	42.00
Somewhat disagree	2	4.00
Neither agree nor disagree	9	18.00
Somewhat agree	10	20.00
Strongly agree	8	16.00
<b>The repayment terms for loans from formal sources are too short</b>		
Strongly disagree	5	10.00
Somewhat disagree	5	10.00
Neither agree nor disagree	11	22.00
Somewhat agree	20	40.00
Strongly agree	9	18.00
Don't know/Can't say	5	10.00
<b>The agreement and terms of the loan from formal sources is too difficult to understand/complicated</b>		

Perception	Number	Percentage (%)
Strongly disagree	7	14.00
Somewhat disagree	14	28.00
Neither agree nor disagree	11	22.00
Somewhat agree	12	24.00
Strongly agree	6	12.00

**The amount of approved loan from formal sources are too low compared to what borrowers applied for**

Strongly disagree	7	14.00
Somewhat disagree	3	6.00
Neither agree nor disagree	12	24.00
Somewhat agree	13	26.00
Strongly agree	15	30.00

**The loan form formal sources are not released all at once but by several partial amounts**

Strongly disagree	15	30.00
Somewhat disagree	2	4.00
Neither agree nor disagree	10	20.00
Somewhat agree	9	18.00
Strongly agree	14	28.00

**The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers**

Strongly disagree	11	22.00
Somewhat disagree	8	16.00
Neither agree nor disagree	12	24.00
Somewhat agree	12	24.00
Strongly agree	7	14.00
Don't know/Can't say	11	22.00

Note: Considered respondents are beneficiaries with and without loan

Regarding the informal financing institutions, the MSE respondents perceived that the document requirements are not too many, processing is short, does not take long to release the loan from the time it was approved, repayment term is too short, the loan agreement and terms are not too complicated, the amount of loan is not too low, and the loan is released in full (Table 4.77). On the other hand, the MSEs are in strong agreement that interest rate from informal financing institution is high.

**Table 4.77. Distribution of ANYO MSE beneficiaries by perception on loans from informal financing institutions, 2022.**

Perception	Number	Percentage (%)
<b>The required documents to submit to apply for a loan from informal sources are too many</b>		
Strongly disagree	12	24.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00
Strongly agree	4	8.00
Don't know/Can't say	18	36.00
<b>The time it takes to process a loan from application to approval from informal sources is too long</b>		
Strongly disagree	12	24.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00

Perception	Number	Percentage (%)
Strongly agree	4	8.00
Don't know/Can't say	18	36.00

**The time it takes to release the loan from approval from informal sources is too long**

Strongly disagree	12	24.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00
Strongly agree	4	8.00
Don't know/Can't say	18	36.00

**The interest rates of a loan from informal sources are too high**

Strongly disagree	3	6.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	4	8.00
Strongly agree	12	24.00
Don't know/Can't say	18	36.00

**The repayment terms for loans from informal sources are too short**

Strongly disagree	5	10.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00
Strongly agree	11	22.00
Don't know/Can't say	5	10.00
No response	18	36.00

**The agreement and terms of the loan from informal sources is too difficult to understand/complicated**

Strongly disagree	12	24.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00
Strongly agree	4	8.00
Don't know/Can't say	12	24.00
No response	18	36.00

**The amount of approved loan from informal sources are too low compared to what borrowers applied for**

Strongly disagree	4	8.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	6	12.00
Strongly agree	9	18.00
Don't know/Can't say	4	8.00
No response	18	36.00

**The loan form informal sources are not released all at once but by several partial amounts**

Strongly disagree	11	22.00
Somewhat disagree	1	2.00
Neither agree nor disagree	12	24.00
Somewhat agree	3	6.00
Strongly agree	5	10.00

Perception	Number	Percentage (%)
Don't know/Can't say	18	36.00
<b>The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers</b>		
Strongly disagree	7	14.00
Somewhat disagree	3	6.00
Neither agree nor disagree	13	26.00
Somewhat agree	3	6.00
Strongly agree	6	12.00
Don't know/Can't say	7	14.00
No response	18	36.00

Note: Considered respondents are beneficiaries with and without loan

For 41% of male MSE respondents, the male manager or owner decide on when to borrow, how much to borrow, where to borrow, when to borrow, and who facilitates the processing and repayment of loan (**Table 4.78**). Another 41% responded that both male and female owners decide on all the gender roles. Meanwhile, for more than 50% of female respondents, the female managers and owners decide on when to borrow, how much to borrow, when to borrow, and who facilitates the processing and repayment of loan. Another 43% reported that both male and female owners decide when availing loan.

**Table 4.78. Distribution of ANYO MSE beneficiaries on making decision for availing loan, 2022.**

Decision-making	Male (n=29)		Female (n=7)	
	Number	Percentage	Number	Percentage
<b>Who decides when to borrow</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	0.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00
<b>Who decides on how much to borrow</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	0.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00
<b>Who decides where to borrow</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	0.00
Both male and female owners	7	24.14	3	42.86

Decision-making	Male (n=29)		Female (n=7)	
	Number	Percentage	Number	Percentage
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00

<b>Who prepares the documents/requirements in availing loan</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	0.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00

<b>Who processes the loan</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00

<b>Who decides on how the loan proceeds will be used</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00

<b>Who facilitates the payment of the loan</b>				
Male Manager/Owner/VP Company	12	41.38	0	0.00
Female Manager/Owner/Chairperson	2	6.90	4	57.14
Female Secretary/Compliance Officer	3	10.34	0	.00
Both male and female owners	7	24.14	3	42.86
Both male and female owner and/or secretary	5	17.24	0	0.00
Total	29	100.00	7	100.00

Note: Considered respondents are beneficiaries with loan

Majority of both male and female MSE respondents strongly agree that they are capable of using their income for the needs of the family and that the division of labor between

husbands and wives should be fair (**Table 4.79**). Fifty-five percent (55%) of male respondents strongly agree that they have less control of factors of production such as land, labor, credit, training, marketing, and other services. This is somehow consistent with the higher percentage of female MSE respondents who stated that they have greater confidence in managing their business, that is, 78% for male MSE respondents compared to 90% of female MSE respondents.

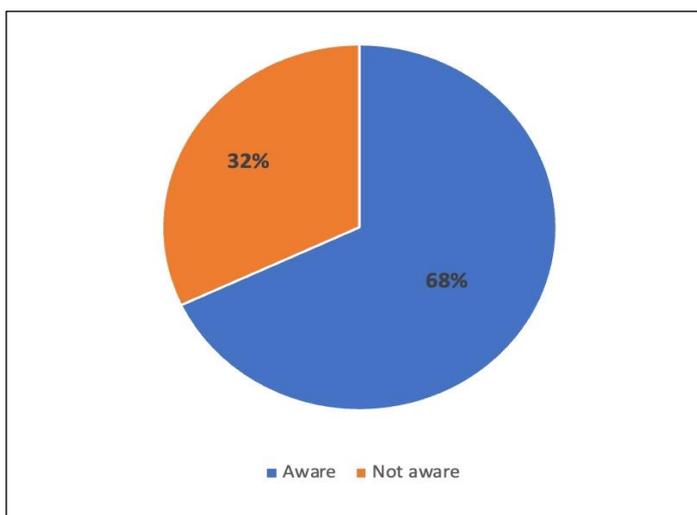
**Table 4.79. Distribution of ANYO MSE beneficiaries by perception on gender roles, 2022.**

Gender Issues	Male (n=40)		Female (n=10)	
	Number	Percentage	Number	Percentage
<b>I am now capable of using my income for my family needs</b>				
Strongly disagree	0	0.00	0	0.00
Somewhat disagree	1	2.50	1	10.00
Neither agree nor disagree	0	0.00	0	0.00
Somewhat agree	8	20.00	1	10.00
Strongly agree	29	72.50	8	80.00
Don't know/Can't say	2	5.00	0	0.00
No response	0	0.00	0	0.00
<b>I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training, marketing, and other services</b>				
Strongly disagree	6	15.00	2	20.00
Somewhat disagree	3	7.50	2	20.00
Neither agree nor disagree	1	2.50	0	0.00
Somewhat agree	0	0.00	0	0.00
Strongly agree	22	55.00	3	30.00
Don't know/Can't say	8	20.00	3	30.00
No response	0	0.00	0	0.00
<b>I now have greater self-confidence in managing a business enterprise</b>				
Strongly disagree	0	0.00	0	0.00
Somewhat disagree	0	0.00	0	0.00
Neither agree nor disagree	0	0.00	0	0.00
Somewhat agree	7	17.50	1	10.00
Strongly agree	31	77.50	9	90.00
Don't know/Can't say	2	5.00	0	0.00
No response	0	0.00	0	0.00
<b>I now understand that the division of work between husbands and wives should be fair and acceptable both sides and should not involve the domination of one over the other</b>				
Strongly disagree	0	0.00	0	0.00
Somewhat disagree	0	0.00	0	0.00
Neither agree nor disagree	0	0.00	0	0.00
Somewhat agree	1	2.50	0	0.00
Strongly agree	31	77.50	7	70.00
Don't know/Can't say	8	20.00	3	30.00
No response	0	0.00	0	0.00

Note: Considered respondents are beneficiaries with and without loan

#### 4.3.3.3 Nature and Extent of Capacity Building Assistance

Two- third of the MSE respondents are aware of capacity development activities (**Figure 4.10**). The most popular topic on capacity development was organizational management at 65%, followed by crop, livestock and poultry production at 38% and about loan programs at 12%. Albeit lower than the other topics, loan as a capacity development topic is very important. In several of the FGDs for non-beneficiary small farmers and fisherfolks, the participants shared that they were not aware of the any loan program from the government. Further probing shows that there were loan programs from the government but were associated with the conduit or that they were not properly oriented about the program and its funding agency. Worth mentioning also are the topics on value adding activities such as food processing and product enhancements. These are the topics which should be included if the goal of the government is to change from purely agricultural production to processing and value adding activities.



**Figure 4.10. Percentage distribution of MSE respondents by awareness of capacity development activities, 2022.**

**Table 4.80** shows that the Department of Agriculture organized several capacity building activities. It should be noted that in reality, it is the local government unit which provides the training on agri-related activities since the passage of the local government code of 1992. It is just that the people have been used to calling the LGU Municipal or City Agricultural Office as the Department of Agriculture. The other providers of capacity building activities are the cooperatives, academic research institutions, and private companies.

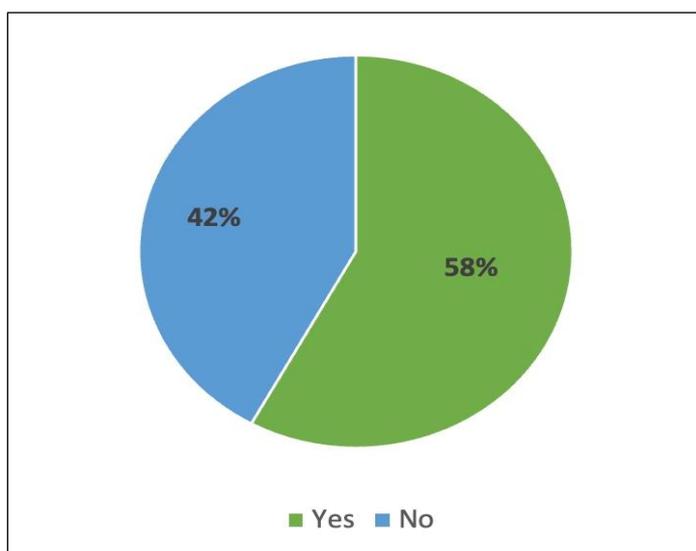
**Table 4.80. Distribution of ANYO MSE beneficiaries by awareness of on capacity development activities, 2022.**

	Number (n=34)	Percentage (%)
<b>Activities the respondents are aware of <sup>a</sup></b>		
Capacity Development for Organization	22	64.71
Crop/Livestock/Poultry Production	13	38.24
Loan Programs	4	11.76
Processing of agricultural commodities	2	5.88
Innovation on agriculture	2	5.88
Food safety	1	2.94
Feeds formulation	1	2.94
Good manufacturing practices	1	2.94
Product enhancement	1	2.94
Farm Management	1	2.94
Others	6	17.65
<b>Organizers of the activities <sup>a</sup></b>		
Department of Agriculture	35	102.94

	Number (n=34)	Percentage (%)
Cooperative	7	20.59
Academic/Research Institutions	5	14.71
NGO	3	8.82
Private Companies	2	5.88
LGU	1	2.94

<sup>a</sup> Multiple Response

More than half of the MSEs have attended capacity building activities such as trainings, workshops, and seminars (**Figure 4.11**). The most popular topics were related to crop, livestock, and poultry production which as reflected in **Table 4.81** have been attended several times by the MSE beneficiaries. The other topics attended were on organizational development, farm management, product enhancement, entrepreneurship, and farm tourism.



**Figure 4.11. Percentage Distribution of MSE respondents who attended capacity building activities, 2022.**

**Table 4.81. Distribution of ANYO MSE beneficiaries by attendance to trainings/seminars/workshops, 2022.**

Topics of trainings attended <sup>a</sup>	Number (n=29)	Percentage (%)
Crop/Livestock/Poultry Production	32	110.34
Capacity Development for Organization	8	27.59
Farm Management	6	20.69
Innovation on agriculture	5	17.24
Product enhancement	2	6.90
Entrepreneurship	2	6.90
Farm Tourism	1	3.45
Others	4	13.79

<sup>a</sup> Multiple Response

Twenty-two out of 100 MSE respondents would like to attend training on marketing in the future (**Table 4.82**). This is followed by farm management and capacity development for organization at 18% and 16%, respectively. The other topics mentioned for future capacity building activities were agri-related but encouraging to note the other topics mentioned are about entrepreneurship, food safety, soil conservation, and livelihood training.

**Table 4.82. Distribution of ANYO MSE beneficiaries by training topics that would like to attend in the future, 2022.**

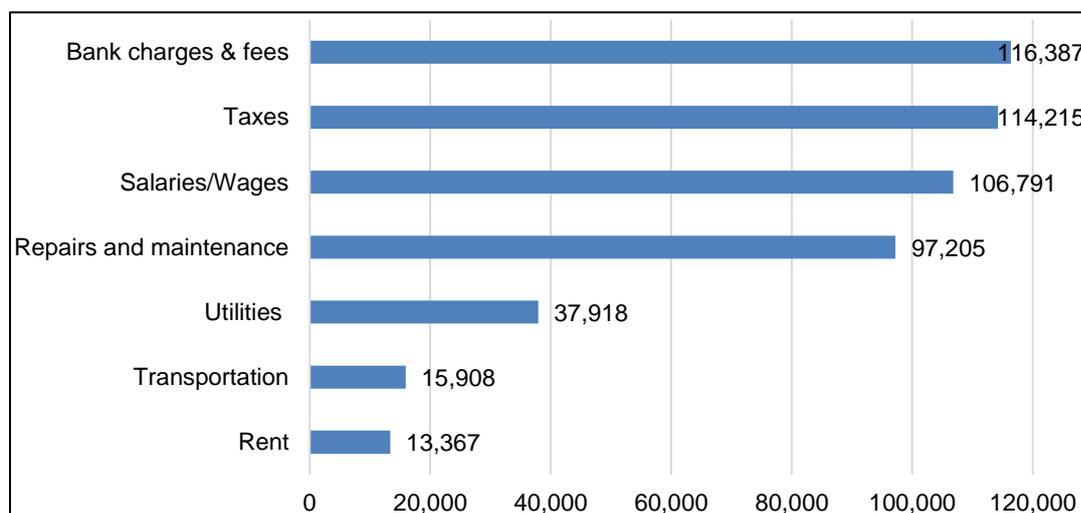
Item <sup>a</sup>	Number (n=50)	Percentage (%)
Marketing	11	22.00

Item <sup>a</sup>	Number (n=50)	Percentage (%)
Farm Management	9	18.00
Capacity Development for Organization	8	16.00
Poultry/Livestock Production	7	14.00
Crops Production	7	14.00
New farming technologies	5	10.00
Processing of agricultural commodities	3	6.00
Fishery Production	3	6.00
Entrepreneurship	2	4.00
Operating farm machineries	2	4.00
Any training related to agriculture	2	4.00
Soil Conservation	1	2.00
Food Safety	1	2.00
Loan Programs	1	2.00
Livelihood training	1	2.00
Others	4	8.00
None	9	18.00

<sup>a</sup> Multiple Response

#### 4.3.3.4 Credit Needs of Micro and Small Enterprises

The bank charges and fees represent the highest expense of MSEs, estimated at PHP116,387 per annum (**Figure 4.12**). A related expenses is taxes estimated at PHP114,215. The third most expensive item is the payment of salaries and wages. The least expense reported was for utilities.



**Figure 4.12. Mean expenses of MSE beneficiaries by type of expenses, 2022 (in PHP).**

More than 60% of the MSEs own the lot where the office is built but a lower percentage did not own the office building as shown by 44% of them owning such property (**Table 4.83**). Two of the MSEs own other land while another two own processing plant, warehouse and fishpond.

**Table 4.83. Distribution of ANYO MSE beneficiaries by type of financial/ property investment owned, 2022.**

Property Investment	Number	Percentage (%)
Office Building	22	44.00
Lot where office is built	31	62.00

Property Investment	Number	Percentage (%)
Other land	2	4.00
Others <sup>a</sup>	2	4.00

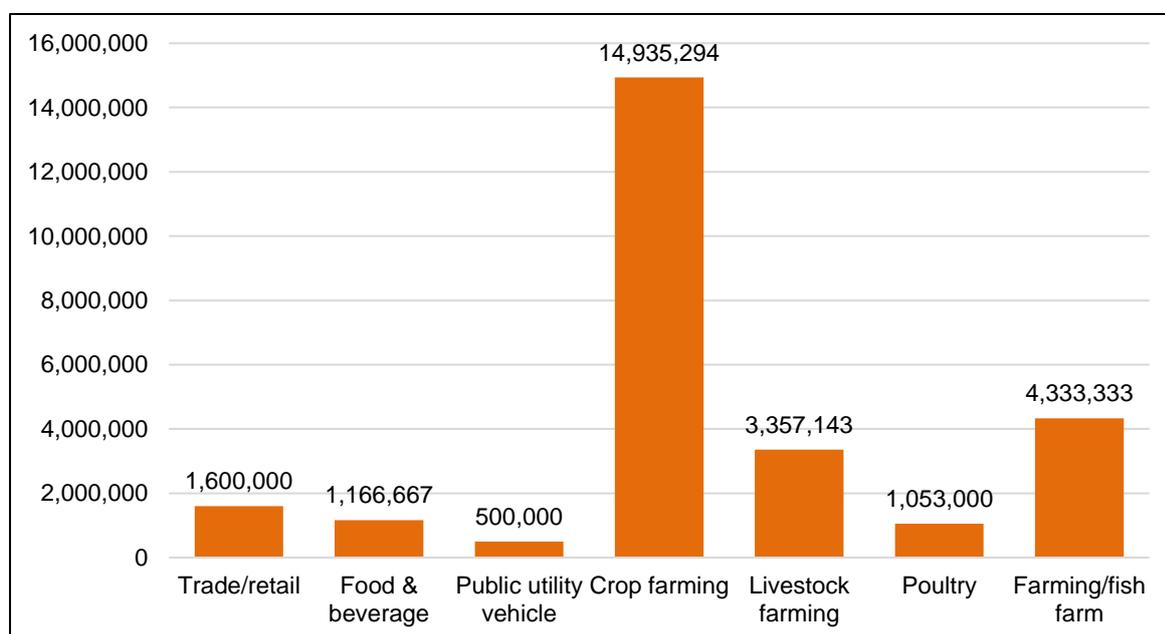
<sup>a</sup> Others include processing plant, warehouse, fishpond

Crop production is still the most popular type of investment reported by the MSEs (**Table 4.84**). One-third of the respondents intend to invest in crop farming followed by livestock raising. Trade and retail came as the third investment option and food and beverage as the fourth option.

**Table 4.84. Distribution of ANYO MSE beneficiaries by type of investment they intend to invest in the next 5 years, 2022.**

Type of Investment	Number	Percentage
Crop farming	17	34.00
Livestock raising	7	14.00
Trade/retail	4	8.00
Food & beverage	3	6.00
Farming/fish farm	3	6.00
Poultry raising	2	4.00
Public utility vehicle	1	2.00

Among the type of investments mentioned by MSEs, the capital requirement for crop farming is highest with an estimated mean of PHP14.9 million (**Figure 4.13**). All the other mean estimates were markedly lower such as PHP4.3 million for fish farming, and PHP3.3 million for livestock farming. The other estimates were for trading, food and beverage, and poultry raising. The figure also specifically mentioned utility vehicle.

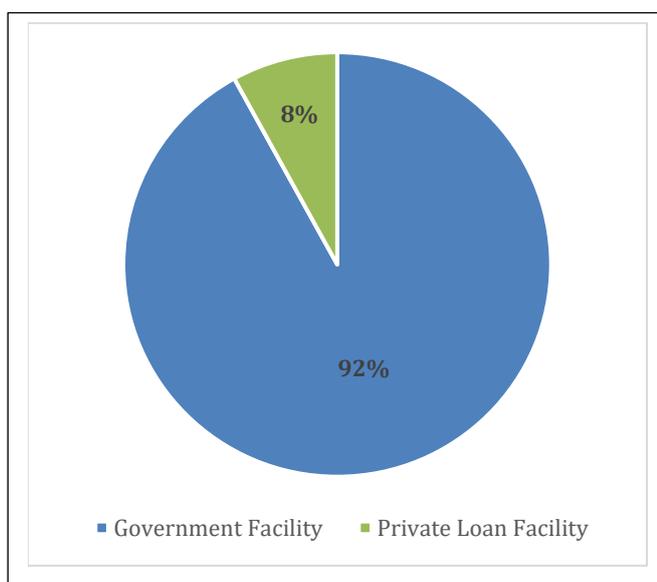


**Figure 4.13. Capital requirements of ANYO MSE beneficiaries by business plan, 2022 (in PHP).**

#### 4.3.3.5 Access to other Government and Non-Government Programs

The MSE beneficiaries preferred to get their loan from government loan facility. Nine (9) out of 10 MSE beneficiaries reported to preferring government facility in obtaining loan (**Figure 4.14**).

The MSE beneficiaries perceived that the government loan facility gives the most favorable consideration in extending loan. **Table 4.85** shows that more than 90% of the beneficiaries perceived that government facility gives more considerations to timeliness, amount of loan, length and manner, no penalty for delayed repayment and non-repayment of loan.



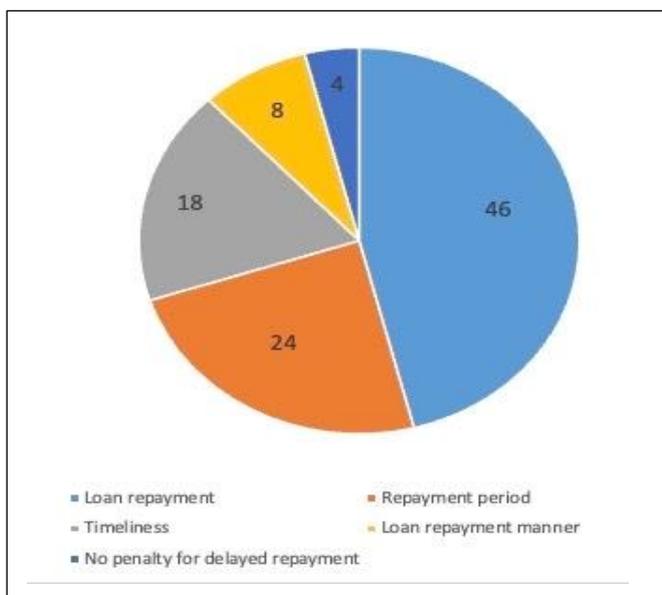
**Figure 4.14. Percentage Distribution of MSE beneficiaries by preferred credit source, 2022.**

**Table 4.85. Distribution of ANYO MSE beneficiaries by loan facility that gives more favorable considerations by attribute, 2022.**

Items	Number	Percentage
<b>Timeliness of loan disbursement</b>		
Government loan facility	45	90.00
Private loan facility	5	10.00
Total	50	100.00
<b>Loan amount availed</b>		
Government loan facility	46	92.00
Private loan facility	4	8.00
Total	50	100.00
<b>Length of repayment period</b>		
Government loan facility	46	92.00
Private loan facility	4	8.00
Total	50	100.00
<b>Manner of loan repayment</b>		
Government loan facility	46	92.00
Private loan facility	4	8.00
Total	50	100.00
<b>No penalty for delayed repayment</b>		
Government loan facility	46	92.00
Private loan facility	4	8.00
Total	50	100.00
<b>No penalty for no repayment</b>		
Government loan facility	46	92.00
Private loan facility	4	8.00
Total	50	100.00

Note: Considered respondents are beneficiaries with and without loan

The amount of loan is the most important consideration for MSEs when obtaining a loan (**Figure 4.15**). The following important considerations were related to repayment such as length of repayment period and how repayment will be done. The last consideration was the that there should be no penalty for delayed repayment. It is noted that none of the respondents considered no penalty for non-repayment of loan. This indicates the intention of the MSEs to pay their loan, although this may take longer beyond the due date.



**Figure 4.15. Percentage distribution of MSE respondents by important considerations when obtaining loans, 2022.**

#### 4.3.4 *The Case of ANYO MSE Non-Beneficiaries*

##### 4.3.4.1 Profile of MSE Non-Beneficiaries

A total of 11 MSE non-beneficiaries were interviewed. Hence, the decision to report it as a case study. On average, a non-beneficiary of micro and small enterprises is 50 years old, the youngest of whom is 32 years old while the oldest is 59 years old. There are more male MSE respondents than female respondents and more than 80% are married. All of them do not belong to any indigenous group. On average, the non-beneficiary respondents attended school for 13 years which can be translated into some years of tertiary education.

##### 4.3.4.2 Profile of MSEs

All of the non-beneficiary respondents are owner of their business which have been in operation for almost 11 years. The newest enterprise was established for just two (2) years while the oldest started 22 years ago. Ten of the 11 enterprises are under sole proprietorship while the remaining enterprise is a cooperative. The mean asset of the enterprises was estimated at PHP4.3 million. Sixty percent of the enterprises are under the micro enterprises category, that is, having an asset size of PHP3 million or less while the rest are under the small category or having an asset size of PHP3.01 million up to PhP15 million. More than 70% of the enterprises are into agri-fishery production while the rest are into processing of agri-fishery products.

##### 4.3.4.3 Awareness and access to financial facility

Six (6) of the 11 non-beneficiaries are aware of an organization. Of these, 27% are aware of the existence of cooperatives, 18% are aware of farmers' association, and the rest know fishermen's association and irrigators' association.

Nine (9) of the 11 entrepreneurs were approached by credit facility. These credit facilities include cooperatives banks, private commercial banks, cooperatives, and government

banks. The least mentioned facilities were micro financial institutions and private traders and individuals. Of these (9) nine entrepreneurs, only seven (7) got loans mostly from cooperative banks and few from rural banks, cooperatives, government banks, and micro finance institutions. Moreover, all these loans were used for farming related businesses.

The MSE non-beneficiaries perceived that loans from formal financing institutions do not require too many documents; do not require long time from application to approval, interest rate is high, the agreement and terms of the loan are too difficult to understand, amount approved for loan is too low; loan are released in a short time, and loans are released in several tranches. On the other hand, the non-beneficiary MSEs are not fully convinced whether the loan formal institutions have short repayment terms and that the approval of the loan is left to the discretion of officers.

Loan from informal financing institutions is perceived by the MSE non-beneficiaries to have less documentary requirements, requires short processing time, does not require long time to release, interest rate is high, short repayment period, agreement and terms is easy, loanable amount is low, released in a single tranche, and that the loan approval lies on the discretion of officers.

#### 4.3.4.4 Gender-based decision making and perception on gender roles

Both male and female owners, according to the MSE male non-beneficiaries, decide on when to borrow, how much to borrow, where to borrow, and where to borrow. Moreover, both husband and wife prepare the application document and facilitate the repayment of loan as well. For all these decisions to make, the female manager and both male and female owners of the enterprise, decide about the loan according to the female MSE non-beneficiaries.

Men and women MSEs strongly agreed to have greater self-confidence in managing a business enterprise. The data also show a higher percentage of women who strongly agree that they are capable of using the income for family needs and understand that the division of work between husbands and wives should be fair and acceptable both sides. But a lower percentage (30%) of female MSE non-beneficiaries somewhat agree to have less control of factors of production such as land, labor, credit, training, marketing, and other services.

#### 4.3.4.5 Investments

One third of the MSE non-beneficiaries would like to invest in office building while one would like to invest in a lot where to build the office. In the next five years, the MSE non-beneficiaries intend to invest in livestock farming (45%), crop farming (19%), and poultry raising (9.09%). The MSE non-beneficiaries require PHP2.5 million for crop farming, PHP1.7 million on livestock farming, PHP100,00 on poultry raising, and PHP500,000 for fishery production.

#### 4.3.4.6 Nature and extent of access to capacity building and government programs

More than 70% of MSE non-beneficiaries are not aware of any capacity development. For those who are aware, the capacity building topics were about crop livestock production (50%), capacity development for organization (25%), food safety (25%), and processing of agricultural commodities (25%). All of these capacity development enhancements were provided by the local government units and private companies.

More than half of the MSE non-beneficiaries have attended trainings, workshops, and seminars. The topics included crop, livestock and poultry production, innovations in

agriculture, and processing of agricultural commodities. The non-beneficiaries still want to attend fora on poultry, livestock, and crop production.

One-third of the non-beneficiaries prefer the government loan facility because it gives more favorable consideration in terms of timeliness of loan disbursement, amount of loan availed, length of the repayment period, manner of loan repayment, and no penalty for delayed repayment.

The most important attributes considered by MSE non-beneficiaries when choosing where to loan are the amount of loan, timeliness of loan, manner of loan repayment, and without penalty for delayed repayment.

#### **4.4 Factors Affecting the Repayment of Agricultural Credit**

##### *4.4.1 Borrowers*

Results from the focus group discussions among beneficiaries showed that the factors that would influence borrowers in repaying their agricultural credit were loan application requirements, type of loan (i.e., individual or group lending), loan disbursement scheme, repayment period, financial management advice provided, monitoring activities conducted, and crop performance. The loan application requirements, having an individual loan, a longer repayment period, provision of financial management and technical training on crop management, and conduct of regular monitoring activities have a positive relationship to loan repayment.

Loan application requirements which include good credit and financial standing, approval from wife/husband, and presence of co-makers assure lending institutions that the loan will be paid. In terms of the type of loan, there is higher repayment among individual loans unlike in group lending which could affect all its co-borrowers. As mentioned by the groups in Cebu, Misamis Oriental, and Occidental Mindoro, when borrowers were in group lending as offered by the Saradit na Kristiyanong Komunidad Farmers, others were not diligent and punctual in paying their loans which were risky and could negatively affect the credit standing of its members. One borrower mentioned that she was unable to avail another loan because one of their group's members who operated a three-hectare farm; hence, the availed loan was higher than those who had one hectare only. Unfortunately, this farmer was unable to pay his loan causing the disqualification of the other group members even if they had fully paid their loan to apply for.

Borrowers preferred longer or yearly repayment periods instead of quarterly. By having longer repayment periods, they can gradually pay their loans. Also, the provision of capacity building activities in financial literacy, wherein borrowers were taught the proper way of managing their finances and loans, has a positive effect on loan repayment. In addition, the conduct of regular monitoring activities to check their situation, remind and collect loan payments was helpful in keeping track of their activities and assuring loan repayments. Conducting training on crop management may result in good crop performance which can positively affect loan repayment.

On the other hand, preferred loan disbursement schemes vary between borrowers. Other borrowers would choose full disbursement in cash in order to purchase the necessary material inputs for their businesses and budget their funds. When borrowers are able to buy good quality inputs, they can earn higher which increases their capability for loan repayment. On the contrary, other borrowers prefer disbursements in tranches so they can budget the loan and avoid using it for other purposes. Lastly, some borrowers preferred loan disbursement in both cash and in-kind through the provision of material inputs (50-50) since material inputs that can be purchased outside the cooperative were more expensive.

#### *4.4.2 Non-borrowers*

Similar perceptions were viewed from discussions among non-beneficiaries except for mentioning that they prefer zero percent to minimal interest rates in availing a loan for their agricultural livelihood. Also, gender specific preference in the disbursement schemes was stated by the group in Camarines Sur where men would prefer full loan disbursement while women prefer disbursement in tranches in order to manage the funds.

## 5 SUMMARY

### 5.1 ANYO Beneficiaries and Non-Beneficiaries

Majority of the ANYO small farmer and fisherfolk beneficiaries and non-beneficiaries' age ranged from 36 to 55 years old with an average of 46 years among beneficiaries and 47 years for non-beneficiaries. These numbers are lower compared to the average reported age of Filipino livestock and poultry raisers which is 49 years old. More than half of the respondents were female, and most are married for both beneficiaries and non-beneficiaries. Majority of both beneficiaries (94%) and non-beneficiaries (97%) are not members of an indigenous group. Most of the beneficiaries have around 7 to 14 years of formal education, and 7 to 10 years among non-beneficiaries.

For farming and related characteristics, the beneficiaries have slightly shorter number of years engaged in farming, more are aware of cooperatives than farmers association but about 90% of both respondents are members of cooperatives. The other organizations which both types of respondents are members include farmers and irrigators associations. It should be noted that those who never engaged in farming were fisherfolks.

Micro financial institutions (MFIs) followed by cooperatives are the most popular facility for both beneficiaries and non-beneficiaries. On the other hand, the least known facilities are government financial institutions (GFIs) and non-government organizations (NGOs). Both beneficiaries and non-beneficiaries are aware of the various types of lending facilities due to information from friends and relatives.

Majority of the beneficiaries and non-beneficiaries preferred government lending facility as source of credit. This is largely due to the fact that more than two-thirds of the beneficiaries and non-beneficiaries perceived that government loan facility gives more favorable consideration in terms of: 1) timely disbursement of loan; 2) amount of loan; 3) length of repayment period; 4) manner of loan repayment; 5) no penalty for late repayment; and, 6) no penalty for non-repayment at all. Related to this are the attributes that the SFFs would consider in choosing where to apply for loan.

However, there are indications that more non-beneficiaries got their information on GFIs from farmers and co-workers. MFIs and private lenders/traders are the financial institutions which both beneficiaries and non-beneficiaries have loans. It can be observed that more beneficiaries have loans with institutions like GFIs and cooperatives, while MFIs and private traders/individuals among non-beneficiaries. Very few mentioned loan sharks or "5-6" loan providers as their source of loan.

Both beneficiaries and non-beneficiaries perceived that loans from formal sources have higher interest rate which can be released in several tranches. It is surprising to note that both beneficiaries and non-beneficiaries perceived that the decision to grant loan from formal sources are decided arbitrarily.

Both husband and wife decide when to borrow loan, how much to borrow, where to borrow, how the loan proceeds will be used. But the wives more than the husbands who decide on preparing the loan documents, processing the loan, and facilitating the payment of loans.

Regardless of sex and type of beneficiary, the respondents strongly agree that the division of work between husband and wife should be fair and acceptable to both parties to have greater self-confidence in managing their business enterprise. Varied responses were

acquired among respondents in terms of control on the factors of production and capability of using the income for their family needs.

The mean expenditure on food was highest for both beneficiaries (PHP7,059.30) and non-beneficiaries (PHP6,581.86) followed by education and utilities expenditure. On the other hand, expenditure on clothing and taxes was the lowest.

Majority of the beneficiaries and non-beneficiaries are engaged into planting of annual crops, followed by livestock raising, fishing, and perennial crop planting. Highest farm income is acquired from fishing (PHP1,282,361.97) followed by planting annual crops, livestock raising, and perennial crop planting.

## **5.2 KAYA Beneficiaries and Non-Beneficiaries**

On the average, the KAYA beneficiaries, and non-beneficiaries, are less than 30 years old, majority are male, married, more than 90% have reached tertiary level of education, engaged in farming for less than 10 years, and more than half are members of an organization. KAYA beneficiaries are more aware of formal loan facility like cooperative banks, government facility, and private commercial banks. The beneficiaries and non-beneficiaries learned both formal and informal loan facilities from friends and relatives. Majority of both beneficiaries and non-beneficiaries used their loans not only for farming business, but also household needs.

The beneficiaries more than the non-beneficiaries perceived that loan from formal sources required too many documents, longer time to process the loan from application to approval, release of loan is too long, the agreement and terms are complicated, loans are released in several tranches. However, both beneficiaries and non-beneficiaries perceived that interest on loan from formal sources are higher than informal sources. On the other hand, the data show that more than half of the non-beneficiaries did not express their perception on the document requirements, repayment terms, loan releases, and how loan from informal sources are decided.

The decision makers differ for beneficiaries and non-beneficiaries when availing loan. For the beneficiaries, other male adults make the decision in all aspects of loan availment. On the other hand, a combination of other female adults and both husband and wife decide on when to borrow, how much to borrow, where to borrow, who prepares the documents or requirements, who process the loan, how the loan proceeds will be used, and who facilitates the loan payment.

On the question regarding gender roles, both beneficiaries and non-beneficiaries have no idea on gender roles because majority of them are not married. This finding is consistent with the previous discussion on the decision-making.

Both respondents spent their income mostly on food followed by education. For their agri-based enterprise, the average expenditure on livestock/poultry raising was highest compared to crop farming and fishing.

Investment on house and house and lot was highest for both beneficiaries and non-beneficiaries. Investment on health insurance was third. Meanwhile, both respondents intend to invest in the next five years in livestock raising, crop farming, and food/beverage. And these are the enterprise that need high capital requirements. Moreover, the estimated amount of investment was higher for beneficiaries than non-beneficiaries.

Beneficiaries and non-beneficiaries prefer to get their loan from government facility which gives more favorable consideration to timely release of loan, amount of loan availed,

repayment period, manner of loan repayment, and no penalty for delayed repayment and non-repayment.

For both respondents, the most important attributes to be considered in choosing where to apply for a loan were timeliness of loan, amount availed, and length and manner of repayment.

### **5.3 MSE Beneficiaries**

On the average, MSE beneficiaries are 49 years old, majority are males, married, and are not members of any indigenous group. On average, MSE beneficiaries attended formal schooling for 14 years and have reached tertiary level of education. Majority are owners of their enterprise.

Two-thirds of the MSE beneficiaries are sole proprietors of their enterprise while more than 40% of the MSEs are micro and small enterprises while about 10% are medium and large enterprises. The enterprise mean asset was computed at PHP18.16 million and have been engaged in agri-related production than value adding activities for 13 years.

The MSE beneficiaries perceived that required documents from formal financing institutions are quite many, approval process is too long, takes time from approval to release, repayment term is too short, low amount of loan, and loans are released in tranches. However, the MSEs beneficiaries are not really decided as to whether the decision to grant a loan or not are not standardize and left to the discretion of officers and that the agreement and terms are too difficult to understand or complicated.

Regarding the informal financing institutions, the MSEs respondents perceived the document requirements are not too many, processing is short, does not take long to release the loan from the time it was approved, repayment term is too short, the loan agreement and terms is not too complicated, the amount of loan is not too low, and the loan is released at one time. On the other hand, the MSEs are in strong agreement that interest rate from informal financing institution is high.

The male MSEs respondents reported that the male manager or owner are the ones who decide on when to borrow, how much to borrow, where to borrow, when to borrow, and who facilitates the processing and repayment of loan. But for female owners or managers of enterprises, the female managers and owners decide on when to borrow, how much to borrow, when to borrow, and who facilitates the processing and repayment of loan. Moreover, another 43% reported that both male and female owners decide when availing loan.

Majority of both male and female MSEs respondents strongly agree that they are capable of using their income for the needs of the family and that the division of labor between husbands and wives should be fair. Fifty-five percent of male respondents somewhat agree and strongly agree that they have less control on factors of production such as land, labor, credit, training, marketing, and other services which is somehow consistent with the higher percentage of female MSEs respondents who stated that they have greater confidence in managing their business.

The respondents have attended capacity building activities related to crop, livestock, and poultry production, organizational development, farm management, product enhancement, entrepreneurship, and farm tourism. The topics which the MSE respondents would like to attend are marketing farm management and capacity development.

Bank charges and fees represent the highest expense of MSEs followed by taxes while the least expense reported is for utilities. Crop production is still the most popular type of investment reported by the MSEs beneficiaries. They intend to invest in crop farming followed by livestock farming, trade and retail, and food and beverage.

The MSEs beneficiaries preferred to get their loan from government loan facility. The MSEs beneficiaries perceived that the GFIs give the most favorable consideration in extending loan repayment. The amount of loan is the most important consideration for MSEs when applying for loan.

## 6 CONCLUSION

### 6.1 Relevance, Effectiveness, and Sustainability of ANYO and KAYA Programs

Based on the KIIs and FGDs, ANYO and KAYA loan programs served as great opportunity among beneficiaries to improve the agricultural livelihood of SFF and to promote the engagement of youth in agriculture-based enterprise. It helped the cooperatives who served as PLCs to increase the number of their members and earn additional income from collecting the processing fees. In terms of effectiveness, these loan programs are very functional as it served its purpose in providing accessible and affordable credit for financing capital requirements in agricultural livelihood activities among respective target beneficiaries due to its long repayment period, substantial loanable amount, and zero interest rates.

With regards to sustainability, the loan programs can be certainly sustained given that beneficiaries pay back their loans to PLCs. However, there was a challenge among PLCs with respect to the expenses incurred by regularly monitoring the beneficiaries and compensating the collection officers. The 3% processing fee was not sufficient to sustain their operations. Without regular monitoring activities, the situation of the borrowers cannot be tracked, and loan repayment collection becomes challenging. In addition, difficulties were encountered in identifying potential beneficiaries of the KAYA program.

Therefore, ANYO and KAYA loan programs can be considered relevant, effective, and sustainable among beneficiaries and PLCs. Though the programs' sustainability was being questioned due to the challenges faced by the PLCs on where to get the fund to sustain its operation given that these PLCs can only charge 3% as processing fee. There are other challenges which ACPC needs to address to enhance the implementation of not only these programs but also other programs in the pipeline. These are as follows:

#### 6.1.1 *Perceived too many documentary requirement from formal sources*

The ANYO and KAYA respondents perceived that loans from formal institutions require too many documentary requirements compared to informal sources that very few documents are required. Although not expressed by all PLCs, the preparation of the farm plan and budget was considered as added documentation requirement.

#### 6.1.2 *Timely loan repayment*

The major challenge mentioned by the PLCs is the repayment of loan. Despite the zero-loan interest, and the longer repayment period, PLCs expressed their apprehension if the farmers can settle their loan on time, particularly in areas often ravaged by typhoon and flooding. There were some PLCs who were optimistic as shared by a representative that with longer repayment period "...mahaba yung panahon na makakabwelo yung isang farmer na nanghiram..." (there is longer time for the farmer-borrower to recuperate from losses). Moreover, a PLC representative mentioned that their experience of 100% repayment in the PLEA program is a good indication that borrowers will pay.

The factors that hamper borrowers in repaying their agricultural credit were loan application requirements, type of loan (i.e., individual or group lending), loan disbursement scheme, repayment period, financial management advice provided, monitoring activities conducted, and crop performance.

### *6.1.3 Late release of loan*

One of the challenges reported was the late release of loan as shared by a PLC representative and the majority of the beneficiaries and non-beneficiaries of all programs. In fact, it is one of the major attributes being considered in the availment of loans. Fortunately, for some beneficiaries their PLC provided in advance the needed production inputs.

### *6.1.4 Incomplete and mixed understanding of the ANYO and KAYA loans*

All the beneficiary respondents are aware that ANYO and KAYA loans are zero interest with five-year repayment period but the loanable amount depends on the estimates indicated in their business plan. However, in all FGDS there were questions such as: 1) “pag nabayaran ko ang loan, pwede pa ba ako ulit magloan?” (if I have fully repaid the loan, can I again apply for a loan?); 2) pwede ko bang gamitin ulit ang pera at hindi muna bayaran ang loan (can I use again the loan and do not pay the loan first); and 3) “pwede ko bang hintayin ang limang taon bago ako magbayad (will I wait for five years to pay the loan).

Many of the ANYO beneficiaries were also PLEA beneficiaries which could be the cause of confusion. Some beneficiaries claimed to have been paying the PLC staff for monitoring the program implementation. It is also indicated in the guidelines of ANYO and KAYA that the only fee the beneficiaries should pay is the 3% processing fee.

### *6.1.5 Limited credit programs for other beneficiaries*

Many ANYO and KAYA beneficiaries were also beneficiaries of the PLEA program of ACPC. One of the reasons shared by the PLC representatives during the key informant interview are their proven reliability, capacity, and attitude of the previous loan beneficiaries that they were also the one selected for the ANYO program. This is understandable but there also other beneficiaries who are in need of financial assistance. In fact, one PLC extended ANYO to the PLEA beneficiaries.

### *6.1.6 Inadequate information dissemination on the loan programs of government banking institutions*

Beneficiaries and non-beneficiaries are least aware of government banks as source of loans for both beneficiaries and non-beneficiaries.

## **7 RECOMMENDATIONS**

### **7.1 Reiterating the Importance of Documentation in Obtaining Loans**

The ACPC through the PLCs should impart the importance of the plan and budget as basis of the amount of loan to be granted to the beneficiaries. Moreover, this should be seen as a form of capacitating the farmers which, hopefully, would continue after the project.

### **7.2 Sustained Partnership with the Partner Lending Conduits**

The PLCs are allowed to charge 3% processing fee for every loan released. There is a need to revisit this policy. The PLCs incurred expenses from monitoring the beneficiaries, providing assistance in the preparation of farm plan and budget, and documentation; hence, the 3% charge may not be sufficient.

### **7.3 Better Loan Repayment**

According to the discussions among beneficiaries, lending conduits could assist the borrowers by implementing longer repayment periods and provision of penalty clauses in the agreement/form. On the other hand, non-beneficiaries have mentioned implementing alternative payment modes such as GCash<sup>6</sup> could encourage other borrowers who have constraints in paying directly to the offices to repay their loans. It was also mentioned to study the applicable repayment periods as situations vary between borrowers, and implement lower interest rates. Lastly, cooperatives could assist their members by buying their products/harvest to minimize transportation costs which would increase their net income resulting in higher capability for loan repayment.

Another recommendation was conducting regular monitoring activities and seminars on loan management and crop management, higher loanable amounts, and longer repayment periods could increase the capabilities of borrowers to repay their loans in full amount and on schedule. The group from Cebu recommended repaying the loan directly to the cooperative instead of the loan collector because some loan collectors would not remit the collected loan repayments. On the other hand, the group from Quezon province stated that high price of material inputs such as fertilizer and pesticide hindered them in repaying their loans; hence, they need a larger amount of capital to operationalize and earn sufficient income to repay the loan.

### **7.4 Timely Release of Loan**

Coordination with the PLCs should be improved such that the release of loans can be done as soon as possible. Particularly for vegetable growers, the timely release of loan is crucial as the price of their produce fluctuates markedly; hence, timing is very important. This is important because it defeats the purpose of zero loan interest from ANYO and KAYA loans because the cooperative or association provides the inputs first with interest.

### **7.5 Enhanced Information Dissemination**

Through the PLCs, the beneficiaries' activities should be organized to inform the borrowers and the would be borrowers of the specific terms of the loan. This could be done from the

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<sup>6</sup> GCash is a mobile wallet issued by Filipino telco Globe Telecom. Customers can use GCash to shop online and in-store, send money, top up mobile phone credits and pay bills

time applications are filed until the loans are released. Information and communication materials translated into the local dialects should be distributed.

#### **7.6 Expansion of Possible Loan Beneficiaries**

Non-members of organizations should also be allowed to avail the programs of ACPC. As long as they can meet all the requirements, qualified farmers and fisherfolks should be also be provided with loan.

#### **7.7 Promotion of government banking facilities as loan facilities**

There is a need for GFIs to enhance marketing and communication efforts to promote government financial institutions' function as a loan facility.

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## 9 APPENDICES

### Appendix A. Beneficiary Questionnaire for ANYO Regular, SWINE R3, OFW, Agripinay, and Project Ascend

Identification number					

#### BASELINE STUDY OF AGRI-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agricultural (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.

#### Greetings!

I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_  
Signature of Respondent \_\_\_\_\_

Time started: \_\_\_\_\_  
Time ended: \_\_\_\_\_

Date \_\_\_\_\_ (month/day/year)

**BASELINE STUDY OF AGRI-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS  
 (KAYA) PROGRAMS**

**AGRI-NEGOSYO LOAN (ANYO) QUESTIONNAIRE FOR BENEFICIARY**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_  
 To be filled up by Survey Team Leader:  
 ACPC Program: \_\_\_\_\_ Type of borrower: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Before participation in ANYO loan**

**A. SOCIO-ECONOMIC PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**A9. How long have you been engaged in farming? [ ] years (put -999 if never engaged in farming)**

	<b>A10. Which of these organizations are you aware of in your municipality?</b>	<b>A11. Which of these organizations are you a member of? (Both active or inactive)</b>	<b>A12. Name of Organization</b>	<b>A13. Benefits</b>
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	<b>-666 Skip to profile of household</b>			

Codes:

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/ tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/ branding	9- Marketing/ Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666-None

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**PROFILE OF HOUSEHOLD**

No.	A14 Name of Household Members (from oldest to youngest, including the respondent) <i>(Last Name, First Name, M.I)</i>	A15 Age (prior to ANYO loan)	A16 Worked for pay over the past 7 days?	A17 Nature of work	A18 Type of work (Multi response allowed)	A19 Average monthly income (in Php)	
1					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
2					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
3					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
4					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
5					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
6					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
7					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
8					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
9					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
10					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
11					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
12					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
13					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
14					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
15					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
16					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
17					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
18					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	

Codes:

<b>A16:</b>	0-No	1-Yes	-777-Don't Know	9-Ref			
<b>A17:</b>	1-Fulltime (40 hours a week)	2-Part time (less than 40 hours a week)	-777-Don't Know	9-Ref			
<b>A18:</b>	1-Crop Farming	2-Livestock/Poultry Raising	3-Fishing	4-Forestry and Hunting	5-Skilled labor	6-Unskilled labor (farming-related)	7-Unskilled labor (non-farming)
	8-Professional practice	9-Self-employed/Business Operator (non-farming)	10-Government employee	11-Government official	12-OFW	13-Others, specify	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**B. CREDIT NEEDS**

**B1.a. Household Expenses**

No.	Type	Amount (in PhP)
1	Food ( <i>monthly</i> )	
2	Education (tuition, transportation, allowance) ( <i>monthly</i> )	
3	Medical ( <i>annual</i> )	
4	Utilities and other household expenses (water, electricity, LPG, communication, household operation, house rental, house repairs) ( <i>monthly</i> )	
5	Transportation (going to and from work, market and errands, include gasoline for car, etc.) ( <i>monthly</i> )	
6	Clothing ( <i>annual</i> )	
7	Recreation/personal (personal care and recreation) ( <i>monthly</i> )	
8	Taxes ( <i>annual</i> )	
9	Other, specify	

**B1.b. Farming/Fishing Expenses (Annual)**

		Amount (in PhP)
	<b>CROP FARMING</b>	
1	Training/education	
2	Permits/licenses	
3	Land preparation ( <i>labor and/or machinery, fuel expense</i> )	
4	Production inputs ( <i>seeds, fertilizer, herbicide/pesticide</i> )	
5	Production labor ( <i>planting &amp; maintenance</i> )	
6	Harvesting ( <i>labor and/or machinery expense</i> )	
7	Threshing ( <i>labor and/or machinery expense</i> )	
8	Drying ( <i>labor and/or machinery expense</i> )	
9	Milling ( <i>labor and/or machinery expense</i> )	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
	<b>LIVESTOCK RAISING (Annual)</b>	
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
	<b>FISHING (Annual)</b>	
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Do you own the following? 1-YES 0-NO</b>	
House		
House lot		
Education Insurance		
Health Insurance		
Property Insurance		
Stocks		
<b>BUSINESS PLAN</b> <i>(Which of the following do you intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (in PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>C. CREDIT AWARENESS</b>									
<b>C1. Are you aware of any <u>loan facility/program</u> (both formal and informal) in your municipality? [ ] 0-No, skip to D      1-Yes, fill-out table below</b>									
	Loan facility/program	C2 Awareness	C3 Year became aware	C4 Source of awareness (Encircle all applicable in code C4)	C5 Name of conduit	C6 Loanable amount (Php)	C7 Interest rate (%)	C8 Repayment term (Code C8)	C9 Maturity term (C9)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					
Codes:									
<b>C2</b>	0-No	1-Yes							
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify				
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify	
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify		
Note: Before participation in ANYO loan					Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None				
Page 7 of 15									

**REVISED FINAL REPORT**

<b>D. CREDIT AVAILMENT AND UTILIZATION</b>								
Of the following loan <b>facility/program</b> you are aware of, which of them do you currently have a loan taken out from?								
	Loan facility/program	D1 Currently has a loan taken out from (Code D1)	D2 If code 1 in D1: Name of facility/program:	D3 Loan amount	D4 Name of conduit	D5 Requirements submitted (write all applicable <i>codes separated by comma</i> ) (Code D5)	D6 Loan term	D7 Intended use (Code D7)
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							
<b>Codes:</b>								
<b>D1</b>	0-No	1-Yes						
<b>D5</b>	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
<b>D6</b>	Put number of years; if less than 1 year put 0							
<b>D7</b>	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	
Note: Before participation in ANYO loan <span style="margin-left: 200px;">Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None</span>								

**D8.** Please allocate the proceeds of the loan you have taken out from **loan facility/program(s)** in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
<b>Farm Business</b>				
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	<b>Non-farm business</b>	%	%	%
6	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
	<b>Total (should be 100%)</b>	%	%	%

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question **D7**: if the respondent answered **only** code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Which of the following statements apply to you on deciding not to avail of any loan from any source, for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.

**D10.** Which of the following statements apply to you (and your spouse or business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	9
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	9
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	9
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	9
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	9
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	9
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	9
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	9
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	9

**E2.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

E4		E5a	E5b	E5c	
Item	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

#### F. GENDER ROLES

Concerns	F1. Male	F2. Female	F3. Both	F4
				Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

Codes:

<b>F1</b>	1-husband	2-son	3-other adult male, identify:
<b>F2</b>	1-wife	2-daughter	3-other adult female, identify:
<b>F3</b>	1-husband and wife	2-others, identify:	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

F5. On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Some-what disagree	Neither agree nor disagree	Some-what agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**G. CAPACITY DEVELOPMENT**

**G1.** Before participation in ANYO loan, are you aware of any activities?  0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

**G2.** Have you attended any trainings/seminars/workshop for the past two years?  0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			
3			

**G3.** What training topic/concern would you like to attend in the future and how it should be delivered?

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None



**Appendix B.** Non-beneficiary Questionnaire for ANYO Regular, SWINE R3, OFW, Agripinay, and Project Ascend

Identification number					

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS  
FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS**

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agricultural (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.

*Greetings!*

*I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.*

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_ Time started: \_\_\_\_\_  
Signature of Respondent \_\_\_\_\_ Time ended: \_\_\_\_\_  
Date \_\_\_\_\_ (month/day/year)

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS  
 (KAYA) PROGRAMS**

**AGRI-NEGOSYO LOAN (ANYO) QUESTIONNAIRE FOR NON-BENEFICIARY**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_

To be filled up by Survey Team Leader:  
 Name of Loan Program: \_\_\_\_\_ Name of Conduit: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Reference period is before October 2020**

**A. SOCIO-ECONOMIC PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

**A9. How long have you been engaged in farming?** [ ] years (put -999 if never engaged in farming)

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	A10. Which of these organizations are you aware of in your municipality?	A11. Which of these organizations are you a member of? (both active or inactive)	A12. Name of Organization	A13. Benefits
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	-666 <i>Skip to profile of household</i>			

**Codes:**

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/branding	9- Marketing/Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666- None

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None



**B. CREDIT NEEDS**

**B1.a. Household Expenses**

No.	Type	Amount (in PhP)
1	Food ( <i>monthly</i> )	
2	Education (tuition, transportation, allowance) ( <i>monthly</i> )	
3	Medical ( <i>annual</i> )	
4	Utilities and other household expenses (water, electricity, LPG, communication, household operation, house rental, house repairs) ( <i>monthly</i> )	
5	Transportation (going to and from work, market and errands, include gasoline for car, etc.) ( <i>monthly</i> )	
6	Clothing ( <i>annual</i> )	
7	Recreation/personal (personal care and recreation) ( <i>monthly</i> )	
8	Taxes ( <i>annual</i> )	
9	Other, specify	

**B1.b. Farming/Fishing Expenses (Annual)**

		Amount (in PhP)
	<b>CROP FARMING</b>	
1	Training/education	
2	Permits/licenses	
3	Land preparation ( <i>labor and/or machinery, fuel expense</i> )	
4	Production inputs ( <i>seeds, fertilizer, herbicide/pesticide</i> )	
5	Production labor ( <i>planting &amp; maintenance</i> )	
6	Harvesting ( <i>labor and/or machinery expense</i> )	
7	Threshing ( <i>labor and/or machinery expense</i> )	
8	Drying ( <i>labor and/or machinery expense</i> )	
9	Milling ( <i>labor and/or machinery expense</i> )	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
	<b>LIVESTOCK RAISING (Annual)</b>	
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
	<b>FISHING (Annual)</b>	
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Do you own the following? 1-YES 0-NO</b>	
House		
House lot		
Education Insurance		
Health Insurance		
Property Insurance		
Stocks		
<b>BUSINESS PLAN</b> <i>(Which of the following do you intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (in PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**C. CREDIT AWARENESS**

**C1.** Are you aware of any **loan facility/program** (both formal and informal) in your municipality? [  ] 0-No, skip to D      1-Yes, fill-out table below

	Loan facility/program	C2 Awareness	C3 Year became aware	C4 Source of awareness (Encircle all applicable in code C4)	C5 Name of conduit	C6 Loanable amount (Php)	C7 Interest rate (%)	C8 Repayment term (Code C9)	C9 Maturity term (C10)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					

Codes:

<b>C2</b>	0-No	1-Yes							
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify				
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify	
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify		

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**D. CREDIT AVAILMENT AND UTILIZATION**

Of the following loan **facility/program** you are aware of, which of them do you currently have a loan taken out from? If answer is No in D1, proceed to G1.

	Loan facility/program	D1 Currently has a loan taken out from (Code D1)	D2 If code 1 in D1: Name of facility/program:	D3 Loan amount	D4 Name of conduit	D5 Requirements submitted (write all applicable codes separated by comma) (Code D5)	D6 Loan term	D7 Intended use (Code D7)
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							

Codes:

D1	0-No	1-Yes						
D5	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
D6	Put number of years; if less than 1 year put 0							
D7	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**D8.** Please allocate the proceeds of the loan you have taken out from loan facility/program(s) in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
	<b>Farm Business</b>			
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	<b>Non-farm business</b>	%	%	%
6	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
	<b>Total (should be 100%)</b>	%	%	%

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question **D7**: if the respondent answered **only** code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Which of the following statements apply to you on deciding not to avail of any loan from any source, for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.

**D10.** Which of the following statements apply to you (and your spouse or business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	-777
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	-777
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	-777
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	-777
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	-777
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	-777
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

**E2.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

Item	E4		E5a	E5b	E5c
	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

#### F. GENDER ROLES

Concerns	F1. Male	F2. Female	F3. Both	F4 Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

Codes:

<b>F1</b>	1-husband	2-son	3-other adult male, identify:
<b>F2</b>	1-wife	2-daughter	3-other adult female, identify:
<b>F3</b>	1-husband and wife	2-others, identify:	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

F5. On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**G. CAPACITY DEVELOPMENT**

**G1. Before October 2020, are you aware of any activities?**  0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

**G2. Have you attended any trainings/seminars/workshop for the past two years?**  0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			
3			

**G3. What training topic/concern would you like to attend in the future and how it should be delivered?**

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None



### Appendix C. Beneficiary Questionnaire for ANYO MSE

Identification number					

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS  
FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS**

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agricultural (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.

*Greetings!*

*I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.*

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_ Time started: \_\_\_\_\_  
Signature of Respondent \_\_\_\_\_ Time ended: \_\_\_\_\_

Date \_\_\_\_\_ (month/day/year)

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS  
 (KAYA) PROGRAMS**

**AGRI-NEGOSYO LOAN (ANYO) QUESTIONNAIRE FOR BENEFICIARY  
 (MSEs)**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_  
 To be filled up by Survey Team Leader:  
 ACPC Program: \_\_\_\_\_ Type of borrower: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Before participation in ANYO Loan**

**A. RESPONDENT'S PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

**A8.c. Position in the enterprise/SME:** [ ]

**A8.c.1. Number of years in the current position:** [ ]

**A8.c.2. Number of years with the enterprise/SME:** [ ]

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**AA. ENTERPRISE PROFILE**

**AA1. Type of enterprise:** [ ] 1-Sole proprietor 2-Partnership 3-Corporation 4-Farmers/Fishers Cooperative  
 5- Farmer/Fishers Association

**AA1.1 If answer is 1, 2 or 3, what is the enterprise's category?** [ ] 1-Micro 2-Small

*[Note to enumerator: If the respondent does not know the enterprise's category, please ask the asset size: assets not exceeding PhP3.0 million are categorized as "Micro", assets more than PhP3.0 million but less than PhP15.0 million are categorized as "Small".*

**AA1.1a** How much is your enterprise/organization's total asset? PhP \_\_\_\_\_

**AA1.1b** For sole proprietors, partnership and corporation, how many employees do you have? \_\_\_\_\_

**AA1.1c** For cooperatives/associations, how many members do you have: \_\_\_\_\_

**AA2.** When was your enterprise/organization established? \_\_\_\_\_ (mm/yyyy)

**AA3.** Location (Barangay, Municipality, Province) \_\_\_\_\_

**AA4.** Contact Number: \_\_\_\_\_

**A9.** How long has you enterprise/organization been engaged in farming or agri-fishery-based activity (such as processing, marketing, etc.)? [ ] years

**A9.1.** What are the income-generating activities of your enterprise/organization? (put 1 to all applicable answers)

- [ ] 1. Agri-fishery production (specify commodity/s: \_\_\_\_\_)
- [ ] 2. Processing of agri-fishery products
- [ ] 3. Marketing of agri-fishery commodities/products
- [ ] 4. Others, specify: \_\_\_\_\_

	<b>A10. Which of these organizations are you aware of in your municipality?</b>	<b>A11. Which of these organizations are you a member of? (Both active or inactive)</b>	<b>A12. Name of Organization</b>	<b>A13. Benefits</b>
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	<b>-666 skip to profile of household</b>			

Codes:

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/ tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/ branding	9- Marketing/ Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666-None

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**B. CREDIT NEEDS OF THE ENTERPRISE**

**B1.a. Enterprise/Organization Expenses**

No.	Type	Amount (in PhP)
1	Utilities and other expenses (water, electricity, communication, office rental, office repairs, supplies) <i>(monthly)</i>	
2	Compensation (salaries, honorarium, other benefits of employees) <i>(monthly)</i>	
3	Transportation (include fuel for enterprise/organization vehicle, etc.) <i>(monthly)</i>	
4	Taxes <i>(annual)</i>	
5	Repairs and Maintenance	
6	Bank charges/fees	
7	Rent	
8	Other operating expenses, specify:	

**B1.b. Farming/Fishing Expenses (Annual)**

	<b>CROP FARMING</b>	Amount (in PhP)
1	Training/education	
2	Permits/licenses	
3	Land preparation <i>(labor and/or machinery, fuel expense)</i>	
4	Production inputs <i>(seeds, fertilizer, herbicide/pesticide)</i>	
5	Production labor <i>(planting &amp; maintenance)</i>	
6	Harvesting <i>(labor and/or machinery expense)</i>	
7	Threshing <i>(labor and/or machinery expense)</i>	
8	Drying <i>(labor and/or machinery expense)</i>	
9	Milling <i>(labor and/or machinery expense)</i>	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
	<b>LIVESTOCK RAISING (Annual)</b>	
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
	<b>FISHING (Annual)</b>	
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Does your organization own the following? 1-YES 0-NO</b>	
Office building		
Lot where the office is built		
Other land/lot, specify: _____		
Others, specify: _____		
<b>BUSINESS PLAN</b> <i>(Which of the following does your organization intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (in PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**C. CREDIT AWARENESS**

**C1.** Were you approached to avail credit of any loan facility/program (both formal and informal) in your province? [  ]0-No, skip to D. 1-Yes, fill-out table below

	Loan facility/program	C2 Were you approached to avail credit from (loan facility/program)?	C3 Date when you were approached (mm/yyyy)	C4 Who approached you/your organization? (Encircle all applicable in code C4)	C5 Name of conduit	C6 Loanable amount (Php)	C7 Interest rate (%)	C8 Repayment term (Code C8)	C9 Maturity term (C9)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					

Codes:

<b>C2</b>	0-No	1-Yes						
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify			
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify	

Note: Before participation in ANYO loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>D. CREDIT AVAILMENT AND UTILIZATION BY THE ENTERPRISE</b>								
Of the following loan <b>facility/program</b> wherein the enterprise was approached to join/participate, which of them was availed by the enterprise?								
	D1	D2	D3	D4	D5	D6	D7	
Loan facility/program	Currently has a loan taken out from (Code D1)	If code 1 in D1: Name of facility/program:	Loan amount	Name of conduit	Requirements submitted (write all applicable <i>codes</i> separated by <i>comma</i> ) (Code D5)	Loan term	Intended use (Code D7)	
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							
<b>Codes:</b>								
<b>D1</b>	0-No	1-Yes						
<b>D5</b>	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
<b>D6</b>	Put number of years; if less than 1 year put 0							
<b>D7</b>	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	

Note: Before participation in ANYO loan Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

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**D8.** Please allocate the proceeds of the loan you have taken out from loan facility/program(s) in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
<b>Farm Business</b>				
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	Acquisition of machinery/equipment (to be used for agri-fishery-based activities)	%	%	%
6	Construction of facility (to be used for agri-fishery-based activities)	%	%	%
7	Agri-fishery processing, marketing and/or other agri-fishery income-generating activity	%	%	%
8	<b>Non-farm business</b>	%	%	%
9	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
<b>Total (should be 100%)</b>		%	%	%

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question **D7**: if the respondent answered **only** code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Who decides in your enterprise when to avail a loan from any source for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.
- 5. Others, please specify: \_\_\_\_\_

**D10.** Which of the following statements apply to you (and your business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	-777
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	-777
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	-777
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	-777
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	-777
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	-777
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

**E2.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

Item	E4		E5a	E5b	E5c
	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

## F. GENDER ROLES

Concerns	F1. Male*	F2. Female*	F3. Both*	F4
				Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

\*F1, F2, F3 Please identify position/s of decision maker/s

F5. On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Some-what disagree	Neither agree nor disagree	Some-what agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

**G. CAPACITY DEVELOPMENT**

G1. Before participation in ANYO loan, are you aware of any activities? [ ] 0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

G2. Have you attended any trainings/seminars/workshop for the past two years? [ ] 0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			

3			
---	--	--	--

**G3. What training topic/concern would you like to attend in the future and how it should be delivered?**

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

<b>H. FINANCIAL POSITION</b>
------------------------------

**H. Please estimate the income and expenses of each service offered by your enterprise/organization before availment of loan from ACPC.**

No.	H1 Product/Service	H2 Gross Income (PhP)	H3 Total Expenses (PhP)	H4 Net Profit/Loss (PhP)
1				
2				
3				
4				
5				

**H5. [If the respondent can't itemize by product/service] Please estimate the total income and expenses of your enterprise/organization before availment of loan from ACPC. (If cannot estimate, ask for the Annual Financial Statement the year before the availment of loan from ACPC).**

**H5a.** Gross Income: PhP \_\_\_\_\_

**H5b.** Total Expenses: PhP \_\_\_\_\_

**H5c.** Net Profit/Loss: PhP \_\_\_\_\_

**Appendix D. Non-beneficiary Questionnaire for ANYO MSE**

Identification number					

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS  
FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS**

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agricultural (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.



*Greetings!*

*I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.*

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_ Time started: \_\_\_\_\_  
Signature of Respondent \_\_\_\_\_ Time ended: \_\_\_\_\_

Date \_\_\_\_\_ (month/day/year)

Note: Reference period is before October 2020 Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS  
 (KAYA) PROGRAMS**

**AGRI-NEGOSYO LOAN (ANYO) QUESTIONNAIRE FOR NON-BENEFICIARY  
 (MSEs)**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_  
 To be filled up by Survey Team Leader:  
 ACPC Program: \_\_\_\_\_ Type of borrower: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Reference period is before October 2020**

**A. RESPONDENT'S PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

**A8.c. Position in the enterprise/SME:** [ ]

**A8.c.1. Number of years in the current position:** [ ]

**A8.c.2. Number of years with the enterprise/SME:** [ ]

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**AA. ENTERPRISE PROFILE**

**AA1. Type of enterprise:** [ ] 1-Sole proprietor 2-Partnership 3-Corporation 4-Farmers/Fishers Cooperative  
 5- Farmer/Fishers Association

**AA1.1 If answer is 1, 2 or 3, what is the enterprise's category?** [ ] 1-Micro 2-Small

*[Note to enumerator: If the respondent does not know the enterprise's category, please ask the asset size: assets not exceeding PhP3.0 million are categorized as "Micro", assets more than PhP3.0 million but less than PhP15.0 million are categorized as "Small".*

**AA1.1a** How much is your enterprise/organization's total asset? PhP \_\_\_\_\_

**AA1.1b** For sole proprietors, partnership and corporation, how many employees do you have? \_\_\_\_\_

**AA1.1c** For cooperatives/associations, how many members do you have: \_\_\_\_\_

**AA2.** When was your enterprise/organization established? \_\_\_\_\_ (mm/yyyy)

**AA3.** Location (Barangay, Municipality, Province) \_\_\_\_\_

**AA4.** Contact Number: \_\_\_\_\_

**A9.** How long has you enterprise/organization been engaged in farming or agri-fishery-based activity (such as processing, marketing, etc.)? [ ] years

**A9.1.** What are the income-generating activities of your enterprise/organization? (put 1 to all applicable answers)

- [ ] 1. Agri-fishery production (specify commodity/s: \_\_\_\_\_)
- [ ] 2. Processing of agri-fishery products
- [ ] 3. Marketing of agri-fishery commodities/products
- [ ] 4. Others, specify: \_\_\_\_\_

	<b>A10. Which of these organizations are you aware of in your municipality?</b>	<b>A11. Which of these organizations are you a member of? (Both active or inactive)</b>	<b>A12. Name of Organization</b>	<b>A13. Benefits</b>
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	<b>-666 skip to profile of household</b>			

Codes:

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/ tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/ branding	9- Marketing/ Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666-None

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**B. CREDIT NEEDS OF THE ENTERPRISE**

**B1.a. Enterprise/Organization Expenses**

No.	Type	Amount (in PhP)
1	Utilities and other expenses (water, electricity, communication, office rental, office repairs, supplies) <i>(monthly)</i>	
2	Compensation (salaries, honorarium, other benefits of employees) <i>(monthly)</i>	
3	Transportation (include fuel for enterprise/organization vehicle, etc.) <i>(monthly)</i>	
4	Taxes <i>(annual)</i>	
5	Repairs and Maintenance	
6	Bank charges/fees	
7	Rent	
8	Other operating expenses, specify:	

**B1.b. Farming/Fishing Expenses (Annual)**

	<b>CROP FARMING</b>	Amount (in PhP)
1	Training/education	
2	Permits/licenses	
3	Land preparation <i>(labor and/or machinery, fuel expense)</i>	
4	Production inputs <i>(seeds, fertilizer, herbicide/pesticide)</i>	
5	Production labor <i>(planting &amp; maintenance)</i>	
6	Harvesting <i>(labor and/or machinery expense)</i>	
7	Threshing <i>(labor and/or machinery expense)</i>	
8	Drying <i>(labor and/or machinery expense)</i>	
9	Milling <i>(labor and/or machinery expense)</i>	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
	<b>LIVESTOCK RAISING (Annual)</b>	
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
	<b>FISHING (Annual)</b>	
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Does your organization own the following? 1-YES 0-NO</b>	
Office building		
Lot where the office is built		
Other land/lot, specify: _____		
Others, specify: _____		
<b>BUSINESS PLAN</b> <i>(Which of the following does your organization intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (In PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**C. CREDIT AWARENESS**

**C1.** Were you approached to avail credit of any loan facility/program (both formal and informal) in your province? [ ]0-No, skip to D. 1-Yes, fill-out table below

	Loan facility/program	C2 Were you approached to avail credit from (loan facility/program)?	C3 Date when you were approached (mm/yyyy)	C4 Who approached you/your organization? (Encircle all applicable in code C4)	C5 Name of conduit	C6 Loanable amount (Php)	C7 Interest rate (%)	C8 Repayment term (Code C8)	C9 Maturity term (C9)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					

Codes:

<b>C2</b>	0-No	1-Yes						
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify			
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>D. CREDIT AVAILMENT AND UTILIZATION BY THE ENTERPRISE</b>								
Of the following loan <b>facility/program</b> wherein the enterprise was approached to join/participate, which of them was availed by the enterprise?								
	D1	D2	D3	D4	D5	D6	D7	
Loan facility/program	Currently has a loan taken out from (Code D1)	If code 1 in D1: Name of facility/program:	Loan amount	Name of conduit	Requirements submitted (write all applicable <i>codes separated by comma</i> ) (Code D5)	Loan term	Intended use (Code D7)	
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							
Codes:								
D1	0-No	1-Yes						
D5	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
D6	Put number of years; if less than 1 year put 0							
D7	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	
Note: Reference period is before October 2020								
Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None								
Page 7 of 13								

**D8.** Please allocate the proceeds of the loan you have taken out from loan facility/program(s) in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
<b>Farm Business</b>				
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	Acquisition of machinery/equipment (to be used for agri-fishery-based activities)	%	%	%
6	Construction of facility (to be used for agri-fishery-based activities)	%	%	%
7	Agri-fishery processing, marketing and/or other agri-fishery income-generating activity	%	%	%
8	<b>Non-farm business</b>	%	%	%
9	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
	<b>Total (should be 100%)</b>	%	%	%

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question **D7**: if the respondent answered **only** code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Who decides in your enterprise when to avail a loan from any source for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.
- 5. Others, please specify: \_\_\_\_\_

**D10.** Which of the following statements apply to you (and your business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	-777
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	-777
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	-777
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	-777
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	-777
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	-777
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

**E2.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

Item	E4		E5a	E5b	E5c
	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

#### F. GENDER ROLES

Concerns	F1. Male*	F2. Female*	F3. Both*	F4
				Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

\*F1, F2, F3 Please identify position/s of decision maker/s

F5. On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Some-what disagree	Neither agree nor disagree	Some-what agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

**G. CAPACITY DEVELOPMENT**

**G1.** Before participation in ANYO loan, are you aware of any activities?  0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

**G2.** Have you attended any trainings/seminars/workshop for the past two years?  0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			

3			
---	--	--	--

**G3. What training topic/concern would you like to attend in the future and how it should be delivered?**

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

**H. FINANCIAL POSITION**

**H. Please estimate the income and expenses of each service offered by your enterprise/organization before availment of loan from ACPC.**

No.	H1 Product/Service	H2 Gross Income (PhP)	H3 Total Expenses (PhP)	H4 Net Profit/Loss (PhP)
1				
2				
3				
4				
5				

**H5. [If the respondent can't itemize by product/service] Please estimate the total income and expenses of your enterprise/organization before availment of loan from ACPC. (If cannot estimate, ask for the Annual Financial Statement the year before the availment of loan from ACPC).**

**H5a.** Gross Income: PhP \_\_\_\_\_

**H5b.** Total Expenses: PhP \_\_\_\_\_

**H5c.** Net Profit/Loss: PhP \_\_\_\_\_

### Appendix E. Beneficiary Questionnaire for KAYA Program

Identification number						

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS  
FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS**

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agricultural (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.

*Greetings!*

*I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.*

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_ Time started: \_\_\_\_\_  
Signature of Respondent \_\_\_\_\_ Time ended: \_\_\_\_\_  
Date \_\_\_\_\_ (month/day/year)

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS**

**KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA) QUESTIONNAIRE FOR BENEFICIARY**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_

To be filled up by Survey Team Leader:

Name of Loan Program: \_\_\_\_\_ Name of Conduit: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Before participation in KAYA loan**

**A. SOCIO-ECONOMIC PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**A9.** How long have you been engaged in farming? [ ] years (put -999 if never engaged in farming)

	<b>A10. Which of these organizations are you aware of in your municipality?</b>	<b>A11. Which of these organizations are you a member of? (both active or inactive)</b>	<b>A12. Name of Organization</b>	<b>A13. Benefits</b>
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	-666 <i>Skip to profile of household</i>			

Codes:

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/ tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/ branding	9- Marketing/ Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666- None

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

PROFILE OF HOUSEHOLD							
No.	A14 Name of Household Members (from oldest to youngest, including the respondent) <i>(Last Name, First Name, M.I.)</i>	A15 Age (prior to KAYA loan)	A16 Worked for pay over the past 7 days?	A17 Nature of work	A18 Type of work (Multi response allowed)	A19 Average monthly income (in PhP)	
1					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
2					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
3					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
4					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
5					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
6					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
7					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
8					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
9					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
10					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
11					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
12					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
13					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
14					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
15					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
16					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
17					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	
18					a. [ ] b. [ ] c. [ ]	a. [ ] b. [ ] c. [ ]	

Codes:

<b>A16:</b>	0-No	1-Yes	-777-Don't Know	9-Ref			
<b>A17:</b>	1-Fulltime (40 hours a week)	2-Part time (less than 40 hours a week)	-777-Don't Know	9-Ref			
<b>A18:</b>	1-Crop Farming	2-Livestock/Poultry Raising	3-Fishing	4-Forestry and Hunting	5-Skilled labor	6-Unskilled labor (farming-related)	7-Unskilled labor (non-farming)
	8-Professional practice	9-Self-employed/Business Operator (non-farming)	10-Government employee	11-Government official	12-OFW	13-Others, specify	

Note: Before participation in KAYA loan Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

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**B. CREDIT NEEDS**

**B1.a. Household Expenses**

No.	Type	Amount (in PhP)
1	Food <i>(monthly)</i>	
2	Education (tuition, transportation, allowance) <i>(monthly)</i>	
3	Medical <i>(annual)</i>	
4	Utilities and other household expenses (water, electricity, LPG, communication, household operation, house rental, house repairs) <i>(monthly)</i>	
5	Transportation (going to and from work, market and errands, include gasoline for car, etc.) <i>(monthly)</i>	
6	Clothing <i>(annual)</i>	
7	Recreation/personal (personal care and recreation) <i>(monthly)</i>	
8	Taxes <i>(annual)</i>	
9	Other, specify	

**B1.b. Farming/Fishing Expenses (Annual)**

		Amount (in PhP)
	<b>CROP FARMING</b>	
1	Training/education	
2	Permits/licenses	
3	Land preparation <i>(labor and/or machinery, fuel expense)</i>	
4	Production inputs <i>(seeds, fertilizer, herbicide/pesticide)</i>	
5	Production labor <i>(planting &amp; maintenance)</i>	
6	Harvesting <i>(labor and/or machinery expense)</i>	
7	Threshing <i>(labor and/or machinery expense)</i>	
8	Drying <i>(labor and/or machinery expense)</i>	
9	Milling <i>(labor and/or machinery expense)</i>	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
	<b>LIVESTOCK RAISING (Annual)</b>	
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
	<b>FISHING (Annual)</b>	
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Do you own the following? 1-YES 0-NO</b>	
House		
House lot		
Education Insurance		
Health Insurance		
Property Insurance		
Stocks		
<b>BUSINESS PLAN</b> <i>(Which of the following do you intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (in PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**C. CREDIT AWARENESS**

**C1.** Are you aware of any loan facility/program (both formal and informal) in your municipality? [  ] 0-No, skip to D      1-Yes, fill-out table below

		<b>C2</b>	<b>C3</b>	<b>C4</b>	<b>C5</b>	<b>C6</b>	<b>C7</b>	<b>C8</b>	<b>C9</b>
	Loan facility/program	Awareness	Year became aware	Source of awareness (Encircle all applicable in code C4)	Name of conduit	Loanable amount (Php)	Interest rate (%)	Repayment term (Code C9)	Maturity term (C10)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					

Codes:

<b>C2</b>	0-No	1-Yes						
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify			
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify	

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>D. CREDIT AVAILMENT AND UTILIZATION</b>								
Of the following loan <u>facility/program</u> you are aware of, which of them do you currently have a loan taken out from? If answer is No in D1, proceed to G1.								
	Loan facility/program	D1 Currently has a loan taken out from (Code D1)	D2 If code 1 in D1: Name of facility/program:	D3 Loan amount	D4 Name of conduit	D5 Requirements submitted (write all applicable codes separated by comma) (Code D5)	D6 Loan term	D7 Intended use (Code D7)
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							

Codes:								
D1	0-No	1-Yes						
D5	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
D6	Put number of years; if less than 1 year put 0							
D7	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	

Note: Before participation in KAYA loan Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

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**D8.** Please allocate the proceeds of the loan you have taken out from **loan facility/program(s)** in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
	<b>Farm Business</b>			
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	<b>Non-farm business</b>	%	%	%
6	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
	<b>Total (should be 100%)</b>	%	%	%

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question D7: if the respondent answered only code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Which of the following statements apply to you on deciding not to avail of any loan from any source, for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.

**D10.** Which of the following statements apply to you (and your spouse or business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	-777
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	-777
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	-777
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	-777
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	-777
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	-777
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

**E2.** On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

Item	E4		E5a	E5b	E5c
	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

#### F. GENDER ROLES

Concerns	F1. Male	F2. Female	F3. Both	F4
				Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

Codes:

F1	1-husband	2-son	3-other adult male, identify:
F2	1-wife	2-daughter	3-other adult female, identify:
F3	1-husband and wife	2-others, identify:	

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

F5. On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**G. CAPACITY DEVELOPMENT**

**G1. Before October 2020, are you aware of any activities?** [ ] 0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

**G2. Have you attended any trainings/seminars/workshop for the past two years?** [ ] 0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			
3			

**G3. What training topic/concern would you like to attend in the future and how it should be delivered?**

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

Note: Before participation in KAYA loan

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>H. FARM/AGRIBUSINESS PRODUCTION AND MARKET</b>															
<b>H1. Crops Production</b>															
L	Crops	Area Planted (has)	Land preparation (animal/machine rental) (PhP)	Inputs			Harvester Share/ Thresher/Dryer/ Processing (PhP)	Labor		Other costs (PhP)	Total Output		Quantity Sold		
				Seeds/Planting materials (PhP)	Fertilizers/chemicals (PhP)	Irrigation/fuel/ Utilities (PhP)		Family (PhP)	Hired (PhP)		Qty	Units	Qty	Units	Price/ Unit (PhP)
	H1a	H1b	H1c	H1d	H1e	H1f	H1g	H1h	H1i	H1j	H1k	H1l	H1m	H1n	H1o
<b>LAST CROPPING SEASON: ANNUAL CROPS (Include the Date Coverage)</b>															
1															
2															
3															
<b>PERENNIAL CROPS</b>															
4															
5															
6															

Codes:										
<b>Crops</b>	1-rice	2-corn	3-coconut	4-sugarcane	5-banana	6-coffee	7-cacao	8-pineapple	9-peanut	
	10-citrus	11-garlic	12-onion	13-tobacco	14-vegetables	15-fruit trees	16-root crops	17-abacca	18-others, specify	
<b>Unit codes</b>	1-cavan/sack	2-kilos	3-pieces	4-can	5-ganta	6-piculs	7-bundles	8-nuts	9-ton	
	10-cuttings	11-kaing	12-bottle	13-trees	14-boxes	15-bunch	16-bag	17-others specify		

<b>H2. Livestock/Fishery Farm Production</b>												
L	Enterprise	Annual Cost of Inputs (PhP)				Labor		Annual Output		Quantity Sold		
		Cost of Stock	Feeds	Utilities	Other Costs	Family (PhP)	Hired (PhP)	Qty	Units	Qty	Units	Price/Unit (PhP)
	H2a	H2b	H2c	H2d	H2e	H2f	H2g	H2h	H2i	H2j	H2k	H2l
1												
2												
3												
4												
5												
6												

Codes:					
<b>Enterprise</b>	1-poultry	2-swine	3-cattle	4-goat	5-tilapia
	6-bangus	7-prawn	8-crabs	9-catfish	10-others, specify
<b>Unit</b>	1-heads	2-kilograms	3-pieces	4-others, specify	

Note: Before participation in KAYA loan Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

## Appendix F. Non-beneficiary Questionnaire for KAYA Program

Identification number					

### BASELINE STUDY OF AGRI-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA) PROGRAMS

Agricultural and Credit Policy Council (ACPC) is an agency under the Department of Agriculture (DA). It became an agency attached to the Department of Agriculture (DA) under Executive Order 116 in 1987. ACPC is the one in charge of synchronizing credit policies and programs by the DA. In addition, ACPC also reviews and evaluates on-going and proposed agricultural credit programs. ACPC's task is also extended in improving the viability of both farmers and fisherfolks, supporting agricultural modernization, food security and poverty alleviation.

#### *Greetings!*

*I am [ENUMERATOR'S NAME] from the Asian Social Project Services, Inc. (ASPSI). The ASPSI was commissioned by the ACPC to conduct this study on the Baseline Study of Agri-Loan (ANYO) and Kapital Access for Young Agripreneur (KAYA) Program. to collect baseline data on specific indicators that will be established as useful points of reference for monitoring and evaluating the program during and after implementation for assessing changes and impact, and basis for comparing the situation "before and after" of program participants/beneficiaries. Can you spare us your time for this interview? Rest assured that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.*

**ASPSI Privacy Notice:** ASPSI is committed to ensure that your personal data are protected and secured. ASPSI uses the personal data of our respondents for the specific purpose of the study being conducted. ASPSI privacy policy values and protects your personal data in accordance with Republic Act No. 10173 or the Data Privacy Act of 2012.

I have understood the foregoing information and it has been explained well to me. I have had the opportunity to ask questions about the study and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Respondent \_\_\_\_\_

Time started: \_\_\_\_\_

Signature of Respondent \_\_\_\_\_

Time ended: \_\_\_\_\_

Date \_\_\_\_\_ (month/day/year)

**BASELINE STUDY OF AGR-NEGOSYO LOAN (ANYO) AND KAPITAL ACCESS FOR YOUNG AGRIPRENEURS  
 (KAYA) PROGRAMS**

**KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA) QUESTIONNAIRE FOR  
 NON-BENEFICIARY**

Enumerator/Interviewer: \_\_\_\_\_ Date of Interview: \_\_\_\_\_  
 Contact number/s: \_\_\_\_\_ Email address: \_\_\_\_\_  
 Reviewer: \_\_\_\_\_

To be filled up by Survey Team Leader:

Name of Loan Program: \_\_\_\_\_ Name of Conduit: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: Reference period is before October 2020**

**A. SOCIO-ECONOMIC PROFILE**

**A1. Name of Respondent:** a. Last Name: \_\_\_\_\_ b. First Name: \_\_\_\_\_ c. M.I. \_\_\_\_\_

**A2. Address:** a. Barangay: \_\_\_\_\_ b. Municipality: \_\_\_\_\_  
 c. Province: \_\_\_\_\_ d. Region: \_\_\_\_\_

**A3. Contact information:** a. Mobile: \_\_\_\_\_ b. Landline: \_\_\_\_\_  
 c. Email address: \_\_\_\_\_

**A4. Age (before getting the loan):** [ ] years old

**A5. Sex:** [ ] 1-Male 2-Female 3-Preferred not to be specified

**A6. Civil Status:** [ ]

Codes:

1-Single	2-Married	3-Commonlaw/Live-in	4-Widow/Widower	5-Divorced
6-Separated	7-Annulled	8-Unknown		

**A7. Are you a member of an indigenous group?** [ ] 0-No 1-Yes

**A7.a. If yes, specify:** \_\_\_\_\_

**A8.a. Number of years in school:** [ ] years

**A8.b. Level of education:** [ ]

Codes:

00-No formal education	0-Early Childhood Education	1-Primary Education	2-Lower Secondary Education	3-Upper Secondary Education	4-Post-secondary Non-Tertiary Education
5-Short Cycle Tertiary Education	6-Bachelor Level Education or Equivalent	7-Master Level Education or Equivalent	8-Doctor Level of Education or Equivalent		

**A8.b.1. If college (code 6), please ask the course:** \_\_\_\_\_

**A8.b.2. If Master's (code 7), please ask the course:** \_\_\_\_\_

**A8.b.3. If Doctor's (code 8), please ask the course:** \_\_\_\_\_

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**A9. How long have you been engaged in farming? [ ] years (put -999 if never engaged in farming)**

	<b>A10. Which of these organizations are you aware of in your municipality?</b>	<b>A11. Which of these organizations are you a member of? (both active or inactive)</b>	<b>A12. Name of Organization</b>	<b>A13. Benefits</b>
Farmer Association	1	1		
Fisherman Association	2	2		
Cooperative	3	3		
Irrigator's Association	4	4		
Others, specify	5	5		
None	-666 <i>Skip to profile of household</i>			

**Codes:**

A13.	1-Loan availment	2-Training opportunities	3-Provision of farm/fishing inputs	4-Animal dispersal	5- Provision of machines/equipment/tools (incl. fishing boat)	6- Product processing support
	7- Storage facility	8- Packaging/branding	9- Marketing/Sales	10- Logistics/ transportation for product dispersal	11-Others, specify	-666- None

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None



**B. CREDIT NEEDS**

**B1.a. Household Expenses**

No.	Type	Amount (in PhP)
1	Food <i>(monthly)</i>	
2	Education (tuition, transportation, allowance) <i>(monthly)</i>	
3	Medical <i>(annual)</i>	
4	Utilities and other household expenses (water, electricity, LPG, communication, household operation, house rental, house repairs) <i>(monthly)</i>	
5	Transportation (going to and from work, market and errands, include gasoline for car, etc.) <i>(monthly)</i>	
6	Clothing <i>(annual)</i>	
7	Recreation/personal (personal care and recreation) <i>(monthly)</i>	
8	Taxes <i>(annual)</i>	
9	Other, specify	

**B1.b. Farming/Fishing Expenses (Annual)**

		Amount (in PhP)
<b>CROP FARMING</b>		
1	Training/education	
2	Permits/licenses	
3	Land preparation <i>(labor and/or machinery, fuel expense)</i>	
4	Production inputs <i>(seeds, fertilizer, herbicide/pesticide)</i>	
5	Production labor <i>(planting &amp; maintenance)</i>	
6	Harvesting <i>(labor and/or machinery expense)</i>	
7	Threshing <i>(labor and/or machinery expense)</i>	
8	Drying <i>(labor and/or machinery expense)</i>	
9	Milling <i>(labor and/or machinery expense)</i>	
10	Distribution/logistics (including transportation, equipment)	
11	Marketing & sales of the produce	
12	Others, specify:	
<b>LIVESTOCK RAISING (Annual)</b>		
13	Training/education	
14	Permits/licenses	
15	Labor	
16	Animal land and housing (including maintenance and sanitation management)	
17	Animal stock purchase, breed/genetic resources	
18	Water resources	
19	Electricity/fuel	
20	Animal feeds and forages	
21	Animal health (including veterinary drugs, vaccines)	
22	Distribution/logistics (including transportation, equipment)	
23	Marketing & sales	
24	Others, specify:	
<b>FISHING (Annual)</b>		
25	Training/education	
26	Permits/licenses	
27	Labor	
28	Cage and/or equipment (nets, mesh, rod, hooks)	
29	Fishing vessel	
30	Energy/fuel, electricity	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	<b>FISHING (Annual)</b>	<b>Amount (in PhP)</b>
31	Farm/pond (land, construction, tank and plumbing, maintenance and sanitation management)	
32	Water resources	
33	Fish/fingerling stock	
34	Fertilization	
35	Feeds and forages	
36	Fish health	
37	Distribution/logistics (including transportation, equipment)	
38	Marketing & sales	
39	Loan payment	
40	Others, specify:	

**B1.c. Non-farming/Fishing Business Expenses (Annual)**

<b>No.</b>	<b>Type</b>	<b>Amount (in PhP)</b>
1	Training/education	
2	Permits/licenses	
3	Space/office/land rental or payment	
4	Labor	
5	Raw materials/Goods/Inputs	
6	Tools, equipment	
7	Water	
8	Electricity	
9	Distribution/logistics (including transportation, fuel)	
10	Marketing & sales of product or services	
11	Loan payment	
12	Others, specify:	

**B1.d. Future Investment and Capital Requirement**

<b>FINANCIAL/PROPERTY INVESTMENT</b>	<b>B1.d.1 Do you own the following? 1-YES 0-NO</b>	
House		
House lot		
Education Insurance		
Health Insurance		
Property Insurance		
Stocks		
<b>BUSINESS PLAN</b> <i>(Which of the following do you intend to invest in the next 3-5 years? Encircle all that apply)</i>	<b>Type of Investment</b>	<b>B1.d.2 Capital requirement (in PhP)</b>
Trade/retail (e.g., sari-sari store, clothes shop)	1	
Food & beverage (e.g. meat/vegetable seller, eatery/Karinderya )	2	
Service (e.g., salon/parlor, seamstress, electronics repair)	3	
Public utility vehicle (e.g., tricycle)	4	
Construction/maintenance (e.g., carpentry, electrician, water plumbing)	5	
Crop farming	6	
Livestock raising	7	
Poultry raising	8	
Fishing/fish farm	9	
Others, specify	10	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**C. CREDIT AWARENESS**

**C1.** Are you aware of any loan facility/program (both formal and informal) in your municipality? [ ] 0-No, skip to D 1-Yes, fill-out table below

		<b>C2</b>	<b>C3</b>	<b>C4</b>	<b>C5</b>	<b>C6</b>	<b>C7</b>	<b>C8</b>	<b>C9</b>
	Loan facility/program	Awareness	Year became aware	Source of awareness (Encircle all applicable in code C4)	Name of conduit	Loanable amount (Php)	Interest rate (%)	Repayment term (Code C9)	Maturity term (C10)
<b>FORMAL</b>									
1	Private Commercial Banks			1 2 3 4 5					
2	Rural Banks			1 2 3 4 5					
3	Cooperative Banks			1 2 3 4 5					
4	Cooperatives			1 2 3 4 5					
5	NGOs			1 2 3 4 5					
6	Government Banks			1 2 3 4 5					
7	Government Financial Institutions			1 2 3 4 5					
8	Micro Finance Institutions			1 2 3 4 5					
<b>INFORMAL</b>									
9	Private Traders/Individuals			1 2 3 4 5					
10	Loan Sharks (including Bumbay)			1 2 3 4 5					
11	Rotating Credit (Paluwagan)			1 2 3 4 5					
12	Others, please specify			1 2 3 4 5					

Codes:

<b>C2</b>	0-No	1-Yes							
<b>C4</b>	1-Co-farmer/coworker	2-AEWs	3-Friends	4-Relatives	5-Others, specify				
<b>C8</b>	1-Daily	2-Weekly	3-Monthly	4-Quarterly	5-Semi-annually	6-Annually	7-After cropping season	8-Others, specify	
<b>C9</b>	1-One day	2-One week	3-One month	4-One quarter	5-One semester (6 months)	6-One year	7-Others, specify		

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

**D. CREDIT AVAILMENT AND UTILIZATION**

Of the following loan **facility/program** you are aware of, which of them do you currently have a loan taken out from? If answer is No in D1, proceed to G1.

	Loan facility/program	D1 Currently has a loan taken out from (Code D1)	D2 If code 1 in D1: Name of facility/program:	D3 Loan amount	D4 Name of conduit	D5 Requirements submitted (write all applicable codes separated by comma) (Code D5)	D6 Loan term	D7 Intended use (Code D7)
<b>FORMAL</b>								
1	Private Commercial Banks							
2	Rural Banks							
3	Cooperative Banks							
4	Cooperatives							
5	NGOs							
6	Government Banks							
7	Government Financial Institutions							
8	Micro Finance Institutions							
<b>INFORMAL</b>								
9	Private Traders/Individuals							
10	Loan Sharks (including Bumbay)							
11	Rotating Credit (Paluwagan)							
12	Others, please specify							

Codes:

D1	0-No	1-Yes						
D5	1-Government ID	2-Business plan/Farm plan and budget	3-Proof of RSBSA Registration/ Enrollment	4-1x1 recent ID picture	5-Proof of agri-fishery training	6-Letter of intent	7-Proof of Business Registration (CDA/SEC/CTI, etc)	8-Latest Audited Financial Statements with proof of filing with the BIR
	9-Board Resolution	10-Endorsement from DA	11-Proof of FFEDIS registration	12-Proof of completion of ACPC Program Orientation and business planning workshop	13-OWWA certified as a repatriated OFW due to COVID	14- Endorsement by GAD	15- Endorsement by PCA	16- I did not submit any requirement
D6	Put number of years; if less than 1 year put 0							
D7	1-For farming business	2-For non-farming business	3-For personal/household needs	4-For farming business and personal/household needs	5-For non-farming business and personal/household needs	6-For business (both farming and non-farming) and personal/household needs	7-Others, specify	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**D8.** Please allocate the proceeds of the loan you have taken out from loan facility/program(s) in the previous table.

No.	Expense Item	Loan 1	Loan 2	Loan 3
		(Loan facility program) D8.a.	(Loan facility program) D8.b.	(Loan facility program) D8.c.
	<b>Farm Business</b>			
1	Related to Crop farming			
	a. Rice	%	%	%
	b. Corn	%	%	%
	c. Onion	%	%	%
	d. Coconut	%	%	%
	e. Vegetables	%	%	%
	f. High Value Crop, specify	%	%	%
	g. Others, please specify:	%	%	%
2	Related to Livestock raising			
	a. Swine	%	%	%
	b. Cattle	%	%	%
	c. Goat	%	%	%
	d. Carabao	%	%	%
	e. Others, specify	%	%	%
3	Related to Poultry farming			
	a. Chicken	%	%	%
	b. Duck	%	%	%
	c. Quail	%	%	%
	d. Others, specify	%	%	%
4	Related to Fishery			
	a. Fish Capture (open fishing)	%	%	%
	b. Fish Culture	%	%	%
	c. Others, specify	%	%	%
5	<b>Non-farm business</b>	%	%	%
6	<b>Home consumption</b>			
	a. Payment for utility and other bills	%	%	%
	b. Used for house repair/renovation	%	%	%
	c. Used for education/school related	%	%	%
	d. Used for health-related expense	%	%	%
	e. Others, please specify:	%	%	%
	<b>Total (should be 100%)</b>	%	%	%

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**IMPORTANT NOTE FOR THE ENUMERATOR:** Please check question D7: if the respondent answered only code 3 (for personal/household needs) in all the loan facility/programs availed, ask D9 to D11, then proceed to section E. Otherwise, proceed to D12.

**D9.** Which of the following statements apply to you on deciding not to avail of any loan from any source, for your business? You may select all that apply.

- 1. I mainly made the decision by myself.
- 2. I jointly decided not to avail of any loan with my spouse.
- 3. I jointly decided not to avail of any loan with my business partner.
- 4. I followed the decision of my spouse/business partner.

**D10.** Which of the following statements apply to you (and your spouse or business partner) for not taking out a loan for business purposes? You may select all that apply.

- 1. I/we have enough capital for business.
- 2. I/we might have problems finding money for repayment of the loan.
- 3. Too many documents needed to apply for the loan.
- 4. I/we do not know someone from any of the loan facility program.
- 5. I/we live far away from the loan facility program.
- 6. The interest is very high.
- 7. The payment terms are too long/too short.
- 8. The time it takes from application to release of loan is too long.
- 9. Others, please specify: \_\_\_\_\_

**D11.** Which of the following sources, if any did you have to fund your business? You may select all that apply.

- 1. Personal funds
- 2. Help from relatives
- 3. Help from friends
- 4. Government support for free/no need to repay
- 5. Others, please specify: \_\_\_\_\_

**D12.** Have you ever missed paying your loan for your agricultural enterprise/production last year?  0-No, 1-Yes. **D12.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. Low farm income
- 4. Others, please specify: \_\_\_\_\_

**D13.** Do you still plan to repay your outstanding loan?  0-No, 1-Yes. **D13.a.** If yes, what motivates you to repay your loan? You may select all that apply.

- 1. Knowing that my loan is my obligation
- 2. Expectation of getting another loan
- 3. Keep my good name
- 4. Others, please specify: \_\_\_\_\_

**D14.** Was there a time in the past when you have money but did not pay the loan?  0-No, 1-Yes. **D14.a.** If yes, why? You may select all that apply.

- 1. Production loss due to natural calamities
- 2. Loan was used for other purpose
- 3. There was no collector/difficult to pay
- 4. Unaware that there is interest in the loan
- 5. Others, please specify: \_\_\_\_\_

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**E. PERCEPTION ON CREDIT ACCESS, AVAILMENT, and REPAYMENT**

**E1.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **formal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E1a. The required documents to submit to apply for a loan from formal sources are too many.	1	2	3	4	5	-777
E1b. The time it takes to process a loan from application to approval from formal sources is too long.	1	2	3	4	5	-777
E1c. The time it takes to release the loan from approval from formal sources is too long.	1	2	3	4	5	-777
E1d. The interest rates of a loan from formal sources are too high.	1	2	3	4	5	-777
E1e. The repayment terms for loans from formal sources are too short.	1	2	3	4	5	-777
E1f. The agreement and terms of the loan from formal sources is too difficult to understand/ complicated	1	2	3	4	5	-777
E1g. The amount of approved loan from formal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E1h. The loan from formal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777
E1i. The decision to grant a loan or not by formal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

**E2.** On a scale of 1-5 where 1 means you **strongly disagree** and 5 means you **strongly agree**, please rate your agreement on the following statements about loans from **informal financing institutions**. *(Please encircle your answer)*

	<b>Strongly disagree</b>	<b>Somewhat disagree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat agree</b>	<b>Strongly agree</b>	<b>Don't know/Can't say</b>
E2a. The required documents to submit to apply for a loan from informal sources are too many.	1	2	3	4	5	-777
E2b. The time it takes to process a loan from application to approval from informal sources is too long.	1	2	3	4	5	-777
E2c. The time it takes to release the loan from approval from informal sources is too long.	1	2	3	4	5	-777
E2d. The interest rates of a loan from informal sources are too high.	1	2	3	4	5	-777
E2e. The repayment terms for loans from informal sources are too short.	1	2	3	4	5	-777
E2f. The agreement and terms of the loan from informal sources are too difficult to understand/ complicated	1	2	3	4	5	-777
E2g. The amount of approved loan from informal sources are too low compared to what borrowers applied for.	1	2	3	4	5	-777
E2h. The loan from informal sources is not released all at once but by several partial amounts.	1	2	3	4	5	-777

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say
E2i. The decision to grant a loan or not by informal sources are not standardized and left to discretion of officers.	1	2	3	4	5	-777

E3. Which between the credit sources will you likely to borrow from should you need a loan?

Government loan facilities	1
Private loan facilities	2

E4. Which between government and private loan facilities gives more favorable considerations to borrowers, in terms of:

E5a. Which of the attributes is most important to you when considering where to loan from? Please choose most important consideration which you will Rank 1?

E5b. Which will you Rank 2?

E5c. Which will you Rank 3?

Item	E4		E5a	E5b	E5c
	Government loan facility	Private loan facility	Rank 1	Rank 2	Rank 3
a Timeliness of loan disbursement	1	2	1	1	1
b Loan amount availed	1	2	2	2	2
c Length of repayment period	1	2	3	3	3
d Manner of loan repayment	1	2	4	4	4
e No penalty for delayed repayment	1	2	5	5	5
f No penalty for no repayment	1	2	6	6	6

## F. GENDER ROLES

Concerns	F1. Male	F2. Female	F3. Both	F4
				Reasons for the decision (Provide discussion/notes on the decision-making process)
a. Who decides when to borrow?				
b. Who decides on how much to borrow?				
c. Who decides where to borrow/source of loan?				
d. Who prepares the documents/requirements in availing loan?				
e. Who processes the loan?				
f. Who decides on how the loan proceeds will be used?				
g. Who facilitates the payment of the loan?				

Codes:

<b>F1</b>	1-husband	2-son	3-other adult male, identify:
<b>F2</b>	1-wife	2-daughter	3-other adult female, identify:
<b>F3</b>	1-husband and wife	2-others, identify:	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

F5. On a scale of 1-5 where **1** means you **strongly disagree** and **5** means you **strongly agree**, please state present situation on how you feel about the following:

Questions	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	Don't know/Can't say	Remarks
1. I am now capable of using my income for my family needs.	1	2	3	4	5	-777	
2. I still have less control of, compared with my spouse, to factors of production such as land, labor, credit, training marketing and other services.	1	2	3	4	5	-777	
3. I now have greater self-confidence in managing a business enterprise.	1	2	3	4	5	-777	
4. I now understand that the division of work between husbands and wives should be fair and acceptable to both sides and should not involve the domination of one over the other.	1	2	3	4	5	-777	

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**G. CAPACITY DEVELOPMENT**

**G1. Before October 2020, are you aware of any activities?**  0- No, if No go to G2 1-Yes, fill out the table below.

No.	G1.a. Topic of training	G1.b. Organizer
1		
2		
3		

Code:

G1.b.	1-LGU	2-NGO	3-Department of Agriculture	4-Cooperative
	5-Academic/Research Institutions	6-Volunteer group	7-Private companies	8-Other, specify

**G2. Have you attended any trainings/seminars/workshop for the past two years?**  0- No 1-Yes, fill out the table below.

No.	G2.a. Title of training	G2.b. In a scale of 1-5, with 5 being the most useful, how useful was the training?	G2.c. Reason for the rating
1			
2			
3			

**G3. What training topic/concern would you like to attend in the future and how it should be delivered?**

No.	G3.a. Future topic	G3.b. Mode of delivery 1-Hands on training 2-Lakbay Aral 3-Demonstration Farm 4-Other, specify	G3.c. Recommended Specific Activities
1			
2			
3			

Note: Reference period is before October 2020

Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

**REVISED FINAL REPORT**

<b>H. FARM/AGRIBUSINESS PRODUCTION AND MARKET</b>															
<b>H1. Crops Production</b>															
L	Crops	Area Planted (has)	Land preparation (animal/machine rental) (PhP)	Inputs			Harvester Share/Thresher/Dryer/Processing (PhP)	Labor		Other costs (PhP)	Total Output		Quantity Sold		
				Seeds/Planting materials (PhP)	Fertilizers/chemicals (PhP)	Irrigation/fuel/Utilities (PhP)		Family (PhP)	Hired (PhP)		Qty	Units	Qty	Units	Price/Unit (PhP)
	H1a	H1b	H1c	H1d	H1e	H1f	H1g	H1h	H1i	H1j	H1k	H1l	H1m	H1n	H1o
<b>LAST CROPPING SEASON: ANNUAL CROPS (Include the Date Coverage)</b>															
1															
2															
3															
<b>PERENNIAL CROPS</b>															
4															
5															
6															

Codes:

<b>Crops</b>	1-rice	2-corn	3-coconut	4-sugarcane	5-banana	6-coffee	7-cacao	8-pineapple	9-peanut
	10-citrus	11-garlic	12-onion	13-tobacco	14-vegetables	15-fruit trees	16-root crops	17-abacca	18-others, specify
<b>Unit codes</b>	1-cavan/sack	2-kilos	3-pieces	4-can	5-ganta	6-piculs	7-bundles	8-nuts	9-ton
	10-cuttings	11-kaing	12-bottle	13-trees	14-boxes	15-bunch	16-bag	17-others specify	

<b>H2. Livestock/Fishery Farm Production</b>												
L	Enterprise	Annual Cost of Inputs (PhP)				Labor		Annual Output		Quantity Sold		
		Cost of Stock	Feeds	Utilities	Other Costs	Family (PhP)	Hired (PhP)	Qty	Units	Qty	Units	Price/Unit (PhP)
	H2a	H2b	H2c	H2d	H2e	H2f	H2g	H2h	H2i	H2j	H2k	H2l
1												
2												
3												
4												
5												
6												

Codes:

<b>Enterprise</b>	1-poultry	2-swine	3-cattle	4-goat	5-tilapia
	6-bangus	7-prawn	8-crabs	9-catfish	10-others, specify
<b>Unit</b>	1-heads	2-kilograms	3-pieces	4-others, specify	

Note: Reference period is before October 2020 Code: -999 Not Applicable, -888 No Response, -777 Don't Know, -666 None

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**Appendix G.** KII Guide Questions for ANYO/KAYA Program “Developer/s” and Implementer/s

Date: \_\_\_\_\_ Facilitator \_\_\_\_\_

Time Started: \_\_\_\_\_ Time Ended: \_\_\_\_\_

Name of PLC: \_\_\_\_\_

Credit Window/s: 1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4: \_\_\_\_\_

Key Informant	Age	Sex	Educational Attainment	Current Position	Number of Years in the Current Position
Name					
1					
2					
3					

**Confidentiality Clause**

The Asian Social Project Services Inc. (ASPSI) assures that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.

**Relevance**

1. What was/were the rationale in conceptualizing/developing the programs of ANYO and KAYA? Who were the main actors engaged in its conceptualization/development? What factors contributed to its conceptualization?
2. How different is ANYO/KAYA from previous credit assistance to Small Farmers in terms of
  - a. the special credit window programs (Swine-R3, OFW, Agri-Pinay, Project Ascend, Regular ANYO, and KAYA)
  - b. financial assistance [amount, procedure/process]
  - c. capacity building [nature and process implementation]
  - d. perceived repayment rate compared with the previous and existing programs of ACPC
  - e. other features which are unique/emphasis of the ANYO/KAYA

3. What is the perceived value addition of ANYO/KAYA to ANYO/KAYA *program borrowers*? Which among the special credit window will have the greatest impact to the borrowers? Explain why and how?
4. What are the perceived challenges and opportunities in the implementation of ANYO/KAYA programs?
5. What is the value addition of ANYO/KAYA to ACPC in terms of designing/conceptualizing credit programs/assistance to borrowers? What could be its contribution to the overall performance of ACPC – in terms of
  - a. strategies to extend credit, technical capabilities, strengthening the link between ACPC and other key stakeholders, institutionalization of credit programs; and
  - b. contribution to policy development toward enhancing credit delivery in the country?

### **Effectiveness**

1. Do you think ANYO (Regular, AgriPinay, OFW, wine R3)/KAYA will be effective in providing accessible and affordable credit to eligible borrowers for the financing of their capital requirements that will enable them to boost the efficiency, productivity, and profitability of their farm as well as non-farm income-generating activities.
2. What feature/design of the program do you like best? Do you think this design will be effective? Elaborate your answer.

### **Sustainability**

1. What is the likelihood that the effect of ANYO/KAYA will continue to benefit the borrowers after its implementation? Explain why and how?
2. Which among the types of intervention will likely to continue to benefit the borrowers after its implementation? Explain why and how?

### **Perception of farmers/fishers on agricultural credit**

1. Attitude of respondents on loan from private and government financing institutions
2. Lending methodology: individual versus group lending; women and men as borrowers
3. Multiple lending
4. Lending procedures including disbursement of loan and repayment period
5. Enforcement
6. Amount of loan allowed borrower
7. Attitude of staff toward borrowers
8. What motivates them to pay their loan and how, e.g., fear of losing collateral, if applicable; keep social status; expectation of getting another loan; and knowing that paying bank loan is your obligation

**Appendix H. KII Guide Questions for ANYO/KAYA Program Lending Conduits (PLCs)**

Date: \_\_\_\_\_ Facilitator \_\_\_\_\_

Time Started: \_\_\_\_\_ Time Ended: \_\_\_\_\_

Key Informant	Age	Sex	Educational Attainment	Current Position	Number of Years in the Current Position
Name					
1					
2					
3					

**Confidentiality Clause**

The Asian Social Project Services Inc. (ASPSI) assures that your identity and responses will be kept confidential and secured in compliance with the Data Privacy Act of 2012 (RA 10173). Note that there are no wrong answers so we appreciate it if you could give us your honest answers and opinion.

**Relevance**

1. Is the PLC engaged as a conduit of credit programs before? If yes, what are these? How do you think your past experience could help you in the implementation of ANYO/KAYA programs?
2. How different is ANYO/KAYA from previous credit assistance to Small Farmers in terms of
  - a. the strategies categorizing the special credit window programs into Swine-R3, OFW, Agri-Pinay, Project Ascend, Regular ANYO, and KAYA)
  - b. financial assistance [amount, procedure/process]
  - c. capacity building [nature and process implementation]
  - d. perceived repayment rate compared with the previous and existing programs of ACPC
  - e. other features which are unique/emphasis of the ANYO/KAYA
3. What is the perceived value addition of ANYO/KAYA to ANYO/KAYA program borrowers? Which among the special credit window will have the greatest impact to the borrowers? Explain why and how?
4. What are the perceived challenges and opportunities in the implementation of ANYO/KAYA programs?
5. What is the value addition of ANYO/KAYA to you as PLC in terms of extending credit programs/assistance to borrowers? What could be its contribution to the overall performance of you as a PLC – in terms of
  - a. strategies to extend credit, technical capabilities of leaders and staff; and

- b. strengthening the link among the key stakeholders (government agencies, cooperatives, farmers organizations and associations) in providing credit to farmers, fisherfolks, and small tree holders, e.g., rubber and cacao?

### **Effectiveness**

1. Do you think ANYO (Regular, AgriPinay, OFW, wine R3)/KAYA will be effective in providing accessible and affordable credit to eligible borrowers for the financing of their capital requirements that will enable them to boost the efficiency, productivity, and profitability of their farm as well as non-farm income-generating activities.
2. What feature/design of the program do you like best? Do you think this design will be effective? Elaborate your answer.

### **Sustainability**

1. What is the likelihood that the effect of ANYO/KAYA will continue to benefit the borrowers after its implementation? Explain why and how?
2. Which among the types of intervention will likely to continue to benefit the borrowers after its implementation? Explain why and how?
3. In a scale of 1-5 with 5 as the highest, how would you rate ANYO programs to succeed its objective in extending credit to its target beneficiaries. Why and how?

### **Perception of farmers/fishers on agricultural credit**

1. Attitude of respondents on loan from private and government financing institutions
2. Lending methodology: individual versus group lending; women and men as borrowers
3. Multiple lending
4. Lending procedures including disbursement of loan and repayment period
5. Enforcement
6. Amount of loan allowed borrower
7. Attitude of staff toward borrowers
8. What motivates them to pay their loan and how, e.g., fear of losing collateral, if applicable; keep social status; expectation of getting another loan; and knowing that paying bank loan is your obligation

## **Appendix I. FGD Guide Questions for ANYO/KAYA Program Borrowers**

*[NOTE TO THE FACILITATOR: These questions are being asked to capture the awareness, knowledge, perception, and practices of the borrowers and non-borrowers before the implementation of ANYO and KAYA.]*

1. Perception on formal and informal sources of credit for their livelihood/enterprise. [Is there a difference in the credit program extended by formal sources (e.g., banks, cooperatives), and informal sources (micro financing institutions)?
2. Opinion on how the following factors affect the repayment of farmer beneficiaries. What are your opinion/perceptions on the following issues?
  - a. Interest rates of the loan extended to farmer beneficiaries
  - b. Loan processing fees and other charges
  - c. Disbursement of loans, whether in cash or in kind and whether lumpsum or in tranches
  - d. Repayment period
  - e. Repayment rate
  - f. Loan amount availed by farmer beneficiaries
  - g. Financial management advise provided to farmer beneficiaries
  - h. Monitoring conducted by staff of credit conduits
3. What are your perceptions on how the program lending conduits can assist target borrowers can repay the full amount of loan and on schedule? What specific strategies should be implemented?
4. What are your recommendations on how you as borrower could repay the loan in full amount and on schedule?

## **Appendix J. FGD Guide Questions for ANYO/KAYA Program Non-Borrowers**

*[NOTE TO THE FACILITATOR: These questions are being asked to capture the awareness, knowledge, perception, and practices of the borrowers and non-borrowers before the implementation of ANYO and KAYA.]*

1. Is there a difference in the credit program extended by formal and informal sources of credit/loan for agricultural enterprise/livelihood?
2. What is your opinion/perception on how the following issues affect your availment and repayment of credit/loan for agricultural livelihood/enterprises?
  - a. Number and types of documentary requirements
  - b. Interest rates of the loan extended to farmer beneficiaries
  - c. Loan processing fees (particularly on the repayment of loan)
  - d. Disbursement of loans
  - e. Repayment period
  - f. Repayment rate
  - g. Loan amount availed by farmer beneficiaries
  - h. Financial management advise provided to farmer beneficiaries
  - i. Monitoring conducted by staff of credit conduits
3. What are your perceptions on how the program lending conduits can assist target borrowers can repay the full amount of loan and on schedule? What specific strategies should be implemented?
4. Are you aware of credit programs of the government for small farmers, fisherfolks, and small tree holders (cacao, coffee, and rubber)? If yes, why did you not avail a loan? What are your reasons? What will compel you to avail credit and from which source/conduit (formal or informal)? What are the reasons for choosing the source/conduit?

**Appendix K. Attendance Sheet for Focus Group Discussion (FGD)**

**ATTENDANCE SHEET**

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Venue: \_\_\_\_\_

Facilitator: \_\_\_\_\_

Name	Age	Sex	Signature
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10			
11			
12.			