

Gender and Credit Market Participation and Access Among Households in Coastal Barangays in Guimaras, Philippines

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Background

- 1/4 of families in the country are poor
- Many poor are found in coastal areas – 2/3 of local government units in the country are coastal
- Fishers among the poor and vulnerable sectors

Background

- Credit continue to play a role in reducing poverty despite failure of past microcredit programs
- But more efficient credit programs are needed
- In the design of more successful credit programs and initiatives to help the poor, there is a need for a clear understanding of their need for credit, participation and access to credit market, and utilization of credit

Background

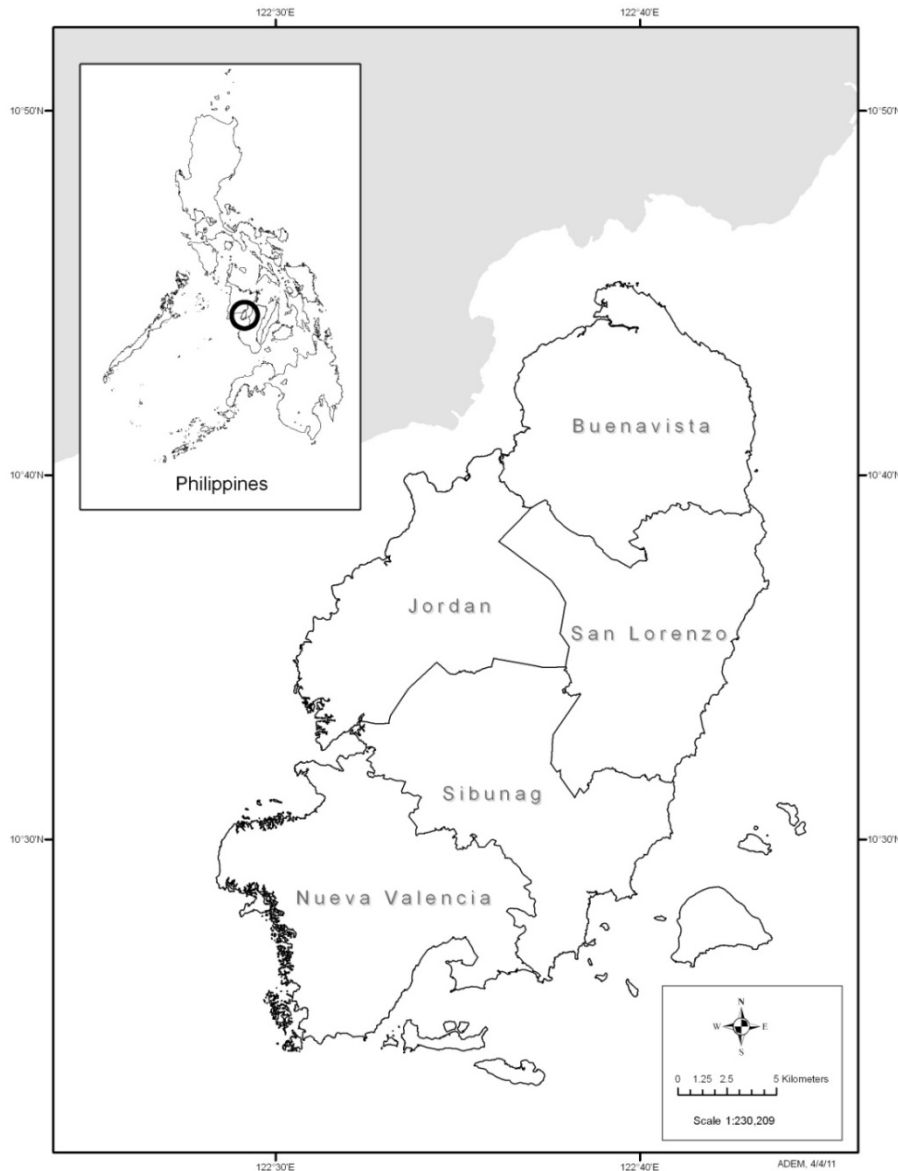
- The study aimed to increase understanding of the views on credit and the participation and access to credit market among fishing and non-fishing households in the coastal barangays in Guimaras.

Background

Participation in the credit market happens when the household has a need for a credit and took steps in availing credit. The steps may be completed or not.

Lack of access to credit is when the amount the person can borrow is zero. A person has access to credit when a positive amount can be borrowed. Credit access improves when the amount a person can borrow increases.

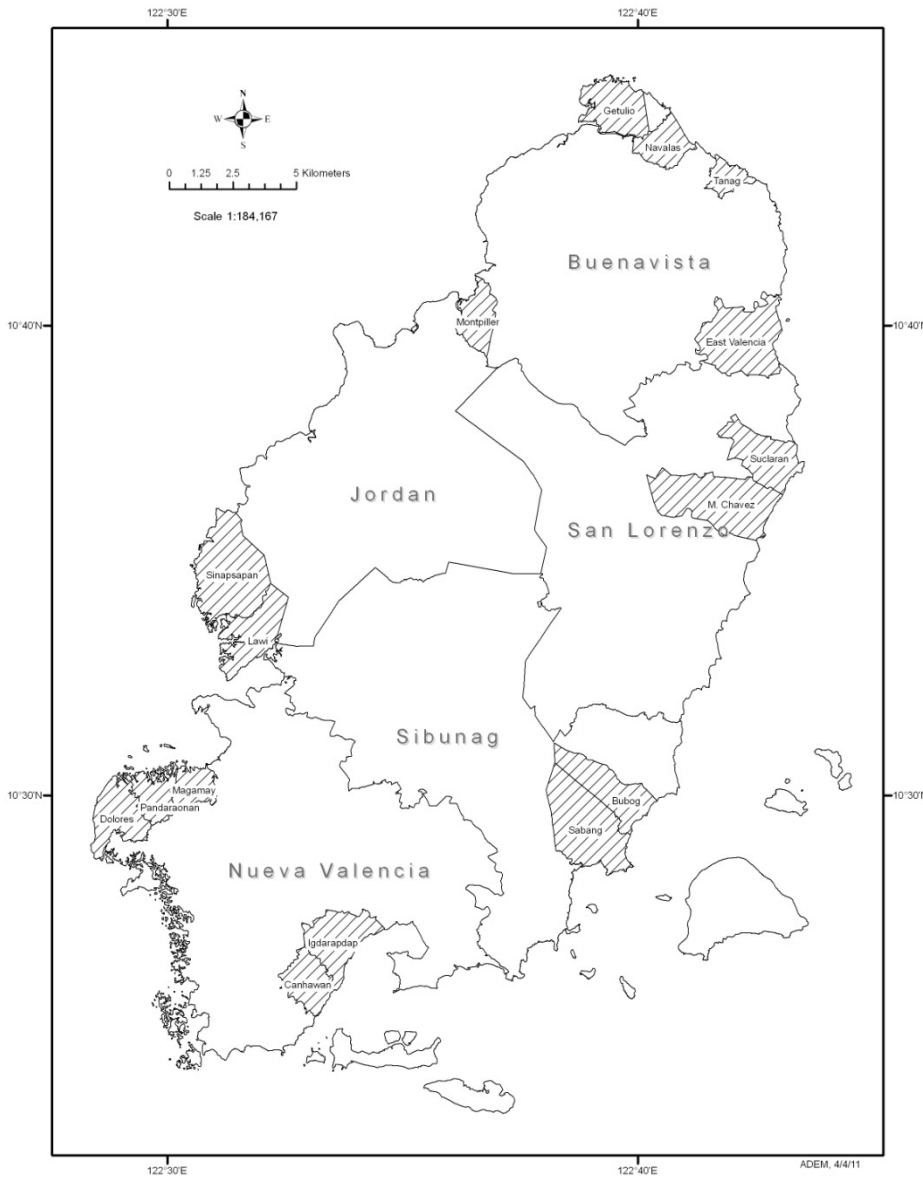
Methodology



Locale : Island Province of Guimaras

54 of 98 barangays are coastal

48% of persons with sources of income are into fishing and farming.



1 province
 5 municipalities
 16 Barangays
 376 participants in the survey

376 was proportionately allocated to

- 16 barangays (30% of 54 coastal barangays) in 5 municipalities
- within each barangay, the fishing and non-fishing households were represented.
- Used interview schedule that was pilot tested

Key Results

- Profile

<i>Types of Households and sex</i>	<i>No.</i>	<i>%</i>
Fishing	235	62.50
Male	95	40.43
Female	140	59.57
Non-fishing	141	37.50
Male	54	38.30
Female	87	61.70
Total	376	100.00
Male	149	38.15
Female	227	61.85

Key Results

- Profile

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>All</i> <i>N_A=376</i>
Age (mean)	47.95	43.24	45.14	52.61	47.17	49.26	49.64	44.75	46.69
Education									
At most elementary graduate	49 51.60	51 36.43	100 42.56	20 37.03	25 28.74	45 31.91	69 46.31	76 33.48	145 38.56
High school/graduate	36 37.90	64 45.71	100 42.56	22 40.74	33 37.93	55 39.00	58 38.93	97 42.73	155 41.22
At least college level	10 10.50	25 17.85	35 14.89	12 22.22	29 33.34	41 29.08	39 26.17	37 16.30	76 20.21
Catholic	76 80.00	98 70.00	174 74.04	39 72.22	72 82.76	111 78.72	115 77.18	170 74.89	285 75.80

Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Profile

Indicators	Fishing			Non-Fishing			All		
	Male n=95	Female n=140	All N _f =235	Male n=54	Female n=87	All N _{nf} =235	Male n=149	Female n=227	N _A =376
Household size (mean)	4.26	5.09	4.75	4.20	4.18	4.19	4.28	4.76	4.54
Owns lot where house is standing	52	71	123	29	37	66	81	108	189
	54.74	50.71	52.34	53.70	42.53	46.81	54.36	47.58	50.27
House wall made of to predominantly light materials	59	96	155	30	45	74	89	140	229
	62.11	68.57	65.96	55.56	51.72	52.48	59.73	61.67	60.90
Have electricity at home	61	100	161	35	71	106	96	171	267
	64.21	71.43	68.51	64.81	81.61	75.18	64.43	75.33	71.01
Electric bill P, mean	367.41	311.27	332.50	749.12	445.74	544.92	506.96	367.63	417.47
Drink water from owned sources	19	31	50	12	25	37	31	56	87
	20.00	22.14	21.23	22.22	28.74	15.74	20.81	24.67	23.71
Use mainly owned flushed toilet	61	97	158	37	67	104	98	164	262
	64.21	69.29	67.23	68.52	77.01	73.76	65.77	72.25	69.68

Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Views

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>N_A=376</i>
Borrowed amounts should be paid	68 71.58	110 78.57	178 75.74	39 72.22	66 75.86	105 74.47	107 71.81	176 77.53	283 75.27
Credit is big help to the poor	65 68.42	97 69.29	162 68.94	39 72.22	50 57.47	89 63.12	104 69.80	147 64.76	251 66.76
Credit can be dangerous/ a problem	52 54.74	88 62.86	140 59.57	25 46.30	54 62.07	79 56.03	77 51.68	142 62.56	219 58.24
Credit is needed	59 62.11	83 59.29	142 60.43	33 61.11	41 47.13	74 52.48	92 61.74	124 54.63	216 57.45
Borrowed money should be managed well	46 48.42	73 52.14	119 50.64	22 40.74	50 57.47	72 51.06	68 45.64	123 54.19	191 50.80
Borrowed money is difficult to pay	36 37.8	80 57.14	116 49.36	21 38.89	47 54.02	68 48.23	57 38.26	127 55.95	184 48.94
Borrow only when needed	30 31.58	65 46.43	95 40.43	21 38.89	25 28.74	46 32.62	51 34.23	90 39.65	141 37.50

Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Views

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>N_A=376</i>
Credit can help	77 81.05	120 85.71	197 83.83	39 72.22	63 72.41	102 72.34	116 77.85	183 77.22	299 79.52
Ways credit can help									
Can help in putting food on the table	56 58.95	92 65.71	148 62.98	31 57.41	45 51.72	76 53.90	87 58.39	137 60.35	224 59.57
Can send children to school	54 56.84	93 66.43	147 62.55	29 53.70	41 47.13	70 49.65	83 55.70	134 59.03	217 57.71
Can help in the business	57 60.00	84 60.00	141 60.00	22 40.74	43 49.43	65 46.10	79 53.02	127 55.95	206 54.79
Can help during sickness	42 44.21	76 54.29	118 50.21	23 42.59	34 39.08	57 40.43	65 43.62	110 48.49	175 46.54
Can help in buying farm inputs	23 24.21	41 29.29	64 27.23	12 22.22	23 26.44	35 24.82	35 23.49	64 28.19	99 26.33

Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Views

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>N_A=376</i>
Local government	59 62.11	86 61.43	145 61.70	30 55.56	53 60.92	83 58.87	89 59.73	139 61.23	228 60.64
Private sector	35 36.84	64 45.71	99 42.13	22 40.74	28 32.18	50 35.46	57 38.26	92 40.53	149 39.63
National government	23 24.21	47 33.57	70 29.79	10 18.52	22 25.29	32 22.70	33 22.10	69 30.40	102 27.13
NGO	17 17.89	36 25.71	53 22.55	7 12.96	27 31.03	34 24.11	24 16.12	63 27.75	87 23.14

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Key Results

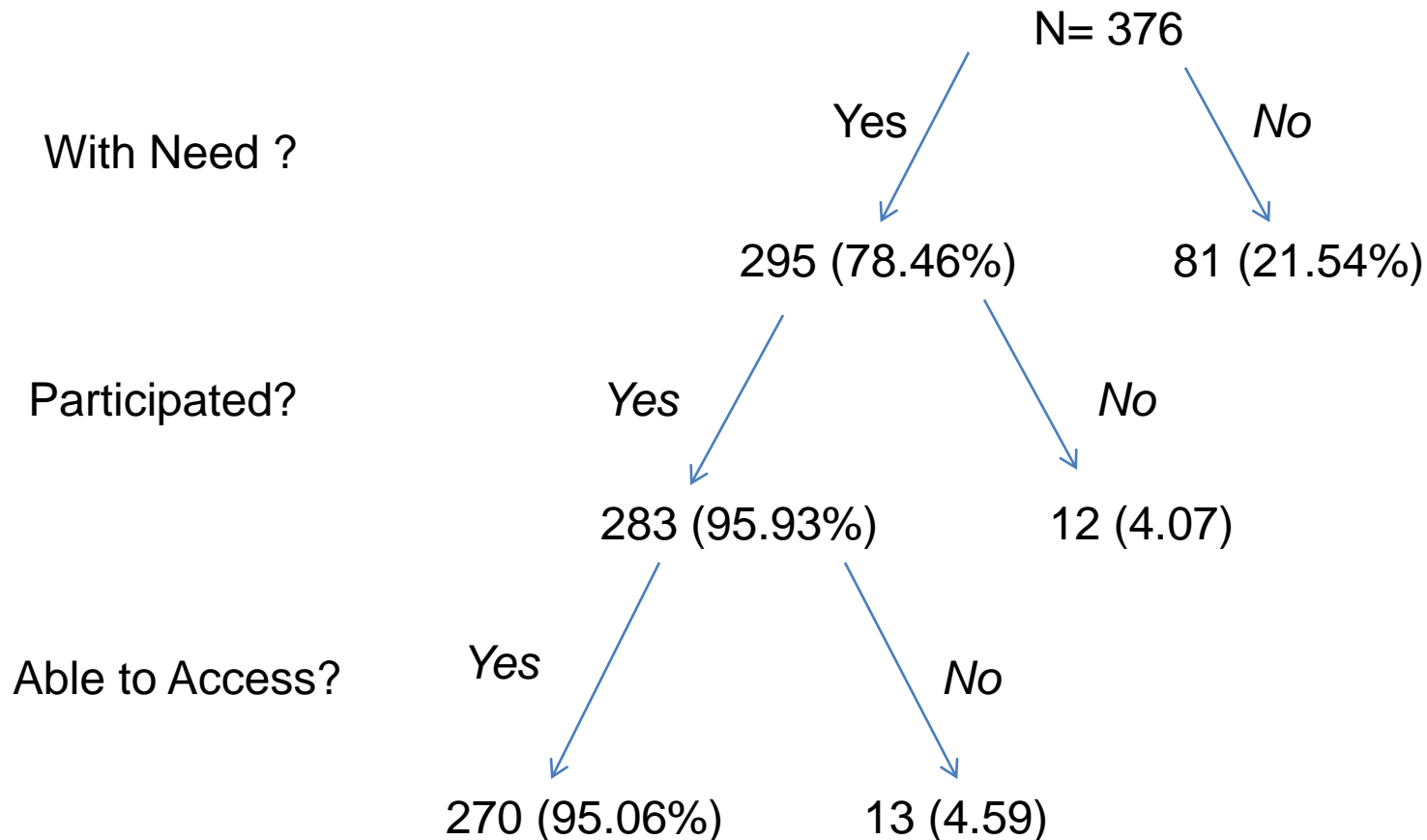
- Need for Credit

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>All</i> <i>N_A=376</i>
Number of times experienced the need for credit during the last 12 months prior to interview (mean)	5.55	5.93	5.52	4.81	5.05	4.95	5.26	5.36	5.32

Unless indicated, the first figure is frequency and the second figure is %.

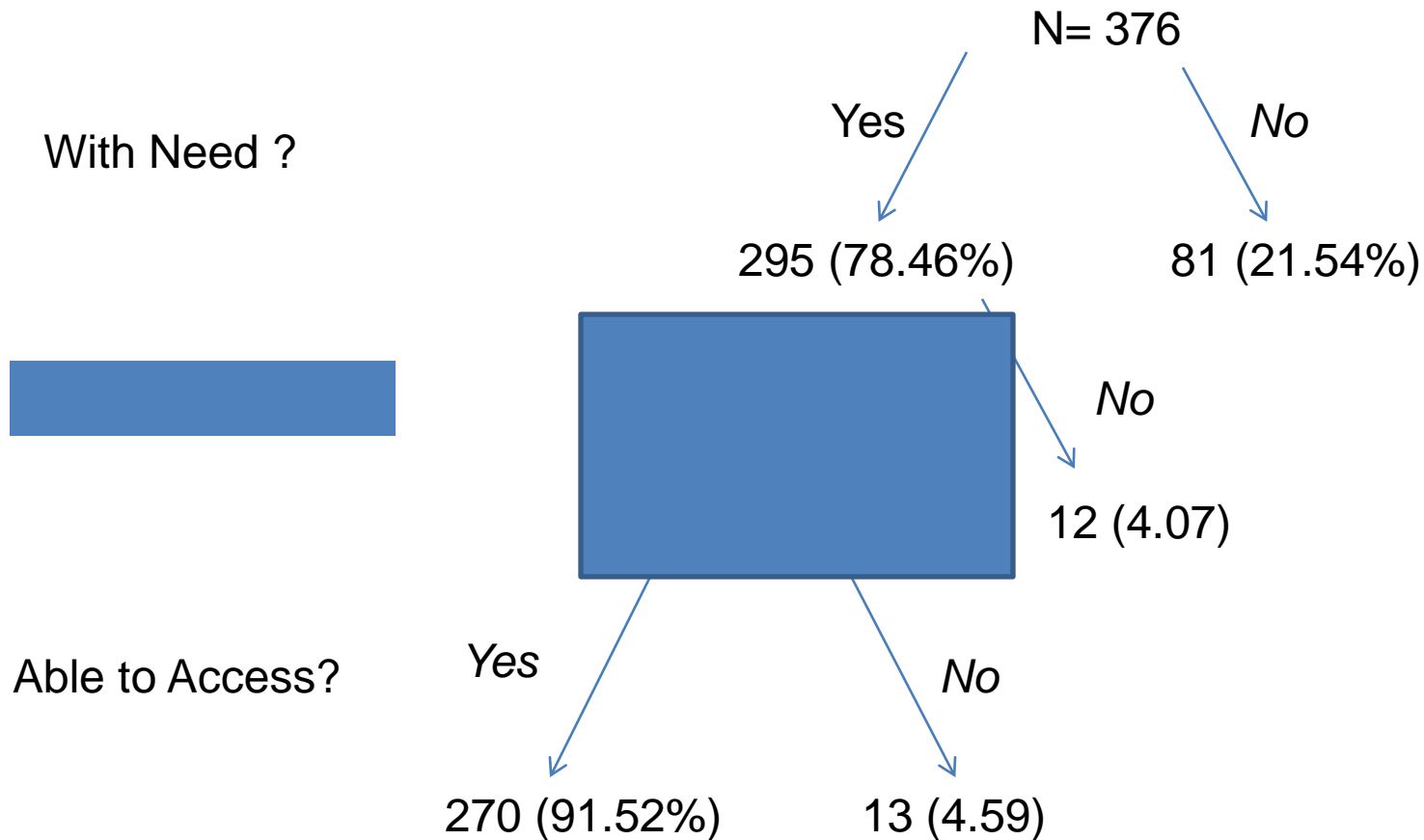
Key Results

- Need, Participation and Access



Key Results

- Need, Participation and Access



Key Results

- Need, Participation and Access

	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>N_A=376</i>
Needed to borrow*	66 69.47	126 90.00	192 81.70	43 79.62	60 68.97	103 73.05	109 73.15	186 81.94	295 78.46
Applied for credit *	62 93.94	122 96.43	184 95.83	41 95.35	58 96.97	99 96.70	103 94.49	180 96.77	283 95.93
Able to borrow**	61 98.38 92.42	115 94.26 91.26	176 95.65 91.67	38 92.68 88.37	56 96.55 93.33	95 95.96 92.23	99 96.11 90.82	172 95.56 92.47	270 95.41 91.53

*Unless indicated, the first figure is frequency and the second figure is %

**the first figure is frequency. the second figure is % of those who participated; third figure is % of those in need of credit

Key Results

- Need, Participation and Access

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=95</i>	<i>Female</i> <i>n=140</i>	<i>All</i> <i>N_f=235</i>	<i>Male</i> <i>n=54</i>	<i>Female</i> <i>n=87</i>	<i>All</i> <i>N_{nf}=235</i>	<i>Male</i> <i>n=149</i>	<i>Female</i> <i>n=227</i>	<i>N_A=376</i>
needed	5,965	7,701	7,104	10,215	9,049	9,536	7,642	8,136	7,953
Applied for	5,133	6,699	6,171	7,860	8,630	8,311	6,218	7,321	6,920
Able to borrow	4,280	6,104	5,472	8,382	6,633	8,263	5,854	6,793	6,122

*based on last loan availed in the last 6 months prior to interview

Key Results

- Decision-making

Who Decided to Apply?

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=65</i>	<i>Female</i> <i>n=125</i>	<i>All</i> <i>N_f=190</i>	<i>Male</i> <i>n=41</i>	<i>Female</i> <i>n=59</i>	<i>All</i> <i>N_{nf}=100</i>	<i>Male</i> <i>n=106</i>	<i>Female</i> <i>n=184</i>	<i>N_A=290</i>
Husband	19 33.92	14 11.2	33 17.36	17 41.46	5 8.47	22 22.00	36 33.96	19 10.33	55 18.97
Husband and wife	36 55.38	70 56.00	106 55.79	22 53.67	26 44.07	48 48.00	58 54.72	96 52.17	154 53.19
Wife	5 7.69	30 24.00	35 18.42	1 2.44	18 30.51	19 19.00	6 5.66	48 26.09	54 18.62
Others	5 7.69	11 8.8	16 8.42	1 2.44	10 16.95	11 11.00	6 5.66	21 11.41	27 9.31

*Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Decision-making

Who applied?

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=65</i>	<i>Female</i> <i>n=125</i>	<i>All</i> <i>N_f=190</i>	<i>Male</i> <i>n=41</i>	<i>Female</i> <i>n=59</i>	<i>All</i> <i>N_{nf}=100</i>	<i>Male</i> <i>n=106</i>	<i>Female</i> <i>n=184</i>	<i>N_A=290</i>
Husband	36 55.39	20 16.00	56 29.47	29 70.73	10 16.95	39 39.00	65 61.32	30 16.30	95 32.76
Husband and wife	3 4.60	7 5.60	10 5.26	1 2.43	0 0.00	1 1.00	4 3.77	7 3.80	11 3.79
Wife	20 30.77	84 67.2	104 54.74	10 24.39	39 66.10	49 49.00	30 28.30	123 66.85	153 52.76
Others	6 9.23	14 11.20	20 10.53	1 2.43	10 16.95	11 11.00	7 6.67	24 13.04	31 10.69

*Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Decision-making

Decided on the use of borrowed money

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=65</i>	<i>Female</i> <i>n=125</i>	<i>All</i> <i>N_f=190</i>	<i>Male</i> <i>n=41</i>	<i>Female</i> <i>n=59</i>	<i>All</i> <i>N_{nf}=100</i>	<i>Male</i> <i>n=106</i>	<i>Female</i> <i>n=184</i>	<i>N_A=290</i>
Husband	14 21.54	11 8.80	25 13.16	16 39.02	1 1.69	17 17.00	30 28.30	12 6.52	42 14.48
Husband and wife	42 64.62	72 57.60	114 60.00	21 51.22	33 55.93	54 54.00	63 59.43	105 57.07	168 57.93
Wife	4 6.15	31 24.80	35 18.42	3 7.31	15 25.42	18 18.00	7 3.80	46 25.00	53 18.30
Others	5 7.69	11 8.80	16 8.42	1 2.43	10 16.95	11 11.00	6 5.67	21 11.41	27 9.31

*Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Decision-making

In-charge of paying the loan

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=65</i>	<i>Female</i> <i>n=125</i>	<i>All</i> <i>N_f=190</i>	<i>Male</i> <i>n=41</i>	<i>Female</i> <i>n=59</i>	<i>All</i> <i>N_{nf}=100</i>	<i>Male</i> <i>n=106</i>	<i>Female</i> <i>n=184</i>	<i>N_A=290</i>
Husband	35 53.85	38 30.40	73 38.42	29 70.73	17 28.81	46 46.00	64 60.38	55 29.89	119 41.03
Husband and wife	19 29.23	41 32.80	60 31.38	4 9.76	15 25.42	19 19.00	23 21.70	56 30.43	79 27.24
Wife	6 9.23	34 27.20	40 21.05	7 17.03	16 27.12	23 23.00	13 12.26	50 27.17	63 21.72
Others	5 7.69	12 9.60	17 8.94	1 2.43	11 18.64	17 17.00	6 5.66	23 12.50	29 10.00

*Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Credit source

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=66</i>	<i>Female</i> <i>n=126</i>	<i>All</i> <i>N_f=192</i>	<i>Male</i> <i>n=43</i>	<i>Female</i> <i>n=60</i>	<i>All</i> <i>N_{nf}=103</i>	<i>Male</i> <i>n=109</i>	<i>Female</i> <i>n=186</i>	<i>N_A=295</i>
Relatives/neighbors/friends	47 71.21	84 66.67	131 68.23	29 67.44	34 56.67	63 61.17	76 69.72	118 63.44	194 65.76
Private microfinance institutions	11 16.67	24 19.04	35 18.23	9 20.93	11 18.33	20 19.42	20 18.35	35 18.82	55 18.64
Government credit facilities	3 4.55	9 7.14	12 6.25	3 6.98	8 13.33	11 10.68	6 5.50	17 9.14	23 7.80
Others	5 7.58	9 7.14	14 7.30	2 4.65	7 11.67	9 8.73	7 6.42	16 8.60	23 7.80

*Unless indicated, the first figure is frequency and the second figure is %

Key Results

- Uses of credit

Amount	<i>Fishing</i>			<i>Non-Fishing</i>			<i>All</i>		
	<i>Male</i> <i>n=66</i>	<i>Female</i> <i>n=126</i>	<i>All</i> <i>N_f=192</i>	<i>Male</i> <i>n=43</i>	<i>Female</i> <i>n=60</i>	<i>All</i> <i>N_{nf}=103</i>	<i>Male</i> <i>n=109</i>	<i>Female</i> <i>n=186</i>	<i>N_A=295</i>
Buy food	31 52.46	57 49.76	88 50.42	20 51.16	23 42.17	43 45.92	51 51.47	80 47.31	131 48.85
Additional working capital	27 46.69	43 37.54	70 40.10	11 28.14	19 34.83	30 32.04	38 38.35	62 36.67	100 37.29
Education	13 22.00	35 30.56	48 27.50	5 12.79	11 20.17	16 19.09	18 18.17	46 27.20	64 23.86
Medical expenses	9 15.23	31 27.06	40 22.92	11 28.14	13 23.83	24 25.68	20 20.18	44 26.02	64 23.6
Start up capital	5 8.46	3 2.62	8 4.58	2 5.12	1 1.83	3 3.20	7 7.06	4 2.37	11 4.10

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Summary and Conclusions

- The households were poor.
- Held different views on credit
- LGUs seen as main source of credit
- High need for credit, particularly among fishing households represented by female study participants

Summary and Conclusions

- Not all with credit need participated in the credit market but participation rate was high
- Not all who participated in the credit market were successful to avail of a loan but, in general, access to credit was also high.
- Based on the amount of last loan availed, credit access was highest among males from non-fishing households while the lowest credit access was among males from fishing households.

Summary and Conclusions

- Credit application and use was mainly a husband and wife decision.
- Actual credit application was delegated to the wife, while the responsibility of paying the loan rested on the husband or to both the husband and wife. These were all particularly true among fishing households.

Summary and Conclusions

- Although access to credit was high, the popular credit sources are informal sources such as friends and relatives that lives nearby.
- Borrowed funds were not mainly used for income generating activities or to increase production but for consumption purposes.
- For these, the participation and access to credit market by the study participants has limited chances in improving their productivity and living standards.

Recommendation

- The design of credit program should consider the views of the people towards credit
- Government credit facilities closer to the poor and target the fishing households
- Credit provisions accompanied by capacity building program, training for livelihood diversification

- Thank you.