

## **GENDER AND CREDIT MARKET PARTICIPATION AND ACCESS AMONG HOUSEHOLDS IN COASTAL BARANGAYS IN GUIMARAS, PHILIPPINES**

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This study focused on describing the participation and access to credit market of men and women from fishing and non-fishing households in 16 randomly selected coastal barangays in Guimaras, Philippines. Specifically, the paper described their socio-demographic and economic profile, need for credit, and credit market participation and access. Data were collected from 376 randomly selected survey participants representing these households and who were interviewed from January to March 2007.

Eight in every ten study participants reported the need for credit. The females from fishing households registered the highest proportion (90%) with reported need for credit. On the average, the need for credit was experienced more than 5 times during the study period by all types of study participants. Credit need was mainly for consumption purposes (particularly food and medicine).

Not all people with credit needs participated in the credit market but, at 95%, the participation rate was high. Not all who participated in the credit market were successful in availing of a loan but, in general, access to credit was also high at 96%. On average, the study participants from fishing households availed of one more loan than those from non-fishing households (5 vs. 4) in 2006. All study participants from non-fishing households were able to access credit while only 91% for study participants from fishing households did so. Based on the amount of the last loan availed, credit access was highest among males from non-fishing households (P8,381.59 or US\$188), while the lowest credit access was among males from fishing households (P4279.59 or US\$ 96).

Credit application and use was mainly a husband and wife decision. However, actual credit application was delegated to the wife, while the responsibility of paying the loan rested on the husband or on both the husband and wife. This pattern was particularly true among fishing households.

Although access to credit was high, more than the majority also sourced credit from informal sources (65%) such as friends and relatives that are nearby. Only 25 percent of the study participants were able to access credit from semi-formal sources or micro-credit finance institutions. Moreover, the amounts availed as loans were not 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 did not necessarily increase the chances of improving their productivity and living standards.