CREDIT ACCESS FROM MICROFINANCE INSTITUTIONS ON FARM PERFORMANCE AMONG SMALL-SCALE MANGO FARMERS IN DAVAO DEL SUR

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ABSTRACT

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The research sought to assess the influence of credit accessibility from microfinance institutions on small-scale mango farmers in Davao del Sur. A cross-sectional and descriptive research approach was employed to evaluate the objectives of the study. The study was initially conducted with 348 respondents selected by stratified random sampling. The statistical analysis, employing methods such as frequency distribution, mean, standard deviation, and regression, revealed that the majority of small-scale mango producers were aged between 36 and 51, primarily male, married, and possessed high school diplomas. The majority consist of 4 to 6 household members, who are Cebuano, and possess 1 to 2 hectares of agricultural property. All farmers solicited a loan, with the majority obtaining cash credit and repaying it in currency. Almost all were subjected to interest charges and required to provide collateral to obtain credit. Most small-scale farmers obtained loans from microfinance institutions, however, only fifty percent of this population invested the funds in mango cultivation. Better access to capital and higher productivity per hectare were two of the most important economic benefits. The information gathered showed that the degrees of participation and cooperation among small-scale mango growers were seen as modest. Moreover, there was a significant association between economic advantages and financial performance, as well as a notable association between engagement/collaboration and the financial performance of small-scale farmers. Further, all small-scale producers identified climate change, pests, and diseases as problems encountered in mango production. Based on the results, it is highly recommended to establish comprehensive support systems combing education, technology, and financial assistance to aid small-scale farmers adapt to climate change, pests, and diseases. To provide farmers with more authority and make them more resilient, government agencies, agricultural organizations, and financial institutions need to work together.

Keywords: credit access, microfinance institution, farm performance, small-scale mango farmers, financial performance

SGD's: 1 No Poverty, 8 Decent Work and Economic Growth