

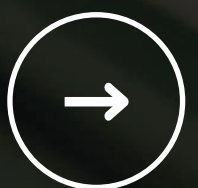
CONVERGE POLICY STUDIES: LAND TENURE & CREDIT

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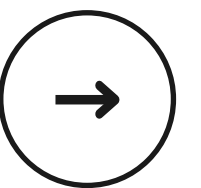
June 17, 2021



Philippine Institute for Development Studies
Surian sa mga Pag-aaral Pangkaunlaran ng Pilipinas



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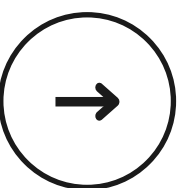


- 1 Land (tenure: owned/rented)
- 2 Seeds, fertilizer, pesticides
- 3 Favorable land and weather conditions
- 4 Water (irrigation/rainfed)
- 5 Labor (family, hired labor)
- 6 Working capital (savings, credit)
- 7 Technical knowledge/skill
- 8 Farming tools and equipment



Image from Canva

- 9 Postharvest tools and equipment
- 10 Entrepreneurial/business skills and risk management
- 11 Buyers



Land Tenure

PIDS DP 2020-26: Boosting Agricultural Productivity through Parcelization of Collective Certificate of Land Ownership Awards (CCLOAs)

Video from Canva

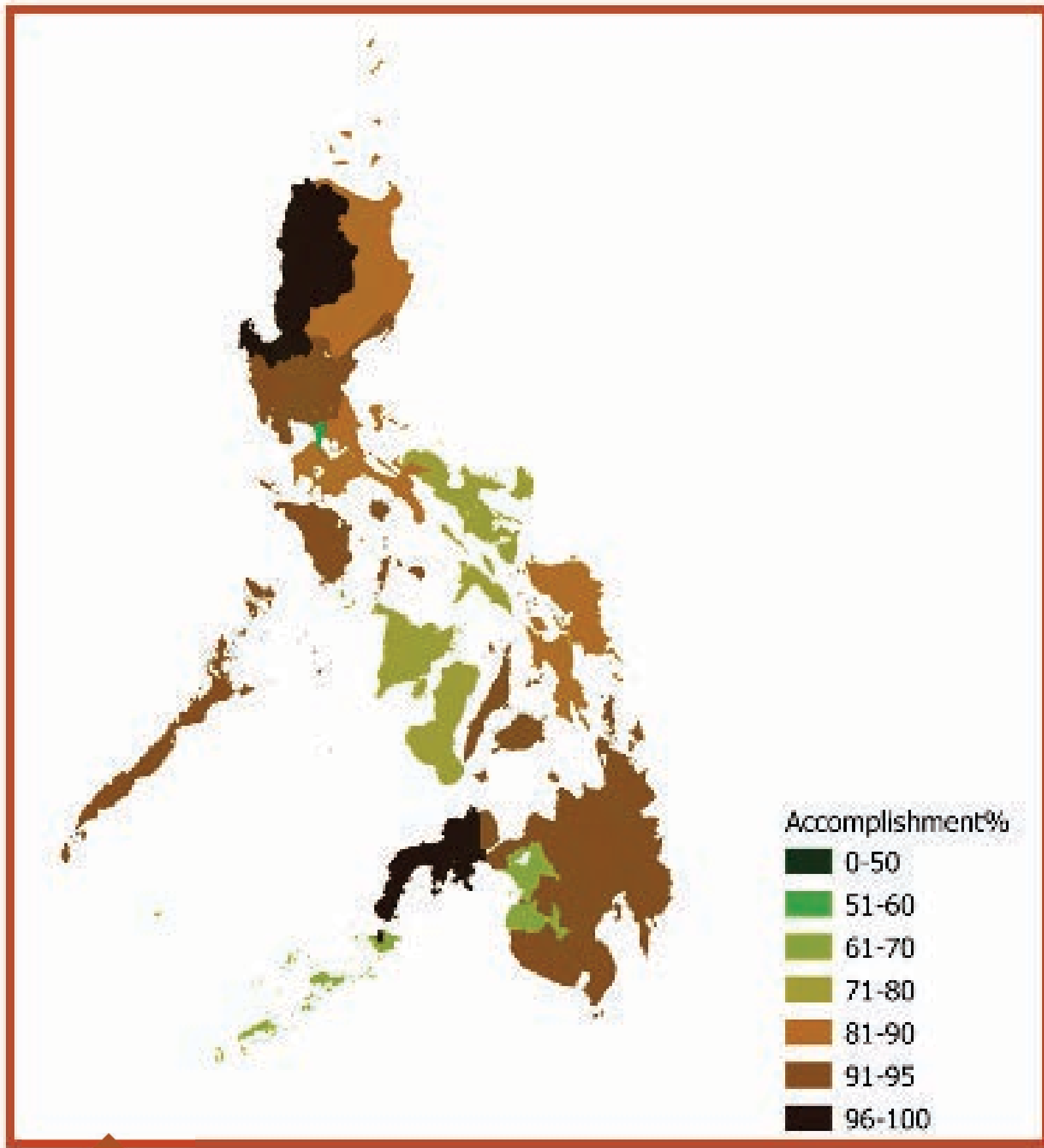


Individual vs. Collective CLOA

In case it was “not economically feasible and sound to divide the land,” qualified beneficiaries may opt to collectively own land through a cooperative, association, or other type of organization. They shall be issued a Collective CLOA (CCLOA).

Image from Canva





Land registration scope and accomplishment of land distribution by region, 1971-2018

- 1 SOCCSKSARGEN (693k ha) **95%**
- 2 Eastern Visayas (436k ha) **88%**
- 3 Central Luzon (434k ha) **96%**

Philippines: 4.8M ha redistributed **89%**
(out of 5.4M ha total scope)

CCLOA



Conflict



**Lack of proper
succession policy**



**Inclusion and exclusion
(beneficiaries list)**



**Unpaid tax and
amortization**



Productivity
Farm investments



More secure land tenure (e.g. titling,
collective to private ownership)

Project ConVERGE Baseline Survey

Agrarian Reform Beneficiary Organization (ARBO) members



**ARBs
Farmer beneficiaries
Other rural workers**

Yield (rice, corn)

(inconclusive due to small sample size)



More secure land tenure (e.g. titling,
collective to private ownership)

Credit

PIDS DP 2020-44: Land Tenure, Access to Credit, and Agricultural Performance of ARBs, Farmer Beneficiaries, and Other Rural Workers



Images from Canva

PHP502 billion

Production Loan

(PSA 2019)

81%



Private Banks

19%



Gov't Banks
LBP, DBP

Borrowing Incidence



Agri ARBO HHs

39%

n=916

Formal source 72%

Informal source 18%

Both 10%

n=356

Largest loan borrowed from...

37%

**Microfinance
Institutions**

26%

**Cooperatives/
Farmers association**

14%

**Private/
commercial banks**



Source: Project ConVERGE Baseline Survey
Images from Canva

n=356

Formal Borrowing Incidence



**HHs without
own agri land**

30%



**Individual
CLOA HHs**

41%

PHP25,000

Net agri income



Agri HHs who were able to
borrow from **formal** sources



Source: Project ConVERGE Baseline Survey
Images from Canva



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