

Socio-Economic Characteristics of Farm Households in the Philippines

2002-2003



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FOREWORD

The Bureau of Agricultural Statistics (BAS) has conducted the “Integrated Farm Household Survey (IFHS)” to generate updated benchmark information on the socio-economic conditions of the farming population. The survey covered sample farming households in 592 barangays nationwide. All provinces were covered by the survey except Batanes and Lanao del Sur. The reference period of the survey was July 2002 to June 2003. The survey was designed to generate statistics that can serve as inputs in agricultural research prioritization and in the improvement of agricultural performance indicators system.

This report presents the statistical outputs of the IFHS related to the structure and sources of farm household income; characteristics of farms, farm enterprises and farm households; access of farm households to agricultural support services; input use; expenditure patterns of farm households; farm investments; and other socio-economic data.

The BAS gratefully acknowledges the financial support provided by the Bureau of Agricultural Research (BAR) of the Department of Agriculture (DA).

As in other BAS publications, we welcome comments and suggestions from data users, readers and researchers.



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Director

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EXPLANATORY NOTES

1. Average value of farm investments was computed as follows:

$$\text{Average Value} = \frac{\text{Beginning Inventory} + \text{Ending Inventory}}{2}$$

where:

$$\text{Beginning Inventory} = \text{acquisition cost} - \text{accumulated depreciation}$$

$$\text{Accumulated Depreciation} = \text{yearly depreciation} \times \text{number of years used}$$

$$\text{Yearly Depreciation} = \frac{\text{acquisition cost}}{\text{number of years of useful life}}$$

$$\text{Ending Inventory} = \text{Beginning Inventory} - \text{one year depreciation}$$

2. Average annual farm household income by source was computed as follows:

$$\text{Average Income} = \frac{\text{Total income by source}}{\text{Total number of sample farm households}}$$

3. Average income and expenses per farm household by enterprise were computed as follows:

$$\text{Average Income / Expenses Per Household (by enterprise)}$$

$$= \frac{\text{Total value of input /output by farm enterprise}}{\text{Total number of sample farm households engaged in the specific enterprise}}$$

4. Blank cells in the statistical tables indicate that there was no report for a particular data item.

HIGHLIGHTS OF THE SURVEY FINDINGS

- The average size of farm households nationwide was 5.07. About 52 percent of the farm household population were males.
- The national average age of household heads was 49 years. About 16.45 percent were elementary school graduates, 14.13 percent were high school graduates and 4.67 percent were college graduates.
- Across the country, 93.18 percent of farm households were engaged in crop production, 72.42 percent in livestock and poultry raising and 13.32 percent in capture fishing and aquaculture.
- Special agricultural activities and home processing of agricultural products were reported by 1.89 percent and 0.85 percent of farm households, respectively.
- The average farm size operated and managed by households was 1.63 hectares while the average number of farm parcels was 1.66.
- About 44.13 percent of the farm parcels were fully owned and 23.66 percent were tenanted.
- At the national level, 35.69 percent of the irrigated farm parcels were supplied with communal type of irrigation while 34.35 percent had individual sources of water supply. Only 29.96 percent were supplied by the National Irrigation Administration (NIA).
- Investments of farm households on machineries and transport equipment nationwide averaged P6,258; on farm buildings and structures, P2,057; on farm tools, equipment and other supplies, P1,216; and on fishing gear, P83.
- Among households engaged in crop production, 59.81 percent planted palay. About 43.03 percent of households were coconut growers, 35.70 percent produced corn, 23.85 percent planted banana while 13.52 percent were mango growers. There were 12.18 percent who planted cassava.
- Among those engaged in livestock and poultry raising, 52.92 percent were in backyard hog raising while 52.20 percent raised native chicken, also on backyard scale.

- Among households engaged in capture fishing nationwide, 64.81 percent were in marine fishing, 31.71 percent in inland fishing and 16.27 percent in gathering of shells, aquarium fish, etc.
- At the national level, 50.68 percent of palay farmers and 41.26 percent of corn farmers used the high yielding variety of seeds. Likewise, 50.00 percent of farmers who planted permanent crops and 17.24 percent who cultivated other temporary crops used the high yielding variety of seeds.
- Majority of crop farmers were producing their own seeds. This was reported by 66.71 percent of palay farmers and by 58.74 percent of corn farmers.
- About 55.56 percent of farmers nationwide applied urea in their palay farms. The use of urea was reported by 42.80 percent of corn farmers.
- Around 60.34 percent of palay farmers and 11.86 percent of corn farmers applied insecticides in their farms. Another 33.16 percent of palay farmers and 5.29 percent of corn farmers applied weedicides/herbicides.
- Majority or 68.85 percent of the farmers nationwide were influenced by traders in the valuation of their produce. About 56.39 percent brought their produce to traders or buying stations.
- The survey revealed that 59.57 percent of the farmers were aware of government programs in crop farming. There were 15.84 percent who reportedly know about livestock and poultry raising programs of the government. Only 4.91 percent said that they were aware of government programs on capture fishing and aquaculture.
- There were 77.05 percent of the farmers who did not borrow money. Among those who borrowed, 52.32 percent availed of the loans for agricultural production purposes.
- Of those who borrowed, 84.46 percent paid amortization on time. About 54.07 percent paid loan amortization in less than 6 months while 27.04 percent amortized their loan within 6 months to one year period.

- The annual income of farm households averaged P106,181. Income derived from farming accounted for 54.27 percent, non-farm income contributed 29.56 percent while off-farm income shared 6.37 percent. The remainder was from other sources such as pensions, remittances from abroad, donations, contributions, etc.
- Of the average annual farm income, 73.21 percent was derived from crop production. Of this, 47.49 percent was from palay production.
- By farm enterprise, annual gross income of households from crop production averaged P45,280. Livestock and poultry raising generated gross earnings of P11,010 while capture fishing and aquaculture yielded a gross income of P45,878.
- In terms of annual net income by farm enterprise, capture fishing and aquaculture posted a net income of P21,896; crop production, P18,012; and livestock and poultry raising, P1,402.
- The average annual household expenditures on food amounted to P40,187. Recurring and non-recurring expenses averaged P9,726 and P12,629, respectively.
- Cereals accounted for the biggest share in food expenditure of households at 30.10 percent. Meat and meat preparations accounted for 19.82 percent while fish and marine products shared 15.58 percent.
- Of the average annual recurring expenses of households nationwide, fuel, light and water took the biggest amount at 24.67 percent. On the other hand, education took the biggest amount of the total non-recurring expenses at 42.30 percent.

I. RATIONALE

Under the existing data systems of the Bureau of Agricultural Statistics (BAS), the measurement of the performance of the agricultural sector is mainly done through estimating the sector's gross outputs in terms of quantities of commodities produced and their corresponding prices during an accounting period. This system is well supported by the current statistical surveys and monitoring activities of the BAS which are heavily oriented towards the collection of data on production and prices of agricultural commodities. The periodic report on the performance of agriculture, however, does not directly answer the question about the state of welfare and development of the farming population. Reports of growth in agriculture are usually met by questions of whether the growth translates or not to a better-off farming population; whether poverty incidence in the rural sector drops or not and whether income gap improves or not.

For over a decade now, the BAS has been maintaining a statistical framework called Agricultural Indicators System (AIS). The AIS has been designed to provide the required information for assessing the socio-economic changes in the agriculture sector, analyzing the agrarian structure and situating agriculture in the national economy. The system is heavily dependent on secondary data gathered by BAS and other agencies. For lack of data, the current AIS does not include yet statistical indicators that can aptly characterize farm households.

On an ad hoc basis, the BAS conducts evaluation and impact studies/surveys for specific development programs which are oftentimes focused on particular commodities. These surveys address the need for data elements required for benchmarking, monitoring and evaluation of commodity programs for which the surveys are conducted.

These efforts, however noteworthy, are found insufficient to provide statistical support for a more comprehensive and systematic monitoring of the performance of agriculture in relation to the development plan for the sector. Implicitly, the agricultural statistical system has not also been able to support the statistical requirements of the Agricultural Research System particularly in targeting and prioritizing research and development (R & D) programs. The BAS recognizes this weakness but it is constrained by lack of resources. Currently, its financial resources are barely enough to sustain the regular surveys and monitoring activities which are intended to generate production and price data.

The BAS is mandated to provide information support to the agricultural sector including the provision of relevant statistics for development policy, planning, and program implementation. Implicit in these development concerns is the prioritization of agricultural researches. This survey will support the agricultural R & D Program in terms of benchmark data on the characteristics of farms and farm households. It will likewise provide inputs in the development and/or improvement of the performance indicators system in agriculture. Further, the survey results will quantify the impact of agricultural policies of the government on their intended beneficiaries.

II. OBJECTIVES

The Integrated Farm Household Survey (IFHS) is intended to generate benchmark statistics that will serve as inputs in agricultural research prioritization and improvement of agricultural performance indicators system.

The specific objectives revolve on the determination and generation of the following information:

1. level, structure and sources of farm household income;
2. characteristics of farms or farm enterprises and the farm households;
3. access of farm households to agricultural support services;
4. farm management such as input use and cultivation practices;
5. expenditure patterns of the farm households;
6. farm investments; and
7. other socio-economic data.

III. SURVEY METHODOLOGY

3.1 SAMPLING SCHEME

Geographic Coverage

The 2003 Integrated Farm Household Survey (IFHS) covered farming households in 592 barangays nationwide. Excluded were the provinces of Batanes and Lanao del Sur.

Sampling Frame

The IFHS utilized different sampling frames at the barangay and household levels. At the barangay level, the list of agricultural barangays covered in the 1999 Barangay Screening Survey (BSS) of the Bureau of Agricultural Statistics (BAS) served as the sampling frame. At the household level, the listing of households generated from the 2000 Census of Population and Housing (CPH) of the National Statistics Office (NSO) was used as basis for drawing the samples.

The 2000 CPH listing was utilized in drawing the samples for the IFHS despite the limitation that CPH households were not classified into farming and non-farming categories for two major considerations. First, the 2000 CPH provided the most updated lists of households by barangay. Second, budgetary constraints precluded the conduct of household screening in the selected sample barangays for the survey.

Sampling Design

The domain of the survey was the province. A two-stage stratified sampling design was adopted with the barangay as primary sampling unit and the farming household as secondary sampling unit. The number of farming households was used as the stratification variable. Primary and secondary sampling units were both drawn using simple random sampling.

Sample Size Determination

In getting the number of barangays as representative of the domain (province) level, the total number of agricultural barangays in the province reported in the 1999 BSS was used in proportionately allocating the target sample size of around 600 barangays to the IFHS provinces. Due to budgetary consideration, the total number of barangays included for small and large agricultural provinces was set at six (6) and nine (9) barangays, respectively, depending on the computed total sample size for the province, that is,

$$\begin{aligned}n' &= 6 \text{ if } n \leq 6, \text{ and} \\n' &= 9 \text{ otherwise.}\end{aligned}$$

Ten (10) sample households were allocated to each sample barangay. This procedure resulted in a total sample size of 592 barangays and 5,920 households for the entire country.

Sample Selection

Primary Sampling Units

A general feature of the design was the division of the primary sampling units into strata of approximately equal sizes relative to number of farming households reported in the 1999 BSS. The division of the barangays within the province and the drawing of samples were done as follows:

The barangays were arrayed in descending order based on the total number of farming households. These barangays were then divided into three (3) strata such that the cumulative total number of farming households of all the barangays in any one stratum was approximately of the same magnitude as the rest of the individual strata. Thus,

Stratum 1 barangays constituted all "large barangays",
Stratum 2 barangays constituted all "medium barangays", and
Stratum 3 barangays constituted all "small barangays"

with respect to total number of farming households.

Equal sample sizes were allocated to and drawn from the three strata, resulting in two (2) and three (3) sample barangays, respectively, per stratum depending on the sample size for the province. Selection of sample barangays was done at the BAS Central Office using simple random sampling. The generated lists of sample barangays were then submitted to NSO for the drawing of sample households and for the photocopying of corresponding barangay maps.

Secondary Sampling Units

Drawing of sample households was made at the NSO field offices using simple random sampling procedure. The generated lists of samples were sent to BAS Central Office for control and distribution to concerned Provincial Operations Centers (POCs).

3.2 Field Data Collection

Data collection was assigned to Contractual Data Collectors (CDCs) who personally interviewed qualified respondents in the sample barangays using a structured questionnaire. Considering that the sample households selected from the 2000 CPH Listing were not all engaged in farming activities, screening of "candidate sample households" was implemented during field data collection so that only **farm households with farming/fishing operations during the period July 2002 to June 2003** were enumerated in the survey.

IV. DISCUSSION OF SURVEY RESULTS

HOUSEHOLD CHARACTERISTICS

(Tables 1 - 7)

Average Household Size and Membership by Sex

- **The average size of farm households nationwide was 5.07.** About 52 percent of the household members were males. The biggest household size was recorded in ARMM at 5.67 while the smallest was in Central Visayas at 4.80. The average household sizes in CAR, MIMAROPA, Bicol, Eastern Visayas, Northern Mindanao and ARMM were above the national average.

Household Heads

Age and Educational Attainment

- **Across the country, the average age of household heads was 49 years.** ARMM recorded the youngest group of household heads with an average age of 44 years while Central Visayas recorded the oldest at 53 years.
- **About 16.45 percent of the household heads were elementary school graduates, 14.13 percent were high school graduates and 4.67 percent were college graduates.** Quite a big proportion at 40.38 percent of the household heads had some elementary education. Another 14.13 percent reached high school and 5.17 percent reported to have some college education. Some 2.06 percent took vocational courses and 0.16 percent underwent post graduate studies.
- At the regional level, more than half of the household heads in Central Visayas, Eastern Visayas and Davao Region had some elementary education. On the other hand, 26.20 percent of the household heads in Bicol were elementary school graduates while 25.65 percent in Central Luzon finished high school education.

Occupation

- **Expectedly, farming was the main occupation of household heads.** About 35.77 percent of household heads were palay farmers; 12.01 percent, corn farmers; 12.44 percent, coconut farmers; and 18.83 percent were engaged in other crops production. Fishing was reported by 5.79 percent of the household heads.
- Few household heads reported to have secondary occupation; these included technicians / associate professionals and businessman / storekeeper. These were gathered from 1.37 percent and 1.10 percent of the household heads, respectively.
- Among regions, more than one-half of household heads in CAR, Ilocos Region, Central Luzon and Western Visayas were palay farmers. About 42.27 percent of household heads in Central Visayas were corn farmers. In ARMM, 30.06 percent of household heads were coconut farmers and 36.52 percent were involved in the production of other agricultural crops.

Membership in Organizations of Household Heads

- **Nationwide, only 6.33 percent of household heads were members of community development organizations and 4.39 percent, of multi-purpose cooperatives.**
- About 10.31 percent to 18.44 percent of household heads in MIMAROPA, Zamboanga Peninsula and Davao Region were involved in community development organizations. In CAR, almost 10.91 percent of household heads were members of multi-purpose cooperatives while 8.33 percent of household heads in SOCCSKSARGEN were members of service cooperatives.

Household Members

Educational Attainment

- **At the national level, 6.65 percent of the household members were elementary school graduates, 9.29 percent were high school graduates and 5.10 percent were college graduates.** There were 33.55 percent of the household members who reached elementary school, 19.83 percent reached high school and 6.96 percent reached college.

- At the regional level, MIMAROPA had the highest percentage of household members who were elementary graduates at 9.19 percent. The lowest was reported in CAR at 3.68 percent.
- Ilocos Region reported the biggest percentage of household members who were high school graduates at 16.39 percent. On the other hand, Davao Region reported the smallest at 4.98 percent.
- Around 7.79 percent of household members in CAR were college graduates while 2.49 percent only was reported in Davao Region.

Employment

- **Nationwide, 29.83 percent of the household members were employed as farmers, forestry workers and fishermen.** Laborers and unskilled workers were 32.17 percent while service workers and shop and market sales workers were 13.32 percent.
- Less than 1 percent of the household members had secondary job as technician, associate professional, businessman and storekeeper.
- At the regions, majority or 52.08 percent of the household members in CAR and 64.19 percent in ARMM were employed as farmers, forestry workers and fishermen. In Northern Mindanao, 51.11 percent were laborers and unskilled workers.

Membership in Organizations of Household Members

- **Nationwide, only a small percentage of household members aged 15 years old and above were members in an organization.** Only 7.11 percent were members in community development organization, 2.37 percent in multi-purpose cooperatives and 1.82 percent in credit cooperatives.
- In terms of membership in community development organization, Davao Region showed the highest percentage of household members at 22.70 percent. On the contrary, Central Luzon accounted for 1.43 percent only of the household members. In MIMAROPA, 5 percent of household members belonged to credit cooperatives.

FARM CHARACTERISTICS

(Tables 8 - 13)

Type of Farm Enterprise

- **At the national level, 93.18 percent of farm households were engaged in crop production, 72.42 percent in livestock and poultry raising, 13.32 percent in capture fishing and aquaculture, 1.89 percent in special agricultural activities and 0.85 percent in home processing of agricultural products.**
- Across regions, more than 90 percent of farm households were into crop farming except those in Central Luzon, MIMAROPA and ARMM. Farm households who were involved in livestock and poultry raising ranged from 42.28 percent in Central Luzon to 91.92 percent in Central Visayas.
- ARMM reported the biggest proportion of farm households at 33.72 percent which were into capture fishing and aquaculture production. The least was recorded in Davao Region with only 4.96 percent of farm households reporting said enterprise.

Average Farm Size and Number of Parcels Operated by Households

- **The national average farm size operated and managed by households was 1.63 hectares.** The biggest average farm size was noted in ARMM at 2.98 hectares while the smallest was in Ilocos Region at 0.73 hectare.
- Farm households operated and managed an average of 1.66 farm parcels. Among regions, farm households in CAR operated the most number of farm parcels at 2.68 while those in ARMM had the least at 1.27 parcels.

Farm Parcels by Location and Main Use

- **About 97.56 percent of farm parcels operated by farmers across the country were located within the city/municipality of the farmers' residences.** In Davao Region, all farm parcels operated by farmers were found within the city or municipality of their residences.
- At the national level, 55.15 percent of the farm parcels were planted to temporary crops, 21.35 percent had permanent crops and 21.34 percent

were used as home lots. The remainder were devoted to the production of livestock, poultry, aquaculture and other farm and non-farm enterprises.

- At the regional level, 62.65 percent to 69.23 percent of the farm parcels in CAR, Ilocos Region, Cagayan Valley, Central Luzon, Western and Central Visayas, and SOCCSKSARGEN were cultivated to temporary crops.
- In Davao Region, 50.94 percent of the farm parcels were under permanent crops.

Farm Parcels by Tenurial Status

- **At the national level, 44.13 percent of the farm parcels were fully owned and 23.66 percent were tenanted, having average sizes of 1.08 hectares and 1.03 hectares, respectively.** About 5.55 percent were being leased or rented with an average size of 0.83 hectare. Another 8.88 percent of the farm parcels were classified as rent-free having an average size of 0.56 hectare. Some 13.31 percent of the farm parcels were operated under owner-like possession other than CLT/CLOA while 4.46 were under CLT/CLOA and had average sizes of 0.81 hectare and 0.98 hectare, respectively.
- ARMM reported the highest percentage of farm parcels that were fully owned at 79.46 percent. The smallest was noted in Western Visayas at 27.92 percent.
- Tenanted parcels in Ilocos Region comprised 41.46 percent while ARMM registered the smallest percentage of tenanted parcels at 3.93 percent.
- The highest number of farm parcels with characteristics of owner-like possession other than CLT/CLOA was reported in Central Visayas at 27.29 percent. It was lowest in ARMM at 3.63 percent.
- In Western Visayas, leased/rented farm parcels accounted for 14.55 percent. It was only 2.09 percent in CAR.
- Among fully-owned farm parcels, the biggest size was reported by farmers in ARMM at 2.59 hectares. Ilocos Region reported the smallest at 0.32 hectare.
- Tenanted farms in ARMM recorded an average size of 2.28 hectares while Ilocos Region reported only 0.35 hectare.

- Large parcels of leased/rented farms were prevalent in MIMAROPA and Northern Mindanao with average sizes of 1.72 hectares and 1.71 hectares, respectively.

Irrigated Farm Parcels by Source of Irrigation

- **About 35.69 percent of the irrigated farm parcels in the country were supplied by communal type of irrigation while 34.35 percent had individual sources of water supply. The remainder or 29.96 percent were covered by the National Irrigation Administration (NIA).**
- Among regions, 55.00 percent to 62.20 percent of irrigated farm parcels in CAR, CALABARZON and Caraga used the communal type of irrigation. Around 72.58 percent of farm parcels in Northern Mindanao were dependent in NIA system while 76.80 percent of those in Ilocos Region had their own irrigation system.

Average Farm Investments

- **The biggest farm investments of households were in machineries and transport equipment.**
- The average farm investments of households were P6,258 in machineries and transport equipment, P2,057 in farm buildings and structures, and P1,216 in farm tools, equipment and other supplies, and P83 in fishing gear.
- The survey noted bigger average investments of households in CAR, Ilocos Region, Cagayan Valley and Central Luzon in farm machineries and transport equipment, these ranged from P11,922 to P16,023. Lower investments in farm machineries and transport equipment were reported in Central and Eastern Visayas.
- Investments on farm building and structures was found biggest in CAR at P9,349. Farm households in other regions reported average investments ranging from P448 in Northern Mindanao to P4,434 in Cagayan Valley.
- Average investments of farm households in tools, equipment and other supplies ranged from P389 in Caraga to P3,086 in Central Luzon.

CROP FARMING

(Tables 14 - 16)

Temporary Crops

- **Close to 60 percent of the farm households in the country planted palay.** About 35.70 percent of households produced corn while 12.18 percent planted cassava. Other crops grown by farmers were sweet potato, stringbeans, eggplant, gabi, tobacco, squash and tomato as reported by some 2.21 percent to 9.50 percent of farm households across the country.
- The survey showed that all farm households in CAR, Ilocos Region and Western Visayas planted palay. On the other hand, 97.23 percent of farm households in Central Visayas cultivated corn. In ARMM, 59.21 percent reported cassava production while 32.56 percent of farmers in Ilocos Region planted tobacco.

Permanent Crops

- **At the national level, 43.03 percent of farm households were coconut growers; 23.85 percent, banana growers; and 13.52 percent, mango growers.** Other crops grown by some 2.13 percent to 5.78 percent of the farm households were jackfruit, lanzones, santol, coffee, avocado, marang and calamansi.
- Among regions, Eastern Visayas recorded the highest percentage of farm households which were classified as coconut growers at 85.20 percent. Central Luzon had the least at 9.06 percent.
- Central Visayas posted the biggest percentage of banana growers at 38.75 percent. The smallest was Central Luzon at 4.09 percent.
- In ARMM, 35.96 percent of farm households were growing mango, 25.88 percent, marang and 22.81 percent, lanzones.

Households Who Use / Sell Crop by-products

- **By-products from coconuts were commonly used and sold by households.**
- In MIMAROPA, Eastern Visayas, Zamboanga Peninsula and Davao Region, 10.79 percent to 20.80 percent of households used/sold coconut by-products such as broom, charcoal, shells and husk. On the other hand, 9.30 percent of households in Ilocos Region utilized/sold rice straw. Corn by-products were used/sold by 8.65 percent of farm households in Central Visayas and fire wood by 5.47 percent in Davao Region. Other by-products used/sold were banana blossoms, banana leaves and camote leaves.

LIVESTOCK AND POULTRY RAISING

(Tables 17 - 19)

Households Who Raised Livestock / Poultry

- **Majority of farm households were into livestock and poultry raising.** There were 82.79 percent which raised livestock while 76.09 percent raised poultry. Across regions, 74.27 percent of farm households in Western Visayas and 90.48 percent in Davao Region were into livestock raising. On the other hand, about 59.54 percent of households in CALABARZON and 91.58 percent in Central Visayas were engaged in poultry raising.

Households Raising Livestock by Type and Purpose

- **Hogs were the common livestock raised by households nationwide.** About 52.92 percent of households raised hogs on backyard scale, 10.81 percent for subsistence and 2.50 percent on commercial scale.
- Carabao raising for subsistence was reported by 33.64 percent of households. Only 6.80 percent of households raised carabao as backyard enterprise and 0.37 percent as commercial enterprise.
- Cattle and goat were raised mostly on backyard scale as reported by 23.42 percent and 13.53 percent of households, respectively. Only 2.81 percent raised cattle and 2.01 percent raised goat for subsistence while less than 1 percent raised these types of livestock on commercial scale.

Households Raising Poultry by Type and Purpose

- **More farm households raised native chicken than other types of poultry.** This was reported by 52.20 percent of households which grow chicken on backyard scale, 31.06 percent for subsistence and by 1.11 percent on commercial scale.
- Other types of poultry raised by the households were chicken layer, by 8.94 percent; broiler, by 3.49 percent; mallard, by 7.86 percent; and muscovy, by 2.72 percent. Different types of poultry such as game fowl, pigeon, dove, lovebirds, quail and turkey were raised by 4.68 percent of households.

- At the regional level, farm households which raised native chicken as backyard farming ranged from 30.25 percent in SOCCSKSARGEN to 79.73 percent in ARMM. Households that raised it for subsistence ranged from 12.16 percent in ARMM to 54.13 percent in Central Luzon.

CAPTURE FISHING AND AQUACULTURE

(Tables 20 - 23)

Households Engaged in Capture Fishing

- **Among the farm households engaged in capture fishing nationwide, 64.81 percent were in marine fishing, 31.71 percent in inland fishing and 16.27 percent in gathering of shells, aquarium fish, etc.**
- The survey noted that of farm households involved in capture fishing, 100 percent in Central Visayas, Eastern Visayas and Davao Region were into marine fishing. There were 95.65 percent in CALABARZON and 89.47 percent in CAR which were engaged in inland fishing. In Central Visayas, 43.33 percent were involved in gathering of shells, aquarium fish, etc.

Capture Fishing as Main Source of Income

- **About 51.46 percent of farm households engaged in capture fishing nationwide considered it as their main source of income.** In Caraga, 80 percent of households engaged in capture fishing were mainly dependent on this activity. On the other hand, Cagayan Valley recorded the smallest proportion of households at 28.07 percent reporting capture fishing as main source of income.

Peak Months of Fishing

- **The peak fishing months were from March to May as reported by 20.58 percent to 27.68 percent of farm households nationwide.**
- Peak fishing months in Central Visayas were April and May with 66.67 percent and 60.00 percent of farm households reporting, respectively. In Davao Region, 57.14 percent of farm households reported the month of May as their peak fishing month. On the other hand, the peak fishing months in CAR were March and April with 55.26 percent each of farm households reporting.

Households Engaged in Aquaculture

- **Of the farm households engaged in aquaculture nationwide, 15.24 percent were into fishpond operation and 13.73 percent into seaweed farming.** In Cagayan Valley, 41.67 percent were engaged in fishpond operation. On the other hand, 70.59 percent of farm households in Zamboanga Peninsula and 73.53 percent in ARMM were engaged in seaweed farming. Other types of aquafarm operated by farm households were fishpen in MIMAROPA, fishcage in Caraga and hatchery in Davao Region.

SPECIAL AGRICULTURAL ACTIVITIES AND HOME PROCESSING OF AGRICULTURAL PRODUCTS
(Table 24)

- **Few farm households were engaged in special agricultural activities and home processing of agricultural products.** Less than a percent each was reported to be into cutflower production and ornamental gardening and handicrafts making. There were 1.06 percent of the farm households which were involved in activities such as honey and bee wax making, and mushroom and tuba gathering. Again, less than a percent reported home processing of cereal-based products, fishery products, meat products and other products such as ice cream and pili nut candies.
- In CALABARZON, about 2 to 6 percent of the farm households reported cutflowers and ornamental gardening and handicrafts making. Other special agricultural activities were reported by 4.71 percent and 4.25 percent of households in Central and Eastern Visayas, respectively.
- In Eastern Visayas, 1.49 percent of farm households processed cereal-based products while in Western Visayas, 1.35 percent processed fishery products. Meat processing was undertaken by 0.24 percent of farm households in Bicol and by 0.22 percent in Western Visayas.

CULTURAL MANAGEMENT

(Tables 25 - 28)

Households Using High Yielding Variety of Seeds

- **Across the country, 50.68 percent of farmers used high yielding variety (HYV) of seeds for palay, 50.00 percent for permanent crops, 41.26 percent for corn and 17.24 percent for other temporary crops.**
- By region, Central Luzon recorded the highest proportion of HYV users for palay and corn at 74.71 percent and 92.31 percent of farmers reporting, respectively. ARMM registered the lowest proportion of HYV users for palay at 13.38 percent while Eastern Visayas had the lowest proportion using HYV seeds for corn at 15.00 percent.
- In Central Luzon, CALABARZON and Davao Region, all farmers reported to be using HYV for permanent crops. The same was true for temporary crops in MIMAROPA and Western Visayas.

Source of Seeds Used for Palay and Corn Farms

- **Majority of farmers nationwide produced their own seeds.** This was reported by 66.71 percent of palay farmers and by 58.74 percent of corn farmers. Some 23.32 percent of palay farmers purchased their seeds while 9.97 percent got their seeds from other sources such as relatives, co-farmers, etc. On the other hand, 32.28 percent of corn farmers purchased their seeds and 8.98 percent got their corn seeds from other sources.
- In Ilocos Region, 84.77 percent of palay farmers produced their own seeds while in Cagayan Valley, 39.26 percent of farmers purchased seeds.
- In Central Visayas, 77.55 percent of corn farmers and in Davao Region, 77.86 percent produced their own seeds. On the other hand, 85.43 percent of corn farmers in Cagayan Valley purchased their seeds.

Inorganic Fertilizers Used

- **Among palay farmers in the country, 55.56 percent applied urea and 40.63 percent also applied various types of inorganic fertilizers.** Some 18.17 percent also used ammonium phosphate; 12.40 percent, complete fertilizer; and 1.85 percent, potassium chloride.
- Central Luzon was found to have the most farmers using urea at 81.90 percent. In ARMM, only 16.56 percent of palay farmers used urea.
- About 42.80 percent of corn farmers in the country applied urea and 33.29 percent applied other types of inorganic fertilizers. Specifically, 20.43 percent of farmers also applied ammonium phosphate; 9.65 percent, complete fertilizer; and 0.80 percent, potassium chloride.
- In SOCCSKSARGEN, 85.59 percent applied urea. In Eastern Visayas, only 2.50 percent reportedly used urea.
- Application of potassium chloride was reported in Western Visayas, Zamboanga Peninsula, Northern Mindanao, SOCCSKSARGEN and ARMM. The survey respondents in Central Luzon, CALABARZON and Central Visayas did not report the application of ammonium phosphate.

Type of Pesticides and Chemicals Applied

- **In palay farms, insecticides and weedicides/herbicides were the major pesticides applied by most farmers.** Around 60.34 percent of palay farmers nationwide applied insecticides and 33.16 percent applied weedicides/herbicides in their farms. Across regions, Central Luzon had the biggest proportion of farmers at 85.63 percent who applied insecticides while SOCCSKSARGEN had the biggest proportion at 60.12 percent who applied weedicides/herbicides. On the other hand, Central Visayas recorded the least proportion of farmers using insecticides and weedicides/herbicides at 16.36 percent and 1.21 percent of farmers reporting, respectively.
- **In corn farms, 11.86 percent of farmers nationwide applied insecticides and 5.29 percent applied weedicides/herbicides.** Among regions, Central Luzon reported the biggest percentage of corn farmers at 92.31 percent who applied insecticides. The least proportion was in Central Visayas where only 1.02 percent of farmers used insecticides. Application of weedicides/herbicides was not reported in CALABARZON, MIMAROPA, Bicol, Visayas regions, Zamboanga Peninsula, ARMM and Caraga.

MARKETING INFORMATION

(Tables 29 - 30)

Factors Influencing the Valuation of Produce

- **Majority of farm households nationwide were influenced by traders, farmers' need for money, quality of produce and co-farmers in the valuation of their output.**
- Other contributing factors in the pricing decisions of farm households were market information, 49.19 percent; conditions in food market, 45.12 percent; quantity harvested, 42.25 percent; radio and other media, 36.10 percent; agricultural technicians, 29.45 percent; and local government units, 28.13 percent.
- Cagayan Valley had the biggest proportions of households at 50.51 percent to 80.34 percent reporting all the above factors, except traders.
- In Davao Region, 90.07 percent were influenced by traders in the valuation of their produce. This was reported by 34.72 percent in Caraga.
- Farm households in Central Visayas were the least influenced by agricultural technicians, quality of produce, quantity harvested and market information in their valuation of produce with only 13.13 percent to 27.95 percent of households reporting.
- In Caraga, need for money and conditions in food market were reported by 22 to 29 percent of the farm households.
- Northern Mindanao farmers were apparently the least affected by local government units in determining the value of their produce with only 14.17 percent of households reporting.

Procedure in Selling Produce

- **About 56.39 percent of farm households nationwide brought their produce to traders or buying stations.** However, 35.08 percent of households asked or waited for traders/buyers to come to the farm. Households comprising 5.06 percent stored their produce and waited for better price. About 2.28 percent of households waited for other farmers to sell their produce and joined them while 1.19 percent asked commission agents to look for buyers.
- Across regions, majority of households brought their produce to traders or buying stations except Central Luzon and Ilocos Region. In Central Luzon, 50.58 percent of farmers asked or waited for traders/buyers to come to farm. In Ilocos Region, 41.08 percent of households delivered their produce to traders or buying stations and another 36.54 percent asked or waited for traders/buyers to come to the farm.
- The biggest proportions of households which stored their produce for better prices were reported in Ilocos Region at 18.98 percent, Central Luzon at 11.19 percent and Cagayan Valley at 10.00 percent.

PARTICIPATION IN GOVERNMENT PROGRAMS

(Tables 31 - 32)

Awareness of Farm Households on Government Programs

- **At the national level, 59.57 of households were aware of government programs in crop farming. Government programs on livestock and poultry raising was known by 15.84 percent. Awareness of programs on capture fishing and aquaculture was least at 4.91 percent of households.**
- At the regional level, awareness of households on programs in crop farming was highest in Ilocos Region and Cagayan Valley at 81.53 percent and 81.69 percent of households, respectively. On the other hand, awareness was lowest in Caraga at 37.74 percent.
- Familiarity of households on government programs in livestock and poultry raising was highest in Central Visayas at 27.61 percent and lowest in Central Luzon at 7.60 percent.
- Awareness on government programs in capture fishing and aquaculture was highest in ARMM at 15.33 percent and lowest in Davao Region at 0.35 percent.

Farm Households as Recipients of Government Programs

Crop Farming

- **Among crop farming households nationwide, 6.28 percent were recipients of government programs on crop management and 2.07 percent on input subsidy.**
- At the regional level, Cagayan Valley recorded bigger proportions of farmers at 15.28 percent who received government programs on crop management and 8.74 percent on input subsidy. However, farmers in ARMM did not reportedly receive any benefits on crop farming programs of the government.

Livestock and Poultry Raising

- **At the national level, 4.91 percent of farming households were recipients of animal dispersal program of the government.** About 1.99 percent benefited from production programs such as nutrition, vaccination and deworming while 0.38 percent benefited from artificial insemination program.
- In Eastern Visayas, 13.24 percent of farm households were recipients of animal dispersal program while in Cagayan Valley, 7.48 percent benefited from production programs.

Capture Fishing and Aquaculture

- **Nationwide, 5.46 percent of farming households benefited from development programs of the government.** In MIMAROPA and Northern Mindanao, 14.71 percent and 16.13 percent of farm households, respectively, reported to have benefited from the programs of the government.
- Government extension program on tilapia culture was reported in CAR by 33.33 percent of farm households; Ilocos Region, 16.67 percent; and Cagayan Valley, 40.00 percent.
- Provision of fish cages was extended to 2.17 percent to 14.29 percent of farm households in CAR, Bicol, SOCCSKSARGEN and Caraga. On the other hand, credit assistance was provided to 3.23 percent of farm households in Northern Mindanao.

CREDIT INFORMATION

(Tables 33 - 45)

Availment of Loan

- **The survey found that 77.05 percent of the farm households nationwide did not borrow money.** Among those who borrowed, 22.34 percent availed of loans worth less than P100,000, 0.59 percent got P100,000 to P599,000 and only 0.02 percent received P600,000 and above.
- Big proportions of households which borrowed money worth less than P100,000 were reported in Cagayan Valley and SOCCSKSARGEN at 58.64 percent and 49.24 percent, respectively. The smallest proportion was recorded in ARMM at 3.45 percent.
- There was 0.32 percent of farm households in Ilocos Region which availed of loans amounting to P600,000 and above.

Loans by Purpose

- **Some 52.32 percent of farm households in the country availed of loans for agricultural production purposes.**
- SOCCSKSARGEN and Cagayan Valley posted the highest proportion of households which obtained loans for agricultural production such as crop and livestock and poultry raising at 78.46 percent and 78.42 percent reporting, respectively. The lowest percentage was reported by households in Bicol at 19.05 percent.

Use of Collateral

- **At the national level, 88.22 percent of the farm households obtained loans without collateral.** The rest put up collateral to obtain loans.
- In Zamboanga Peninsula, 32.65 percent obtained loans with collateral.
- It was noted that all farm household-borrowers in ARMM did not put up any collateral for their loans.

Use of Guarantor

- **Majority of households obtained loans without guarantor.**
- About 90.22 percent of the borrowers did not have guarantors.
- Among regions, ARMM recorded the highest proportion of households which needed guarantor at 33.33 percent. It was lowest in Cagayan Valley at 2.63 percent.

Loan by Type of Amortization

- **There were 84.53 percent of the farm household-borrowers who amortized their payments in cash. Some 11.46 percent amortized in-kind and the rest paid through both in cash and in-kind.**
- At the regional level, 66.39 percent of borrowers in Central Luzon and 97.14 percent in CALABARZON paid their amortizations in cash.
- Central Luzon reported the highest proportion of borrowers who paid their amortization in kind at 24.37 percent, as well as in cash and in kind at 9.24 percent.

Actual Usage of Loans

- **About half of the farm households around the country used their loans for agricultural production.** More than 10 percent of the households utilized their loans for education, business and other purposes. The rest of the households used it for emergency, house construction/repairs and payment for other loans.
- More than 60 percent of households each from Ilocos, Cagayan Valley, Central Luzon and SOCCSKSARGEN used their loans for agricultural production. About 26 percent of households in Central Visayas and 22 percent in CALABARZON utilized the proceeds of their loans for business while 16 percent of households in Bicol used their loans for house constructions and repairs.

Diversion in the Use of Loans

- **It was found that 3.87 percent of borrowers diverted the use of the proceeds of loans to buy basic necessities. There were 1.38 percent who invested in non-farm business, 0.74 percent used loan proceeds for emergency needs and some 0.37 percent utilized loan proceeds for other purposes such as purchase of school supplies, clothes and food preparations during special occasions, etc.**
- In Zamboanga Peninsula, 27.91 percent of the borrowers and in ARMM, 11.11 percent used their loan proceeds in buying basic necessities. Meanwhile, 6.35 percent of the borrowers in Northern Mindanao used their loans in investing business.

Loans Covered by Contract

- **Around 42.47 percent of farm household-borrowers nationwide had their loans covered by contract.** This condition was reported by 16.92 percent of household-borrowers in SOCCSKSARGEN to 78.26 percent in Caraga.

Payment of Amortization on Time

- **Majority of farmers in all regions paid amortization on time.** This was reported by 74.21 percent of farm household-borrowers in Cagayan Valley to 94.74 percent in Central Visayas.

Period of Loan Repayment

- **More than half (54.07 percent) of farm household-borrowers paid their loan amortizations in less than 6 months while 27.04 percent amortized their loans within 6 months to one year period.** About 18.89 percent repaid their loans for more than a year.
- Among regions, SOCCSKSARGEN and Davao Region had the biggest proportions of farm household-borrowers who amortized in less than 6 months at 85.07 percent and 73.08 percent, respectively. It was smallest in Bicol at 27.08 percent.
- In CALABARZON, Bicol, Central Visayas and ARMM, around 40.32 percent to 44.44 percent of borrowers repaid their loans within 6 months to one year period. No farm household-borrower in ARMM paid back their loans for more than one year.

Frequency of Payment

- **Daily amortization was reported by 44.82 percent of farm household-borrowers across the country.** However, 29.25 percent had irregular/indefinite period of payment and 12.65 percent paid loans after harvests. Payments in weekly, bi-weekly, monthly, quarterly and semi-annually were observed by 0.87 percent to 5.22 percent of the farm household-borrowers.
- From 56.25 percent to 78.85 percent of farm household-borrowers in CAR, Ilocos Region, Bicol, Zamboanga Peninsula, Northern Mindanao and Caraga paid amortizations daily. However, 57.58 percent of farm household-borrowers in Cagayan Valley and 52.59 percent in Central Luzon reported irregular payments.

Material Inputs Obtained on Credit

Palay

- **Of the total value of planting materials used in palay farming nationwide, 1.76 percent were obtained on credit with 63.38 percent of farm household-borrowers obtaining credit from informal sources and 36.62 percent from formal lending institutions.**
- Among regions, the value of planting materials obtained on credit ranged from zero percent in ARMM to 6.77 percent in SOCCSKSARGEN.
- All borrowers in CALABARZON, MIMAROPA, Central Visayas, Zamboanga Peninsula and Davao Region obtained credit from informal sources. On the other hand, farm households in Northern Mindanao sourced credit only from formal lending institutions only.
- Of the total value of inorganic fertilizers used nationwide, 7.67 percent were covered by credit. About 69.01 percent of borrowers acquired credit from informal sources and 30.99 percent from formal lending institutions.
- Among regions, 21.59 percent of inorganic fertilizers used in SOCCSKSARGEN were on credit whereas none was reported in Caraga.
- All farm household-borrowers in CALABARZON, Central and Eastern Visayas, and ARMM obtained credit from informal sources.

- Of the total value of pesticides and chemicals used nationwide, 5.23 percent was covered by credit with 28.04 percent of borrowers resorting to formal lending institutions and 71.96 percent from informal sources.
- In SOCCSKSARGEN, 19.29 percent of the value of pesticides and chemicals used were on credit. However, households in Central Visayas did not avail these inputs on credit.
- All farm household-borrowers in CALABARZON, MIMAROPA, Northern Mindanao and ARMM acquired credit from informal sources.

Corn

- **Nationwide, 6.19 percent of the value of corn planting materials used was covered by credit.** Informal lending institutions were the sources of 51.64 percent of farm household-borrowers.
- It was noted that 23.70 percent to 26.53 percent of the value of planting materials used in corn farms in SOCCSKSARGEN and Cagayan Valley were on credit. On the other hand, corn farmers in CALABARZON, MIMAROPA, Bicol, Western Visayas and Eastern Visayas did not avail of planting materials on credit.
- Of the total value of inorganic fertilizers used nationwide, 7.96 percent were covered by credit. Informal lending institutions were the sources of 61.68 percent of the farm household- borrowers. The rest went to formal lending institutions for this purpose.
- About 26.84 percent and 32.09 percent of the value of inorganic fertilizers used in corn farms in Cagayan Valley and SOCCSKSARGEN, respectively, were covered by credit. On the other hand, MIMAROPA and Eastern Visayas did not avail of credit.
- Households in Central Luzon, CALABARZON, Davao Region and ARMM obtained credit through informal sources. Meanwhile, those in Bicol obtained credit from formal lending institutions.
- Of the total value of pesticides and chemicals used nationwide, 2.48 percent was on credit. Majority or 80.39 percent of the farm household-borrowers acquired loans from informal sources.

HOUSEHOLD INCOME

(Tables 46 - 48)

Average Annual Income of Households by Source, July 2002 – June 2003

- **Farm households across the country registered an average annual income of P106,181. Income derived from farming accounted for 54.27 percent, non-farm income contributed 29.56 percent, off-farm income shared 6.37 percent. The remaining 9.80 percent came from other sources such as pensions, remittances from abroad, donations, contributions, etc.**
- At the regional level, average annual income of farm households ranged from P72,177 in Central Visayas to P158,130 in Central Luzon. In all regions, the biggest portions of farm household income came from farming except in Central Visayas where the biggest contribution was income derived from non-farming activities.
- The percentage contribution of farm income to total income of farm households ranged from 38.90 percent in Central Visayas to 68.36 percent in Davao Region. Non-farm income contributed at least 16.43 percent in ARMM to 43.02 percent in Central Visayas. Off-farm income contributed at least 3.67 percent in Ilocos Region to 13.15 percent in ARMM.
- Income from other sources shared at least 5.26 percent to total income in SOCCSKSARGEN to 22.49 percent in Ilocos Region.

Percentage Distribution of Farm Income by Enterprise

- **About 73.21 percent of farm income during July 2002 – June 2003 were derived from crop production, 13.82 percent from livestock and poultry raising and 12.05 percent from capture fishing and aquaculture.** Other sources of income such as special agricultural activities and home processing of agricultural products accounted for 0.92 percent.
- At the regional level, income from crop farming contributed at least 52.39 percent to total farm income in Central Visayas to at least 88.95 percent in Davao Region.

- Contribution of livestock and poultry raising to total farm income of households averaged from 7.26 percent in ARMM to 33.28 percent in Central Visayas.
- Capture fishing and aquaculture shared 0.38 percent of farm income in CAR to 33.26 percent in Zamboanga Peninsula.

Percentage Distribution of Income from Crop Farming

- **Of the income from crop farming during July 2002 – June 2003, 47.49 percent was from palay production, 18.65 percent from other permanent crops, 11.84 percent from corn production, 11.35 percent from coconut and 10.05 percent from other temporary crops.** The remaining 0.62 percent came from crop by-products such as banana blossoms, charcoal, corn husk, firewood, rice straw, etc.
- The percentage contribution of income from palay production to total income derived from crop farming was highest in Central Luzon at 87.20 percent and lowest in ARMM at 14.20 percent.
- The share of corn production to total crop farming income was higher in Northern Mindanao at 41.11 percent and in Cagayan Valley at 36.60 percent. In other regions, percentage contributions ranged from 0.40 percent in MIMAROPA to 23.12 percent in Central Visayas.
- Contributions of income from other temporary crops to total farm income from crop farming were high in CAR, CALABARZON and Central Visayas at 43.24 percent, 26.23 percent and 23.76 percent, respectively. In other regions, these ranged from 2.08 percent in Davao Region to 15.61 percent in ARMM.
- Shares of income from coconut production were high in Eastern Visayas at 42.80 percent, in ARMM at 34.06 percent and in Bicol at 27.14 percent.
- In Davao Region, income from other permanent crops accounted for 62.98 percent of the average household income derived from crop farming. In other regions, it ranged from 2.71 percent in Central Luzon to 33.64 percent in Ilocos Region.

INCOME AND EXPENSES OF FARM HOUSEHOLDS BY ENTERPRISE (Tables 49 - 54)

Farm Households Engaged in Crop Farming

- **The national average gross income of farm households engaged in crop production during July 2002 – June 2003 amounted to P45,280. Production expenses averaged P27,268 and were distributed as follows; 31.07 percent, cash outlays; 49.26 percent, non-cash costs; and 19.67 percent, imputed costs.**
- Farm households registered average receipts of P36,807 after deducting cash costs from gross income while net income averaged P18,012.
- At the regional level, average gross income of farm households ranged from P15,113 in Central Visayas to P76,485 in SOCCSKSARGEN.
- On the other hand, production expenses incurred by farm households ranged from P10,406 in Central Visayas to P50,830 in SOCCSKSARGEN. Cash outlays averaged P2,228 in Central Visayas to P18,428 in Davao Region.
- Returns above cash costs averaged P12,885 in Central Visayas to P64,776 in SOCCSKSARGEN. Net income averaged P4,495 in Bicol to P35,459 in Cagayan Valley.

Farm Households Engaged in Livestock and Poultry Raising

- **The average national gross income of farm households engaged in livestock and poultry raising during July 2002 – June 2003 was P11,010. Costs of production amounted to P9,608. Cash outlays accounted for 58.43 percent of all costs or P5,614 and P3,994 were imputed costs.**
- Returns above cash costs averaged P5,396. Farm households netted P1,402.
- Across regions, average gross income of farm households was highest in Central Luzon at P35,383. It was lowest in ARMM at P5,594.
- Average costs of production were found highest in CALABARZON at P31,294 and lowest in ARMM at P3,832.

- Average returns above cash costs were biggest in Central Luzon at P16,053 and smallest in Caraga at P2,979.
- Net income of farm households were likewise highest in Central Luzon averaging P6,702 and smallest in Caraga at P458.
- A big part of the total production expenses was in the form of cash outlays. However, in CAR, Northern Mindanao, Davao Region and ARMM, cash outlays accounted for 43.67 percent to 48.70 percent.

Farm Households Engaged in Capture Fishing and Aquaculture

- **The average national gross income of farm households engaged in capture fishing and aquaculture during July 2002 – June 2003 amounted to P45,878. Production expenses totalled P21,974. Cash outlays at 43.68 percent of all costs were the biggest cost component. Non-cash expenses accounted for 36.31 percent while imputed costs shared 20.01 percent.**
- When cash outlays were deducted from gross income, farm households were found to have recorded returns of P35,402. Average net income settled at P21,896.
- At the regional level, average gross incomes of farm households were highest in MIMAROPA and Zamboanga Peninsula at P114,772 and P107,052, respectively. It was lowest in CAR at P1,706.
- Production expenses averaged P38,644 in MIMAROPA. Cash outlays accounted for 46 percent of all costs while non-cash and imputed costs shared 41 percent and 13 percent, respectively.
- In Zamboanga Peninsula, production expenses averaged P50,543. Of this amount, 35.82 percent were cash outlays; 55.09 percent, non-cash; and 9.09 percent, imputed costs.
- High returns above cash costs were recorded by farm households in MIMAROPA and in Zamboanga Peninsula at P96,996 and P88,947, respectively.
- The average net incomes of farm households were high at P76,128 in MIMAROPA and P56,509 in Zamboanga Peninsula.
- Average net income of farm households in CAR was lowest among regions at P161.

HOUSEHOLD EXPENDITURES

(Tables 55 - 59)

Average Annual Household Expenditures

- **At the national level, the average annual household expenditures on food during July 2002 – June 2003 amounted to P40,187. Recurring and non-recurring expenses averaged P9,726 and P12,629, respectively.**
- Farm households in CAR, Ilocos Region, Cagayan Valley and Central Luzon spent more than P50,000 annually for food. The rest of the regions spent P30,458 to P44,901 yearly.
- Central Luzon reported the biggest average annual amount of recurring expenses at P17,921 whereas Caraga registered the smallest at P4,941.
- For non-recurring expenses, Ilocos Region recorded the biggest average amount spent at P21,533 annually. It was smallest in Northern Mindanao at P5,630.

Household Expenditures on Food

- **At the national level, cereals accounted for the biggest share in food expenditure of households at 30.10 percent.** This was followed by meat and meat preparations at 19.82 percent while fish and marine products accounted for 15.58 percent. The remainder was distributed among other food and food preparations such as dairy and eggs, cereal based products, vegetables and spices, etc., 23.51 percent; and, tobacco and beverages, 10.99 percent.
- In all regions in Visayas and Mindanao except ARMM, and in MIMAROPA in Luzon, the shares of household expenditures for cereals exceeded that of the national level.
- In the case of the percentage share in food expenditures on meat and meat preparations, the levels in all regions in Visayas and Mindanao, including MIMAROPA and Bicol in Luzon, were below the annual average.
- Percentage shares in food expenditures of fish and marine products in Luzon except CALABARZON, MIMAROPA and Bicol, and in Northern Mindanao were below the national average.

Distribution of Households and Average Expenditures on Food by Type of Occasion

- **At the national level, bigger proportion of households spent on food during Christmas at 74.61 percent and during New Year at 74.44 percent.** Smaller proportions prepared food during fiestas and other occasions with 58.44 percent and 43.03 percent of households reporting, respectively.
- Average costs of food preparations were higher during fiestas at P2,668 and during other occasions at P1,645. It was lower during Christmas and New Year at P848 and P837, respectively.
- At the regional level, more than P1,000 were spent during Christmas by 80.53 percent of households in CAR, 80.52 percent in Central Luzon, 77.08 percent in CALABARZON, and 74.16 percent in Western Visayas.
- During New Year, an average of P1,294 was spent by 73.16 percent of households in CAR and P1,424 by 84.56 percent of households in Central Luzon.
- Farm households in all regions spent more than P1,000 during fiestas and other occasions.

Household Expenditures on Recurring Expenses

- **Of the average annual recurring expenses of households nationwide during July 2002 – June 2003, fuel, light and water proved to be the leading expense items accounting for 24.67 percent. Household operations shared 23.88 percent; pocket money of children, 18.82 percent; and transportation and communication, 18.30 percent. Personal care and effects, and leisure and recreation accounted for 11.52 percent and 2.81 percent, respectively.**
- In CALABARZON, fuel, light and water contributed 32.65 percent to total recurring household expenses. In SOCCSKSARGEN, these accounted for 12.54 percent. On household operations, Eastern Visayas spent the biggest portion at 28.78 percent whereas Caraga recorded the smallest at 15.77 percent.
- Households in CAR had the biggest proportion of expenditures for pocket money of children at 22.99 percent. The smallest proportion was recorded in Central Visayas at 13.69 percent.

- The proportion of transportation and communication to total recurring expenses ranged from 15.78 percent in Cagayan Valley to 21.35 percent in Western Visayas. Expenditures for personal care and effects shared 7.06 percent in MIMAROPA to 15.47 percent in Northern Mindanao. For leisure and recreation, share to expenses in recurring items ranged from 0.52 percent in ARMM to 5.55 percent in Davao Region.

Household Expenditures on Non-Recurring Expenses

- **Nationwide, education took the biggest proportion at 42.30 percent of the total non-recurring expenditures of households during July 2002 – June 2003.** Other expenditure items such as recreation, medical care, clothings, etc., shared 0.58 percent to 12.05 percent only.
- In Central Luzon and Bicol, the bulk of non-recurring expenses of farm households went to education at 50.96 percent and 50.70 percent, respectively. Other regions allocated 30.28 percent to 48.25 percent only.

SAVINGS OF FARM HOUSEHOLDS

(Table 60)

- **Farm households nationwide realized an average savings of P8,786 during July 2002 – June 2003.** This was generated from an average gross income of P106,181 and average expenditures of P97,395.
- Of the total expenditures, 64.22 percent was accounted by household expenses. The remainder was contributed by farm expenses.
- Among regions, average annual savings of farm households in Luzon, excluding those in CAR and Bicol, ranged from P14,789 to P27,716. The rest of the regions reported average savings of P1,660 to P9,522.
- The proportion of household expenses to total expenditures of the farm households ranged from 50.08 percent in Davao Region to 77.40 percent in Ilocos Region.

STATISTICAL TABLES

Table 1. Average household size and percentage distribution of household members by sex, by region, Philippines, June 2003

REGION	AVERAGE HOUSEHOLD SIZE	SEX	
		MALE	FEMALE
(in percent)			
Philippines	5.07	51.88	48.12
CAR	5.17	51.68	48.32
Ilocos Region	4.85	51.12	48.88
Cagayan Valley	5.03	50.27	49.73
Central Luzon	5.05	51.76	48.24
CALABARZON	4.85	53.63	46.37
MIMAROPA	5.10	53.15	46.85
Bicol	5.19	51.37	48.63
Western Visayas	5.02	51.65	48.35
Central Visayas	4.80	52.03	47.97
Eastern Visayas	5.12	51.91	48.09
Zamboanga Peninsula	5.04	51.27	48.73
Northern Mindanao	5.20	50.98	49.02
Davao Region	5.01	54.07	45.93
SOCCSKSARGEN	5.01	53.33	46.67
Caraga	5.06	52.13	47.87

Table 2. Average age of household heads and percentage distribution by highest educational attainment, by region, Philippines, June 2003

REGION	AGE (years)	EDUCATIONAL ATTAINMENT							
		ELEMENTARY a/	ELEMENTARY GRADUATE	HIGH SCHOOL a/	HIGH SCHOOL GRADUATE	COLLEGE a/	COLLEGE GRADUATE	VOCATIONAL	POST GRADUATE
(in percent)									
Philippines	49	40.38	16.45	14.13	13.78	5.17	4.67	2.06	0.16
CAR	49	36.30	12.68	12.68	12.98	8.85	7.67	2.06	0.59
Ilocos Region	49	26.75	23.25	11.15	22.61	3.50	5.41	5.10	
Cagayan Valley	46	40.68	12.88	13.22	14.58	6.44	6.78	5.08	
Central Luzon	49	23.99	19.48	14.96	25.65	5.23	5.46	4.04	0.24
CALABARZON	49	43.85	18.27	13.95	14.62	2.66	2.99	1.99	
MIMAROPA	50	31.88	23.44	12.50	15.31	7.81	3.75	2.81	
Bicol	50	35.34	26.20	12.50	13.22	6.01	3.37	2.16	0.24
Western Visayas	51	48.31	13.93	13.71	10.11	4.94	5.62	1.80	0.22
Central Visayas	53	57.58	16.84	10.44	5.39	2.36	5.39		
Eastern Visayas	50	51.80	11.46	15.92	8.07	2.76	5.94	1.06	0.42
Zamboanga Peninsula	47	48.32	11.01	15.29	11.01	5.50	6.42	0.92	0.31
Northern Mindanao	47	46.19	9.97	18.90	14.70	3.94	3.41	1.84	
Davao Region	48	50.70	13.48	16.67	7.09	6.38	2.13	0.71	
SOCCSKSARGEN	46	26.14	20.45	13.64	15.15	8.33	1.89	1.52	
ARMM	44	30.65	16.86	14.56	16.48	4.21	1.92		0.38
Caraga	47	43.40	13.96	14.72	13.58	4.91	4.53	1.13	

a/ Represents those who have reached the level but not graduated.

Table 3. Percentage distribution of household heads by occupation, by region, Philippines, June 2003

REGION	MAIN OCCUPATION														SECONDARY OCCUPATION	
	OFFICIALS OF GOVERNMENT a/	PROFESSIONALS	TECHNICIANS AND ASSOCIATE PROFESSIONALS	CLERKS	SERVICE WORKERS AND SHOP AND MARKET SALES WORKERS	FARMER				FISHING	TRADES AND RELATED WORKERS	PLANT AND MACHINE OPERATORS AND ASSEMBLERS	LABORERS AND UNSKILLED WORKERS	SPECIAL OCCUPATIONS	TECHNICIANS AND ASSOCIATE PROFESSIONALS	BUSINESSMAN/ STOREKEEPER
						PALAY	CORN	COCONUT	OTHERS							
Philippines	1.35	0.98	0.41	0.29	1.33	35.77	12.01	12.44	18.83	5.79	2.88	2.81	3.85	1.26	1.37	1.10
CAR	0.73	1.46		0.37	2.56	76.28	0.73		10.22		0.73	1.09	3.28	2.55	1.82	0.29
Ilocos Region	0.35	0.71	0.35		1.05	87.02	0.35		0.35	5.97	1.40	1.05	1.05	0.35	2.46	0.96
Cagayan Valley	2.04	1.23	2.04	1.22	1.22	37.55	39.19		2.45	4.49	3.67	2.04	2.04	0.82	3.27	0.34
Central Luzon	1.18	1.48	0.89	0.59	2.66	64.31	0.59	0.88	3.83	7.37	4.13	5.90	4.72	1.47		0.24
CALABARZON	2.09	0.42		0.42	0.84	23.01	2.09	16.32	32.22	4.60	4.18	7.53	5.02	1.26	2.09	1.00
MIMAROPA	0.67	2.69				31.99	0.67	13.47	24.92	14.81	3.70	1.35	5.39	0.34	1.35	1.56
Bicol	0.68	0.90			0.68	27.60	9.50	18.10	23.98	3.85	4.07	4.53	5.66	0.45	0.45	2.40
Western Visayas	0.95	0.71	0.48		1.66	68.88	4.51	2.14	9.26	2.85	2.14	1.66	3.33	1.43	0.48	1.35
Central Visayas	1.63	0.81	1.63		1.63	14.23	42.27	3.25	10.16	4.06	5.69	6.10	6.91	1.63	0.41	0.34
Eastern Visayas	2.44	1.42	0.61	0.20	0.81	19.72	2.24	22.77	29.47	5.49	4.67	3.25	5.28	1.63	0.81	0.42
Zamboanga Peninsula	4.36	1.09		0.73	2.54	28.36	21.82	9.09	11.64	6.55	2.91	2.91	5.45	2.55	3.27	1.22
Northern Mindanao	1.06	0.80		0.26	1.59	10.08	29.44	17.77	23.08	6.10	1.59	3.45	3.45	1.33	1.59	0.26
Davao Region	0.94					14.20	19.56	23.97	33.44	1.89	1.58	1.58	2.52	0.32	0.95	2.13
SOCCSKSARGEN		0.46	1.39		2.32	43.98	22.69	8.33	11.57	2.78	1.85	1.39	1.85	1.39	0.93	1.89
ARMM		0.56		0.28		8.71	7.58	30.06	36.52	11.80	0.56	0.56	1.97	1.40	1.40	1.92
Caraga	2.90	0.73		1.09	2.90	27.17	6.88	18.12	23.91	9.42	2.90	0.36	2.17	1.45	2.54	0.75

a/ Includes those in Special-Interest Organizations, Corporate Executives, Managers, Managing Proprietors and Supervisors.

Table 4. Percentage of household heads who are members of organization by type, by region, Philippines, June 2003

REGION	TYPE OF ORGANIZATION						
	COMMUNITY DEVELOPMENT	CONSUMER COOPERATIVE	CREDIT COOPERATIVE	MARKETING COOPERATIVE	MULTI-PURPOSE COOPERATIVE	PRODUCERS COOPERATIVE	SERVICE COOPERATIVE
Philippines	6.33	0.69	1.56	0.30	4.39	0.85	1.78
CAR	5.60	0.29	3.54		10.91	0.29	1.18
Ilocos Region	0.96	0.64	1.59	0.32	6.05	0.64	0.32
Cagayan Valley	9.83	1.02	3.39		4.07		2.71
Central Luzon	2.38	0.24	0.48		2.38	0.48	2.14
CALABARZON	5.32	0.33	0.33	0.66	1.66	2.33	0.66
MIMAROPA	10.31	0.31	1.25		6.56	0.63	1.25
Bicol	4.57	1.44	1.92	0.24	1.68	0.24	1.44
Western Visayas	2.70	0.22	1.12	1.12	5.84	0.90	1.80
Central Visayas	9.09	0.67	0.34		4.38	0.67	1.01
Eastern Visayas	4.25	0.42	1.70		2.34	1.70	1.70
Zamboanga Peninsula	10.40	0.31			3.36		0.61
Northern Mindanao	6.56	1.05	1.05	1.31	6.04	2.89	0.52
Davao Region	18.44	1.06	3.90	0.35	4.61		2.84
SOCCKSARGEN	5.68	0.38	2.65		3.79		8.33
ARMM	1.15	2.68	0.77		2.68		
Caraga	9.43	0.38	1.51	0.38	4.53	2.26	3.40

Table 5. Average age of household members (excluding household heads) and percentage distribution by highest educational attainment by region, Philippines, June 2003

REGION	EDUCATIONAL ATTAINMENT								
	ELEMENTARY a/	ELEMENTARY GRADUATE	HIGH SCHOOL a/	HIGH SCHOOL GRADUATE	COLLEGE a/	COLLEGE GRADUATE	VOCATIONAL	POST GRADUATE	PRE-SCHOOL / DAY CARE
	(in percent)								
Philippines	33.55	6.65	19.83	9.29	6.96	5.10	1.14	0.14	2.13
CAR	32.02	3.68	19.69	7.79	12.46	7.79	0.99	0.14	1.84
Ilocos Region	25.04	6.97	18.91	16.39	7.90	6.39	2.61		2.94
Cagayan Valley	33.48	4.47	19.39	9.53	8.18	7.08	1.26	0.17	2.78
Central Luzon	26.26	8.38	19.41	16.05	8.32	6.37	2.18	0.29	1.59
CALABARZON	29.36	7.53	20.69	11.95	6.58	5.28	1.82		2.68
MIMAROPA	29.86	9.19	19.30	9.11	6.28	5.05	1.99	0.15	2.99
Bicol	32.94	9.06	19.56	8.66	5.85	4.99	0.69		2.01
Western Visayas	33.88	6.20	20.23	9.00	7.71	5.09	1.34	0.06	2.18
Central Visayas	37.99	8.03	19.09	7.76	4.82	5.44	0.54	0.09	2.59
Eastern Visayas	40.79	6.10	16.86	5.95	5.58	4.40	0.36	0.05	2.59
Zamboanga Peninsula	38.43	5.99	20.11	6.68	7.06	4.76	0.77	0.38	2.00
Northern Mindanao	37.87	4.35	22.53	7.32	5.52	3.48	1.24	0.06	1.55
Davao Region	40.43	6.67	19.29	4.98	4.98	2.49	0.36	0.09	1.16
SOCCSKSARGEN	26.15	6.80	23.70	10.20	7.93	4.82	1.23	0.66	2.64
ARMM	34.42	8.23	17.94	8.97	5.35	3.13		0.16	0.82
Caraga	35.53	4.52	22.34	9.14	6.60	5.00	0.94	0.09	1.89

a/ Represents those who have reached the level but not graduated.

Table 6. Percentage distribution of employed household members (excluding household heads) by occupation, by region, Philippines, June 2003

REGION	MAIN OCCUPATION										SECONDARY OCCUPATION	
	OFFICIALS OF GOVERNMENT a/	PROFESSIONALS	TECHNICIANS AND ASSOCIATE PROFESSIONALS	CLERKS	SERVICE WORKERS AND SHOP AND MARKET SALES WORKERS	FARMERS, FORESTRY WORKERS AND FISHERMEN	TRADES AND RELATED WORKERS	PLANT AND MACHINE OPERATORS AND ASSEMBLERS	LABORERS AND UNSKILLED WORKERS	SPECIAL OCCUPATIONS	TECHNICIANS AND ASSOCIATE PROFESSIONALS	BUSINESSMAN/ STOREKEEPER
Philippines	3.71	5.00	1.14	1.47	13.32	29.83	4.81	3.48	32.17	5.07	0.21	0.74
CAR	2.70	5.60	0.62	1.45	9.96	52.08	1.24	1.87	23.03	1.45	0.12	0.60
Ilocos Region	12.38	4.89	0.65	0.98	12.70	44.95	1.30	2.61	17.59	1.95	0.29	0.43
Cagayan Valley	3.05	5.54	0.83	2.22	6.37	24.65	2.49	2.77	42.66	9.42	0.15	
Central Luzon	2.67	7.57	2.00	4.23	14.48	20.94	6.01	8.02	27.62	6.46		0.19
CALABARZON	3.00	3.54	1.09	2.45	6.54	15.53	18.53	5.72	37.33	6.27	0.14	0.29
MIMAROPA	5.00	5.94	2.19	2.50	11.88	20.00	4.38	3.75	35.61	8.75	0.27	1.24
Bicol	2.47	6.52	0.90	1.12	20.45	17.75	6.74	4.94	35.51	3.60	0.33	1.10
Western Visayas	2.78	2.96	0.93	0.74	21.48	20.93	4.07	4.44	31.30	10.37		0.39
Central Visayas	3.11	6.21	1.55		7.45	40.37	9.01	3.11	27.95	1.24	0.15	1.47
Eastern Visayas	5.32	5.70	1.33	0.95	15.21	23.00	4.75	2.09	36.14	5.51	0.20	0.51
Zamboanga Peninsula	3.25	5.62	0.89	1.48	25.74	36.10	2.37	3.25	17.75	3.55	0.27	1.64
Northern Mindanao	1.94	3.33	0.56	1.11	9.44	23.06	3.89	1.39	51.11	4.17	0.68	0.23
Davao Region	3.02	3.88		1.29	15.09	31.90	3.45	3.45	37.06	0.86		0.50
SOCCSKSARGEN	3.00	6.74	1.87	1.12	10.11	20.97	3.37	2.62	41.21	8.99		0.82
ARMM	2.36	1.01	0.68	0.34	0.68	64.19	1.35	0.68	27.70	1.01	0.28	1.83
Caraga	4.90	3.67	2.45	0.82	19.18	35.10	2.04	3.27	24.90	3.67	0.50	1.16

a/ Include those in Special-Interest Organizations, Corporate Executives, Managers, Managing Proprietors and Supervisors.

Table 7. Percentage of household members 15 years old and above (excluding household heads) who are members of organization by type, by region, Philippines, June 2003

REGION	TYPE OF ORGANIZATION						
	COMMUNITY DEVELOPMENT	CONSUMER COOPERATIVE	CREDIT COOPERATIVE	MARKETING COOPERATIVE	MULTI-PURPOSE COOPERATIVE	PRODUCERS COOPERATIVE	SERVICE COOPERATIVE
Philippines	7.11	0.33	1.82	0.17	2.37	0.30	1.04
CAR	10.32	0.29	4.13		6.19	0.59	0.59
Ilocos Region	5.10		1.91	0.64	2.87		0.32
Cagayan Valley	13.56		2.37	0.34	0.68		1.02
Central Luzon	1.43	0.24	0.95		1.43	0.24	1.19
CALABARZON	3.32	0.33	1.00		0.66		
MIMAROPA	4.38		5.00		3.75	0.63	0.94
Bicol	5.29	0.24	3.61	0.24	0.72		1.44
Western Visayas	3.15		1.80	0.45	4.49	0.67	0.45
Central Visayas	8.75		2.02		0.67	0.34	1.35
Eastern Visayas	5.10	0.21	0.64	0.21	1.70		0.85
Zamboanga Peninsula	7.95	0.61	0.31		0.31		1.22
Northern Mindanao	8.40	0.79	1.05	0.26	4.72	1.05	0.79
Davao Region	22.70	0.35	0.71		2.13		1.77
SOCCKSARGEN	3.79	0.76	0.76		3.41		1.89
ARMM	1.53	0.38	0.38		2.68		0.38
Caraga	15.47	1.51	2.26	0.38	0.75	1.13	3.02

Table 8. Percentage of households by type of farm enterprise, by region, Philippines, June 2003

REGION	FARM ENTERPRISE				
	CROP FARMING	LIVESTOCK AND POULTRY RAISING	CAPTURE FISHING AND AQUACULTURE	SPECIAL AGRICULTURAL ACTIVITIES	HOME PROCESSING OF AGRICULTURAL PRODUCTS
Philippines	93.18	72.42	13.32	1.89	0.85
CAR	95.58	81.71	11.21	1.18	
Ilocos Region	95.86	74.84	12.42		
Cagayan Valley	96.95	86.10	19.32	0.68	
Central Luzon	81.24	42.28	15.20	0.24	0.71
CALABARZON	90.70	57.48	7.64	8.31	
MIMAROPA	86.88	69.69	21.25	0.31	0.63
Bicol	96.15	68.51	11.06	2.16	2.64
Western Visayas	95.28	84.72	5.62	0.90	3.60
Central Visayas	97.31	91.92	10.10	4.71	0.67
Eastern Visayas	94.69	57.75	13.80	5.73	1.49
Zamboanga Peninsula	91.44	85.02	14.37	0.61	
Northern Mindanao	92.65	76.12	16.27	1.31	0.79
Davao Region	97.16	81.91	4.96	0.71	
SOCCSKSARGEN	96.97	79.92	6.82	1.52	0.38
ARMM	87.36	70.11	33.72		
Caraga	97.36	64.15	13.21	0.75	0.38

Table 9. Average farm size and number of parcels operated and managed
by households, by region, Philippines, July 2002 - June 2003

REGION	AVERAGE FARM SIZE (HA.)	AVERAGE NUMBER OF PARCELS
Philippines	1.63	1.66
CAR	0.99	2.68
Ilocos Region	0.73	2.27
Cagayan Valley	1.69	2.16
Central Luzon	1.25	1.34
CALABARZON	1.59	1.46
MIMAROPA	2.04	1.43
Bicol	1.75	1.49
Western Visayas	0.96	1.73
Central Visayas	1.07	1.80
Eastern Visayas	1.80	1.75
Zamboanga Peninsula	1.74	1.45
Northern Mindanao	1.98	1.47
Davao Region	2.34	1.32
SOCCSKSARGEN	1.84	1.38
ARMM	2.98	1.27
Caraga	1.96	1.49

Table 10. Percentage distribution of farm parcels by location and main use, by region, Philippines, June 2003

REGION	LOCATION		MAIN USE						
	WITHIN THE CITY/ MUNICIPALITY	WITHIN THE PROVINCE	HOMELLOT	UNDER TEMPORARY CROP/S	UNDER PERMAMENT CROP/S	LIVESTOCK FARM	POULTRY FARM	AQUACULTURE FARM	OTHERS a/
Philippines	97.56	2.44	21.34	55.15	21.35	0.79	0.19	0.69	0.48
CAR	98.03	1.97	29.27	62.50	5.15	0.77	1.10	0.11	1.10
Ilocos Region	95.15	4.85	27.31	68.07	3.50	0.84	0.14	0.14	
Cagayan Valley	98.58	1.42	27.27	68.50	2.98	0.16		0.31	0.78
Central Luzon	94.60	5.40	27.26	62.65	6.37	2.83		0.89	
CALABARZON	98.43	1.57	12.50	46.65	39.07	1.34			0.45
MIMAROPA	99.78	0.22	22.03	41.25	34.77	0.87	0.43	0.43	0.22
Bicol	99.03	0.97	19.97	45.36	32.43	1.28	0.16		0.80
Western Visayas	99.36	0.64	26.61	65.63	6.98	0.39	0.13	0.13	0.13
Central Visayas	99.44	0.56	21.45	65.30	12.69				0.56
Eastern Visayas	99.03	0.97	20.75	35.82	41.62	1.57	0.12		0.12
Zamboanga Peninsula	96.63	3.37	22.53	53.47	21.90	0.21		1.26	0.63
Northern Mindanao	94.75	5.25	17.80	48.69	32.11		0.18		1.22
Davao Region	100.00		6.20	41.78	50.94	0.54			0.54
SOCCSKSARGEN	96.99	3.01	17.24	69.23	11.41	0.80		1.06	0.27
ARMM	97.05	2.95	7.23	39.76	40.06	0.30	0.30	12.05	0.30
Caraga	92.96	7.04	9.97	53.71	36.06				0.26

a/ Include temporarily fallow, under temporary or permanent meadows and pastures, and covered with wood and forest

Table 11. Percentage distribution of farm parcels and average size per parcel by farm tenure, by region, Philippines, June 2003

REGION	FULLY OWNED		TENANTED		LEASED/RENTED		RENT FREE		HELD UNDER CLT/CLOA a/		OWNER LIKE POSSESSION OTHER THAN CLT/CLOA	
	PERCENT	AVE.SIZE (HA.)	PERCENT	AVE.SIZE (HA.)	PERCENT	AVE.SIZE (HA.)	PERCENT	AVE.SIZE (HA.)	PERCENT	AVE.SIZE (HA.)	PERCENT	AVE.SIZE (HA.)
Philippines	44.13	1.08	23.66	1.03	5.55	0.83	8.88	0.56	4.46	0.98	13.31	0.81
CAR	58.68	0.40	10.33	0.48	2.09	0.52	5.82	0.37	1.10	0.34	21.98	0.20
Ilocos Region	43.14	0.32	41.46	0.35	3.22	0.44	3.92	0.10	0.42	1.49	7.84	0.17
Cagayan Valley	49.92	0.73	18.05	0.80	5.18	0.98	3.61	0.49	9.73	0.69	13.50	0.98
Central Luzon	42.73	0.77	18.97	1.05	9.22	1.02	6.21	0.57	8.51	1.36	14.36	1.09
CALABARZON	35.16	1.10	31.96	1.25	4.79	1.03	12.56	0.87	5.02	0.52	10.50	0.74
MIMAROPA	46.83	1.42	25.82	1.78	5.47	1.72	6.56	0.46	2.41	0.36	12.91	1.07
Bicol	43.80	1.18	27.86	1.45	4.99	0.84	7.57	0.56	4.19	1.10	11.59	1.01
Western Visayas	27.92	0.55	23.38	0.58	14.55	0.58	19.22	0.35	7.27	0.61	7.66	0.92
Central Visayas	34.95	0.88	21.31	0.47	4.11	0.38	9.35	0.37	2.99	0.54	27.29	0.43
Eastern Visayas	35.39	1.07	28.85	1.21	4.97	0.58	11.03	0.38	3.03	1.23	16.73	1.08
Zamboanga Peninsula	43.13	1.45	23.04	1.29	6.55	0.52	11.42	0.53	4.23	0.89	11.63	1.18
Northern Mindanao	48.21	1.43	22.32	1.46	3.75	1.71	12.14	0.94	2.68	1.03	10.89	0.97
Davao Region	40.97	2.22	25.88	1.76	2.16	0.96	9.97	1.02	6.74	1.57	14.29	1.29
SOCCSKSARGEN	45.75	1.44	20.27	1.02	4.93	1.12	7.40	0.88	8.22	1.83	13.42	1.17
ARMM	79.46	2.59	3.93	2.28	3.63	0.76	6.65	0.66	2.72	0.67	3.63	1.65
Caraga	41.95	1.35	33.25	1.21	7.39	1.08	7.12	1.26	5.54	1.14	4.75	1.67

a/ Certificate of Land Transfer (CLT)/ Certificate of Land Ownership Award (CLOA)

Table 12. Percentage distribution of farm parcels by source of irrigation, by region,
Philippines, July 2002 - June 2003

REGION	SOURCE OF IRRIGATION					
	NIA a/		COMMUNAL		INDIVIDUAL	
	PERCENT	AVE. SIZE (HA.)	PERCENT	AVE. SIZE (HA.)	PERCENT	AVE. SIZE (HA.)
Philippines	29.96	1.09	35.69	0.65	34.35	0.79
CAR	17.19	0.99	55.88	0.24	26.93	0.35
Ilocos Region	7.20	0.57	16.00	0.49	76.80	0.33
Cagayan Valley	44.97	1.03	26.63	0.60	28.40	1.28
Central Luzon	46.62	1.37	19.57	1.04	33.81	1.10
CALABARZON	15.85	0.93	62.20	1.26	21.95	0.77
MIMAROPA	42.61	1.23	23.48	1.33	33.91	2.23
Bicol	29.17	0.88	40.83	0.75	30.00	1.08
Western Visayas	42.85	0.54	34.86	0.60	22.29	1.02
Central Visayas	5.71	0.63	40.00	0.29	54.29	1.42
Eastern Visayas	43.68	1.21	49.42	0.70	6.90	1.24
Zamboanga Peninsula	27.06	1.06	48.23	0.86	24.71	1.39
Northern Mindanao	72.58	0.90	16.13	0.43	11.29	2.20
Davao Region	50.95	1.16	28.30	0.97	20.75	1.00
SOCCKSARGEN	38.64	1.23	45.45	0.89	15.91	1.26
ARMM	36.67	3.43	36.67	1.77	26.66	0.71
Caraga	18.33	1.12	55.00	0.84	26.67	1.26

a/ National Irrigation Administration

Table 13. Average farm investments of households by major item, by region, Philippines, July 2002 - June 2003

REGION	FARM BUILDING AND STRUCTURES	FARM MACHINERIES AND TRANSPORT EQUIPMENTS	FARM TOOLS, EQUIPMENT AND OTHER SUPPLIES	FISHING GEAR
Philippines	2,057	6,258	1,216	83
CAR	9,349	13,535	1,546	17
Ilocos Region	1,649	11,922	1,006	100
Cagayan Valley	4,434	12,212	1,269	135
Central Luzon	1,942	16,023	3,086	73
CALABARZON	2,176	3,133	691	54
MIMAROPA	3,694	3,986	732	131
Bicol	968	3,763	771	91
Western Visayas	1,606	5,425	776	70
Central Visayas	1,446	1,411	804	63
Eastern Visayas	486	1,321	1,658	159
Zamboanga Peninsula	1,464	2,914	2,214	72
Northern Mindanao	448	5,369	789	101
Davao Region	894	2,759	674	21
SOCCKSARGEN	1,624	6,657	971	34
ARMM	806	6,156	1,339	130
Caraga	537	2,745	389	41

Table 14. Percentage of households reporting on top ten temporary crops grown by region, Philippines, July 2002 - June 2003

REGION	TEMPORARY CROPS									
	PALAY	CORN	CASSAVA	SWEET POTATO	STRINGBEANS	EGGPLANT	GABI	TOBACCO	SQUASH	TOMATO
Philippines	59.81	35.70	12.18	9.50	5.17	4.91	4.59	2.50	2.23	2.21
CAR	100.00	44.14	1.85	22.84	5.56	7.72	6.48	8.33	1.23	8.95
Ilocos Region	100.00	26.91	1.00	1.00	7.97	4.65	1.33	32.56		5.65
Cagayan Valley	78.32	79.37	1.75	0.70	6.64	8.74	0.35		2.10	1.40
Central Luzon	96.20	4.39	1.17	2.34	3.80	1.75	0.58		1.75	1.17
CALABARZON	38.10	12.09	6.59	6.59	13.92	5.13	5.13		2.93	8.06
MIMAROPA	66.19	4.32	6.12	3.24	5.04	8.27	2.88		4.32	2.16
Bicol	53.25	19.00	11.25	12.50	2.75	1.25	3.75		0.25	
Western Visayas	100.00	18.16	5.90	4.95	7.78	4.48	4.25		3.54	0.24
Central Visayas	26.64	97.23	21.45	14.88	6.23	10.38	7.27		4.15	3.11
Eastern Visayas	45.07	10.76	26.68	18.39	1.79	1.12	8.52			0.45
Zamboanga Peninsula	48.83	57.19	13.38	7.02	3.68	4.68	7.36		4.01	1.00
Northern Mindanao	18.41	60.06	13.03	16.15	3.40	2.55	8.22		2.55	1.42
Davao Region	22.26	50.36	6.57	5.47	3.65	4.01	6.93		1.46	0.73
SOCCSKSARGEN	56.64	46.48	8.98	3.91	7.03	6.64	3.52		3.13	0.78
ARMM	41.67	43.86	59.21	5.26	4.39	8.77	1.32		3.95	1.32
Caraga	44.96	24.42	18.22	20.54	1.16	3.88	2.71	0.39	2.33	0.78

Table 15. Percentage of households reporting on top ten permanent crops grown by region, Philippines, July 2002 - June 2003

REGION	PERMANENT CROPS									
	COCONUT	BANANA	MANGO	JACKFRUIT	LANZONES	SANTOL	COFFEE	AVOCADO	MARANG	CALAMANSI
Philippines	44.03	23.85	13.52	5.78	4.59	3.78	3.32	2.56	2.19	2.15
CAR	9.88	16.36	8.95	2.78		3.09	6.79	5.86		2.47
Ilocos Region	9.63	10.63	25.25	1.00		1.33	0.66	1.99		2.66
Cagayan Valley	11.19	9.44	11.54	1.75		2.10		2.45		2.10
Central Luzon	9.06	4.09	9.06			0.88	0.29			0.58
CALABARZON	61.54	29.30	11.36	8.79	13.55	12.82	15.02	9.16		3.66
MIMAROPA	58.63	32.37	19.78	4.32	9.71	1.44	0.72	2.16		8.27
Bicol	57.50	16.75	10.50	5.00		3.25	0.00	4.25		2.00
Western Visayas	28.54	30.42	16.51	8.73	1.42	4.72	1.42	1.42		2.83
Central Visayas	60.55	38.75	13.15	10.03	1.73	1.38	0.35	1.38		0.69
Eastern Visayas	85.20	29.15	2.91	14.13	2.02	3.81		1.79		1.35
Zamboanga Peninsula	43.14	27.42	20.40	4.01	6.35	3.01	1.67	1.34	5.02	2.68
Northern Mindanao	45.33	30.88	8.50	5.67	9.92	0.85	4.25	1.13	5.10	
Davao Region	53.65	38.32	8.03	3.65	11.31	2.55	6.57	2.19	3.65	1.82
SOCCSKSARGEN	33.20	13.67	15.23	6.25	3.52	3.91	3.13	2.73	1.56	0.78
ARMM	73.68	23.25	35.96	5.70	22.81	8.33	18.42	1.32	25.88	2.19
Caraga	63.95	31.78	10.85	6.98	0.39	10.08	1.55	2.71	1.55	1.16

Table 16. Percentage of households who use/sell crop by-products by region, Philippines, July 2002 - June 2003

REGION	CROP BY-PRODUCTS						
	BANANA a/	CAMOTE LEAVES	COCONUT b/	CORN c/	FIRE WOOD	RICE STRAW	OTHERS d/
Philippines	0.38	0.42	5.86	0.80	1.43	1.33	0.32
CAR		2.16	1.23		1.23	0.62	
Ilocos Region			2.99		0.33	9.30	0.33
Cagayan Valley			2.10		0.35		1.05
Central Luzon		0.29	0.29				
CALABARZON	1.10		4.76				
MIMAROPA			10.79		0.36	0.36	
Bicol	0.25	1.00	7.00	0.50	0.50		
Western Visayas		0.24	1.65		0.94	0.24	1.65
Central Visayas			0.69	8.65	0.69	2.42	0.35
Eastern Visayas		0.45	13.23		2.24	1.57	0.45
Zamboanga Peninsula	1.34		12.04	2.01	1.67	4.68	
Northern Mindanao		0.57	7.65		2.83		0.28
Davao Region	0.36		20.80	2.19	5.47	1.09	0.36
SOCCSKSARGEN	0.78	0.78	4.30	0.39	1.95	0.39	
ARMM			1.32		4.82		
Caraga	3.10	0.78	0.78		0.39	1.16	

a/ Include blossom and leaves

b/ Include broom, charcoal, shells and husk

c/ Include brass and husk

d/ Include gabi leaves, molasses, nipa thatches and shoots

Table 17 . Percentage of households who raised livestock/ poultry
by region, Philippines, July 2002 - June 2003

REGION	LIVESTOCK	POULTRY
Philippines	82.79	76.09
CAR	74.37	87.00
Ilocos Region	86.38	72.77
Cagayan Valley	84.65	80.31
Central Luzon	74.72	61.24
CALABARZON	87.28	59.54
MIMAROPA	81.61	72.65
Bicol	84.21	62.46
Western Visayas	74.27	90.45
Central Visayas	90.11	91.58
Eastern Visayas	81.25	63.97
Zamboanga Peninsula	88.49	83.81
Northern Mindanao	80.69	74.14
Davao Region	90.48	73.59
SOCCKSARGEN	81.04	76.78
ARMM	83.61	80.87
Caraga	86.47	67.06

Table 18. Percentage of households raising livestock by type and purpose, by region, Philippines, July 2002 - June 2003

REGION	CARABAO			CATTLE			HOG			GOAT			HORSE		SHEEP AND RABBIT
	C	B	S	C	B	S	C	B	S	C	B	S	B	S	B
Philippines	0.37	33.64	6.80	0.46	23.42	2.81	2.50	52.92	10.81	0.19	13.53	2.01	3.86	0.62	0.15
CAR		36.41	10.19	1.46	14.56		4.85	60.68	13.59		14.08	0.97		0.49	
Ilocos Region	0.49	28.08	3.94	0.49	48.77	3.94	1.48	41.87	0.99		32.02	1.97			
Cagayan Valley	0.47	55.81	4.19		21.40	1.40	0.93	54.42	2.79		6.98	1.40	1.40		
Central Luzon		30.83	4.51	0.75	17.29	1.50	5.26	48.87	5.26	0.75	12.78	4.51			
CALABARZON		25.17	1.32	0.66	29.14	3.31	3.31	44.37	3.31		3.31		27.15	2.65	
MIMAROPA		36.81	8.24	1.10	17.03	2.20	2.75	60.99	3.85		7.69	1.65	2.75		
Bicol	0.83	34.17	10.83	0.42	8.75	2.92	0.83	57.92	16.25	0.42	2.92	1.25	1.25		
Western Visayas	0.71	33.21	7.86		18.21	1.79	1.07	58.93	9.29	0.36	10.36	1.07	1.79		
Central Visayas	0.81	28.86	4.88		44.72	2.03	2.85	63.01	9.35		27.24	3.66	2.44		
Eastern Visayas		17.65	9.95		1.36	2.26	2.71	54.75	30.32		4.07				
Zamboanga Peninsula	0.41	41.46	7.72	0.41	22.76	9.35	6.10	60.16	14.23		10.57	2.44	10.57	0.41	0.41
Northern Mindanao	0.43	24.36	6.41	1.71	30.77	4.70	2.99	47.44	23.93		5.98	2.56	5.13	3.85	0.43
Davao Region		27.75	7.18		12.92	2.87		49.76	14.83		28.23	4.78	6.70	2.39	
SOCCSKSARGEN	1.17	53.22	1.75		23.98	0.58	1.17	50.88	2.92		12.87	3.51	5.26		1.75
ARMM		24.84	14.38	0.65	61.44	2.61	3.27	5.88		0.65	28.76	2.61			
Caraga		40.82	2.04		6.80	1.36	1.36	70.75	8.84	1.36	10.88		0.68		

NOTE: C denotes commercial, B means backyard and S represents subsistence

Table 19. Percentage of households raising poultry by type and purpose, by region, Philippines, July 2002 - June 2003

REGION	CHICKEN (NATIVE)			CHICKEN (FOREIGN / LAYER)			BROILER			MALLARD			MUSCOVY		OTHERS a/		
	C	B	S	C	B	S	C	B	S	C	B	S	B	S	C	B	S
Philippines	1.11	52.20	31.06	0.37	5.71	2.86	0.20	1.51	1.78	0.27	4.30	3.29	1.85	0.87	0.34	2.89	1.45
CAR	0.83	51.45	40.66		0.41	0.41		0.41	0.41	0.41	10.14	7.05	11.20	2.07	0.41	2.49	1.24
Ilocos Region	1.17	38.01	47.37		4.68			3.51	1.17	1.17	3.61	1.75		0.58	1.75	3.51	1.75
Cagayan Valley		39.71	35.29	0.49	11.76	1.96		1.96	3.92	0.49	17.95	11.76	0.98	0.49	0.49	2.45	0.98
Central Luzon	0.92	32.11	54.13		0.92			2.75	1.83	2.75	13.04	3.67	0.92		2.75	3.67	0.92
CALABARZON	2.91	65.05	21.36	0.97	3.88		3.88				1.35	0.97			0.97	12.62	1.94
MIMAROPA	1.85	69.75	23.46		1.23			1.23			5.04		0.62	1.85			1.23
Bicol	2.25	49.44	44.94			0.56		1.69			6.32	2.25	0.56			1.12	1.69
Western Visayas	0.59	70.09	26.10		1.76	2.05		2.93			8.84	2.64	2.64	2.05		3.81	0.59
Central Visayas	0.80	58.40	28.80	0.40	9.60	2.00					0.59	0.40	0.40			2.40	
Eastern Visayas		49.43	40.23	0.57	2.30	3.45		0.57			1.04	1.15				3.45	0.57
Zamboanga Peninsula	0.86	34.76	16.74	2.58	33.48	11.16			0.43		12.35		0.43				0.43
Northern Mindanao		44.65	39.07		5.12	9.30					3.60	1.40	0.47	0.47		0.93	0.93
Davao Region		51.18	30.59		1.18	1.76					1.87		1.76	0.59		9.41	5.29
SOCCSKSARGEN		30.25	12.96	0.62	3.09	6.79	0.62	7.41	23.46	0.62	10.00	17.28	0.62	3.09	0.62	2.47	7.41
ARMM	6.08	79.73	12.16					0.68	0.68		9.09	1.35	4.05	1.35		0.68	
Caraga	1.75	68.42	25.44			0.88	0.88	1.75			3.66		0.88			1.75	

NOTE: C denotes commercial, B means backyard and S represents subsistence

a/ Include game fowl, pigeon, dove, lovebirds, quail and turkey

Table 20. Percentage of households engaged in capture fishing by type, by region,
Philippines, July 2002 - June 2003

REGION	MARINE FISHING	INLAND FISHING	GATHERING OF SHELLS, AQUARIUM FISH, ETC.
Philippines	64.81	31.71	16.27
CAR		89.47	18.42
Ilocos Region	46.15	53.85	10.26
Cagayan Valley	21.05	50.88	28.07
Central Luzon	70.31	21.88	7.81
CALABARZON		95.65	4.35
MIMAROPA	85.29	5.88	20.59
Bicol	80.43	19.57	8.70
Western Visayas	60.00	60.00	16.00
Central Visayas	100.00		43.33
Eastern Visayas	100.00	4.62	9.23
Zamboanga Peninsula	36.17	59.57	10.64
Northern Mindanao	77.42	20.97	14.52
Davao Region	100.00	14.29	
SOCCSKSARGEN	44.44	55.56	
ARMM	77.27	20.45	23.22
Caraga	88.57	17.14	8.57

Table 21. Percentage of farm households with capture fishing
as the main source of income, by region,
Philippines, July 2002 - June 2003

REGION	PERCENTAGE
Philippines	51.46
CAR	
Ilocos Region	53.85
Cagayan Valley	28.07
Central Luzon	64.06
CALABARZON	47.83
MIMAROPA	73.53
Bicol	41.30
Western Visayas	60.00
Central Visayas	36.67
Eastern Visayas	64.62
Zamboanga Peninsula	31.91
Northern Mindanao	58.06
Davao Region	64.29
SOCCSKSARGEN	44.44
ARMM	54.55
Caraga	80.00

Table 22. Percentage of fishing households reporting on months of fishing by region, Philippines, July 2002 - June 2003

REGION	2002						2003					
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
Philippines	15.44	14.05	8.21	11.13	10.15	11.13	8.34	8.48	20.58	25.17	27.68	19.47
CAR	10.53	7.89		7.89		2.63	2.63	5.26	55.26	55.26	21.05	15.79
Ilocos Region	5.13	12.82	10.26	5.13	17.95	5.13	7.69	10.26	35.90	33.33	20.51	
Cagayan Valley	10.53	10.53	1.75	7.02	15.79	14.04	15.79	15.79	15.79	31.58	36.84	21.05
Central Luzon	20.31	29.69	23.44	29.69	17.19	20.31	7.81	10.94	10.94	18.75	18.75	18.75
CALABARZON	4.35	13.04	8.70	21.74	8.70	8.70	4.35	8.70	8.70	13.04	8.70	
MIMAROPA	10.29	14.71	8.82	8.82	7.35	7.35	2.94	5.88	11.76	14.71	25.00	13.24
Bicol	8.70	4.35	2.17	4.35	8.70	19.57	4.35	6.52	15.22	13.04	19.57	13.04
Western Visayas	8.00	8.00	12.00	28.00	28.00	24.00	20.00	8.00	12.00	16.00	8.00	12.00
Central Visayas	20.00	6.67	3.33	3.33	6.67	13.33	20.00	23.33	43.33	66.67	60.00	40.00
Eastern Visayas	18.46	26.15	9.23	6.15	10.77	6.15	1.54		23.08	33.85	33.85	21.54
Zamboanga Peninsula	4.26	10.64	2.13	2.13	2.13	4.26	17.02	8.51	29.79	34.04	21.28	0.00
Northern Mindanao	20.97	8.06	3.23	14.52	17.74	25.81	25.81	24.19	30.65	38.71	40.32	22.58
Davao Region	14.29	7.14				28.57					57.14	21.43
SOCCKSARGEN	11.11	11.11		5.56			5.56	5.56		5.56	38.89	38.89
ARMM	35.23	20.45	15.91	10.23	1.14	4.55			18.18	10.23	29.55	38.64
Caraga	11.43	2.86	8.57	20.00	17.14			2.86		5.71	11.43	22.86

Table 23 . Percentage of households engaged in aquaculture by type of aquafarm, by region,
Philippines, July 2002 - June 2003

REGION	FISHPOND	FISHPEN	FISHCAGE	SEAWEED FARMING	HATCHERY
Philippines	15.24	0.21	0.43	13.73	0.43
CAR					
Ilocos Region	11.11				
Cagayan Valley	41.67				
Central Luzon	35.56				
CALABARZON					
MIMAROPA	3.45	1.72		3.45	
Bicol	13.51				
Western Visayas	33.33				
Central Visayas	3.33				
Eastern Visayas					
Zamboanga Peninsula	35.29			70.59	
Northern Mindanao	10.42				
Davao Region	28.57				7.14
SOCCSKSARGEN	25.00				
ARMM	4.41			73.53	
Caraga			3.23		

Table 24. Percentage of households engaged in special agricultural activities and home processing of agricultural products
by region, Philippines, July 2002 - June 2003

REGION	SPECIAL AGRICULTURAL ACTIVITY			HOME PROCESSING			
	CUT FLOWERS AND ORNAMENTALS	HANDICRAFTS a/	OTHERS b/	CEREAL BASED PRODUCTS c/	FISHERY PRODUCTS d/	MEAT PRODUCTS e/	OTHERS f/
Philippines	0.31	0.52	1.06	0.35	0.20	0.04	0.26
CAR	0.88	0.29					
Ilocos Region							
Cagayan valley	0.68						
Central Luzon		0.24			0.71		
CALABARZON	1.66	5.98	0.66				
MIMAROPA		0.31		0.63			
Bicol		0.24	1.92	0.24	0.24	0.24	1.92
Western Visayas	0.45		0.45	1.12	1.35	0.22	0.90
Central Visayas			4.71	0.67			
Eastern Visayas	0.21	1.27	4.25	1.49			
Zamboanga Peninsula			0.61				
Northern Mindanao	0.26		1.05	0.52	0.26		
Davao Region			0.71				
SOCCSKSARGEN	0.76		0.76				0.38
ARMM							
Caraga	0.38		0.38				0.38

a/ Include nito plate making, bag weaving, hat making, mat making, nipa thatches, saklob making and papag making

b/ Include honey and bee wax making, mushroom and tuba gathering

c/ Include baye-baye, bitsu-bitsu, suman, camote/babana cue, puto/bibingka and sinacol/cassava cake

d/ Include dried fish and bagoong

e/ Include embotido and morcon

f/ Include ice cream, and pili nut candies

Table 25. Percentage of households using high yielding variety of seeds by crop,
by region, Philippines, July 2002 - June 2003

REGION	PALAY	CORN	OTHER TEMPORARY CROPS a/	PERMANENT CROPS b/
Philippines	50.68	41.26	17.24	50.00
CAR	21.32	40.57		
Ilocos Region	54.30	70.37		66.67
Cagayan Valley	58.26	84.11		
Central Luzon	74.71	92.31	33.33	100.00
CALABARZON	44.10	44.44		100.00
MIMAROPA	61.00	54.55	100.00	66.67
Bicol	62.61	43.06	26.67	37.50
Western Visayas	67.50	33.33	100.00	
Central Visayas	17.58	22.45		
Eastern Visayas	53.17	15.00		
Zamboanga Peninsula	60.82	29.70	50.00	
Northern Mindanao	36.81	40.86		
Davao Region	34.86	22.95		100.00
SOCCSKSARGEN	62.43	69.49		
ARMM	13.38	25.25		
Caraga	56.55	20.69	33.33	

a/ Include fruit vegetables, leafy vegetables, beans and legumes, roots and tubers, and condiments

b/ Include fruit trees and commercial crops.

Table 26. Percentage of households by source of seeds used in palay and corn farms, by region, Philippines, July 2002 - June 2003

REGION	PALAY			CORN		
	PURCHASED	OWN PRODUCED	RECEIVED FROM OTHERS	PURCHASED	OWN PRODUCED	RECEIVED FROM OTHERS
Philippines	23.32	66.71	9.97	32.28	58.74	8.98
CAR	26.15	69.89	3.96	35.85	60.38	3.77
Ilocos Region	11.06	84.77	4.17	68.52	29.63	1.85
Cagayan Valley	39.26	52.48	8.26	85.43	12.58	1.99
Central Luzon	36.78	56.90	6.32	61.54	15.38	23.08
CALABARZON	19.25	74.54	6.21	18.52	51.85	29.63
MIMAROPA	26.00	70.50	3.50	36.36	63.64	
Bicol	15.55	73.53	10.92	19.44	72.23	8.33
Western Visayas	20.00	71.59	8.41	29.34	61.33	9.33
Central Visayas	14.55	64.24	21.21	8.16	77.55	14.29
Eastern Visayas	11.51	66.27	22.22	27.50	62.50	10.00
Zamboanga Peninsula	24.74	52.58	22.68	16.97	70.91	12.12
Northern Mindanao	23.61	57.64	18.75	22.04	69.89	8.07
Davao Region	23.85	50.46	25.69	9.84	77.86	12.30
SOCCSKSARGEN	28.90	60.12	10.98	55.93	32.21	11.86
ARMM	26.75	66.88	6.37	33.33	64.65	2.02
Caraga	31.03	64.83	4.14	31.03	62.07	6.90

Table 27. Percentage of households by type of inorganic fertilizers used in palay and corn farms, by region, Philippines, July 2002 - June 2003

REGION	PALAY					CORN				
	UREA	AMMONIUM PHOSPHATE	POTASSIUM CHLORIDE	COMPLETE	OTHERS	UREA	AMMONIUM PHOSPHATE	POTASSIUM CHLORIDE	COMPLETE	OTHERS
Philippines	55.56	18.17	1.85	12.40	40.63	42.80	20.43	0.80	9.65	33.29
CAR	44.40	10.77		7.47	40.66	49.06	8.49		15.09	38.68
Ilocos Region	64.62	12.78	0.98	27.03	47.67	85.19	5.56		11.11	51.85
Cagayan Valley	70.25	19.01	1.65	4.96	49.59	78.81	21.85		6.62	60.26
Central Luzon	81.90	22.99	0.57	12.64	62.07	53.85				46.15
CALABARZON	66.46	17.39		12.42	34.16	37.04			33.33	25.93
MIMAROPA	74.00	24.00	2.50	5.00	52.50	27.27	9.09			9.09
Bicol	68.07	13.87	1.26	0.84	50.84	19.44	2.78			16.67
Western Visayas	65.45	31.14	5.00	18.86	39.09	17.33	25.33	1.33	10.67	20.00
Central Visayas	22.42	9.70	3.03	1.21	50.30	31.63			15.31	37.24
Eastern Visayas	28.17	3.17		3.97	21.43	2.50	2.50			
Zamboanga Peninsula	52.06	33.51	1.55	20.62	20.10	30.30	47.88	1.21	10.91	16.97
Northern Mindanao	40.97	24.31	7.64	4.86	35.42	45.70	31.18	3.23	1.08	41.40
Davao Region	38.53	24.77	2.75	19.27	17.43	33.61	22.13		5.74	33.61
SOCCSKSARGEN	65.90	18.50	2.89	27.75	35.26	85.59	26.27	1.69	23.73	51.69
ARMM	16.56	11.46	1.27	5.73	8.28	18.18	16.16	1.01	8.08	8.08
Caraga	36.55	15.17	1.38	15.86	46.90	29.31	3.45		3.45	13.79

Table 28. Percentage of households by type of pesticides applied in palay and corn farms, by region, Philippines, July 2002 - June 2003

REGION	PALAY			CORN		
	INSECTICIDES	WEEDICIDES/ HERBICIDES	OTHERS	INSECTICIDES	WEEDICIDES/ HERBICIDES	OTHERS
Philippines	60.34	33.16	4.18	11.86	5.29	0.47
CAR	43.74	12.09	11.43	23.58	3.77	
Ilocos Region	60.93	29.98	0.74	14.81	3.70	
Cagayan Valley	73.14	32.23	6.61	29.80	23.84	
Central Luzon	85.63	56.61	5.75	92.31	15.38	
CALABARZON	62.73	24.22	1.86	22.22		
MIMAROPA	80.00	52.00	4.50	18.18		
Bicol	68.91	36.55	3.78	11.11		
Western Visayas	72.73	59.32	3.86	10.67		
Central Visayas	16.36	1.21	0.61	1.02		
Eastern Visayas	42.06	2.38		2.50		
Zamboanga Peninsula	63.92	42.27	2.58	5.45		0.61
Northern Mindanao	50.00	20.14	1.39	11.83	6.45	
Davao Region	52.29	30.28	4.59	6.56	5.74	0.82
SOCCSKSARGEN	72.83	60.12	2.89	10.17	13.56	
ARMM	22.29	9.55	3.18	5.05		4.04
Caraga	66.90	38.62	5.52	6.90		1.72

Table 29. Percentage of households by factors influencing the valuation of their produce, by region, Philippines, July 2002 - June 2003

REGION	FACTORS									
	TRADERS	CO-FARMER	NEED FOR MONEY	AGRICULTURAL TECHNICIAN	QUALITY OF PRODUCE	QUANTITY HARVESTED	MARKET INFORMATION	RADIO AND OTHER MEDIA	LOCAL GOVERNMENT UNITS	CONDITION IN FOOD MARKET
Philippines	68.85	50.88	58.10	29.45	55.99	42.25	49.19	36.10	28.13	45.12
CAR	54.57	46.31	48.97	32.45	53.39	43.07	56.93	44.84	26.84	51.03
Ilocos Region	77.71	51.27	68.79	34.71	64.65	44.27	53.50	40.13	40.76	46.82
Cagayan Valley	85.76	68.14	79.66	50.51	80.34	71.19	68.14	53.22	52.20	68.14
Central Luzon	82.66	65.80	67.22	32.07	65.80	42.28	61.76	38.00	34.92	53.21
CALABARZON	84.72	60.80	60.80	16.94	58.47	40.20	38.54	17.28	15.61	39.20
MIMAROPA	48.75	33.75	44.06	11.88	45.63	37.19	34.38	14.69	11.88	37.19
Bicol	70.91	59.13	60.58	35.34	56.49	44.95	60.58	45.91	32.93	49.28
Western Visayas	79.10	64.94	71.01	27.64	66.97	46.97	49.89	39.10	23.37	51.01
Central Visayas	52.53	25.59	33.67	13.13	27.95	18.18	25.25	15.15	13.80	24.58
Eastern Visayas	68.79	61.36	64.97	42.68	60.08	56.90	54.99	46.92	43.52	52.02
Zamboanga Peninsula	74.31	55.35	74.62	33.03	61.47	42.20	59.63	48.01	30.89	48.62
Northern Mindanao	68.50	37.53	47.51	22.31	43.04	27.30	38.06	25.46	14.17	35.70
Davao Region	90.07	57.45	68.44	34.75	68.44	53.19	62.06	52.13	31.21	58.16
SOCCSKSARGEN	59.09	33.71	36.36	23.86	46.59	34.47	34.85	25.00	19.70	31.82
ARMM	54.79	48.66	56.32	29.89	53.64	42.15	43.30	34.48	31.42	39.08
Caraga	34.72	21.89	29.43	21.13	31.32	21.51	30.19	25.28	18.87	22.26

Table 30. Percentage of households by procedure in selling their produce, by region, Philippines, July 2002 - June 2003

REGION	TAKE PRODUCE TO TRADER/ BUYING STATION	ASK/WAIT FOR TRADER/BUYER TO COME TO FIELD	ASK COMMISSION AGENT TO LOOK FOR BUYER	WAIT FOR OTHER FARMERS TO SELL AND JOIN THEM	STORE PRODUCE AND WAIT FOR BETTER PRICE
Philippines	56.39	35.08	1.19	2.28	5.06
CAR	65.80	17.10	0.37	8.92	7.81
Ilocos Region	41.08	36.54	1.13	2.27	18.98
Cagayan Valley	56.97	28.49	1.21	3.33	10.00
Central Luzon	34.96	50.58	2.10	1.17	11.19
CALABARZON	51.17	40.14	1.00	4.68	3.01
MIMAROPA	67.63	28.50	1.45	0.97	1.45
Bicol	69.19	28.53	0.51	1.26	0.51
Western Visayas	55.91	30.45	3.64	3.86	6.14
Central Visayas	48.68	50.26	0.53		0.53
Eastern Visayas	61.01	36.32	1.21	0.73	0.73
Zamboanga Peninsula	54.91	41.72		0.92	2.45
Northern Mindanao	57.76	36.63	0.33	2.64	2.64
Davao Region	57.35	40.14	1.07	0.72	0.72
SOCCSKSARGEN	65.63	31.25	1.04	0.52	1.56
ARMM	74.66	22.00		2.67	0.67
Caraga	66.07	31.25	1.79		0.89

Table 31. Percentage of households who are aware of government programs
by enterprise, by region, Philippines, June 2003

REGION	GOVERNMENT PROGRAM		
	CROP FARMING	LIVESTOCK AND POULTRY RAISING	CAPTURE FISHING AND AQUACULTURE
Philippines	59.57	15.84	4.91
CAR	59.59	16.22	0.88
Ilocos Region	81.53	11.15	3.82
Cagayan Valley	81.69	10.85	3.39
Central Luzon	61.05	7.60	11.16
CALABARZON	46.18	10.63	2.99
MIMAROPA	49.38	16.56	8.44
Bicol	58.89	21.63	3.85
Western Visayas	65.39	15.06	3.15
Central Visayas	56.90	27.61	1.01
Eastern Visayas	52.65	19.11	6.37
Zamboanga Peninsula	66.36	13.76	4.28
Northern Mindanao	46.19	16.80	6.04
Davao Region	75.89	18.09	0.35
SOCCSKSARGEN	70.45	16.29	1.14
ARMM	44.83	13.41	15.33
Caraga	37.74	18.49	4.91

Table 32. Percentage of households by type of government program received, by enterprise, by region, Philippines, July 2002 - June 2003

REGION	CROP FARMING		LIVESTOCK AND POULTRY RAISING			CAPTURE FISHING AND AQUACULTURE			
	INPUT SUBSIDY	CROP MANAGEMENT	ARTIFICIAL INSEMINATION	PRODUCTION PROGRAMS a/	ANIMAL DISPERSAL	TILAPIA CULTURE	CREDIT ASSISTANCE	PROVISION OF CAGES	DEVELOPMENT PROGRAM
Philippines	2.07	6.28	0.38	1.99	4.91	0.96	0.27	0.82	5.46
CAR	3.40	10.49	1.44	2.17	4.69	2.63		2.63	2.63
Ilocos Region	1.99	1.99	0.43	0.85	5.53	5.13			5.13
Cagayan Valley	8.74	15.38	0.79	7.48	7.87	6.45			6.45
Central Luzon	2.05	5.56	0.56	4.49	6.18				1.45
CALABARZON	1.83	1.83		1.73	1.16				4.35
MIMAROPA		2.88		0.45	4.04				14.71
Bicol	1.50	4.75	0.70	1.75	4.56			2.17	4.35
Western Visayas	1.89	6.84	1.06	4.24	6.63				4.00
Central Visayas		6.57			1.47				3.33
Eastern Visayas	0.67	4.26		0.74	13.24				1.54
Zamboanga Peninsula	1.00	6.35	0.36	0.36	5.04				
Northern Mindanao	2.55	9.07		1.03	2.76		3.23		16.13
Davao Region	0.36	13.14		0.87	2.60				
SOCCSKSARGEN	6.64	5.08		3.32	3.79			14.29	
ARMM					1.09				6.82
Caraga	1.16	5.43		1.76	4.71			2.86	

a/ Include nutrition, vaccination and deworming.

Table 33. Percentage of households who availed loan, by region, Philippines, July 2002 - June 2003

REGION	BORROWED			DID NOT BORROW
	BELOW P100 T	P100T - P 600T	P600T AND ABOVE	
Philippines	22.34	0.59	0.02	77.05
CAR	24.19	0.29		75.52
Ilocos Region	13.69	1.27	0.32	84.72
Cagayan Valley	58.64	2.71		38.65
Central Luzon	27.32	0.95		71.73
CALABARZON	22.92	0.33		76.75
MIMAROPA	21.56			78.44
Bicol	19.71	0.48		79.81
Western Visayas	26.07	0.45		73.48
Central Visayas	12.79			87.21
Eastern Visayas	15.92			84.08
Zamboanga Peninsula	13.76	1.22		85.02
Northern Mindanao	17.85	0.52		81.63
Davao Region	17.73			82.27
SOCCSKSARGEN	49.24			50.76
ARMM	3.45			96.55
Caraga	15.85	1.51		82.64

Table 34. Percentage of households who availed loan by purpose, by region, Philippines, July 2002 - June 2003

REGION	AGRICULTURAL PRODUCTION a/	EDUCATION	EMERGENCY b/	BUSINESS	HOUSE CONSTRUCTIONS/ REPAIRS	PAYMENTS FOR LOANS	OTHERS c/
Philippines	52.32	19.71	14.02	13.46	7.05	1.92	3.93
CAR	59.04	24.10	14.46	7.23	6.02	3.61	1.20
Ilocos Region	64.58	18.75	20.83	16.67			4.17
Cagayan Valley	78.42	13.68	8.42	1.58	6.84		5.79
Central Luzon	73.11	18.49	11.76	13.45	5.04	0.84	3.36
CALABARZON	35.71	20.00	15.71	20.00	5.71	1.43	4.29
MIMAROPA	30.43	18.84	24.64	18.84	8.70	2.90	1.45
Bicol	19.05	15.48	11.90	33.33	16.67	5.95	2.38
Western Visayas	46.61	25.42	13.56	12.71	6.78	2.54	5.08
Central Visayas	21.05	21.05	21.05	28.95	10.53	2.63	2.63
Eastern Visayas	40.00	29.33	12.00	17.33	4.00		4.00
Zamboanga Peninsula	38.78	28.57	24.49	10.20	8.16	2.04	4.08
Northern Mindanao	31.43	17.14	18.57	20.00	12.86	5.71	5.71
Davao Region	48.00	14.00	18.00	10.00	8.00	2.00	12.00
SOCCSKSARGEN	78.46	17.69	7.69	3.85	1.54		1.54
ARMM	22.22	22.22	33.33	22.22			
Caraga	28.26	23.91	10.87	21.74	13.04	4.35	2.17

a/ Include crop, livestock and poultry production

b/ Includes hospitalization

c/ Include other purposes not elsewhere classified

Table 35. Percentage of households who availed loan with and without collateral, by region, Philippines, July 2002 - June 2003

REGION	WITH COLLATERAL	WITHOUT COLLATERAL
Philippines	11.78	88.22
CAR	20.48	79.52
Ilocos Region	14.58	85.42
Cagayan Valley	6.84	93.16
Central Luzon	10.08	89.92
CALABARZON	8.57	91.43
MIMAROPA	14.49	85.51
Bicol	5.95	94.05
Western Visayas	11.02	88.98
Central Visayas	18.42	81.58
Eastern Visayas	10.67	89.33
Zamboanga Peninsula	32.65	67.35
Northern Mindanao	12.86	87.14
Davao Region	8.00	92.00
SOCCSKSARGEN	6.15	93.85
ARMM		100.00
Caraga	26.09	73.91

Table 36. Percentage of households who availed loan with and without a guarantor, by region, Philippines, July 2002 - June 2003

REGION	WITH GUARANTOR	WITHOUT GUARANTOR
Philippines	9.78	90.22
CAR	14.46	85.54
Ilocos Region	6.25	93.75
Cagayan Valley	2.63	97.37
Central Luzon	8.40	91.60
CALABARZON	17.14	82.86
MIMAROPA	7.25	92.75
Bicol	9.52	90.48
Western Visayas	16.10	83.90
Central Visayas	10.53	89.47
Eastern Visayas	8.00	92.00
Zamboanga Peninsula	24.49	75.51
Northern Mindanao	4.29	95.71
Davao Region	4.00	96.00
SOCOTSKSARGEN	8.46	91.54
ARMM	33.33	66.67
Caraga	15.22	84.78

Table 37. Percentage of households who availed loan by type of amortization,
by region, Philippines, July 2002 - June 2003

REGION	TYPE OF AMORTIZATION		
	CASH	IN-KIND	CASH AND IN-KIND
Philippines	84.53	11.46	4.01
CAR	90.36	2.41	7.23
Ilocos Region	91.67	8.33	
Cagayan Valley	77.37	17.37	5.26
Central Luzon	66.39	24.37	9.24
CALABARZON	97.14	2.86	
MIMAROPA	94.20	5.80	
Bicol	92.86	5.95	1.19
Western Visayas	79.66	15.25	5.09
Central Visayas	94.74	5.26	
Eastern Visayas	73.33	22.67	4.00
Zamboanga Peninsula	83.67	16.33	
Northern Mindanao	92.87	4.29	2.86
Davao Region	88.00	10.00	2.00
SOCSSKSARGEN	86.92	5.39	7.69
ARMM	88.89	11.11	
Caraga	93.48	6.52	

Table 38. Percentage of households by actual usage of loan obtained, by region, Philippines, July 2002 - June 2003

REGION	AGRICULTURAL PRODUCTION a/	EDUCATION	EMERGENCY b/	BUSINESS	HOUSE CONSTRUCTIONS / REPAIRS	PAYMENT FOR OTHER LOANS	OTHERS c/
Philippines	49.46	16.21	9.44	10.53	5.60	1.17	11.61
CAR	52.56	23.08	7.69	6.41	5.13	1.28	3.85
Ilocos Region	62.50	10.42	10.42	14.58			8.33
Cagayan Valley	74.21	11.05	5.26	1.58	4.21		11.05
Central Luzon	68.91	10.92	5.04	13.45	5.04		7.56
CALABARZON	35.82	19.40	13.43	22.39	4.48	1.49	2.99
MIMAROPA	32.81	18.75	17.19	17.19	7.81		6.25
Bicol	20.00	13.33	10.67	14.67	16.00		25.33
Western Visayas	46.61	24.58	7.63	13.56	5.08	0.85	11.02
Central Visayas	18.42	23.68	13.16	26.32	7.89	5.26	13.16
Eastern Visayas	39.73	23.29	9.59	10.96	1.37		15.07
Zamboanga Peninsula	28.26	21.74	15.22	6.52	2.17	4.35	21.74
Northern Mindanao	31.43	11.43	11.43	15.71	11.43	1.43	21.43
Davao Region	36.00	14.00	16.00	4.00	8.00	6.00	18.00
SOCCSKSARGEN	74.55	11.82	4.55	1.82	1.82		5.45
ARMM	33.33	11.11	44.44	11.11			
Caraga	21.43	19.05	11.90	11.90	9.52	7.14	19.05

a/ Include crop, livestock and poultry production

b/ Includes hospitalization

c/ Include other purposes not elsewhere classified

Table 39. Percentage of households by reason for using loans aside from its intended use,
by region, Philippines, July 2002 - June 2003

REGION	BASIC NECESSITY	BUSINESS	EMERGENCY NEEDS a/	OTHERS b/
Philippines	3.87	1.38	0.74	0.37
CAR	7.79		2.60	1.30
Ilocos Region				2.33
Cagayan Valley	2.13	0.71		
Central Luzon	4.50	0.90		
CALABARZON	1.52	3.03		
MIMAROPA	4.76			
Bicol	5.88	2.94	1.47	2.94
Western Visayas	0.94	0.94		
Central Visayas		2.70		
Eastern Visayas	1.45		2.90	
Zamboanga Peninsula	27.91	2.33	2.33	
Northern Mindanao		6.35	1.59	
Davao Region	6.52		2.17	
SOCCSKSARGEN	0.95			
ARMM	11.11			
Caraga	2.70	5.41		

a/ Includes hospitalization

b/ Include education, purchase of clothes and food preparation during special occasions, etc.

Table 40. Percentage of households who availed loan thru contract,
by region, Philippines, July 2002 - June 2003

REGION	PERCENT
Philippines	42.47
CAR	42.17
Ilocos Region	39.58
Cagayan Valley	29.47
Central Luzon	38.66
CALABARZON	45.71
MIMAROPA	50.72
Bicol	70.24
Western Visayas	38.98
Central Visayas	63.16
Eastern Visayas	21.33
Zamboanga Peninsula	59.18
Northern Mindanao	65.71
Davao Region	50.00
SOCCSKSARGEN	16.92
ARMM	44.44
Caraga	78.26

Table 41. Percentage of households who pay amortization on time,
by region, Philippines, July 2002 - June 2003

REGION	PERCENT
Philippines	84.46
CAR	79.52
Ilocos Region	89.58
Cagayan Valley	74.21
Central Luzon	91.60
CALABARZON	91.43
MIMAROPA	88.41
Bicol	80.95
Western Visayas	81.36
Central Visayas	94.74
Eastern Visayas	92.00
Zamboanga Peninsula	87.76
Northern Mindanao	88.57
Davao Region	92.00
SOCCSKSARGEN	80.77
ARMM	88.89
Caraga	80.43

Table 42. Percentage distribution of households by period of loan repayment, by region,
Philippines, July 2002 - June 2003

REGION	MODE OF REPAYMENT		
	LESS THAN 6 MONTHS	6 - 12 MONTHS	MORE THAN 12 MONTHS
Philippines	54.07	27.04	18.89
CAR	42.86	29.67	27.47
Ilocos Region	50.00	30.43	19.57
Cagayan Valley	54.54	26.77	18.69
Central Luzon	55.17	33.62	11.21
CALABARZON	40.32	40.32	19.36
MIMAROPA	50.72	28.99	20.29
Bicol	27.08	42.71	30.21
Western Visayas	60.00	26.36	13.64
Central Visayas	31.71	41.46	26.83
Eastern Visayas	63.16	26.31	10.53
Zamboanga Peninsula	60.00	11.11	28.89
Northern Mindanao	52.94	20.59	26.47
Davao Region	73.08	11.54	15.38
SOCCKSARGEN	85.07	8.21	6.72
ARMM	55.56	44.44	
Caraga	32.69	32.69	34.62

Table 43. Percentage distribution of households who availed loan by frequency of payment, by region,
Philippines, July 2002 - June 2003

REGION	FREQUENCY OF PAYMENT							
	DAILY	WEEKLY	TWICE A MONTH	MONTHLY	QUARTERLY	SEMESTRAL	AFTER HARVEST	OTHERS a/
Philippines	44.82	2.69	1.42	3.08	5.22	0.87	12.65	29.25
CAR	64.84			3.30	6.59			25.27
Ilocos Region	58.70	2.17	2.17	4.35	15.22	4.35	4.35	8.70
Cagayan Valley	33.84				4.04	1.52	3.03	57.58
Central Luzon	23.28	1.72	3.45	2.59	1.72	1.72	12.93	52.59
CALABARZON	32.26	4.84	4.84	9.68	1.61		25.81	20.97
MIMAROPA	46.38	2.90		11.59	7.25		24.64	7.25
Bicol	56.25	1.04		2.08	1.04		37.50	2.08
Western Visayas	48.18	5.45	1.82	4.55	5.45	1.82	13.64	19.09
Central Visayas	41.46	4.88		2.44			26.83	24.39
Eastern Visayas	34.21	3.95		2.63	3.95	1.32	21.05	32.89
Zamboanga Peninsula	60.00	4.44	2.22		17.78		4.44	11.11
Northern Mindanao	64.71	10.29		1.47		1.47	5.88	16.18
Davao Region	48.08	1.92	5.77		9.62		17.31	17.30
SOCCSKSARGEN	32.84	0.75	1.49	2.99	9.70		3.73	48.51
ARMM	44.44	22.22		22.22				11.11
Caraga	78.85	1.92	3.85		1.92		11.54	1.92

a/ Irregular/Indefinite

Table 44. Percentage of value of material inputs for palay obtained on credit and percentage of household-borrowers by source of credit, by region, Philippines, July 2002 - June 2003

REGION	PLANTING MATERIALS			INORGANIC FERTILIZER			PESTICIDES AND CHEMICALS		
	PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT		PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT		PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT	
		FORMAL	INFORMAL		FORMAL	INFORMAL		FORMAL	INFORMAL
Philippines	1.76	36.62	63.38	7.67	30.99	69.01	5.23	28.04	71.96
CAR	0.72	60.00	40.00	9.80	22.22	77.78	6.00	29.63	70.37
Ilocos Region	0.35	50.00	50.00	2.19	45.45	54.55	0.70	37.50	62.50
Cagayan Valley	3.14	50.00	50.00	17.83	54.76	45.24	7.27	66.67	33.33
Central Luzon	2.06	33.33	66.67	6.22	29.73	70.27	4.90	35.71	64.29
CALABARZON	1.09		100.00	3.37		100.00	3.91		100.00
MIMAROPA	0.31		100.00	9.32	12.50	87.50	6.54		100.00
Bicol	1.66	25.00	75.00	6.20	80.00	20.00	1.03	81.82	18.18
Western Visayas	1.08	25.00	75.00	8.90	17.95	82.05	6.20	11.11	88.89
Central Visayas	2.08		100.00	1.89		100.00			
Eastern Visayas	3.07	60.00	40.00	0.03		100.00	1.84	33.33	66.67
Zamboanga Peninsula	1.03		100.00	4.02	14.29	85.71	2.88	10.00	90.00
Northern Mindanao	3.23	100.00		6.94	66.67	33.33	1.61		100.00
Davao Region	4.04		100.00	20.15	14.29	85.71	18.23	15.38	84.62
SOCCSKSARGEN	6.77	40.00	60.00	21.59	36.67	63.33	19.29	36.00	64.00
ARMM				10.84		100.00	12.05		100.00
Caraga	2.48	50.00	50.00				1.50	25.00	75.00

Table 45. Percentage of value of material inputs for corn obtained on credit and percentage of household-borrowers by source of credit, by region, Philippines, July 2002 - June 2003

REGION	PLANTING MATERIALS			INORGANIC FERTILIZER			PESTICIDES AND CHEMICALS		
	PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT		PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT		PERCENTAGE OF VALUE OBTAINED ON CREDIT	SOURCE OF CREDIT	
		FORMAL	INFORMAL		FORMAL	INFORMAL		FORMAL	INFORMAL
Philippines	6.19	48.36	51.64	7.96	38.32	61.68	2.48	19.61	80.39
CAR	5.24	85.71	14.29	10.00	28.57	71.43	1.36	20.00	80.00
Ilocos Region	7.21	75.00	25.00	7.69	20.00	80.00	1.92		100.00
Cagayan Valley	26.53	54.39	45.61	26.84	53.13	46.87	10.57	31.82	68.18
Central Luzon	0.36		100.00	3.43		100.00	1.64		100.00
CALABARZON				2.15		100.00			
MIMAROPA									
Bicol				1.39	100.00		1.39	100.00	
Western Visayas				1.82	33.33	66.67	1.42		100.00
Central Visayas	1.67	60.00	40.00	2.59	80.00	20.00			
Eastern Visayas									
Zamboanga Peninsula	0.28	50.00	50.00	3.17	18.18	81.82			
Northern Mindanao	5.11	36.36	63.64	2.71	33.33	66.67			
Davao Region	0.08		100.00	0.48		100.00	0.08		100.00
SOCCSKSARGEN	23.70	29.03	70.97	32.09	31.71	68.29	11.30	7.14	92.86
ARMM	1.12		100.00	4.49		100.00	3.37		100.00
Caraga	1.50	100.00		4.67	40.00	60.00			

Table 46. Average annual income of farm households and percentage distribution by source, by region,
Philippines, July 2002 - June 2003

REGION	FARM		OFF-FARM		NON-FARM		OTHER SOURCES a/		TOTAL
	INCOME (P)	PERCENT	INCOME (P)	PERCENT	INCOME (P)	PERCENT	INCOME (P)	PERCENT	
Philippines	57,628	54.27	6,763	6.37	31,389	29.56	10,401	9.80	106,181
CAR	71,142	55.98	9,731	7.66	37,178	29.26	9,016	7.10	127,067
Ilocos Region	51,544	43.45	4,358	3.67	36,054	30.39	26,681	22.49	118,637
Cagayan Valley	87,353	59.91	6,909	4.74	39,894	27.36	11,653	7.99	145,809
Central Luzon	85,048	53.78	6,073	3.84	50,413	31.88	16,596	10.50	158,130
CALABARZON	64,498	45.08	8,444	5.90	48,590	33.96	21,543	15.06	143,075
MIMAROPA	74,702	59.18	6,579	5.21	35,262	27.93	9,694	7.68	126,237
Bicol	36,579	44.08	7,348	8.85	30,381	36.61	8,680	10.46	82,988
Western Visayas	41,266	51.62	6,746	8.44	21,772	27.23	10,165	12.71	79,949
Central Visayas	28,074	38.90	5,574	7.72	31,055	43.02	7,474	10.36	72,177
Eastern Visayas	47,359	57.41	6,066	7.35	23,812	28.86	5,266	6.38	82,503
Zamboanga Peninsula	54,135	54.50	5,946	5.99	33,431	33.66	5,815	5.85	99,327
Northern Mindanao	49,988	60.74	4,256	5.17	23,279	28.29	4,776	5.80	82,299
Davao Region	69,496	68.36	5,593	5.50	17,573	17.28	9,011	8.86	101,673
SOCCSKSARGEN	84,331	62.75	9,347	6.95	33,658	25.04	7,070	5.26	134,406
ARMM	54,004	63.85	11,118	13.15	13,892	16.43	5,555	6.57	84,569
Caraga	34,026	46.39	5,737	7.82	24,936	33.99	8,657	11.80	73,356

a/ Include pensions, remittances from abroad, donations, contributions, etc.

Table 47. Percentage distribution of farm income by enterprise, by region,
Philippines, July 2002 - June 2003

REGION	CROP FARMING	LIVESTOCK AND POULTRY RAISING	CAPTURE FISHING AND AQUACULTURE	OTHERS a/
Philippines	73.21	13.82	12.05	0.92
CAR	87.69	11.05	0.38	0.88
Ilocos Region	78.03	17.09	4.88	
Cagayan Valley	80.94	11.20	7.84	0.02
Central Luzon	61.77	17.59	16.65	3.99
CALABARZON	59.43	28.81	10.10	1.66
MIMAROPA	57.97	9.78	32.17	0.08
Bicol	75.18	18.96	5.09	0.77
Western Visayas	81.33	14.32	3.87	0.48
Central Visayas	52.39	33.28	12.07	2.26
Eastern Visayas	69.85	9.04	19.87	1.24
Zamboanga Peninsula	53.23	13.46	33.26	0.05
Northern Mindanao	84.06	9.29	6.19	0.46
Davao Region	88.95	9.93	0.99	0.13
SOCCKSARGEN	87.96	8.97	2.87	0.21
ARMM	78.62	7.26	14.12	
Caraga	64.35	11.48	23.90	0.27

a/ Include special agricultural activities and home processing of agricultural products

Table 48. Percentage distribution of income from crop farming, by region, Philippines, July 2002 - June 2003

REGION	PALAY	CORN	OTHER TEMPORARY CROPS	COCONUT	OTHER PERMANENT CROPS	CROP BY-PRODUCTS
Philippines	47.49	11.84	10.05	11.35	18.65	0.62
CAR	35.62	6.18	43.24	0.09	14.81	0.06
Ilocos Region	55.90	4.23	5.90	0.07	33.64	0.26
Cagayan Valley	51.03	36.60	5.50	0.14	5.44	1.29
Central Luzon	87.20	1.20	6.75	2.14	2.71	a/
CALABARZON	25.09	1.62	26.23	14.68	32.08	0.30
MIMAROPA	72.49	0.40	2.84	10.07	14.05	0.15
Bicol	54.15	5.84	2.36	27.14	9.92	0.59
Western Visayas	82.63	1.74	2.92	0.85	11.70	0.16
Central Visayas	20.71	23.12	23.76	13.38	16.40	2.63
Eastern Visayas	46.68	1.23	4.04	42.80	4.43	0.82
Zamboanga Peninsula	45.08	12.53	2.50	18.41	20.09	1.39
Northern Mindanao	23.14	41.11	4.11	18.58	12.59	0.47
Davao Region	16.34	8.93	2.08	8.31	62.98	1.36
SOCCSKSARGEN	43.15	19.17	7.29	3.54	26.26	0.59
ARMM	14.20	12.06	15.61	34.06	23.52	0.55
Caraga	54.82	7.80	2.84	19.40	13.82	1.32

a/ Less than 0.01

Table 49. Crop Farming: Average income and expenses per farm household, by region, Philippines, July 2002 - June 2003
(in peso)

REGION	GROSS INCOME	PRODUCTION EXPENSES				RETURNS ABOVE CASH EXPENSES	NET INCOME
		TOTAL	CASH	NON -CASH	IMPUTED		
Philippines	45,280	27,268	8,473	13,433	5,362	36,807	18,012
CAR	65,271	31,967	11,860	12,122	7,984	53,410	33,304
Ilocos Region	41,954	14,885	5,607	6,485	2,792	36,346	27,069
Cagayan Valley	72,929	37,469	13,781	16,857	6,831	59,148	35,459
Central Luzon	64,675	31,993	11,283	14,781	5,929	53,392	32,682
CALABARZON	42,262	21,173	6,659	8,297	6,216	35,603	21,089
MIMAROPA	49,851	23,668	8,195	10,633	4,840	41,655	26,183
Bicol	28,601	24,105	7,750	10,898	5,457	20,851	4,495
Western Visayas	35,224	19,448	6,070	9,971	3,407	29,154	15,776
Central Visayas	15,113	10,406	2,228	4,783	3,395	12,885	4,708
Eastern Visayas	34,936	18,419	5,383	9,933	3,102	29,552	16,517
Zamboanga Peninsula	31,514	27,187	6,268	15,625	5,293	25,246	4,327
Northern Mindanao	45,356	42,202	9,861	25,493	6,848	35,494	3,154
Davao Region	63,621	48,883	18,428	21,454	9,000	45,193	14,738
SOCCSKSARGEN	76,485	50,830	11,709	32,281	6,840	64,776	25,655
ARMM	48,602	23,427	6,888	11,167	5,373	41,715	25,175
Caraga	22,488	17,227	5,847	7,152	4,227	16,641	5,262

Table 50. Crop Farming: Percentage distribution of production expenses by type of expenditure, by region, Philippines, July 2002 - June 2003

REGION	CASH EXPENSES	NON-CASH EXPENSES	IMPUTED EXPENSES
Philippines	31.07	49.26	19.67
CAR	37.10	37.92	24.98
Ilocos Region	37.67	43.57	18.76
Cagayan Valley	36.78	44.99	18.23
Central Luzon	35.27	46.20	18.53
CALABARZON	31.45	39.19	29.36
MIMAROPA	34.63	44.92	20.45
Bicol	32.15	45.21	22.64
Western Visayas	31.21	51.27	17.52
Central Visayas	21.41	45.96	32.62
Eastern Visayas	29.23	53.93	16.84
Zamboanga Peninsula	23.06	57.47	19.47
Northern Mindanao	23.37	60.41	16.23
Davao Region	37.70	43.89	18.41
SOCCKSARGEN	23.04	63.51	13.46
ARMM	29.40	47.67	22.93
Caraga	33.94	41.52	24.54

Table 51. Livestock and Poultry Raising: Average income and expenses per farm household,
by region, Philippines, July 2002 - June 2003
(in peso)

REGION	GROSS INCOME	PRODUCTION EXPENSES			RETURNS ABOVE CASH EXPENSES	NET INCOME
		TOTAL	CASH	IMPUTED		
Philippines	11,010	9,608	5,614	3,994	5,396	1,402
CAR	9,587	8,697	3,798	4,899	5,789	890
Ilocos Region	11,773	10,548	6,831	3,717	4,942	1,225
Cagayan Valley	11,362	8,832	5,427	3,405	5,935	2,530
Central Luzon	35,383	28,681	19,331	9,350	16,053	6,702
CALABARZON	32,143	31,294	21,343	9,951	10,800	848
MIMAROPA	10,481	9,628	6,226	3,402	4,255	853
Bicol	10,053	9,363	5,005	4,359	5,048	690
Western Visayas	6,973	5,245	2,738	2,506	4,235	1,728
Central Visayas	10,164	9,426	5,113	4,313	5,051	738
Eastern Visayas	7,415	6,351	4,003	2,348	3,412	1,064
Zamboanga Peninsula	8,601	7,669	4,163	3,506	4,439	932
Northern Mindanao	6,081	5,235	2,439	2,796	3,642	846
Davao Region	8,423	7,754	3,445	4,309	4,978	669
SOCCSKSARGEN	9,459	7,707	3,982	3,724	5,477	1,752
ARMM	5,594	3,832	1,866	1,966	3,728	1,762
Caraga	6,392	5,934	3,413	2,520	2,979	458

Table 52. Livestock and Poultry Raising: Percentage distribution of production expenses by type of expenditure, by region, Philippines, July 2002 - June 2003

REGION	CASH EXPENSES	IMPUTED EXPENSES
Philippines	58.43	41.57
CAR	43.67	56.33
Ilocos Region	64.76	35.24
Cagayan Valley	61.45	38.55
Central Luzon	67.40	32.60
CALABARZON	68.20	31.80
MIMAROPA	64.66	35.34
Bicol	53.45	46.55
Western Visayas	52.21	47.79
Central Visayas	54.25	45.75
Eastern Visayas	63.03	36.97
Zamboanga Peninsula	54.28	45.72
Northern Mindanao	46.58	53.42
Davao Region	44.43	55.57
SOCCSKSARGEN	51.67	48.33
ARMM	48.70	51.30
Caraga	57.52	42.48

Table 53. Capture Fishing and Aquaculture: Average income and expenses per farm household, by region,
Philippines, July 2002 - June 2003
(in peso)

REGION	GROSS INCOME	PRODUCTION EXPENSES				RETURNS ABOVE CASH EXPENSES	NET INCOME
		TOTAL	CASH	NON -CASH	IMPUTED		
Philippines	45,878	23,982	10,476	8,707	4,799	35,402	21,896
CAR	1,706	1,545	857	165	523	849	161
Ilocos Region	18,375	9,570	4,772	964	3,834	13,603	8,805
Cagayan Valley	32,579	13,689	7,392	3,559	2,738	25,187	18,890
Central Luzon	80,545	65,041	38,760	12,641	13,640	41,786	15,505
CALABARZON	72,641	40,617	20,862	12,578	7,177	51,779	32,025
MIMAROPA	114,772	38,644	17,776	15,844	5,024	96,996	76,128
Bicol	15,485	8,216	3,160	3,271	1,785	12,325	7,269
Western Visayas	18,693	7,553	3,097	1,985	2,472	15,596	11,139
Central Visayas	27,207	9,281	3,873	1,423	3,986	23,334	17,925
Eastern Visayas	60,712	38,546	9,331	21,041	8,174	51,381	22,166
Zamboanga Peninsula	107,052	50,543	18,104	27,842	4,596	88,947	56,509
Northern Mindanao	19,011	8,423	3,925	1,089	3,410	15,086	10,587
Davao Region	10,769	7,314	2,669	1,619	3,026	8,099	3,455
SOCCSKSARGEN	23,691	12,480	3,904	3,968	4,608	19,787	11,211
ARMM	21,631	12,021	4,554	4,473	2,995	17,077	9,610
Caraga	56,717	26,815	8,280	13,997	4,539	48,438	29,902

Table 54. Capture Fishing and Aquaculture: Percentage distribution of production expenses by type of expenditure, by region, Philippines, July 2002 - June 2003

REGION	CASH EXPENSES	NON-CASH EXPENSES	IMPUTED EXPENSES
Philippines	43.68	36.31	20.01
CAR	55.48	10.68	33.84
Ilocos Region	49.86	10.08	40.06
Cagayan Valley	54.00	26.00	20.00
Central Luzon	59.59	19.44	20.97
CALABARZON	51.36	30.97	17.67
MIMAROPA	46.00	41.00	13.00
Bicol	38.47	39.81	21.73
Western Visayas	41.00	26.28	32.72
Central Visayas	41.72	15.33	42.95
Eastern Visayas	24.21	54.59	21.20
Zamboanga Peninsula	35.82	55.09	9.09
Northern Mindanao	46.59	12.93	40.48
Davao Region	36.50	22.13	41.37
SOCCKSARGEN	31.28	31.79	36.92
ARMM	37.88	37.21	24.91
Caraga	30.88	52.20	16.93

Table 55. Average annual household expenditures, by region, Philippines,
July 2002 - June 2003

REGION	FOOD EXPENDITURES	RECURRING EXPENSES	NON-RECURRING EXPENSES
		(in peso)	
Philippines	40,187	9,726	12,629
CAR	50,965	13,789	17,990
Ilocos Region	51,095	7,747	21,533
Cagayan Valley	50,201	14,051	18,898
Central Luzon	56,527	17,921	19,012
CALABARZON	44,901	12,882	21,335
MIMAROPA	41,478	11,501	14,747
Bicol	34,690	6,910	9,102
Western Visayas	36,133	6,062	10,161
Central Visayas	31,521	7,384	10,682
Eastern Visayas	37,905	8,545	6,495
Zamboanga Peninsula	35,593	9,290	9,306
Northern Mindanao	30,458	5,738	5,630
Davao Region	31,191	6,415	10,766
SOCCKSARGEN	39,391	16,726	12,041
ARMM	37,439	6,161	9,355
Caraga	31,385	4,941	8,386

Table 56. Percentage distribution of annual household expenditures on food, by region, Philippines, July 2002 - July 2003

REGION	CEREALS	CEREAL BASED PRODUCTS	ROOTS AND TUBERS	VEGETABLES AND SPICES	FRUITS	MEAT AND MEAT PREPARATIONS	DAIRY AND EGGS	FISH AND MARINE PRODUCTS	COFFEE, CHOCOLATE AND TEA	NON- ALCOHOLIC BEVERAGES	ALCOHOLIC BEVERAGES	CIGARS AND CIGARETTES	OTHER FOODS
Philippines	30.10	5.98	1.63	4.45	2.99	19.82	7.72	15.58	2.83	2.60	2.56	3.00	0.74
CAR	28.02	5.48	2.89	6.40	4.19	28.10	8.47	7.22	2.76	2.43	1.95	1.61	0.48
Ilocos Region	21.01	5.32	0.29	6.73	3.55	27.53	8.60	11.51	2.33	4.06	5.19	2.98	0.89
Cagayan Valley	24.34	6.13	1.01	5.69	2.78	27.36	7.06	10.51	3.61	3.47	3.36	3.06	1.62
Central Luzon	22.63	6.19	0.52	5.67	3.56	29.30	9.04	11.93	2.85	2.10	1.92	2.91	1.38
CALABARZON	27.05	7.48	0.59	3.33	2.41	21.33	8.61	16.62	3.13	1.83	2.56	4.01	1.05
MIMAROPA	31.58	6.30	0.83	4.65	2.48	17.53	8.00	17.73	2.77	1.86	3.12	2.57	0.58
Bicol	25.39	8.36	2.59	5.01	3.54	18.49	8.37	19.16	2.38	1.40	2.47	2.06	0.79
Western Visayas	31.97	5.78	0.88	3.69	3.17	15.56	7.34	17.30	3.69	2.56	4.06	3.46	0.54
Central Visayas	35.96	6.65	0.85	3.48	1.99	13.38	7.71	21.29	2.49	1.72	1.79	2.49	0.20
Eastern Visayas	35.50	5.66	2.12	2.68	2.06	16.50	6.89	19.37	2.47	2.01	2.01	2.50	0.24
Zamboanga Peninsula	35.51	5.86	1.45	3.17	1.74	15.96	6.51	17.28	2.17	5.07	2.37	2.48	0.44
Northern Mindanao	43.49	4.79	1.32	3.08	2.27	13.09	9.36	13.65	2.13	2.44	1.51	2.07	0.78
Davao Region	32.19	5.50	1.37	4.88	3.12	15.57	7.22	18.29	2.60	3.39	2.55	2.84	0.48
SOCCKSARGEN	33.42	5.14	1.17	3.55	3.41	19.77	6.25	15.85	2.88	2.93	2.33	3.15	0.15
ARMM	29.49	4.87	7.13	3.98	3.75	7.92	4.00	19.78	4.95	2.80	0.90	9.22	1.20
Caraga	35.24	4.94	2.52	3.26	2.89	15.77	7.45	19.23	2.06	2.81	1.63	2.02	0.19

Table 57. Distribution of households and average expenditures on food by type of occasion,
by region, Philippines, July 2002 - June 2003

REGION	CHRISTMAS		NEW YEAR		FIESTA		OTHER OCCASIONS	
	PERCENT	VALUE (P)	PERCENT	VALUE (P)	PERCENT	VALUE (P)	PERCENT	VALUE (P)
Philippines	74.61	848	74.44	837	58.44	2,668	43.03	1,645
CAR	80.53	1,164	73.16	1,294	15.04	1,326	34.81	1,761
Ilocos Region	85.67	684	80.89	752	23.89	1,530	47.13	1,945
Cagayan Valley	79.66	788	81.36	800	41.36	2,275	43.73	2,716
Central Luzon	80.52	1,363	84.56	1,424	55.58	3,982	49.88	2,198
CALABARZON	77.08	1,070	76.74	901	80.73	2,778	38.21	1,769
MIMAROPA	90.94	921	88.44	917	37.50	1,595	41.56	2,041
Bicol	76.92	852	74.28	883	81.01	2,916	28.61	1,100
Western Visayas	74.16	1,169	78.88	647	70.11	2,539	31.01	1,043
Central Visayas	66.33	536	60.27	496	71.38	3,890	42.09	1,178
Eastern Visayas	64.97	752	65.18	791	92.36	3,042	26.11	1,120
Zamboanga Peninsula	68.81	663	71.56	735	65.14	1,994	63.91	1,360
Northern Mindanao	60.63	533	61.94	588	70.34	2,612	45.41	1,326
Davao Region	71.63	632	73.40	770	67.02	2,288	66.67	1,151
SOCCSKSARGEN	79.17	687	80.68	764	42.05	1,508	56.82	1,421
ARMM	57.47	406	57.47	438	17.24	1,394	54.79	2,903
Caraga	82.64	700	83.40	694	70.94	2,384	38.49	1,181

Table 58. Percentage distribution of household expenditures on recurring expenses, by region, Philippines, July 2002 - June 2003

REGION	FUEL, LIGHT AND WATER	HOUSEHOLD OPERATIONS a/	TRANSPORTATION AND COMMUNICATION	POCKET MONEY FOR CHILDREN/ OTHERS	PERSONAL CARE AND EFFECTS	LEISURE AND RECREATION
Philippines	24.67	23.88	18.30	18.82	11.52	2.81
CAR	19.08	23.55	20.05	22.99	12.10	2.23
Ilocos Region	24.82	20.54	16.56	21.77	12.64	3.67
Cagayan Valley	24.70	25.78	15.78	20.91	10.05	2.79
Central Luzon	28.01	20.48	18.65	19.21	10.76	2.88
CALABARZON	32.65	18.28	15.98	17.84	13.12	2.12
MIMAROPA	29.97	26.59	17.38	17.86	7.06	1.14
Bicol	29.90	16.47	18.32	16.38	13.50	5.43
Western Visayas	20.34	23.30	21.35	17.99	14.40	2.62
Central Visayas	24.88	28.56	20.79	13.69	8.23	3.85
Eastern Visayas	24.12	28.78	18.79	13.80	12.90	1.60
Zamboanga Peninsula	31.75	21.93	16.98	19.76	7.92	1.67
Northern Mindanao	20.55	27.46	18.11	15.99	15.47	2.42
Davao Region	20.97	25.29	20.30	14.87	13.02	5.55
SOCCSKSARGEN	12.54	33.34	17.23	22.74	10.28	3.88
ARMM	24.05	24.48	17.89	21.23	11.82	0.52
Caraga	24.16	15.77	21.10	22.43	13.10	3.43

a/ Include laundry soap/detergent and other cleaning products

Table 59. Percentage distribution of household expenditures on non-recurring expenses, by region, Philippines, July 2002 - June 2003

REGION	CLOTHING, SHOES AND OTHER SIMILAR ITEMS	EDUCATION	RECREATION a/	MEDICAL CARE	FURNITURE/ EQUIPMENT	INCOME/ BUSINESS TAX	MAINTENANCE AND REPAIRS	GIFTS AND CONTRIBUTIONS	SPECIAL FAMILY OCCASIONS b/	PURCHASE/ AMORTIZATION OF REAL PROPERTY
Philippines	12.05	42.30	1.56	9.82	2.66	2.64	4.88	1.83	2.51	1.70
CAR	11.64	43.61	1.44	9.16	5.13	3.77	7.87	1.49	2.44	0.19
Ilocos Region	8.64	38.43	0.70	5.24	2.83	1.12	9.05	0.97	0.82	0.27
Cagayan Valley	10.86	39.08	4.12	9.08	2.14	3.02	2.73	1.21	1.46	4.72
Central Luzon	11.79	50.96	1.08	10.22	0.95	2.80	3.70	2.79	2.57	2.29
CALABARZON	8.59	37.16	0.75	13.07	1.87	1.83	4.72	2.06	3.30	0.69
MIMAROPA	12.27	42.96	0.77	16.49	1.62	3.10	5.35	1.66	2.73	0.89
Bicol	11.51	50.70	1.24	11.61	1.52	1.31	4.42	2.07	1.80	2.15
Western Visayas	11.30	42.56	1.77	11.03	2.35	1.91	3.72	1.56	1.16	0.83
Central Visayas	10.08	37.01	0.86	11.36	0.95	4.39	4.50	1.74	7.07	0.48
Eastern Visayas	14.40	43.99	1.12	10.13	3.79	1.26	4.98	1.49	1.55	1.49
Zamboanga Peninsula	14.79	43.25	1.38	4.82	6.76	3.36	4.46	1.86	1.73	1.29
Northern Mindanao	16.53	40.01	1.01	9.68	3.51	2.11	4.25	2.42	1.49	1.95
Davao Region	12.70	30.28	0.71	9.52	1.96	2.68	1.84	2.00	3.53	9.67
SOCCSKSARGEN	14.53	48.25	1.17	7.43	3.25	4.40	4.21	1.01	2.69	0.22
ARMM	21.00	42.06	7.76	6.11	6.15	0.59	2.43	3.95	6.68	0.08
Caraga	14.23	38.40	0.96	8.29	0.98	7.35	7.31	1.37	2.68	0.73

a/ Non-regular expense on related items

b/ Excluding expenses on food

Table 59. (con't.)

REGION	INSURANCE / PRE-NEED PLANS AND OTHER RELATED EXPENSES	PAYMENT OF LOANS	INSTALLMENTS FOR APPLIANCES	LOANS GRANTED TO PERSONS OUTSIDE THE FAMILY	ADDITIONAL CAPITAL EQUITY FOR HOUSEHOLD ENTERPRISE/ BUSINESS	AMOUNTS DEPOSITED TO BANKS/ INVESTMENTS	OTHERS a/
Philippines	1.53	5.51	2.49	0.62	0.58	3.67	3.65
CAR	0.76	7.47	0.98	0.12	0.11	2.69	1.12
Ilocos Region	8.00	0.60	15.21	0.15	0.09	7.51	0.38
Cagayan Valley	2.02	9.51	0.33	0.37	0.99	5.67	2.69
Central Luzon	0.91	2.75	0.82	1.38	0.44	3.79	0.76
CALABARZON	0.35	2.84	0.16	0.41	1.30	3.69	17.20
MIMAROPA	1.29	5.52	1.78	0.90	0.20	2.14	0.33
Bicol	0.44	6.63	0.63	0.83	1.37	0.90	0.87
Western Visayas	0.61	13.10	1.19	0.33	0.44	5.82	0.33
Central Visayas	1.14	13.64	1.57	0.17	0.33	2.58	2.12
Eastern Visayas	0.64	4.66	2.37	1.31	0.06	6.70	0.06
Zamboanga Peninsula	2.10	1.23	2.85	0.30	0.59	1.40	7.84
Northern Mindanao	0.50	7.05	2.17	0.92	0.02	2.68	3.68
Davao Region	0.74	2.20	2.03	0.29	0.32	4.27	15.26
SOCCSKSARGEN	0.20	2.10	1.29	0.99	1.67	1.23	5.38
ARMM	0.90	0.34	0.34	0.07	0.79	0.36	0.38
Caraga	0.23	10.26	1.83	1.75	0.61	1.56	1.46

a/ Include disbursements not elsewhere classified

Table 60. Average income, expenditures and savings of farm households, by region,
Philippines, July 2002 - June 2003

REGION	HOUSEHOLD INCOME	EXPENDITURES			SAVINGS
		TOTAL	PERCENTAGE DISTRIBUTION		
			FARM	HOUSEHOLD	
Philippines	106,181	97,395	35.78	64.22	8,786
CAR	127,067	120,675	31.43	68.57	6,392
Ilocos Region	118,637	103,848	22.60	77.40	14,789
Cagayan Valley	145,809	129,345	35.71	64.29	16,464
Central Luzon	158,130	143,008	34.65	65.35	15,122
CALABARZON	143,075	120,054	34.10	65.90	23,021
MIMAROPA	126,237	98,526	31.26	68.74	27,711
Bicol	82,988	81,328	37.66	62.34	1,660
Western Visayas	79,949	75,974	31.09	68.91	3,975
Central Visayas	72,177	69,533	28.69	71.31	2,644
Eastern Visayas	82,503	80,028	33.84	66.16	2,475
Zamboanga Peninsula	99,327	94,046	42.38	57.62	5,281
Northern Mindanao	82,299	79,008	47.06	52.94	3,291
Davao Region	101,673	96,589	49.92	50.08	5,084
SOCCKSARGEN	134,406	124,884	45.42	54.58	9,522
ARMM	84,569	80,346	34.09	65.91	4,223
Caraga	73,356	68,955	35.16	64.84	4,401

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