



# ASSESSMENT OF FARMERS' CHALLENGES AND PERCEIVED BENEFITS IN NATIONAL IRRIGATION ADMINISTRATION'S RICE CONTRACT FARMING PROGRAM: BASIS FOR CONTINUOUS IMPROVEMENT

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## ABSTRACT

This study was conducted to assess the implementation, challenges, benefits, and satisfaction levels of farmers in NIA's Farming Support Services Program (FSSP) popularly known as Rice Contract Farming (RCF) Program. It examined the relationship between farmers' level of agreement on the program's execution, the challenges they faced, and their satisfaction with the program. The study was conducted in Quezon, Batangas, and Cavite. It answered questions on how farmers evaluated the program, the benefits they experienced, and the challenges they encountered. It determined if there were significant relationships between farmers' agreement on the program, the challenges they faced, and their level of satisfaction. The study tested two null hypotheses, which examined whether the relationships between these factors were statistically significant.

A descriptive-correlational research design was applied. Data were collected through a survey questionnaire from 101 randomly selected farmers. The data were analyzed using statistical tools to determine farmers' agreement, satisfaction levels, and the challenges they experienced in the program. Pearson's correlation was used to analyze these relationships.

Findings showed that farmers agreed that the program provided market access, fair pricing, and timely support. They were satisfied with input distribution and financial support. However, weather conditions and pest control remained as major challenges. Some concerns about production targets and the sufficiency of financial support were noted. The study found a significant negative relationship between program agreement and challenges, meaning that as farmers perceived better implementation, they faced fewer difficulties. A strong positive relationship was also found between program agreement and satisfaction, indicating that better implementation led to higher satisfaction.

It was concluded that while the RCF program was effective in providing financial and production support, there were areas that needed improvement. Addressing production challenges, improving financial support timing, and increasing the participation of younger farmers could enhance the program's effectiveness and long-term success.

**KEYWORDS:** Rice Contract Farming, NIA Region IV-A (CALABARZON), Implementation, Challenges, Benefits, Farmer Satisfaction, Production and Output, Farm Input Distribution, Fund Allocation and Disbursement

## INTRODUCTION

Rice is a staple food and a key part of the economy in the Philippines. Despite steady production, the country still relies on imports to meet growing demand. In 2023, local farmers produced 20.06 million metric tons of rice, yet 3.86 million metric tons were still imported (PhilRice, 2024). Rising consumption, limited land, high costs, and frequent typhoons continue to challenge local production. By 2030, national rice demand is expected to reach 15.88 million tons (Briones & Tolin, 2016).

Farmers face many hurdles—expensive inputs, insufficient irrigation, climate risks, and unstable markets. These problems not only affect harvests but also increase rice prices. In February 2024, rice inflation hit 23.7% (PSA, 2024). In 2022, farmers in the CALABARZON region spent ₱20.13 per kilo of palay—well above the national average of ₱14.98 (PhilRice, 2023). These costs push farmers to the edge and keep the country reliant on imports.

In response, the government and the National Irrigation Administration (NIA) launched the pilot implementation of Farming Support Services Program (FSSP) known as Rice Contract Farming (RCF) program. This initiative supports farmers with irrigation, agricultural inputs, financing, and direct market access. It aims to improve yields, reduce costs, and ensure stable income.

As of early 2024, the RCF program covered 40,000 hectares across the country. In CALABARZON, it supported 278 farmers working on 271 hectares, yielding over 448,000 kilos of milled rice. Despite these gains, farmer satisfaction and participation remain key to the program's long-term success.

While contract farming has proven benefits—better yields, steady markets, and technical support (Tuyen et al., 2022; Binpori et al., 2021) it also comes with challenges. Some farmers report delayed payments, reduced control over their crops, and mistrust with contractors (Thi Hoa Sen et al., 2024).



Despite several studies on contract farming, little is known about how rice farmers in CALABARZON actually experience the RCF program. This study aims to fill that gap. It looks at how the program is implemented, what farmers gain, what problems they face, and how satisfied they are. The findings will help improve the program so it can better support farmers and strengthen local rice production.

## OBJECTIVES OF THE STUDY

The study aims to assess the implementation of the National Irrigation Administration's (NIA) Rice Contract Farming (RCF) Program by examining the experiences of participating farmers in CALABARZON region. It explores their demographic backgrounds, the benefits they receive, the challenges they encounter, and their overall satisfaction with the program. The study also investigates the relationships among these factors to identify areas that need improvement and to offer actionable recommendations to enhance the program's effectiveness and farmer satisfaction.

## MATERIALS AND METHODS

### Research Design

This study used a descriptive-correlational quantitative design to assess farmers' experiences and satisfaction with the NIA's Rice Contract Farming (RCF) program in CALABARZON. Descriptive research allowed the researcher to gather a clear picture of how the program is implemented, its perceived benefits and challenges, and how satisfied the farmers are. Meanwhile, the correlational aspect helped analyze the relationships among these variables, providing insights into how challenges and benefits may influence satisfaction. The quantitative approach made it possible to measure responses statistically and draw meaningful conclusions from patterns in the data.

### Population and Sampling

The participants of the study were 101 farmers from NIA-managed irrigation systems in Quezon, Cavite, and Batangas. They were randomly selected from a total population of 237 farmers engaged in the RCF program. A simple random sampling method ensured representation from each province. The sample sizes per system were determined proportionally: 13 from Cavite (Balayungan RIS – 8; Kay-Akle RIS – 5), 14 from Batangas (Palico RIS), and 74 from Quezon (Hanagdong RIS – 3; Agos RIS – 71).

### Research Instrument

A researcher-made survey, written in Tagalog for better understanding and accuracy, was used to collect data. The survey covered five sections: (1) socio-demographic profile; (2) benefits gained from the program; (3) farmers' level of agreement on implementation; (4) challenges encountered; and (5) satisfaction with the program. Each section focused on three core areas—Production and Output, Farm Input Distribution, and Fund Allocation and Disbursement—using a five-point Likert scale. A pilot test with 30 farmers was conducted to test the survey's reliability. The Cronbach's alpha of 0.882 (standardized 0.908)

indicated good to excellent internal consistency, showing the tool was reliable for gathering meaningful data.

### Data Collection Procedure

After validating the survey instrument through pilot testing, the researcher conducted face-to-face surveys with 101 farmers. Informed consent was obtained, and confidentiality was assured. Data was collected over a scheduled period and analyzed using SPSS. Descriptive statistics summarized profiles, benefits, challenges, and satisfaction, while correlation analysis explored relationships between variables, assessed at a 0.05 significance level. The results were compiled into a report with insights and recommendations for the continuous improvement of the RCF program. SPSS was used to perform descriptive and correlation analysis. Demographic data was presented using frequencies, percentages, and means. For benefits, implementation, challenges, and satisfaction, mean scores were interpreted using pre-defined Likert scale intervals. Finally, correlation analysis was applied to identify the influence of challenges, benefits, and program implementation on farmer satisfaction.

## RESULTS AND DISCUSSION

### Socio-Demographic Profile of the Respondents

The survey collected data from 101 farmers who participated in the pilot implementation of NIA's Rice Contract Farming Program in Cavite, Batangas, and Quezon. All participants were members of different Irrigators Associations (IAs) that receive irrigation supply from National Irrigation Systems (NIS). The majority of farmers participating in the RCF program are older, with a significant portion belonging to the age group of 56-65 years, accounting for 36.6% of the respondents. Farmers aged 65 and above make up 28.7% of the total participants. Those in the 46-55 age range represent 22.8%, while younger farmers aged 36-45 and 26-35 make up only 9.9% and 2%, respectively. These figures indicate that most participants in the program are older farmers, with younger individuals showing lower participation.

Majority of farmers are male, accounting for 82.2% of the respondents. Female farmers make up only 17.8% of the total participants. This shows that rice farming in the region remains a male-dominated occupation, with fewer women involved in the program.

Most of the farmers in the RCF program are high school graduates, making up 33.7% of the total respondents. College graduates account for 16.8%, while 15.8% completed elementary education. Some respondents did not complete their education, with 13.9% not finishing high school, 12.9% not completing college, and 5.0% leaving elementary school before graduation. Only 2.0% of the farmers have a post-graduate degree.

In terms of geographic location, majority of the respondents are from Quezon province, making up 73.3% of the total respondents. Batangas farmers account for 13.9%, while Cavite has the smallest number of participants at 12.9%. This distribution indicates that the RCF program has a stronger presence in Quezon



compared to the other provinces in the CALABARZON region. The higher participation in Quezon is attributed to the province's extensive rice farming areas. As noted in the literature, Quezon contributes a significant portion of the region's rice production, with a large number of irrigated and rain-fed farms (PNA, 2019). The lower participation from Batangas and Cavite is due to differences in land use and agricultural focus.

The income distribution of farmers varies, with most earning more than PHP 30,000 per cropping season. This group accounts for 23.8% of the total respondents. The second largest group, comprising 21.8% of the respondents, earns between PHP 15,001 and PHP 20,000, followed closely by those earning between PHP 20,001 and PHP 30,000, which makes up 18.8%. A smaller portion of farmers, 17.8%, reported an income range of PHP 10,001 to PHP 15,000, while 10.9% earn between PHP 5,001 and PHP 10,000. The smallest group, at 6.9%, earns less than PHP 5,000 per cropping season.

Lastly, majority of respondents have extensive farming experience. Among the respondents, 67.3% have been farming for more than 15 years, indicating that most of the participants are seasoned farmers with long-standing agricultural practices. Meanwhile, 11.9% have been farming for 11 to 15 years, and 15.8% have 6 to 10 years of experience. A smaller group, representing 5%, has been engaged in farming for only 1 to 5 years. Previous studies have indicated that years of experience in farming influence decision-making, adaptability, and productivity. According to Pham et al. (2021), farmers with extensive experience tend to have a well-developed understanding of agricultural risks, making them more cautious when engaging in new programs. However, they may also recognize the benefits of stable market access and guaranteed inputs, which contract farming provides. Similarly, Tuyen et al. (2022) found that experienced farmers weigh the advantages and disadvantages of contract farming based on their past experiences with fluctuating market prices and production challenges.

### Benefits Experienced by Farmers Participating in NIA's Rice Contract Farming (RCF) Program

Table 12. Benefits Experienced by Farmers Participating in NIA's Rice Contract Farming (RCF) Program in terms of Production and Output

| Indicative Statement   | Mean | Remark         |
|--|------|----------------|
| <b>The program helped increase my rice yield significantly.</b><br>( <i>Ang programa ay nakatulong sa akin upang mapataas ang ani ng palay.</i> )  | 4.27 | Strongly Agree |
| <b>The program provided me with a more stable and assured income.</b><br>( <i>Ang programa ay nagbigay sa akin ng mas maayos at siguradong kita.</i> )   | 4.37 | Strongly Agree |
| <b>The program ensured a guaranteed market (assured buyer) for my harvested rice.</b><br>( <i>Ang programa ay nagtiyak ng siguradong merkado (siguradong buyer) para sa aking mga aning palay.</i> )         | 4.52 | Strongly Agree |
| <b>The program helped me achieve a fair price for selling my harvested rice.</b><br>( <i>Ang programa ay nakatulong sa akin upang makamit ang makatarungang presyo sa pagbebenta ng mga aning palay.</i> )   | 4.44 | Strongly Agree |
| <b>The program provided me with timely support that improved my farming productivity.</b><br>( <i>Ang programa ay nagbigay sa akin ng napapanahong suporta na nagpabuti sa produktibidad ng pagsasaka.</i> ) | 4.38 | Strongly Agree |
| Overall Mean   | 4.39 | Strongly Agree |
| Overall Interpretation   |      |                |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 12, the benefits experienced by farmers participating in NIA's Rice Contract Farming (RCF) Program in terms of production and output were evaluated using a Likert scale. The findings show that farmers strongly agree that the program has improved their rice yield, provided stable income, secured a market for their harvest, ensured fair pricing, and given

timely support that enhanced their productivity. The overall mean score of 4.39 indicates that farmers consistently view these benefits as significant.

Among the statements, the highest-rated item is the assurance of a guaranteed market for harvested rice, with a mean of 4.52. The



lowest-rated statement, though still within the "strongly agree" category, is the increase in rice yield, with a mean score of 4.27. The statement on fair pricing received a mean score of 4.44 which indicates that the program has contributed to more stable earnings for farmers. Timely support was also highly rated, with a mean score of 4.38.

Overall, the data suggest that the RCF program has provided meaningful benefits to participating farmers. The high level of agreement across all indicators implies that the program is meeting its intended goals, particularly in market access, income stability, and timely assistance. However, the slightly lower score on yield improvement indicates that further efforts may be needed to enhance productivity, such as additional training on modern farming techniques or improved input distribution strategies.

**Table 13. Benefits Experienced by Farmers Participating in NIA’s Rice Contract Farming (RCF) Program in terms of Farm Input Distribution**

| Indicative Statement   | Mean | Remark         |
|--|------|----------------|
| <b>The program enabled me to receive high-quality farm inputs such as seeds and fertilizers.</b><br>(Ang programa ay nagbigay daan upang makatanggap ako ng dekalidad na mga farm inputs tulad ng binhi at pataba.)      | 4.51 | Strongly Agree |
| <b>The program provided sufficient farm inputs to meet the needs of my farm.</b><br>(Ang programa ay nagbigay ng sapat na mga farm inputs upang matugunan ang pangangailangan ng aking sakahan na kabilang sa programa.) | 4.35 | Strongly Agree |
| <b>The farm inputs provided by the program helped reduce my farming expenses.</b><br>(Ang mga ibinigay na farm inputs mula sa programa ay naging daan upang mabawasan ang aking gastusin sa pagsasaka.)                  | 4.42 | Strongly Agree |
| <b>The farm inputs provided by the program improved the quality of my harvest.</b><br>(Ang mga ibinigay na farm inputs mula sa programa ay nakapagpahusay sa kalidad ng aking ani.)                                      | 4.29 | Strongly Agree |
| <b>The timely distribution of farm inputs enhanced my overall farming productivity.</b><br>(Ang napapanahon na pagbibigay ng mga farm inputs ay nakapagpahusay sa kabuuan ng aking pagsasaka.)                           | 4.38 | Strongly Agree |
| Overall Mean   | 4.39 | Strongly Agree |
| Overall Interpretation   |      |                |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 13, the benefits experienced by farmers participating in NIA’s Rice Contract Farming (RCF) Program in terms of farm input distribution were rated positively. The responses indicate that farmers strongly agree that the program provided them with high-quality farm inputs, sufficient supplies, and timely distribution. These inputs helped reduce farming expenses and improved the quality of their harvest. The overall mean score of 4.39 suggests that farmers consistently recognize the advantages of receiving farm inputs through the program.

The highest-rated statement is that the program enabled farmers to receive high-quality farm inputs such as seeds and fertilizers, with a mean score of 4.51. The lowest-rated statement, although still categorized as "strongly agree," is the improvement in the

quality of the harvest, with a mean score of 4.29. The statement regarding the reduction of farming expenses received a mean score of 4.42. The timely distribution of farm inputs was also rated highly, with a mean score of 4.38.

Overall, the results suggest that farmers recognize the program's effectiveness in providing high-quality and sufficient farm inputs while reducing expenses and improving productivity. However, the slightly lower score on harvest quality indicates that other factors beyond input provision may still affect outcomes. Addressing these concerns through additional training on input utilization and optimizing distribution processes could enhance the program's impact.



**Table 14. Benefits Experienced by Farmers Participating in NIA's Rice Contract Farming (RCF) Program in terms of Fund Allocation and Disbursement**

| Indicative Statement   | Mean | Remark         |
|--|------|----------------|
| <b>The program provided me with sufficient cash support to cover all my farming expenses.</b><br>(Ang programa ay nagbigay sa akin ng sapat na pondo upang masaklaw ang kabuuang gastusin sa aking pagsasaka.)   | 4.16 | Agree          |
| <b>The program's cash support schedule aligned with my farming expenses.</b><br>(Ang iskedyul ng pagbibigay ng pondo sa ilalim ng programa ay tumugma sa aking mga gastusin sa pagsasaka.)   | 4.15 | Agree          |
| <b>The program's cash support helped me avoid high-interest loans for farming.</b><br>(Ang pondo mula sa programa ay nakatulong sa akin upang maiwasan ang pag-utang na may mataas na interes para sa pagsasaka.)  | 4.42 | Strongly Agree |
| <b>The timely cash support from the program reduced the need for me to use my own money for farming.</b><br>(Ang napapanahong pagbibigay ng pondo mula sa programa ay malaki ang naitulong upang hindi ko na kailangang gumamit ng sariling pera para sa pagsasaka.) | 4.37 | Strongly Agree |
| <b>The program's cash support significantly contributed to my farm's overall productivity.</b><br>(Ang pondo na natanggap ko mula sa programa ay malaki ang naitulong sa kabuuang produktibidad ng aking pagsasaka.)   | 4.61 | Strongly Agree |
| Overall Mean   | 4.34 | Strongly Agree |
| Overall Interpretation   |      |                |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 14, the farmers participating in NIA's Rice Contract Farming (RCF) Program generally agreed that the program's fund allocation and disbursement benefited their farming activities. The overall mean score of 4.34 indicates that most farmers strongly agree that the financial support they received contributed positively to their farm operations.

The highest-rated statement, with a mean score of 4.61, is that the cash support from the program significantly contributed to the overall productivity of their farms. This suggests that the funds provided were instrumental in helping farmers improve their farming activities, potentially increasing yields and efficiency. The statement regarding the program's cash support helping farmers avoid high-interest loans received a mean score of 4.42. This suggests that many farmers who participated in the program no longer needed to rely on informal lenders or high-interest credit to sustain their operations. The statement on timely cash support reducing the need to use personal funds for farming

received a mean score of 4.37.

The lowest-rated statement, with a mean score of 4.15, is the alignment of the program's cash support schedule with farming expenses. Although still in the "agree" range, this suggests that some farmers may have experienced delays or mismatches in fund release timing. Medalla et al. (2021) pointed out that delayed financial support in contract farming programs can disrupt planting cycles and force farmers to seek alternative sources of funding.

Overall, the results suggest that farmers view the financial support in the RCF program as helpful in managing expenses, avoiding debt, and improving productivity. However, issues with fund release timing highlight the need for improved coordination to match farmers' financial needs more effectively. Addressing this concern could further enhance the program's effectiveness and encourage higher participation rates.



## Farmer's Level of Agreement on The Implementation of NIA's Rice Contract Farming (RCF) Program

Table 15. Level of Agreement on the Implementation of NIA's Rice Contract Farming (RCF) Program in terms of Production and Output

| Indicative Statement  | Mean | Remark         |
|---|------|----------------|
| <b>The information about the program, particularly the agreements on rice production, was clear and easy to understand.</b><br>(Ang mga impormasyon patungkol sa programa, partikular sa mga kasunduan sa produksyon ng palay, ay malinaw at madaling maunawaan.)   | 4.41 | Strongly Agree |
| <b>The NIA's monitoring and supervision system in implementing the program, from land preparation to rice harvesting, was effective.</b><br>(Ang sistema ng pagmomonitor at superbisyon ng NIA sa implementasyon ng programa, simula sa paghahanda ng lupang sakahan hanggang sa pag-aani ng palay, ay epektibo.) | 4.41 | Strongly Agree |
| <b>Under the program, regular meetings were conducted between farmers and NIA to ensure the smooth implementation of the program.</b><br>(Sa ilalim ng programa, nagkaroon ng palagian na pagpupulong ang mga magsasaka kasama ang NIA upang maging maayos ang implementasyon ng programa.)                       | 4.39 | Strongly Agree |
| <b>The program provided effective methods and technologies for producing high-quality yields.</b><br>(Ang programa ay nagbigay ng mga epektibong pamamaraan at teknolohiya para sa produksyon ng dekalidad na mga ani.)   | 4.36 | Strongly Agree |
| <b>The NIA responded promptly to issues concerning rice production under the program.</b><br>(Napapanahon ang pagtugon ng NIA sa mga problema patungkol sa produksyon ng palay sa ilalim ng programa.)  | 4.41 | Strongly Agree |
| <b>The production target (rice yield) set under the program was appropriate and sufficient.</b><br>(Ang hinihingi na target ng produksyon sa ilalim ng programa ay naaangkop at sapat.)   | 4.08 | Agree          |
| <b>The inspection of harvested rice was conducted fairly and accurately.</b><br>(Ang inspeksyon sa mga aning palay ay isinagawa nang patas at tumpak.)  | 4.44 | Strongly Agree |
| <b>The NIA provided clear records/information regarding the quantity and quality of delivered rice, as well as the corresponding payment.</b><br>(Nagbigay ng malinaw na record/impormasyon ang NIA na nagsasaad sa dami at kalidad ng naihatid na palay gayundin ang karampatang kabayaran ng mga aning palay.)  | 4.50 | Strongly Agree |
| <b>Under the program, the NIA actively partnered with IA in transporting rice, drying the harvest, and other post-harvest activities.</b><br>(Sa ilalim ng programa, naging aktibong kaakibat ng IA ang NIA sa pag-transport ng mga palay, pagpapatuyo ng mga ani, at iba pang post-harvest na aktibidad.)        | 4.52 | Strongly Agree |
| <b>The NIA provided fair support to all farmers participating in the program.</b><br>(Naging patas ang NIA sa pagbibigay ng suporta sa lahat ng mga magsasaka na kasali sa programa.)   | 4.51 | Strongly Agree |
| Overall Mean  | 4.40 | Strongly Agree |
| Overall Interpretation  |      |                |



| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 15, farmers participating in NIA's Rice Contract Farming (RCF) Program strongly agreed with the implementation of the program in terms of production and output. The overall mean score of 4.40 indicates that most farmers had a positive perception of how the program was carried out, particularly in areas related to supervision, target setting, and post-harvest processes.

Among the individual indicators, the highest-rated statement was on NIA's partnership with Irrigators Associations (IA) in transporting, drying, and handling post-harvest activities, which received a mean score of 4.52. Another high-scoring indicator, with a mean of 4.51, was the perception that NIA provided fair support to all participating farmers. The lowest-rated statement, with a mean score of 4.08, was on the appropriateness of the production target set under the program. Although still within the "agree" range, this suggests that some farmers may have concerns about whether the yield targets were realistic or achievable under

their specific farming conditions. Similar concerns were raised in the study of Pham et al. (2021), where rigid production targets in contract farming arrangements sometimes created pressure on farmers, especially when environmental factors affected yields. Farmers also strongly agreed that NIA's monitoring and supervision system was effective (4.41), that issues concerning rice production were addressed promptly (4.41), and that inspection of harvested rice was conducted fairly (4.44).

Overall, the findings indicate that farmers are satisfied with the way the program has been executed, particularly in terms of fairness, post-harvest support, and supervision. However, concerns about production targets suggest a need for further assessment to determine whether the set goals are realistic for different farming conditions. Addressing these concerns can improve participation and strengthen the impact of the program on rice production.

**Table 16. Level of Agreement on the Implementation of NIA's Rice Contract Farming (RCF) Program in terms of Farm Input Distribution**

| Indicative Statement  | Mean | Remark         |
|---|------|----------------|
| <b>The NIA has a clear and systematic process for distributing farm inputs to farmers under the program.</b><br>(Ang NIA ay may malinaw at sistematikong proseso sa pagbibigay ng farm inputs sa mga magsasaka sa ilalim ng programa.)            | 4.34 | Strongly Agree |
| <b>Farm inputs, such as seeds, fertilizers, and pesticides, were distributed on time, before the planting season.</b><br>(Ang mga farm inputs, tulad ng binhi, pataba, pestisidyo, ay naipamahagi sa tamang panahon, bago magsimula ang taniman.) | 4.32 | Strongly Agree |
| <b>Farm inputs were distributed sufficiently and according to the farmers' needs.</b><br>(Ang mga farm inputs ay naipamahagi nang sapat at ayon sa pangangailangan ng mga magsasaka.)   | 4.27 | Strongly Agree |
| <b>The quality of the distributed farm inputs was good and effectively contributed to rice production.</b><br>(Ang kalidad ng mga ipinamahaging farm inputs ay maayos at epektibong nakatulong sa produksiyon ng palay.)                          | 4.35 | Strongly Agree |
| <b>The program provided sufficient information and training on the proper use of farm inputs.</b><br>(Ang programa ay nagbigay ng sapat na impormasyon at pagsasanay sa tamang paggamit ng farm inputs.)  | 4.39 | Strongly Agree |
| <b>The distribution of farm inputs was fair and impartial.</b><br>(Ang pamamahagi ng farm inputs ay patas at walang kinikilingan.)  | 4.44 | Strongly Agree |
| <b>The distributed farm inputs (brand and quantity) were in accordance with the agreement between NIA and the farmers.</b><br>(Ang mga ipinamahaging farm inputs (tatak at dami) ay alinsunod sa napagkasunduan ng NIA at mga magsasaka.)         | 4.42 | Strongly Agree |



|   |      |                |
|---|------|----------------|
| <b>Complaints or issues regarding farm inputs were promptly addressed by the NIA.</b><br>(Ang mga reklamo o isyu tungkol sa farm inputs ay agarang inaaksyunan ng NIA.)   | 4.29 | Strongly Agree |
| <b>The NIA ensured that the distributed farm inputs were used properly and effectively by farmers under the program.</b><br>(Tinitiyak ng NIA na ang mga ipinamahaging farm inputs ay nagagamit nang wasto at epektibo ng mga magsasaka na kabilang sa programa.) | 4.53 | Strongly Agree |
| <b>The process of obtaining farm inputs was simple and did not require excessive documentation or long processing times.</b><br>(Ang proseso ng pagkuha ng farm inputs ay simple at hindi nangangailangan ng labis na dokumento o matagal na pagproseso.)         | 4.50 | Strongly Agree |
| <b>Overall Mean</b>   | 4.38 | Strongly Agree |
| <b>Overall Interpretation</b>   |      |                |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 16, farmers strongly agreed with the implementation of farm input distribution under NIA’s Rice Contract Farming (RCF) Program, with an overall mean of 4.38. This indicates that farmers found the process efficient, timely, and fair. The highest-rated statement, with a mean score of 4.53, was about NIA’s efforts in ensuring that distributed farm inputs were used properly and effectively. Another high-scoring statement was on the simplicity of the process for obtaining farm inputs, which had a mean score of 4.50.

The fairness of farm input distribution also received strong agreement, with a mean score of 4.44. The lowest-rated statement, with a mean of 4.27, was about the sufficiency of farm inputs based on farmers’ needs. Although still within the “strongly agree” range, this suggests that some farmers may have felt that the quantity of distributed inputs could have been improved. The study of Paracale et al. (2024) highlighted similar concerns,

where farmers in contract farming arrangements sometimes found input provisions inadequate for their specific farming conditions. Farmers also strongly agreed that complaints or issues regarding farm inputs were promptly addressed (4.29). This reflects positively on NIA’s responsiveness in resolving concerns, which is crucial in maintaining farmer confidence in the program.

Overall, the results indicate that farmers were highly satisfied with the process of farm input distribution under the RCF program. The efficiency, fairness, and simplicity of the distribution system contributed to positive experiences among participants. However, the slightly lower rating on sufficiency suggests an area for potential improvement, where adjustments in input allocation may be needed to better match farmers’ actual requirements. Addressing this concern can further strengthen the program and encourage sustained farmer participation.

**Table 17. Level of Agreement on the Implementation of NIA’s Rice Contract Farming (RCF) Program in terms of Fund Allocation and Disbursement**

| Indicative Statement  | Mean | Remark         |
|---|------|----------------|
| <b>The funds or cash support allocated for the program were properly distributed according to the designated allocation.</b><br>(Ang pondo o cash support na nakalaan para sa programa ay naipamahagi nang maayos at ayon sa itinakdang alokasyon.) | 4.36 | Strongly Agree |
| <b>The disbursement of funds or cash support was done on time to prevent delays in rice production.</b><br>(Ang pagbibigay ng pondo o cash support ay ginawa sa tamang oras upang hindi maantala ang produksyon ng palay.)                          | 4.16 | Agree          |
| <b>The funds or cash support received under the program were sufficient to meet the needs of rice production.</b><br>(Ang pondo o cash support na natanggap sa ilalim ng programa ay sapat para sa pangangailangan ng produksyon ng palay.)         | 4.35 | Strongly Agree |
| <b>There was adequate information and explanation from NIA regarding the distribution of funds or cash support to farmers.</b>  | 4.43 | Strongly Agree |



(May sapat na impormasyon at paliwanag mula sa NIA tungkol sa distribusyon ng pondo o cash support sa mga magsasaka.)

**The NIA provided clear guidelines on how farmers should use the funds they received.** 4.61 Strongly Agree

(Nagbigay ang NIA ng malinaw na gabay kung paano dapat gamitin ng mga magsasaka ang natanggap na pondo.)

**The NIA had a clear process for filing complaints in case of issues with the received funds.** 4.30 Strongly Agree

(Ang NIA ay may malinaw na proseso para sa pagrereklamo kung sakaling may problema sa natanggap na pondo.)

**The distribution of funds under the program was fair and equitable.** 4.59 Strongly Agree

(Naging patas ang pamamahagi ng pondo sa ilalim ng programa.)

**The funds or cash support provided were in accordance with the commitments stated in the program agreement.** 4.50 Strongly Agree

(Ang mga pondo o cash support ay naaayon sa mga pangako na nakalahad sa kasunduan ng programa.)

**The payment received for the harvested rice was accurate, with no excess or shortage.** 4.63 Strongly Agree

(Ang natanggap na kabayaran sa mga aning palay ay walang labis at walang kulang.)

**The process of obtaining funds or cash support was simple and did not require excessive documentation or long processing times.** 4.66 Strongly Agree

(Ang proseso ng pagkuha ng pondo o cash support ay simple at hindi nangangailangan ng labis na dokumento o matagal na pagproseso.)

Overall Mean 4.46 Strongly Agree

Overall Interpretation

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 17, the overall mean for the level of agreement on the implementation of fund allocation and disbursement under NIA's Rice Contract Farming (RCF) Program was 4.46, which falls within the "Strongly Agree" range. The highest-rated statement, with a mean of 4.66, was about the simplicity of the process of obtaining funds or cash support. Another high-scoring statement, with a mean of 4.63, was the accuracy of payments received for harvested rice. Farmers strongly agreed that there were no excesses or shortages in their payments, reflecting a fair and transparent payment system. The fairness of fund distribution also received a high rating of 4.59.

The lowest-rated statement, with a mean of 4.16, was about the timeliness of fund disbursement to prevent delays in rice production. While still within the "Agree" range, this suggests that some farmers may have experienced minor delays in

receiving funds. This finding is consistent with the study of Medalla et al. (2021), which noted that delays in fund disbursement can disrupt planting schedules and reduce efficiency in contract farming initiatives. Farmers also strongly agreed that NIA provided clear guidelines on fund usage, with a mean of 4.61.

Overall, the results suggest that NIA's fund allocation and disbursement processes were well-received, with farmers expressing strong agreement on its fairness, efficiency, and transparency. However, the slightly lower rating on timeliness suggests an area where improvements can be made to further enhance the program's effectiveness. Addressing this concern may strengthen farmer confidence in the program and encourage greater participation.



Extent of challenges faced by farmers in participating in NIA’s RCF Program

Table 18. Extent of Challenges Faced by Farmers in Participating in NIA’s RCF Program with regard to Production and Output

| Indicative Statement  | Mean | Remark   |
|---|------|----------|
| <b>It was difficult to achieve the target yield stated in the agreement under the program.</b><br>(Mahirap maabot ang target na ani na nakasaad sa kasunduan sa ilalim ng programa.)  | 2.94 | Neutral  |
| <b>Uncertain weather conditions (such as typhoons, heavy rains, and droughts) had a significant impact on my harvest.</b><br>(Ang hindi tiyak na kondisyon ng panahon (tulad ng bagyo, malakas na pag-ulan, tagtuyot) ay nagdulot ng malaking epekto sa aking ani.) | 4.04 | Agree    |
| <b>The lack of irrigation or water supply was a major problem I experienced under the program.</b><br>(Ang kakulangan sa irigasyon o suplay ng tubig ay isang pangunahing suliranin na aking naranasan sa ilalim ng programa.)                                      | 2.72 | Neutral  |
| <b>Pest and disease control remained a major challenge despite the support provided under the program.</b><br>(Nanatiling malaking hamon ang pagkontrol sa peste at sakit sa mga pananim sa kabila ng mga suporta sa ilalim ng programa.)                           | 3.63 | Agree    |
| <b>The lack of proper rice storage facilities resulted in a decline in the quality of my harvest.</b><br>(Ang kawalan ng maayos na imbakan ng palay ay naging sanhi ng pagbawas sa kalidad ng aking ani.)   | 2.54 | Disagree |
| Overall Mean  | 3.18 | Neutral  |
| Overall Interpretation  |      |          |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 18, the overall mean for the extent of challenges faced by farmers in production and output under NIA’s Rice Contract Farming (RCF) Program is 3.18, which falls under the "Neutral" category. This suggests that while some farmers encountered production-related difficulties, their experiences varied, and the challenges were not perceived as overwhelming. The highest-rated statement, with a mean of 4.04, indicates that farmers agreed that uncertain weather conditions, such as typhoons, heavy rains, and droughts, significantly affected their harvest.

Another challenge noted in the table is pest and disease control, which received a mean score of 3.63. On the other hand, the statement regarding difficulties in achieving the target yield under the program received a mean of 2.94, which falls under the "Neutral" category. The lowest-rated statement, with a mean of 2.54, indicates that farmers disagreed that the lack of proper rice storage facilities significantly reduced the quality of their harvest. This suggests that storage facilities may not be a widespread issue

among participants of the program. In contrast, previous studies such as Loquias et al. (2021) found that inadequate post-harvest storage is a common problem among rice farmers, leading to losses. The relatively lower concern over storage facilities in this study may indicate that program participants have sufficient access to storage or that this issue is less pressing compared to other challenges.

The challenge of irrigation and water supply also received a neutral rating of 2.72, suggesting mixed experiences among farmers. Overall, the results suggest that while some production challenges exist under the RCF program, they are not universally experienced by all farmers. Weather conditions and pest control are seen as the most significant concerns, while issues such as storage and irrigation appear to be less problematic. These findings highlight the importance of targeted support, such as improved pest management programs and adaptive strategies for dealing with climate variability, to further enhance the effectiveness of contract farming for rice producers.



**Table 19. Extent of Challenges Faced by Farmers in Participating in NIA's RCF Program with regard to Farm Input Distribution**

| Indicative Statement  | Mean | Remark            |
|---|------|-------------------|
| <b>The distribution of farm inputs was not timely, causing delays in rice production.</b><br>(Ang pamamahagi ng farm inputs ay wala sa tamang oras, kaya nagkakaroon ng pagkaantala sa produksyon ng palay.)  | 2.01 | Disagree          |
| <b>The quantity of farm inputs distributed was not sufficient for the farms included in the program.</b><br>(Ang dami ng farm inputs na ipinamahagi ay hindi sapat para sa sakahan na kasali sa programa.)  | 2.18 | Disagree          |
| <b>The quality of farm inputs (seeds, fertilizers, pesticides) received did not match the needs of my farm.</b><br>(Ang kalidad ng mga farm inputs (binhi, pataba, pestisidyo) na natanggap ay hindi naaayon sa pangangailangan ng aking sakahan.)        | 1.98 | Disagree          |
| <b>The distribution of farm inputs was not fair, resulting in some farmers receiving more or less than others.</b><br>(Hindi naging pantay ang distribusyon ng farm inputs, kaya may mga magsasakang nakakakuha ng mas kaunti o mas marami.)              | 1.91 | Disagree          |
| <b>The process of obtaining farm inputs from NIA had complications that caused delays or difficulties in access.</b><br>(Ang proseso ng pagkuha ng farm inputs mula sa NIA ay may mga komplikasyon na naging sanhi ng pagkaantala o hirap sa pag-access.) | 1.71 | Strongly Disagree |
| Overall Mean  | 1.96 | Disagree          |
| Overall Interpretation  |      |                   |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 19, the overall mean for the extent of challenges faced by farmers in farm input distribution under NIA's Rice Contract Farming (RCF) Program is 1.96, which falls under the "Disagree" category. This indicates that farmers generally did not experience significant issues with the distribution of farm inputs, suggesting that the program has been effective in delivering necessary resources.

Among the statements, the highest mean score is 2.18, which pertains to the sufficiency of farm inputs. Farmers disagreed that the quantity of farm inputs provided was insufficient for their needs. The statement about untimely distribution of farm inputs received a mean score of 2.01, with farmers disagreeing that delays affected their rice production. This suggests that inputs were provided within a reasonable timeframe, allowing farmers to follow their planting schedules.

Farmers also disagreed that the quality of inputs such as seeds, fertilizers, and pesticides did not meet their needs, with a mean score of 1.98. This suggests that the provided inputs were appropriate for their farming conditions. The lowest-rated

statement, with a mean score of 1.71, indicates that farmers strongly disagreed that obtaining farm inputs from NIA was complicated or caused delays. This suggests that the process was straightforward and accessible, reducing barriers to participation. This aligns with findings from Johnny et al. (2019), which emphasized that efficient distribution processes increase farmer satisfaction and participation in contract farming programs.

Overall, the results indicate that farmers did not encounter major challenges in farm input distribution under the RCF program. The program appears to have provided timely, sufficient, and high-quality inputs without significant complications in access. Compared to other contract farming programs that struggle with input distribution, the NIA RCF program appears to have a well-managed system that meets farmers' needs, contributing to their overall satisfaction and program effectiveness.



**Table 20. Extent of Challenges Faced by Farmers in Participating in NIA's RCF Program with regard to Fund Allocation and Disbursement**

| Indicative Statement  | Mean | Remark            |
|---|------|-------------------|
| <b>There were delays in the distribution of funds or cash support, which affected farming activities.</b><br>(Mayroong pagkaantala sa pamamahagi ng pondo o cash support na nakaapekto sa mga aktibidad sa pagsasaka.)                    | 2.20 | Disagree          |
| <b>The amount of funds or cash support received was not enough to cover all rice production expenses.</b><br>(Ang halaga ng pondo o cash support na natanggap ay hindi sapat upang masakop ang lahat ng gastusin sa produksyon ng palay.) | 2.16 | Disagree          |
| <b>The process of obtaining funds or cash support was too complicated and required excessive documentation.</b><br>(Ang proseso ng pagkuha ng pondo o cash support ay masyadong komplikado at nangangailangan ng maraming dokumento.)     | 1.95 | Disagree          |
| <b>The payment I received in exchange for my harvest under the program was insufficient or incorrect.</b><br>(Kulang o hindi tama ang kabayaran na aking natanggap kapalit ng aking mga ani sa ilalim ng programa.)                       | 1.69 | Strongly Disagree |
| <b>The overall payment process of NIA to farmers under the program was unclear.</b><br>(Hindi malinaw ang kabuuang proseso ng pagbabayad ng NIA sa mga magsasaka sa ilalim ng programa.)  | 1.87 | Disagree          |
| Overall Mean  | 1.97 | Disagree          |
| Overall Interpretation  |      |                   |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 20, the overall mean of 1.97 suggests that farmers generally disagreed with the statements regarding challenges in fund allocation and disbursement under NIA's RCF Program. This indicates that most respondents did not experience significant difficulties related to delays, sufficiency of funds, or the payment process.

Among the specific indicators, the statement about delays in fund distribution received a mean score of 2.20, the highest in the set, but still within the "Disagree" range. This suggests that while some farmers might have encountered minor delays, it was not a widespread issue that significantly affected farming activities. Similarly, the adequacy of funds for rice production expenses had a mean score of 2.16, indicating that most farmers did not find the financial support to be lacking. However, this score is close to the neutral range, suggesting that while the majority did not perceive the funds as insufficient, some farmers might have found them only partially covering their costs.

The complexity of the funding process had a mean score of 1.95, which implies that most respondents did not consider the documentation requirements to be excessive. This suggests that

the procedures in place for accessing financial support were manageable for the farmers. The lowest-rated statement, regarding incorrect or insufficient payments, had a mean score of 1.69, falling within the "Strongly Disagree" range. This indicates that farmers were generally satisfied with the accuracy of payments they received under the program. Similarly, the clarity of the payment process had a mean score of 1.87, meaning that most farmers found NIA's procedures to be well-communicated and understandable.

Pham et al. (2021) found that well-managed financial assistance programs contribute to better farmer participation by reducing concerns about funding delays and payment errors. Lagasca et al. (2024) highlighted that clear financial guidelines improve farmers' confidence in contract farming arrangements. The results indicate that farmers in the RCF Program do not perceive major challenges related to fund allocation and disbursement. The low disagreement levels on certain items suggest that while the process is generally efficient, there may still be areas for improvement, particularly in addressing concerns about the adequacy of financial support.



### Level of satisfaction of the farmers in participating in NIA's RCF Program

**Table 21. Level of Satisfaction of Farmers in Participating in NIA's RCF Program in terms of Production and Output**

| Indicative Statement  | Mean | Remark         |
|---|------|----------------|
| <b>My rice yield increased due to the various support provided by the program.</b><br>(Tumaas ang aking ani ng palay dahil sa iba't-ibang suporta ng programa.)   | 4.13 | Satisfied      |
| <b>The quality of my harvest improved after joining the program.</b><br>(Ang kalidad ng aking ani ay bumuti matapos sumali sa programa.)  | 4.16 | Satisfied      |
| <b>My overall farming income increased after becoming part of the program.</b><br>(Ang kabuuang kita sa aking pagsasaka ay tumaas matapos akong maging bahagi ng programa.)   | 4.08 | Satisfied      |
| <b>The supervision and guidance provided by NIA under the program helped improve farming productivity.</b><br>(Ang superbisyon at gabay na ibinigay ng NIA sa ilalim ng programa ay nakapagpataas ng produktibidad sa pagsasaka.) | 4.23 | Very Satisfied |
| <b>My overall experience in rice production under the program has been positive and satisfying.</b><br>(Ang aking pangkalahatang karanasan sa produksyon ng palay sa ilalim ng programa ay positibo at kasiya-siya.)              | 4.27 | Very Satisfied |
| Overall Mean  | 4.17 | Satisfied      |
| Overall Interpretation  |      |                |

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Strongly Agree    |
| 4     | 3.40 – 4.19 | Agree             |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Disagree          |
| 1     | 1.00 – 1.79 | Strongly Disagree |

As seen in Table 21, the overall mean for farmers' satisfaction with the NIA's Rice Contract Farming (RCF) Program in terms of production and output is 4.17, indicating that farmers are generally satisfied. This suggests that the program has positively influenced their farming activities, leading to improved rice production and economic benefits. Among the specific indicators, the highest mean score of 4.27 is for the farmers' overall experience in rice production under the program. This reflects that most participants found the program beneficial and rewarding. Similarly, the supervision and guidance provided by NIA received a mean score of 4.23, which falls within the "Very Satisfied" category. This implies that technical support and monitoring efforts contributed to better farming practices and higher productivity.

The lowest mean score, though still within the "Satisfied" range, is 4.08, which pertains to the increase in farming income. While farmers acknowledge income improvements, this score suggests that financial gains may not have been as significant as other aspects of the program. Economic returns from contract farming often depend on factors such as production costs, market stability, and contract terms, which could explain why income growth is rated slightly lower compared to other indicators (Pham et al., 2021).

Despite the positive outcomes, the slightly lower score on income increase suggests that further evaluation may be needed to ensure that financial benefits are maximized. Addressing cost-related concerns and providing additional financial incentives could further enhance farmers' satisfaction and program sustainability.

**Table 22. Level of Satisfaction of Farmers in Participating in NIA's RCF Program in terms of Farm Input Distribution**

| Indicative Statement   | Mean | Remark         |
|--|------|----------------|
| <b>I am satisfied with the timely delivery of farm inputs under the program.</b><br>(Ako ay nasisiyahan sa napapanahong paghahatid ng farm inputs sa ilalim ng programa.)  | 4.43 | Very Satisfied |
| <b>The quality of seeds and fertilizers distributed under the program met my expectations and directly contributed to higher yields.</b><br>(Ang kalidad ng mga binhi at pataba na ipinamahagi sa ilalim ng programa ay tumugon sa aking inaasahan na direktang makapagpapataas ng ani.) | 4.33 | Very Satisfied |
| <b>The program ensured that there were sufficient farm inputs for the entire planting cycle.</b>   | 4.40 | Very Satisfied |



(Tiniyak ng programa na mayroong sapat na farm inputs para sa buong yugto ng pagtatanim.)

**The distribution of farm inputs was fair, ensuring that no farmer was left behind or received insufficient supplies.** 4.50 Very Satisfied

(Ang pamamahagi ng mga farm inputs ay pantay at walang magsasakang napag-iwanan o nabibigyan ng kulang.)

**My overall experience with the farm input distribution process under the program has been positive and satisfactory.** 4.41 Very Satisfied

(Ang aking pangkalahatang karanasan sa proseso ng pamamahagi ng farm inputs sa ilalim ng programa ay positibo at kasiya-siya.)

Overall Mean 4.41 Very Satisfied

Overall Interpretation

| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Very Satisfied    |
| 4     | 3.40 – 4.19 | Satisfied         |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Dissatisfied      |
| 1     | 1.00 – 1.79 | Very Dissatisfied |

As seen in Table 22, the overall mean satisfaction level of farmers with the farm input distribution under the NIA's Rice Contract Farming (RCF) Program is 4.41, which falls under the "Very Satisfied" category. This indicates that the majority of farmers had a positive experience with how farm inputs were distributed throughout the program.

Among the specific indicators, the highest mean score of 4.50 pertains to the fairness of farm input distribution. On the other hand, the lowest mean score of 4.33, while still in the "Very Satisfied" range, corresponds to the quality of seeds and fertilizers provided. This may indicate that although the inputs met expectations, some farmers might have hoped for even better varieties or additional improvements to enhance yields further.

The high satisfaction levels with timely delivery (4.43) and sufficient supply of inputs (4.40) highlight the effectiveness of the program in addressing one of the most pressing challenges in rice

farming—access to essential materials at the right time. Delayed or inadequate distribution can significantly disrupt farming operations, reducing productivity. The positive ratings suggest that the program has succeeded in preventing such issues.

These findings align with previous research on contract farming, which emphasizes the importance of efficient input distribution in enhancing productivity. Studies such as those conducted by Bidzakin et al. (2020) and Ray, Clarke, & Waley (2021) found that well-managed supply chains and access to high-quality inputs improve farmer participation and crop yields.

While the results are encouraging, continuous monitoring of input quality and potential improvements in seed and fertilizer selection could enhance farmer satisfaction even more. Addressing minor concerns and maintaining fair, timely, and adequate distribution of farm inputs will be crucial for sustaining participation and reinforcing confidence in the program.

**Table 23. Level of Satisfaction of Farmers in Participating in NIA's RCF Program in terms of Fund Allocation and Disbursement**

| Indicative Statement   | Mean | Remark         |
|--|------|----------------|
| <b>I am satisfied with the clear process of providing funds or cash support under the program.</b><br>(Nasisiyahan ako sa malinaw na proseso ng pagbibigay ng pondo o cash support sa ilalim ng programa.)   | 4.35 | Very Satisfied |
| <b>The amount of funds or cash support provided effectively met my farming needs.</b><br>(Ang halaga ng pondo o cash support na ibinigay ay mabisang tumugon sa aking pangangailangan sa pagsasaka.)   | 4.43 | Very Satisfied |
| <b>I am satisfied with the timely distribution of funds or cash support under the program.</b><br>(Nasisiyahan ako sa napapanahong pamamahagi ng pondo o cash support sa ilalim ng programa.)  | 4.40 | Very Satisfied |
| <b>The financial support provided under the program gave me peace of mind in farming.</b><br>(Nagbigay sa akin ng kapanatagan sa pagsasaka ang pinansyal na suporta sa ilalim ng programa.)  | 4.46 | Very Satisfied |
| <b>My overall experience with the distribution process of funds or cash support under the program has been positive and satisfactory.</b><br>(Ang aking pangkalahatang karanasan sa proseso ng pamamahagi ng pondo o cash support sa ilalim ng programa ay positibo at kasiya-siya.) | 4.45 | Very Satisfied |
| Overall Mean   | 4.41 | Very Satisfied |
| Overall Interpretation   |      |                |



| Scale | Range       | Remarks           |
|-------|-------------|-------------------|
| 5     | 4.20 – 5.00 | Very Satisfied    |
| 4     | 3.40 – 4.19 | Satisfied         |
| 3     | 2.60 – 3.39 | Neutral           |
| 2     | 1.80 – 2.59 | Dissatisfied      |
| 1     | 1.00 – 1.79 | Very Dissatisfied |

As seen in Table 23, the overall mean satisfaction of farmers with fund allocation and disbursement under NIA’s RCF Program is 4.41, which falls under the "Very Satisfied" category. This suggests that farmers had a positive experience with how financial support was provided to them. Among the indicators, the highest mean score of 4.46 was given to financial support providing farmers peace of mind in their farming activities. This suggests that access to financial assistance reduced stress in managing farm expenses.

The timely distribution of funds received a mean score of 4.40, which shows that farmers appreciated having financial resources when needed. Delays in financial assistance could lead to setbacks in land preparation and planting. The amount of cash support provided had a mean score of 4.43. Most farmers found the financial assistance enough to meet their farming needs.

The lowest-rated item, though still within the "Very Satisfied" range, was the clarity of the fund allocation process, with a mean score of 4.35. This suggests that while farmers were generally pleased with the program, some found the process unclear or in need of better communication. Clear guidelines on how funds were allocated and disbursed would help maintain trust among participants. Delos Reyes and Schultz (2020) discussed how financial transparency in contract farming programs increased farmer engagement. When farmers understood how funds were distributed, they were more likely to participate and remain committed to the program.

The overall findings reflect that farmers were satisfied with how the program provided financial assistance. However, maintaining transparency in the process and preventing delays in fund allocation could improve farmer confidence. Better communication about fund distribution may also address minor concerns and encourage sustained participation in the program.

**Correlation analysis between the farmers’ level of agreement and the extent of challenges in participating NIA’s RCF Program**

**Table 24. Significant Relationship between the Farmers’ Level of Agreement and the Extent of Challenges in Participating to NIA’s RCF Program**

| Level of Agreement                      | Extent of Challenges                   |                                     |                                     |
|---|--|-------------------------------------|-------------------------------------|
|   | Production and Output                  | Farm Input Distribution             | Fund Allocation and Disbursement    |
| <b>Production and Output</b>            | r = -0.051ns<br>Very Weak<br>p = 0.611 | r = -0.375**<br>Weak<br>p<0.001     | r = -0.385**<br>Weak<br>p<0.001     |
| <b>Farm Input Distribution</b>          | r = 0.040ns<br>Very Weak<br>p = 0.693  | r = 0.414**<br>Moderate<br>p<0.001  | r = -0.413**<br>Moderate<br>p<0.001 |
| <b>Fund Allocation and Disbursement</b> | r = -0.024ns<br>Very Weak<br>p = 0.810 | r = -0.452**<br>Moderate<br>p<0.001 | R = -0.435**<br>Moderate<br>p<0.001 |

Legend: \*\*highly significant      <sup>ns</sup>not significant

Correlation Value Relationship

|               |                 |
|---------------|-----------------|
| ±1            | Perfect         |
| ±0.80 - ±0.99 | Very Strong     |
| ±0.60 - ±0.79 | Strong          |
| ±0.40 - ±0.59 | Moderate        |
| ±0.20 - ±0.39 | Weak            |
| ±0.01 - ±0.19 | Very Weak       |
| 0.0           | No Relationship |

As presented in Table 24, there is a significant relationship between the farmers’ level of agreement and the extent of challenges in participating in NIA’s RCF Program in several aspects. This is indicated by p-values less than 0.05, which confirm statistical significance. Furthermore, the Pearson’s r values show negative and moderate relationships in some areas,

suggesting that as farmers' agreement with program implementation increases, the challenges they experience tend to decrease.

A significant negative relationship exists between the farmers' level of agreement in production and output and the extent of



challenges in farm input distribution ( $r = -0.375, p < 0.001$ ) and fund allocation and disbursement ( $r = -0.385, p < 0.001$ ). This means that when farmers agree with the program's implementation in terms of production and output, they tend to face fewer difficulties in securing farm inputs and financial support. These findings suggest that a well-implemented production system may contribute to smoother distribution of farm inputs and better allocation of funds.

For farm input distribution, there is a moderate positive relationship with the extent of challenges in the same category ( $r = 0.414, p < 0.001$ ). This suggests that even when farmers agree with the way farm inputs are distributed, they still encounter difficulties, such as delays or shortages. This finding indicates that while the program provides access to essential inputs, issues in timing, availability, and quality may still be present. On the other hand, there is a moderate negative relationship between farmers' level of agreement in farm input distribution and challenges in fund allocation and disbursement ( $r = -0.413, p < 0.001$ ). This means that when farmers perceive input distribution to be effective, they tend to experience fewer difficulties in receiving financial support. This may be because smoother input distribution processes help align funding allocation with production needs, reducing delays in financial aid.

For fund allocation and disbursement, significant negative relationships were found with challenges in farm input distribution ( $r = -0.452, p < 0.001$ ) and fund allocation itself ( $r =$

$-0.435, p < 0.001$ ). These results indicate that when farmers agree that the program manages financial assistance well, they tend to report fewer challenges in accessing farm inputs and financial resources.

Meanwhile, no significant relationships were found between farmers' level of agreement in production and output and the extent of challenges in the same category ( $r = -0.051, p = 0.611$ ), as well as between farm input distribution agreement and challenges in production and output ( $r = 0.040, p = 0.693$ ). This suggests that perceptions of how well the program supports production and input distribution are independent of the specific difficulties farmers face in these areas. External factors such as weather conditions, market fluctuations, and production costs may influence challenges in production more than program implementation itself.

The findings suggest that while the program helps address some challenges, there are still areas that require improvement. The moderate negative relationships indicate that better implementation of input distribution and fund allocation leads to reduced difficulties in these areas. However, the positive relationship between agreement and challenges in farm input distribution suggests that despite recognizing the program's efforts, farmers still experience logistical issues. Addressing these concerns can improve farmers' overall experience with the program and contribute to its long-term success.

**Correlation analysis between the farmers' level of agreement and the level of satisfaction of farmers in the program**

**Table 25. Correlation analysis between the farmers' level of agreement and the level of satisfaction of farmers in the program**

| Level of Agreement                      | Level of Satisfaction                       |  |   |
|---|---|--|---|
|   | Production and Output                       | Farm Input Distribution                        | Fund Allocation and Disbursement          |
| <b>Production and Output</b>            | $r = 0.591^{**}$<br>Moderate<br>$p < 0.001$ | $r = 0.826^{**}$<br>Very Strong<br>$p < 0.001$ | $r = 0.675^{**}$<br>Strong<br>$p < 0.001$ |
| <b>Farm Input Distribution</b>          | $r = 0.398$<br>Moderate<br>$p < 0.001$      | $r = 0.639^{**}$<br>Strong<br>$p < 0.001$      | $r = 0.671^{**}$<br>Strong<br>$p < 0.001$ |
| <b>Fund Allocation and Disbursement</b> | $r = 0.409^{**}$<br>Moderate<br>$p < 0.001$ | $r = 0.705^{**}$<br>Strong<br>$p < 0.001$      | $r = 0.699^{**}$<br>Strong<br>$p < 0.001$ |

Legend: **\*\*highly significant** <sup>ns</sup>not significant

|                       |                 |
|-----------------------|-----------------|
| Correlation Value     | Relationship    |
| $\pm 1$               | Perfect         |
| $\pm 0.80 - \pm 0.99$ | Very Strong     |
| $\pm 0.60 - \pm 0.79$ | Strong          |
| $\pm 0.40 - \pm 0.59$ | Moderate        |
| $\pm 0.20 - \pm 0.39$ | Weak            |
| $\pm 0.01 - \pm 0.19$ | Very Weak       |
| 0.0                   | No Relationship |

As presented in Table 25, there is a significant relationship between the farmers' level of agreement and their level of satisfaction in participating in NIA's RCF Program. This is indicated by p-values less than 0.05, confirming statistical significance. Furthermore, Pearson's r values show varying strengths of positive relationships, suggesting that as farmers'

agreement with program implementation increases, their satisfaction levels also tend to rise.

A very strong positive relationship was found between the farmers' level of agreement in production and output and their satisfaction in farm input distribution ( $r = 0.826, p < 0.001$ ). This



indicates that farmers who agree with the implementation of production and output measures are highly satisfied with the distribution of farm inputs. This suggests that when production processes are well-managed, farmers perceive input distribution to be more effective.

A strong positive relationship was also found between farmers' agreement in production and output and their satisfaction in fund allocation and disbursement ( $r = 0.675$ ,  $p < 0.001$ ). This suggests that when farmers perceive the production system as well-implemented, they are more likely to be satisfied with how funds are allocated and released. This may be due to the alignment of financial support with farming needs, reducing uncertainties in production expenses.

For farm input distribution, there were strong positive relationships with satisfaction in fund allocation and disbursement ( $r = 0.671$ ,  $p < 0.001$ ) and production and output ( $r = 0.639$ ,  $p < 0.001$ ). These findings suggest that farmers who agree with how inputs are distributed tend to be more satisfied with both financial support and overall production outcomes. When inputs are distributed efficiently, farmers can optimize their production, leading to improved financial returns. A moderate positive relationship was found between farmers' agreement in fund allocation and disbursement and their satisfaction in production and output ( $r = 0.409$ ,  $p < 0.001$ ). This indicates that when farmers perceive financial support as well-distributed, they are likely to be satisfied with their production results. This suggests that predictable and well-managed fund disbursement contributes to stable production conditions. Lagasca et al. (2024) noted that reliable financial support in contract farming programs helps farmers cover operational expenses, preventing disruptions in production. Similarly, Hoang (2021) stated that financial stability allows farmers to focus on improving yields rather than worrying about funding uncertainties.

Overall, the results indicate that when farmers agree with the way the program is implemented, they tend to be more satisfied with different aspects of their participation. The strong and very strong relationships suggest that improvements in production processes, input distribution, and fund allocation contribute significantly to farmer satisfaction. However, the moderate relationships in some areas indicate that external factors such as market conditions, weather disturbances, and policy changes may still influence satisfaction levels.

## CONCLUSIONS AND RECOMMENDATIONS

The study revealed that the farmers participating in NIA's RCF program strongly agree that the program provides a guaranteed market, fair pricing, and timely support, which helps stabilize their income. They also gave high ratings to the quality of farm inputs, which has helped reduce expenses and boost productivity. Farmers view the program's implementation positively, highlighting fair support, proper documentation, and strong collaboration between NIA and the Irrigators Associations.

The most significant challenge reported is unpredictable weather, followed by pest and disease concerns. However, most farmers do not consider input distribution and fund disbursement to be problematic, indicating that these areas are managed well. Satisfaction is particularly high in the fairness and reliability of how inputs and funds are distributed, which gives farmers peace of mind.

The study also found that farmers who agree with how the program is implemented tend to face fewer challenges, especially in accessing inputs and funds. In addition, higher agreement with the program's processes is strongly linked to higher satisfaction levels. When production processes are managed well, farmers are more satisfied with their access to inputs and financial support.

Based on the findings, several key steps can help improve NIA's Rice Contract Farming (RCF) Program. To attract more young and female farmers, NIA may offer targeted outreach, training in modern farming, and financial support. Boosting participation from these groups is essential for the program's long-term success. While many farmers benefit from the program, there is still a need to improve yields. Practical support like field demos, pest management, and better input selection based on local needs can help.

Challenges were also observed in meeting production targets and the sufficiency of distributed inputs. These targets and distributions can be tailored to real conditions. Some farmers reported minor delays in fund release and input delivery. Since results show that higher agreement with program implementation is associated with fewer challenges, NIA may focus on strengthening areas where logistical issues remain. Improved coordination in fund disbursement and farm input delivery would help reduce difficulties that farmers may still experience. Continuous assessment of production concerns, particularly those related to weather conditions and pest control, is also needed to minimize obstacles that affect farmers' ability to meet production targets.

The study also found that strong relationships exist between program agreement and satisfaction, efforts should be made to further improve program implementation in areas that directly influence farmer contentment. A regular farmer consultations and feedback sessions may be held to address emerging concerns and ensure that adjustments align with farmer needs and expectations.

Future studies may explore additional factors influencing farmer participation and satisfaction in the RCF program. Research on long-term program impacts and potential policy changes may be conducted to refine contract farming initiatives. Further studies may examine the economic and social outcomes of the program to support decision-making and enhance effectiveness. Continuous research and evaluation will be critical in refining the RCF program to better serve the needs of farmers and ensure its long-term sustainability.



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