DEMOGRAPHICS, STRATEGIC PRACTICES, AND SOURCES OF CREDIT AMONG SMALLHOLDER FARMERS

ZHACKIE ZOAVE D. PLAZA
North Eastern Mindanao State University-Cantilan Campus
Tandag City, Surigao del Sur

FLORESITO DUMAGAN CALUB
North Eastern Mindanao State University
Tandag City, Surigao del Sur

Abstract

This study investigates the debt management strategies of smallholder rice farmers in Surigao del Sur, focusing on their access to and engagement with cooperative lending and government subsidy programs. A total of 370 respondents were surveyed to assess their demographic profiles, financial behaviors, and the frequency, consistency, awareness, and knowledge associated with these institutional support mechanisms. While the findings confirm full structural access to both strategies, results reveal significant variability in implementation consistency, engagement frequency, and depth of understanding. Many farmers continue to rely on informal lenders, underscoring persistent barriers in trust, literacy, and institutional responsiveness. Drawing from Institutional Theory, Financial Capability Framework, and Diffusion of Innovation Theory, the study concludes that effective program delivery requires not only access but also behavioral reinforcement, transparency, and capacity building. The study recommends strengthening extension services, digitizing and decentralizing implementation processes, and institutionalizing financial literacy at the grassroots level. These findings offer critical implications for designing inclusive, responsive, and sustainable debt support systems for rural farming communities.

Keywords: *debt management strategies, smallholder farmers, cooperative lending, government subsidies, financial literacy, financial capability, rural finance, program implementation, agricultural policy*

INTRODUCTION

Smallholder rice farmers in rural areas such as Surigao del Sur face persistent challenges in accessing affordable credit and managing farm-related debts. These difficulties often stem from irregular income, rising input costs, and limited financial literacy. To cope with these challenges, many farmers rely on two major support systems: cooperative membership and government subsidies.

Cooperative-based lending provides access to low-interest credit and peer support, while government subsidies aim to reduce costs through financial or material assistance. However, the efficiency and sustainability of these interventions depend on their actual usage, consistency, and the extent to which farmers are informed and engaged. Despite government efforts to institutionalize these strategies, data on their real-world effectiveness—particularly in provincial areas—remain limited.

This study explores how these debt management strategies are adopted and implemented by smallholder rice farmers in Surigao del Sur. It also evaluates the farmers' levels of knowledge and awareness, as well as their perceived consistency and frequency in using such strategies. The insights gained from this study are vital for enhancing localized financial interventions and for informing public and cooperative policy improvements.

RESEARCH OBJECTIVES

1. To determine the demographic profile of smallholder rice farmers in Surigao del Sur.
2. To identify the existing debt management strategies utilized by farmers.
3. To assess the frequency and consistency of cooperative and government support strategy implementation.
4. To evaluate farmers' awareness and knowledge regarding these strategies.
5. To determine the most common sources of financial support.

RESEARCH METHODOLOGY

The study employed a descriptive research design to quantify and analyze patterns in the demographic characteristics and financial practices of smallholder rice farmers in Surigao del Sur. A total of 370 farmers participated as respondents, providing data through a structured questionnaire designed to capture information on their socio-economic profiles, as well as their awareness, usage, and consistency in applying cooperative lending and government subsidy strategies. Data collection was conducted within farming communities, with prior informed consent obtained from participants and strict adherence to data confidentiality protocols. Ethical standards were upheld throughout the research process, ensuring voluntary participation, anonymity, and responsible handling of information. The collected data were analyzed using descriptive statistics, particularly frequency counts and percentage distributions, to identify trends and draw meaningful conclusions.

RESULTS AND DISCUSSION

Table 1. Demographic Profile of Respondents

The data show that 34% of respondents were aged 51–60 and 25% were 41–50, indicating an aging farming population with rich experience. This maturity implies established farming practices, but also signals the potential need for succession planning and adaptability to modern strategies. Most respondents were male (58%) and married (76%), consistent with cultural norms in agricultural labor allocation in the Philippines.

Age	**Frequency**	**Percentage**
21-30	27	7%
31-40	52	14%
41-50	92	25%
51-60	126	34%
61 Above	73	20%
Total	370	100%
Sex	**Frequency**	**Percentage**
Male	215	58%
Female	155	42%
Total	370	100%

Civil Status	Frequency	Percentage
Single	43	12%
Married	283	76%
Widowed/Separated	42	11%
Others	2	1%
Total	370	100%
Educational Attainment	**Frequency**	**Percentage**
Elementary Graduate	111	30%
High School Graduate	185	50%
College Graduate	71	19%
Others	3	1%
Total	370	100%
Number of Household Member	**Frequency**	**Percentage**
1-2	38	10%
3-4	142	38%
5-6	128	35%
7 or more	62	17%
Total	370	100%
Number of Children going to School	**Frequency**	**Percentage**
1-2	226	61%
3-4	111	30%
5-6	27	7%
7 or more	6	2%
Total	370	100%
Years of Experience in Farming	**Frequency**	**Percentage**
1-5 years	43	12%
6-10 years	75	20%
More than 10 years	252	68%
Total	370	100%
Access to Credit	**Frequency**	**Percentage**
Yes	370	100%
Income	**Frequency**	**Percentage**
5,000-10,000	144	39%
11,000-15,000	130	35%
16,000-20,000	92	25%
Other	4	1%
Total	370	100%

A large majority attained only basic education—elementary (30%) or high school (50%). According to the Human Capital Theory, limited formal education can restrict financial literacy and the ability to access or optimize support programs. This could explain the variability in strategy consistency and awareness discussed later.

All respondents reported access to credit, but 74% had incomes below PHP 15,000/month, placing them in low-income brackets and heightening their vulnerability to debt traps. These findings echo IFAD (2011), which noted that smallholder farmers in developing countries are income-constrained despite asset ownership like land.

Table 2. Existing Debt Management Strategies

Types of Debt Management Strategies	Frequency	Percentage

Cooperative Membership & Group Lending	370	100%
Government Subsidies and Grants	370	100%

All respondents reported using cooperative membership and group lending, alongside government subsidies and grants, reflecting full institutional reach of debt management strategies among smallholder farmers. While this universal participation is promising, recent literature underscores that access alone is insufficient for impact. According to Kabeer and Waddington (2015), sustainable financial inclusion must be accompanied by capability enhancement and institutional responsiveness. Similarly, Beck and Demirgüç-Kunt (2018) emphasize that financial strategies yield meaningful results only when paired with adaptive mechanisms that consider local context, digital access, and financial literacy levels. This suggests that while dissemination is high, the depth of utilization and adaptive capacity may vary across households.

The findings imply the need for more transformative and targeted interventions. Program implementers should integrate behaviorally-informed financial education (World Bank, 2021) to enhance the effective use of credit and subsidies. Additionally, the Adaptive Social Protection Framework (Bowen et al., 2020) advocates for flexible, data-driven support systems that respond to varying vulnerabilities, particularly in rural and agricultural sectors. Policymakers should monitor not just participation but outcomes and behavioral shifts, ensuring that debt strategies translate into long-term financial resilience rather than temporary relief.

Table 3. Frequency of Cooperative Strategy Implementation

Options	Frequency	Percentage
Very Often	9	2%
Often	98	26%
Sometimes	154	42%
Rarely	101	27%
Never	8	2%
Total	**370**	**100%**

The data reveals that only 26% of the respondents reported using cooperative strategies often, while the majority either used them sometimes (42%) or rarely (27%). This trend implies a fragmented engagement pattern among smallholder farmers, indicating that cooperatives have yet to become an institutionalized part of their financial decision-making. According to Social Capital Theory (Putnam, 2000), the strength of cooperative organizations is rooted in regular participation, mutual trust, and shared norms. Limited engagement, as shown in the data, weakens the social networks that underpin cooperative efficacy, which can, in turn, limit access to collective bargaining, capital, and support services. The finding aligns with Narayan and Pritchett’s (1999) assertion that weak social capital leads to diminished participation in community-based financial institutions.

Furthermore, the results may reflect structural barriers within cooperatives themselves, such as poor service delivery, limited outreach, or lack of tailored financial products. As discussed by Birchall (2014) in the context of cooperative resilience, cooperatives that do not innovate or align with the evolving needs of members tend to lose relevance. This is especially critical in rural settings where farmers weigh the opportunity cost of participation. Diffusion of Innovation Theory (Rogers, 2003) also provides insight: the cooperative model may not yet have reached the “early majority” among farmers, as perceived relative advantage, complexity, and compatibility with existing practices are vital factors influencing adoption. These insights suggest that policy and capacity-building efforts must focus not only on expanding access but also on enhancing the perceived and actual value of cooperative engagement. Strengthening education, transparency, and tailored services may improve trust and increase consistent usage, ultimately reinforcing the cooperatives' role in rural financial ecosystems.

Table 4. Consistency in Cooperative Strategy

Options	Frequency	Percentage
Very High Consistent	6	2%
Highly Consistent	51	14%
Consistent	138	37%
Fairly Consistent	130	35%
Not Consistent	45	12%
Total	**370**	**100%**

The results show that only a small proportion of respondents—14%—perceived the cooperative strategies as "Highly Consistent," with the majority rating them as merely "Consistent" (37%) or "Fairly Consistent" (35%). This distribution indicates a significant gap between policy availability and practical implementation. While cooperative strategies may be in place, their inconsistent application across different settings reflects operational challenges such as delayed fund release, inadequate member training, and weak cooperative governance. According to Resource-Based Theory (Barney, 1991), organizational effectiveness hinges not just on access to resources but on the capability to deploy them strategically. This suggests that cooperatives may possess the structural mechanisms for support, but lack the internal competencies (e.g., administrative capacity or adaptive leadership) to ensure consistent delivery.

Moreover, these findings align with the Institutional Theory (Scott, 2008), which posits that formal structures alone are insufficient without normative and cultural-cognitive supports. The "Fairly Consistent" responses could indicate a dissonance between formal cooperative policies and the actual behavior or practices of both management and members. Additionally, literature on cooperative development (Birchall, 2018) emphasizes the role of capacity building, transparency, and member engagement in sustaining consistent service delivery. The implications for practice are clear: cooperatives and their partner institutions must go beyond policy design and invest in institutional strengthening, leadership training, and participatory monitoring systems. Without these, cooperative strategies risk becoming fragmented, ultimately weakening their developmental impact on smallholder beneficiaries.

Table 5. Frequency of Government Subsidy Use

Options	Frequency	Percentage
Very Often	15	4%
Often	61	16%
Sometimes	176	48%
Rarely	115	31%
Never	3	1%
Total	**370**	**100%**

The data reveal that 48% of respondents use government subsidies only *sometimes*, while 31% report *rare* usage, indicating that the majority do not consistently access these programs. This suggests potential barriers such as administrative inefficiencies, poor dissemination of information, or geographic constraints—issues that align with Scott's Institutional Theory, which posits that bureaucratic structures can hinder effective service delivery. Supporting this, Petersen and Rajan's Access Theory (2022) highlights how complexity, lack of trust, and perceived inaccessibility can discourage engagement with public programs, especially among rural or marginalized groups.

These findings imply the need for more responsive and decentralized implementation of subsidy programs. Digitizing processes, improving local outreach, and simplifying requirements could enhance access and regular usage. Government agencies must also invest in awareness campaigns and capacity-building for local implementers to bridge the gap between policy design and actual utilization. Ultimately, enhancing both structural and informational access is essential to ensure that subsidies reach those who need them most.

Table 6. Consistency of Government Subsidy Implementation

Options	Frequency	Percentage
Very High Consistent	15	4%
Highly Consistent	50	14%
Consistent	125	34%
Fairly Consistent	144	39%
Not Consistent	36	10%
Total	**370**	**100%**

The data reveal that only 4% of respondents perceive government subsidy implementation as *very highly consistent*, while 39% rate it as *fairly consistent* and 10% as *not consistent*. A combined 73% (fairly consistent, consistent, and not consistent) suggests that while subsidies are indeed reaching their intended beneficiaries to some extent, the *quality and regularity of delivery remain a concern*. This inconsistency can hinder the effectiveness of poverty alleviation, agricultural support, or livelihood enhancement programs where timeliness and dependability are crucial. Such findings are consistent with the study of Grindle (2004), who emphasized that *policy implementation gaps*—not policy design—are often the root cause of government program failures in developing countries. Similarly, Peters and Pierre (2016) argued that implementation consistency is crucial for maintaining public trust and reinforcing government legitimacy.

The implications of these results are multifaceted. First, they point to the need for institutional reforms that address the *bureaucratic inefficiencies* and *coordination problems* contributing to erratic program delivery. The findings resonate with Lipsky's (1980) Street-Level Bureaucracy Theory, which suggests that front-line implementers often exercise significant discretion that affects policy outcomes. When these agents face unclear mandates or resource constraints, service quality varies significantly—leading to the observed inconsistency. Second, inconsistent implementation may weaken public trust and reduce participation in future government initiatives. To counter this, mechanisms such as *performance-based monitoring*, *community feedback systems*, and *digitized disbursement platforms* (as recommended in World Bank, 2020 on e-governance) may help institutionalize transparency and reliability. Ultimately, bridging the gap between policy design and ground-level execution is key to ensuring that subsidies do not merely exist on paper but generate real, sustained impact.

Table 7. Knowledge of Cooperative Lending

Options	Frequency	Percentage
Very Highly Knowledgeable	10	3%
Highly Knowledgeable	82	22%
Knowledgeable	148	40%
Moderately Knowledgeable	122	33%
Not Knowledgeable	8	2%
Total	**370**	**100%**

The data reveal that while a plurality (40%) of respondents consider themselves *knowledgeable* about cooperative lending, a significant portion (33%) reported only *moderate* knowledge, and a small percentage (2%) admitted to being *not knowledgeable* at all. These figures suggest a wide disparity in awareness and understanding of cooperative lending mechanisms among the respondents. Drawing from Rogers' *Diffusion of Innovations* theory (2003), the mixed levels of knowledge indicate that the diffusion of cooperative lending practices is hindered by weak communication channels, insufficient training, or lack of social reinforcement—critical factors for progressing from early adopters to the early and late majority. Without robust education efforts and peer modeling, the innovation (in this case, cooperative lending as a financial tool) risks stagnation, resulting in limited utilization even when its benefits are recognized.

Moreover, the findings are consistent with the *Financial Capability Framework* proposed by Atkinson and Messy (2012), which emphasizes not just financial knowledge, but also behavior and attitude as critical components of effective financial inclusion. The 33% who are only moderately knowledgeable represent a vulnerable segment that may be hesitant or unable to fully participate in cooperative lending due to uncertainty or lack of confidence. This has practical implications for policy and extension programs. Cooperative institutions, along with government and development agencies, must design targeted financial literacy campaigns, workshops, and peer mentorship models to bridge these knowledge gaps. Ensuring widespread, consistent, and context-sensitive dissemination of cooperative lending principles could empower more farmers and small entrepreneurs to access capital, thereby strengthening local economies and promoting inclusive growth.

Table 8. Awareness of Cooperative Lending

Options	Frequency	Percentage
Very Highly Aware	13	4%
Highly Aware	75	20%
Aware	156	42%
Moderately Aware	119	32%
Not Aware	7	2%
Total	**370**	**100%**

The data on farmers' awareness of cooperative lending reveal that while a majority of respondents (74%) are either "aware" (42%) or "moderately aware" (32%) of cooperative lending services, only 24% reported being "highly" or "very highly aware." This suggests a moderate level of awareness but highlights a clear gap in deep understanding and engagement with cooperative financial services. The minimal proportion of farmers who are "very highly aware" (4%) points to a potential underutilization of cooperative lending as a viable financial support mechanism for smallholder farmers. This moderate awareness may hinder optimal participation and financial decision-making, especially in regions where cooperatives play a central role in rural development and inclusive finance.

This result aligns with the Diffusion of Innovations Theory by Everett Rogers (2003), which posits that awareness is the first and critical stage in the adoption of innovations—including financial services. Without sufficient information and understanding, the rate of adoption slows significantly. Similarly, literature by Birchall (2013) emphasizes that cooperative success relies not just on availability but also on active member participation, which in turn depends on clear communication, trust-building, and transparency. The limited high-level awareness observed suggests that cooperatives must enhance their outreach strategies—such as localized education campaigns, capacity-building workshops, and use of trusted intermediaries (e.g., farmer leaders)—to effectively communicate the benefits, processes, and responsibilities tied to cooperative lending. Moreover, aligning these outreach efforts with Behavioral Economic Theory, particularly the concept of bounded rationality (Simon, 1982), reinforces the importance of simplifying information to make cooperative products more understandable and accessible. Enhancing awareness could ultimately lead to greater utilization, improved financial literacy, and strengthened rural economies.

Table 9. Knowledge of Government Subsidies

Options	Frequency	Percentage
Very Highly Knowledgeable	14	4%
Highly Knowledgeable	77	21%

Knowledgeable	162	44%
Moderately Knowledgeable	111	30%
Not Knowledgeable	6	2%
Total	**370**	**100%**

The results show that while a considerable proportion of respondents (44%) identified themselves as "Knowledgeable" about government subsidies, only 25% indicated a high or very high level of knowledge. Meanwhile, 30% reported being only moderately knowledgeable, and a small yet notable 2% admitted having no knowledge at all. These figures reveal a concerning knowledge gap in fully understanding government subsidy programs, particularly among the rural and agricultural populations likely to benefit most from such interventions. This uneven distribution of knowledge suggests that access to information remains fragmented, which may hinder effective utilization of available support systems.

This finding aligns with the *Diffusion of Innovation Theory* by Everett Rogers (2003), which explains that adoption of new ideas or programs—such as subsidy utilization—depends significantly on awareness and knowledge dissemination among target groups. If information about government assistance does not reach stakeholders clearly or consistently, adoption rates will remain low despite program availability. Moreover, literature by Aliber and Hall (2010) on rural development policy highlights that insufficient knowledge about support mechanisms often results from weak linkages between national programs and local government units (LGUs), who serve as the direct line of communication to beneficiaries. The implications are clear: to improve the impact of government subsidies, there must be a reinforced effort toward local-level capacity-building and targeted communication strategies, ensuring that program information is not only disseminated widely but understood deeply by the intended audience. This will foster more inclusive and equitable access to public resources, particularly among vulnerable and marginalized communities.

Table 10. Awareness of Government Subsidies

Options	**Frequency**	**Percentage**
Very Highly Aware	15	4%
Highly Aware	78	21%
Aware	149	40%
Moderately Aware	121	33%
Not Aware	7	2%
Total	**370**	**100%**

The data show that a majority (70%) of the surveyed smallholder farmers in Surigao del Sur reported being aware of government subsidies, with 4% being *very highly aware*, 21% *highly aware*, and 40% *aware*. However, a significant portion (33%) were only *moderately aware*, and 2% were *not aware* at all. While these figures suggest a commendable level of outreach, the substantial percentage of moderate awareness points to a critical distinction between mere exposure to information and meaningful understanding. According to the *Communication-Persuasion Matrix* by McGuire (1989), awareness alone is not sufficient to induce behavioral change; comprehension and retention of information are equally important. This suggests that although farmers may have heard of government subsidies, many might not fully grasp how to access or benefit from them, thus limiting the practical impact of such initiatives.

This gap between information dissemination and utilization is supported by findings from Bandura's *Social Cognitive Theory* (2001), which highlights that knowledge acquisition is mediated by observation, modeling, and self-efficacy. If farmers lack confidence or a clear understanding of how to navigate the bureaucratic procedures involved in availing subsidies, awareness alone will not translate into action. Additionally, a study by Aker (2011) on information access in rural agriculture confirms that simply broadcasting information does not ensure comprehension; tailored communication strategies, such as community-based learning and the use of local dialects, are more effective in bridging the knowledge gap. Hence, the data imply a need for more participatory and localized forms of government communication and training—possibly through extension services or farmer cooperatives—to enhance not only awareness but also actionable knowledge and uptake of subsidy programs.

Table 11. Sources of Financial Support

Source	Frequency	Percentage
Banks	158	27%
Cooperatives	164	28%
Friends	136	24%
Moneylenders	118	20%
Total	**576**	**100%**

The data reveals that cooperatives (28%) and banks (27%) are the most frequently accessed sources of financial support among respondents, indicating a modest preference for formal lending institutions. However, a significant 44% of the respondents still rely on informal sources such as friends (24%) and moneylenders (20%). This reliance suggests enduring barriers in accessing formal credit systems. According to Armendáriz and Morduch's (2010) Microfinance Theory, when borrowers face institutional barriers—such as complex requirements, lack of collateral, or bureaucratic delays—they often turn to informal sources that offer more flexibility, albeit at a higher cost. Additionally, Beck and Demirgüç-Kunt (2008) argue that limited financial inclusion in rural areas is often due to a mismatch between the design of financial services and the actual needs and capabilities of rural borrowers, including smallholder farmers.

This trend underscores a critical implication: the presence of formal credit systems does not guarantee their utilization. Structural access alone is insufficient if not complemented by functional accessibility, trust, and user-centered design. The findings support the view of Financial Capability Theory (Atkinson, 2008), which emphasizes that access must be coupled with skills, confidence, and understanding to make informed financial decisions. Thus, while cooperatives and banks are operational, the informal sector's continued role suggests gaps in financial literacy, procedural complexity, or perceived inaccessibility of formal institutions. For financial support mechanisms to be truly effective in agricultural or rural contexts, policy interventions must go beyond structural provisioning—there is a pressing need to simplify application procedures, improve consistency of services, and institutionalize financial literacy training tailored to the needs of smallholder farmers.

CONCLUSIONS

The study established that while all smallholder rice farmers in Surigao del Sur accessed formal debt management strategies—specifically cooperative membership and government subsidies—the effectiveness of these interventions remains constrained by inconsistencies in implementation and moderate levels of awareness and knowledge. Despite the structural availability of support systems, the continued reliance on informal financial sources such as friends and moneylenders reflect gaps in trust, access, and functional utility of formal credit institutions. These findings support theoretical insights from Institutional Theory (Scott, 2008) and Financial Capability Theory (Atkinson & Messy, 2012), which emphasize the importance of capability, confidence, and contextual responsiveness in ensuring equitable access and use of financial services.

Moreover, the relatively low consistency in cooperative and government subsidy strategies, combined with fragmented knowledge among respondents, indicates that institutional reach does not always translate into meaningful adoption or sustained benefits. As supported by Diffusion of Innovation Theory (Rogers, 2003) and Social Cognitive Theory (Bandura, 2001), both awareness and behavioral reinforcement are critical for the full adoption of interventions. Therefore, while the foundational mechanisms for financial and institutional support exist, maximizing their developmental potential requires intensified investment in education, transparency, institutional competence, and localized, participatory approaches.

RECOMMENDATIONS

To enhance the effectiveness of debt management strategies among smallholder rice farmers, the study recommends a multi-faceted approach. First, extension services must be strengthened through localized and participatory programs that go beyond basic awareness to build deep understanding and practical skills in financial management, cooperative participation, and subsidy utilization. Second, institutional consistency should be improved by streamlining cooperative and government processes. This includes enhancing administrative capacities, digitizing operational systems, and adopting results-based management tools to ensure timely and reliable service delivery. Third, it is crucial to establish feedback and monitoring mechanisms rooted in community-based performance tracking. Guided by the principles of Street-Level Bureaucracy Theory, these mechanisms can help assess service quality and identify areas for policy refinement. Fourth, financial literacy must be institutionalized at the barangay level through integrated modules focused on budgeting, credit assessment, and the informed use of financial support systems. Lastly, future research should explore the long-term impacts of cooperative and government strategies on agricultural productivity, household income, and livelihood sustainability, employing both qualitative and quantitative methods to capture a comprehensive picture of development outcomes.

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