

**EFFECTS OF MICRO-CREDIT ON ECONOMIC STATUS  
OF AGRICULTURAL HOUSEHOLD IN TALAVERA, NUEVA ECIJA**

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## ACCEPTANCE SHEET

This undergraduate thesis entitled "**EFFECTS OF MICRO-CREDIT ON ECONOMIC STATUS OF AGRICULTURAL HOUSEHOLD IN TALAVERA, NUEVA ECIJA**" prepared and submitted by **RONEL L. LAZO** in partial fulfillment of the requirements for the degree of **BACHELOR OF SCIENCE IN AGRICULTURE (AGRICULTURAL ECONOMICS)**, is hereby accepted:

  
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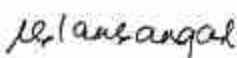
  
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### **BIOGRAPHICAL SKETCH**

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To fulfill his dreams, he pursued the degree of Bachelor of Science in Agriculture, major in Agricultural Economics at Central Luzon State University

As a requirement for graduation, he conducted his thesis in Talavera, Nueva Ecija.

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## ABSTRACT

**LAZO, RONEL L.**, Department of Agri-Management, College of Agriculture, Central Luzon State University, Science City of Muñoz, Nueva Ecija, Philippine, February 2020, **EFFECTS OF MICRO-CREDIT ON ECONOMIC STATUS OF AGRICULTURAL HOUSEHOLDS IN TALAVERA, NUEVA ECIJA.**

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This study was conducted to examine the effects of microfinance credit on the economic status of agricultural households in Talavera, Nueva Ecija. The significant factors found in the study include the amounts of loan, length of membership, and credit period while the distance of the borrowers to the microcredit institution was found not significant.

Moreover, the business income of household borrowers had increased by 0.54% for every 1% additional loan.

The length of membership suggest that the longer one can stay as credit customers the higher additional business income could be generated.

Finally, the credit period defines the debt service attitude of the borrower hence, the shorter the period become more beneficial to the customer in terms of lower interest expense and faster loan restructuring.

Keywords: microfinance; micro-credit interventions; agricultural households.

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