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Challenges and Motivations in Wealth Accumulation and Quality of Life Improvement of Casiguran Farmers: An Assessment

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Abstract

This study assessed the primary challenges, motivations, and quality of life perceptions among agricultural farmers in Casiguran, Aurora, Philippines, with a focus on their efforts to accumulate wealth and improve their overall well-being, based on the type of crops they cultivate—namely coconut, rice, banana, root crops, and vegetables. The research also aimed to determine whether significant differences exist across these variables. Data were gathered using a structured survey questionnaire, and the Kruskal-Wallis H-Test was employed to evaluate the proposed hypotheses. Results revealed a statistically significant difference in the challenges faced by farmers across crop groups, while no significant differences were observed in their motivations or quality of life perceptions. These findings underscore the importance of developing targeted interventions tailored to the specific needs of each commodity group.

Keywords: *Challenges, Motivations, Quality of Life, Wealth Accumulation, Farmers*

Introduction

The agricultural sector plays a vital role in the economic stability of developing countries, serving as a cornerstone for food security and livelihood generation. In the Philippines, agriculture contributes approximately 10% to the national GDP and employs about 23% of the labor force. Despite this macroeconomic importance, rural farming communities—such as those in Casiguran, Aurora—continue to face significant socio-economic challenges that hinder wealth accumulation and quality of life improvement. Casiguran, a coastal municipality where 11% of the population is engaged in smallholder agriculture, primarily produces coconuts, rice, bananas, root crops, and vegetables. Farmers in this region face systemic constraints such as limited market access, frequent natural calamities, high costs of agricultural machinery, and insecure land tenure. These barriers are compounded by policies that insufficiently address the needs of small-scale farmers and by low levels of financial literacy within the community. To gain deeper insights into these issues, this study categorizes Casiguran farmers based on their primary commodities and examines their distinct challenges, motivational drivers, and perceptions of quality of life. It aims to determine which issues should be prioritized, which motivations need reinforcement, and which commodity groups may benefit from targeted interventions. The study seeks to

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gain a deeper understanding through open-ended questions of the major challenges currently encountered by the respondents, the solutions they suggest, and their main motivational drivers. Additionally, it aims to identify the accomplishments they have attained through their livelihood as indicators of the outcomes or returns derived from their engagement in such work.

The study also seeks to identify perceived achievements as indicators of economic outcomes and assess whether significant differences exist across these variables. Existing literature has predominantly analyzed farming issues in relation to specific crops, offering limited insight into how commodity type influences farmers' diverse needs and experiences. Moreover, much of the research emphasizes productivity and livelihood support while often neglecting farmers' personal perspectives, such as their motivations, financial goals, and quality of life perceptions. This study contributes to bridging that gap by providing empirical evidence that can inform policymakers, development agencies, and agricultural stakeholders in designing more context-sensitive and targeted interventions.

Theoretical Framework

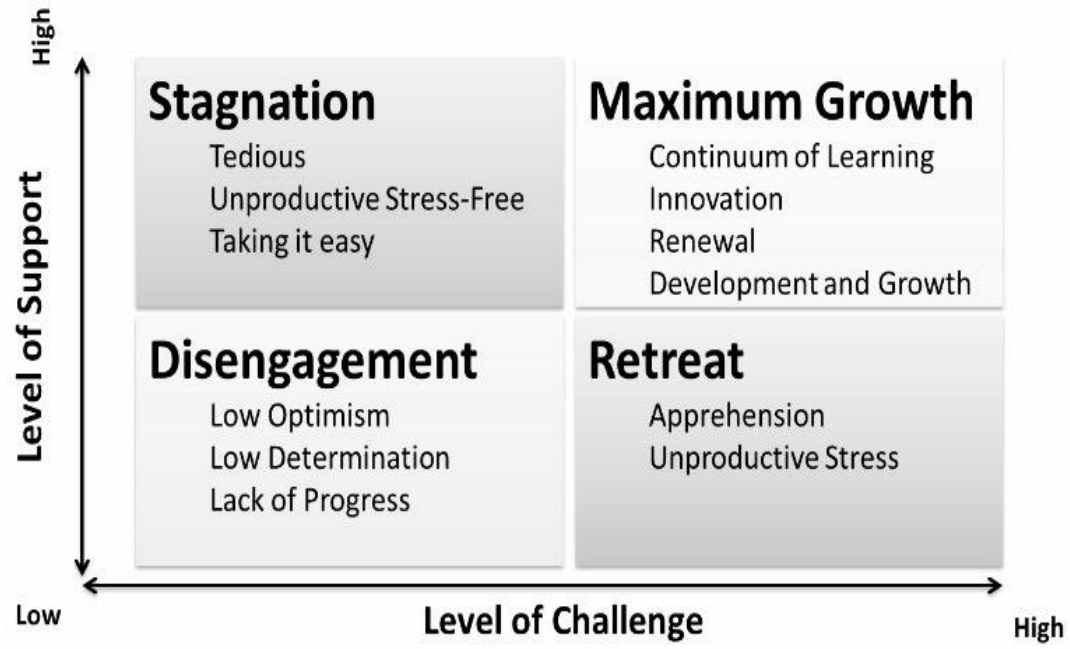

Figure 1. Sanford's Challenge and Support Theory

This study is anchored on Sanford's Challenge and Support Theory (Sanford, 1962), a developmental framework that posits that optimal human growth occurs at the intersection of appropriate levels of challenge and support. This theory sheds light on the complex interplay between challenges and motivations faced by Casiguran farmers, influencing their overall well-being and development.

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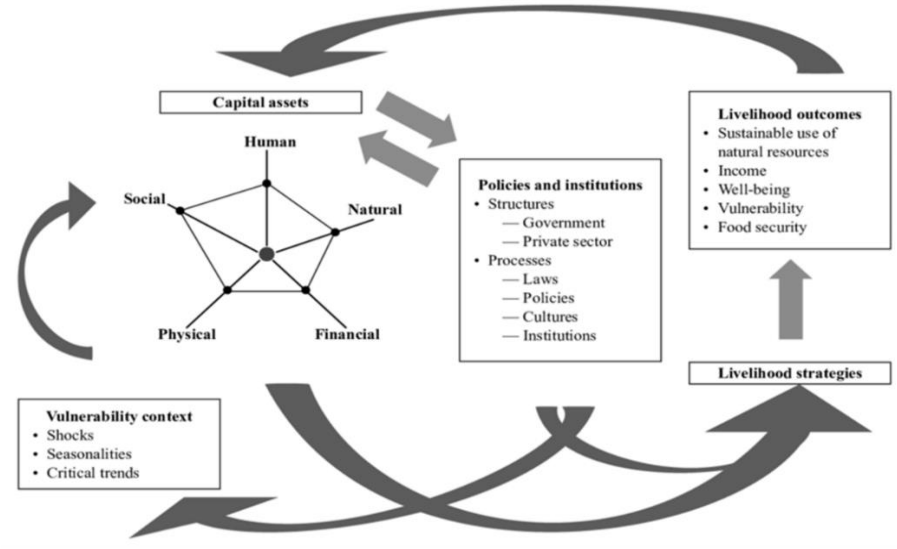

Figure 2. Sustainable Livelihood Approach

The Sustainable Livelihoods Approach (SLA) is a popular framework that looks at how people and communities make use of different resources to create sustainable livelihoods. Natural, human, social, financial, and physical—the main assets in the SLA—are essential for forming livelihood strategies. The approach also takes into account the vulnerability context, which includes elements like environmental changes and market fluctuations that can upset livelihoods (Krantz, 2020). This framework has been used to analyze how communities make the most of their resources while adjusting to outside pressures.

Conceptual Framework

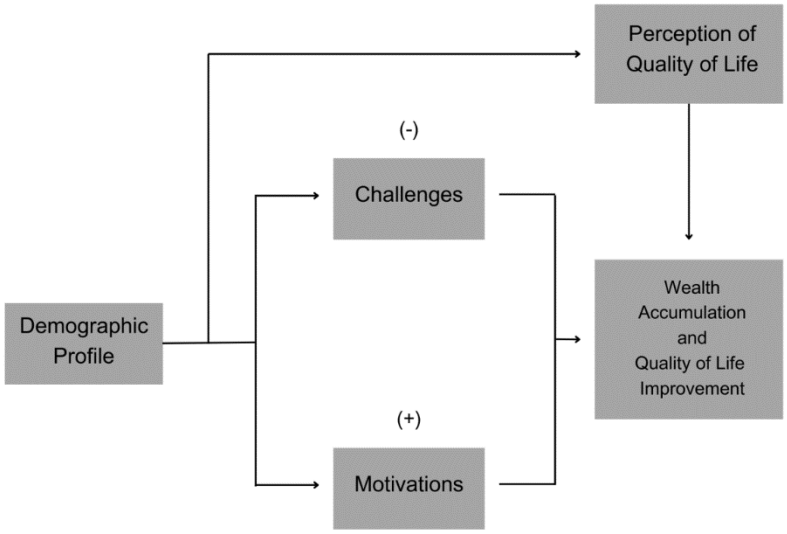

Figure 3. Interconnections Among Wealth Accumulation and Quality of Life Improvement on Casiguran Farmers' Challenges, Motivations and Perception of Quality of Life

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The conceptual framework included five variables: demographic profile, challenges, motivations, and perception of quality of life, while wealth accumulation and quality of life improvement demonstrate mutual impact. The demographic profile of farmers, such as age, education, and income, influences the challenges they face, their motivations, and their "Perception of quality of Life", which in turn affects their ability to accumulate wealth and improve well-being. The "Challenges" variable negatively impacts both wealth accumulation and quality of life improvement, as obstacles like financial and environmental difficulties hinder their progress. Meanwhile, the "Motivation" variable positively influences both wealth accumulation and quality of life improvement, as strong motivations such as achieving financial security and supporting their families encourage farmers to persist despite difficulties.

Methodology

Research Design

The study employed a descriptive-inferential, cross-sectional, and mixed-method approach to examine the challenges, motivations, and perceptions of quality of life among farmers in Casiguran. The descriptive-inferential approach allowed for both accurate depiction of current conditions and testing of relationships between variables. The cross-sectional method facilitated data collection at a single point in time, enabling the testing of multiple hypotheses. The mixed-method approach combined quantitative data from structured questionnaires with qualitative insights from open-ended questions, providing a comprehensive analysis of farmers' experiences and perspectives on wealth accumulation and quality of life improvement.

Population and Sample

The study focused on farmers in Casiguran, Aurora, who cultivate key commodities including coconut, rice, bananas, root crops, and vegetables. These farmers were selected for their direct involvement in farming and their ability to provide valuable insights into the agricultural conditions of the area. Through local outreach, a population of 3,973 farmers engaged in these five major commodities was identified as potential participants.

With firsthand knowledge of the challenges faced in agriculture, these farmers' experiences offer important perspectives on the motivations behind wealth accumulation, community wealth outcomes, and perceptions of quality of life within their community. The aim of this approach was to identify targeted interventions that could foster growth and resilience within the farming community of Casiguran.

Findings

Table 1. Population Size

Commodities	Population Data
Coconut *2018	1757
Rice *2025	1763
Banana *2025	339
Root Crops *2025	67
Vegetables *2025	47
Total	**3973**

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Table 1 presents the population size categorized by cultivated commodities. The "Population Data" indicates the following figures: 1,757 for Coconut in 2018, and as of 2025 1,763 for Rice, 339 for Banana, 67 for Root Crops, and 47 for Vegetables. These values collectively sum up to a total of 3,973.

Table 2. Stratified Disproportionate Sample Size

Commodities	Population Data	%	Minimum Sample	Remaining Sample	Sample Size
Coconut	1757	44.22%	15	53	68
Rice	1763	44.37%	15	53	68
Banana	339	8.53%	15	10	25
Root Crops	67	1.69%	15	2	17
Vegetables	47	1.18%	15	1	16
Total	**3973**	**100%**	**75**	**119**	**194**

Table 2 shows the stratified disproportionate sample size calculation for different commodities, ensuring a minimum sample size of 15 for each. Coconut, which has a population of 1,757 or 44.22% of the total, is assigned a sample size of 68 — derived from the minimum sample of 15 plus an additional remaining sample of 53, allocated proportionally after the minimums were satisfied. Similarly, Rice with a population of 1,763 (44.37%), has a sample size of 68. Banana, having a population of 339 (8.53%), has a sample size of 25. Root Crops, with a population of 67 (1.69%), have a sample size of 17, while Vegetables, with a population of 47 (1.18%), are assigned a sample size of 16. Altogether, the total population of these commodities amounts to 3,973 (100%), with a total sample size of 194 — comprising a combined minimum sample of 75 and a remaining sample of 119.

Table 3. Result of Kruskal-Wallis H-Test Analysis on the Significant Difference on the challenges of wealth accumulation and quality of life improvement of Casiguran Farmers in terms of Cultivated Commodities

Research Hypothesis	Level of Significant		H-Stats	p-value	Interpretation
	Statistically Significant (SS)	Not Statistically Significant (NS)			
There is no significant difference on the **challenges** of wealth accumulation and quality of life improvement of Casiguran farmers in terms of Cultivated Commodities.	SS		20.059	0.00	Reject H_0

Note: NS - not statistically Significant with p > 0.0700 - level of significance and SS - statistically Significant with p < 0.0700 - level of significance

Table 3 presents the results of the hypothesis testing regarding the challenges faced by Casiguran farmers based on their cultivated commodities. The analysis yielded a p-value of 0.00, which is lower than the study's significance level of 0.07. This leads to the rejection of the null hypothesis, indicating that the result is statistically significant (SS). Therefore, the findings suggest a significant difference in the challenges related to wealth accumulation and quality of life improvement among Casiguran farmers, depending on the type of commodities they cultivate.

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Table 4. Result of Kruskal-Wallis H-Test Analysis on the Significant Difference on the motivation of wealth accumulation and quality of life improvement of Casiguran Farmers in terms of Cultivated Commodities

Research Hypothesis	Level of Significant		H-Stats	p-value	Interpretation
	Statistically Significant (SS)	Not Statistically Significant (NS)			
There is no significant difference on the **motivations** of wealth accumulation and quality of life improvement of Casiguran farmers in terms of Cultivated Commodities.		NS	4.058	0.40	Retain H_0

Note: NS - not statistically Significant with p > 0.0700 - level of significance and SS - statistically Significant with p < 0.0700 - level of significance

Table 4 presents the results of the hypothesis testing regarding the motivations faced by Casiguran farmers based on their cultivated commodities. The analysis yielded a p-value of 0.40, which is higher than the study's significance level of 0.07. This leads to the retention of the null hypothesis, indicating that the result is not statistically significant (NS). Therefore, the findings suggest that there is no significant difference in the motivations related to wealth accumulation and quality of life improvement among Casiguran farmers, depending on the type of commodities they cultivate.

Table 5. Result of Kruskal-Wallis H-Test Analysis on the Significant Difference on the perspective of quality of life of Casiguran Farmers in terms of Cultivated Commodities

Research Hypothesis	Level of Significant		H-Stats	p-value	Interpretation
	Statistically Significant (SS)	Not Statistically Significant (NS)			
There is no significant difference on Casiguran farmers on their **perception of quality of life** in terms of Cultivated Commodities.		NS	5.514	0.24	Retain H_0

Note: NS - not statistically Significant with p > 0.0700 - level of significance and SS - statistically Significant with p < 0.0700 - level of significance

Table 5 presents the results of the hypothesis testing on the perception of quality of life among Casiguran farmers based on their cultivated commodities. The analysis yielded a p-value of 0.24, which exceeds the study's significance level of 0.07. As a result, the null hypothesis is retained, indicating that the outcome is not statistically significant (NS). This suggests that there is no significant difference in the perception of quality of life related to wealth accumulation and quality of life improvement among Casiguran farmers, regardless of the type of commodities they cultivate.

Conclusions

Based on the study's findings, the following conclusions were obtained:

1.The demographic profile of the respondents highlights that farming remains a primary livelihood for middle-aged to older individuals, with limited participation from younger generations. Males are more engaged in rice and coconut farming, while females dominate banana, root crop, and vegetable cultivation.

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Educational attainment is mostly limited to high school and elementary levels, suggesting that higher education may lead individuals to pursue alternative careers outside of farming. Farming experience is generally extensive, yet most farmers rely on seasonal wages, contributing to financial instability. With the majority earning below ₱120,000 annually, economic challenges remain prevalent, emphasizing the need for policies that enhance farm productivity, market access, and income diversification. Landownership is a crucial factor, as most farmers either own or inherit their land, while others depend on rental or shared ownership. Strengthening land tenure security could promote stability and productivity. Additionally, most farming households have three to five members, affecting resource distribution and financial well-being. These findings underscore the need for targeted interventions in education, financial support, and land security to ensure the long-term sustainability of the agricultural sector.

2. The findings show that Casiguran farmers, particularly those cultivating rice, face significant challenges in market access, natural disasters, machinery affordability, and land tenure security. Limited access to fair pricing and standardization issues hinders their ability to sell produce effectively. Additionally, rice farmers strongly agree that government aid following disasters is insufficient and delayed, further exacerbating their vulnerabilities. Financial constraints also prevent them from investing in new farming equipment, limiting productivity and efficiency. Concerns over land tenure security add to their uncertainty about the future, highlighting the need for policies that enhance market accessibility, disaster response, and agricultural support mechanisms. Furthermore, financial literacy challenges are most prevalent among vegetable farmers, with difficulties in adapting financial management practices. This suggests the necessity for financial education programs tailored to the needs of farmers to improve wealth accumulation and overall quality of life. Addressing these challenges through targeted interventions in financial literacy, land security, infrastructure support, and policy reforms can contribute to the long-term sustainability and economic resilience of Casiguran farmers.

3. Casiguran farmers are highly motivated by economic gain, passion for agriculture, environmental stewardship, and community involvement. Vegetable farmers exhibit the strongest drive for maximizing profits through efficient farming, expense management, and investment in productivity, reflecting their commitment to long-term profitability. They also express the highest passion for agriculture, enjoying the challenges and adaptability required in farming. Meanwhile, root crop farmers show the strongest belief in sustainable agriculture, while vegetable and banana farmers equally emphasize environmental stewardship. Community involvement is also a key motivation, with vegetable farmers demonstrating the highest pride in being part of an agricultural community, followed by rice farmers. This highlights the social value of farming and its role in strengthening local agricultural networks. These findings suggest that enhancing support programs in financial planning, sustainability, and community engagement can further empower farmers, promoting both economic resilience and environmental responsibility.

4. The findings show that Casiguran farmers perceive financial stability as a key factor in reducing stress and ensuring economic security, with rice farmers expressing the highest agreement. Work-life balance is also a significant concern, particularly for root crop farmers, emphasizing the importance of avoiding burnout. Additionally, vegetable farmers strongly recognize the role of education and skills in sustainable agriculture, highlighting the need for capacity-building initiatives. Infrastructure and health and well-being are also vital aspects of quality of life, with vegetable farmers acknowledging the importance of government and private sector investments, as well as the necessity for better support systems for farmers' physical and mental health. These insights underscore the need for policy interventions focused on financial security, agricultural education, infrastructure development, and farmer well-being to improve overall quality of life in the sector.

5. From the open-ended questions, the themed responses revealed additional insights into the challenges and motivations of Casiguran farmers – revealing topics that weren't discussed in the preceding analysis.

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