

Strengthening Agri-fishery Enterprise through Women and Youth Empowerment Inclusive Business and Climate Resilience WEE SAFE



TERMINAL REPORT



**KASANYANGAN CENTER FOR COMMUNITY DEVELOPMENT
AND MICROFINANCE FOUNDATION, INC.**



“The WEE SAFE Project greatly impacted our organization by encouraging partnerships with other agencies and providing trainings that strengthened our capacity and resilience”

- ***Evelyn Abdurahman***

President, Tumakid Diversified Ahon Farmers Association

A Message from the President/CEO



Good day!

As the WEE SAFE Project in Lamitan, Basilan, approaches its conclusion after two and a half years of dedicated implementation, I find myself reflecting on the profound journey we have shared. This project was never just about meeting targets; it was about honoring the resilience of the women of Basilan and weaving a stronger social fabric for our farmers and fisherfolk.

Today, we celebrate more than just milestones—we celebrate the transformation of lives and the enduring spirit of our community.

Our Collective Impact:

Through our shared efforts, we have witnessed significant strides in:

- Empowering Women: Moving beyond basic skills to foster true economic leadership and agency.
- Vitalizing Livelihoods: Modernizing agricultural and fishing practices to ensure food security and financial stability.
- Forging Alliances: Creating a unified ecosystem where LGUs, government agencies, and private stakeholders work in harmony.

The Heart of the Mission:

Our People

Behind every success story of this project are the individuals who worked tirelessly in the field. I want to extend my deepest appreciation to:

- The KMFII WEE SAFE Team: Your dedication has been the backbone of this initiative. Through long days and complex challenges, your commitment to the mission never wavered. You didn't just implement a project; you built relationships and inspired hope.
- Our Women Community Leaders: To the women leaders and government officials in Lamitan, thank you for your vision and for opening the doors of your barangays to this cause. Your leadership ensured that our interventions were culturally grounded and truly inclusive.

A Commitment Beyond the Project Cycle:

At KMFII, our mission does not end with a project's closing date. We are firmly committed to sustaining the momentum we have built together. To ensure these gains are permanent, KMFII will continue to:

- Provide ongoing mentorship and technical support to our women-led enterprises.
- Facilitate high-value market linkages to bridge the gap between our producers and the private sector.
- Advocate for inclusive practices that protect both our natural resources and our people's future.

A Note of Gratitude:

This success belongs to all of us. I wish to express my heartfelt gratitude to our project partners—Oxfam Belgium, Oxfam Pilipinas, Simcarrd, and the BARMM Government—for their unwavering collaboration. My sincere thanks also go to the European Union; your funding was the catalyst, but your trust in our vision was the fuel. To the people of Lamitan: Thank you for allowing us to walk this path with you. The seeds we have planted together will continue to flourish for generations to come.

Lakas kayang Kababaehan, Likas Kayang Kaunlaran.

In service and solidarity,

Mercedes Faustino

President/CEO, Kasanyangan Microfinance Institution

List of Acronyms

- **BARMM** Bangsamoro Autonomous Region in Muslim Mindanao
- **BREED** Bangsamoro Rural Employment through Entrepreneurial Development
- **CAO** City Agriculture Office
- **CARP** Comprehensive Agrarian Reform Program
- **EU-BAEP** European Union through the Bangsamoro Agri-Enterprise Programme
- **IPs** Indigenous Peoples
- **KADIWA** Katuwang sa Diwa at Gawa para sa Masaganang Ani at Mataas na Kita
- **KMFI** Kasanyangan Center for Community for Development and Microfinance, Incorporated

- **LABRECO** Lamitan Agrarian Reform Beneficiaries Cooperative
- **LGU** Local Government Unit
- **LYDO** Local Youth Development Office
- **MAFAR** Ministry of Agriculture, Fisheries and Agrarian Reform
- **MCFARMCO** Malo-ong Canal Farmers Agrarian Reform Multi-Purpose Cooperative
- **MCRWA** Maloong Canal Rose Women Association
- **MOLE** Ministry of Labor and Employment
- **MOU** Memorandum of Understanding
- **MTIT** Ministry of Trade, Investments and Tourism
- **NCFRS** National Coconut Farmers Registry System
- **OPAG** Office of the Provincial Agriculture
- **PCA** Philippine Coconut Authority
- **PESO** Public employment Service Office
- **RSBSA** Registry System for Basic Sectors in Agriculture
- **TDAFA** Tumakid Diversified Ahon Farmers Association
- **WEE SAFE** Women's Economic Empowerment Strengthening Agri-Fishery Enterprise

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EU BAEP

European Union
through the Bangsamoro
Agri-Enterprise Programme

WEE-SAFE

Strengthening Agri-fishery Enterprise
through Women and Youth Empowerment
Inclusive Business and Climate Resilience



About the Project

The WEE-SAFE Project is funded by the European Union through the Bangsamoro Agri-Enterprise Programme (EU-BAEP) and implemented by Oxfam Belgium, Oxfam Pilipinas, SIMCARRD, and Kasanyangan Center for Community Development and Microfinance Foundation Incorporated (KMFII) across the provinces of Basilan, Sulu, and Tawi-Tawi. The initiative promotes the economic empowerment of women, youth, and Indigenous Peoples by strengthening agri-fishery enterprises through inclusive business models and social entrepreneurship approaches. The project was implemented from July 2023 to December 2025 and was subsequently extended until March 2026 to ensure a smooth and orderly project closure.

Outcomes



Vulnerable women, youth, Indigenous Peoples, and small-scale producers in the agri-fisheries value chain are enabled to access, participate in, and benefit peacefully and equitably from economic opportunities through improved and inclusive agri-fishery enterprise development in the BASULTA area.



Agri-fishery enterprises achieve increased productivity and commercial viability through the integration of small-scale food producers, strengthened capacities of women, youth, and Indigenous Peoples for enterprise development, and enhanced climate change resilience.



As one of the key implementing organization, Kasanyangan Microfinance Center for Community Development and Microfinance Foundation. Inc. (KMFII) brings extensive experience in providing support services to agrarian reform beneficiaries, particularly in former corporate lands and social forestry initiatives in logged-over forest areas across Basilan and the Zamboanga Peninsula from 1990 to 2010. Building on its strong background in rural development and microfinance, KMFII plays a central role in ensuring the effective implementation of project interventions in Lamitan City, Basilan Province.

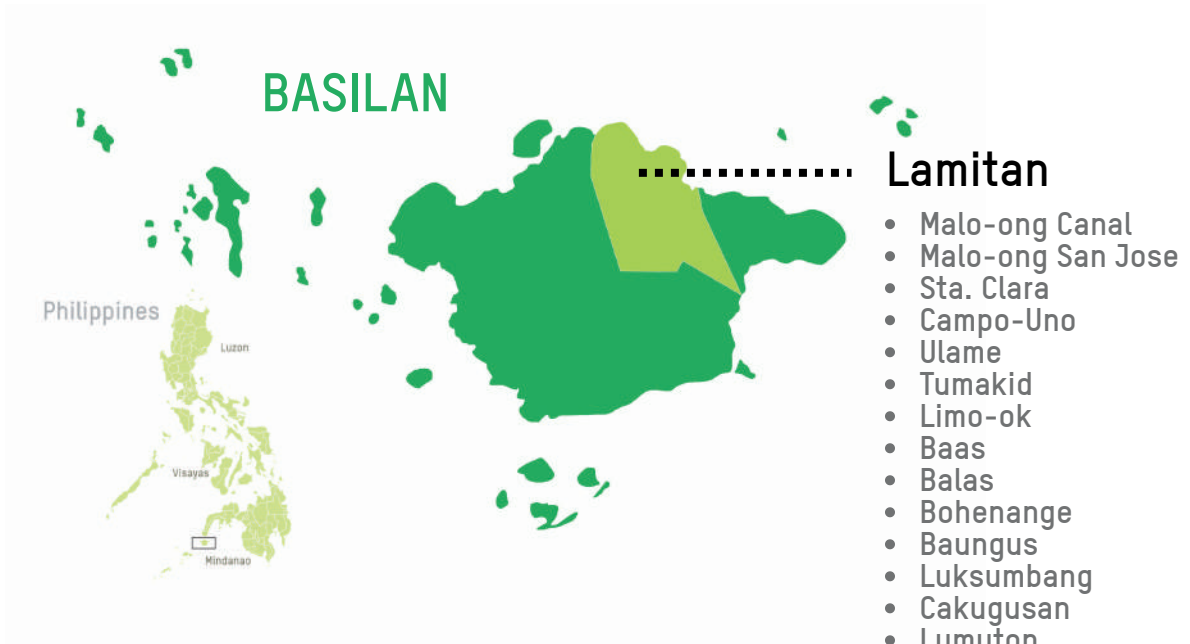


The project adopts a value chain approach as a core strategy to support farmer and fisherfolk groups engaged in both individual and community-based enterprises in developing viable plans and scalable programs for sustainable growth. Through this approach, the project strengthens capacities in production, processing, marketing, and enterprise management to enhance overall competitiveness, productivity, and profitability.



Project Location

In Lamitan City, Basilan, the project is implemented across 14 target barangays, ensuring focused and context-responsive interventions that address local enterprise development needs and strengthen community-based livelihoods. Overall, the WEE-SAFE Project contributes to building inclusive, resilient, and sustainable agri-fishery enterprises that enhance economic opportunities and improve the well-being of marginalized communities in the BASULTA region.





"If WEE SAFE had not come to us, we would have only focused on selling our products. But through WEE SAFE, we were able to gain exposure, as they introduced our products to other organizations and agencies. Because of this, our products became more widely known."

- **Lucia Bellandres**

President, Maloong Canal Rose Women Farmers Association

IMPACT

1

Opportunities for marginalized women, youth and indigenous people in the agri- fisheries sector in the BARMM island provinces (Basilan, Sulu and Tawi-tawi or BASULTA) are transformed through inclusive value chains and business models that drive peace, women's economic empowerment, and climate change resilience.

Number of women, young people, indigenous people, members of small producers' groups, and Small Enterprise (SEs) that benefit from programs around WEE, women's leadership, and climate resilient livelihoods

Local agricultural programs in Basilan have historically faced fragmented implementation and overlapping initiatives, compounded by limited inter-agency coordination among entities such as MAFAR), MTIT, and City Agriculture Office (CAO). Consequently, a significant number of producers particularly women and smallholder farmers remained unregistered in government systems, constraining their access to available support and limiting the capacity of local government units to monitor, track, and facilitate their development progress effectively.

The WEE-SAFE project addressed these institutional and service delivery gaps by strengthening collaboration among duty bearers and private sector actors, while fostering strategic partnerships with relevant ministries in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), The government agencies that provided support and have invested resources to the small producers are including the the Ministry of Agriculture, Fisheries and Agrarian Reform (MAFAR), Ministry of Trade, Investments and Tourism (MTIT), Ministry of Labor and Employment (MOLE), the Philippine Coconut Authority

(PCA) and Office of the Provincial Agriculture (OPAG).

Through joint assessments of ongoing programs, the initiative enhanced policy and program coherence, minimized duplication of interventions, and strengthened complementation across agencies. Inter-agency coordination strengthened the co-delivery of enterprise development and business management trainings in partnership with MTIT, while the City Agriculture Office provided complementary technical assistance on organic farming and fisheries production.



Orientation of MAFAR's Programs and Services and RSBSA Registration Requirement for Farmers and Fisherfolks" Conducted on January 24, 2024, the session was facilitated by Ms. Nuriya Fernandez, Municipal Officer of MAFAR. Photo: KMFI WEE SAFE Project Staff

This collaboration enabled beneficiaries to access a combined package of capacity-building support and agricultural inputs amounting to Php 1,713,550.00., resulting in improved livelihood skills, enhanced productivity, and better readiness for enterprise growth.

Moreover, the project supported the registration of 19 groups of farmers/fisher to the Registry System for Basic Sectors in Agriculture (RSBSA), improving the capacity of the agri-fishery registered groups to access MAFAR services more efficiently. It also promoted awareness and participation in the National Coconut Farmers Registry System (NCFRS) under PCA, strengthening coconut farmers' eligibility for government support

programs and enhancing their inclusion in sectoral development initiatives.

These partnerships strengthened institutional capacity and data-driven approaches to supporting agri-fisheries enterprises. The CAO and OPAG improved outreach and engagement with producer groups, MTIT expanded entrepreneurship and product development programs, and MAFAR enhanced coordination on subsidies, inputs, and capacity-building initiatives. A Memorandum of Understanding (MOU) with the LGU of Lamitan City institutionalized these collaborations, with the City Agriculture Office integrating support for women's and farmers' enterprises into planning and budgeting.

Partner agencies contributed both material and technical support, including farm equipment, agricultural inputs, tools, printers, and cash grants amounting to P170,00.00, coupled with capacity-building and skills enhancement initiatives. LGUs provided infrastructure support such as the construction and improvement of the production facilities of three women led associations, enabling three WEE-SAFE-supported organizations to improve facilities and enhance operational efficiency and production capacity.

Youth participation was effectively mainstreamed through collaboration with the Local Youth Development Office (LYDO). In December 2025, youth representatives successfully prioritized agriculture and fisheries in the 2026 Local Youth Development (LYD) Plan, proposing an allocation of ₱100,000.00 to support related initiatives and activities. This resulted in enhanced youth leadership, increased technical competencies, and more meaningful engagement in sustainable livelihood and enterprise initiatives.

Partnerships with MOLE significantly improved institutional recognition and organizational development among informal groups. Through focused formalization awareness activities, 52

groups gained a clear understanding of registration processes, and 19 successfully obtaining legal personality. This formal recognition expanded their access to government programs, strengthened external partnerships and enhanced long-term organizational sustainability.

Building on these gains, two women's groups, Tumakid Diversified Ahon Farmers Association (TDFA) and Maloong Canal Rose Women Association (MCRWA) were identified to receive financial support for business start up capitalization amounting to Php 50,000.00 each from MOLE under the Bangsamoro Rural Employment through Entrepreneurial Development (BREED) Program, to enhance production capacity, livelihood operations, and income-generating activities. The support also demonstrates the groups' growing organizational capacity and readiness to access government programs and institutional resources.

Collaboration with MTIT highlighted how strategic partnerships can amplify development outcomes. MTIT aligned its enterprise development, financial assistance, and market linkage initiatives to better serve WEE-SAFE-communities, thereby strengthening the sustainability of interventions and broadening inclusive economic

participation for women, youth, and Indigenous Peoples.

The project engaged private sector actors that actively supported initiatives benefiting small food producers, particularly farmers and fisherfolks organizations, strengthening enterprise development, financial inclusion, and market access.

Kasanyangan Microfinance Foundation Inc. (KMFI) served as a resource partner during the Basic Bookkeeping and Financial Literacy Training, providing technical guidance on financial management, savings mobilization, and responsible borrowing to improve the financial capacity of small producers and community enterprises.

Al-Amanah Islamic Bank supported efforts to expand inclusive financing through the MTIT-PESO Program, where structured orientations and a citywide financing forum increased farmers' and fisherfolk organizations' awareness of available

Shari'ah-compliant and inclusive financing options.

Meanwhile, WVN Plant Nursery, a producer of natural organic loam soil, participated in the Lami-Lamihan Trade Fair, promoting sustainable agricultural practices and providing small producers access to environmentally friendly farming inputs while strengthening linkages with private suppliers.

Furthermore, the participation of five private sector actors, including traders and processors, in the competitive bidding process significantly strengthened market dynamics, driving raw rubber prices 30–40% higher than in areas without such engagement. The participating entities were Kiantek Manufacturing, Richard New, Hadji Asakil, Baks Tahajil, and Pioneer Rubber Company. This competitive mechanism not only increased income opportunities for project-supported rubber producing associations but also promoted fair market practices and reinforced linkages between producers and buyers.



Basic Bookkeeping and Financial Literacy , July 30–31,2024 at Lamitan City Hostel,Basilan. The training was attended by 40 members from various farmers and fisherfolk organizations (FFOs). Photo: KMFI WEE SAFE Project Staff



Gender Sensitivity cum Orientation on The Magna Carta of Women (RA 9710) and the Anti-Violence Against Women and their Children Act (RA 9262) on June 18-19,2024, at Nalamar Restaurant, Lamitan City. Photo: KMFI WEE SAFE Project Staff

Number of women, young people, indigenous people, members of small producers' groups, and Small Enterprise (SEs) that benefit from programs around WEE, women's leadership, and climate resilient livelihoods

The project reached a total of 899 participants from small producers' groups, including women, youth, and Indigenous Peoples (IPs). Of these, 484 were women, 388 were IPs (204 male, 184 female), and 27 were youth (14 male, 13 female). Participants benefited from capacity development activities, production and infrastructure support, and improved access to financing and market linkages.

Women's leadership

The project also promoted gender-equal leadership within participating organiza-

tions. Out of the 27 organizations supported by the project, 11 women assumed key leadership roles as association's presidents. In addition, a significant number of women officers held positions as vice presidents, secretaries, treasurers, and auditors across fourteen (14) barangays in Lamitan City. In these positions, they led the management of organizational resources, overseeing implementation processes, and facilitated negotiations with duty bearers and other stakeholder. The Malo-ong Canal Rose Women, Tumakid Diversified Ahon Farmers, and Ba-as Women Cassava Chips

Homemade Food Trading Associations active participation resulted in greater confidence, leadership competencies, and more prominent women's decision-making roles within their organizations and communities. This shift not only enhanced organizational management but also reinforced women's influence and participation in community governance and development processes.

Climate resilient livelihoods

Eleven (11) social enterprises pursued and benefited from the project interventions, including Malo-ong Canal Rose Women Association, Malo-ong San Jose Farmers Association, Sta. Clara Organic Farmers Research Association, Malo-ong Canal Farmers Agrarian Reform Multi-Purpose Cooperative, Sta. Clara Agrarian Reform Beneficiaries Integrated Development Cooperative, Al-Huda Agri-Producer and Marketing Association, Ulame Fisherfolks Association, Ulame Agrarian Reform Beneficiaries Multipurpose Cooperative, Lamitan Agrarian Reform Beneficiaries Cooperative, Ba-as Women Cassava Chips Homemade Food Trading Association, and Lumuton Small Rubber Growers Association.

These organizations strengthened climate-resilient livelihoods through the adoption of climate-smart agriculture and

fisheries practices, sustainable resource management, and value-adding enterprises that reduce vulnerability to climate-related shocks. Farmer groups promoted organic and diversified crop production such as banana, cassava, and rubber, while rubber producers benefited from improved market linkages and fair pricing mechanisms. Women-led enterprises enhanced resilience through value-added processing of agricultural products, and fisherfolk organizations strengthened sustainable and responsible fishing practices.

Among these, the Maloong Canal Rose Women Association (MCRWA), a women-led group producing banana chips, faced major operational constraints, particularly the absence of a proper production facility, which limited their productivity, market access, and income. These challenges hindered the association's



MCRWFA Production center. Photo: KMFI WEE SAFE Project Staff



Orientation on the PESO Program (Propelling Economic and Sustainable Opportunities) and Islamic Financing on February 19, 2025 held at Lamitan Plaza Kitchenette, Brgy. Matibay, Lamitan City. Photo: KMFI WEE SAFE Project Staff

growth and economic opportunities for its members. WEE-SAFE facilitated linkages with partner local government unit of Lamitan to secure infrastructure support while delivering tailored capacity development that strengthened members' technical skills, organizational systems, and collective cooperation. With improved

capacity and confidence, the association president was able to access financial support from the MTIT through its PESO (Propelling Economic and Sustainable Organization) Program, a partnership program with Al-Amanah Islamic Bank that managed the MTIT livelihood funds - adopting the Islamic financing system. The association also obtained production resources, and participated in the KADIWA Program, enabling them to expand market reach, establish regular product deliveries, and increase sales. As a result, improved earnings enabled the association to provide allowances to five members engaged in production and packaging, contributing to increased household income and stronger local economic participation.

Perception of project participants about how interventions and changes from the project contributed (or not) to well-being. Project participants are citing better situation and overall well-being of women and other marginalized groups, significant and/or sustained contribution to their household income, enhanced decision-making roles over benefits from economic activities, and other such impact from project actions.

Project participants reported tangible improvements in their overall well-being and household livelihoods as a result of the WEE-SAFE project interventions. Women and Indigenous Peoples (IPs), particularly members of the Ulame

Fisherfolks Association, cited increased access to government programs, productive resources, and market opportunities, which contributed to an improved household income. Participants also noted enhanced decision-making roles over the

benefits of economic activities, with women gaining confidence to lead enterprise operations and influence community decisions.

The 2024 baseline findings had revealed institutional, technical, and resource barriers that limited access to livelihood support, particularly for women, youth, and IP communities. Complex registration processes, inequitable distribution of livelihood assets, limited proposal-writing capacity, and gaps in farming and market practices constrained participation and benefits.

Through targeted interventions, participants shifted their perceptions of formalization and institutional engagement. Awareness sessions on registration processes, technical assistance in business planning, and support for cooperative management enabled community members to navigate government systems effectively.

Before the project, the production building of MCRWA was made of light materials, and the space is too small and congested to operate efficiently. The project introduced interventions to strengthen the association's banana chips enterprise. It began with an orientation on project objectives and relevant government support programs, followed by community

consultations and production area assessments that identified the need to improve and expand the production facility to meet increasing demand. The MCRWA was able to access support from the LGU for the construction of the new building. The project also leveraged support from the local government unit (LGU), which provided engineering design and construction materials for the improved production facility. This support led to the co-establishment of a production center by MCRWFA in Lamitan, with ₱455,000.00 worth of materials and labor provided by the local government unit (LGU), complemented by counterpart contributions from the organizations. Regular field monitoring and assessments by project staff were also conducted to ensure the proper delivery of materials, monitor the construction of the production facility, and strengthen trust and engagement with the association members. The volume of banana chips production has significantly increased after they began using the constructed production facility, from producing only 150 packs per week to producing at least 1500 packs per week. As a result, the association increased its income significantly.

To enhance enterprise management, the project facilitated the development of a banana chips business plan in collaboration with the Ministry of Trade,

Investments and Tourism (MTIT) through training, workshops, and mentoring sessions. In addition, members participated in capacity-building activities on social enterprise development, financial literacy, good manufacturing practices, and marketing, supported by continuous coaching and mentoring.

The effectiveness of the interventions depended on members' willingness and ability to mobilize resources and provide a counterpart for the production facility. However, the limited capacity of some individual members to raise capital, such as membership dues outlined in the association's by-laws, occasionally constrained their ability to fully participate in co-investment. Voluntary contributions from local donors and LGU officials

motivated members to contribute, and interventions were most effective when members could assess the status of the enterprise progress, enabling informed decisions that reinforced sustainability and impact.

Beyond the economic gains, the initiative strengthened the members' confidence and institutional capacity to directly engage and coordinate with the LGU to access development support. Collectively, these interventions strengthened collective enterprise management, enhanced income-generating capacity, and amplified women producers' influence in community decision-making.

Project participants perceived that the project's provision of working capital and production support led to clear and measurable improvements in their livelihoods. Cooperatives such as LARBECO reported increases in production capacity and corresponding growth in cooperative revenues. For example, LARBECO was able to expand its healthy buko juice operations, generating an additional ₱20,000 in income as reflected in its financial records. These results demonstrate the direct contribution of project interventions to enhanced enterprise performance and stronger market engagement.



MOA Signing and Turn-over of Working Capital Fund for the LARBECO Buko Juice Project on July 10, 2024 held at Limook, Lamitan City. Present in the photos are: Mr. Ibrahim Uto (Chairman, LARBECO), Mr. Edilberto Martinez (General Manager, LARBECO), Ms. Mercedes G. Faustino (President/CEO, KMFJ), and Ms. Pamela Joy B. Nandu (Project Officer, KMFJ), who led the ceremonial signing and working capital turnover. Photo: KMFJ WEE SAFE Project Staff



Lami-Lamihan Trade Fair held at Lamitan City. Present in the pictures, the following: Leonardo Ablao-Provincial Coordinator, Members and Officers of SCOFRA, and Pamela Joy B. Nandu- Project Officer. Photo: KMFI WEE SAFE Project Staff

OUTCOME 1

2

Vulnerable women, youth, indigenous people, and small-scale producers in the agri-fisheries value chain access, participate, and benefit peacefully and fairly from the economic opportunities through improved and inclusive agri-fishery enterprises development in the BASULTA provinces

Summary:

The project reached 1,180 participants (484 female, 696 male) from farmers' and fisherfolk organizations in Lamitan, Basilan, including 388 Indigenous Peoples and 27 youth. The project engages 27 organizations (4 cooperatives and 23 associations), with 19 associations formally registered under MOLE.

Prior to WEE-SAFE, many groups particularly women-led associations operated informally, lacked legal recognition, and had limited access to government programs and support. Partnerships with the Ministry of Labor and Employment (MOLE) enhanced institutional recognition and strengthened the organizational capacity of informal groups through formalization awareness activities, ensuring fair and equitable participation. Through capacity-building on Good Agricultural Practices, organizational development, social enterprise management, and financial literacy, the project strengthened production, processing, and marketing capacities. Technical and material support including upgraded production facilities, fishing equipment, agricultural inputs, and capital assistance further improved livelihoods and enter-

prise performance, particularly for vulnerable women, and Indigenous Peoples.

Orientations on the Registry System for Basic Sectors in Agriculture and facilitated registration enabled equitable access to government programs and financial support, including Php 170,000 in cash assistance for fisherfolk operations. Policies and mentorship on shared resources improved asset management and increased catch volumes by at least 20%.

Overall, these interventions strengthened organizational systems, expanded government recognition, enhanced technical and operational skills, and promoted greater participation, confidence, and fair access to economic opportunities among vulnerable groups, contributing to sustainable and resilient livelihoods.

Number of women, young people, and indigenous peoples organized to pursue SE development and/or supported to join existing SEs (e.g., coops)

The project has reached 1,180 project participants (484 female, 696 male) or 107% from farmers' and fisherfolk organizations in Lamitan, Basilan. Of the total. By sector, 1,051 or 89% are agricultural farmers and 129 fisherfolks or 11%. Additionally, 388 project participants (184 female, 204 male) or 33% identify as members of Indigenous Peoples (IP) communities. Youth representation constitutes 27 (14 male and 13 female) or 2% youth participants.

The project engages with 27 farmers' and fisherfolk organizations, consisting of 4 cooperatives and 23 associations. Of the 23 associations, 19 have secured registration with MOLE, while the remaining 4 are still in the process of complying with the registration requirements.

A key gap identified by the project was the absence of formal identity and institutional recognition among community groups, which limits their access to government support, services, and development opportunities. Women producers operated informally and remained largely disconnected from local government programs due to the lack of

legal registration and institutional linkages. This weak organizational identity constrained their participation in capacity-building initiatives, leading to limited institutional engagement, weak enterprise management, and restricted livelihoods and organizational growth.

Partnerships with the Ministry of Labor and Employment (MOLE) enhanced institutional recognition and strengthened the organizational capacity of informal groups through formalization awareness activities. Fifty-two (52) groups gained a clearer understanding of the registration process, with 19 successfully obtaining legal personality. This formal recognition has improved the organizations' access to government support services, expanded their institutional linkages, and strengthened organizational sustainability.

Women-led associations such as TDAFA and MCRWFA achieved formal recognition, strengthened their enterprise management, increased participation in community decision-making, and expanded income-generating activities. Similarly, the Ulame Fisherfolks' Association secured formal registration with

MOLE, gained access to government programs and financial support from MAFAR, and improved organizational systems and collective asset management.

For over a decade, the Ulame Fisherfolks' Association operated informally, with no recognition or support from the duty bearers. Comprising mainly Tausug and Yakan fisherfolk, members faced limited access to fishing equipment, capital, and organized systems for managing shared resources. With the project's assistance, the association was guided and facilitated in securing formal registration with MOLE. This initiative further strengthened the group's organizational capacity by supporting member roles, developing internal policies, and improving management systems. Additionally, the provision of fishing equipment and gear complemented these efforts.

These changes resulted in the association's formal recognition and access to government programs and financial assistance, including cash subsidies from MAFAR. The group is now recognized among local fisherfolk

organizations that actively participates in local decision-making processes. Members demonstrate increased confidence in engaging with authorities and managing collective assets, while the organization operates with greater transparency and accountability. Through WEE-SAFE's facilitation, they became among the fisherfolk groups in the area to be recognized by the LGU that practices both economic participation and social inclusion in fisheries livelihood and governance.

The WEE SAFE Project provided technical and material support to strengthen the production, processing, and marketing capacities of the farmers and fisherfolks organizations (FFOs), including 13 vegetable-producing associations, 5 fisherfolk associations engaged in fresh fish catch, 1 association producing coconut product, and 2 rubber producer groups involved in raw rubber integration/consolidation and trading. The initiative supplied agricultural inputs, equipment, materials, and capital assistance to increase productivity and improve value chain performance.

Percentage of women, youth, IP, other small food producers who indicated improved access to and/ or increased benefits from AFVC development.

The 2024 baseline findings showed that participants' limited access to financial services was driven by several constraints, including minimal or unstable income that hindered their ability to meet loan repayment requirements, difficulties in complying with financing requirements such as collateral, and the lack of formal registration of their associations, which restricted eligibility for financial assistance and institutional support. These barriers were further compounded by limited knowledge and skills in marketing and production, which affected their capacity to sustain and grow their enterprises, thereby weakening their financial readiness and creditworthiness.

Before the project, the fishers' group had very limited knowledge about government programs and services. The orientation on the Registry System for Basic Sectors in Agriculture (RSBSA), in collaboration with MAFAR, increased their awareness of the program and recognized its importance. As a result, 5 fisherfolk organizations, the following: Ulame Fisherfolk Association, Tumakid-Agri-fishery Association, Maloong Canal Fisherfolk Association, Luksumbang Fish Workers Association, and Balas Fish Worker Association, registered under the RSBSA, gained greater access to various supports that were previously unavailable to them, and are now actively participating in the group activities.



Turnover of Motorized Boats to Luksumbang Fish Workers Association on December 12, 2025 at Barangay Luksumbang, Lamitan City. Photo: KMFI WEE SAFE Project Staff

As of July 10, 2025, 34 members of the 5 association received cash assistance amounting to Php 170, 000.00 to support their fishing operations from MAFAR. The assistance strengthened their fishing capacity and improved their livelihood. Further, it also enabled a number of the Ulame Fisherfolk Association members to meet their capital contribution to the association at Php 800.00 per member.

The WEE SAFE project carried out several initiatives that successfully enhanced community groups and their enterprises. These involved sessions on the project, organizational and enterprise development, and the Registry System for Basic Sectors in Agriculture. Regular field monitoring, skills training on social enterprise and financial literacy, and provision of fishing gear and boats directly supported livelihoods. Additional orientations on fishery law and coastal resource management enhanced members' knowledge of sustainable practices. Further, close collaboration with the BARMM Ministries, NGA, Academe

and LGUs in the conduct of training / knowledge sharing activities increased participants awareness and self-confidence in dealing directly with the duty bearers.

Taken together, these interventions strengthened organizational systems, enhanced access to government recognition and support, and improved the technical and operational skills of community members. As a result, participants demonstrated significant behavioral changes, including increased initiative in managing their enterprises, greater participation in group activities, improved compliance with formalization processes, and more proactive engagement with government agencies and development programs. However, the full impact of these changes was somewhat constrained, as not all registered fisherfolk under the RSBSA received cash assistance due to MAFAR's limited resources, which restricted support to the entire membership.

Perception of small food producers engaged by the project on how their livelihood groups or membership in SEs contributed to their access to economic opportunities and services.

The 2024 baseline findings from focus group discussions (FGDs), involving men, women, youth, and Indigenous Peoples, revealed several key market and basic service needs to improve agri-fishery livelihoods. Participants emphasized the importance of fair and accessible markets. They also highlighted the need for organizational support, particularly registering associations to access government or institutional assistance. They also stressed the value of capacity development, including training in financial literacy, skills enhancement, mentorship, and marketing, to strengthen productivity and increase income.

In response, the project provided capacity trainings on Good Agricultural Practices (GAP) that helped project participants strengthen their ability to adopt and implement improved agri-fishery practices, that enhanced productivity, increased vegetable supply, and improved farmer's income. The interventions also empowered participants by enhancing participatory leadership and governance, boosting their confidence to engage with stakeholders, and deepening their knowledge and application of GAP,

contributing to more sustainable and resilient livelihoods.

Small food producers engaged by the project expressed that their membership in livelihood groups and social enterprises significantly expanded their access to economic opportunities, services, and productive resources. They highlighted that the establishment of clear policies, systems, and procedures (PSPs) for the common service facility for fisherfolk together with mentorship in policy formulation provided greater clarity and confidence in managing shared assets. Members of the Ulame, Luksumbang, Tumakid, and Malo-ong Canal Fisherfolk Associations emphasized that having well-defined guidelines for the use of the motorized fishing boats allowed them to maximize the capital support they received.

Producers shared that access to these fishing assets was equitably managed, enabling more efficient operations and reducing conflict over resource use. They perceived these improvements as strengthening their organizations' ability to provide services to their members. Many



Members and Officers of Tumakid Diversified Ahon Farmers Association. Photo: Redants

noted that the more organized system contributed to a catch volume increase of at least 20%, which they viewed as a clear sign of improved productivity and higher income.

Farmers from the Tumakid Diversified Ahon Farmers Association likewise reported that the upgraded production facility greatly enhanced their capacity to produce and market their goods. They perceived the intervention as opening access to

opportunities and support that had previously been out of reach, particularly the provision of vegetable seeds and inputs that increased their productivity. Members expressed that beyond the material benefits, the support strengthened their confidence, sense of dignity, and motivation to plan long-term. They associated these improvements with a greater ability to sustain and grow their livelihoods as part of a collective enterprise.

OUTCOME 2

Agri-fishery enterprises increase productivity and commercial viability through integration of small-scale producers, capacity building of women, youth, and indigenous people for enterprise productivity, and climate resilience

Summary:

The WEE-SAFE Project engaged and strengthened 21 agri-fishery enterprises, including vegetable-producing associations, fisherfolk groups, coconut-buko juice producers, and rubber cooperatives, with a focus on enhancing the capacities of women, youth, Indigenous Peoples (IPs), and other small-scale producers. Through technical assistance, provision of agricultural inputs and equipment, capital support, and capacity-building initiatives, the project improved production, processing, and marketing systems, while increasing access to productive resources, market opportunities, and financial services.

The KADIWA ng Pangulo Program, facilitated by the City Agriculture Office of Lamitan, established direct market linkages that enabled farmer-to-consumer transactions, expanded market operations, and engaged at least 13 associations per market day, improving product visibility, income opportunities, and livelihood sustainability. Financial inclusion efforts, supported through partnerships with KMFI and Al-Amanah Islamic Bank via the MTIT PESO Program, enhanced participants' understanding of financing procedures, encouraged an entrepreneurial mindset, and provided responsible borrowing pathways essential for enterprise growth.

At the enterprise level, MCFARMCO, a cooperative of former rubber plantation workers, significantly improved its market functions through working capital support, bulk procurement, training in cooperative governance, and exposure to model cooperatives. This led to a collective marketing strategy that increased member incomes by ₱5-₱6 per kilo, strengthened the cooperative's revolving capital, and extended market benefits to approximately 80 non-member farmers, reinforcing local supply chains and community solidarity.

Capacity-building activities integrating climate-smart agriculture principles

enhanced knowledge and confidence in sustainable farming and resource management, enabling participants to plan, manage, and diversify production with greater accuracy and climate awareness. Orientations on illegal fishing and smart farming further deepened environmental stewardship, promoting engagement in mangrove rehabilitation, coastal restoration, and bantay-dagat monitoring, and creating leadership opportunities for women and IPs.

Participants manifested an increased awareness of the link between environmental stewardship and livelihood sustainability, resulting in more strategic and climate-resilient production decisions. These behavioral changes reflected increasing community resilience, with women farmers better able to manage risks, youth contributing effectively to organizational development, and IP producers integrating new knowledge with traditional ecological practices.

Number of AF enterprises engaged by project that integrated or enhanced support services to women, youth, and other small food producers.

The WEE-SAFE Project engaged and strengthened 21 agri-fishery (AF) enterprises by integrating and enhancing support services for women, youth, Indigenous Peoples (IPs), and other small food producers. These enterprises included 13 vegetable-producing associations, 5 fisherfolk associations engaged in fresh fish catch, 1 association producing coconut-buko juice product, and 2 rubber producer groups involved in raw rubber integration/ consolidation and trading. Through technical assistance, agricultural inputs, equipment, production materials, and capital support, the project strengthened the production, processing, and marketing capacities of farmers' and

fisherfolk organizations (FFOs), enabling members to improve access to productive resources, market opportunities, and capacity development services.

Further, the KADIWA ng Pangulo Program, facilitated by the City Agriculture Office of Lamitan, established direct market linkages for the associations, enabling direct farmer to consumer transactions and improving product visibility and income opportunities. With increasing demand, market operations expanded to twice-monthly activities, engaging at least 13 associations (Al-Huda Agri-Producer and Marketing, Baas Women Cassava Chips Homemade Food Trading,

Bohenange Farmers, Calugusan Agri-Farmers, Maganda Women, Malo-ong Canal Rose Women, Sta. Clara Organic Farmers, Sumping Putih Women, Tumakid Agri-Fishery, Tumakid Diversified Ahon Farmers, Ulame Farmers, Women's Association of Baungus, and Ulame Fisherfolks) per market day and strengthening market participation and livelihood sustainability among the local producers.

The project also improved access to financial services. Prior to the intervention, participants were hesitant to engage with financing institutions due to limited awareness, perceived difficulty in meeting requirements, and reliance on grant-based support. Through advocacy and financial awareness activities, participants developed a clearer under-

standing of financing procedures, gained confidence to engage with financial institutions, and shifted toward a more entrepreneurial mindset. This behavioral change increased their willingness to explore financing opportunities, enhanced resource mobilization for enterprise development, and strengthened their view towards long-term economic resilience.

Institutional partnerships with KMFI resulted in the integration of microfinance services, enterprise development assistance and financial literacy training across participating Agri-fishery enterprises, improving members's access to capital and basic financial services. Likewise the Al-Amanah Islamic Bank, through the MTIT's PESO Program, broadened financing options for micro, small, and medium enterprises. This



Forum on Climate Change and Financing Options for Farmers and Fisherfolk Organization (FFOs) on October 29, 2025 held at Lamitan City Gymnasium. Photo: KMFI WEE SAFE Project Staff

provided livelihood groups and small organizations with responsible borrowing pathways essential for sustaining and scaling their operations.

At the enterprise level, MCFARMCO, one of the enterprises supported, demonstrated significant improvements in its service delivery and market functions. MCFARMCO was established by former rubber plantation workers who became beneficiaries under the Comprehensive Agrarian Reform Program (CARP). Despite owning land, the cooperative struggled with management challenges, low educational attainment among members, and weak marketing systems. Smallholder producers sold individually to traders, earning little and lacking control over market prices or quality standards.

The infusion of working capital strengthened its market system by enabling bulk procurement of raw rubber from both members and non-members. This intervention ensured supply continuity, increased trust among farmers, and improved liquidity within the local

value chain. Training inputs on business planning, cooperative governance, and exposure visits to model cooperatives in Sibugay further enhanced its operational capacity.

As a result, MCFARMCO institutionalized a collective marketing strategy, consolidating members' produce and implementing a monthly bidding system. This shift from individual to collective selling increased farmers' income by an additional ₱5–₱6 per kilo, while allocating ₱2 per kilo to bolster the cooperative's revolving capital. These improvements strengthened the cooperative's financial sustainability and expansion potential.

Importantly, the enterprise's strengthened market system extended benefits beyond its membership. Approximately 80 non-member farmers gained access to more reliable and better-priced market channels through the cooperative's collective marketing scheme. This expanded reach reinforced local supply chains and fostered greater solidarity and cooperation within the farming community.

Perception of women, youth, IPs, other small producers on how productivity, viability, gender equal leadership, and resilience of their livelihood groups or SEs changed because of project efforts

Women, youth, Indigenous Peoples, and other small producers engaged in the project shared that the capacity-building activities facilitated by OPAG and the City Agriculture Office particularly those integrating climate-smart agriculture principles significantly strengthened their knowledge and confidence in applying sustainable farming and resource management practices. Many participants expressed that these trainings made their livelihood groups more productive and viable, as they now felt better equipped to plan, manage, and diversify their production activities with greater accuracy and climate awareness.

Producers also perceived that the orientations conducted by the MAFAR Fishery Division on illegal fishing and smart farming deepened their understanding of environmental protection. Fisherfolks and IP community members noted that the clearer guidance boosted their participation in mangrove rehabilitation, coastal restoration, and bantay-dagat monitoring. They viewed this not only as environmental action but also as meaningful leadership roles where

women and IPs, in particular, became more visible and active in community decision-making.

Participants reported a noticeable shift in their understanding of the link between environmental stewardship and the sustainability of their livelihoods. They described becoming more aware of how climate change affects agricultural and fishery productivity. This awareness translated into more deliberate and strategic choices, for example, being more selective in planting crops suited to either dry or wet seasons, or adopting practices that reduce vulnerabilities in vegetable production and small-scale fisheries.

These behavioral changes were perceived as signs of increasing resilience. Women farmers emphasized that they now feel more capable of managing risks and coping with unpredictable weather patterns. Youth participants noted that they could now contribute better ideas to their organizations, while IP producers appreciated that the knowledge aligned with and strengthened their traditional ecological practices.



WEE-SAFE Project Exit and Sustainability Conference held at Convention Hall, Marcian Garden Hotel, Zamboanga City on February 5, 2026
Photo: Pinagpala Films

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WEE-SAFE

Strengthening Agri-fishery Enterprise
through Women and Youth Empowerment
Inclusive Business and Climate Resilience



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