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ANALYZING THE PROPER USE OF MICROFINANCE CARDS OF RESIDENTS OF BARANGAY PAPAYA, NASUGBU, BATANGAS

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ABSTRACT

This study analyzed the proper use of microfinance cards among residents of Barangay Papaya, Nasugbu, Batangas as basis for a microfinance advocacy plan. It focused on evaluating financial behavior, decision-making, and empowerment in relation to microfinance card utilization. Fifty (50) active cardholders participated in the study, selected through purposive sampling. A structured survey was administered to gather significant data on respondents' profiles—specifically age, sex, educational attainment, and income—and their assessment of microfinance card usage in terms of financial behavior, decision-making, and financial empowerment.

Findings revealed that most respondents were aged 31–50 years old, female, high school graduates, and earned Php 5,000 and below monthly. Respondents agreed that financial behavior, decision-making, and empowerment are key factors in the proper use of microfinance cards. However, there was no significant difference in the assessment of card usage when respondents' profiles were considered. These results suggest that responsible financial practices and informed decision-making are universally relevant regardless of demographic background.

Based on the findings, a Microfinance Advocacy Plan was crafted to promote financial literacy, responsible card usage, and inclusive economic participation among residents. The

plan aims to strengthen community-based financial education and support systems to enhance the impact of microfinance initiatives.

Keywords: *microfinance cards, financial behavior, decision-making, financial empowerment, financial literacy, economic inclusion*