



**FINANCIAL LITERACY PROGRAM
2024 YEAR-END REPORT**

BACKGROUND

The Financial Literacy Training Program (FLP) was adopted in 2020 by the Landbank Countryside Development Foundation, Inc. (LCDFI) in response to the initiative of the Land Bank of the Philippines (LBP) to promote inclusive growth, especially in the unbanked and underserved areas. It was a two-pronged approach to inclusive growth as ensured by (1) the Banks' innovation of financial products and services through digitization and (2) engaging in a "whole-of-nation" approach to financial inclusion. The Bangko Sentral ng Pilipinas (BSP) defines an "unbanked municipality" as those without a banking presence and financial access points.

The Financial Literacy Training Program was designed to introduce key financial concepts and products to small farmers, fishers, and farm laborers located in unbanked and underserved municipalities across the Philippines.

Partnership is the key feature and cornerstone of the Program. The Financial Literacy Program involves partnerships designed to provide training and developmental interventions by identified government institutions using a fund created for such purpose and tapping networks/linkages with partner agencies/institutions to improve farmers' financial management skills and create "agriprenurship" or improve farmers' organization/association's capacity to deliver quality services to its membership, positively impacting to their business performance. The program is geared to contribute to increased and stable household incomes and improved access to economic, social, and financial services.

2024 TARGETS AND ACCOMPLISHMENTS

In its 5th year of implementation, LCDFI continued the Financial Literacy Training program in unbanked and underserved municipalities by partnering with State Universities and Colleges (SUCs) and large cooperatives as training partners. A total of fifty (50) program partners have joined hands with LCDFI in ensuring the financial inclusivity and literacy among small farmers, fishers, and farm laborers in their service areas. By the end of the year, the total number of onboarded program partners reached 50, exceeding the annual target of 36 by 39%. For 2024, due to the lack of potential training partners in certain identified unbanked and underserved municipalities, LCDFI collaborated with Local Government Units (LGUs) to conduct in-house training for its Financial Literacy Program. **As of December 31, 2024, a total of 116,213 small farmers, fishers, and farm laborers were trained, surpassing the annual target of 90,000 by 29%.** The majority of the trainees came from Pulpandan in Negros Occidental, Alicia in Zamboanga Sibugay, Tago in Surigao del Sur, and Bacolod and Baroy in Lanao del Norte. Additionally, LCDFI conducted 8 monitoring activities, achieving 100% of the annual target, to determine the effectiveness and efficiency of the training program.

Anchoring on the successful pilot launch of FLP's Phase 2 in the province of Cebu, LCDFI has committed to expanding Phase 2 in 2024. Phase 2 aims to provide developmental interventions in the form of technical training related to the farmer association's high-value crop production and value chain. Chairperson Consuelo N. Padilla has instructed the



Enterprise Development Unit to explore the possibility of conducting phase 2 during the in-house training. By year-end, a total of one hundred sixty-eight (168) farmers' associations have been identified, exceeding the annual target of 60 by 180%. These associations include twenty-one (21) in Luzon, seventy-eight (78) in Visayas, and sixty-nine (69) in Mindanao. Business management training has been conducted for these associations. The 168 FAs are as follows:

Luzon		
Province	Municipality	Farmers' Association
Sorsogon	Gubat	1.Cota Norte Gubat Fisherfolks Association 2.Gubat Hog Raisers Association 3.Kabuhayan Uunland Lalot ang Pangingsda ang Uunahin
	Barcelona	1.Bangate Farmers Association
	Pilar	1.Maralitag Magsasa
Quezon	Polillo	1.Isla Pulong Ibon 2.Samahan ng Manggugulay ng Barangay Libjo 3.Samahan ng Aktibong Manggugulay Association
Camarines Norte	Mercedes	1.Samahan na Umaasa sa Biyayang Dagat 2.Atongan Irrigator's Association 3.Manguisoc Irrigator's Association 4.Kamanggahan Fisherfolks Association 5.Tagongtong Farmers Association 6.Samahan ng mga Mangingisda sa Pangkitwon
Camarines Sur	Pamplona	1.Pamplona Farmers' Cooperative (PAMACO) 2.Pamplona Esperanza Riverside Agriculture Cooperative 3.Uswag San Ramon Farmer's Association
	Milaor	1.Borongborongan Milaor Farmers Irrigation Association 2.Baduya SWISSA Farmers Association 3.Samahan ng mga Para Oma sa Flordeliz 4.Capucnasan Farmers Association
Visayas		
Antique	Libertad	1.Weste Inayawan Panagkilon Irrigators Association 2.Idiayan Libertad Irrigators Association 3.Kinyang Irrigators Association 4.Buyo Tinigbas Irrigators Association 5.Union Libertad Farmers Association
Leyte	Javier	1.Comatin Association of Farmers Marketing 2. Javier Cassava and Integrated Product Producers Farmers Association
	Mac Arthur	1.Capudlosan Farmers Association
	San Isidro	1.San Miguel Farmers Association 2. Banat-I Farmers Association
Guimaras	San Lorenzo	1.M.Chavez Rice Livestock and Vegetables Farmers Association 2.M.Chavez United Farmers Association
Iloilo	San Rafael and Batad	1.San Florentino Food Garden Association 2.Calamansi Growers Association 3.Ilongobukid Corn Farmers Association 4.Muslim-Christian Farmers Association 5.Tapi-an Farmers Association 6.Alapasco Bulak Sur Irrigators Services Association Incorporated
	Bingawan	1.Hataw Bingawan AMIA Village 2. Ngingi-an Farmers Association 3. Tapacon Farmers Association 4. Agbao Farmers Associaton 5. Quifa Farmers Association 6. KCARSI Farmers Assc.
Antique	San Remigio	1.Carawisan II Agrarian Reform Beneficiaries Farmers Association 2.Cadolonan Farmers Association 3.Bugo San Remigio Irrigators Association 4.Trinidad-Bugo-San Rafael-Bagumbayan Farmers Association 5.MAGVIBA Farmers Association



		6.Farmers and Landowners Association of Barangbang
Aklan	Tangalan	1.Jawili Fishermen Association 2.STAA Sitio Tuba Agripreneur Association 3.Vivo United Coconut Farmers Association 4.Tondog Irrigation Services Association
	Madalag	1.Madalag Livestock and Poultry Farmers Association 2.Tigbawan Farmers Association 3.Talimagao Farmers Association 4.Mamba Farmers Association 5.Balactasan Farmers Association
	Libacao	1.Dalagsan Women Farmers' Association 2.Magugba Women's Farmers Association 3.Alfonso XII Farmers Association 4.Rivera Integrated Farmer's Association 5.Pinonoy Women Farmer's Association 6.Batobato Agri-Women Association 7.Pampango Integrated Farmers Association 8.Can-Awan Women Farmer's Association 9.Casit-an Farmer's Association 10.Julita Women's Farmers Association 11. Rosal Rice Farmer Association
Negros Occidental	Himamaylan	1.Bingig Farmer Irrigation Association 2.Bakyas Nabali-an Farmers Association 3.Sawangan Dako Farmers Association 4.Dubdub Irrigated Farmers Association 5.Punta Batang Mangrove Planters Association 6.Su-ay Buenavista Farmers Association 7.United Fisherfolks Association of Punta Talaban 8. Mambagaton Farmers Association
Northern Samar	Capul	1.Capul Irrigators Association 2.Osonian Fisherfolks and Farmers Association 3.Landusan Integrated Farmers Association 4.Sawang Seaweeds Farmers Association 5.Riverside Farmers Association
Bohol	San Miguel	1.Bayongan Women's Association 2.Corazon Women's Association 3.Poblacion Women's Association 4.San Vicente Women's Association 5.Capayas Women's Association
	Bilar	1.Rizal Farmer's Association 2.Cansumbol Farmers' Association 3.United Rice and Livestocks Owner Association 4.Zamora Farmer's Association 5.Cabacnitan Farmers' Association
	Mabini	1.ABACA Farmer's Association 2.Cabidian Farmer's Association 3.San Rafael Farmer's Association 4.NMC Aguipto Farmer's Association 5.Tangkigan Farmer's Irrigators Association
Mindanao		
Davao Oriental	Tarragona	1.Lucatan United Development Workers Association 2.Women's Multipurpose Cooperative 3.Association Development for Datus of Tarragona 4.Ka-Ambitan Planters and Farmers Association 5.Mabiga Bangsamoro Farmers and Fisherfolks Association 6.Tarragona United Farmers Association 7.Ayawan Farmers Association
Davao del Norte	Talaingod	1.Talaingod Organic Farmers Association 2.Talaingod Agriculture Farmers Cooperative 3.Palma Gil Farmers Association 4.Sto Nino Palma Gil Rice Farmers Association 5.Southern Highland Tride CM Inc. 6.Sto Nino Palma Gil Irrigators Association



Davao de Oro	New Bataan	<ol style="list-style-type: none"> 1. Panag Main Canal Farmers Irrigators Association (PAMACAFIA) 2. Magaagit Farmers Association (MFA) 3. Camanlangan Farmers Association 4. New Bataan Cavendish Growers Association 5. Batinad Cabacungan Sto. Nino Irrigators FA 6. Cogonon Pataba Farmers association, Inc 7. Katipunan Farmers Association (KFA) 8. Callawan Farmers Multipurpose Cooperative (CALKFAMCO) 9. Kahayag Simsimin Farmers Irrigators Association 10. Panag Relocation Farmers Irrigators Association 11. Riverbank Magsaysay Farmers Irrigators Association 12. Lateral B and C West Farmers Irrigators Association 13. Inopawan – Burgos Farmers Irrigators Association, Inc. 14. Magangit Horticulture Farmers Association (MAHOFA) 15. Panag Federation of SLP Association, Inc.
Misamis Oriental	Lagonglong	<ol style="list-style-type: none"> 1. Tabok-Lagonglong United Rice Farmers Association 2. May-ag Dampil Rice Farmers Association 3. Kauswagan Vegetables Farmers Association 4. Rice Integrated Farmers Association of Kauswagan 5. Fishers Association of Kauswagan
Zamboanga Sibugay	Diplahan	<ol style="list-style-type: none"> 1. Sampoli-A Farmers Association 2. Guinoman Farmers Association 3. Sampoli-B Farmers Association 4. Barog Farmers Association 5. Natan Farmers Association 6. Goling Farmers Association 7. Mejo Farmers Organization 8. Lobing Uswag Farmers Association 9. Ditay Farmers Association 10. Lambo Sampoli-B 2 Irrigators Association 11. Lobing Irrigators Association, Inc. 12. L-7 Section Talisay Farmers Association 13. Bag-ong Panglantaw sa Katawhan Farmers Association 14. Tinongtungan (Pag-Asa) Farmers Association
Agusan del Sur	Esperanza	<ol style="list-style-type: none"> 1. Tahina Agriculture Farmers Association 2. Salaca Irrigators Associations, Inc. 3. Mahagkot Uplad Sustainable Agroforestry Development Association 4. TAF-SO 5. Tandang Sora Organic Farmers Association 6. Agusanon Agriculture Cooperative 7. Maasin Farmers Association 8. San Jose Maaasin Esperanza Agusan del Sur 9. LUMBA Farmers Association 10. Oro Usad Farmer's 11. Mahagkot United Small Farmers Association 12. Mahagkot Rural Improvement CluB 13. Tag-anahaw Women's Association 14. Tandang Sora Corn Trainors Farmers Association 15. Guadalupe Fisherfolks Good Harvest Association 16. Nao-Nao Farmers Association 17. Cubo United Farmers SLP Association 18. Casana-Ag Farmer Association 19. New Tahina Farmers Association 20. New Taga-anahaw Farmers Association 21. Bentahon San Isidro Tag-anahaw Agrarian Reform Beneficiary Cooperative 22. Piglawigan Isapa Farmers Multipurpose Cooperative



Province	# of Ums with Training Activities	Training Partner	Actual Farmers Trained
Apayao	1	Apayao State College	628
Ilocos Norte	1	Mariano Marcos State University	720
Aurora	3	Golden Farmers Field MPC & Aurora State College of Technology	2,224
Pangasinan	3	Pangasinan State University	2,437
La Union	2	LCDFI	1,426
Occidental Mindoro	1	Occidental Mindoro State College	1,044
Quezon	1	LCDFI	1,134
Palawan	1	LCDFI	754
Romblon	3	Romblon State University	3,839
Camarines Norte	1	LCDFI	1,026
Camarines Sur	2	LCDFI	2,229
Masbate	1	Don Emilio B. Espinosa, Sr., Memorial State College of Agriculture and Technology	210
Aklan	3	LCDFI	3,041
Antique	2	LCDFI	2,247
Guimaras	1	Guimaras State University	2,314
Iloilo	2	LCDFI	1,771
Siquijor	2	Siquijor State College	3,368
Negros Occidental	2	Carlos Hilado Memorial State University & LCDFI	5,356
Bohol	4	LAMAC Multi-Purpose Cooperative & LCDFI	6,195
Samar	1	Samar Multi-Purpose Cooperative	1,940
Biliran	2	Biliran Province State University	3,479
Southern Leyte	7	Southern Leyte State University & Leyte South Multi-Purpose Cooperative	10,513
Northern Samar	1	LCDFI	1,242
Zamboanga del Norte	13	Jose Rizal Memorial State University	10,747
Zamboanga Sibugay	3	Alicia Neighborhood MPC, Western Mindanao State University & LCDFI	7,103
Lanao del Norte	3	Mindanao State University - Lanao del Norte Agricultural College	9,154
Davao Oriental	1	Davao Oriental State University	2,523
Davao de Oro	1	LCDFI	571
Sarangani	1	Mindanao State University- GenSan	1,458
Maguindanao	3	Cotabato State University	3,055
Tawi-Tawi	4	Mindanao State University – Tawi-Tawi	7,045
Agusan del Sur	1	LCDFI	1,154
Surigao del Sur	4	Caraga State University	6,960
Surigao del Norte	7	Caraga State University	7,306
34 Provinces	88 UMs		116,213



I. PHOTO DOCUMENTATION

A. Mindanao State University – Lanao del Norte Agricultural College



B. Mindanao State University -Tawi-Tawi



C. Siquijor State College





D. San Vicente, Palawan



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