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Socio-Demographic and Economic Status of Smallholder Farmers in the Unbanked Municipality of Sugpon, Ilocos Sur: Its Implication to Financial Literacy Training Program

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Abstract

Most poor people live in rural areas and are dependent on agriculture for their livelihood and the key to eradicating present suffering is to focus upon the creation of dynamic rural communities instituted upon successful farming. This study emphasizes the socio-demographic and economic status affecting the smallholder farming, the farming profile, and the problems encountered by the farmer respondents. It is a descriptive research design, accompanied by documentary analysis supported by an interview with the three hundred seven registered farmers from the six barangays of Sugpon, Ilocos Sur. Frequency count and raking were utilized as statistical tools in the study. Based on the findings of the study, the registered farmers are mostly male, they are indeed aging, mostly married, household heads, and not all are the registered farmers are members of the 4P's beneficiaries. Kankaney and Bago are the two existing indigenous groups in the municipality, mostly members of the farmers' association and are considered as farmer-owners of the land they till. Rice is the major crop in the locality and is mostly engaged in livestock production. Problems encountered by farmers are due to limited funds to finance their needed agricultural inputs in maintaining a continuous flow of farm products. To avail the services of a government bank, financial literacy program given to farmers is recommended. This will help our poor farmers in unbanked areas to develop skills and confidence to become more aware of financial risks and opportunities. Government support for market development in the upland areas is highly recommended to make the farmer's crops a viable source of income.

Keywords

smallholder farming,
unbanked,
financial literacy,
socio-economic

Introduction

Agriculture is a very important source of the Philippine economy. The Philippine government had launched different approaches to reach out to the farmers particularly in the unbanked municipalities in the country. An integrated and innovative strategy is one of the approaches that need to be implemented to contribute to higher productivity and income. This is indeed a big challenge due to several technological, socio-economic, institutional, and policy constraints.

Given the importance of the rural economy and the agricultural sector for economic growth and poverty reduction, rural and agricultural finance are now being widely acknowledged as the main frontiers of financial systems development. About 70% of the poor in developing countries still live in rural areas. Thus, rural and agricultural development is essential for achieving the Millennial Development Goals. Hence, finance has an important role to play which helps rural households and enterprises to make productive investments, smooth consumption, manage risks and cope with shocks.

With the presence of procedures in technological development, the implementation and transfer of technologies to the end-users and the constraints on transportation facilities particularly in the upland areas remain ineffective. In addition, some researchers and development practitioners do not pay adequate attention to the socio-economic status of the farmers. Thus, policies and strategies to address the farmers' constraints hinder them to adopt technologies.

Statistics show that nearly half of the world's farmers are unbanked. The 2014 Global Findex estimated that more than one billion adults in developing countries who report being engaged in agriculture, over 440 million do not have a bank account or even a mobile money account. Even those who have accounts do not fully use them. Less than 15% report using their account to receive payments against the sale of agricultural products. Findex also defined that adults engaged

in agriculture are those that receive payments in cash into an account, through a mobile phone for selling their or their families agricultural products, crops, livestock. If this includes those who only earn wage income from agriculture, the number of unbanked would be even higher. These statistics are worrying given the evidence linking financial inclusion to poverty alleviation. Since over 70% of the world's poor live in rural areas where agriculture is the predominant occupation. (www.worldbank.org)

Many smallholder farmers in the upland areas are unbanked and live in rural areas and Sugpon is one of those municipalities that could not avail assistance particularly loans and comprehensive savings programs. Farmers also experience cyclical financial flows and must balance cash windfalls at harvest time with major expenditures at planting time. (<https://www.ideas42.org>).

Factors such as age, family size, sex, education, civil status, and land ownership among others determine the access to labor, credit, agriculture inputs, technology, markets, etc. which largely determine the food production and food access on smallholder farms. Hence, understanding the socio-economic trends, and problems met by smallholder farmers from Sugpon, Ilocos Sur will be baseline information for the government in the access for any assistance program and other benefits derived from it.

Traced back the history, the Municipality of Sugpon was then part of the old Mountain Province and among the municipalities and municipal district composing of Amburayan Congressional District. It became part of Ilocos Sur in 1920 when the provinces in the north were reorganized. At present, the municipality has an estimated total population of 3,036 majorities of whom were the original settlers in the place while others came from nearby places due to affinity and employment. Sugpon has a land area of 182.20 sq. kilometers. It composes of 9 barangays, three of whom are under boundary dispute with the municipalities of Bakun and Kibungan in the province of Benguet. Sugpon is

an agricultural community and the people are small farm-owners-cultivators whose crops are rice, corn, camote (sweet potato), gabi legumes, and both the native and Virginia varieties. <https://aichannel.wordpress.com>. 2015

The present study emphasizes the socio-demographic/ economic status and farming profile. The problems encountered by the smallholder farmers were analyzed as the basis in providing financial literacy program. Ultimately, the information will be forwarded to the Land Bank of the Philippines for records and archival purposes for farmers to access soft loans in the future. This will be helpful for smallholder farmers to avail the services of the government with a minimum interest rate as compared to other lending institutions with a higher rate of interest.

Objectives:

This research work tried to determine the socio-economic status of farmers in the unbanked municipality of Sugpon, Ilocos Sur.

Specifically, it sought to:

1. Determine the socio-/demographic and economic characteristics of farmers in terms of :
 - a. Gender
 - b. Age
 - c. Civil Status
 - d. Educational attainment
 - e. Membership in farmers' organization
 - f. Household size
 - g. Language/Dialect used
 2. Determine the farm profile of the respondents in terms of the following:
 - a. Main livelihood
 - b. Crop planted/livestock
 - c. Farmers' category
 - d. Kind of work applied in the farm
1. Determine the problems encountered by the farmers

Review of related literature

The economic crisis is felt in any community particularly in rural upland municipalities. This is especially true in unbanked areas where farmers have no access to financial assistance. Upland in the Philippines is considered vital for national development. They contain 7.5 million "poorest of the poor" of Filipinos, they are fragile and form an extension of human settlements in the lowlands which can absorb an increase in the human population. They also affect the long-term stability of lowlands because of their external effects such as unstable hydrological regime, soil-erosion, and loss of genetic pool resulting from deforestation of the uplands. Increased productivity and stability of the upland agro-ecosystem is a key to upland development. (<https://agris.fao.org>)

Most rural households lack access to reliable and affordable finance for agriculture and other livelihood activities. Many small farmers live in remote areas where retail banking is limited and production risks are high. The recent financial crisis has made the provision of credit even tighter and the need to explore innovative approaches to rural and agricultural finance even more urgent. It points out the importance of business realities faced by small farmers including low education levels, the dominance of subsistence farming, and the lack of access to modern financial instruments.

Life can be tough, primarily since much of it revolves around finances. It is very challenging to find a job and start a business in the Philippines, where high tax rates and few employment opportunities make it difficult to earn a stable income. As a result, many Filipinos resort to taking personal loans whenever they need funds especially for making big purchases and paying off other debt. But there are drawbacks to this, which include a tremendous number of requirements and a long processing time. (Fernandez, 2020)

These make personal loans from banks a luxury that it needs to plan ahead of time- something that not many can afford to do. As an alternative, many people opt to loan sharks who offer “5-6” loans which essentially means that if one borrows P500.00, take to give back P600.00 whopping an interest rate of 20%, as opposed to bank rates of about 1.4%. Despite this, some Filipinos are willing to take financial risks and dive into a tank full of sharks. Loan sharks may not require collaterals from their borrowers and only needs a signed document as proof of their informal loan agreement.

Stringent background checking from banks and other legitimate lenders is likely the main reason why low-income Filipinos refuse to apply for personal loans. The same reason why they prefer to borrow from loan sharks. Despite the considerable interest, ease of application and release of funds is easier.

Personal loans are more than just ways of getting out of debt or a way to obtain a lump sum of expensive purchases. It's a financial tool that can help in managing finances as long as it applies from legitimate lenders.

The proportion of U.S. families that are unbanked (have no type of checking or savings account) has steadily declined for more than two decades. Nonetheless, more than 9 million families still do not participate in the financial mainstream and roughly half of these unbanked families previously held a traditional bank account. (Longitudinal Survey of Income Project, 2004). People's participation suggests that families are significantly more likely to become unbanked when there is a decline in family income, loss of employment, or loss of health insurance coverage. Race and ethnicity, level of education or family income, and marital or housing status are also important determinants of whether families participate in the financial mainstream or not. (www.researchgate.net)

Badiola said, the Product Loan Easy Access Program had reached 10% or 45 of the 455 unbanked municipalities identified by the Banko

Sentral ng Pilipinas, 10 towns with no banks or similar financial institutions. The towns covered by the PLEA program are in Cordillera, Ilocos Region, Calabarzon, Mimaropa, Eastern Visayas, Central Visayas, Zamboanga Peninsula, northern Mindanao, Soccsargen and Caraga.

Rural and agricultural finance is among the most challenging fields of banking, which have notoriously been lagging in the overall development of financial systems. Attempts have been made during the 1960s, 1970's up to 1990s and the attention of the government and donors shifted away from agricultural credit towards financial system development and microcredit. Although there has been significant progress in the overall financial systems development. Since then, large segments of the rural populations remain without access to essential financial services, such as loans for productive and consumptive purposes, deposit facilities payment services, and insurance. Moreover, existing rural financed services are often of low quality and do not respond to the demand of diverse rural markets.

Rural finance is a spatial concept that encompasses the provision of different financial services to households and enterprises in rural areas for both productive and consumptive purposes.

(www.ruralfinanceandinvestment.org.pdf.)

Methodology

This study made use of a descriptive research design used to determine the sociodemographic/economic characteristics of smallholder farmers in the unbanked Municipality of Sugpon, Ilocos Sur composed of six barangays namely: Pangotan, Caoayan, Danac, Balbalayang, Banga, and Licungan. Documentary analysis was also utilized since the data was needed as indicated in the Registry System for Basic Sector in Agriculture.

From the total farmers registered in the municipality, random sampling was used. The formula in taking the samples was computed using the Slovinc's Formula presented below:

$$n = \frac{N}{1 + Ne^2}$$

Where: n = is the sample

N = population

E = margin of error (5%)

Table 1. Population and Sample from the Municipality of Sugpon

Barangay	Population	Sample
Pangotan	114	27
Caoayan	154	36
Danac	211	49
Balbalayang	392	91
Banga	322	75
Licungan	126	29
Total	1319	307

A courtesy call to the Municipal Mayor through the help and cooperation of the Municipal Agricultural Officer (MAO) was done before the conduct of the activity. The documents filed at the MAO were used to determine the number of registered farmers, their socio-demographic and economic profile including the farming profile. This was also supported with an interview to determine the problems encountered in farming particularly on financial matters. To come up with the statistical analysis of the data, a simple frequency count and rank were utilized. Voluntary participation of farmers during the interview was employed and the information gathered was kept with confidentiality were considered in the conduct of the study.

Results and Discussion

The socio-demographic and economic profile of the farmers in the different barangays of Sugpon, Ilocos Sur was presented below. There were six barangays included in the study namely: Balbalayang, Pangotan, Caoayan, Banga, Danac and Licungan.

Gender. Based on the data gathered, most of the respondents in all the barangays are male with an

overall percentage of 74.59% as compared to female farmers of 25.41%. It is an indication that farmers in Sugpon, Ilocos Sur have been predominantly male-oriented to do more work in the field. This is supported by the agricultural labor force which is still mainly composed of men at 77% while only 23% of the employed workers under agriculture are women (PSA, 2018). Farm operations such as planting, plowing, land preparation, and care of irrigation are traditionally carried out by men (Pandey et. Al 2010).

Age. In terms of farmer respondent ages in each of the barangays, mostly the respondents belong to the aged bracket from 39 to 59 years old and above. When taken as a whole, 85 or 27.69% belong to the aged bracket of 59 and above. This result shows that the aging phenomenon of farmers is not unique in the Philippines. This was especially true among smallholder farmers in Asia (Rigg et al. 2019). the average age of farmers in China is 52 years (Saiyut et al. 2012) and Chinese farmers are 55 (Yang, 2013). Focusing on rice farmers in the Philippines particularly in Central Luzon, it was found out that the average age of Filipino rice farmers was 46 years old in 1966 and increased to 59 years old in 2012 (Moya, 2015).

Civil Status: As to civil status, most of the farmers are married with an overall percentage of 78.50% as compared to single and widow or separated status. This implies that a married person works more hours than an unmarried or separated one, working not only on non-cash food crops but also on non-food cash crops.

Household Head. As regards household head, most of the registered farmers claimed that they are head of the family with 75.24% while 24.76% of registered farmers are not the household head. Since most of the registered farmers are male and claimed as the household head, this implies that men are often regarded as the head of the household in married status and expected to be the primary breadwinner of the family. Men also often inherit land through patrilineal lines and exercise authority in most decisions about farming and income. Married women are expected primarily to perform reproductive household tasks like cooking, childcare, and other lighter works on the farm (Iradukunda, Francois, et al. 2019). Besides the task of both husband and wife is often included as references to culture that reinforces men's identity and role as the main decision-maker and provider in married households.

4P's Beneficiary. As indicated in the table, it can be seen that Barangay Caoayan, Banga and Danac, most of the respondents are beneficiaries of the Pantawid Pamilyang Pilipino Program (4P's), while Barangay Balbalayang, Pangotan and Licungan, the respondent farmers are not members of the 4P's. As to the overall percentage of 59.61 who responded that they are not members of the 4Ps and 40.39% are members, it indicates therefore that almost half of the respondents are not receiving a subsidy from the national government. This indicates that the program availed by these respondents belongs to the poorest of the poor in improving the health, nutrition, and education of their children. Thus, being a member of the program is one way to help the government in eradicating extreme poverty and hunger, achieving universal primary education, reducing child mortality, and

improving maternal health conditions. (www.officialgazette.gov.ph).

Language/Dialect Used. Based on the data gathered, there are two indigenous groups/tribes present in the municipality of Sugpon. One is Kankanaey and the other is Bago. The two mixtures of bago and kankanaey were found in three barangays of Balbalayang, Pangotan, and Banga. The dominant dialect that existed in the two barangays of Balbalayang and Pangotan is "Bago" with a lesser number of "Kankanaey" while in Barangay Banga, most of the farmers registered are "Kankanaey". The "Bago" described themselves as "hill tribes dwellers in the border regions between Ilocos and Cordillera mountains who are the offspring of intermarriages as well as the product of trade between mountain tribes of the cordillera and the Iloko of lowlands. <https://prezi.com/bago-bag-o-tribe>. According to the elders, the offspring were brought about by intermarriages of the Ilukos with the original inhabitants of Baugen who were believed most of the Tingguan/Itneg tribe. When these half breeds intermarried with the Igorots from the mountain provinces, their offsprings are called Bagos. <https://m.facebook.com/notes>. Aside from that, these inland Iloko communities are culturally identified as "Bag-o" or "Bago-neophyte". They speak an essentially Iloko dialect with a mixture of Kankanaey words and idiomatic usages. They distinguish themselves from Iloko of the coastal plains and the Kankanaey on the cordillera.

On the other hand, as found in barangays of Caoayan, Danac, and Licungan all belongs to the kankanaey tribe/ group. This means that all the registered farmers in these barangays are part of the collective indigenous group known as the "Igorot people of the North." They are only identified by the dialect they speak like intonation and usage of some words and the province where they came from. (<https://e.m.wikipedi.org>)

Member of the Organization. There was four organization existing in the municipality of which the highest registered farmers affiliated was the farmers' organization with an overall percentage of 71.01 followed by Irrigators' Association with 14.33, members in cooperative with 12.70 and the least are those female farmers who are a member of Rural Improvement Club. This indicates that most of them are registered under the farmers association and It implies that farmers' organizations play an important role to help members increase their access to agricultural information, capital, and technology, bring benefits to members and partly promote production, enhance productivity and increase income (<http://www.mdpr.com>pdf>).

Main Livelihood. Most of the respondents are farmers who own the land they till with a percentage of 79.15 and only 19.67 percent are farmworkers. Since the place is along the Amburayan river, only 3 or 0.98% of respondents stated that their main livelihood is fishermen and secondary livelihood is farming. Koirala, et al 2016, attested that farmers who have personal or family land ownership had higher yields compared to farmers who rented their farms or were just a farmworker. This could be explained by the fact that owning lands will encourage farmers to invest more in the land they till and adopt innovations conversely to someone who rents the land and maybe afraid of investing infertility management fearing having to abandon the land some years later (Koirala et al 2016).

Farming Profile of Farmers in the Unbanked Municipality of Sugpon

Rice is the major crop of the farmers in Sugpon, Ilocos Sur for the reason that rice is a staple food of the people, particularly those at the lower income levels. Alternate with rice, most farmers planted corn as the other crops done after rice harvest followed by planting legumes and root crops. Since they are mainly dependent on irrigation facilities, other farmlands not feasible for rice in the second cropping, legumes, and root crops were planted. The rest of the land is planted with vegetables for consumption purposes. Tiger

grass was also planted in areas that are not irrigated and are only rainfed dependent particularly in two barangays of Banga and Lucungan.

As to animal production, all the barangays in the municipality were involved in livestock, only two barangays Banga and Licungan were identified to engage in poultry raising.

Problems Encountered by the Farmer Respondents

Based on the interview conducted, the farmers view that the most common problem they encountered is limited funds to finance their needed agricultural supplies and materials to maintain a continuous flow of their farm products. Due to limited financial constraints, some farmers resort to personal loan "loan sharks" just only to maintain their crops. As an alternative solution, many farmers opt to loan sharks who offer "5-6" loans. Despite the higher interest rate, farmers are still willing to take financial risks and dive into it. Obtaining loan sharks may not require collaterals from the borrowers and only needs a signed document as proof of their informal loan agreement. As a result, many Filipinos resort to taking personal loans whenever they need funds especially for making big purchases and paying off other debt. Besides, the absence of a government bank in the municipality hinders the ailment of loan services. In addition, according to farmer respondents, applying for loans to banks requires a tremendous number of requirements and a long processing time (Fernandez, 2020).

Another problem raised is also due to limited transportation facilities e. g. farm to market roads and bridges. Transporting their product hinders to market of their products at affordable prices. Belino, 2014 stated that upland farmers in accessing markets are precarious. Cash crop farmers found themselves too far from the market with no infrastructure and facilities that could reduce the transaction costs and extend the shelf life of their products. Likewise, depressing conditions in agricultural markets and for products are cited as reasons for the observed decline and the lack of growth potential.

Socio-Demographic/Economic Characteristics of Farmers in the Unbanked Municipality of Sugpon

Socio-Demographic/Economic Characteristics	Barangay													
	Balbalayang		Pangotan		Caoayan		Banga		Danac		Licungan		Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Gender														
Female	17	18.68	5	18.52	13	36.11	19	25.33	18	36.73	6	20.69	78	25.41
Male	74	81.32	22	81.48	23	63.89	56	74.67	31	63.27	23	79.31	229	74.59
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Age														
59- above	36	39.56	5	18.52	13	36.11	15	20.00	11	22.45	5	17.24	85	27.69
49-58	21	23.08	6	22.22	8	22.22	14	18.67	13	26.53	8	27.59	70	22.80
39-48	17	18.68	9	33.33	6	16.67	24	32.00	15	30.61	6	20.69	77	25.08
29-38	10	10.99	4	14.81	6	16.67	16	21.33	9	18.37	6	20.69	51	16.61
19-28	7	7.69	3	11.11	3	8.33	6	8.00	1	2.04	4	13.79	24	7.82
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Civil Status														
Single	17	18.68	9	33.33	7	19.44	2	2.67	6	12.24	9	31.03	50	16.29
Married	73	80.22	16	59.26	24	66.67	72	96.00	37	75.51	19	65.52	241	78.50
Widow/er/Separated	1	1.10	2	7.41	5	13.89	1	1.33	6	12.24	1	3.45	16	5.21
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Household Head														
Yes	72	79.12	18	66.67	25	69.44	56	74.67	37	75.51	23	79.31	231	75.24
No	19	20.88	9	33.33	11	30.56	19	25.33	12	24.49	6	20.69	76	24.76
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
4P's Beneficiary														
Yes	14	15.38	10	37.04	19	52.78	42	56.00	28	57.14	11	37.93	124	40.39
No	77	84.62	17	62.96	17	47.22	33	44.00	21	42.86	18	62.07	183	59.61
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Member of Indigenous Group														
Kankanaey	9	9.89	6	22.22	36	100	64	85.33	49	100	29	100	193	62.87
Bago	82	90.11	21	77.78	-	-	11	14.67	-	-	-	-	114	37.13

Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Member of the Organization														
Farmers Association	23	25.27	22	81.48	35	97.22	61	81.33	48	97.96	29	100	218	71.01
Cooperative	22	24.18	3	11.11	1	2.78	12	16.00	1	2.04	-	-	39	12.70
Irrigators Association	44	48.35	-	-	-	-	-	-	-	-	-	-	44	14.33
RIC	2	2.20	2	7.41	-	-	2	2.67	-	-	-	-	6	1.95
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100
Main Livelihood														
Farmer/owner	72	79.12	20	74.07	29	80.56	59	78.67	40	81.63	23	79.31	243	79.15
Farm Worker/Tenant	19	20.88	7	25.93	4	11.11	16	21.33	9	18.37	6	20.69	61	19.87
Fisherman	-	-	-	-	3	8.33	-	-	-	-	-	-	3	0.98
Total	91	100	27	100	36	100	75	100	49	100	29	100	307	100

Farming Profile of Farmers in the Unbanked Municipality of Sugpon

Farm Crops	Barangay													
	Balbalayang		Pangotan		Caoayan		Banga		Danac		Licungan		Total	
	f	rank	f	rank	f	rank	f	rank	f	rank	f	rank	f	rank
Main Crop														
Rice	71	1	20	1	28	1	58	1	43	1	24	1	244	1
Other Crops														
Corn	41	2	11	1	7	1	14	1.5	4	2.5	2	3	156	1
Root crops	1	5	-	-	4	2.5	14	1.5	13	1	1	5	33	3
Legumes	9	3	4	3	1	4	10	3	4	2.5	8	1	36	2
Tobacco	1	5	5	2	-	-	-	-	-	-	-	-	6	5
Banana	-	-	-	-	4	2.5	4	4	-	-	1	5	9	4
Tiger grass	-	-	-	-	-	-	2	5	-	-	3	2	5	6
Vegetables	1	5	-	-	-	-	-	-	-	-	1	5	2	7
Animal Production														
Livestock	11	1	2	1	1	1	9	1	7	1	1	2	31	1
Poultry	-	-	-	-	-	-	-	-	1	2	3	1	4	2

Conclusion

Based on the findings of the study, the following are concluded:

1. Registered farmers are mostly male, they are indeed aging, mostly married, household heads, and not all are the registered farmers are members of the 4P's beneficiaries. Kankaney and Bago are the two existing indigenous groups in the municipality, mostly members of the farmers' association and are considered as farmer-owners of the land they till.
2. Rice is the major crop in the locality and is mostly engaged in livestock production.
3. Problems encountered by farmers are limited funds to finance their needed agricultural inputs maintaining a continuous flow of farm products.

Recommendations

1. To avail of the services of a government bank, financial literacy program for farmers is recommended. This will help the poor farmers in the unbanked areas to develop their knowledge and to manage their finances to become more aware of risks and opportunities.
2. Government support for infrastructure and market development in the upland areas is highly suggested.

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