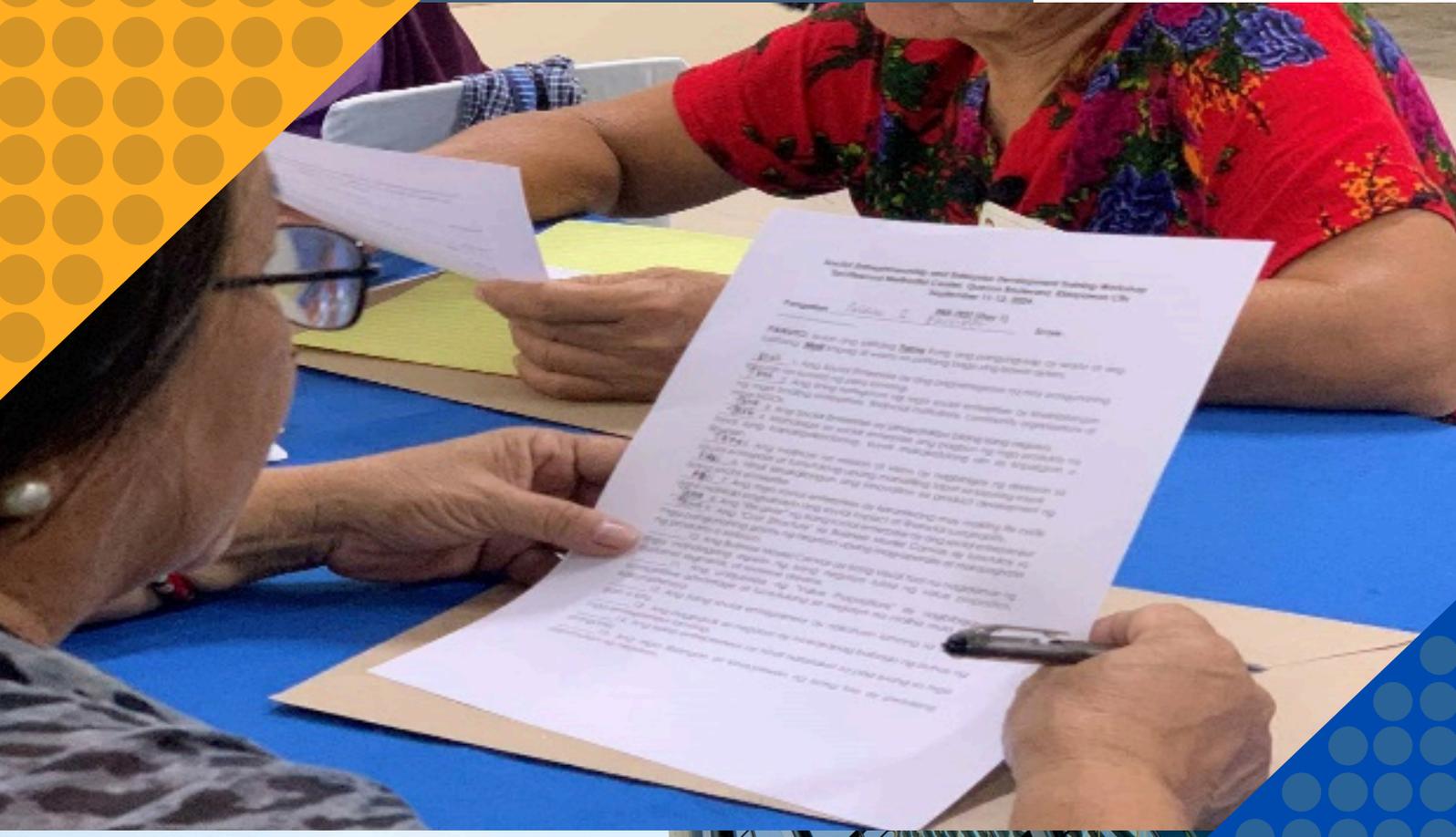




College of Business, Development Economics
and Management
Department of Accountancy



IMPACT ASSESSMENT REPORT

KABALANSE

“KABUHAYAN BOOKKEEPING AND LITERACY ASSISTANCE FOR
NEIGHBORHOOD SUSTAINABILITY AND EMPOWERMENT”

COMPONENT 2: BOOKEEPING SEMINAR AND WORKSHOP



University of Southeastern Philippines
College of Applied Economics
 Socio-economic Research and Data Analytics Center in Mindanao

Impact Assessment Report

KABALANSE

KABUHAYAN BOOKKEEPING AND LITERACY ASSISTANCE FOR NEIGHBORHOOD SUSTAINABILITY AND EMPOWERMENT

This is to certify that the impact assessment study entitled "**Impact Assessment of the Kabuhayan Bookkeeping and Literacy Assistance for Neighborhood Sustainability and Empowerment (KABALANSE)**" of the College of Business, Development Economics and Management – Department of Accountancy was conducted and duly certified by the Satellite Socio-Economic Research and Data Analytics Center in Mindanao (SERDAC Mindanao).

This certification is issued to confirm the validity and integrity of the impact assessment findings and to acknowledge the commitment of SERDAC Mindanao to supporting socioeconomic research for community development.

Certified and conducted by:



RIZAMAE S. PALEN
 SERDAC Mindanao Manager



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Executive Summary

The KABALANSE: Kabuhayan Bookkeeping and Literacy Assistance for Neighborhood Sustainability and Empowerment project was implemented by the University of Southern Mindanao (USM) Accountancy Department in partnership with the Philippine Rural Reconstruction Movement (PRRM) to address financial literacy gaps among small-scale organic farmers in North Cotabato. The initiative focused on equipping grassroots farming communities particularly those in Kabacan, Tulunan, and M'lang, with foundational bookkeeping skills to improve financial management, transparency, and organizational sustainability.

The project was delivered through structured phases: pre-implementation social preparation, a two-day seminar-workshop, and post-training support and evaluation. A total of 23 participants from 14 farmer associations attended the seminar, where they engaged in lectures, hands-on bookkeeping activities, and cost analysis exercises. Training content was tailored to their context and included accounting basics, ledger and statement preparation, and cost-volume-profit (CVP) analysis.

Post-training evaluations revealed a significant increase in participants' financial knowledge, with improved ability to track income, expenses, and cash flows. Associations began applying systematic bookkeeping, resulting in better documentation, more transparent reporting during monthly meetings, and enhanced compliance with institutional requirements such as DOLE reporting. The project also fostered greater confidence among officers, particularly treasurers and presidents, in managing and presenting financial records.

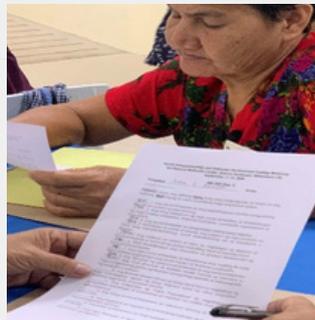
KABALANSE was lauded for its inclusive and accessible design, as it was conducted locally and free of charge removing barriers typically faced by rural and low-income communities.

The KABALANSE project demonstrates the value of context-driven financial education in promoting rural sustainability and highlights the importance of scaling such models to reach broader communities across the region.

Part I

Narrative Report

This section outlines the background, methods of implementation and actual accomplishments and outputs of the KABALANSE extension project.



Introduction

Many small-scale organic farmers in rural areas continue to face challenges in managing their income due to limited knowledge in financial literacy and bookkeeping. Without proper financial records and planning, it becomes difficult for them to track their earnings, manage their resources, and grow their farming activities. This situation often limits their access to support from government programs and other organizations that require proper documentation.

To help address these issues, the KABALANSE extension project was launched. The name KABALANSE stands for Kabuhayan Bookkeeping and Literacy Assistance for Neighborhood Sustainability and Empowerment. It also reflects the word “kabalansé,” which means balance—something the project hopes to bring to the financial lives of farmers and their communities.

The project is led by the Accountancy Department of the University of Southern Mindanao (USM), in partnership with the Philippine Rural Reconstruction Movement (PRRM), which supports farmers in Kabacan, Tulunan, and M’lang in North Cotabato. Through this collaboration, the project aims to help organic farmers improve their financial knowledge and develop simple yet effective ways to manage their farm earnings.

Kabalanse focuses on three main activities: (1) training farmers on enterprise development, (2) teaching them how to record their income and expenses using tools made for their needs, and (3) providing one-on-one mentoring to guide selected farmer groups in recoding and managing the finances of their associations.

By providing these learning sessions and ongoing support, KABALANSE hopes to build stronger and more financially capable farming communities—farmers who are better prepared to grow their livelihood and make sound financial decisions for their associations and families.

Methodology

Pre- Implementation Activities (Social Preparation)

The pre-implementation phase of the KABALANSE (Kabuhayan Bookkeeping and Literacy Assistance for Neighborhood Sustainability and Empowerment) project began with coordination and stakeholder engagement with the Philippine Rural Reconstruction Movement (PRRM) on August 7, 2024 and August 17, 2024, with the University Extension Services Office, and partner academic departments from the University of Southern Mindanao (USM). A profile of the farmers was gathered among PRRM-assisted organic farmer associations in Kabacan, Tulan, and M'lang, Cotabato.

To prepare the participants and ensure the relevance of training content, resource persons from the Accountancy, Business Administration, and Agribusiness Departments of USM reviewed and contextualized seminar materials. Preparatory activities included logistics planning with PRRM, training module customization, and translation of materials into accessible formats. Furthermore, the USM Accountancy Department initiated an internal seminar to align facilitators on workshop methodologies, underscoring the significance of the training in promoting financial empowerment and sustainable livelihood development.



Figure 1. Preparation of training materials

Methodology

Implementation (Community Development)

The KABALANSE initiative was carried out over two days, September 11–12, 2024, at the Spottswood Methodist Center in Kidapawan City, and engaged 23 participants from three municipalities. The second day of the KABALANSE initiative centered on the Bookkeeping Seminar and Workshop, a key component designed to equip grassroots micro-entrepreneurs with foundational financial skills and promote sustainable enterprise practices. The activity brought together 23 participants from PRRM-assisted associations across Kabacan, M’lang, and Tulunan. The session was held at the Spottswood Methodist Center on September 12, 2024.

The seminar opened with a pre-test to assess baseline knowledge. The first lecture was conducted by Dr. Mitzi Aileen Martinez-Alba, who introduced participants to the Basic Concepts of Accounting. The session covered essential topics such as forms of business organization, the accounting equation, and classifications of assets, liabilities, equity, income, and expenses. Participants engaged in a guided activity identifying assets and liabilities in their own enterprises, with coaching from faculty assistants Mr. Pelarion and Ms. Cambang.



Figure 2. Lecture on Basic Accounting and interactive classification activity

Methodology

Next, Prof. Sandra Angela Bangcaya led a session on Basic Bookkeeping and Financial Statement Preparation. She explained how to record transactions using a ledger and introduced pro forma financial statements such as the cash journal and income statement. During the hands-on workshop, participants recorded simulated transactions, asked real-time questions, and received personalized guidance to ensure they could grasp practical applications of bookkeeping principles.

In the afternoon, Prof. Bangcaya continued with the preparation of cash flow statements and income statements, using simplified templates. Participants transferred their earlier ledger entries into report formats, reinforcing the concepts of revenue recognition, expense tracking, and profitability analysis. Faculty facilitators provided one-on-one assistance as participants completed the exercises.



Figure 3. Participants working on simulated ledger entries during session

Methodology

To conclude, Dr. Jay-r G. Vildac delivered two focused lectures on Cost Function and Cost Behavior and Cost-Volume-Profit (CVP) Analysis. These sessions introduced participants to cost classifications—fixed, variable, and manufacturing—and how these affect decision-making in small enterprises. The practical exercises that followed helped participants classify common costs in their enterprises and apply CVP formulas to evaluate break-even points and potential profits.

A post-test was administered after the final session to measure knowledge gained. During the closing activity, participants shared their reflections, expressing appreciation for learning how to record financial transactions, interpret financial reports, and understand the importance of systematic bookkeeping in sustaining their businesses. Certificates were awarded to participants and resource persons in recognition of their involvement and contributions.

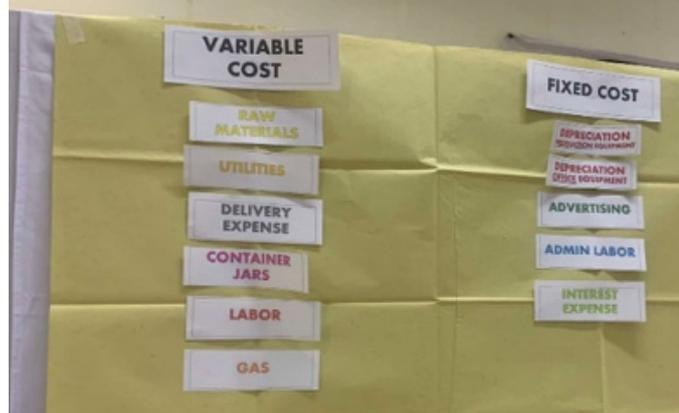


Figure 4. Discussion of CVP Analysis with active participant engagement

Methodology



Figure 5. *Awarding of certificates to participants*

Methodology

Post-implementation

Post-implementation efforts for the bookkeeping seminar involved evaluation and assessment of the training and the participants' learning outcomes. Evaluation tools, including ISO-aligned feedback forms and post-tests, were used to measure training effectiveness, resource speaker performance, and learning outcomes. The results showed excellent ratings across content, delivery, trainer performance, and training relevance, with a mean score of 4.31.

Follow-up activities include planned monitoring visits to assess the real-world application of bookkeeping practices and enterprise planning in the participants' respective associations. Resource persons and facilitators from USM continue to provide coaching and mentoring, especially in developing and providing bookkeeping materials. The project team aims to conduct an impact assessment to document best practices, identify gaps, and refine future extension strategies, in collaboration with PRRM, local government units, and other development stakeholders. This ongoing support ensures sustainability and long-term integration of financial literacy within rural micro-enterprises.

Table 1. Pre-test and Post-test Results of Bookkeeping Seminar

Level of Knowledge	Pre-test (N=23)	Post-test (N=23)
No Knowledge	-	-
Poor	2	-
Fair	17	-
Satisfactory	4	1
Very Satisfactory	-	11
Excellent	-	11

Legend: The scores are interpreted as follows: No knowledge (0), Poor (1-3), Fair (4-6), Satisfactory (7-9), Very Satisfactory(10-12), Excellent (13-15)

the overall training effectiveness was rated across several areas. The overall mean score was 4.31 which implies that the training was excellent. All mean scores ranged from 4.26 to 4.38, which fall under the "Excellent" category based on the legend provided. These ratings reflect a uniformly positive experience across content quality, delivery, trainer effectiveness, and logistical arrangements.

Table 2. Overall Rating of the Participants on the Training

Statements	Mean	Qualitative Description
a. Meeting expectations	4.54	Excellent
b. Attainment of objectives	4.31	Excellent
c. Course content and topics	4.46	Excellent
d. Activities and methodologies used	4.38	Excellent
e. Use of instructional materials	4.38	Excellent
f. Competence of resource persons	4.38	Excellent
g. Training management	4.46	Excellent
h. Facilities and services	4.31	Excellent
Overall	4.41	Excellent

Legend: The mean is interpreted as follows: Poor (1.00-1.79); Fair (1.80-2.59); Satisfactory (2.60-3.39); Very Satisfactory (3.40-4.19); Excellent (4.20-5.00)

The resource persons received individual evaluations using the ISO form, with all five receiving "Excellent" ratings. The strong scores across the board suggest that the trainers were not only knowledgeable but also skilled at engaging and communicating with the participants.

Table 3. Evaluation of Resource Persons by the Participants

Resource Persons	Mean	Qualitative Description
1. Mitzi Aileen M. Alba	4.46	Excellent
2. Sandra Angela A. Bangcaya	4.49	Excellent
3. Jeannie U. Duka	4.45	Excellent
4. Analyn A. Gonzales	4.51	Excellent
5. Esmaira G. Gunsayan	4.53	Excellent
6. Jay-r G. Vildac	4.47	Excellent

Legend: The mean is interpreted as follows: Poor (1.00-1.79); Fair (1.80-2.59); Satisfactory (2.60-3.39); Very Satisfactory (3.40-4.19); Excellent (4.20-5.00)

Methodology

In summary, the methodology of Component 2 (Bookkeeping Seminar) of the KABALANSE project was designed to ensure a comprehensive and community-centered approach to financial empowerment. Through strategic preparation, immersive and practical training sessions, and sustained post-training support, the initiative effectively addressed the financial literacy gaps of grassroots micro-entrepreneurs. By anchoring its implementation on collaboration, relevance, and continuity, the project not only enhanced the participants' bookkeeping skills but also laid the groundwork for sustainable livelihood development and improved financial management within rural communities.

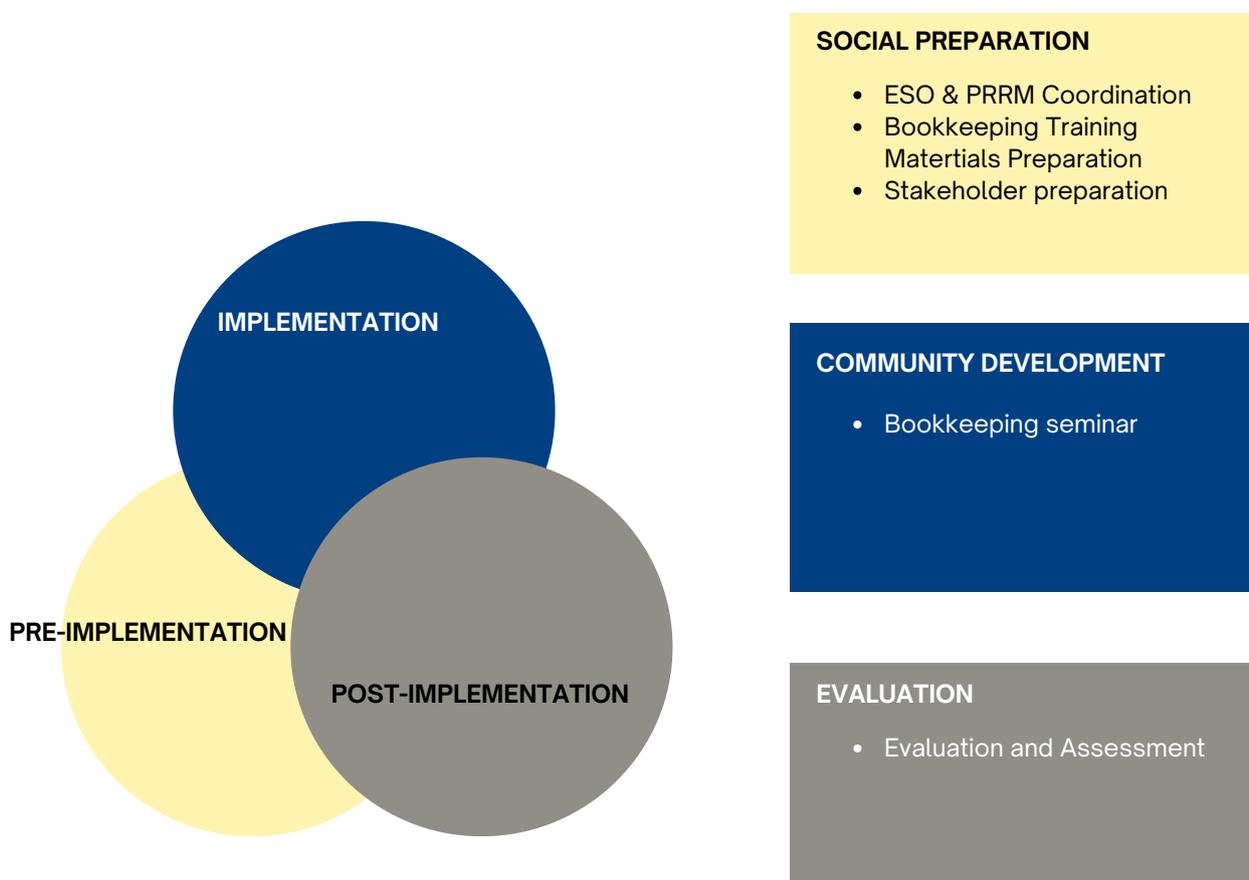


Figure 6. Methodological framework for the implementation of KABALANSE

Accomplishments/Outputs

The impact of the training extended beyond the training and workshop. Participants shared that they now understand the importance of accurate and consistent record-keeping—not just for organizational transparency, but also for personal budgeting and decision-making. Monthly meetings became more structured, with treasurers and presidents confidently presenting income and expenses using updated records. Associations also noted that the training empowered them to comply with documentary requirements of agencies like DOLE, helping to strengthen their legitimacy and access to support services.

The KABALANSE project proved to be inclusive and accessible, with participants expressing appreciation for a free, localized seminar that addressed their specific needs. Its success demonstrated how academic institutions can meaningfully engage with communities, providing technical expertise while empowering local actors. Participants recommended that similar trainings be replicated in other barangays and expanded to include more members. Overall, Component 2 of the KABALANSE Project left a lasting impression, not only by building financial literacy, but also by contributing to the broader goal of organizational sustainability and rural economic resilience.



Part II

Impact Assessment

This section provides information on the impact of the Component 2 of the KABALANSE project. The impact assessed includes economic and social aspects, focusing on improved financial literacy and bookkeeping, while capturing beneficiaries' experiences and recommendations.

... "sa mga monthly meetings po, nape-present po ni President kung ano yung mga expenses, kung ano yung mga income na pumapasok na nakadetailed po sa recordings...para at least kung magtanong ang member, makita niya po na gumagalaw po talaga ang recordings"

("In our monthly meetings, our President can now present the expenses, income, and cash inflows based on our detailed recordings. At least when a member asks, he'll definitely see that our recordings are moving.")

Introduction

In line with the University of Southern Mindanao's commitment to community development and academic social responsibility, the Department of Accountancy has launched KABALANSE: Kabuhayan Bookkeeping and Literacy Assistance for Neighborhood Sustainability and Empowerment. This extension project specifically addresses the pressing needs of the Organic Farmers' Association in Tulunan, Mlang and Kabacan.

Farmers play a vital role in ensuring food security and promoting sustainable agriculture. However, many small-scale farming communities like COFA face challenges in managing their finances, tracking their income and expenses, and sustaining the economic viability of their operations. These challenges are often rooted in limited access to financial literacy programs, inadequate knowledge of basic bookkeeping, and a lack of structured record-keeping systems.

KABALANSE was conceptualized to bridge these gaps. It seeks to empower farmers by equipping them with essential bookkeeping and financial literacy skills. Through a series of workshops, training sessions, and practical tools tailored to the unique needs of organic farmers, this project aims to promote sustainable economic empowerment in the community by enhancing the financial literacy and bookkeeping skills of small-scale entrepreneurs and livelihood earners. Specifically it aims (1) to deliver workshop on enterprise development (2) to deliver workshops on basic financial literacy, budgeting, and bookkeeping tailored to community needs, and (3) to provide personalized coaching and support over an extended period to reinforce learned skills and distribute simple bookkeeping material.

As a long-term goal, KABALANSE envisions a self-reliant and economically resilient farming community that thrives through informed financial practices. It embodies the spirit of service-learning by allowing accountancy students and faculty to apply their expertise in real-world settings, while making a meaningful impact on local development.

Beyond evaluating impacts, an additional goal of the assessment is to generate valuable insights for expanding and replicating similar financial literacy and bookkeeping initiatives in other farming communities. Understanding what strategies were effective and what challenges emerged will help inform local government units, non-government organizations, and academic institutions interested in supporting smallholder farmers. This assessment also explores how improving farmers' financial management contributes to broader goals such as sustainable livelihood development, inclusive rural enterprise growth, and community empowerment—especially in the context of strengthening resilience and economic stability in rural areas.

Purpose of the Impact Assessment

This evaluation intends to assess and better understand the impact of the KABALANSE project on the financial practices and organizational capacity of its beneficiaries in the municipalities of Kabacan, Tulunan, and M'lang. Specifically, the evaluation aims to:

1. Assess improvements in financial transparency and accountability among farmer-beneficiaries;
2. Evaluate the extent of capacity building and organizational development, particularly among officers handling financial roles;
3. Determine the accessibility and inclusivity of the training program in terms of participant reach and engagement;
4. Examine how the training contributed to economic resilience and the sustainability of income-generating activities; and
5. Explore the value and impact of academic-community collaboration in delivering financial literacy programs.

The results will provide guidance for strengthening future livelihood focused extension projects and support broader efforts in empowering rural communities through financial education and institutional partnerships.

Methodology

This impact assessment employed a mixed-method approach, combining both quantitative and qualitative techniques to comprehensively assess the impact of Component 2 (Bookkeeping Seminar and Workshop) of KABALANSE project.

The quantitative component involved the administration of pre-test and post-test assessments to measure the participants' knowledge in bookkeeping before and after the training. The qualitative component, on the other hand, consisted of a semi-structured interview conducted with selected members of one community-based association to gather in-depth insights into their experiences, perceived benefits, and application of the training.

The participants in this study were members of various community-based organizations and associations within the municipalities of Kabacan, M'lang, and Tulunan in Cotabato Province. A total of 23 individuals participated in the training seminar, composed mostly of officers and members of people's organizations and groups organized under the Philippine Rural Reconstruction Movement (PRRM). For the qualitative interview, three key informants from the Cuyapon Organic Farmers Association (COFA) and Magatos Organic Farmers Association (MOFA) were purposively selected based on their active involvement in the project and leadership roles within their organization.

Data Collection Methods

The assessment utilized multiple data collection methods to capture both measurable outcomes and qualitative experiences:

Pre-Test and Post-Test

To evaluate the effectiveness of the bookkeeping seminar in enhancing participants' knowledge, a pre-test and post-test was employed. Prior to the commencement of the training, participants were given a pre-test to establish their baseline understanding of basic financial literacy and bookkeeping principles.

Following the completion of the seminar and workshop, a post-test was administered to measure the extent of knowledge gained as a direct result of the intervention.

The assessment consisted of objective-type questions that covered essential topics such as income and expense recording, identification and use of financial documents, and the organization of ledger entries. The difference between the pre-test and post-test scores was analyzed to determine knowledge acquisition and the overall learning impact of the seminar.

Key Informant Interview

A qualitative data collection method was employed through semi-structured key informant interviews. This approach aimed to capture in-depth insights regarding the participants' experiences and the perceived impact of the training on both individual financial practices and broader organizational operations.

Three officers and active members from a selected community-based organization were purposively chosen based on their roles and level of engagement in the project. The interview protocol focused on several core areas, including changes in financial behavior and record-keeping practices, challenges encountered before and after the intervention, and recommendations for future capacity-building initiatives.

All interviews were conducted in the local language to ensure participant comfort and clarity. The recorded responses were subsequently translated into English and transcribed verbatim. The resulting transcripts were subjected to thematic analysis to identify recurring patterns and derive meaningful interpretations aligned with the study's objectives.

Key Indicators Measured

To assess the project's effectiveness, key quantitative and qualitative indicators were identified:

Financial Transparency and Accountability

Adoption of systematic bookkeeping practices
Accuracy in tracking income, expenses, and cash flow
Awareness of financial gain/loss

Capacity Building and Organizational Development

Number of officers trained in bookkeeping
Improvement in financial report preparation
Increased confidence in presenting financial data

Accessibility and Inclusivity

Number of participants reached (especially low-income and grassroots groups)
Elimination of cost barriers to training participation

Economic Resilience and Sustainability

Use of bookkeeping in monitoring income-generating activities
Organizational stability

Academic-Community Collaboration

Participant satisfaction with university-led training
Interest in future training or partnership
Knowledge transfer from academia to community

KEY

FINDINGS

This section presents the key findings of the impact assessment conduct. This section includes the following

1. Impact Pathway of the Extension Project
2. Participant-Association Profile
3. Improved Financial Transparency and Accountability
4. Capacity Building and Organizational Development
5. Accessibility and Inclusivity of Learning Opportunities
6. Catalyst for Sustainability and Economic Resilience
7. Acknowledging the Value and Impact of Academic-Community Collaboration
8. Most Significant Change Story

A man with grey hair, wearing a green t-shirt, is shown from the chest up, gesturing with his hands as if speaking. He is outdoors, with a blurred background of green foliage and other people. The image is framed by blue and yellow geometric shapes at the top and bottom corners.

IMPACT PATHWAY

The KABALANSE project aims to enhance financial literacy and strengthen the capacity of community-based organizations through practical bookkeeping training. Its impact pathway begins with accessible financial education, leading to increased awareness, improved record-keeping, and more informed financial decision-making.

Impact Pathway of KABALANSE using the Theory of Change (ToC) Framework

The impact pathway for the KABALANSE Extension Project (Figure 7) presents a clear progression from financial literacy training to improved financial practices and stronger community-based organizations. Using the Theory of Change, it traces how basic bookkeeping instruction and accessible learning led to increased financial awareness, consistent record-keeping, and more transparent decision-making.

In the short term, participants gained practical skills in tracking income, expenses, and cash flow. Medium-term outcomes included improved financial reporting, better compliance with institutional requirements, and enhanced meeting productivity. In the long term, the project contributed to stronger economic management, organizational sustainability, and empowered local leadership.

Beyond technical skills, the pathway highlights strengthened accountability, confidence among officers, and greater engagement within organizations. The project's collaborative model between the university and community also served as a foundation for sustainable development and future extension initiatives.

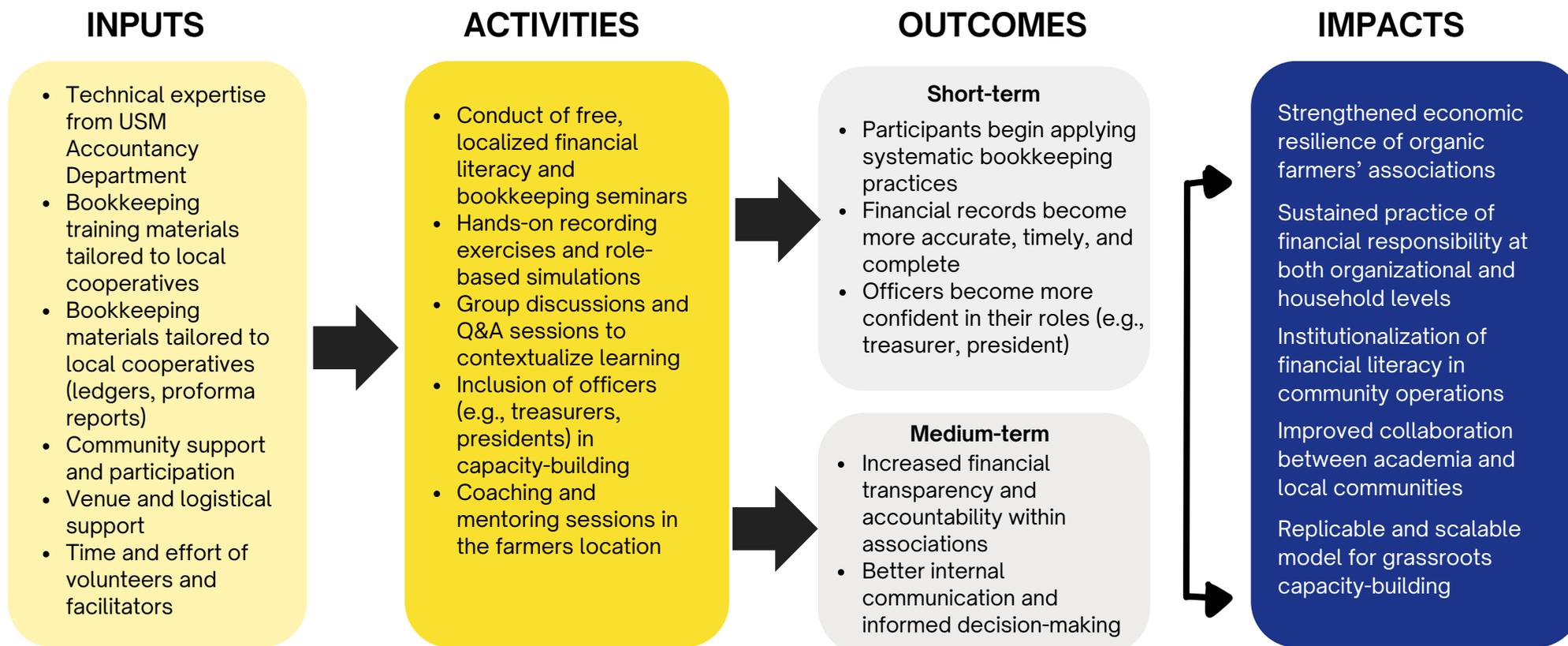


Figure 7. *Impact pathway of KABALANSE extension project*

Impact Pathway of KABALANSE using the Theory of Change (ToC) Framework

The logical sequence of inputs, activities, outputs, outcomes, and impacts that contribute to achieving these goals.

1. Inputs

- Technical expertise from USM Accountancy Department
- Bookkeeping training materials tailored to local cooperatives
- Bookkeeping materials tailored to local cooperatives (ledgers, proforma reports)
- Community support and participation
- Venue and logistical support
- Time and effort of volunteers and facilitators

2. Activities

- Conduct of free, localized financial literacy and bookkeeping seminars
- Hands-on recording exercises and role-based simulations
- Group discussions and Q&A sessions to contextualize learning
- Inclusion of officers (e.g., treasurers, presidents) in capacity-building
- Coaching and mentoring sessions in the farmers location

3. Outputs

- Community members and officers trained on basic bookkeeping
- Introduction of structured tools for financial tracking
- Materials distributed (ledger, proforma reports)
- Improved awareness of importance of financial documentation

Impact Pathway of KABALANSE using the Theory of Change (ToC) Framework

4. Short-term Outcomes

- Participants begin applying systematic bookkeeping practices
- Financial records become more accurate, timely, and complete
- Officers become more confident in their roles (e.g., treasurer, president)
- Meetings become more data-driven and participatory
- Reduced dependency on external support for report preparation

5. Medium-term Outcomes

- Increased financial transparency and accountability within cooperatives
- Better internal communication and informed decision-making
- Enhanced ability to meet compliance requirements (e.g., DOLE submissions)
- Stronger legitimacy and credibility of community organizations
- Expanded access to income-generating opportunities due to better records

6. Impacts

- Strengthened economic resilience of organic farmers' associations
- Sustained practice of financial responsibility at both organizational and household levels
- Institutionalization of financial literacy in community operations
- Improved collaboration between academia and local communities
- Replicable and scalable model for grassroots capacity-building



PARTICIPANT- ASSOCIATION PROFILE

It is important to first present the profile of the participating associations in order to better understand the background and context of this training activity. Knowing who these organizations are, where they are based, and what they do helps highlight their role in promoting sustainable agriculture and enterprise development. The 14 associations that took part in the training are community-based groups located in the municipalities of Tulunán, M'lang, and Kabacan in Cotabato Province. Their involvement reflects a growing interest in climate-resilient farming practices, cooperative livelihood initiatives, and strengthening their capabilities to support the development of their communities.

Key Aspects

Key Aspect 1. Most of the organizations were organized within the last two years, between 2022 and 2024, indicating a recent but rapid mobilization around organic and climate-resilient farming. A majority have secured registration under RO XII-NC as recognized by local or regional cooperative development authorities, while a few are in the process of registration. This formalization enables them to participate in government-supported programs, gain access to agricultural support services, and engage in enterprise-level initiatives such as this training.

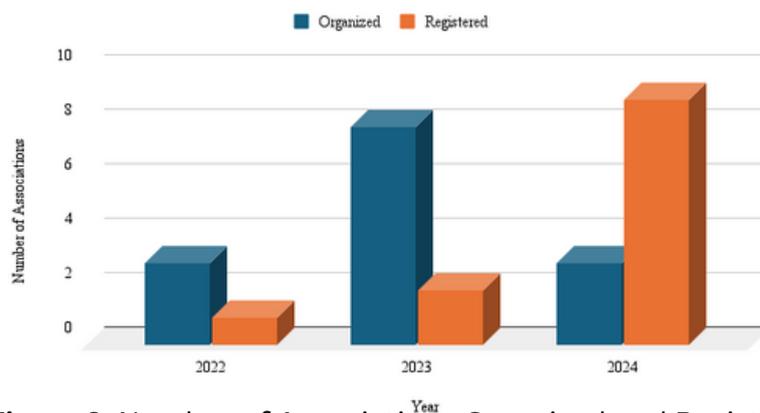


Figure 8. Number of Associations Organized and Registered

Key Aspect 2. Membership across organizations ranges from 20 to over 60 individuals, with significant female representation. For instance, one association has a female majority (50 women to 9 men), while other associations show fairly balanced gender participation. This reflects an inclusive community approach to cooperative development, where both men and women contribute to productive and leadership activities.

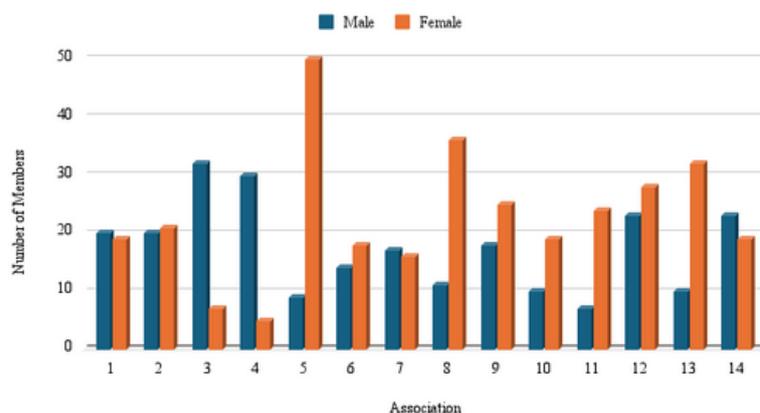


Figure 9. Gender Population Across Associations

Key Aspects

Key Aspect 3. All organizations are engaged in agriculture-based livelihood ventures centered around rice and vegetable production, which are often combined with livestock (goats, poultry), fishponds, and value-adding activities such as dried fish making, kalakat (traditional handicrafts), vermicomposting and organic input production

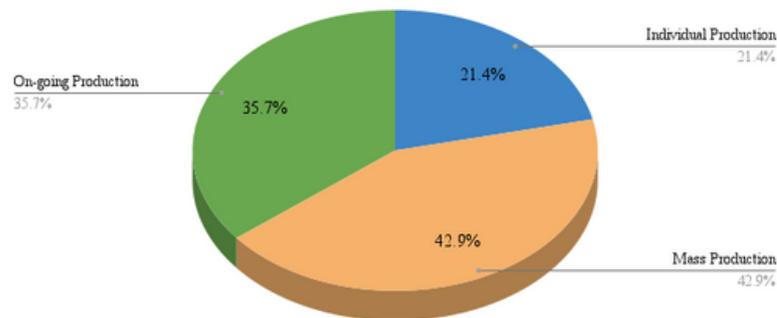


Figure 10. Status of Production

Key Aspect 4. One of the most defining features of these organizations is their adoption of CSA-aligned practices. Almost all groups engage in the production of organic concoctions, fermented plant juices, organic compost, vermi compost, and in some cases, liquid smoke for pest control or soil conditioning. These inputs are produced either individually by members or through communal efforts.

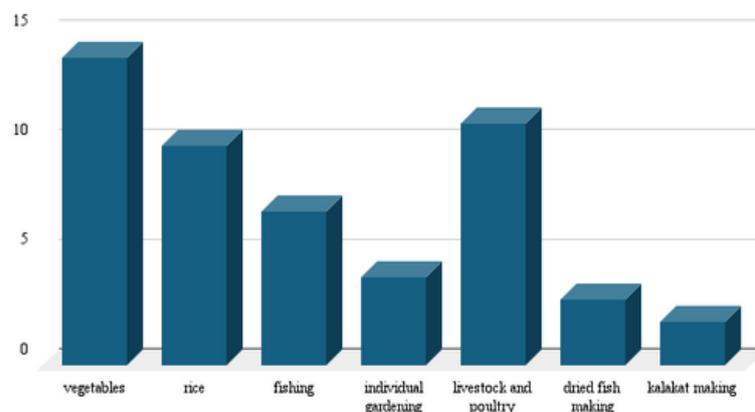


Figure 11. Livelihood Activities

Key Aspects

Key Aspect 5. All associations maintain communal and/or individual gardens, with many cultivating a variety of crops like eggplant, string beans, okra, squash, bitter gourd, cucumber, and tomatoes. These gardens not only contribute to food security but serve as practical learning spaces for organic and diversified farming techniques. Several associations combine communal efforts with individually managed plots, maximizing productivity and shared learning.

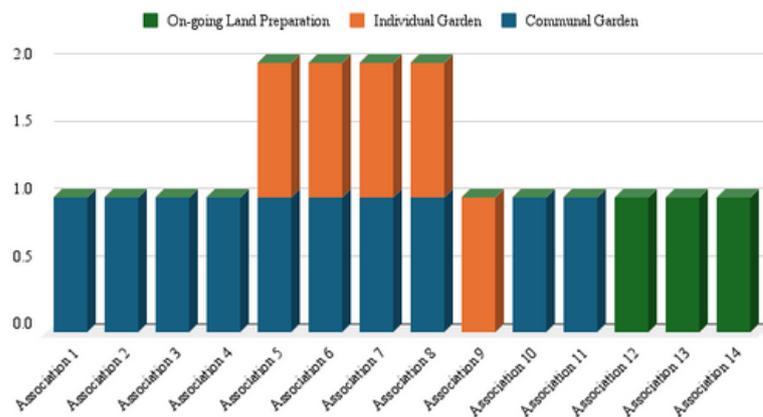


Figure 12. Gardening Systems

Key Aspect 6. Several associations have established Demonstration Farms and Learning Centers. These DF/LCs serve as training hubs and showcase sites for Organic Diversified Farming Systems (ODIFS), where other farmers and cooperatives can learn practical applications of CSA. Their presence indicates a deepening institutional capability among grassroots associations to act as both implementers and promoters of agroecological innovation.

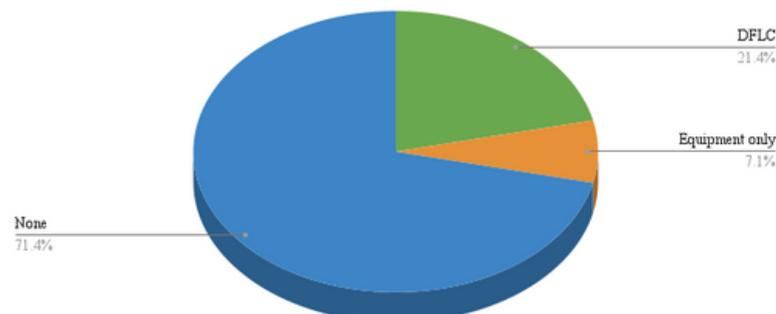


Figure 13. Demonstration Farms and Learning Centers



**IMPROVED
FINANCIAL
TRANSPARENCY
AND
ACCOUNTABILITY**

Key Results

A central impact of Component 2 of the KABALANSE project was the enhancement of financial transparency and accountability among participants. Before the training, most participants reported using informal or inconsistent methods of recording financial transactions. While some had already practiced basic record-keeping, they lacked the structure and discipline needed to manage their funds effectively. Recording was often done for the sake of compliance rather than to inform decision-making, and many were unable to distinguish whether they were gaining or losing financially.

After the training, participants expressed that the seminar helped them understand not only the “how” but also the “why” of bookkeeping. By introducing concepts such as tracking income, expenses, and cash flows, the training enabled participants to record transactions more accurately and consistently. This allowed them to distinguish between financial gain and loss—a task that had previously been difficult due to poor documentation.

“Kung hindi mo maire-record ang mga gastusin, hindi mo talaga malalaman kung magkano na ang nagastos mo, o kung may kita ka ba o lugi. Kapag hindi kompleto ang lista, akala mo may natira pa—pero sa totoo lang, ubos na pala.”

Key Results

This newly acquired idea about financial awareness extended even to household budgeting. As one participant pointed out:

“Noon, basta malaman lang ang nagasta, ayos na. May mga nare-record naman, pero ‘yung ibang gastusin lalo na ‘yung maliliit, hindi na naisusulat. Akala namin okay lang, pero sa totoo pala, nalulugi na ang samahan. Pero ngayon, natutunan naming i-record lahat kahit ‘yung biniling asin, basta maisulat lahat, alam na namin kung saan napunta ang pera. At alam din namin kung may kita ba o wala. Gano’n pala kahalaga ang tamang pag-record ng gastusin.”

These statements reflect a transformation in financial behavior, from casual or assumed tracking to a culture of detailed and consistent financial documentation. Such change is crucial in building financial accountability, especially within small-scale organizations that rely on collective funds. The shift from general or unclear recording practices to a systematic and intentional approach demonstrates the practical value and immediate effect of the training on participants' financial habits.



CAPACITY BUILDING AND ORGANIZATIONAL DEVELOPMENT

Key Results

Another major outcome was the strengthened capacity of community-based organizations through the training of their officers and members. Before the training, participants highlighted that many of their officers had limited to no formal training in accounting or bookkeeping. This lack of knowledge previously led to poor financial reporting, difficulties in presenting financial data during meetings, and challenges in submitting accurate documents to government offices such as DOLE. Financial roles were often assigned without proper guidance, resulting in inconsistent record-keeping and confusion about how to handle financial data.

“Ah, actually po, Sir... ang pinaka-hiling lang po talaga namin ay ang matrain pa nang husto ang mga officers namin lalo na po ang treasurer. Bago lang po siya sa posisyon at ngayon lang talaga nagsimula. Kaya gusto po talaga namin na maging well-trained siya pagdating sa financial recordings, para sa mga monthly meeting namin, mas maayos at tama niyang naipapakita ang kaniyang trabaho.”

After the training, Component 2 of the KABALANSE project addressed these challenges by providing foundational knowledge in financial literacy and hands-on exercises that enhanced the participants’ confidence and competence in recording transactions. Participants noted that the seminar clarified not only the mechanics of bookkeeping but also its relevance to their roles as officers.

Participants also noted that the training improved the quality of their internal communication and reporting. For instance, monthly meetings were now more productive, as members could clearly see the financial position of their organization based on updated and accurate records.

“Uh, yung isa talaga sa naging magandang epekto nito po ay, lalo na sa mga monthly meetings, naipre-present na po ni President kung ano yung mga expenses at kung ano yung mga pumapasok na income, na naka-detalye po sa recordings. Kasi nga po, na-realize namin na ganito pala talaga dapat gawin, para kung may magtanong na member, makikita niya na talagang gumagalaw at ginagamit nang maayos ang mga tala.”

Key Results

By equipping officers and members with bookkeeping knowledge, the project contributed to more professional and sustainable organizational management. This is essential for the long-term success of community-based associations.

Impact Area	Before the Training	After the Training	Supporting Quotes
Financial Transparency & Accountability	Recording was inconsistent and vague; records often lacked clear purpose or were incomplete.	Participants began using structured bookkeeping, tracking income, expenses, and cash flows clearly.	“If not recorded, you will not know what the expenses are, nor whether you have a gain or a loss.” “Now, even the salt you bought, you’ll know where your money went.”
Capacity Building & Organizational Development	Officers lacked formal training in accounting; reports to DOLE and financial presentations were difficult to prepare.	Participants gained practical skills in financial recording and report preparation; meeting discussions became more data-driven.	“Before, we didn’t know the proper way of recording.” “Our President can now present the expenses, income, and cash inflows”

Figure 14. *Impact of Component 2 of the KABALANSE on Financial and Organizational Practices*



ACCESSIBILITY & INCLUSIVITY OF LEARNING OPPORTUNITIES

Key Results

A key strength of Component 2 of the KABALANSE project was its accessibility. Financial literacy seminars are often inaccessible to low-income communities due to high registration costs or distance from training centers. Participants were unanimous in their appreciation for the free and locally conducted nature of the program, which enabled them to participate without the burden of financial cost.

“... kasi sa kanila, nagse-seminar din sila pero may bayad. Ito, libre naman. Sana nga, kahit sa barangay lang, magkaroon din ng ganitong seminar.”

Another participant added:

“Big thankful po kami kasi nagkaroon ng ganitong training na libre. Kasi po sa ibang associations o cooperatives, kailangan pa nilang magbayad para lang ma-train ng ganito. Kaya thankful po talaga kami kasi isa kami sa mga nabiyayaan na makadalo sa ganitong training... hindi na kami gumastos, kasi libre siya, at nagamit din namin sa tama—na-guide kami kung paano maayos ang paraan ng pagpapatakbo ng association, lalo na sa financial records.”

The KABALANSE program’s inclusive approach also meant that the content was tailored to the actual needs of participants. This resulted in greater engagement and practical application of the knowledge gained. Participants suggested that similar training be extended to more officers and other community-based organizations to further widen its reach and impact.



CATALYST FOR SUSTAINABILITY AND ECONOMIC RESILIENCE

Key Results

Beyond improving record-keeping, the training served as a foundational step toward economic sustainability and resilience for participating organizations. Participants shared that their associations had begun or were planning to expand income-generating projects, and the training allowed them to monitor and evaluate these activities more effectively.

“Kasi nga yung association namin, meron din kaming tinatawag na income generation mula sa mga equipment namin. Kaya malaking tulong po talaga sa amin ang training kung may maayos na pagrecord ng income.”

The capacity to produce and maintain financial records also enabled compliance with institutional requirements from the Department of Labor and Employment and other agencies, enhancing the legitimacy and stability of their organizations.

These insights demonstrate how financial education is interlinked with broader goals of community development, resilience and sustainability.



**ACKNOWLEDGING
THE VALUE AND
IMPACT OF
ACADEMIC-
COMMUNITY
COLLABORATION**

Key Results

Participants acknowledged the contribution of the University of Southern Mindanao (USM) Accountancy Department in implementing the KABALANSE project. They noted the benefits of academic knowledge being extended to the community and expressed interest in potential future collaborations and training opportunities.

“Sa ngalan po ng COFA, yung organization namin, kami po ay nagpapasalamat sa naging seminar namin tungkol sa bookkeeping, mula sa Accountancy Department ng USM. Malaking pasalamat po talaga namin dahil may natutunan kami sa record keeping, at ngayon alam na namin kung paano i-record yung pumapasok na pera at lahat ng activities namin para ma-recognize ang lahat. Kaya maraming salamat po sa USM Accountancy Department.”

“Thankful po kami sa USM Accountancy Department na nag-conduct ng training. Kahit three days lang, at least may portion talaga doon na tinutukan namin para matutunan talaga yung tungkol sa simple bookkeeping. Kaya, maraming salamat po.”

“Maraming-maraming salamat po sa training na ibinigay ng USM Accountancy Department tungkol sa bookkeeping. Malaking tulong po ito sa amin, at marami po kaming natutunan pati na rin ang mga kasamahan namin. Lalo na po pagdating sa pagsulat at paglalagay sa bookkeeping, Sir.”

This response reflects not only satisfaction with the content of the training but also appreciation for the collaborative model between the academic institution and the grassroots community. It demonstrates the potential of university-led extension programs to contribute meaningfully to social and economic development at the local level.

A young man with short dark hair, wearing an orange t-shirt, is shown from the chest up. He is looking slightly to his right and speaking, with his right hand raised in a gesture. A black GoPro camera is clipped to his shirt. The background is a lush green outdoor setting with trees and foliage. The image is framed by dark blue and mustard yellow geometric shapes at the top and bottom.

MOST SIGNIFICANT CHANGE STORY

FROM UNCERTAINTY TO CONFIDENCE

How Bookkeeping Training Transformed
a Startup Farmers' Association

Most Significant Change Story

Title: *From Uncertainty to Confidence: How Bookkeeping Training Transformed a Startup Farmers' Association*

Domain of Change: Financial Management and Organizational Transparency

Storyteller: Homidi Edsla

Location: Cuyapon, Kabacan, Cotabato

Project: Bookkeeping and Financial Literacy Seminar – USM Accountancy Department

The Situation Before the Change

"As a local community mobilizer of PRRM and a member of the Cuyapon Organic Farmers' Association, isa po talaga sa pinapasalamat namin ay nagkaroon ng ganitong training—kasi itong association namin ay bago pa lang," said Mr. Homidi Edsla. "Kaya kailangan talaga ng mga trainings, lalo na sa recordings. Kasi ang isa talaga na tinitingnan sa isang association ay ang pagkakaroon ng proper recordings ng data, especially sa financial reporting."

Before the intervention, their association was already engaged in income-generating activities such as equipment rentals and produce sales. However, they lacked the skills to document their financial activities properly. "Although meron po kaming recordings," Homidi shared, "pero hindi talaga 'yung proper—hindi sinusunod yung way kung paano mag-record ng income at expenses. Basta narecord lang po namin, yun na 'yon." Without knowledge of the correct processes, they struggled to comply with formal requirements from agencies like DOLE.

The Intervention

Everything changed when the University of Southern Mindanao (USM) Accountancy Department conducted a three-day bookkeeping and financial literacy training. "Thankful kami sa USM Accountancy Department na nag-conduct ng training. Kahit three days lang, at least may portion doon na talagang tinutukan namin para matutunan talaga yung simple bookkeeping," Homidi said.

Most Significant Change Story

The training was not only accessible—it was free. “Sa ibang association or coop, kailangan pa magbayad para ma-train. Pero kami, nabiyayaan ng libreng training,” he added. “Nagamit naman namin siya ng nasa tama, na-guide pa kami para ma-proper naming mai-record ang finances ng association.”

The Change That Happened

After the training, the association immediately applied what they learned. “Sa mga monthly meetings po, nape-present na ni President kung ano ‘yung mga expenses at income—nakadetailed na po sa recordings,” he shared. This transparency made a big impact on members. “Nakikita po talaga nila kung saan pumupunta yung pera ng association.”

Homidi himself took on the responsibility of preparing and submitting financial documents to DOLE. “Ako po talaga ‘yung na-assign. Ako na ‘yung gumagawa ng report based sa format ng DOLE. Humihingi ako ng updates kina President at Treasurer, tapos ako na ‘yung nag-compile and submit,” he explained.

The impact went beyond documentation. “Ang pinaka malaking change talaga ay ‘yung confidence—not just sa paghawak ng numbers, pero sa leadership din. Dati, unsure kami kung tama ba ginagawa namin. Pero ngayon, alam na namin.”

Why This Is the Most Significant Change

The shift in mindset and capacity was transformational for the association. “This training gave our group structure and legitimacy,” Homidi reflected. “We realized that without proper bookkeeping, all our efforts might be questioned or wasted.”

Most Significant Change Story

Their hope now is to continue building that capacity. “Gusto pa namin na ma-train ‘yung ibang officers namin, lalo na ‘yung Treasurer kasi bago lang siya. Para mas maganda pa ‘yung monthly reporting,” he said.

This story highlights how the USM Accountancy Department’s outreach project did more than teach financial skills—it strengthened the foundations of a young farmer organization and empowered its leaders. “Maraming salamat po sa USM Accountancy Department,” Homidi concluded. “Yung training na ito, hindi lang kaalaman ang binigay—nagbigay din siya ng direksyon para sa mas maayos na kinabukasan ng association namin.”



CONCLUSION & RECOMMENDATIONS

Conclusion

The KABALANSE project, even as an ongoing project, has made a meaningful and lasting contribution to the financial empowerment and organizational development of rural farming associations in Cotabato Province. Through structured training in basic bookkeeping and financial literacy, participants many of whom had little to no formal accounting background gained essential skills in recording income, expenses, and cash flows. This transformation led to greater financial transparency and more informed decision-making at the organizational level.

The project also served as a catalyst for capacity-building among officers and members of associations, particularly treasurers and presidents who are now more confident in presenting financial reports during meetings. The improved documentation practices have enhanced not only internal communication but also compliance with external requirements from institutions. Importantly, these outcomes contribute to more professional and sustainable grassroots leadership.

The accessibility of the training was a major strength of the initiative. Delivered free of charge and in a local setting, KABALANSE removed barriers that typically prevent low-income communities from participating in technical capacity-building programs. The inclusive approach, contextualized content, and active engagement from participants all contributed to the program's effectiveness.

However, challenges remain. Many associations still face limitations in scaling up their enterprise activities due to resource constraints and limited exposure to advanced financial tools. Additionally, the short duration of the training—while impactful—suggests the need for follow-up workshops and continuous mentoring to reinforce learning and support long-term application.

Conclusion

Overall, the KABALANSE project successfully laid the groundwork for improved financial management among rural organizations. To maximize its long-term impact, continued extension efforts should focus on deeper financial training, broader reach across more communities, and stronger academic-community partnerships that sustain rural development and economic resilience.

Recommendations

1. Provide Continuing Bookkeeping and Financial Management Training

While the initial training has significantly improved financial awareness among participants, sustained impact requires deeper and recurring learning sessions. It is recommended to:

- Conduct follow-up workshops on more advanced topics such as budgeting, forecasting, and financial analysis and
- Provide refresher trainings specifically for newly elected officers or those with limited literacy backgrounds.

2. Strengthen Institutional Capacity of Grassroots Associations

Many organizations are still in the early stages of formation and formal registration. To enhance their functionality and legitimacy, it is important to:

- Provide training on organizational leadership, meeting management, and financial reporting to improve governance and
- Promote peer learning through cross-visits and exchange sessions with more mature organizations.

Recommendations

3. Promote Inclusivity and Women's Leadership in Financial Roles

Given the strong presence of women in the associations, targeted interventions should be made to further empower them, especially in financial management. This can be achieved through:

- Encouraging women to take on treasurer and other finance-related roles within their associations;
- Offering specialized financial literacy training for women, aligned with household and small enterprise contexts; and
- Recognizing and promoting successful female-led initiatives as role models for others.

4. Improve Accessibility of Financial Literacy Training in Local Communities

The success of the KABALANSE training was largely due to its accessibility and relevance. To reach more communities, future efforts should aim to:

- Conduct barangay-level seminars to engage associations unable to attend centralized training;
- Translate training materials into local dialects and simplify content for easier understanding; and
- Collaborate with LGUs, schools, and NGOs to replicate and scale up the training model.

5. Establish Monitoring and Impact Tracking Systems

To ensure long-term outcomes and inform future interventions, a structured M&E system is recommended. This should include:

- Regular site visits and interviews with trained associations to assess application of skills and improvements in practices and
- Documentation of financial reporting improvements, increased savings, or better budgeting behavior.

Recommendations

6. Foster Academic-Community Partnerships for Extension Innovation

The positive reception of the KABALANSE project reflects the value of academic-community collaboration. To deepen this engagement, it is suggested to:

- Institutionalize KABALANSE as a recurring extension program of the USM Accountancy Department;
- Integrate service-learning opportunities for students to provide hands-on support to community beneficiaries; and
- Encourage interdisciplinary collaboration (e.g., with agriculture, business, and education departments) to address broader community development needs.